

STUDENT FINANCIAL ASSISTANCE PROGRAMS
OFFICE OF THE SENIOR ADVISOR TO THE SECRETARY

TELEFAX MESSAGE COVER SHEET

DATE: 10/25/95

NUMBER OF PAGES (INCLUDING COVER): 48

NUMBER OF RECEIVING FAX: 456-7028

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Our mission is to ensure equal access to education and to promote educational excellence throughout the Nation.

October 24, 1995

TO: Madeleine Kunin
Frank Holleman
Mike Smith
Kay Casstevens
Kay Kahler
Leslie Thorton
Gaynor McCowan

FROM: Leo Kornfeld 

RE: Direct Loan Quotes by State

As promised, attached is a "more complete" set of quotes from presidents, financial aid officers and students on the Direct Loan Program broken down by state. You should note that we do not have quotes from the following states:

Alaska
Hawaii
Mississippi
North Dakota
South Dakota
Utah
Wyoming

As we add new quotes to the series, I will provide a copy of the new addition only.

I hope you find this information useful.

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS
ARKANSAS

FINANCIAL AID ADMINISTRATORS' QUOTES

"The Direct Loan Program is a good system that benefits both the students and the college."

Bob Womack
Director of Financial Aid
Williams Baptist College

"The best loan program is the one that best serves the student, and the Direct Loan Program best serves the students. It is a good program!"

Travis Douglas
Director of Financial Aid
University of Central Arkansas

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ALABAMA

FINANCIAL AID ADMINISTRATORS' QUOTES

“Our students are still in a state of shock when they find out how soon they can get their loan funds. We keep waiting to find out ‘what’s the catch?’ Seriously, the system works great.”

Larry Smith
Student Financial Aid Director
Jacksonville State University

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ARIZONA

FINANCIAL AID ADMINISTRATORS' QUOTES

“We think the Direct Loan Program is wonderful. Our student population has increased over 7 times in less than 3 years, and we have been able to maintain a level of service to students comparable to that prior to the increase. This would not have been possible under the FFEL Program.”

Gina Myers
Assistant Manager for Financial Aid
The CAD Institute
Phoenix, Arizona

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CALIFORNIA

FINANCIAL AID ADMINISTRATORS' QUOTES

"This is a monumental step. It makes those of us in financial aid more sophisticated and user friendly in helping to serve students. We can't do anything but do our job better."

Kenneth R. Clarke
Associate Director of Financial Aid
University of San Francisco

"In any pilot program, and UCI has been involved in most state and federal pilots, there are going to be challenges. We knew this when we signed up for the Direct Loan Program. Every challenge we have faced has been solved. These solutions have come fairly easily. The three partners in the process (University, Department, AFSA) have worked well together. The institutions that are coming onboard in year two of the Direct Loan Program will face an easy transition into the Direct Loan Program."

Otto W. Reyer
Assistant Vice Chancellor and
Director of Financial Aid
University of California, Irvine

"Go Direct Loans--Our experience so far has been very satisfactory."

Esperanza Nee
Director of Financial Aid
University of California, Santa Cruz

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COLORADO

FINANCIAL AID ADMINISTRATORS' QUOTES

"I can hardly talk about eliminating the program without crying. Students are happy. Universities are happy. Why they want to cut it, I just don't get it."

"Being in Direct Loans has been almost a spiritual experience. It helps us provide better services to students, period."

Kay Jacks
Director of Financial Aid
Colorado State University

"I estimate that we have saved 120 staff hours in the finance office alone because the Direct Loan Program has worked so well. Since there are just three of us in the Finance Office, that is a full week of staff time just this semester."

Richard Batman
Finance Officer
Aims Community College, Greeley, Co

"The most impressive aspect of our whole experience so far has been the fantastic level of support, from the account managers and from the servicing center. They have kept in touch with us from the beginning and answered all our questions."

Barbara Wilder
Director of Student Affairs
Colorado School of Trades

Peggy and her students cannot believe how quickly they get their money. "The students at Iliff go into a lot of community service positions after they graduate. We all know how well these jobs pay. The students are thankful for the Income Contingency Repayment Plan because it allows them to serve their communities and still pay off their loans."

Peggy Scroggins
Director of Financial Aid
Iliff School of Theology, Denver

COLORADO**FINANCIAL AID ADMINISTRATORS' QUOTES**

“What should students expect from the new direct-loan system? We can answer students’ questions ... and our counseling staff was like, ‘Wow! We’re not spending all our time chasing paper. We’re actually talking to students.’ ”

Susan O’Flaherty
Director of Financial Aid
University of Colorado, Boulder

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CONNECTICUT

FINANCIAL AID ADMINISTRATORS' QUOTES

"The Direct Loan Program is a perfect blend of technology and service to the students."

William Hawkins

Financial Aid Director

Western Connecticut State University

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DISTRICT OF COLUMBIA

FINANCIAL AID ADMINISTRATORS' QUOTES

"This is to confirm the tremendous success of the Federal Direct Lending Program at American University.

"In my seven years in financial aid, I have had extensive experience with both the FFEL Program and the Federal Direct Lending Program. That experience has been with schools ranging from 1,500 students to a school with 11,000 students. My colleagues and I have shared in the frustration of having to implement a bevy of ever-changing federal regulation[s]. We have been on the front lines and have actually witnessed the effect of federal policy on aid recipients.

"The Federal Direct Lending Program is absolutely the best thing that has ever happened in financial aid. When AU was in the FFEL Program, our students had to navigate the myriad of agencies involved in loan processing. Despite the efficiency of individual banks and guaranty agencies, the FFEL Program was doomed to inefficiency. Too many cooks, no matter how skilled they are, ruin the soup.

"In FFELP, our students waited two months for their loan funds ... in the best of circumstances. If anything happened to go wrong, they waited much longer. Under Federal Direct Lending, we make funds available to students as quickly as one day from the point they submit a loan application! The reduced administrative burden, combined with the tremendous reduction of problems and delays experienced by students, has taken a struggling office and turned it into a model of efficiency.

"If the Federal Direct Lending Program is taken away from us, our 11,000 students will instantly perceive that Congress has completely disregarded their needs and experiences when determining the fate of this program."

Erik McGunnigle
Interim Associate Director
Office of Financial Aid
The American University

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DELAWARE

FINANCIAL AID ADMINISTRATORS' QUOTES

“Direct lending has many positive advantages that warrant its survival. Some advantages are: It is easier and quicker for the student, more efficient for the school, and saves the school administrative costs. For the school, the training is readily available, and the support service has been outstanding. There appears a genuine concern for the student by the Direct Loan servicer that should help reduce the default rates. Direct lending has been run as a clean, concise operation, and thus should remain in full operation with no immediate changes.”

Randy Brown
Financial Aid Officer
Star Technical Institute, Wilmington

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS FLORIDA

FINANCIAL AID ADMINISTRATORS' QUOTES

"We had been reluctant to enter the direct loan program because of our previous experience with ED. But I am happy to tell you that there has been a complete turnaround in attitude in the Department. ED staff, particularly the Direct Loan Task Force, have been extremely responsive, supportive and dedicated. There is a true 'can do' spirit and a genuine interest in working with the higher education community to make the program better and reduce the regulatory burden that prevents us from assisting students as well as we otherwise might. Your initiatives for reinventing government and your executive orders to reduce regulatory burden and improve customer service have been the impetus for this changed attitude."

Karen Fooks
Director
Office for Student Financial Affairs
University of Florida

"Karen Fooks, the financial aid director at the University of Florida, says her whole office threatened to quit if it was ordered to return to the bank system from direct lending."

Excerpt from US News and
World Report
March 1995

"We are very happy to be in the program. I consider the program to be much better than the old system."

Ray Bennett
Director of Financial Aid
University of West Florida

"The Direct Loan Program allows us to provide better service to our students. Also the student and the Business Office are relieved of navigating the sea of student loan checks."

Sarah Testerman
Director of Financial Aid
Southern College

FLORIDA

FINANCIAL AID ADMINISTRATORS' QUOTES

"The best part of direct lending is the level of support. The biggest difference compared to other federal programs is that we have people looking out for us. Direct lending provides excellent opportunity for our vocational students; there have not been any problems getting the money to the students, and I hope the Program is here to stay. I also hope that other programs offered by the Department of Education will become more like the Direct Loan Program with regard to the level of support.

Tom Delgrosso
Financial Aid Director
Southeastern Academy
Kissimmee, Florida

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

GEORGIA

SCHOOL PRESIDENTS' QUOTES

"When we applied to participate in the FDSLPP [Federal Direct Student Loan Program], we were assured that the FDSLPP would be in operation for a period of at least five years. Valdosta State University has invested considerable resources in implementing this program. We are distressed to learn that Congress is seriously considering curtailing or canceling the FDSLPP and returning to the bank-based student loan system.

"I urge you to keep the current law which allows schools to choose whichever system they prefer. If the FDSLPP continues to work as well as it has up to this time, more institutions will choose to participate; if it fails to provide efficient service to students, schools will abandon the program.

"It is essential that Congress adopt the loan program that is in the best interest of the taxpayers, students and parents, not the program that benefits banks and guaranty agencies."

Hugh C. Bailey
President
Valdosta State University

FINANCIAL AID ADMINISTRATORS' QUOTES

"Our fall quarter registration started on Sept. 17, and I am pleased to report that it was the smoothest registration in years, thanks to direct lending. Last year (and for the last several years) under ... FFELP we were a month behind in processing loan applications by the end of August, and students often did not get their money to pay their tuition and rent until the end of November. This year every loan application turned into our office by noon on Sept. 15 was processed in time for fall registration, and our students had money to pay their rent and tuition by the middle of October.

"Unless you have worked in a financial aid office, it is difficult to imagine how much easier it is to process a student loan without the two layers of bureaucracy added by the banks and guaranty agencies."

Tommy A. Moore
Director of Financial Aid
Valdosta State University

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IOWA

FINANCIAL AID ADMINISTRATORS' QUOTES

"Because of direct lending, students are again in control. It is the students who determine their individual repayment options. This means that an Iowa State journalism graduate does not have to follow the same repayment schedule as the chemical engineer graduate. Students under direct lending have options. They can exercise those options. They can take full responsibility for their financial affairs. They are in charge. The student who elects a historically low paying career is not penalized, nor is the student who elects a historically higher paying career rewarded."

Earl E. Dowling
Assistant Vice President for
Enrollment Services and Director,
Office of Student Financial Aid
Iowa State University

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IDAHO

FINANCIAL AID ADMINISTRATORS' QUOTES

“How do we measure the success or failure of our programs? It’s obvious. The students. Our students continue to praise the program for its simplicity and ability to provide loan funds to them in a short period of time. We had more loan funds available for students to use at registration than at any time in the history of the University.”

“The University of Idaho felt as an institution that the direct loan process gave us greater control over having funds available when students needed to pay their tuition and fees. The Direct Loan Program provides our students with better repayment options. The ability to consolidate a student’s loans in one place with the choice of several payment options should help reduce default. The Direct Loan Program allows us to develop a simple program around the individual needs of our students.”

Daniel Davenport
Director
Admission & Student
Financial Aid Services
University of Idaho

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

ILLINOIS

FINANCIAL AID ADMINISTRATORS' QUOTES

"There is reduced administrative burden for both our Financial Aid Office and our Business Office. Hundreds of hours of telephone calls with lending institutions, guaranty agencies, secondary markets and students have been eliminated."

"The University of Illinois views direct lending as an opportunity to offer an efficient and responsive program that serves our students and their families well. Simply, the Federal Direct Student Loan Program has greatly reduced bureaucracy, principally by eliminating unnecessary middle level administrative requirements and the accompanying subsidies."

Michael Aiken

Chancellor

University of Illinois, Urbana-
Champaign

"Judging the Federal Direct Loan Program without adequate evaluation or reflection is like finding an anesthetic ineffective during surgery because the patient was unconscious, and, therefore, unable to give reliable feedback. Students know what works and what does not work, what is overcomplicated and what is user friendly. Students participating in the Federal Direct Loan Program are generally pleased with the program, as in time, others who participate in the future will be pleased."

"Prior to the Direct Loan Program the educational loan environment was a more or less feudal system in which lenders and guaranty agencies held students as vassals to insensitive and oftentimes irresponsible management. With the advent of the Direct Loan Program, responsive and responsible management became available to students who needed to borrow in order to participate in the postsecondary experience. The fact of the matter is that without the presence of the Federal Direct Loan Program as competition, the Federal Family Educational Loan Program would never have begun the process of reform it has just embarked upon."

John Olino

Director of Financial Aid

Columbia College, Chicago

ILLINOIS

STUDENTS' QUOTES

"When I entered my undergraduate degree, I went in under Stafford, and I was fortunate enough that I had worked very hard in the summer before school to have enough money to survive for a month or two, because I myself -- my Stafford didn't come through for a couple months. But now when I see the success of direct lending -- we are -- [we have] been very fortunate that it's gone so well.

"You know, these students will come [to the financial aid office] daily to find out if their money is there because it overwhelms their life. ... The disbursement of these [Direct Loans] checks was actually five days after they had turned in their promissory note or less. And their whole lives just were uplifted, and they were able to actually enjoy Illinois State or any institutions overall because the money was no longer an issue."

Brian Szuda

Student and Financial Aid Assistant
Illinois State University

"I've worked through undergrad, but I still accrued over \$20,000 in loans for undergrad and graduate school. So when I get out of school ... I'm not going to be able to take a position like I want in teaching ... if they change it [the Direct Loan Program] the way they want to change it."

Paying back the loans as a percentage of income "would really help out. And a lot of people can do the work they enjoy, such as teaching and gerontology, or whatever. "

Vanika Mock

Southern Illinois University

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INDIANA

FINANCIAL AID ADMINISTRATORS' QUOTES

"We have recently begun our first semester under direct lending and found the program to offer significantly increased service to students, both in ease of processing from the student standpoint and expediency and ease of disbursement. In a recent case, we were able to award a loan, process the prom[issory] note and transfer the loan proceeds to a student's account in a total of 45 minutes, so that he could have a check for books and rent the next day.

"Our experience to date is that our student satisfaction level is much higher."

Phyllis Schroeder

Associate Director of Financial Aid

Valparaiso University

"17,445 IU students are borrowing \$87,929,861 on the Federal Direct Loan Program to pay their 1995-96 academic year costs. The Federal Direct Parent Loan [Program] for undergraduate students is loaning out \$15,064,801 to 2,579 parents. They have noticed that this new loan program reduced their paperwork by 90 percent. They have noticed that they are receiving their loan funds five times faster. And you can be sure that they will notice if they have to go back to the Federal Family Education Loan Program if the Federal Direct Loan Program is eliminated."

Susan L. Pugh

Director of Student Financial Assistance

Indiana University

STUDENTS' QUOTES

"I've been a graduate assistant at [Indiana] University financial assistance. It's a work-study position. And I've seen how the program works for students, both the Pell and direct lending. ... Direct lending allows schools to provide more efficient services, and its elimination will not serve the larger public. At Indiana University, some borrowers and their families spent a lot of time waiting in lines, fixing problems and putting out fires. In those days, 20 percent of the office staff processed loan paperwork. Now, this same staff is in direct client service, meeting with students.

"The direct lending is substantially less bureaucratic. ... At Indiana University, basically, what you need to do is complete this application, which is very simple. ... One page, that's it. That's it."

Noemi Rivera-Morales

Indiana University

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KANSAS

FINANCIAL AID ADMINISTRATORS' QUOTES

"We are very happy with this program, it has been good for the students and for the University. Once we had the program in place, it proved to be less work for the Financial Aid Department. We are impressed with the speed of the transmission of data and how fast the students receive their money. The University was cutting checks to the students one day after sending the disbursement information."

Chris Martindale
Director of Financial Assistance
Kansas Wesleyan University, Salina

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

KENTUCKY

FINANCIAL AID ADMINISTRATORS' QUOTES

"Direct lending has streamlined our entire operation. We have complete control over every phase of the lending process, corrections, adjustments, all of it, without some of the mistakes and misunderstandings between the school and students. The support from the servicer has been terrific, and the whole implementation and procedure has been smooth flowing."

Carol Becker
Financial Aid Officer
Morehead State University

"Our students are surprised at how quickly they receive their funds and at how easily the entire process is completed. They love having only one application. The business office is amazed at how smoothly the cash flows and has not reported any problems. There have been absolutely no problems so far. ... Our entire experience has been positive."

Chris Tolson
Director of Financial Aid
Lees College

"I am heartened by your Department's obvious commitment to excellent client service, and we look forward to a continuing strong relationship among all the players in the Direct Loan Program."

Robert Laurie
Director of Financial Aid
Kentucky Career Institute

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

LOUISIANA

FINANCIAL AID ADMINISTRATORS' QUOTES

"It is an excellent program. It is an advantage to the students and the Financial Aid Office due to the fast turnaround time in receiving funds. It reduces frustration and anxiety for both the Financial Aid Office and students because of the reduced paperwork and because it does not involve a third party. Students do not have to wait three or four weeks to receive their loans, so it is a 'win-win' situation.

"Paperwork is reduced because of automation, which reduces labor costs in the Financial Aid Office. The automation of the Direct Loan Program has provided easy access to information which previously took days to locate.

"The Direct Loan Program helps financial aid officers plan for future workload. Although I am using the Direct Loan Program only for first-time borrowers, I would have gone 100% Direct Loans this year if I had the funds for additional hardware.

"I hope the Program will be allowed to grow so that it can be judged on its own merits. I rate it as excellent in every way."

Gerald Williams
Financial Aid Officer
Southern University at New Orleans

"The Federal Direct Student Loan Program has provided the Fiscal Office with a very efficient method for processing student loans. We have been able to disburse student loans very shortly after loan authorization is completed. In doing so, we have been able to eliminate many clock hours and tedious manual steps previously required under the other loan programs.

Under the Federal Direct Student Loan Program, funds are easily accessible thorough the ACH/EFT method for drawdowns. We have chosen to drawdown funds after disbursing the loans in order to avoid the appearance of and possibility of excess cash. We have been very satisfied with the promptness in which funds have been transferred to our bank account.

The Federal Direct Student Loan Program has been very positive and beneficial to us. Our cash flow has improved and our students are more satisfied. We strongly urge that the Federal Direct Student Loan Program be continued."

Calvin S. Tregre
Vice President, Fiscal Services
Xavier University of Louisiana

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MASSACHUSETTS

FINANCIAL AID ADMINISTRATORS' QUOTES

"It's wonderful. From a school view and a student point of view, it is a system that works. I would hate like heck to get rid of it."

Lana West
Associate Director of Financial Aid
University of Massachusetts, Amherst

STUDENTS' QUOTES

"Getting a student loan was easier than I ever imagined. I didn't have to shop around to find a lender and wait for all the paperwork to be processed. Instead I went to the financial aid office to coordinate all my student financial aid. There's so much to be done when you're going to school, and this was one less important thing to worry about. It was a tremendous relief."

Jennifer Phillips
Graduate Student
John F. Kennedy School of Government
Harvard University

University of Massachusetts senior Jessica Yara spent less than 10 minutes putting a wrap on her student loan. "This is wonderful. Normally you'd spend a whole afternoon standing in line with a million other people."

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

MARYLAND

PRESIDENTS' QUOTES

"Direct lending is an effective program for colleges and universities, but most of all for the students. It would be devastating for a program that works so well to be eliminated."

Thomas E. Bellavance
President
Salisbury State University

FINANCIAL AID ADMINISTRATORS' QUOTES

On cash flow in the Direct Loan Program: "I like the way the money's already in the bank. You don't have to ask for it."

On the Direct Loan Servicing Center: "They've been very helpful, and they return my calls immediately."

International Beauty School has three other campuses, in Maryland and West Virginia, which did not participate in direct lending this year. "All of our locations will be using it next year.... We feel very positive about direct lending.... I really would like to see it continue."

Marie Wohlford
Director of Financial Aid
International Beauty School, Cumberland

"The smoothest registration we've ever had! Also, students had the funds they needed to buy books, pay rent and start the year off right. The office has been strangely quiet in October, as we are not spending time tracking down loan applications and checks. We can actually do outreach and counseling instead of paperwork. All because of direct lending... Please don't make us return to the 'old way' of doing business."

Ellen Frishberg
Financial Aid Director
Johns Hopkins University

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MAINE

FINANCIAL AID ADMINISTRATORS' QUOTES

"Direct lending has injected honest competition into a monolithic program which was cumbersome, expensive and slow to respond to the needs of our students. It has simplified the process, cut bureaucracy and reduced the cost of educational loans for those who choose to borrow under the Direct Loan Program as well as those who borrow under FFELP. I believe that if Direct Lending is allowed to proceed, market forces will continue to reduce the cost of borrowing for our students, as well as save the American taxpayer a significant amount of money."

Christopher Bell
Associate Director of Financial Aid
University of Maine at Presque Isle

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

MICHIGAN

SCHOOL PRESIDENTS' QUOTES

"With one-stop shopping, students have been able to obtain their loans in record time. By the end of the first month of school this year, there was a 43 percent increase over 1993 in loans originated and funds disbursed to students."

"The University of Michigan is proud to have been among the first 104 institutions to successfully implement the Federal Direct Student Loan program enacted by the Congress and President on August 10, 1993. We are pleased to help to shape this new initiative which will have a profound positive impact for years to come on the way students and families finance higher education."

James J. Duderstadt
President
University of Michigan

FINANCIAL AID ADMINISTRATORS' QUOTES

"From our perspective, the key advantage is simply that of institutional control. Our Financial Aid Office now controls the entire loan process. It is no longer necessary to cut refund checks back and forth with a lender. If there is any problem with the loan amount throughout the loan period, we can simply adjust it in-house in an accurate and efficient manner. It is no longer necessary for us to spend hours tracking the loan status of a student. We simply access our direct lending software to determine a student's loan status. We no longer struggle to comply with the various administrative policies and procedures of the various national guarantors and several hundred lenders."

Phyllis K. Hooyman
Director of Financial Aid
Hope College

MICHIGAN

FINANCIAL AID ADMINISTRATORS' QUOTES

“Why have Hope College and almost 2,000 institutions nationally decided to participate in the Federal Direct Student Loan Program? Our only vested interest is that of securing the finest loan service for our students.”

Phyllis K. Hooyman
Director of Financial Aid
Hope College

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

MINNESOTA

FINANCIAL AID ADMINISTRATORS' QUOTES

“We love direct lending. For the first time ever, we had no lines of students. Everyone had their check. For every valid promissory note we had as of last Friday, we were able to disburse loans on Tuesday. In the past, our staff was required to spend most of their time contacting the guaranty agency to check on the status of loans. This year we spent our time with our students. During a staff meeting, I asked if anyone wanted to return to FFEL and got nothing but laughter in response.”

John Schullo
Director of Financial Aid
Bemidji State

“We like the Direct Loan Program because we have more control over when our students get their financial aid. There are no banks or guaranty agencies to wait for to get money.”

Jill Riverso
Financial Aid Officer
Minneapolis Drafting School

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

MISSOURI

FINANCIAL AID ADMINISTRATORS' QUOTES

"Direct Loans cut down on this bureaucracy because there is one lender instead of 1,000. ... The Direct Student Loans definitely make the delivery of funds to the students more speedy."

