

BUREAU OF CONSUMER FINANCIAL PROTECTION

[Docket No. CFPB-2017-0002]

Agency Information Collection Activities: Comment Request

AGENCY: Bureau of Consumer Financial Protection.

ACTION: Notice and request for comment.

SUMMARY: In accordance with the Paperwork Reduction Act of 1995 (PRA), the Bureau of Consumer Financial Protection (Bureau) is requesting approval for a new information collection, titled, “Student Loan Servicing Market Monitoring.”

DATES: Written comments are encouraged and must be received on or before April 17, 2017 to be assured of consideration.

ADDRESSES: You may submit comments, identified by the title of the information collection, Office of Management and Budget (OMB) Control Number (see below), and docket number (see above), by any of the following methods:

- Electronic: <http://www.regulations.gov>. Follow the instructions for submitting comments.
- Mail: Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street, NW., Washington, DC 20552.
- Hand Delivery/Courier: Consumer Financial Protection Bureau (Attention: PRA Office), 1275 First Street, NE., Washington, DC 20002.

Please note that comments submitted after the comment period will not be accepted. In general, all comments received will become public records, including any personal information provided.

Sensitive personal information, such as account numbers or Social Security numbers, should not

be included.

FOR FURTHER INFORMATION CONTACT: Documentation prepared in support of this information collection request is available at www.regulations.gov. Requests for additional information should be directed to the Consumer Financial Protection Bureau, (Attention: PRA Office), 1700 G Street, NW., Washington, DC 20552, (202) 435-9575, or email: CFPB_PRA@cfpb.gov. *Please do not submit comments to this mailbox.*

SUPPLEMENTARY INFORMATION:

Title of Collection: Student Loan Servicing Market Monitoring.

OMB Control Number: 3170-XXXX.

Type of Review: New collection (Request for a new OMB control number).

Affected Public: Businesses and other for-profit entities.

Estimated Number of Respondents: 10.

Estimated Total Annual Burden Hours: 6,400.

Abstract: The Bureau will require quarterly data collection on aggregated student loan servicing metrics and borrower outcomes from student loan servicers. The order is intended to help the Bureau carry out its market monitoring goals and is pursuant to the Bureau's market monitoring authority under Section 1022(c)(4) of the Dodd- Frank Wall Street and Consumer Protection Act.

REQUEST FOR COMMENTS: Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the functions of the Bureau, including whether the information will have practical utility; (b) The accuracy of the Bureau's estimate of the burden of the collection of information, including the validity of the methods and the assumptions used; (c) Ways to enhance the quality, utility, and clarity of the information to be collected; and (d) Ways to minimize the burden of the collection of information on respondents, including through

the use of automated collection techniques or other forms of information technology. Comments submitted in response to this notice will be summarized and/or included in the request for OMB approval. All comments will become a matter of public record.

Dated: February_____, 2017.

Darrin A. King,

Paperwork Reduction Act Officer, Bureau of Consumer Financial Protection.

Table of Contents & Instructions

<u>Number</u>	<u>Name</u>	<u>Unit(s)</u>
Table 1	<u>Federal Loan Portfolio Composition & Performance</u>	Thousands of accounts & millions of dollars
Table 2	<u>Federal Loan: Consumer Outreach</u>	Multiple
Table 3	<u>Federal Loan: Income-Driven Repayment Programs</u>	Multiple
Table 4	<u>Private: Portfolio Composition & Performance</u>	Hundreds of accounts & thousands of dollars
Definitions	<u>Summary of Terms and Definitions</u>	NA

Reporting Period:	CYXX QX
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Standard Instructions:	1) Use the categories in the following table to calculate the cross-tabs
	2) For definitions, please see "Summary of Terms and Definitions"
	3) Run tables 1 and 4 twice per each platform inquiry, as appropriate; first for borrower counts and second for loan volume by dollar.
	4) The data can be proved as a delimited text file; you are not required to format data into an excel format matching this table.
	5) You may use rows and column labels to reference data elements.

