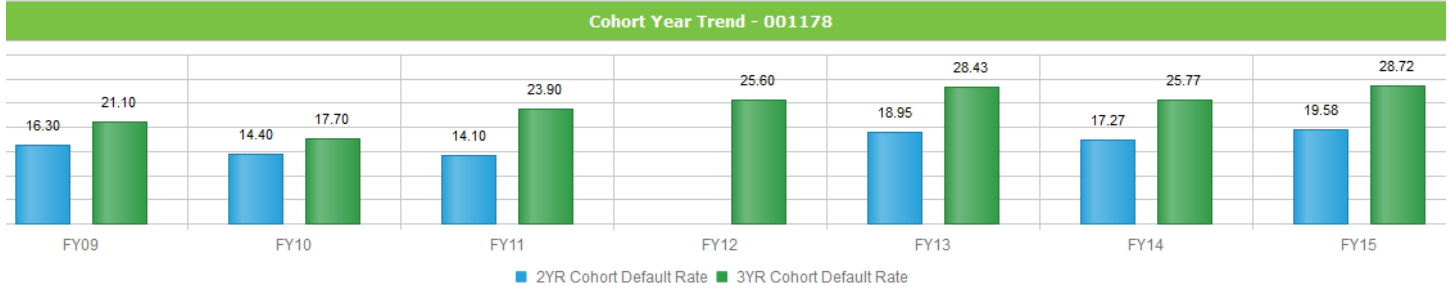


# Solutions

## Year-over-Year Cohort Default Rate Trend



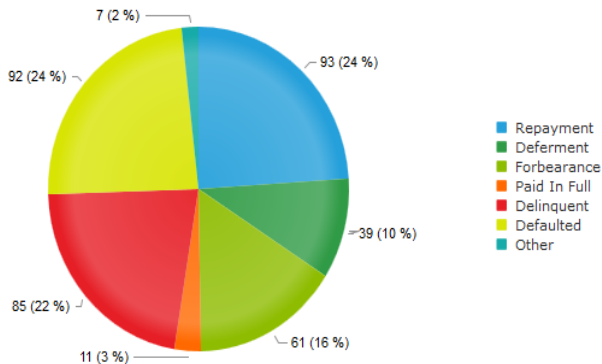
- FY13 Cohort is closed as of September 30, 2015.
- FY14 and FY15 are projections based on last 90 days of roll/cure rates and will fluctuate mildly from day to day.
- 2-year cohort default rate projections provided as leading indicators for 3-year performance. Currently, the indication is that FY14 will close lower than FY13.

## Fiscal Year 2014

### Default Rate by Campus - FY14

Campus	Numerator	Denominator	CDR	Projected	WCS
001178-000 - College of Marin	92	388	23.71%	25.77%	26.03%
<b>001178 - Total for School</b>	<b>92</b>	<b>388</b>	<b>23.71%</b>	<b>25.77%</b>	<b>26.03%</b>
<b>Total for All Selected Schools/Campuses</b>	<b>92</b>	<b>388</b>	<b>23.71%</b>	<b>25.77%</b>	<b>26.03%</b>

### Portfolio Summary



### Notes

- FY 2014 - Closes on September 30, 2016**
- Current CDR is 23.71%.
  - Projected CDR is 25.77% and the WCS is 26.03% both of which are improvements.
  - Cure rate is 70.83%, an increase over the last month.
  - Only 9 delinquent students that can still impact the CDR and Robin set a goal of resolving every one.

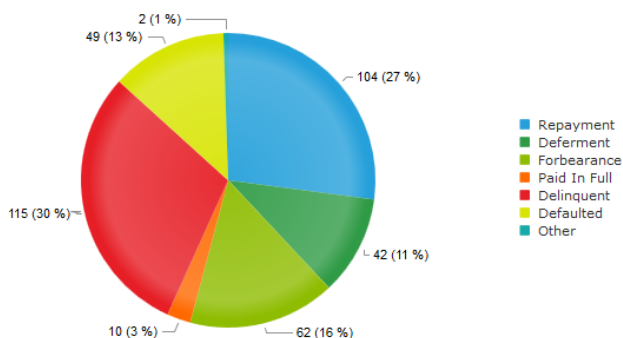
# Solutions

## Fiscal Year 2015

### Default Rate by Campus - FY15

Campus	Numerator	Denominator	CDR	Projected	WCS
001178-000 - College of Marin	49	383	12.79%	28.72%	42.82%
<b>001178 - Total for School</b>	<b>49</b>	<b>383</b>	<b>12.79%</b>	<b>28.72%</b>	<b>42.82%</b>
<b>Total for All Selected Schools/Campuses</b>	<b>49</b>	<b>383</b>	<b>12.79%</b>	<b>28.72%</b>	<b>42.82%</b>

#### Portfolio Summary



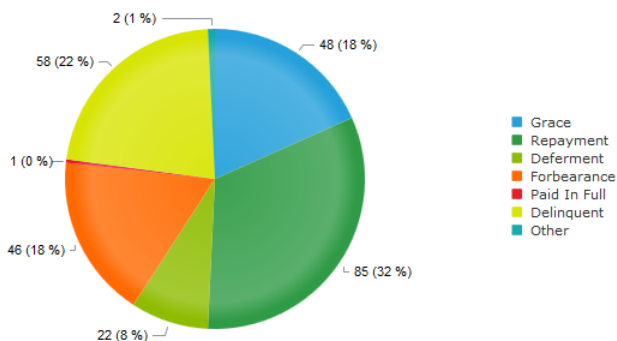
#### Notes

#### FY 2015 - Ends September 30, 2017

- Current CDR is 12.79%.
- Projected CDR is 28.72%, which is .52% lower than last month.
- College of Marin staff was able to locate possible contact information for 58% (57 students) from the Banner system (1 cure has resulted)

## Fiscal Year 2016

#### Portfolio Summary



#### Notes

#### FY 2016 - Ends September 30, 2018

- Current CDR is 0.0%.
- Denominator is still growing, currently at 214 borrowers, with 48 students in their Grace period.
- Reaching out to borrowers in Forbearance to educate on creating a long-term solution for repayment.

## Outreach Efforts

During the month of June, Solutions at ECMC made 1,574 calls, sent 497 emails and 87 letters to your borrowers who were available to be cured. This effort resulted in 11 counselor cures and 20 self-cures as of June 27<sup>th</sup>, 2016.