Leonard Johnson
Associate Director of Financial Aid
Missouri University

"I've always been told, 'If you can't say anything nice about someone (or something), then don't say anything at all!' With respect to Direct Loans, I simply cannot remain silent as I have only great things to say about the program. Direct Loans are everything they promised to be. In fact, they are the answer to my students' and institution's needs -- they are easy to administer and extremely efficient for both students and institution alike. Direct Loans are incredible!"

Sue Armstrong
Director of Student Financial Planning
William Jewell College, Liberty

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

MONTANA

PRESIDENTS' QUOTES

"There is no question that direct lending has brought healthy competition to the loan program resulting in greatly improved service to students and institutions."

Ronald P. Sexton

Chancellor

Montana State University, Bozeman

FINANCIAL AID ADMINISTRATORS' QUOTES

"Direct lending has vastly improved the service to students. Students, as well as staff, have been extremely satisfied with the system and we believe that it would be a move backwards if the program were curtailed.

James R. Craig

Director of Financial Aid

Montana State University, Bozeman

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

NEBRASKA

FINANCIAL AID ADMINISTRATORS' QUOTES

"In our first year of the Direct Loan Program, we are doing freshman only, which gives us an opportunity to compare direct lending with FFELP. We found Direct Loans to be simpler to administer because there is less paper work involved and processing is faster. We have found the servicer to be readily accessible and efficient. If we have had any problems in bringing up direct lending, it is with our student information system software."

John Beacon
Director of Scholarship and
Financial Aid
University of Nebraska-Lincoln

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

NEW HAMPSHIRE

FINANCIAL AID ADMINISTRATORS' QUOTES

"The financial aid office at Michael's School of Hair Design is pleased to report the Federal Direct Student Loan Program [is] running very smoothly since inception in July 1995. The loan process is quick and uncomplicated, a benefit for staff as well as students. All counseling videos and materials are well-produced for quality presentation to Direct Loan borrowers. The variety of repayment options are advantageous for the diversity of borrowers entering repayment. To date, we are quite content with our decision to participate in the Federal Direct Loan Program."

Cynthia Dyck
Financial Aid Director
Michael's School of Hair Design

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

NEW JERSEY

FINANCIAL AID ADMINISTRATORS' QUOTES

"Direct lending is hugely popular with students. It has, in fact, dramatically reduced the time and effort it takes to receive a loan. It is hugely popular with the administration in that student service has been enhanced and complaints reduced. It has also been enthusiastically received by the fiscal side of the administration. ...In sum, the direct lending project is one of the finest available examples of how the intelligent use of computing resources can more efficiently serve the needs of the University community."

"Direct Loans has resulted in a 65 percent reduction in overtime at Rutgers and a 50 percent reduction in telephone calls from students with questions about their aid packages."

Stephen Rouff
Director of Financial Aid
Rutgers University

"I'm very impressed with the Department of Education staff, their helpfulness, and their grasp of the subject. They've all demonstrated enthusiasm for the project that is going to rise with the increase in volume. I think that they will rise to the occasion."

Robert Mc Bride
Director of Financial Aid
Jersey City State College

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

NEW MEXICO

FINANCIAL AID ADMINISTRATORS' QUOTES

"The Direct Loan Program is a success at the University of New Mexico. It has simplified the process for students to apply for loans. It has made a significant difference in getting money to students quickly. The ease of administration has been a great benefit for the institution. The Department of Education training for the Direct Loan Program and the response from the servicer have been excellent."

Joe Martinez
Assistant Financial Aid Director
University of New Mexico

"I have handled the cashiering operation at the University of New Mexico for the past 10 years. The decision to go with Direct Loans was made because of the problems the University was having in getting loans to students. UNM wanted to simplify the process and have everything under one lender. Direct Loans accomplished this and allowed UNM to streamline the whole loan process. It has made a difference in the attitude of students and allowed them to get their money more quickly. During the fall semester, 900 students a day went through the cashiering system without problem. Lines were very short. The Bursar's Office will be able to reduce the number of hours they are open in the evening. There has been a cost savings for the University with a reduction in staff that will save taxpayers money. The Direct Loan Program has cut down processing and has limited the possibility of fraud by eliminating the need for checks. In the 10 years I've been with UNM this is the easiest processing has been. I have had great response from everyone involved in Direct Loans and am very positive about the program."

Leo Moya
Bursar
University of New Mexico

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

NEVADA

FINANCIAL AID ADMINISTRATORS' QUOTES

“During entrance interviews students who were used to getting FFEL loans were relieved not to have to worry about having their loans sold, now that they have Direct Loans.”

“It seems to mean more to them to be borrowing from the Federal Government than from a bank.”

“It’s a big deal for students to borrow. The less complicated it is, the better for the consumer.”

“From the institutional point of view, there is no more work with Direct Loans than before, but the control that you have is empowering.”

Peter Hurley

Assistant Director of Financial Services
University of Nevada

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

NEW YORK

SCHOOL PRESIDENTS' QUOTES

"With our first year of experience in direct lending behind us, I can say confidently that this is a system that works. It is more efficient for us, far better for the students than the previous process and saves the taxpayers a significant amount of money."

John Van de Wetering
President
SUNY College at Brockport

FINANCIAL AID ADMINISTRATORS' QUOTES

"I understand that there is an issue of budget in all of these negotiations. However, our purpose is to serve students. For us that is the Direct Loan Program. For others, it may be the FFELP. ... However, there is one fact that neither side can deny: Competition between the two programs has been good for all parties involved. There has been significant improvement in FFELP, and the government and participating schools have had to work hard to make the Direct Loan the success it has been. This is the message that we need to send to Congress."

J. Scott Atkinson
Director of Financial Aid
SUNY College at Brockport

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

NORTH CAROLINA

FINANCIAL AID ADMINISTRATORS' QUOTES

“Western Carolina University is a year-two Direct Loan School. It has been a very positive experience. We delivered over a half million dollars more to students at the beginning of fall semester than ever before.”

Thomas Grant
Director of Financial Aid
Western Carolina University

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

OHIO

FINANCIAL AID ADMINISTRATORS' QUOTES

"The program works like this: A student applying to college fills out one application for financial aid, and that also serves as a loan application. If approved, a loan is deposited electronically in a student's name in an account at the college, reducing processing time and eliminating paperwork and checks. ... Under the old system, this would have been the week to do those things. Some students would have been in the financial aid office last week ... spring break ... fretting over their loan checks. It's wonderful. We now control the work flow instead of the work controlling us."

Carolyn Sabatino
Director of Financial Aid
Ohio University

"I have, for many years, understood the need for a balanced federal budget and have voted accordingly in the past. I am an opponent of bureaucratic waste, typified by the redundant functions of many federal programs, and believe that, in general, private entities can more efficiently and effectively offer services. These beliefs have been challenged by the activity of the direct lending agents. The product delivered by this conglomerate, the Task Force, the Servicers, School and Borrower Relations, et al., is significantly better than the service rendered by FFELP lenders and guarantors. The application process is simpler, the funds are delivered more quickly and with fewer problems, and problem resolution, when necessary, is greatly improved. An objective measure of the success of this program is the number of schools which have tried it and decided against it. To my knowledge, this number is zero. No one who has tried it has decided to stay with the 'old' FFELP program."

Jonathan R. Green
Associate Director of Financial Aid
Ohio Wesleyan University

"I hope this means no more lines. ... I can't see any negatives. There were a lot of start-up costs in systems development, but we are saving other kinds of costs. I am confident it will be one of the best things we've ever done for our students."

Michelle Nemes Meeker
Assistant Director of
Financial Aid
Ohio State University

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

OKLAHOMA

FINANCIAL AID ADMINISTRATORS' QUOTES

In a letter to President Clinton, Gary Garoffolo wrote: "As you pointed out in your speech at SIU-Carbondale, students and institutions are well served by the Direct Loan program. It represents an efficient, cost effective means to provide loan capital to needy students and parents. I have grown weary of the budget 'scoring' debate in congress. A banking friend of mine who has been in the student loan business for years, stated the case against direct lending quite succinctly. 'It works.' The elimination of this program would serve various entities with financial interests well, but not students and their parents."

Gary Garoffolo
Assistant Director of Financial Aid
Oklahoma State University

"All that I have heard has been positive. I was concerned about whether we could monitor this program effectively, but everything that I have heard from others in the program indicates that we could."

Yvonne Maxwell
Director of Financial Aid
Langston University

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

OREGON

FINANCIAL AID ADMINISTRATORS' QUOTES

“Direct Lending at the University of Oregon is a resounding success story. We have been able to provide a much higher level of service for our students and their families with fewer staff members. Our ability to deliver funds to students in a timely and efficient manner has improved dramatically with the implementation of this program. Direct Lending is supported wholeheartedly by the entire University, and we believe it is the most significant improvement in Student Financial Aid in the last 29 years.

Edmond Vignoul
Director of Financial Aid
University of Oregon

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

PENNSYLVANIA

FINANCIAL AID ADMINISTRATORS' QUOTES

"I urge the Congress to allow the direct lending program to continue and to allow schools the choice of which program they will participate in.

"Although I think the argument over which program is cheaper has gotten to the point of being ridiculous and I think that the focus of this discussion should be directed more toward which program works better and what is fair to the institutions that have made a commitment to the Direct Loan Program, I do want to say that no one has shown me any data that proves that the FFEL program is cheaper. It is widely believed that the CBO study which led to this conclusion did so only because the study was done using assumptions dictated by certain Congressmen who want to see the program ended. Everyone knows that the CBO director alluded to this in her remarks concerning the study. Based on the knowledge that I have, I would have to agree with that belief. Logically, how can a program which cuts out middlemen who receive millions of dollars in payments be more expensive?"

"With that said, I think that the Congress has a commitment to allow currently participating institutions to continue that participation (with adequate administrative support from the Department of Education) and I believe that the Direct Loan Program will be much better for both students, schools, and the American taxpayer. Shedding the frustrations of dealing with the multiple lenders and burdensome paper processes has been a great relief for our institution.

"Please give the program a chance."

Greg Gearhart
Director of Financial Aid
Messiah College, Grantham

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

RHODE ISLAND

FINANCIAL AID ADMINISTRATORS' QUOTES

The University of Rhode Island states that the Direct Loan program has been "... a tremendous help in providing service to our students by facilitating the disbursement process and enabling the timely delivery of funds. The Direct Loan Program enables us to make changes very quickly to accommodate ever-changing student needs."

Harry Amaral

Assistant Dean

Director of Financial Aid

University of Rhode Island

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

SOUTH CAROLINA

FINANCIAL AID ADMINISTRATORS' QUOTES

“As a year-one, and now a year-two school, we’re very happy with direct lending. We find the program to be very beneficial for students and the institution. In the short term, students can get funding when they need it. The direct lending program also addresses long-term concerns we’ve had about the old FFEL Program. Students were not getting the level of responsiveness from lenders they needed and deserved. Loan paper could be sold numerous times. Students could never be certain who to contact about their loans. Under direct lending, loan paper is never sold. Students can call one number regarding their repayment status. They can call our financial aid counselors and we can actually help them solve problems related to their loans, rather than spending our time tracking a loan through a paper trail to determine the current holder of the loan. Our counselors actually have more time now to help students.

“The College of Charleston is extremely pleased with the success of direct lending for our students and would highly recommend the program to other institutions.”

Donald Griggs
Director of Financial Aid
College of Charleston

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS
TENNESSEE

FINANCIAL AID ADMINISTRATORS' QUOTES

"We are very excited to be in the Direct Lending program. It is an excellent program for all of our students."

Wilson Lee
Director of Financial Aid
Tennessee State University

"I love the program. ... The level of service we have received is excellent, and the turnaround time is even better than we expected."

Ed Kilgour
Director of Financial Aid
Motlow State Community College

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

TEXAS

SCHOOL PRESIDENTS' QUOTES

"It is rare that the federal government creates a program that both saves money and improves services to its constituents. Direct lending is such a program...."

"When the direct lending program was announced, we eagerly applied to be in the first group of institutions to implement the program, hoping that the reduced complexity would allow us to meet the needs of our students in a more timely fashion. The results have more than met our expectations. We have gone from an institution that was scrambling to meet our students' needs, often after classes had started, to an institution that was one of the first in the state to get awards out last fall. So early, in fact, that it had a positive effect on our admissions program."

Jerome H. Supple
President
Southwest Texas State University

FINANCIAL AID ADMINISTRATORS' QUOTES

"Quite honestly, I was skeptical as to the Department of Education's abilities to deliver. ... I am delighted to say that I have been proven wrong."

Mariko Gomez
Director, Student Financial Aid
Southwest Texas State University

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

VIRGINIA

FINANCIAL AID ADMINISTRATORS' QUOTES

"I can say that as a year-two school we have seen drastic improvement in our service to students, and they will suffer not only from the proposed cuts (financially) but from us having to revert back to FFELP (service) if it comes to that, not to mention the blow to our sanity to just be figuring out one system to have to start back to revamping one that did not work for us before...."

Gary Brewer
Director of Financial Aid
Virginia Polytechnic Institute &
State University

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

VERMONT

FINANCIAL AID ADMINISTRATORS' QUOTES

"Instead of telling us how to administer the program in excruciating detail, Department officials have consulted us about what works best before issuing arbitrary regulations. Instead of mandating procedures for all different types of institutions, the Department has given us a range of administrative options to best serve the unique needs of our own student populations. Whenever we experienced a processing glitch during our first year of participation, the Department's Direct Loan Task Force and the federal processor have been prompt and effective in their responsiveness. Far from being an albatross that hangs over us, the Department has been a cooperative partner in this enterprise."

Donald M. Honeman
Director of Financial Aid
University of Vermont

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

WASHINGTON

FINANCIAL AID ADMINISTRATORS' QUOTES

"After two full quarters in the Ford Federal Direct Student Loan Program, the University of Washington is convinced that our early support for direct lending was more than justified. Earlier disbursement of Direct Loan proceeds resulted in other efficiencies at the UW. We saw a drop in the number of students requesting short-term emergency loans, and we were able to process an ever increasing number of Stafford/PLUS loans with reduction in staffing. The Direct Loan Program works."

Judith Fingar
Chief Fiscal Officer
University of Washington

At the University of Washington in Seattle, officials say that by the beginning of classes last fall, students had three times as much money in hand as they did the previous year under FFEL. "The money flows faster," said Eric Godfrey the school's Assistant Vice President of Student Affairs and Financial Aid Director.

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

WISCONSIN

FINANCIAL AID ADMINISTRATORS' QUOTES

“We surveyed students this year who were recipients of a Stafford bank loan last year and received a Direct Loan this year. The results were that only 12% of the students preferred a Stafford bank loan over the Direct Loan.”

Robert Sather

Financial Aid Director

University of Wisconsin-Eau Claire

DIRECT LOANS WORK FOR STUDENTS, SCHOOLS AND TAXPAYERS

WEST VIRGINIA

FINANCIAL AID ADMINISTRATORS' QUOTES

"The Direct Loan Program has been working extremely well for the students as well as the schools. Having only one agency to deal with has taken much burden off of all participants."

Karen Lay
Financial Aid Administrator
Glenville State College

"West Virginia University was one of the year-one institutions in the Direct Loan Program and has the honor of being the first school to disburse a Direct Loan to a student borrower. We entered the Direct Loan Program with the belief that we would accomplish the following:

1. Simplify the process of applying for loans for our students
2. Deliver loan proceeds to students in a more timely fashion
3. Uncomplicate the repayment process for our students
4. Ease the administration of the student loan process for institution

We have not been disappointed. All of the above has been accomplished and both the students and the administration are extremely pleased with the results. Our students spend far less time in our office or on the phone trying to locate their loan proceeds from commercial lenders and more time in class and studying than they did two years ago when we participated in the FFEL Program. Direct lending has proven to be a much more effective delivery system for the 10,000+ student borrowers at West Virginia University. Simply stated -- **WE LOVE IT!!!!**"

Brenda S. Thompson
Associate Director of Financial Aid
West Virginia University

13-Oct-95

**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Alaska**

OPE ID	SCHOOLNAME	City	State	Control/Type
02576900	Charter College	Anchorage	AK	Prop 600 Hrs
Total:		1		

13-Oct-95

**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Alabama**

OPE ID	SCHOOLNAME		City	State	Control/Type
00100200	Alabama Agricultural &	Mechanical University	Normal	AL	Pub 5+ Yrs
03032500	Alabama State College of Barber	Styling	Birmingham	AL	Prop 1 Yr
00100500	Alabama State University		Montgomery	AL	Pub 5+ Yrs
00100800	Athens State College		Athens	AL	Pub 4 Yrs
00100900	Auburn University		Auburn	AL	Pub 5+ Yrs
00831000	Auburn University Montgomery		Montgomery	AL	Pub 4 Yrs
00446300	Draughons Junior College		Montgomery	AL	Prop 2 Yrs
00446200	Gadsden Business College		Gadsden	AL	Prop 1 Yr
01019300	Herzing Institute		Birmingham	AL	Prop 1 Yr
00102000	Jacksonville State University		Jacksonville	AL	Pub 5+ Yrs
00102200	Jefferson State Community	College	Birmingham	AL	Pub 2 Yrs
00101300	John C Calhoun State Community	College	Decatur	AL	Pub 2 Yrs
00102800	Miles College		Birmingham	AL	Priv 4 Yrs
02180400	New World College of Beauty		Anniston	AL	Prop 1 Yr
00103700	Selma University		Selma	AL	Priv 4 Yrs
02605500	Southeast College of Technology		Mobile	AL	Prop 2 Yrs
00104100	Spring Hill College		Mobile	AL	Priv 5+ Yrs
00104400	Stillman College		Tuscaloosa	AL	Priv 4 Yrs
00104600	Talladega College		Talladega	AL	Priv 4 Yrs
00105000	Tuskegee University		Tuskegee	AL	Priv 5+ Yrs
02170600	United States Sports Academy		Daphne	AL	Priv 5+ Yrs
00105100	University of Alabama		Tuscaloosa	AL	Pub 4 Yrs
00105200	University of Alabama Birmingham		Birmingham	AL	Pub 5+ Yrs
00105500	University of Alabama Huntsville		Huntsville	AL	Pub 5+ Yrs
00100400	University of Montevallo		Montevallo	AL	Pub 5+ Yrs
00105700	University of South Alabama		Mobile	AL	Pub 5+ Yrs

Total: 26

13-Oct-95

William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Arkansas

OPE ID	SCHOOLNAME	City	State	Control/Type
00108700	Arkansas Baptist College	Little Rock	AR	Priv 4 Yrs
01226000	East Arkansas Community College	Forrest City	AR	Pub 2 Yrs
00109800	Henderson State University	Arkadelphia	AR	Pub 5+ Yrs
01286000	Mississippi County Community College	Blytheville	AR	Pub 2 Yrs
00110300	Philander Smith College	Little Rock	AR	Priv 4 Yrs
00573200	Red River Technical College	Hope	AR	Pub 1 Yr
02569600	Searcy Beauty College	Searcy	AR	Prop 1 Yr
00110700	Southern Arkansas University	Magnolia	AR	Pub 5+ Yrs
00108500	University of Arkansas	Monticello	AR	Pub 4 Yrs
00109200	University of Central Arkansas	Conway	AR	Pub 5+ Yrs
00110600	Williams Baptist College	Walnut Ridge	AR	Priv 4 Yrs
Total:		11		

13-Oct-95

**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Arizona**

OPE ID	SCHOOLNAME		City	State	Control/Type
02295000	Academy of Buiness College		Phoenix	AZ	Prop 2 Yrs
02174900	Al Collins Graphic Design School		Tempe	AZ	Prop 4 Yrs
00886500	Allure Career College of Beauty		Tucson	AZ	Prop 1 Yr
01293700	Allure Career College of Beauty		Scottsdale	AZ	Prop 1 Yr
02280400	American Institute		Phoenix	AZ	Prop 1 Yr
02590800	American Teller Schools of	Arizona	Phoenix	AZ	Prop 600 Hrs
00886400	Arizona Academy of Beauty		Tucson	AZ	Prop 1 Yr
01180200	Arizona Academy of Beauty North		Tucson	AZ	Prop 1 Yr
01084700	Arizona Automotive Institute		Glendale	AZ	Prop 1 Yr
02218800	Arizona Institute of Business &	Technology	Phoenix	AZ	Priv 2 Yrs
00108100	Arizona State University		Tempe	AZ	Pub 5+ Yrs
00107100	Arizona Western College		Yuma	AZ	Pub 2 Yrs
02491500	Art Center		Tucson	AZ	Prop 2 Yrs
01157000	Aztech College		Mesa	AZ	Prop 600 Hrs
03076400	Bryman School		Phoenix	AZ	Prop 1 Yr
02559000	CAD Institute		Phoenix	AZ	Prop 2 Yrs
03097800	Carsten Institute of Hair And	Beauty	Tempe	AZ	Prop 600 Hrs
00728300	Central Arizona College		Coolidge	AZ	Pub 2 Yrs
03072200	Chandler Gilbert Community	College Center	Chandler	AZ	Pub 2 Yrs
00945100	Chaparral Career College		Tucson	AZ	Prop 2 Yrs
02501700	Charles of Italy Beauty College		Bullhead City	AZ	Prop 1 Yr
02280500	Charles of Italy Beauty College		Lake Havasu City	AZ	Prop 600 Hrs
02100500	Clinton Technical Institute		Phoenix	AZ	Prop 2 Yrs
01180800	College of Beauty Arts &	Sciences	Flagstaff	AZ	Prop 600 Hrs
03034400	Conservatory of Recording Arts	& Sciences	Phoenix	AZ	Prop 600 Hrs
02582700	Desert Institute of The Healing	Arts	Tucson	AZ	Prop 1 Yr
02173300	Devoe College of Beauty		Sierra Vista	AZ	Prop 600 Hrs
01085800	Earls Academy of Beauty		Mesa	AZ	Prop 1 Yr
00830300	Gateway Community College		Phoenix	AZ	Pub 2 Yrs
02263100	High Technical Institute		Phoenix	AZ	Prop 600 Hrs
01218400	International Academy of Hair	Design	Tempe	AZ	Prop 1 Yr
00945200	Lamson Business College		Tucson	AZ	Prop 1 Yr
02071200	Long Medical Institute		Phoenix	AZ	Prop 1 Yr
00107700	Mesa Community College		Mesa	AZ	Pub 2 Yrs
03081200	Metropolitan College of Court	Reporting	Phoenix	AZ	Prop 3 Yrs
03004700	Mundus Institute		Phoenix	AZ	Prop 600 Hrs
02602500	Northern Arizona Institute of	Technology	Flagstaff	AZ	Prop 600 Hrs

13-Oct-95

**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Arizona**

OPE ID	SCHOOLNAME	City	State	Control/Type
00108200	Northern Arizona University	Flagstaff	AZ	Pub 5+ Yrs
00726600	Pima Community College	Tucson	AZ	Pub 2 Yrs
02217100	Pima Medical Institute	Tucson	AZ	Prop 1 Yr
01168900	Refrigeration School	Phoenix	AZ	Prop 1 Yr
00830400	Scottsdale Community College	Scottsdale	AZ	Pub 2 Yrs
02616700	Scottsdale Culinary Institute	Scottsdale	AZ	Prop 600 Hrs
00446700	Tucson College	Tucson	AZ	Prop 1 Yr
Total:		44		

13-Oct-95

**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in California**

OPE ID	SCHOOLNAME	City	State	Control/Type
00753100	Academy of Art College	San Francisco	CA	Prop 2 Yrs
03098700	Academy of Court Reporting	La Mesa	CA	Prop 600 Hrs
02342400	Academy of Radio Broadcasting	Huntington Beach	CA	Prop 600 Hrs
00760500	Academy Pacific Business & Travel College	Los Angeles	CA	Prop 600 Hrs
03019900	Adelante Career Institute	Van Nuys	CA	Prop 600 Hrs
02327600	Advertising Arts College	San Diego	CA	Prop 1 Yr
02258600	Alameda Beauty College	Alameda	CA	Prop 1 Yr
02282300	Alhambra Beauty College	Alhambra	CA	Prop 1 Yr
02057700	Almaden Beauty College	San Jose	CA	Prop 1 Yr
00719600	Ambassador Beauty College	Burbank	CA	Prop 1 Yr
02241800	American Career College	Los Angeles	CA	Prop 600 Hrs
02559400	American Career College	Santa Ana	CA	Prop 600 Hrs
02589100	American College of Business	North Hollywood	CA	Prop 600 Hrs
03004900	American Nanny College	Montclair	CA	Prop 600 Hrs
02306300	Andon College of Modesto	Modesto	CA	Prop 600 Hrs
02519800	Avance Beauty College	San Diego	CA	Prop 1 Yr
02543400	Brownson Technical School	Anaheim	CA	Prop 1 Yr
00716400	Bryan College of Court Reporting	Los Angeles	CA	Prop 2 Yrs
02565600	Cabot Colleges	National City	CA	Prop 1 Yr
02351900	California Academy of Merchandising Art And Design	Sacramento	CA	Prop 2 Yrs
00112700	California College of Arts & Crafts	Oakland	CA	Priv 5+ Yrs
02110800	California College of Health Sciences Resident Only	National City	CA	Prop 600 Hrs
02086400	California Cosmetology College	San Jose	CA	Prop 1 Yr
02220200	California Culinary Academy	San Francisco	CA	Prop 600 Hrs
00113100	California Institute of Technology	Pasadena	CA	Priv 5+ Yrs
00113300	California Lutheran University	Thousand Oaks	CA	Priv 4 Yrs
03080500	California Medical School of Shiatsu	Fresno	CA	Prop 300 Hrs
02619600	California Nannie College	Sacramento	CA	Prop 600 Hrs
02112500	California School of Court Reporting	Santa Ana	CA	Prop 2 Yrs
03069500	California School of Court Reporting Riverside	Riverside	CA	Prop 600 Hrs
00799300	California State College	Bakersfield	CA	Pub 4 Yrs
00113800	California State College Hayward	Hayward	CA	Pub 5+ Yrs
00114600	California State University Chico	Chico	CA	Pub 5+ Yrs
00114100	California State University Dominguez Hills	Carson	CA	Pub 5+ Yrs
00114700	California State University Fresno	Fresno	CA	Pub 5+ Yrs
00113700	California State University Fullerton	Fullerton	CA	Pub 5+ Yrs
00114000	California State University Los Angeles	Los Angeles	CA	Pub 5+ Yrs

13-Oct-95

**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in California**

OPE ID	SCHOOLNAME		City	State	Control/Type
00115300	California State University	Northridge	Northridge	CA	Pub 5+ Yrs
00115000	California State University	Sacramento	Sacramento	CA	Pub 5+ Yrs
03011300	California State University	San Marcos	San Marcos	CA	Pub 3 Yrs
03085400	Career West Academy		Chico	CA	Prop 600 Hrs
00673100	Casa Loma College		Sylmar	CA	Priv 1 Yr
02332800	Center For Employment Training		San Jose	CA	Priv 1 Yr
03097700	Central California School of	Continuing Education	San Luis Obispo	CA	Prop 1 Yr
02602300	Central Coast College of	Business Data Processing	Salinas	CA	Prop 600 Hrs
00116100	Cerritos College		Norwalk	CA	Pub 2 Yrs
00729600	Coleman College		La Mesa	CA	Priv 5+ Yrs
02220000	Colleen Ohara Beauty Academy		Orange	CA	Prop 1 Yr
00672000	College of Alameda		Alameda	CA	Pub 2 Yrs
00959100	Computer Learning Center		Los Angeles	CA	Prop 1 Yr
02322000	Computer Learning Center		San Francisco	CA	Prop 1 Yr
03064200	Computer Learning Center of	Anaheim	Anaheim	CA	Prop 1 Yr
03063000	Computer Learning Center San	Jose	San Jose	CA	Prop 600 Hrs
02277000	Contempo School of Beauty		Inglewood	CA	Prop 1 Yr
00119000	Contra Costa College		San Pablo	CA	Pub 2 Yrs
00927200	Crafton Hills College		Yucaipa	CA	Pub 2 Yrs
00119200	Cuesta Community College		San Luis Obispo	CA	Pub 2 Yrs
02552200	Culver City Beauty College		Culver City	CA	Prop 1 Yr
00119300	Cypress College		Cypress	CA	Pub 2 Yrs
02298000	Design Institute of San Diego		San Diego	CA	Prop 4 Yrs
03019600	DMC Automotive Training School		Placentia	CA	Prop 1 Yr
00724600	Dons Beauty School		San Mateo	CA	Prop 1 Yr
02226000	East Los Angeles College		Monterey Park	CA	Pub 2 Yrs
00119700	El Camino College		Torrance	CA	Pub 2 Yrs
02091200	Elegance International		Los Angeles	CA	Prop 300 Hrs
02054900	Elegante Beauty College		Laguna Hills	CA	Prop 1 Yr
01265100	Elegante School of Hair Design		La Puente	CA	Prop 1 Yr
03094400	Elite Progressive School of	Cosmetology	Sacramento	CA	Prop 1 Yr
02609000	Emperors College of	Traditional Oriental Medicine	Santa Monica	CA	Prop 5+ Yrs
00903200	Empire College		Santa Rosa	CA	Prop 1 Yr
02234300	Fashion Careers of California		San Diego	CA	Prop 1 Yr
00725300	Federico Colleges of Hairstyling		Sacramento	CA	Prop 1 Yr
00119900	Foothill College Foothill Deanza	Community College District	Los Altos	CA	Pub 2 Yrs
02230900	Fredrick & Charles Beauty	College	Eureka	CA	Prop 1 Yr

13-Oct-95.

**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in California**

OPE ID	SCHOOLNAME		City	State	Control/Type
02298300	Fremont Beauty College		Fremont	CA	Prop 1 Yr
00130700	Fresno City College		Fresno	CA	Pub 2 Yrs
03067500	Fresno Institute of Technology		Fresno	CA	Prop 1 Yr
00120100	Fullerton College		Fullerton	CA	Pub 2 Yrs
01304600	Ganaye Academy of Cosmetology		San Jose	CA	Prop 1 Yr
02299600	Gino Robair Beauty College		Riverside	CA	Prop 1 Yr
01253000	Girards College of Beauty		Santa Ana	CA	Prop 600 Hrs
02338500	Glendale Career College		Glendale	CA	Prop 600 Hrs
00120500	Golden Gate University		San Francisco	CA	Priv 5+ Yrs
00120600	Golden West College		Huntington Beach	CA	Pub 2 Yrs
00723400	Herald Business College		San Francisco	CA	Priv 2 Yrs
00121100	Herald Business College		San Jose	CA	Priv 2 Yrs
02262300	Herald Business College		Santa Rosa	CA	Priv 2 Yrs
02079800	Herald Business College		Concord	CA	Priv 2 Yrs
00853200	Herald Business College		Hayward	CA	Priv 2 Yrs
00747700	Herald Business College		Rancho Cordova	CA	Priv 2 Yrs
03034000	Herald Business College		Salinas	CA	Priv 2 Yrs
00809300	Herald Business College		Fresno	CA	Prop 2 Yrs
02593100	Herald Institute of Technology		Sacramento	CA	Priv 2 Yrs
00121000	Herald Institute of Technology		San Francisco	CA	Priv 2 Yrs
02187500	Herald Institute of Technology		Martinez	CA	Priv 2 Yrs
02592900	Herald Institute of Technology		Hayward	CA	Priv 2 Yrs
02593200	Herald Institute of Technology		San Jose	CA	Priv 2 Yrs
02285100	Hilltop Beauty School		Daly City	CA	Prop 1 Yr
00114900	Humboldt State University		Arcata	CA	Pub 5+ Yrs
02496000	Huntington College of Dental	Technology	Huntington Beach	CA	Prop 1 Yr
02545900	Hypnosis Motivation Institute		Tarzana	CA	Priv 1 Yr
02128300	Institute For Business &	Technology	Santa Clara	CA	Prop 1 Yr
02140600	Institute of Business & Medical	Technology	Palm Desert	CA	Prop 600 Hrs
02520300	Interior Designers Institute		Newport Beach	CA	Prop 1 Yr
03062200	International Business Institute		Lake Forest	CA	Prop 600 Hrs
02255400	International School of	Cosmetology	Hawthorne	CA	Prop 1 Yr
02116800	Irvine College of Business		Irvine	CA	Prop 1 Yr
02120900	ITT Technical Institute		Sacramento	CA	Prop 2 Yrs
01202600	Je Boutique College of Beauty		El Cajon	CA	Prop 1 Yr
02561100	Jewelry Technical Institute		Garden Grove	CA	Prop 600 Hrs
00926800	Kelsey Jenney College		San Diego	CA	Priv 5+ Yrs

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in California**

OPE ID	SCHOOLNAME		City	State	Control/Type
00130800	Kings River Community College		Reedley	CA	Pub 2 Yrs
02150100	Kristofers School of Beauty		Santa Barbara	CA	Prop 1 Yr
00126600	Laney College		Oakland	CA	Pub 2 Yrs
00121700	Lassen College		Susanville	CA	Pub 2 Yrs
02494800	Lola Beauty College		Garden Grove	CA	Prop 1 Yr
00121900	Long Beach Community College	District Long Beach City College	Long Beach	CA	Pub 2 Yrs
00122300	Los Angeles City College		Los Angeles	CA	Pub 2 Yrs
00122400	Los Angeles Harbor College		Wilmington	CA	Pub 2 Yrs
01255000	Los Angeles Mission College		Sylmar	CA	Pub 2 Yrs
00122600	Los Angeles Pierce College		Woodland Hills	CA	Pub 2 Yrs
02612800	Los Angeles Recording Workshop		Studio City	CA	Prop 600 Hrs
00704700	Los Angeles Southwest College		Los Angeles	CA	Pub 2 Yrs
00122800	Los Angeles Valley College		Van Nuys	CA	Pub 2 Yrs
02208600	Madera Beauty College		Madera	CA	Prop 1 Yr
01231600	Manchester Beauty College		Fresno	CA	Prop 1 Yr
02091700	Maric College of Medical	Careers	San Diego	CA	Prop 1 Yr
02549000	Maric College of Medical Careers		San Marcos	CA	Prop 1 Yr
02204700	Marin Beauty College		San Rafael	CA	Prop 600 Hrs
00725800	Marinello School of Beauty		North Hollywood	CA	Prop 600 Hrs
00898100	Marinello School of Beauty		Whittier	CA	Prop 600 Hrs
00721000	Marinello School of Beauty		Reseda	CA	Prop 600 Hrs
00721900	Marinello School of Beauty		San Bernardino	CA	Prop 600 Hrs
00722600	Marinello School of Beauty		San Diego	CA	Prop 600 Hrs
00745700	Marinello School of Beauty		Inglewood	CA	Prop 600 Hrs
00745600	Marinello School of Beauty		Buena Park	CA	Prop 600 Hrs
01076800	Marinello School of Beauty		Ontario	CA	Prop 600 Hrs
00714800	Marinello Schools of Beauty		Los Angeles	CA	Prop 600 Hrs
00123700	Merced College		Merced	CA	Pub 2 Yrs
01115400	Merit College		Van Nuys	CA	Prop 1 Yr
01322000	Milpitas Beauty College		Milpitas	CA	Prop 1 Yr
02501200	Milpitas Electrolysis &	Thermolysis College	Milpitas	CA	Prop 600 Hrs
02338700	Miss Martys School of Beauty &	Hairstyling	San Francisco	CA	Prop 1 Yr
01244500	Modern Beauty Academy		Los Angeles	CA	Prop 1 Yr
02539100	Modern Technology School of	X-Ray	North Hollywood	CA	Prop 1 Yr
00847800	Moler Barber College		San Francisco	CA	Prop 1 Yr
02345800	Montebello Beauty College		Montebello	CA	Prop 1 Yr
01307800	Monterey Academy of Hair Design		San Jose	CA	Prop 1 Yr

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in California**

OPE ID	SCHOOLNAME		City	State	Control/Type
00124200	Monterey Peninsula College		Monterey	CA	Pub 2 Yrs
02205700	Moro Beauty College		Glendale	CA	Prop 1 Yr
00124500	Mt San Antonio College		Walnut	CA	Pub 2 Yrs
02519600	MTI College		Orange	CA	Prop 1 Yr
01291200	MTI Western Business College		Sacramento	CA	Prop 1 Yr
00124700	Napa Valley College		Napa	CA	Pub 2 Yrs
01110700	National Education Center	Bryman Campus	Orangem	CA	Prop 1 Yr
01110900	National Education Center	Bryman Campus	Winnetka	CA	Prop 600 Hrs
01102400	National Education Center	Bryman Campus	San Francisco	CA	Prop 600 Hrs
01146000	National University		San Diego	CA	Priv 5+ Yrs
03024500	Nationwide Beauty College		Pomona	CA	Prop 1 Yr
02584200	Newbridge College		Tustin	CA	Prop 600 Hrs
01170700	North West College of Medical &	Dental Assistants	West Covina	CA	Prop 1 Yr
02591600	North West College of Medical &	Dental Assistants	Pasadena	CA	Prop 600 Hrs
01287200	Northwest College of Medical &	Dental Assistants	Pomona	CA	Prop 1 Yr
00125000	Orange Coast College		Costa Mesa	CA	Pub 2 Yrs
00793100	Pacific Travel Trade School		Santa Ana	CA	Prop 600 Hrs
02537200	Palomar Institute of Cosmetology		San Marcos	CA	Prop 1 Yr
00126100	Pasadena City College		Pasadena	CA	Pub 2 Yrs
00449000	Patten College		Oakland	CA	Priv 4 Yrs
03040000	Platt College		San Francisco	CA	Prop 600 Hrs
03062700	Platt College		Los Angeles	CA	Prop 600 Hrs
02620300	Platt College		Newport Beach	CA	Prop 600 Hrs
03039900	Platt College		Cerritos	CA	Prop 600 Hrs
02624000	Platt College		Ontario	CA	Prop 600 Hrs
02343400	Poway Academy of Hair Design		Poway	CA	Prop 1 Yr
01162600	Practical Schools		Anaheim	CA	Prop 600 Hrs
01298400	Professional Institute of Beauty		El Monte	CA	Prop 1 Yr
00720300	Richards Beauty College		Ontario	CA	Prop 1 Yr
00126900	Rio Hondo Junior College		Whittier	CA	Pub 2 Yrs
01294200	Rosemead Beauty School		Rosemead	CA	Prop 1 Yr
03054100	Royale College of Beauty		Temecula	CA	Prop 1 Yr
00127300	San Diego City College		San Diego	CA	Pub 2 Yrs
00127500	San Diego Mesa College		San Diego	CA	Pub 2 Yrs
01182000	San Diego Miramar College		San Diego	CA	Pub 2 Yrs
00115100	San Diego State University		San Diego	CA	Pub 5+ Yrs
00722900	San Fernando Beauty Academy		Sylmar	CA	Prop 600 Hrs

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in California

OPE ID	SCHOOLNAME		City	State	Control/Type
00115400	San Francisco State University		San Francisco	CA	Pub 5+ Yrs
00127900	San Francisco Theological	Seminary	San Anselmo	CA	Priv 5+ Yrs
02141900	San Geronio Beauty College		Banning	CA	Prop 1 Yr
00128000	San Joaquin Delta College		Stockton	CA	Pub 2 Yrs
02120700	San Joaquin Valley College		Visalia	CA	Prop 1 Yr
02313500	San Joaquin Valley College of	Medical & Dental Career	Bakersfield	CA	Prop 600 Hrs
02578000	Santa Barbara Business College		Santa Maria	CA	Prop 1 Yr
00998900	Santa Barbara Business College		Santa Barbara	CA	Prop 1 Yr
03072700	Santa Barbara Business College		Fremont	CA	Prop 600 Hrs
02577900	Santa Barbara Business College		Bakersfield	CA	Prop 1 Yr
00128500	Santa Barbara City College		Santa Barbara	CA	Pub 2 Yrs
00900000	Santa Clara Beauty College		Santa Clara	CA	Prop 1 Yr
00132600	Santa Clara University		Santa Clara	CA	Priv 5+ Yrs
02051100	Santa Maria Beauty College		Santa Maria	CA	Prop 1 Yr
00128700	Santa Rosa Junior College		Santa Rosa	CA	Pub 2 Yrs
02542000	Sierra Academy of Aeronautics	Technicians Institute	Oakland	CA	Prop 1 Yr
00129000	Sierra College		Rocklin	CA	Pub 2 Yrs
02188400	Sierra Valley Business College		Fresno	CA	Prop 1 Yr
03069300	Silicon Valley College		Fremont	CA	Prop 600 Hrs
00115600	Sonoma State University		Rohnert Park	CA	Pub 5+ Yrs
02608900	Sound Masters Recording	Engineering Schools Audio	North Hollywood	CA	Prop 600 Hrs
02597300	South Baylo University		Garden Grove	CA	Priv 3 Yrs
02277400	South Coast College of Court	Reporting	Anaheim	CA	Prop 1 Yr
03014400	Southern California College of	Business & Law	Brea	CA	Prop 600 Hrs
03044500	Southern California College of	Court Reporting	Anaheim	CA	Prop 2 Yrs
00129400	Southwestern College		Chula Vista	CA	Pub 2 Yrs
00129900	St. Johns Seminary College		Camarillo	CA	Priv 4 Yrs
02497300	Trinity Business College		San Francisco	CA	Prop 600 Hrs
02559300	United Education Institute		Los Angeles	CA	Prop 1 Yr
03053500	Universal Computing Institute		Reseda	CA	Prop 600 Hrs
00131200	University of California	Berkeley	Berkeley	CA	Pub 5+ Yrs
00131600	University of California	Riverside	Riverside	CA	Pub 5+ Yrs
00131900	University of California	San Francisco	San Francisco	CA	Pub 5+ Yrs
00132000	University of California	Santa Barbara	Santa Barbara	CA	Pub 5+ Yrs
00132100	University of California	Santa Cruz	Santa Cruz	CA	Pub 5+ Yrs
00131300	University of California Davis		Davis	CA	Pub 5+ Yrs
00131400	University of California Irvine		Irvine	CA	Pub 5+ Yrs

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in California

OPE ID	SCHOOLNAME	City	State	Control/Type
00132900	University of Pacific	Stockton	CA	Priv 5+ Yrs
00132500	University of San Francisco	San Francisco	CA	Priv 4 Yrs
00132800	University of Southern	Los Angeles	CA	Priv 4 Yrs
00989000	Valley Commercial College	Modesto	CA	Prop 1 Yr
02128200	Victor Valley Beauty College	Victorville	CA	Prop 1 Yr
00133500	Victor Valley College	Victorville	CA	Pub 2 Yrs
02242700	Vista College	Berkeley	CA	Pub 2 Yrs
02093200	Watterson College	Oxnard	CA	Prop 1 Yr
02057800	Waynes College of Beauty	Watsonville	CA	Prop 1 Yr
00117600	West Hills Community College	Coalinga	CA	Pub 2 Yrs
00859600	West Los Angeles College	Culver City	CA	Pub 2 Yrs
00133800	West Valley Joint Community	Saratoga	CA	Pub 2 Yrs
03062300	Westech College	Pomona	CA	Prop 600 Hrs
02318000	Western Beauty College	Los Angeles	CA	Prop 1 Yr
00974800	Western Career College	Sacramento	CA	Prop 1 Yr
01308100	Westgate Beauty College	San Jose	CA	Prop 1 Yr
03074100	Westlake Institute of Technology	Westlake Village	CA	Prop 600 Hrs
Total:		239		

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Colorado**

OPE ID	SCHOOLNAME		City	State	Control/Type
00758200	Aims College		Greeley	CO	Pub 2 Yrs
02171300	Americana Academy of Beauty #6		Alamosa	CO	Prop 600 Hrs
02059400	Americana Beauty College #2		Colorado Springs	CO	Prop 1 Yr
01250200	Americana Beauty College I		Durango	CO	Prop 300 Hrs
02594300	College America-Denver		Denver	CO	Prop 600 Hrs
00729700	Colorado Aero Technology		Broomfield	CO	Prop 1 Yr
02132100	Colorado Beauty College III		Canon City	CO	Prop 1 Yr
02078900	Colorado Institute of Art		Denver	CO	Prop 2 Yrs
00450600	Colorado Mountain Junior College	District	Glenwood Springs	CO	Pub 2 Yrs
01157200	Colorado School of Trades		Lakewood	CO	Prop 1 Yr
03027800	Colorado School of Travel		Lakewood	CO	Priv 1 Yr
00135000	Colorado State University		Ft Collins	CO	Pub 5+ Yrs
01070900	Columbine Beauty School		Lakewood	CO	Prop 1 Yr
02160600	Columbine Beauty School III		Thornton	CO	Prop 1 Yr
02334700	Columbine College		Denver	CO	
00954200	Community College of Denver		Denver	CO	Pub 2 Yrs
00754800	Denver Institute of Technology		Denver	CO	Prop 4 Yrs
00764800	Denver Technical College		Denver	CO	Prop 4 Yrs
02267500	Glenwood Beauty Academy		Glenwood Springs	CO	Prop 1 Yr
02590100	Hair Dynamics Education Center	II	Littleton	CO	Prop 1 Yr
02611000	Heritage College of Health	Careers	Denver	CO	Prop 1 Yr
00135400	Iliff School of Theology		Denver	CO	Priv 5+ Yrs
03006300	Medical Careers Training Center		Ft Collins	CO	Prop 1 Yr
03100300	Naomi's Mile Hi Beauty College		Denver	CO	Prop 600 Hrs
03014900	Platt College		Aurora	CO	Prop 1 Yr
00863500	PPI Health Careers School		Colorado Springs	CO	Prop 1 Yr
02116300	Pueblo Community College		Pueblo	CO	Pub 2 Yrs
00136300	Regis University		Denver	CO	Priv 4 Yrs
00764900	Rocky Mountain College	of Art & Design	Denver	CO	Prop 4 Yrs
02318100	Roffler Academy of Hair Design		Lakewood	CO	Prop 600 Hrs
03066900	Technical Trades Institute		Grand Junction	CO	Prop 2 Yrs
02253700	Technical Trades Institute		Colorado Springs	CO	Prop 1 Yr
00137000	University of Colorado Boulder		Boulder	CO	Pub 5+ Yrs
00450800	University of Colorado Health	Sciences Center	Denver	CO	Pub 4 Yrs
00137100	University of Denver Colorado	Seminary	Denver	CO	Priv 5+ Yrs
00136500	University of Southern Colorado		Pueblo	CO	Pub 5+ Yrs
00137200	Western State College of	Colorado	Gunnison	CO	Pub 5+ Yrs

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Colorado

OPE ID	SCHOOLNAME	City	State	Control/Type
Total:		37		

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Connecticut

OPE ID	SCHOOLNAME		City	State	Control/Type
00887300	Americo Academy of Beauty	Culture	Danbury	CT	Prop 1 Yr
02228800	Baran Institute of Technology		Windsor	CT	Prop 1 Yr
02074000	Branford Hall School of Business		Branford	CT	Prop 1 Yr
00887400	Brio Academy of Cosmetology		Meriden	CT	Prop 1 Yr
00137800	Central Connecticut State	University	New Britain	CT	Pub 5+ Yrs
01088700	Connecticut Business Institute		Stratford	CT	Prop 1 Yr
02316600	Connecticut Center For Massage	Therapy	Newington	CT	Prop 600 Hrs
00137900	Connecticut College		New London	CT	Priv 5+ Yrs
02134400	Connecticut Institute of Art		Greenwich	CT	Prop 2 Yrs
02244900	Data Institute		East Hartford	CT	Prop 1 Yr
02106600	Fox Institute of Business		Hartford	CT	Prop 1 Yr
00906500	Hartford Camerata Conservatory		Hartford	CT	Priv 2 Yrs
00280400	Hartford Graduate Center		Hartford	CT	Priv 5+ Yrs
02143800	Huntington Institute		Norwich	CT	Prop 1 Yr
03094800	Industrial Management & Training	Institute	Waterbury	CT	Priv 600 Hrs
01287700	Katharine Gibbs School		Norwalk	CT	Prop 2 Yrs
01291300	Leon Institute of Hair Design		Bridgeport	CT	Prop 1 Yr
00139300	Mitchell College		New London	CT	Priv 2 Yrs
00139400	Morse School of Business		Hartford	CT	Prop 1 Yr
00730300	New England Technical Institute	of Connecticut	New Britain	CT	Prop 2 Yrs
02202500	New England Tractor Trailer	Training School of Connecticut	Somers	CT	Prop 300 Hrs
01077900	Porter & Chester Institute		Stratford	CT	Prop 2 Yrs
02112300	Ridley Lowell Business &	Technical Institute	New London	CT	Prop 1 Yr
01228900	Sampieri School of Hair Design		Waterbury	CT	Prop 1 Yr
01242500	Stone Academy		Hamden	CT	Prop 1 Yr
00141400	Trinity College		Hartford	CT	Priv 5+ Yrs
00138000	Western Connecticut State	College	Danbury	CT	Pub 5+ Yrs
Total:		27			

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Delaware

OPE ID	SCHOOLNAME		City	State	Control/Type
00142800	Delaware State College		Dover	DE	Pub 5+ Yrs
02144900	Delaware Technical & Community	College Stanton Wilmington	Newark	DE	Pub 2 Yrs
02190400	Schilling Douglas School	of Hair Design	Newark	DE	Prop 1 Yr
03021000	Star Technical Institute		Wilmington	DE	Prop 1 Yr
00143100	University of Delaware		Newark	DE	Pub 5+ Yrs
Total:		5			

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in the District of Columbia

OPE ID	SCHOOLNAME	City	State	Control/Type
00143400	American University	Washington	DC	Priv 5+ Yrs
00144400	George Washington University	Washington	DC	Priv 5+ Yrs
00144800	Howard University	Washington	DC	Priv 5+ Yrs
02588900	Sanz School	Washington	DC	Prop 1 Yr
00145900	Strayer College	Washington	DC	Prop 4 Yrs
00144100	University of The District of Columbia	Washington	DC	Pub 5+ Yrs
Total:		6		

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Florida**

OPE ID	SCHOOLNAME	City	State	Control/Type
03089500	AJ Cosmetology School	Winter Park	FL	Prop 1 Yr
01019500	Art Institute of Ft Lauderdale	Ft Lauderdale	FL	Prop 4 Yrs
02215900	ATI Career Training Center	Ft Lauderdale	FL	Prop 2 Yrs
02151100	ATI Health Education Center	Miami	FL	Prop 1 Yr
03080800	Aviation Career Academy	Lakeland	FL	Prop 600 Hrs
02283800	Beauty Schools of America	Margate	FL	Prop 1 Yr
00146700	Bethune Cookman College	Daytona Beach	FL	Priv 4 Yrs
02558500	Boca Raton Institute	Boca Raton	FL	Prop 1 Yr
03071600	Business & Technology Institute	Miami	FL	Prop 1 Yr
03096300	Business Training Institute of	Lakeland	FL	Prop 1 Yr
02614600	Career Center	West Palm Beach	FL	Prop 1 Yr
00147100	Central Florida Community	Ocala	FL	Pub 2 Yrs
02612700	Darlyne McGees Academy of	Palm Bay	FL	Prop 1 Yr
03075700	Euro Skill Therapeutic Training	Boca Raton	FL	Prop 600 Hrs
02324100	Flagler Career Institute	Jacksonville	FL	Prop 2 Yrs
00148000	Florida Agricultural &	Tallahassee	FL	Pub 5+ Yrs
03008600	Florida Institute of Massage	Lauderhill	FL	Prop 600 Hrs
02586300	Florida Institute of Traditional	Pinellas Park	FL	Prop 2 Yrs
00148600	Florida Memorial College	Miami	FL	Priv 4 Yrs
02338400	Ft. Pierce Beauty Academy	Ft Pierce	FL	Prop 1 Yr
02528500	Gulf Coast Academy	Panama City	FL	Prop 1 Yr
03088000	Hi Tech School of Miami	Miami	FL	Prop 600 Hrs
03079900	Institute of Specialized	Casselberry	FL	Priv 2 Yrs
03037500	International College	Naples	FL	Priv 5+ Yrs
00887800	International Fine Arts College	Miami	FL	Prop 2 Yrs
03018500	International School of Beauty	New Port Richey	FL	Prop 1 Yr
02151900	Keiser College of Technology	Ft Lauderdale	FL	Prop 2 Yrs
02573200	La Belle Beauty Academy	Miami	FL	Prop 1 Yr
02597100	Labaron Hairdressing Academy	Ft Myers	FL	Prop 1 Yr
01016100	Loraines Hairstyling Academy	St Petersburg	FL	Prop 1 Yr
02122700	Mr Dels Beauty School	Auburndale	FL	Prop 1 Yr
03035900	National Aviation Academy	Clearwater	FL	Prop 1 Yr
00758600	National Education Center	Tampa	FL	Prop 3 Yrs
02280800	New England Institute of	West Palm Beach	FL	Prop 2 Yrs
00884900	Palm Beach Atlantic College	West Palm Beach	FL	Priv 4 Yrs
02524000	PHD Hair Academy	Clearwater	FL	Prop 1 Yr
03084900	Pompano Academy of Aeronautics	Pompano Beach	FL	Prop 2 Yrs

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Florida

OPE ID	SCHOOLNAME		City	State	Control/Type
03026600	Recreational Vehicle Service	Academy	Sarasota	FL	Prop 600 Hrs
00151500	Rollins College		Winter Park	FL	Priv 5+ Yrs
00151900	Santa Fe Community College		Gainesville	FL	Pub 2 Yrs
02586200	Segal Institute of Court	Reporting	Clearwater	FL	Prop 1 Yr
02578500	Seminar Network International	School of Massage Therapy	Lake Worth	FL	Prop 1 Yr
02334200	Southeastern Academy		Kissimmee	FL	Prop 1 Yr
01003500	Southern College		Orlando	FL	Prop 2 Yrs
02326900	Sunstate Academy of Hair Design		Port Charlotte	FL	Prop 1 Yr
02326800	Sunstate College of Hair Design		Sarasota	FL	Prop 1 Yr
03054200	Technical Career Institute		Miami	FL	Prop 2 Yrs
00153500	University of Florida		Gainesville	FL	Pub 5+ Yrs
00395500	University of West Florida		Pensacola	FL	Pub 5+ Yrs
03003200	Ward Stone College		Miami	FL	Prop 2 Yrs
02305700	Webster Technical		Tampa	FL	Prop 1 Yr
Total:		51			

William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Georgia

OPE ID	SCHOOLNAME		City	State	Control/Type
02502700	Advanced Career Training		Atlanta	GA	Prop 600 Hrs
00154400	Albany State College		Albany	GA	Pub 5+ Yrs
02360900	Alliance Tractor Trailer	Training Center	McDonough	GA	Prop 300 Hrs
02113600	American College For The Applied	Arts	Atlanta	GA	Prop 4 Yrs
00154600	Armstrong State College		Savannah	GA	Pub 5+ Yrs
02577000	Arnold Padricks University of	Cosmetology	Forest Park	GA	Prop 1 Yr
00927000	Art Institute of Atlanta		Atlanta	GA	Prop 2 Yrs
03005400	Artistic Beauty College		Conyers	GA	Prop 1 Yr
02621400	Asher School of Business		Norcross	GA	Prop 1 Yr
00154700	Atlanta Christian College		East Point	GA	Priv 4 Yrs
01157400	Bauder College		Atlanta	GA	Prop 2 Yrs
02607600	Capelli Learning Center for	Cosmetology	Atlanta	GA	Prop 1 Yr
00897600	Clayton State College		Morrow	GA	Pub 4 Yrs
03090600	Cobb Beauty College		Kennesaw	GA	Prop 600 Hrs
00156100	Columbus College		Columbus	GA	Pub 5+ Yrs
00154300	Darton College		Albany	GA	Pub 2 Yrs
00922400	Devry Institute of Technology		Decatur	GA	Prop 4 Yrs
03042700	Executive Travel Institute		Atlanta	GA	Prop 600 Hrs
00156600	Fort Valley State College		Fr Valley	GA	Pub 5+ Yrs
00156700	Gainesville Junior College		Gainesville	GA	Pub 2 Yrs
00160200	Georgia College		Milledgeville	GA	Pub 5+ Yrs
03089100	Georgia Institute of Cosmetology		Athens	GA	Prop 1 Yr
00156900	Georgia Institute of Technology		Atlanta	GA	Pub 5+ Yrs
00157200	Georgia Southern University		Statesboro	GA	Pub 5+ Yrs
00157400	Georgia State University		Atlanta	GA	Pub 5+ Yrs
02583000	Gwinnett College of Business		Lilburn	GA	Prop 1 Yr
00156800	Interdenominational Theological	Center	Atlanta	GA	Priv 5+ Yrs
02520000	International School of Skin &	Nailcare	Atlanta	GA	Prop 600 Hrs
00157700	Kennesaw State College		Marietta	GA	Pub 5+ Yrs
02205300	Kerr Business College		La Grange	GA	Prop 1 Yr
03102000	La Grange Cosmetology School		La Grange	GA	Prop 1 Yr
03019500	Macon Beauty School		Macon	GA	Prop 1 Yr
00772800	Macon College		Macon	GA	Pub 2 Yrs
02089700	Massey Business College		Atlanta	GA	Prop 2 Yrs
00158000	Mercer University Main		Macon	GA	Priv 5+ Yrs
02605200	Metropolitan School of Hair	Design	Stone Mountain	GA	Prop 1 Yr
00158100	Middle Georgia College		Cochran	GA	Pub 2 Yrs

William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Georgia

OPE ID	SCHOOLNAME	City	State	Control/Type
00158200	Morehouse College	Atlanta	GA	Priv 4 Yrs
00158300	Morris Brown College	Atlanta	GA	Priv 4 Yrs
03024200	National Business Institute	Decatur	GA	Prop 1 Yr
00158700	Paine College	Augusta	GA	Priv 4 Yrs
00158800	Piedmont College	Demorest	GA	Priv 4 Yrs
02217200	Portfolio Center	Atlanta	GA	Prop 1 Yr
02141500	Savannah College of Art & Design	Savannah	GA	Priv 5+ Yrs
00159000	Savannah State College	Savannah	GA	Pub 5+ Yrs
01303900	South College	Savannah	GA	Prop 2 Yrs
02285500	Southeastern Center For Arts	Atlanta	GA	Prop 2 Yrs
00157000	Southern College of Technology	Marietta	GA	Pub 5+ Yrs
00159800	University of Georgia	Athens	GA	Pub 5+ Yrs
00159900	Valdosta State College	Valdosta	GA	Pub 5+ Yrs
00160000	Wesleyan College	Macon	GA	Priv 4 Yrs
00160100	West Georgia College	Carrollton	GA	Pub 5+ Yrs
Total:		52		

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Guam

OPE ID	SCHOOLNAME	City	State	Control/Type
00393500	University of Guam	Mangilao	GU	Pub 5+ Yrs
Total:		1		

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Hawaii**

OPE ID	SCHOOLNAME		City	State	Control/Type
03020800	New York Technical Institute of	Hawaii	Honolulu	HI	Prop 600 Hrs
03017800	Travel Institute of The Pacific		Honolulu	HI	Prop 300 Hrs
	Total:	2			

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Idaho

OPE ID	SCHOOLNAME	City	State	Control/Type
00161600	Boise State University	Boise	ID	Pub 5+ Yrs
00161900	College of Southern Idaho	Twin Falls	ID	Pub 2 Yrs
02298800	Continental College of Beauty & Barber Styling	Boise	ID	Prop 1 Yr
00162000	Idaho State University	Pocatello	ID	Pub 5+ Yrs
00455300	ITT Technical Institute	Boise	ID	Prop 2 Yrs
00162100	Lewis Clark State College	Lewiston	ID	Pub 4 Yrs
02275800	Mr Leons School of Hair Design	Moscow	ID	Prop 1 Yr
02607100	New Images Academy of Beauty	Boise	ID	Prop 1 Yr
02314000	School of Hairstyling	Pocatello	ID	Prop 1 Yr
00162600	University of Idaho	Moscow	ID	Pub 5+ Yrs
Total:		10		

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Illinois

OPE ID	SCHOOLNAME		City	State	Control/Type
02264100	Altamore School of Cosmetology	Inc	Machesney Park	IL	Prop 1 Yr
02349400	Alvareitas College of	Cosmetology	Godfrey	IL	Prop 1 Yr
00832800	Alvareitas College of	Cosmetology	Edwardsville	IL	Prop 1 Yr
02145200	Arlington Academy		Arlington Heights	IL	Prop 1 Yr
00163500	Barat College		Lake Forest	IL	Priv 4 Yrs
02117400	Beck Area Vocational Center		Red Bud	IL	Pub 1 Yr
02311700	Belleville Barber College		Belleville	IL	Prop 1 Yr
00164100	Bradley University		Peoria	IL	Priv 5+ Yrs
03065300	Broadway Beauty School		Bradley	IL	Prop 1 Yr
03078400	Cameo Beauty Academy		Oak Lawn	IL	Prop 1 Yr
01308700	Capri Garfield Ridge School of	Beauty Culture	Chicago	IL	Prop 1 Yr
01308800	Capri Oak Forest College of	Beauty Culture	Oak Forest	IL	Prop 1 Yr
00726500	Carl Sandburg College		Galesburg	IL	Pub 2 Yrs
00165200	City College Chicago	Harold Washington College	Chicago	IL	Pub 2 Yrs
00164900	City College Chicago	Richard J Daley College	Chicago	IL	Pub 2 Yrs
00945500	Coiffure School of Cosmetology	Arts & Sciences	Belleville	IL	Prop 1 Yr
00166400	College of St Francis		Joliet	IL	Priv 5+ Yrs
00166500	Columbia College		Chicago	IL	Priv 5+ Yrs
02319000	Computer Learning Center of	Chicago	Chicago	IL	Prop 1 Yr
02317300	Concept College of Cosmetology		Danville	IL	Prop 1 Yr
00166600	Concordia College		River Forest	IL	Priv 5+ Yrs
03101800	Connecticut School of	Broadcasting	Lombard	IL	Prop 1 Yr
02352200	Cooking & Hospitality Institute	of Chicago (The)	Chicago	IL	Prop 1 Yr
00754900	Coyne American Institute		Chicago	IL	Prop 1 Yr
00167100	DePaul University		Chicago	IL	Priv 5+ Yrs
02296600	Devry Institute of Technology		Addison	IL	Prop 5+ Yrs
01072700	Devry Institute of Technology		Chicago	IL	Prop 5+ Yrs
02150600	Don Roberts Beauty School		Mchenry	IL	Prop 1 Yr
00167400	Eastern Illinois University		Charleston	IL	Pub 5+ Yrs
00825900	Educators of Beauty		Sterling	IL	Prop 600 Hrs
00947500	Educators of Beauty		La Salle	IL	Prop 600 Hrs
00167500	Elgin Community College District	#509	Elgin	IL	Pub 2 Yrs
00167600	Elmhurst College		Elmhurst	IL	Priv 4 Yrs
02556100	Environmental Technical	Institute	Itasca	IL	
02522800	Fox College		Oak Lawn	IL	Prop 1 Yr
00914500	Governors State University		Park Forest	IL	Pub 5+ Yrs
00168400	Greenville College		Greenville	IL	Priv 4 Yrs

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Illinois**

OPE ID	SCHOOLNAME		City	State	Control/Type
02302600	Hair Professionals Academy of	Cosmetology	Downers Grove	IL	Prop 1 Yr
02498200	Hair Professionals Academy of	Cosmetology	Wheaton	IL	Prop 1 Yr
02261200	Hair Professionals Academy of	Cosmetology	Streamwood	IL	Prop 1 Yr
02332200	Hair Professionals Career	College	De Kalb	IL	Prop 1 Yr
02302400	Hair Professionals School of	Cosmetology	Aurora	IL	Prop 1 Yr
02262100	Hair Professionals School of	Cosmetology	Oswego	IL	Prop 1 Yr
03002000	Hairmasters Institute of	Cosmetology	Bloomington	IL	Prop 1 Yr
03079200	Heartland School of Business		Jacksonville	IL	Prop 1 Yr
00675300	Illinois Central College		East Peoria	IL	Pub 2 Yrs
02587700	Illinois Institute of	Cosmetology	Palos Hills	IL	Prop 1 Yr
00169200	Illinois State University		Normal	IL	Pub 5+ Yrs
00170500	Illinois Valley Community	College	Oglesby	IL	Pub 2 Yrs
00807600	John A Logan College		Carterville	IL	Pub 2 Yrs
00169900	Joliet Junior College		Joliet	IL	Pub 2 Yrs
00170000	Judson College		Elgin	IL	Priv 4 Yrs
02075400	Keller Graduate School of	Management	Chicago	IL	Prop 4 Yrs
00170400	Knox College		Galesburg	IL	Priv 4 Yrs
02312300	La James College of Hairstyling		East Moline	IL	Prop 1 Yr
00170900	Lincoln College		Lincoln	IL	Priv 2 Yrs
02361900	Lincoln Technical Institute		Oak Lawn	IL	Prop 1 Yr
01031600	Lincoln Technical Institute		Norridge	IL	Prop 1 Yr
02228100	Mac Daniels Beauty School		Chicago	IL	Prop 1 Yr
00171600	MacCormac College		Chicago	IL	Priv 2 Yrs
02497100	Medical Careers Institute		Chicago	IL	Prop 600 Hrs
00888000	Morrison Institute of Technology		Morrison	IL	Priv 2 Yrs
02192400	Mr Johns School of Cosmetology	of Decatur	Decatur	IL	Prop 1 Yr
00173200	National College of	Chiropractics	Lombard	IL	Priv 5+ Yrs
00173400	North Central College		Naperville	IL	Priv 5+ Yrs
00173700	Northern Illinois University		De Kalb	IL	Pub 5+ Yrs
01236200	Northwestern Business College		Chicago	IL	Prop 2 Yrs
02297500	Oehrlein School of Cosmetology		East Peoria	IL	Prop 1 Yr
03008200	OIC Vocational Institute		Rockford	IL	Priv 600 Hrs
00711800	Parkland College		Champaign	IL	Pub 2 Yrs
00854500	Rockford Business College		Rockford	IL	Prop 1 Yr
00174900	Roosevelt University		Chicago	IL	Priv 5+ Yrs
03082900	Rosel School of Cosmetology		Chicago	IL	Prop 1 Yr
03070600	Sanford Brown College		Granite City	IL	Prop 1 Yr

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Illinois**

OPE ID	SCHOOLNAME		City	State	Control/Type
00769300	Shawnee College		Ullin	IL	Pub 2 Yrs
00175800	Southern Illinois University	Carbondale	Carbondale	IL	Pub 5+ Yrs
00175900	Southern Illinois University	Edwardsville	Edwardsville	IL	Pub 5+ Yrs
00623900	St Francis Hospital School	of Nursing	Evanston	IL	Priv 1 Yr
00419000	St Francis Hospital School of	Radiologic Technology	Evanston	IL	Priv 2 Yrs
00624300	St Joseph College of Nursing		Joliet	IL	Priv 3 Yrs
02296400	Tyler School of Secretarial	Sciences	Chicago	IL	Prop 1 Yr
02124400	Undergraduate School	of Cosmetology	Springfield	IL	Prop 1 Yr
00177400	University of Chicago		Chicago	IL	Priv 5+ Yrs
00177500	University of Illinois		Urbana	IL	Pub 5+ Yrs
00177600	University of Illinois Chicago		Chicago	IL	Pub 5+ Yrs
00165500	Wilbur Wright College		Chicago	IL	Pub 2 Yrs
00396100	William Rainey Harper College		Palatine	IL	Pub 2 Yrs
Total:		87			

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Indiana

OPE ID	SCHOOLNAME		City	State	Control/Type
02345200	A Cut Above Beauty College		Greenwood	IN	Prop 1 Yr
00178600	Ball State University		Muncie	IN	Pub 5+ Yrs
02615800	College of Court Reporting		Hobart	IN	Prop 1 Yr
02103200	Commonwealth Business College		Merrillville	IN	Prop 2 Yrs
02158800	Don Roberts Beauty School		Valparaiso	IN	Prop 1 Yr
02164300	Don Roberts School of Hair	Design	Munster	IN	Prop 1 Yr
00179300	Earlham College		Richmond	IN	Priv 5+ Yrs
00179900	Goshen College		Goshen	IN	Priv 4 Yrs
02607000	Hair Arts Academy		Bloomington	IN	Prop 1 Yr
02158400	Indiana Business College		Indianapolis	IN	Prop 2 Yrs
02622800	Indiana Cosmetology Academy		Bloomington	IN	Prop 1 Yr
02529700	Indiana Cosmetology Academy		Jeffersonville	IN	Prop 1 Yr
00180900	Indiana University Bloomington		Bloomington	IN	Pub 5+ Yrs
00181100	Indiana University East		Richmond	IN	Pub 4 Yrs
00181600	Indiana University South Bend		South Bend	IN	Pub 5+ Yrs
00793800	Lincoln Technical Institute		Indianapolis	IN	Prop 1 Yr
00182000	Manchester College		North Manchester	IN	Priv 5+ Yrs
01000200	Metropolitan Beauty Academy		Lebanon	IN	Prop 1 Yr
00458300	Michiana College		South Bend	IN	Prop 1 Yr
01061800	Mid America College of Funeral	Service	Jeffersonville	IN	Prop 2 Yrs
02491000	North Central Beauty Academy		Michigan City	IN	Prop 1 Yr
02241700	PJs College of Cosmetology		Clarksville	IN	Prop 1 Yr
02304800	PJs College of Cosmetology		Richmond	IN	Prop 1 Yr
00977700	Professional Careers Institute		Indianapolis	IN	Priv 2 Yrs
00183000	Rose Hulman Institute of	Technology	Terre Haute	IN	Priv 5+ Yrs
00183200	St. Francis College		Ft Wayne	IN	Priv 5+ Yrs
00183700	St. Meinrad College		St Meinrad	IN	Priv 4 Yrs
00184200	Valparaiso University		Valparaiso	IN	Priv 5+ Yrs
01015100	Vincennes Beauty College		Vincennes	IN	Prop 1 Yr
02298900	Wright Beauty College		Wabash	IN	Prop 1 Yr
Total:		30			

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William D. Ford Federal Direct Loan Program Schools Selected for Years 1, 2 and 3 in Iowa

OPE ID	SCHOOLNAME	City	State	Control/Type
03069100	Allen College of Nursing	Waterloo	IA	Priv 4 Yrs
00627000	Allen Memorial Hospital School of Nursing	Waterloo	IA	Priv 3 Yrs
00421800	Allen Memorial Hospital School of Radiologic Technology	Waterloo	IA	Priv 2 Yrs
00458600	American Institute of Commerce	Davenport	IA	Prop 1 Yr
00184700	Buena Vista College	Storm Lake	IA	Priv 4 Yrs
02609200	Business & Banking Institute	Des Moines	IA	Prop 600 Hrs
00758800	Capri Cosmetology College	Dubuque	IA	Prop 1 Yr
00771700	Capri Cosmetology College	Davenport	IA	Prop 1 Yr
02090300	Capri Cosmetology College	Cedar Rapids	IA	Prop 1 Yr
00185000	Central University of Iowa	Pella	IA	Priv 4 Yrs
00185200	Clarke College	Dubuque	IA	Priv 5+ Yrs
00185400	Coe College	Cedar Rapids	IA	Priv 4 Yrs
00712000	Des Moines Area Community College	Ankeny	IA	Pub 2 Yrs
00186000	Drake University	Des Moines	IA	Priv 5+ Yrs
00761100	EQ School of Hair Design	Council Bluffs	IA	Prop 1 Yr
02262500	Faust Institute of Cosmetology	Storm Lake	IA	Prop 1 Yr
00186600	Graceland College	Lamoni	IA	Priv 4 Yrs
00422000	Hamilton Business College	Cedar Rapids	IA	Prop 1 Yr
01206400	Hamilton Technical College	Davenport	IA	Prop 1 Yr
00459500	Hawkeye Community College	Waterloo	IA	Pub 2 Yrs
00840300	Indian Hills Community College	Ottumwa	IA	Pub 2 Yrs
02306900	Iowa School of Beauty	Ottumwa	IA	Prop 1 Yr
00826000	Iowa School of Beauty	Des Moines	IA	Prop 1 Yr
02330900	Iowa School of Beauty	Marshalltown	IA	Prop 1 Yr
00186900	Iowa State University of Science & Technology	Ames	IA	Pub 4 Yrs
00407600	Kirkwood Community College	Cedar Rapids	IA	Pub 2 Yrs
00765900	La James College of Hairstyling	Mason City	IA	Prop 1 Yr
02134500	La James College of Hairstyling	Davenport	IA	Prop 1 Yr
02274100	La James College of Hairstyling	Des Moines	IA	Prop 1 Yr
02132000	La James College of Hairstyling	Waterloo	IA	Prop 1 Yr
00959300	La James College of Hairstyling	Iowa City	IA	Prop 1 Yr
00842400	La James College of Hairstyling	Ft Dodge	IA	Prop 1 Yr
01300600	La James College of Hairstyling of Cedar Falls	Cedar Falls	IA	Prop 1 Yr
00187400	Luther College	Decorah	IA	Priv 4 Yrs
00187500	Marshalltown Community College	Marshalltown	IA	Pub 2 Yrs
00188100	Mount St. Clare College	Clinton	IA	Priv 4 Yrs
00188000	Mt. Mercy College	Cedar Rapids	IA	Priv 4 Yrs

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Minnesota**

OPE ID	SCHOOLNAME		City	State	Control/Type
02050300	Academy Education Center		Minneapolis	MN	Prop 2 Yrs
00233600	Bemidji State University		Bemidji	MN	Pub 5+ Yrs
02159800	Cosmetology Career Unlimited		Hibbing	MN	Prop 1 Yr
00960000	Cosmetology Careers Unlimited		Duluth	MN	Prop 1 Yr
00989200	Duluth Business University		Duluth	MN	Prop 2 Yrs
00464200	Globe College of Business		St Paul	MN	Prop 1 Yr
00235300	Gustavus Adolphus College		St Peter	MN	Priv 4 Yrs
02097300	Hastings Beauty School		Hastings	MN	Prop 1 Yr
02123200	Horst Education Center For	Cosmotology	Minneapolis	MN	Prop 1 Yr
00759000	Lakeland Medical Dental Academy		Minneapolis	MN	Prop 1 Yr
00735200	McConnell School		Minneapolis	MN	Prop 600 Hrs
00761900	Medical Institute of Minnesota		Bloomington	MN	Prop 2 Yrs
00236200	Minneapolis Community College		Minneapolis	MN	Pub 2 Yrs
01101700	Minneapolis Drafting School		Minneapolis	MN	Prop 1 Yr
02238100	Minnesota Cosmetology Education	Center	South St. Paul	MN	Prop 1 Yr
00464600	Minnesota School of Business		Richfield	MN	Prop 3 Yrs
03001200	Musicians Technical Training	Center	Minneapolis	MN	Prop 2 Yrs
00735100	National Education Center Brown	Institute Campus	Minneapolis	MN	Prop 2 Yrs
00735300	Nei College of Technology		Columbia Heights	MN	Priv 2 Yrs
00960200	Oliver Thein Beauty School		Burnsville	MN	Prop 1 Yr
00464800	Rasmussen Business College		Eagan	MN	Prop 2 Yrs
02503300	Rasmussen Business College	Markato	Mankato	MN	Prop 2 Yrs
01168600	Rasmussen Business College	Minneapolis	Hopkins	MN	Prop 2 Yrs
01049000	Regency Beauty Academy		Blaine	MN	Prop 1 Yr
02152300	School of Communications Arts		Minneapolis	MN	Prop 600 Hrs
00972200	Scot Lewis Beauty School Crystal		Crystal	MN	Prop 1 Yr
00987000	Scot Lewis School of Cosmetology		Bloomington	MN	Prop 1 Yr
00989100	South Central Technical College		Albert Lea	MN	Pub 2 Yrs
00869400	St. Cloud Business College		St Cloud	MN	Prop 2 Yrs
00406900	University of Minnesota	Crookston	Crookston	MN	Pub 4 Yrs
00396900	University of Minnesota	Twin Cities	Minneapolis	MN	Pub 5+ Yrs
00238800	University of Minnesota Duluth		Duluth	MN	Pub 4 Yrs
Total:		32			

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Mississippi**

OPE ID	SCHOOLNAME		City	State	Control/Type
00239600	Alcorn State University		Lorman	MS	Pub 5+ Yrs
01151700	American Beauty College		Gulfport	MS	Prop 1 Yr
00240100	Coahoma Community College		Clarksdale	MS	Pub 2 Yrs
02502100	Creations College of Cosmetology		Tupelo	MS	Prop 1 Yr
03000700	Geigers School of Cosmetology		Hattiesburg	MS	Priv 1 Yr
02490200	Institute For Cosmetology	Sciences	Corinth	MS	Prop 1 Yr
00242400	Mississippi Valley State	University	Itta Bena	MS	Pub 5+ Yrs
03021800	Southern Drivers Academy		Jackson	MS	Prop 300 Hrs
00243900	Tougaloo College		Tougaloo	MS	Priv 4 Yrs
01146100	Wesley College		Florence	MS	Priv 4 Yrs
Total:		10			

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Missouri**

OPE ID	SCHOOLNAME		City	State	Control/Type
03066300	Bryan Travel College		Springfield	MO	Prop 600 Hrs
00245400	Central Missouri State	University	Warrensburg	MO	Pub 5+ Yrs
00245700	Concordia Seminary		St Louis	MO	Priv 5+ Yrs
00246000	Culver Stockton College		Canton	MO	Priv 4 Yrs
00638500	Deaconess College of Nursing		St Louis	MO	Priv 4 Yrs
00886200	East Central College		Union	MO	Pub 2 Yrs
01040500	Electronics Institute		Kansas City	MO	Prop 2 Yrs
02056100	Four Rivers Area Vocational	Technical School	Washington	MO	Pub 1 Yr
02242800	Gibson Technical Center		Reeds Spring	MO	Pub 1 Yr
02277500	House of Heavilin of Blue	Springs	Blue Springs	MO	Prop 1 Yr
00959000	Independence College	of Cosmetology	Independence	MO	Prop 1 Yr
00247900	Lincoln University		Jefferson City	MO	Pub 5+ Yrs
00914000	Longview Community College		Lees Summit	MO	Pub 2 Yrs
00913900	Maple Woods Community College		Kansas City	MO	Pub 2 Yrs
00248200	Maryville University		St Louis	MO	Priv 5+ Yrs
02520800	Merrell University of Beauty	Arts & Sciences	Jefferson City	MO	Prop 1 Yr
02180200	Metro Business College		Cape Girardeau	MO	Prop 600 Hrs
02121100	Midwest Institute For Medical	Assistants	Kirkwood	MO	Prop 1 Yr
00979500	Missouri School For Doctors	Assistants	St Louis	MO	Prop 600 Hrs
00248800	Missouri Southern State College		Joplin	MO	Pub 4 Yrs
02304000	Missouri Technical School		St Louis	MO	Prop 4 Yrs
00952000	National Academy of Beauty Arts		St Louis	MO	Prop 1 Yr
00249600	Northwest Missouri State	University	Maryville	MO	Pub 5+ Yrs
02543800	Paris II Educational Center		Gladstone	MO	Prop 1 Yr
02555300	Patsy & Rob's Academy of Beauty		Bridgeton	MO	Prop 1 Yr
02205200	Sanford Brown College		Des Peres	MO	Prop 2 Yrs
00250100	Southeast Missouri State	University	Cape Girardeau	MO	Pub 5+ Yrs
00250300	Southwest Missouri State	University	Springfield	MO	Pub 5+ Yrs
02340500	St Louis College of Health	Careers	St Louis	MO	Prop 1 Yr
02071400	St Louis Technical		St Ann	MO	Prop 1 Yr
03041700	St. Genevieve Beauty College		St Genevieve	MO	Prop 600 Hrs
02063600	Tad Technical Institute Kansas	City	Kansas City	MO	Prop 2 Yrs
00251600	University of Missouri Columbia		Columbia	MO	Pub 5+ Yrs
00251800	University of Missouri Kansas	City	Kansas City	MO	Pub 5+ Yrs
00251700	University of Missouri Rolla		Rolla	MO	Pub 5+ Yrs
00251900	University of Missouri St. Louis		St Louis	MO	Pub 5+ Yrs
02599700	Vatterott College		St Ann	MO	Prop 2 Yrs

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Missouri**

OPE ID	SCHOOLNAME	City	State	Control/Type
00252400	William Jewell College	Liberty	MO	Priv 4 Yrs
Total:		38		

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Montana**

OPE ID	SCHOOLNAME		City	State	Control/Type
00818500	Acme Beauty College		Billings	MT	Prop 1 Yr
00928200	Butte Vocational Technical	Center	Butte	MT	Pub 2 Yrs
00252600	Carroll College		Helena	MT	Priv 5+ Yrs
00757000	Helena Vocational Technical	Center	Helena	MT	Pub 1 Yr
02236200	May Technical College		Billings	MT	Prop 1 Yr
00252800	Miles Community College		Miles City	MT	Pub 2 Yrs
00253100	Montana College of Mineral	Science & Technology	Butte	MT	Pub 5+ Yrs
00253200	Montana State University		Bozeman	MT	Pub 5+ Yrs
00253000	Montana State University	Billings	Billings	MT	Pub 5+ Yrs
00253300	Northern Montana College		Havre	MT	Pub 5+ Yrs
00253600	University of Montana		Missoula	MT	Pub 5+ Yrs
00253700	Western Montana College		Dillon	MT	Pub 5+ Yrs

Total: 12

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Nebraska**

OPE ID	SCHOOLNAME	City	State	Control/Type
02227400	Bahner College of Hairstyling	Grand Island	NE	Prop 1 Yr
01133600	Bahner College of Hairstyling	Omaha	NE	Prop 1 Yr
00952300	Bahner College of Hairstyling	Fremont	NE	Prop 1 Yr
03023300	Business & Banking Institute	Omaha	NE	Prop 1 Yr
00253900	Chadron State College	Chadron	NE	Pub 5+ Yrs
00254300	Dana College	Blair	NE	Priv 4 Yrs
01019700	EQ School of Hair Design	Omaha	NE	Prop 1 Yr
01181400	Gateway Electronics Institute	Omaha	NE	Prop 2 Yrs
00472100	Lincoln School of Commerce	Lincoln	NE	Prop 1 Yr
00255300	Midland Lutheran College	Fremont	NE	Priv 4 Yrs
00849100	Nebraska College of Business	Omaha	NE	Prop 1 Yr
01121700	Omaha College of Health Careers	Omaha	NE	Prop 1 Yr
02331500	Spencer School of Business	Grand Island	NE	Prop 1 Yr
00750100	Universal Technical Institute	Omaha	NE	Prop 1 Yr
00256500	University of Nebraska Lincoln	Lincoln	NE	Pub 5+ Yrs
00256000	Western Nebraska Community College	Scottsbluff	NE	Pub 2 Yrs
Total:		16		

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Nevada

OPE ID	SCHOOLNAME		City	State	Control/Type
01323200	Academy of Hair Design		Las Vegas	NV	Prop 1 Yr
03084600	Interior Design Institute		Las Vegas	NV	Prop 600 Hrs
02600700	Las Vegas Gaming & Technical	School	Las Vegas	NV	Prop 1 Yr
03043200	Professional Careers		Las Vegas	NV	Prop 300 Hrs
02097100	Southern Nevada University of	Cosmetology	Las Vegas	NV	Prop 1 Yr
00256900	University of Nevada Las Vegas		Las Vegas	NV	Pub 5+ Yrs
00256800	University of Nevada Reno		Reno	NV	Pub 5+ Yrs
Total:		7			

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in New Hampshire**

OPE ID	SCHOOLNAME	City	State	Control/Type
02169700	Capilo School of Hair Design	Manchester	NH	Prop 1 Yr
02300200	Concord Academy of Hair Design	Concord	NH	Prop 1 Yr
00473100	Daniel Webster College	Nashua	NH	Priv 4 Yrs
00473000	McIntosh College	Dover	NH	Prop 2 Yrs
02174800	Michaels School of Hair Design	Manchester	NH	Prop 1 Yr
02359700	Northeast Career Schools	Manchester	NH	Prop 600 Hrs
Total:		6		

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in New Jersey

OPE ID	SCHOOLNAME		City	State	Control/Type
02558700	Academy of Computer Graphics		Berlin	NJ	Prop 1 Yr
02497400	Academy of Professional	Development	Edison	NJ	Prop 600 Hrs
01246200	American Business Academy		Hackensack	NJ	Prop 2 Yrs
02525900	Artistic Academy of Hair Design		Fair Lawn	NJ	Prop 1 Yr
02132300	Berdan Institute		Totowa	NJ	Prop 1 Yr
00750200	Berkeley College of Business	Garret Mount	West Paterson	NJ	Prop 2 Yrs
01191100	Brick Computer Science Institute		Brick	NJ	Prop 1 Yr
00773000	Burlington County College		Pemberton	NJ	Pub 2 Yrs
02301900	Business Training Institute		Paramus	NJ	Prop 1 Yr
02183600	Capri Institute of Hair Design		Kenilworth	NJ	Prop 1 Yr
02265500	Capri Institute of Hair Design		Brick Town	NJ	Prop 1 Yr
00907800	Capri Institute of Hair Design		Clifton	NJ	Prop 1 Yr
02103700	Capri Institute of Hair Design	Paramus	Paramus	NJ	Prop 1 Yr
01085100	Chubb Institute		Parsippany	NJ	Prop 1 Yr
01246100	Cittone Institute		Edison	NJ	Prop 1 Yr
02320000	Computer Learning Center		Paramus	NJ	Prop 600 Hrs
02252700	Concorde School of Hair Design		Wanamassa	NJ	Prop 1 Yr
01234600	Dover Business College		Dover	NJ	Prop 1 Yr
02188500	Gloucester County Vocational	School	Sewell	NJ	Pub 1 Yr
02528200	Hair Fashion Institute		North Plainfield	NJ	Prop 1 Yr
02104000	Harris School of Business		Cherry Hill	NJ	Prop 1 Yr
02053700	Ho Ho Kus School		Ramsey	NJ	Prop 1 Yr
00261300	Jersey City State College		Jersey City	NJ	Pub 5+ Yrs
01075300	Joseph Paterno College of Beauty	Culture	Dover	NJ	Prop 1 Yr
00750700	Katharine Gibbs School		Montclair	NJ	Prop 2 Yrs
00262200	Kean College of New Jersey		Union	NJ	Pub 5+ Yrs
01046500	Learning Institute For Beauty	Scier.ces	Succasunna	NJ	Prop 1 Yr
00736600	Lincoln Technical Institute		Pennsauken	NJ	Prop 2 Yrs
00750600	Lincoln Technical Institute		Union	NJ	Prop 2 Yrs
00474000	Mercer County Community College		Trenton	NJ	Pub 2 Yrs
00261600	Monmouth College		West Long Branch	NJ	Priv 5+ Yrs
00261700	Montclair State College		Upper Montclair	NJ	Pub 5+ Yrs
00642100	Muhlenberg Regional Medical	Center School of Nursing	Plainfield	NJ	Priv 3 Yrs
00515100	Muhlenberg Regional Medical	Center School of Radiography	Plainfield	NJ	Priv 2 Yrs
02092300	National Education Center	RETS Campus	Nutley	NJ	Prop 2 Yrs
01170800	Natural Motion Institute of Hair	Design	Jersey City	NJ	Prop 1 Yr
02223700	New Horizons Institute of	Cosmetology	West New York	NJ	Prop 1 Yr

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in New Jersey**

OPE ID	SCHOOLNAME		City	State	Control/Type
00262100	New Jersey Institute of	Technology	Newark	NJ	Pub 5+ Yrs
01062900	P B Method of Hair Design		Gloucester City	NJ	Prop 1 Yr
00759300	Parisian Beauty School		Hackensack	NJ	Prop 1 Yr
02131600	Pennco Technology		Blackwood	NJ	Prop 2 Yrs
00750800	Plaza School		Paramus	NJ	Prop 1 Yr
00934400	Ramapo College of New Jersey		Mahwah	NJ	Pub 4 Yrs
00934500	Richard Stockton College of	New Jersey	Pomona	NJ	Pub 4 Yrs
00262800	Rider University		Lawrenceville	NJ	Priv 5+ Yrs
02061800	Roman Academy of Beauty Culture		Hawthorne	NJ	Prop 1 Yr
00260900	Rowan College of New Jersey		Glassboro	NJ	Pub 5+ Yrs
00262900	Rutgers The State University of	New Jersey	New Brunswick	NJ	Pub 5+ Yrs
00263200	Seton Hall University		South Orange	NJ	Priv 5+ Yrs
02234600	Shore Beauty School		Pleasantville	NJ	Prop 1 Yr
00642800	St Francis Hospital School of	Nursing	Jersey City	NJ	Priv 3 Yrs
02586800	Star Technical Institute		Vineland	NJ	Prop 600 Hrs
02586900	Star Technical Institute		Somerdale	NJ	Prop 1 Yr
02186700	Star Technical Institute		Edgewater Park	NJ	Prop 1 Yr
00263900	Stevens Institute of Technology		Hoboken	NJ	Priv 5+ Yrs
00736200	Stuart School		Wall	NJ	Prop 1 Yr
00545200	Teterboro School of Aeronautics		Teterboro	NJ	Prop 2 Yrs
02192200	Thomas A Edison State College		Trenton	NJ	Pub 4 Yrs
00264200	Trenton State College		Trenton	NJ	Pub 5+ Yrs
02616400	Ultrasound Diagnostic School		Iselin	NJ	Prop 1 Yr
01039400	University of Medicine &	Dentistry of New Jersey	Newark	NJ	Pub 5+ Yrs
00262500	William Paterson College of New	Jersey	Wayne	NJ	Pub 5+ Yrs
	Total:	62			

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in New Mexico**

OPE ID	SCHOOLNAME		City	State	Control/Type
00988100	Aladdin Beauty College #22		Roswell	NM	Prop 1 Yr
03031500	Albuquerque Career Institute		Albuquerque	NM	Prop 300 Hrs
01063200	DeWolff College of Hairstyling &	Cosmetology	Albuquerque	NM	Prop 1 Yr
01200800	Hollywood Beauty School		Albuquerque	NM	Prop 1 Yr
02532900	International Business College	Las Cruces	Las Cruces	NM	Prop 1 Yr
03099300	Metropolitan College of Court	Reporting	Albuquerque	NM	Prop 2 Yrs
02239900	Mr Johns Academy of Beauty	Culture	Farmington	NM	Prop 1 Yr
00265500	New Mexico Junior College		Hobbs	NM	Pub 2 Yrs
00265700	New Mexico State University		Las Cruces	NM	Pub 4 Yrs
00266300	University of New Mexico		Albuquerque	NM	Pub 5+ Yrs
02533000	Western Business Institute		Alamogordo	NM	Prop 1 Yr
	Total:	11			

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in North Carolina

OPE ID	SCHOOLNAME		City	State	Control/Type
02337100	Alliance Tractor Trailer	Training Center	Arden	NC	Prop 300 Hrs
02110500	American Business & Fashion	Institute	Charlotte	NC	Prop 1 Yr
02613500	Arnolds Beauty College		Durham	NC	Prop 2 Yrs
00290900	Barber Scotia College		Concord	NC	Priv 4 Yrs
00291000	Belmont Abbey College		Belmont	NC	Priv 4 Yrs
00291100	Bennett College		Greensboro	NC	Priv 4 Yrs
00781400	Brookstone College of Business		Charlotte	NC	Prop 1 Yr
02286300	Carolina Beauty College		High Point	NC	Prop 1 Yr
00292600	Elizabeth City State University		Elizabeth City	NC	Pub 4 Yrs
00292800	Fayetteville State University		Fayetteville	NC	Pub 5+ Yrs
00297300	Gaston College		Dallas	NC	Pub 2 Yrs
00293100	Guilford College		Greensboro	NC	Priv 4 Yrs
00293300	High Point University		High Point	NC	Priv 4 Yrs
00293600	Johnson C Smith University		Charlotte	NC	Priv 4 Yrs
00293700	Kings College		Charlotte	NC	Prop 1 Yr
00294100	Lenoir Rhyne College		Hickory	NC	Priv 5+ Yrs
00294200	Livingstone College		Salisbury	NC	Priv 4 Yrs
02227900	Mitchells Hair Styling Academy		Raleigh	NC	Prop 1 Yr
02056500	Mitchells Hair Styling Academy		Wilson	NC	Prop 1 Yr
01179900	Mitchells Hair Styling Academy		Fayetteville	NC	Prop 1 Yr
02227800	Mitchells Hair Styling Academy		Goldsboro	NC	Prop 1 Yr
03102600	North Carolina Academy of	Cosmetic Art	Hendersonville	NC	Prop 1 Yr
00290500	North Carolina Agricultural &	Technical State University	Greensboro	NC	Pub 5+ Yrs
00295000	North Carolina Central	University	Durham	NC	Pub 5+ Yrs
00398100	North Carolina School of The	Arts	Winston-salem	NC	Pub 5+ Yrs
01209200	Plaza School of Beauty		Charlotte	NC	Prop 1 Yr
02280900	Roanoke Bible College		Elizabeth City	NC	Priv 4 Yrs
03033900	Sanford School of Cosmetology		Sanford	NC	Prop 1 Yr
00296200	Shaw University		Raleigh	NC	Priv 4 Yrs
00296800	St. Augustines College		Raleigh	NC	Priv 4 Yrs
01119400	Stanly Community College		Albemarle	NC	Pub 2 Yrs
00790700	Troutmans College of Hairstyling		Raleigh	NC	Prop 2 Yrs
00290700	University of North Carolina	Asheville	Asheville	NC	Pub 4 Yrs
00297500	University of North Carolina	Charlotte	Charlotte	NC	Pub 5+ Yrs
00297600	University of North Carolina	Greensboro	Greensboro	NC	Pub 5+ Yrs
00298100	Western Carolina University		Cullowhee	NC	Pub 5+ Yrs

Total: 36

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in North Dakota

OPE ID	SCHOOLNAME		City	State	Control/Type
02298200	Headquarters Academy of Hair	Design	Minot	ND	Prop 1 Yr
00484700	Interstate Business College		Fargo	ND	Prop 1 Yr
02619500	Meyer Vocational Technical	School	Minot	ND	Prop 600 Hrs
02584500	Travel Career Institute		Bismarck	ND	Prop 300 Hrs
	Total:	4			

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Ohio**

OPE ID	SCHOOLNAME		City	State	Control/Type
02128600	Academy of Cofmmunicative Arts		Cincinnati	OH	Prop 1 Yr
02152100	Academy of Court Reporting		Cleveland	OH	Prop 3 Yrs
02345600	Akron Machining Institute		Barberton	OH	Prop 1 Yr
02069500	Akron Medical Dental Institute		Akron	OH	Prop 1 Yr
02353800	Alliance Beauty College		Alliance	OH	Prop 1 Yr
02311200	American School of Technology		Columbus	OH	Prop 1 Yr
01289100	Antonelli Institute of Art &	Photography	Cincinnati	OH	Prop 2 Yrs
00301200	Ashland University		Ashland	OH	Priv 5+ Yrs
02303600	Boheckers Business College		Ravenna	OH	Prop 2 Yrs
00301800	Bowling Green State University		Bowling Green	OH	Pub 5+ Yrs
02274400	Bryant & Stratton Business	Institute Cleveland West	Parma	OH	Prop 2 Yrs
01216600	Carousel Beauty College		Dayton	OH	Prop 1 Yr
01267200	Carousel Beauty College		Middletown	OH	Prop 1 Yr
00302400	Case Western Reserve University		Cleveland	OH	Priv 5+ Yrs
00302600	Central State University		Wilberforce	OH	Pub 4 Yrs
02222500	Cincinnati School of Court	Reporting & Business	Cincinnati	OH	Prop 1 Yr
00521000	Cleveland Institute of	Electronics	Cleveland	OH	Prop 4 Yrs
02110700	Cleveland Institute of Dental	Medical Assistants	Cleveland	OH	Prop 600 Hrs
00303100	Cleveland Institute of Music		Cleveland	OH	Priv 5+ Yrs
00303700	College of Wooster		Wooster	OH	Priv 4 Yrs
03065800	Columbus Paraprofessional	Institute	Columbus	OH	Prop 1 Yr
00686700	Columbus State Community College		Columbus	OH	Pub 2 Yrs
00304000	Cuyahoga Community College		Cleveland	OH	Pub 2 Yrs
00304200	Denison University		Granville	OH	Priv 4 Yrs
00309900	Devry Institute of Technology		Columbus	OH	Prop 4 Yrs
03077800	ETI Technical College		North Canton	OH	Prop 2 Yrs
00934300	ETI Technical College		Cleveland	OH	Prop 2 Yrs
03079000	ETI Technical College		Niles	OH	Prop 2 Yrs
00304600	Franklin University		Columbus	OH	Priv 4 Yrs
00953000	Gerber Akron Beauty School		Akron	OH	Prop 1 Yr
00649400	Good Samaritan Hospital School	of Nursing	Cincinnati	OH	Priv 2 Yrs
02560000	Hair Academy		Youngstown	OH	Prop 600 Hrs
00304900	Hiram College		Hiram	OH	Priv 4 Yrs
00759800	Hocking Technical College		Nelsonville	OH	Pub 2 Yrs
02246300	Institute of Medical Dental	Technology Cincinnati	Cincinnati	OH	Prop 600 Hrs
02334300	International Academy of Hair	Design	Cincinnati	OH	Prop 1 Yr
01313200	International College of	Broadcasting	Dayton	OH	Prop 2 Yrs

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Ohio**

OPE ID	SCHOOLNAME		City	State	Control/Type
00305100	Kent State University		Kent	OH	Pub 5+ Yrs
00703500	Kettering College of Medical	Arts	Kettering	OH	Priv 2 Yrs
02336300	Knox County Career Center		Mt Vernon	OH	Pub 1 Yr
00680400	Lakeland Community College		Mentor	OH	Pub 2 Yrs
00307600	Miami Jacobs College		Dayton	OH	Prop 2 Yrs
00307700	Miami University		Oxford	OH	Pub 5+ Yrs
00308300	Mount Union College		Alliance	OH	Priv 4 Yrs
00941200	National Education Center	National Inst. of Technology	Cuyahoga Falls	OH	Prop 2 Yrs
01174500	Ohio Auto Diesel	Technical Institute	Cleveland	OH	Prop 2 Yrs
03078000	Ohio Center for Broadcasting		Cincinnati	OH	Prop 600 Hrs
03068200	Ohio Center for Broadcasting		Independence	OH	Prop 600 Hrs
02052000	Ohio Institute of Photography &	Technology	Dayton	OH	Prop 2 Yrs
01028000	Ohio State Beauty Academy		Lima	OH	Prop 1 Yr
02245500	Ohio State College of Barber	Styling	Toledo	OH	Prop 1 Yr
00309000	Ohio State University		Columbus	OH	Pub 5+ Yrs
00310000	Ohio University		Athens	OH	Pub 5+ Yrs
00310900	Ohio Wesleyan University		Delaware	OH	Priv 4 Yrs
00311000	Otterbein College		Westerville	OH	Priv 4 Yrs
02337700	Professional Skills Institute		Toledo	OH	Prop 2 Yrs
02346600	Raedel College & Industrial	Welding School	Canton	OH	Prop 1 Yr
02190700	RETS Technical Center		Centerville	OH	Prop 2 Yrs
02248900	Sawyer College of Business		Cleveland	OH	Prop 2 Yrs
00311900	Sinclair Community College		Dayton	OH	Pub 2 Yrs
03007900	Southeastern Business College		Gallipolis	OH	Prop 2 Yrs
02056800	Southeastern Business College		Chillicothe	OH	Prop 2 Yrs
01287000	Southern State Community College		Hillsboro	OH	Pub 2 Yrs
02528300	T D D S		Diamond	OH	Prop 1 Yr
00312100	Tiffin University		Tiffin	OH	Priv 4 Yrs
02582900	Total Technical Institute		Parma Heights	OH	Prop 1 Yr
02054300	Trumbull Business College Inc		Warren	OH	Prop 1 Yr
00312700	University of Dayton		Dayton	OH	Priv 5+ Yrs
00304500	University of Findlay		Findlay	OH	Priv 4 Yrs
00311600	University of Rio Grande		Rio Grande	OH	Priv 5+ Yrs
00313100	University of Toledo		Toledo	OH	Pub 5+ Yrs
03024300	Valley Beauty School		Marietta	OH	Prop 1 Yr
01289600	Virginia Marti College of	Fashion & Art	Lakewood	OH	Prop 1 Yr
02191100	Wayne Adult School	of Practical Nursing	Smithville	OH	Pub 1 Yr

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Ohio

OPE ID	SCHOOLNAME		City	State	Control/Type
00918700	West Side Instimte of	Technology	Cleveland	OH	Prop 2 Yrs
02269500	Western Hills School of Beauty &	Hair Design	Cincinnati	OH	Prop 1 Yr
00314100	Wilberforce University		Wilberforce	OH	Priv 4 Yrs
00307800	Wright State University		Dayton	OH	Pub 5+ Yrs
00314400	Xavier University		Cincinnati	OH	Priv 5+ Yrs
Total:		79			

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in New York**

OPE ID	SCHOOLNAME		City	State	Control/Type
03103700	Adirondack Beauty School		Glen Falls	NY	Prop 1 Yr
00266800	Alfred University		Alfred	NY	Priv 5+ Yrs
00643500	Arnot Ogden Medical Center	School of Nursing	Elmira	NY	Priv 2 Yrs
00516800	Arnot Ogden Medical Center	School of Radiologic Technology	Elmira	NY	Priv 2 Yrs
00976900	Audrey Cohen College		New York	NY	Priv 4 Yrs
00266900	Bank Street College of Education		New York	NY	Priv 5+ Yrs
00739100	Beauty School of Middletown		Middletown	NY	Prop 1 Yr
00739400	Berkeley School of Manhattan		New York	NY	Prop 2 Yrs
00742100	Berkeley School of Westchester		White Plains	NY	Prop 2 Yrs
00286200	Broome Community College		Binghamton	NY	Pub 2 Yrs
02056400	Capri School of Hair Design		Spring Valley	NY	Prop 1 Yr
02348700	Career Blazers Learning Center		New York	NY	Prop 600 Hrs
00268500	Cazenovia College		Cazenovia	NY	Priv 2 Yrs
00940900	Central City Business Institute		Syracuse	NY	Prop 2 Yrs
03096200	Charles Stuart School of Diamond	Setting	Brooklyn	NY	Prop 600 Hrs
00269900	Clarkson University		Potsdam	NY	Priv 5+ Yrs
00266500	College of Aeronautics		Flushing	NY	Priv 4 Yrs
00270200	College of Insurance		New York	NY	Priv 4 Yrs
00270400	College of New Rochelle		New Rochelle	NY	Priv 5+ Yrs
00397900	Columbia University Teachers	College	New York	NY	Priv 5+ Yrs
00271100	Cornell University Endowed	College	Ithaca	NY	Priv 5+ Yrs
00727300	CUNY Bernard M Baruch College		New York	NY	Pub 5+ Yrs
00269100	CUNY Borough of Manhattan	Community College	New York	NY	Pub 2 Yrs
00269200	CUNY Bronx Community College		Bronx	NY	Pub 2 Yrs
00268700	CUNY Brooklyn College Midwood		Brooklyn	NY	Pub 5+ Yrs
00268800	CUNY City College		New York	NY	Pub 5+ Yrs
00269800	CUNY College of Staten Island	College	Staten Island	NY	Pub 5+ Yrs
00476500	CUNY Graduate School &	University Center	New York	NY	Pub 5+ Yrs
00702200	CUNY Herbert H Lehman College		Bronx	NY	Pub 5+ Yrs
00268900	CUNY Hunter College		New York	NY	Pub 5+ Yrs
00269300	CUNY John Jay College of	Criminal Justice	New York	NY	Pub 5+ Yrs
00269400	CUNY Kingsborough Community	College	Brooklyn	NY	Pub 2 Yrs
01009700	CUNY Medgar Evers College		Brooklyn	NY	Pub 4 Yrs
00269600	CUNY New York City Technical	College	Brooklyn	NY	Pub 4 Yrs
00269000	CUNY Queens College		Flushing	NY	Pub 5+ Yrs
00475900	CUNY York College		Jamaica	NY	Pub 4 Yrs
00266700	Dowling College		Oakdale	NY	Priv 5+ Yrs

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William D. Ford Federal Direct Loan Program **Schools Selected for Years 1, 2 and 3 in New York**

OPE ID	SCHOOLNAME		City	State	Control/Type
01191600	Drake Business School		Flushing	NY	Prop 1 Yr
00482800	Eastman School of Music		Rochester	NY	Priv 5+ Yrs
00904300	Elmira Business Institute		Elmira	NY	Prop 1 Yr
01005100	Fiorello H. LaGuardia Community	College-CUNY	Long Island City	NY	Pub 2 Yrs
01256100	Five Towns College		Dix Hills	NY	Prop 4 Yrs
00272200	Fordham University		Bronx	NY	Priv 5+ Yrs
00272800	Hamilton College		Clinton	NY	Priv 4 Yrs
00273100	Hobart & William Smith College		Geneva	NY	Priv 4 Yrs
02294900	Institute of Audio Research		New York	NY	Prop 1 Yr
00737500	Island Drafting & Technical	Institute	Amityville	NY	Prop 1 Yr
00849500	Jamestown Business College		Jamestown	NY	Prop 2 Yrs
00274200	Julliard School		New York	NY	Priv 5+ Yrs
01164700	Katharine Gibbs School		Melville	NY	Prop 2 Yrs
00739800	Katharine Gibbs School		New York	NY	Prop 2 Yrs
01281900	Krissler Business Institute		Poughkeepsie	NY	Prop 2 Yrs
00746600	Laboratory Institute of	Merchandising	New York	NY	Prop 4 Yrs
00757300	Learning Institute For Beauty	Sciences	Astoria	NY	Prop 1 Yr
00275100	Long Island University		Greenvale	NY	Priv 5+ Yrs
00275500	Long Island University	Southampton Center	Southampton	NY	Priv 5+ Yrs
00477900	Long Island University Brooklyn		Brooklyn	NY	Priv 5+ Yrs
00275800	Manhattan College		Bronx	NY	Priv 5+ Yrs
00276800	Marymount College		Tarrytown	NY	Priv 4 Yrs
00277200	Mercy College		Dobbs Ferry	NY	Priv 5+ Yrs
00928300	Midway Paris Beauty School		Forest Hills	NY	Prop 1 Yr
02219500	Mildred Elley Business School		Albany	NY	Prop 1 Yr
02275900	Modern Welding School		Schenectady	NY	Prop 600 Hrs
00479900	Monroe College		Bronx	NY	Prop 2 Yrs
02287800	National Tractor Trailer School		Liverpool	NY	Prop 600 Hrs
02066200	New School For Social Research		New York	NY	Priv 5+ Yrs
00274900	New York College of Podiatric	Medicine	New York	NY	Priv 5+ Yrs
03088500	New York International Beauty	School	Flushing	NY	
02525600	New York Restaurant School		New York	NY	Prop 1 Yr
01055100	New York School For Medical &	Dental Assistants	Forest Hills	NY	Prop 1 Yr
00278500	New York University		New York	NY	Priv 5+ Yrs
00278800	Niagara University		Niagara University	NY	Priv 5+ Yrs
02314200	Northern Westchester School of	Hairdressing & Cosmetology	Peekskill	NY	Prop 1 Yr
00279100	Pace University		New York	NY	Priv 5+ Yrs

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in New York**

OPE ID	SCHOOLNAME	City	State	Control/Type
00279800	Pratt Institute	Brooklyn	NY	Priv 5+ Yrs
00269700	Queensborough Community College	Flushing	NY	Pub 2 Yrs
00861400	Rabbinical College Bobover	Brooklyn	NY	Priv 4 Yrs
00280300	Rensselaer Polytechnic Institute	Troy	NY	Priv 5+ Yrs
02092400	Ridley Lowell School of Business	Binghamton	NY	Prop 1 Yr
00280500	Roberts Wesleyan College	Rochester	NY	Priv 4 Yrs
00280600	Rochester Institute of Technology	Rochester	NY	Priv 5+ Yrs
00678500	Schenectady County Community College	Schenectady	NY	Pub 2 Yrs
02616600	Shear Ego International School of Hair Design	Rochester	NY	Prop 1 Yr
02176300	Spencer Business & Technical Institute	Schenectady	NY	Prop 2 Yrs
00281700	St Bonaventure University	St Bonaventure	NY	Priv 5+ Yrs
00282900	St Lawrence University	Canton	NY	Priv 5+ Yrs
00285500	SUNY Agricultural & Technical College Canton	Canton	NY	Pub 2 Yrs
00285900	SUNY Agricultural & Technical College Morrisville	Morrisville	NY	Pub 2 Yrs
00283600	SUNY Binghamton	Binghamton	NY	Pub 5+ Yrs
00283700	SUNY Buffalo	Buffalo	NY	Pub 5+ Yrs
00286100	SUNY Cayuga County Community College	Auburn	NY	Pub 2 Yrs
00284900	SUNY College Plattsburgh	Plattsburgh	NY	Pub 5+ Yrs
00284100	SUNY College Brockport	Brockport	NY	Pub 4 Yrs
00284300	SUNY College Cortland	Cortland	NY	Pub 5+ Yrs
00285000	SUNY College Potsdam	Potsdam	NY	Pub 5+ Yrs
00286400	SUNY Dutchess Community College	Poughkeepsie	NY	Pub 2 Yrs
00286700	SUNY Fulton Montgomery Community College	Johnstown	NY	Pub 2 Yrs
00478800	SUNY Herkimer County Community College	Herkimer	NY	Pub 2 Yrs
00286800	SUNY Hudson Valley Community College	Troy	NY	Pub 2 Yrs
01167800	SUNY Institute of Technology At Utica Rome	Utica	NY	Pub 5+ Yrs
00287100	SUNY Mohawk Valley Community College	Utica	NY	Pub 2 Yrs
00287200	SUNY Monroe Community College	Rochester	NY	Pub 2 Yrs
00287600	SUNY Orange County Community College	Middletown	NY	Pub 2 Yrs
02170000	Swedish Institute	New York	NY	Prop 1 Yr
02169300	Syracuse Computer School System	Brooklyn	NY	Priv 1 Yr
01103100	Technical Career Institutions	New York	NY	Prop 2 Yrs
02585800	Tefft Business School	White Plains	NY	Prop 1 Yr
01014200	Touro College	New York	NY	Priv 5+ Yrs
03031000	Travel Institute	New York	NY	Prop 300 Hrs
02173900	Ulster County BOCES School of Practical Nursing	Port Ewen	NY	Pub 1 Yr
02615000	Ultrasound Diagnostic School	Carle Place	NY	Prop 1 Yr

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in New York**

OPE ID	SCHOOLNAME		City	State	Control/Type
02614900	Ultrasound Diagnostic School		Elmsford	NY	Prop 1 Yr
02116000	Ultrasound Diagnostic School		New York	NY	Prop 1 Yr
00507200	United Hospital School of	Radiologic Technology	Port Chester	NY	Priv 2 Yrs
00289400	University of Rochester		Rochester	NY	Priv 4 Yrs
02460100	University of Rochester School	of Medicine & Dentistry	Rochester	NY	Priv 5+ Yrs
00288300	Utica College		Utica	NY	Priv 4 Yrs
01229300	Veeb Nassau County School of	Practical Nursing	Uniondale	NY	Pub 1 Yr
	Total:	118			

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Oklahoma

OPE ID	SCHOOLNAME		City	State	Control/Type
02529100	American Beauty College		Oklahoma City	OK	Prop 1 Yr
02554300	American Beauty Institute		Ardmore	OK	Prop 1 Yr
02498700	Demarge College		Oklahoma City	OK	Prop 2 Yrs
02197300	Hollywood Cosmetology Center		Oklahoma City	OK	Prop 1 Yr
00315700	Langston University		Langston	OK	Pub 4 Yrs
03081300	Metropolitan College of Court	Reporting	Oklahoma City	OK	Prop 3 Yrs
03067300	Metropolitan College of Legal	Studies	Tulsa	OK	Prop 3 Yrs
03065200	Miss Shirleys Beauty College		Oklahoma City	OK	Prop 600 Hrs
00767800	National Education Center	Spartan School of Aeronautics	Tulsa	OK	Prop 2 Yrs
00317000	Oklahoma State University		Stillwater	OK	Pub 5+ Yrs
00398500	Oral Roberts University		Tulsa	OK	Priv 5+ Yrs
00317500	Phillips University		Enid	OK	Priv 5+ Yrs
02184400	Sand Springs Beauty College		Sand Springs	OK	Prop 1 Yr
00318300	St. Gregorys College		Shawnee	OK	Priv 2 Yrs
00791100	Virgils Beauty College		Muskogee	OK	Prop 1 Yr
Total:		15			

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Oregon**

OPE ID	SCHOOLNAME		City	State	Control/Type
00953200	A Art College of Beauty		Eugene	OR	Prop 1 Yr
01050700	Academy of Hair Design		Salem	OR	Prop 1 Yr
02154400	Beau Monde College of Hair	Design	Portland	OR	Prop 1 Yr
00318900	Clatsop Community College		Astoria	OR	Pub 2 Yrs
02521600	Columbia College of Business		Clackamas	OR	Prop 1 Yr
00319300	Eastern Oregon State College		La Grande	OR	Pub 5+ Yrs
02201900	Edward Wadsworth Institute For	Hair Design	Portland	OR	Prop 1 Yr
00319400	George Fox College		Newberg	OR	Priv 4 Yrs
00319600	Lane Community College		Eugene	OR	Pub 2 Yrs
03074400	Newport Academy of Cosmetology	Careers	Newport	OR	Prop 1 Yr
02578800	Northwest Nannies Institute		Lake Oswego	OR	Prop 1 Yr
01267800	Oregon City Beauty School		Oregon City	OR	Prop 1 Yr
02247100	Oregon College of Beauty &	Barbering	Hermiston	OR	Prop 1 Yr
00488200	Oregon Health Sciences	University	Portland	OR	Pub 5+ Yrs
00321000	Oregon State University		Corvallis	OR	Pub 5+ Yrs
00321200	Pacific University		Forest Grove	OR	Priv 4 Yrs
02330100	Pioneer Pacific College		Wilsonville	OR	Prop 1 Yr
00321600	Portland State University		Portland	OR	Pub 5+ Yrs
00321900	Southern Oregon State College		Ashland	OR	Pub 5+ Yrs
00958100	Springfield College of Beauty		Springfield	OR	Prop 1 Yr
00322100	Treasure Valley Community	College	Ontario	OR	Pub 2 Yrs
00322200	Umpqua Community College		Roseburg	OR	Pub 2 Yrs
00322300	University of Oregon		Eugene	OR	Pub 5+ Yrs
00133900	Western Baptist College		Salem	OR	Priv 4 Yrs
00320900	Western Oregon State College		Monmouth	OR	Pub 5+ Yrs
00322700	Willamette University		Salem	OR	Priv 5+ Yrs
Total:		26			

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Pennsylvania**

OPE ID	SCHOOLNAME		City	State	Control/Type
02349300	Academy of Beauty Culture		St Marys	PA	Prop 1 Yr
03028900	Allegheny Business Institute		Pittsburgh	PA	Prop 1 Yr
03011600	Allied Medical Careers		Scranton	PA	Prop 600 Hrs
03011500	Allied Medical Careers		Edwardsville	PA	Prop 600 Hrs
02290400	Altoona Beauty School of Hair	Design & Cosmetology	Altoona	PA	Prop 1 Yr
02206200	Ambler Beauty Academy		Ambler	PA	Prop 1 Yr
03067000	Antonelli Medical & Professional	Institute	Pottstown	PA	Prop 600 Hrs
00835000	Art Institute of Philadelphia		Philadelphia	PA	Prop 2 Yrs
00747000	Art Institute of Pittsburgh		Pittsburgh	PA	Prop 2 Yrs
01162100	Automotive Training Center		Exton	PA	Prop 2 Yrs
02240100	Barber Styling Institute		Camp Hill	PA	Prop 1 Yr
03025700	Barons Castle Beauty Academy		Philadelphia	PA	Prop 1 Yr
02253900	Berks Technical Institute		Wyomissing	PA	Prop 1 Yr
02609500	Career Training Academy		New Kensington	PA	Prop 1 Yr
00324300	Cedar Crest College		Allentown	PA	Priv 4 Yrs
00331700	Cheyney University of	Pennsylvania	Cheyney	PA	Pub 5+ Yrs
02289800	CHI Institute		Southampton	PA	Prop 2 Yrs
00844100	Chubbs Institute Keystone School		Springfield	PA	Prop 2 Yrs
00680700	Community College of	Beaver County	Monaca	PA	Pub 2 Yrs
02319300	Computer Learning Center		Philadelphia	PA	Prop 1 Yr
03081900	Computer Learning Network		Altoona	PA	Prop 600 Hrs
02304400	Computer Learning Network	Resident School	Camp Hill	PA	Prop 1 Yr
01021700	Computer Technical		Pittsburgh	PA	Prop 1 Yr
03031600	Data Processing Trainers		Philadelphia	PA	Prop 600 Hrs
00325900	Eastern College		St Davids	PA	Priv 5+ Yrs
00488600	Electronic Institutes		Pittsburgh	PA	Priv 2 Yrs
01260600	Empire Beauty School		Pottsville	PA	Prop 1 Yr
01260500	Empire Beauty School		Mechanicsburg	PA	Prop 1 Yr
01260400	Empire Beauty School		Lewistown	PA	Prop 1 Yr
01260300	Empire Beauty School		Hazleton	PA	Prop 1 Yr
01163800	Empire Beauty School		Shamokin Dam	PA	Prop 1 Yr
01054100	Empire Beauty School		Scranton	PA	Prop 1 Yr
01102000	Empire Beauty School		Lancaster	PA	Prop 1 Yr
01260700	Empire Beauty School		State College	PA	Prop 1 Yr
01101900	Empire Beauty School		Easton	PA	Prop 1 Yr
01097000	Empire Beauty School		Lebanon	PA	Prop 1 Yr
00966400	Empire Beauty School		Allentown	PA	Prop 1 Yr

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Pennsylvania

OPE ID	SCHOOLNAME		City	State	Control/Type
01054300	Empire Beauty School		Williamsport	PA	Prop 1 Yr
01054200	Empire Beauty School		Wilkes-barre	PA	Prop 1 Yr
00966600	Empire Beauty School		Reading	PA	Prop 1 Yr
01102100	Empire Beauty School		York	PA	Prop 1 Yr
00326600	Gannon University		Erie	PA	Priv 4 Yrs
00326700	Geneva College		Beaver Falls	PA	Priv 4 Yrs
00326800	Gettysburg College		Gettysburg	PA	Priv 4 Yrs
01301500	Gordon Phillips School	of Beauty Culture	Philadelphia	PA	Prop 1 Yr
02149000	Gordon Phillips School of Beauty	Culture	Downingtown	PA	Prop 1 Yr
02344300	Gordon Phillips School of Beauty	Culture	Bethlehem	PA	Prop 1 Yr
00978300	Gordon Phillips School of Beauty	Culture	Philadelphia	PA	Prop 1 Yr
00889100	Gordon Phillips School of Beauty	Culture	Norristown	PA	Prop 1 Yr
02149800	Gordon Phillips School of Beauty	Culture	Bensalem	PA	Prop 1 Yr
02063400	Gordon Phillips School of Beauty	Culture	Upper Darby	PA	Prop 1 Yr
00327200	Harcum Junior College		Bryn Mawr	PA	Priv 2 Yrs
00743600	ICM School of Business		Pittsburgh	PA	Prop 1 Yr
03066400	Institute For Science & Business	Education	Philadelphia	PA	Priv 600 Hrs
02299200	International Beauty School		York	PA	Prop 1 Yr
02273100	International Beauty School		Chambersburg	PA	Prop 1 Yr
02112200	J H Thompson Academies		Erie	PA	Prop 5+ Yrs
02616100	Jean Madeline Education Center	For Cosmetology	Philadelphia	PA	Prop 1 Yr
03103300	JNA Marketing		Philadelphia	PA	Prop 600 Hrs
02212700	Lancaster School of Cosmetology		Lancaster	PA	Prop 1 Yr
02546200	Laurel Business Institute		Uniontown	PA	Prop 1 Yr
00328800	Lebanon Valley College		Annville	PA	Priv 4 Yrs
00681000	Lehigh County Community College		Schnecksville	PA	Pub 2 Yrs
00783200	Lincoln Technical Institute		Philadelphia	PA	Prop 1 Yr
00775900	Lincoln Technical Institute		Allentown	PA	Prop 1 Yr
00329000	Lincoln University		Lincoln University	PA	Priv 5+ Yrs
00329400	Manor Junior College		Jenkintown	PA	Priv 2 Yrs
00329800	Messiah College		Grantham	PA	Priv 4 Yrs
00888900	National Education Center	Allentown Business School	Allentown	PA	Prop 2 Yrs
00777700	National Education Center Vale	Technical Institute Campus	Blairsville	PA	Prop 2 Yrs
00719100	Northampton County Area	Community College	Bethlehem	PA	Pub 2 Yrs
02161400	Northeastern Hospital School of	Nursing	Philadelphia	PA	Priv 3 Yrs
02183000	Orleans Technical Institute		Philadelphia	PA	Priv 2 Yrs
02289500	Pace Institute		Reading	PA	Prop 2 Yrs

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Pennsylvania**

OPE ID	SCHOOLNAME	City	State	Control/Type
00490200	Penn Commercial College	Washington	PA	Prop 2 Yrs
00944900	Pennco Technical	Bristol	PA	Prop 2 Yrs
03006800	Pennsylvania Institute of Culinary Arts	Pittsburgh	PA	Prop 1 Yr
01099800	Pennsylvania Institute of Technology	Media	PA	Priv 2 Yrs
00335300	Philadelphia College of Pharmacy & Science	Philadelphia	PA	Priv 5+ Yrs
02224300	Pittsburgh Diesel Institute	Wexford	PA	Prop 1 Yr
00531000	Pittsburgh Institute of Aeronautics	Pittsburgh	PA	Priv 2 Yrs
00743700	Pittsburgh Technical Institute	Pittsburgh	PA	Prop 2 Yrs
02301300	PJA School	Upper Darby	PA	Prop 600 Hrs
02310700	Randy Rick Beauty Academy	Reading	PA	Prop 1 Yr
00335900	Robert Morris College	Coraopolis	PA	Priv 5+ Yrs
01205000	Rosedale Technical Institute	Pittsburgh	PA	Priv 2 Yrs
01113100	Sawyer School	Pittsburgh	PA	Prop 2 Yrs
03085200	Star Beauty Academy	Wilkes-barre	PA	Prop 1 Yr
02539900	Star Beauty Academy	Scranton	PA	Prop 1 Yr
00337100	Temple University	Philadelphia	PA	Pub 5+ Yrs
03010800	Tri State Business Institute	Erie	PA	Prop 1 Yr
02174400	Triangle Technical	Du Bois	PA	Prop 1 Yr
02090200	Triangle Technical	Erie	PA	Prop 1 Yr
02129000	Triangle Technical	Greensburg	PA	Prop 1 Yr
00783900	Triangle Technical	Pittsburgh	PA	Prop 1 Yr
02058500	Uniontown Beauty Academy	Uniontown	PA	Prop 1 Yr
00338400	University of Scranton	Scranton	PA	Priv 5+ Yrs
00338600	Valley Forge Military Junior College	Wayne	PA	Priv 2 Yrs
01047900	Washington Institute of Technology	Washington	PA	Prop 2 Yrs
02202300	Western School of Health & Business Careers	Pittsburgh	PA	Prop 1 Yr
01017600	Westmoreland County Community College	Youngwood	PA	Pub 2 Yrs
01313400	Yeshivath Beth Moshe	Scranton	PA	Priv 4 Yrs
00339900	York College of Pennsylvania	York	PA	Priv 5+ Yrs
02127400	York Technical Institute	York	PA	Prop 1 Yr

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Puerto Rico

OPE ID	SCHOOLNAME		City	State	Control/Type
02198800	Abbynell Beauty & Technical	Institute	Caguas	PR	Prop 1 Yr -
01194100	American University of	Puerto Rico	Bayamon	PR	Priv 4 Yrs
02234900	Antilles School of Technical	Careers	Hato Rey	PR	Prop 2 Yrs
02505400	Atlantic College		Guaynabo	PR	Priv 2 Yrs
00502200	Bayamon Central University		Bayamon	PR	Priv 4 Yrs
01252500	Caribbean University		Bayamon	PR	Priv 4 Yrs
02189100	Centro De Estudios	Multidisciplinarios	San Juan	PR	Priv 1 Yr
00394100	College University Del Este		Carolina	PR	Priv 2 Yrs
03070500	D'mart Institute		Cayey	PR	Prop 1 Yr
02165100	Electronic Data Processing	College of Puerto Rico	San Juan	PR	Prop 4 Yrs
02340600	Humacao Community College		Humacao	PR	Priv 2 Yrs
02166400	Institute De Banca Y Comercio		Rio Piedras	PR	Prop 1 Yr
00393800	Inter American University of	Puerto Rico	San Juan	PR	Priv 4 Yrs
00393900	Inter American University of	Puerto Rico Aguadilla	Aguadilla	PR	Priv 2 Yrs
00502600	Inter American University of	Puerto Rico Arecibo	Arecibo	PR	Priv 2 Yrs
00502700	Inter American University of	Puerto Rico Barranquitas	Barranquitas	PR	Priv 2 Yrs
00502800	Inter American University of	Puerto Rico Bayamon	Bayamon	PR	Priv 4 Yrs
02282800	Inter American University of	Puerto Rico Fajardo	Fajardo	PR	Priv 2 Yrs
02282700	Inter American University of	Puerto Rico Guayama	Guayama	PR	Priv 2 Yrs
00394000	Inter American University of	Puerto Rico Metropolitan	San Juan	PR	Priv 5+ Yrs
00502900	Inter American University of	Puerto Rico Ponce	Ponce	PR	Priv 2 Yrs
02276400	International Junior College		Santurce	PR	Prop 2 Yrs
02260600	National College of Business &	Technology	Bayamon	PR	Prop 2 Yrs
02534900	Ponce Paramedical College		Ponce	PR	Prop 1 Yr
00393600	Pontifical Catholic University	of Puerto Rico	Ponce	PR	Priv 5+ Yrs
02566800	Puerto Rico Technical Junior	College	Hato Rey	PR	Prop 2 Yrs
01314800	Ramirez College of Business &	Technology	Hato Rey	PR	Prop 2 Yrs
02563500	Rogies School of Beauty Culture		Santurce	PR	Prop 1 Yr
01171900	University Del Turabo		Gurabo	PR	Priv 4 Yrs
02587500	University Metropolitana		Rio Piedras	PR	Priv 5+ Yrs
00394200	University of Puerto Rico	Central Administration	San Juan	PR	Pub 5+ Yrs
00394300	University of Puerto Rico	Humacao University College	Humacao	PR	Pub 4 Yrs
00394400	University of Puerto Rico	Mayaguez	Mayaguez	PR	Pub 5+ Yrs
02460000	University of Puerto Rico	Medical Science Campus	San Juan	PR	Pub 5+ Yrs
01092200	University of Puerto Rico	Regional Colleges	San Juan	PR	Pub 4 Yrs
00720600	University of Puerto Rico Cayey	University College	Cayey	PR	Pub 4 Yrs
00710800	University of Puerto Rico Rio	Piedras Campus	San Juan	PR	Pub 5+ Yrs

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Puerto Rico**

OPE ID	SCHOOLNAME		City	State	Control/Type
00393700	University of The Sacred Heart		San Juan	PR	Priv 5+ Yrs
02100000	University Politecnica De	Puerto Rico	San Juan	PR	Priv 5+ Yrs
Total:		39			

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Rhode Island**

OPE ID	SCHOOLNAME		City	State	Control/Type
00340100	Brown University		Providence	RI	Priv 5+ Yrs
00784400	Katharine Gibbs School		Providence	RI	Prop 1 Yr
02532800	Loretta School of Cosmetology		East Providence	RI	Prop 1 Yr
00784500	New England Institute of	Technology	Warwick	RI	Priv 2 Yrs
03080000	Newport School of Hairdressing		Pawtucket	RI	Prop 1 Yr
00340600	Providence College		Providence	RI	Priv 5+ Yrs
00340900	Rhode Island School of Design		Providence	RI	Priv 5+ Yrs
00341000	Roger Williams College		Bristol	RI	Priv 4 Yrs
01115900	Sawyer School		Pawtucket	RI	Prop 1 Yr
02171700	School of Medical	Secretarial Sciences	Providence	RI	Prop 1 Yr
00341400	University of Rhode Island		Kingston	RI	Pub 5+ Yrs
	Total:	11			

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in South Carolina**

OPE ID	SCHOOLNAME		City	State	Control/Type
02552400	Academy of Hair Technology		Greenville	SC	Prop 1 Yr
02588300	Advance Beauty College		Spartanburg	SC	Prop 1 Yr
00341700	Allen University		Columbia	SC	Priv 4 Yrs
02557100	Avant Garde College of	Cosmetology	Myrtle Beach	SC	Prop 1 Yr
00342000	Benedict College		Columbia	SC	Priv 4 Yrs
02356600	Charleston Cosmetology Institute		Charleston	SC	Prop 1 Yr
00342300	Citadel South Carolina		Charleston	SC	Pub 5+ Yrs
00342400	Claflin College		Orangeburg	SC	Priv 4 Yrs
00342800	College of Charleston		Charleston	SC	Pub 5+ Yrs
00492200	Columbia Junior	College of Business	Columbia	SC	Prop 2 Yrs
00536300	Denmark Technical College		Denmark	SC	Pub 2 Yrs
00399100	Greenville Technical College		Greenville	SC	Pub 2 Yrs
00343800	Medical University of	South Carolina	Charleston	SC	Pub 5+ Yrs
00343900	Morris College		Sumter	SC	Priv 4 Yrs
02617700	Trend Benders Academy		Charleston	SC	Prop 600 Hrs
00492000	Trident Technical College		Charleston	SC	Pub 2 Yrs
00345500	Voorhees College		Denmark	SC	Priv 4 Yrs
00345600	Winthrop University		Rock Hill	SC	Pub 5+ Yrs
Total:		18			

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in South Dakota

OPE ID	SCHOOLNAME	City	State	Control/Type
00405700	National College	Rapid City	SD	Prop 4 Yrs
Total:		1		

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Tennessee

OPE ID	SCHOOLNAME		City	State	Control/Type
03078100	Court Reporting Academy & School	of Professional Studies	Nashville	TN	Prop 2 Yrs
00998200	Crichton College		Memphis	TN	Priv 4 Yrs
00493400	Draughons Junior College of	Business	Nashville	TN	Prop 2 Yrs
00348700	East Tennessee State University		Johnson City	TN	Pub 5+ Yrs
02204200	Electronic Computer Programming	Institute of Chattanooga	Chattanooga	TN	Prop 2 Yrs
02595000	Fayetteville Beauty School		Fayetteville	TN	Prop 1 Yr
00349000	Fisk University		Nashville	TN	Priv 5+ Yrs
00493800	Knoxville Business College		Knoxville	TN	Prop 2 Yrs
01205100	Lacarm School of Cosmetology		Mcminnville	TN	Prop 1 Yr
00349900	Lane College		Jackson	TN	Priv 4 Yrs
00350100	Le Moyne Owen College		Memphis	TN	Priv 4 Yrs
00350600	MeHarry Medical College		Nashville	TN	Priv 5+ Yrs
00350900	Memphis State University		Memphis	TN	Pub 5+ Yrs
00351000	Middle Tennessee State	University	Murfreesboro	TN	Pub 5+ Yrs
02614200	Miller Motte Business College		Clarksville	TN	Prop 1 Yr
00683600	Motlow State Community College		Tullahoma	TN	Pub 2 Yrs
00814500	Nashville State Technical	Institute	Nashville	TN	Pub 2 Yrs
03079600	National School of Hair Design		Chattanooga	TN	Prop 1 Yr
01076900	Tennessee School of Beauty		Alcoa	TN	Prop 2 Yrs
00352200	Tennessee State University		Nashville	TN	Pub 5+ Yrs
02335900	Volunteer Beauty Academy		Nashville	TN	Prop 1 Yr
02336000	Volunteer Beauty Academy		Murfreesboro	TN	Prop 1 Yr
02293900	Volunteer Beauty Academy of	Nashville	Madison	TN	Prop 2 Yrs
00494700	West Tennessee Business College		Jackson	TN	Prop 2 Yrs
	Total:	24			

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Texas**

OPE ID	SCHOOLNAME		City	State	Control/Type
03023800	Aims Academy		Grand Prairie	TX	Prop 600 Hrs
03088900	Ambassador University		Big Sandy	TX	Priv 4 Yrs
02136800	American Commercial College		San Angelo	TX	Prop 1 Yr
02200800	American Commercial College		Lubbock	TX	Prop 1 Yr
03012100	American Institute of Commerce		Dallas	TX	Prop 1 Yr
02521200	Arlington Court Reporting	College	Arlington	TX	Prop 3 Yrs
02539600	Art Institute of Dallas		Dallas	TX	Prop 2 Yrs
02117100	Art Institute of Houston		Houston	TX	Prop 2 Yrs
00354300	Austin College		Sherman	TX	Priv 5+ Yrs
00494800	Baylor College of Dentistry		Dallas	TX	Priv 5+ Yrs
03053400	Business Skills Training Center		Denton	TX	Prop 600 Hrs
02294800	Capitol City Careers		Austin	TX	Prop 1 Yr
02591900	Career Centers of Texas El Paso		El Paso	TX	Prop 1 Yr
02604700	Center For Advanced Legal	Studies	Houston	TX	Prop 1 Yr
01062400	Central Texas Commercial College		Brownwood	TX	Prop 1 Yr
01293000	Charles & Sues School of Hair	Design	Bryan	TX	Prop 1 Yr
03028800	Circle J Beauty School		South Houston	TX	Prop 1 Yr
01248300	Cosmetology Career Center		Dallas	TX	Prop 1 Yr
02119200	Court Reporting Institute	of Dallas	Dallas	TX	Prop 2 Yrs
00356300	Del Mar College		Corpus Christi	TX	Pub 2 Yrs
01013900	Devry Institute of Technology		Irving	TX	Prop 4 Yrs
00356500	East Texas State University		Commerce	TX	Pub 5+ Yrs
00943200	Executive Secretarial School of	Texas	Dallas	TX	Prop 1 Yr
00497200	Galveston College		Galveston	TX	Pub 2 Yrs
01050900	Hallmark Institute of Technology		San Antonio	TX	Prop 1 Yr
00357600	Houston Baptist University		Houston	TX	Priv 4 Yrs
02538900	International Business College		Lubbock	TX	Prop 1 Yr
03035200	Jones Beauty College		Desoto	TX	Prop 1 Yr
02318200	KD Studio		Dallas	TX	Prop 1 Yr
00835300	Lincoln Technical Institute		Grand Prairie	TX	Prop 1 Yr
03026500	M & M Word Processing Institute		Houston	TX	Prop 600 Hrs
01276400	Metroplex Beauty School		Mesquite	TX	Prop 1 Yr
01013000	Miss Wades Fashion	Merchandising College	Dallas	TX	Prop 2 Yrs
02188600	Nell Institute		Austin	TX	Prop 1 Yr
02600200	Ocean Corporation Commercial	Diver Training	Houston	TX	Prop 600 Hrs
02567200	Office Careers Centre		Ft Worth	TX	Prop 1 Yr
01301600	Ogle School of Hair Design		Arlington	TX	Prop 1 Yr

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William D. Ford Federal Direct Loan Program

Schools Selected for Years 1, 2 and 3 in Texas

OPE ID	SCHOOLNAME		City	State	Control/Type
02230600	Ogle School of Hair Design		Hurst	TX	Prop 1 Yr
02341300	Palo Alto College		San Antonio	TX	Pub 2 Yrs
00360200	Paul Quinn College		Dallas	TX	Priv 4 Yrs
03026100	Polytechnic Institute		Houston	TX	Prop 600 Hrs
00363000	Prairie View A & M University		Prairie View	TX	Pub 5+ Yrs
00360700	San Antonio College		San Antonio	TX	Pub 2 Yrs
00946600	San Antonio College of Medical &	Dental Assistants	San Antonio	TX	Prop 1 Yr
03032300	School of Automotive Machinists		Houston	TX	Prop 1 Yr
02610700	Shirley Baker Career Institute		Houston	TX	Prop 2 Yrs
03035300	Southern Careers Institute		Austin	TX	Prop 1 Yr
01298200	Southwest Institute of	Merchandising & Design	El Paso	TX	Prop 2 Yrs
02093600	Southwest School of Electronics		Austin	TX	Prop 2 Yrs
00361500	Southwest Texas State University		San Marcos	TX	Pub 5+ Yrs
00362000	Southwestern University		Georgetown	TX	Priv 4 Yrs
00360800	St Philips College		San Antonio	TX	Pub 2 Yrs
00895800	Stenograph Institute of Texas		Abilene	TX	Prop 2 Yrs
00362600	Tarrant County Junior College		Ft Worth	TX	Pub 2 Yrs
03081800	Taylor Institute of Cosmetology		Corsicana	TX	Prop 1 Yr
03025000	Texas College of Cosmerology		Abilene	TX	Prop 1 Yr
00364200	Texas Southern University		Houston	TX	Pub 5+ Yrs
02254800	Texas Vocational School		Victoria	TX	Prop 1 Yr
00364500	Texas Wesleyan University		Ft Worth	TX	Priv 5+ Yrs
02362000	Universal Technical Institute		Houston	TX	Prop 1 Yr
00365100	University of Dallas		Irving	TX	Priv 5+ Yrs
00365800	University of Texas Austin		Austin	TX	Pub 5+ Yrs
00495200	University of Texas Medical	Branch Galveston	Galveston	TX	Pub 5+ Yrs
02555400	University of Texas System	Cancer Center Anderson	Houston	TX	Priv 2 Yrs
01116300	University of Texas Tyler		Tyler	TX	Pub 5+ Yrs
03010000	Vanguard Institute of Technology		Edinburg	TX	Prop 1 Yr
01202000	Victoria Beauty College		Victoria	TX	Prop 1 Yr
02616500	Visible Changes University		Houston	TX	Prop 1 Yr
02098300	Western Technical Institute		El Paso	TX	Prop 1 Yr
00366900	Wiley College		Marshall	TX	Priv 4 Yrs
00360400	William Marsh Rice University		Houston	TX	Priv 5+ Yrs

Total: 71

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Utah**

OPE ID	SCHOOLNAME		City	State	Control/Type
01116600	Bryman School		Salt Lake City	UT	Prop 1 Yr
02572800	Certified Careers Institute		Salt Lake City	UT	Prop 1 Yr
00367600	College of Eastern Utah		Price	UT	Pub 2 Yrs
02361000	ITT Technical Institute		Murray	UT	Prop 4 Yrs
03082100	Myotherapy Institute of Utah		Salt Lake City	UT	Prop 600 Hrs
00522000	Salt Lake Community College		Salt Lake City	UT	Pub 2 Yrs
00367400	Stevens Henager College of	Business	Ogden	UT	Prop 2 Yrs
03030600	Utah College of Massage Therapy		Salt Lake City	UT	Prop 1 Yr
00402700	Utah Valley State College		Orem	UT	Pub 2 Yrs
00368100	Westminster College	of Salt Lake City	Salt Lake City	UT	Priv 5+ Yrs
	Total:	10			

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Vermont**

OPE ID	SCHOOLNAME	City	State	Control/Type
00368300	Castleton State College	Castleton	VT	Pub 5+ Yrs
00368800	Johnson State College	Johnson	VT	Pub 5+ Yrs
00368900	Lyndon State College	Lyndonville	VT	Pub 5+ Yrs
00369100	Middlebury College	Middlebury	VT	Priv 5+ Yrs
00369600	University of Vermont & State Agricultural College	Burlington	VT	Pub 5+ Yrs
00369800	Vermont Technical College	Randolph Center	VT	Pub 2 Yrs
Total:		6		

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in the Virgin Islands

OPE ID	SCHOOLNAME		City	State	Control/Type
00394600	University of The	Virgin Islands	Charlotte Amalie	VI	Pub 5+ Yrs
Total:		1			

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Virginia**

OPE ID	SCHOOLNAME		City	State	Control/Type
03091100	Applied Career Training		Arlington	VA	Prop 1 Yr
03010700	ATI Hollywood		Roanoke	VA	Prop 1 Yr
02567300	Braxton School		Richmond	VA	Prop 1 Yr
02247200	Career Development Center		Newport News	VA	Prop 1 Yr
01006100	Commonwealth College Virginia	Beach	Virginia Beach	VA	Prop 2 Yrs
02494400	Computer Dynamics Institute		Virginia Beach	VA	Prop 1 Yr
00957200	Computer Learning Center		Springfield	VA	Prop 1 Yr
03077000	Dominion Business School		Harrisonburg	VA	Prop 1 Yr
03076800	Dominion Business School		Staunton	VA	Prop 1 Yr
01290100	Dominion Business School		Roanoke	VA	Prop 1 Yr
01019800	E C P I College of Technology		Virginia Beach	VA	Prop 2 Yrs
02535400	E C P I of Richmond		Richmond	VA	Prop 1 Yr
00370800	Eastern Mennonite University		Harrisonburg	VA	Priv 4 Yrs
03092700	ECPI Computer Institute of	Roanoke	Roanoke	VA	Prop 1 Yr
00370900	Emory & Henry College		Emory	VA	Priv 4 Yrs
02230800	Flair Beauty Institute		Fredericksburg	VA	Prop 1 Yr
00374900	George Mason University		Fairfax	VA	Pub 5+ Yrs
03002400	Graham Webb International	Academy of Hair	Arlington	VA	Prop 1 Yr
00371400	Hampton University		Hampton	VA	Priv 5+ Yrs
00371500	Hollins College		Roanoke	VA	Priv 5+ Yrs
03002200	Indian River Beauty Academy		Virginia Beach	VA	Prop 1 Yr
00988600	International Beauty School		Charlottesville	VA	Prop 1 Yr
00372400	Marymount University		Arlington	VA	Priv 5+ Yrs
00372600	National Business College		Salem	VA	Prop 2 Yrs
03099400	New Technology University		Annandale	VA	Prop 1 Yr
00376500	Norfolk State University		Norfolk	VA	Pub 5+ Yrs
00372700	Northern Virginia Community	College	Annandale	VA	Pub 2 Yrs
00372800	Old Dominion University		Norfolk	VA	Pub 5+ Yrs
00499200	Phillips Business College		Lynchburg	VA	Prop 1 Yr
02304500	Potomac Academy of Hair Design		Manassas	VA	Prop 1 Yr
02316700	Potomac Academy of Hair Design		Alexandria	VA	Prop 1 Yr
02223100	Potomac Academy of Hair Design		Falls Church	VA	Prop 1 Yr
02594200	Rudy & Kelly School of Hair	Design	Virginia Beach	VA	Prop 1 Yr
00373700	Shenandoah University		Winchester	VA	Priv 5+ Yrs
00373900	St. Pauls College		Lawrenceville	VA	Priv 4 Yrs
02605900	TESST Electronics and	Computer Institute	Alexandria	VA	Prop 1 Yr
02334400	Tidewater Technical		Virginia Beach	VA	Prop 1 Yr

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William D. Ford Federal Direct Loan Program Schools Selected for Years 1, 2 and 3 in Virginia

OPE ID	SCHOOLNAME		City	State	Control/Type
00374400	University of Richmond		Richmond	VA	Priv 5+ Yrs
00374500	University of Virginia		Charlottesville	VA	Pub 5+ Yrs
03010600	Virginia College		Salem	VA	Prop 2 Yrs
00373500	Virginia Commonwealth University		Richmond	VA	Pub 5+ Yrs
00375300	Virginia Military Institute		Lexington	VA	Pub 4 Yrs
00375400	Virginia Polytechnic Institute		Blacksburg	VA	Pub 5+ Yrs
00376400	Virginia State University		Petersburg	VA	Pub 5+ Yrs
00376600	Virginia Union University		Richmond	VA	Priv 5+ Yrs
02108800	Wards Corner Beauty Academy		Norfolk	VA	Prop 1 Yr
00942000	Washington Business School of	Northern Virginia	Vienna	VA	Prop 1 Yr
00376100	Wytheville Community College		Wytheville	VA	Pub 2 Yrs
Total:		48			

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Washington

OPE ID	SCHOOLNAME		City	State	Control/Type
01200200	Academy Cosmetology		Seattle	WA	Prop 1 Yr
02504900	Academy of Hair Design		Wenatchee	WA	Prop 1 Yr
02291300	Art Institute of Seattle		Seattle	WA	Prop 2 Yrs
02541900	B Js Beauty & Barber College		Tacoma	WA	Prop 1 Yr
02242500	Bastyr College		Seattle	WA	Priv 4 Yrs
02105300	Bellevue Beauty School		Bellevue	WA	Prop 1 Yr
01309400	Bellingham Beauty School		Bellingham	WA	Prop 1 Yr
02532100	Business Computer Training	Institute	Everett	WA	Prop 1 Yr
00377100	Central Washington University		Ellensburg	WA	Pub 5+ Yrs
01302200	City University		Bellevue	WA	Priv 5+ Yrs
02231100	Crown Academy		Tacoma	WA	Prop 1 Yr
01148100	Divers Institute of Technology		Seattle	WA	Prop 600 Hrs
00377500	Eastern Washington University		Cheney	WA	Pub 5+ Yrs
02300100	Eton Technical Institute		Port Orchard	WA	Prop 1 Yr
00815500	Evergreen State College		Olympia	WA	Pub 4 Yrs
02203300	Gene Juarez Beauty Colleges		Seattle	WA	Prop 1 Yr
01249600	Greenwood Beauty School		Seattle	WA	Prop 1 Yr
02222900	International Air Academy		Vancouver	WA	Prop 300 Hrs
01231800	Lacey Beauty College		Lacey	WA	Prop 1 Yr
02544600	Magee Bros Beauty School		Vancouver	WA	Prop 1 Yr
02331400	Mt. Vernon Beauty School		Mt Vernon	WA	Prop 1 Yr
00938700	Perry Technical Institute		Yakima	WA	Priv 2 Yrs
02236800	Professional Beauty School		Wapato	WA	Prop 1 Yr
00379300	Spokane Community College		Spokane	WA	Pub 2 Yrs
00954400	Spokane Falls Community College		Spokane	WA	Pub 2 Yrs
00379800	University of Washington		Seattle	WA	Pub 5+ Yrs
02496200	Vancouver School of Beauty		Vancouver	WA	Prop 1 Yr
00380200	Western Washington University		Bellingham	WA	Pub 5+ Yrs

Total: 28

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**William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Wisconsin**

OPE ID	SCHOOLNAME		City	State	Control/Type
01148400	Advanced Institute of Hair	Design	Milwaukee	WI	Prop 1 Yr
02618100	Business & Banking Institute		Milwaukee	WI	Prop 300 Hrs
03007400	Capri Cosmetology College		Madison	WI	Prop 2 Yrs
00384200	Concordia University Wisconsin		Mequon	WI	Priv 4 Yrs
02494300	Gill Technical Academy of Hair	Design	Appleton	WI	Prop 1 Yr
00385400	Lakeland College		Sheboygan	WI	Priv 4 Yrs
00385600	Lawrence University		Appleton	WI	Priv 4 Yrs
00386300	Marquette University		Milwaukee	WI	Priv 5+ Yrs
02324700	Martins School of Hair Design		Oshkosh	WI	Prop 1 Yr
03077600	Martins School of Hair Design		Green Bay	WI	Prop 2 Yrs
02332100	Martins School of Hair Design of	Manitowoc	Manitowoc	WI	Prop 1 Yr
00922300	MBTI Business Training Institute		Milwaukee	WI	Prop 1 Yr
00387500	Northland College		Ashland	WI	Priv 4 Yrs
00388400	Ripon College		Ripon	WI	Priv 4 Yrs
01290600	Scientific College of Beauty		Madison	WI	Prop 1 Yr
00777400	Scientific College of Beauty	Barbering	La Crosse	WI	Prop 1 Yr
00964100	St Francis Seminary		Milwaukee	WI	Priv 5+ Yrs
00389200	St Norbert College		De Pere	WI	Priv 4 Yrs
00500900	Stratton College		Milwaukee	WI	Prop 2 Yrs
01091300	Trans American School of	Broadcasting	Madison	WI	Prop 1 Yr
00391700	University of Wisconsin	Eau Claire	Eau Claire	WI	Pub 5+ Yrs
00389600	University of Wisconsin	Milwaukee	Milwaukee	WI	Pub 5+ Yrs
00392500	University of Wisconsin	Superior	Superior	WI	Pub 4 Yrs
00392600	University of Wisconsin	Whitewater	Whitewater	WI	Pub 5+ Yrs
00821700	Wisconsin College of Cosmetology		Green Bay	WI	Prop 1 Yr
00962100	Wisconsin School of Electronics		Madison	WI	Prop 2 Yrs

Total: 26

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in West Virginia

OPE ID	SCHOOLNAME		City	State	Control/Type
00380600	Alderson Broadbent College		Philippi	WV	Priv 4 Yrs
00380800	Bethany College		Bethany	WV	Priv 4 Yrs
00380900	Bluefield State College		Bluefield	WV	Pub 4 Yrs
00895900	Clarksburg Beauty Academy		Clarksburg	WV	Prop 1 Yr
00381200	Fairmont State College		Fairmont	WV	Pub 4 Yrs
00381300	Glenville State College		Glenville	WV	Pub 4 Yrs
00757800	Huntington School of Beauty	Culture	Huntington	WV	Prop 1 Yr
00760000	International Beauty School		Martinsburg	WV	Prop 1 Yr
00381500	Marshall University		Huntington	WV	Pub 5+ Yrs
03052000	Meredith Manor International	Equestrian Centre	Waverly	WV	Prop 600 Hrs
01035600	National Education Center	National Inst. of Technology	Charleston	WV	Prop 2 Yrs
00382900	Potomac State College of	West Virginia University	Keyser	WV	Pub 2 Yrs
00382000	Salem Teikyo University		Salem	WV	Priv 5+ Yrs
00382200	Shepherd College		Shepherdstown	WV	Pub 4 Yrs
02609400	Valley Training Centers		Martinsburg	WV	Prop 600 Hrs
03084400	Valley Training Centers		Beckley	WV	Prop 1 Yr
03084200	Valley Training Centers		Princeton	WV	Prop 1 Yr
00382300	West Liberty State College		West Liberty	WV	Pub 4 Yrs
01086100	West Virginia Business College		Clarksburg	WV	Prop 1 Yr
00500700	West Virginia Career College		Morgantown	WV	Prop 1 Yr
01057300	West Virginia Career College		Charleston	WV	Prop 1 Yr
00382600	West Virginia State College		Institute	WV	Pub 4 Yrs
00382700	West Virginia University		Morgantown	WV	Pub 5+ Yrs
00383000	West Virginia Wesleyan College		Buckhannon	WV	Priv 5+ Yrs
00383100	Wheeling Jesuit College		Wheeling	WV	Priv 5+ Yrs
Total:		25			

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William D. Ford Federal Direct Loan Program
Schools Selected for Years 1, 2 and 3 in Wyoming

OPE ID	SCHOOLNAME	City	State	Control/Type
02290600	Cosmetic Arts & Sciences	Casper	WY	Prop 1 Yr
02261100	Modern Trend Beauty School	Cheyenne	WY	Prop 1 Yr
00393200	University of Wyoming	Laramie	WY	Pub 5+ Yrs
Total:		3		

THE WHITE HOUSE

Office of the Press Secretary
(Denver, Colorado)

For Immediate Release

September 20, 1995

REMARKS BY THE PRESIDENT
TO THE PUEBLO COLLEGE COMMUNITY

Pueblo Community College
Pueblo, Colorado

2:33 P.M. MDT

THE PRESIDENT: Thank you so much. (Applause.)

AUDIENCE: I love you --

THE PRESIDENT: I love hearing it. Thank you very much. Thank you very much. (Applause.)

Ladies and gentlemen, let me begin by thanking you all for making me feel so very welcome. Thank you, Dr. May, for opening your fine institution and for bringing all your students and a lot of the folks from the surrounding area here. Thank you, Governor Romer, for your leadership and your friendship.

Ladies and gentlemen, I had the privilege of being a governor of my home state for 12 years before I was elected President. I was never part of the Washington scene, but I knew quite a lot about what it took to be a governor. And by the time I left office most of us thought Roy Romer was probably the best governor in the United States of America, and was doing more for education than anybody else. (Applause.)

Thank you, Diana, for your introduction and for the power of your example. You and your family are the best of what this country is all about. And I came here to talk about your future and the future of all the students here and, in fact, this entire country.

I'm glad to be back in Pueblo. Anyplace where I can wear my cowboy boots and feel comfortable and has an Arkansas River is all right as far as I'm concerned. (Applause.) I also believe in community colleges. When I was a governor I helped start several. I saw it open the doors of opportunity for people of all ages and all backgrounds. They are truly the "community colleges" -- the most open and democratic and opportunity-filled institutions in the United States today. And I know I am at a good one today and I'm proud to be here. (Applause.)

You know, our country has come a long way in over 200 years because we believe that we could always make the future, and we believe we had an obligation to try. Pueblo was established in 1862, and one of the county commission's first acts was to collect money for a school. They knew that education could be better than gold way back in 1862, and in 1995 it is more important than ever before. (Applause.)

I am here because the future of your education and those who come behind you is going to be affected by decisions which will be made in Washington, D.C. in the next two to three months. All of you know that we are in a period of great change in our country. I believe that this period will be written up by the historians as a period of most profound change in 100 years, since the time we became an industrial society from a rural and agricultural one. Today, we are becoming a global economy, an

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information-based, technology-based society. We know that, and we know we have to make some changes so that we will be able to benefit from all these things that are going on in the world.

We know that one of the things we have to do is to provide lifetime learning for all of our people, to give everybody the opportunity to do well. And I've worked hard at that. I want to get more kids off to a good start at school. That's why we expanded Head Start. I want higher standards -- (applause) -- I want higher standards and smaller classes and more computers and other opportunities for our school's students. That's what Governor Romer and I worked on Goals 2000 for. (Applause.)

I want more opportunities for young people who don't go on to the four-year schools to get good jobs with good prospects for the future. That's what the School-To-Work Program that your president talked about is all about. (Applause.) I want more scholarships, more opportunities for community services and more affordable loan programs for young people to go to college and for people who aren't so young to be able to go back to college. It's important. (Applause.)

Make no mistake about it, my fellow Americans: every dollar we spend investing in education has a big economic payoff not just for the people who benefit from it. Every year of education after high school today generates between six and 12 percent of higher income for the people who get it.

But it's more important than that. It gives more dignity, more meaning, more possibility to people's lives. And it makes our nation stronger. We know we must do this.

I want to ask you today to think about all the things you know are going on in your Nation's Capital and the big argument we're having over the budget in terms of this fundamental fact: We're living in a global economy; what we can learn becomes what we can earn. We have an obligation to pass on to the next generation a stronger, better America. We also have an obligation to balance the budget. That is part of passing on to the next generation a stronger, better America. (Applause.)

And so I ask you to consider this: How should we do that? That's the big question -- not whether we should, but how we should. I think we need new ideas and our old-fashioned values. We need to make decisions about this budget rooted in our devotion to freedom and responsibility; to work and to family; to giving young people a chance to do better; to fulfilling our obligations to the elderly, the disabled, and to poor children; to finding common ground instead of cheap and easy political rhetoric; and to doing the right thing for the future even if it's unpopular in the moment. We have to create the right kind of future for the United States of America. (Applause.)

We need to balance the budget. Your country never had a permanent structural deficit before 1981. In the 12 years before I moved to Washington as your President we quadrupled the national debt over the previous 200. There's no excuse for that. It's so bad now that the budget of your country would be balanced today if it weren't for the interest we pay on the debt run up in the 12 years before I took office. (Applause.)

And we have cut the deficit of your country from \$290 billion a year down to \$160 billion in just three years. And it's the first time in 45 years that we've been able to do that. (Applause.)

So the question now is, how do we go all the way? How do we balance the budget consistent with our obligations and our values? I believe that we should balance the budget in the same way I've been reducing the deficit -- by cutting other

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things and increasing our investment in education, because that will make us a stronger country as well. (Applause.)

You know, almost half the people at this community college have Pell Grants. I want to see more people have access to Pell Grants, so more people with modest incomes can go on to college. (Applause.) Next year the University of Southern Colorado will join so many others around the country in participating in our Direct Student Loan Program, and this fine community college has applied to participate in it. Let me tell you what it does. The Direct Student Loan Program enables the government to get rid of all the red tape, the banks and the middle men and all the excessive costs from the student loan program, to send money directly to a school to give to the students at lower costs with better repayment terms, receiving the money more quickly.

Every school I have talked to that has participated in this program loves it because it's a lower cost for the school, lower cost for the students, and there are many more options to repay. One of the most important things about this Direct Loan Program is that a young person can repay his or her loans based on a percentage of the income they earn when they go to work. So you never need to fear that you can't afford to borrow money because you may not have a lot of money when you get out. (Applause.)

I believe in the Direct Loan Program. I believe in the Pell Grant Program. I believe in the AmeriCorps Program, the national service program which enables people to earn money for college. Here in Colorado you have young people working to keep kids out of gangs, to teach adults to read, to renovate vacant houses for working families, to clean up parks for children to play in -- and in return, earning some money to go to school.

And I also believe that we can balance the budget and have the right kind of tax cut. But I favor a smaller, more targeted tax cut for middle-income American families to educate themselves and their children and to raise their children. Let's value child-rearing and education. If we're going to have a tax cut, let's finance more people going on to school. (Applause.)

The last thing I want to say is I think we ought to have special educational opportunities for people who lose their jobs through no fault of their own. (Applause.) When I was -- 30 years ago when I was in college, eight in 10 people who were laid off from work were called back to the same old job as soon as the economy got better. Today, eight in 10 people who are laid off from work are not called back to the same old job because the economy is changing.

So I have asked this Congress to take about 70 different training programs the government has, put it into a pool of money and just simply give a voucher to a person who loses a job worth up to \$2,600 a year to take to the local community college to get trained for a better life, a new start, a stronger beginning. (Applause.)

If we do this and balance the budget, over the next seven years 20 million more people will be eligible for lower-cost, better repayment college loans. Three million more people will get the Pell Grant scholarships that enable so many of you to be here. If we keep this commitment, we can have over 1.1 million people going on to college by the end of this decade, and we can do all that and balance the budget.

The question is, will we? The debate we're having in Washington today -- I want to emphasize again -- is not over whether to balance the budget, it's over how to balance the budget consistent with the fundamental values of this country. A majority of people in the Congress have a plan that reflects very different value choices. If their plan prevails, we won't be

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able to help as many poor kids get off to a good start in school; we won't even be able to keep helping as many as we are now; we won't be able to help as many schools to achieve those smaller classes and higher standards and more computers in the classrooms. And we certainly will see it become harder and more expensive to finance a college education which means not as many people will go. There will be no more AmeriCorps, no national service program. There will be over 4 million fewer people getting Pell Grants over the next seven years. The direct lending program that this school wants to get into is going to be either severely limited or abolished, and the application that you have to give all your people here a better chance to go on and succeed will never see the light of day.

Now, we learn that some in the Senate even want to charge colleges to process the government loans. The president of the University of Kansas was quoted today as saying, "That's like charging people who run grocery stores to handle food stamps. Can you believe that? They actually want to start making the community college pay just to have people here with college loans. They want to raise the interest charged to working families who take out loans to send their children to college. They also, believe it or not, want to do some other things which will dramatically undermine the ability of people to go to college and, all told -- listen to this -- all told, will cost over \$7 billion for students, their families and their schools over the next seven years.

Now, this is not about money. This is not about balancing the budget. This is about what kind of country we're going to be and what our obligations to each other are. They have made three value choices in Congress. They say we have to balance the budget in seven years, even if we could increase education and still balance it in eight, nine or 10 years.

Then, they say, we have to give a huge tax cut of \$250 billion, half of it going to upper-income people like me who don't need it and don't want it. But they're determined to give it anyway, even if they take it away from you and your education and your children's future. (Applause.) And, they say, that we're going to take some of this student loan money away from the students and give it back to the banks and the middlemen, even though it raises the cost of going to college, provides more paperwork headaches for the schools, delays the loans getting to the students, and robs you of the option of repaying based on a percentage of your earnings. They say these interest groups didn't like it when they lost the money, we're cutting education, but we're going to give them some of their money back.

Now, those are value judgments. This is not just about money. Our solemn obligation is to reward people who are willing to work to make the most of their own lives, to make sure that the enthusiasm these young people have shown us today becomes mirrored in brilliant, successful, happy lives that make America a stronger place and guarantees that their children will have an even better America to grow up in. That's what this is all about. (Applause.)

So I challenge Congress to work with me to find common ground -- to balance the budget without raising the cost of going to college to pay for a tax cut. It is not necessary and it is not right. It is not consistent with basic American values. We can balance the budget, cut taxes for middle-class people who need it to educate and raise their children, and still increase our investment in education. Let us do this the right way and advance what America really stands for. That's what this is all about. (Applause.)

I saw a very moving picture in the newspaper here today of the trip that President Kennedy made in 1962. He came here to honor the citizens who had built Pueblo 100 years before. And he said this: "I hope that those of us who hold positions of

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public responsibility in 1962 are as far-seeing about the needs of the country in 1982 and 1992 as those men and women." Well, President Kennedy's generation was. They went to the moon. They explored new frontiers of science and technology. They ensured that we would win the Cold War. They advanced the cause of education and economic growth and world peace.

In this day and age, the popular thing to do would be just to go along with all of this because the popular thing is to tell you that your government is the cause of all your problems, all government is bad and all tax cuts are good. I know that would be popular. But, friends, almost all the money the government spends today is on medical care for the elderly and the disabled, Social Security, the national defense, interest on the debt and education and other investments in our future. I want to cut it some more. I want to get rid of some of the things we don't need. I want to balance the budget. But the popular view is not right.

Your government is you. And we better invest in your education and your future. Twenty, thirty, forty years from now the people who are sitting here on this great lawn will appreciate it if they know we balanced the budget and secured our financial future in a way that protected the educational future, the economic well-being and the fundamental values of the United States of America. Let us resolve to do that and to do it together.

Thank you, and God bless you all. (Applause.)

END

2:53 P.M. MDT