CFPB Data Usage:	Responses to this data collection will be used only for statistical purposes. The reports prepared for this study will summarize findings across the sample and will not associate responses with a specific organization or individual. We will not publicly disclose information that identifies a particular entity, except as required by law. Servicers may submit the aggregated data tables to the Bureau's data intake team using a basic tabular format, such as a delimited text file, or may work with the Bureau to determine the most appropriate method of transfer.
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OMB Expiration Date:	XX/XX/XXXX
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Federal Loan: Consumer Outreach

Reporting Period:	CYXX QX
Unit:	See subsections below
Special Instructions:	<p>Based on loan types listed in Table 1, count outreach activities using units specified below. The population frame should be based on borrower repayment status at the beginning of the reporting period, and should only include borrowers with at least one loan in post "in-school" status. Summaries should reflect aggregated activities in federal loan borrowers' accounts during the reporting period.</p> <p>In order to minimize the burden associated with this request, servicers may provide separate responses for their commercial platform (Commercial FFEL, Perkins, and "Other" as applicable) and ED platform (ED-owned FFEL, Direct Loan, and "Other" as applicable).</p>

	Column Label	D	E
		Post in-school loan(s) (at beginning of the reporting period)	30+ DPD (at beginning of the reporting period)
1) Borrower Contact (thousands of contacts):			
2.1.0.0.0	Total unduplicated borrowers		
2.1.1.0.0	<i>Successful Outbound Live-Contacts (servicer-initiated)</i>		
2.1.1.1.0.0	Borrower initiated change in repayment plan (IDR)		
2.1.1.2.0.0	Voluntary forbearance applied to account		
2.1.1.3.0.0	Other borrower initiated change in repayment schedule (non-IDR/voluntary forbearance)		
2.1.1.4.0.0	Borrower submitted payment		
2.1.2.0.0	<i>Inbound Live-Contacts (borrower-initiated)</i>		
2.1.2.1.0.0	Borrower initiated change in repayment plan (IDR)		
2.1.2.2.0.0	Voluntary forbearance applied to account		
2.1.2.3.0.0	Other borrower initiated change in repayment schedule (non-IDR/voluntary forbearance)		
2.1.2.4.0.0	Borrower submitted payment		
2) No contact (thousands of unduplicated borrowers):			
2.2.0.0.0	"Not current" borrowers with no payment or contact established		

Sections 3 and 4: For borrowers recertifying enrollment in their current IDR plan, the reporting period includes borrowers who had a recertification anniversary date during CYXX[X-2] (this is the "IDR Recertification Reporting Period"). Recertification times may reflect activity initiated from the beginning of CYXX Q[X-3] and completed by the end of CYXX QX to include late recertification applications for those with recertification anniversaries late in the quarter (this is the "IDR Recertification Review Period").

In order to minimize the burden associated with this request, servicers may provide separate responses for their commercial platform (Commercial FFEL, Perkins, and "Other" as applicable) and ED platform (ED-owned FFEL and DL).

Column Label	F
All	
Row Label 1.) IDR Applicants (thousands of borrowers)	
3.1.0.0.0 Unduplicated Income-Driven Repayment (IDR) applicants within CYXX Q[X-2]	
2.) IDR Applications (thousands of applications)	
3.2.0.0.0 Total IDR applications received within CYXX Q[X-2]	
3.2.1.0.0 <i>IDR applications submitted with a tax return</i>	
3.2.1.1.0 Approved IDR applications (measure approval time from date of first application submission)	
3.2.1.1.1.0 <i>Under 30 days</i>	
3.2.1.1.2.0 <i>30-59 days</i>	
3.2.1.1.3.0 <i>60-89 days</i>	
3.2.1.1.4.0 <i>90+ days</i>	
3.2.1.2.0 "In process" or incomplete IDR applications	
3.2.1.3.0 Ineligible or abandoned IDR applications	
3.2.2.0.0 <i>IDR application submitted with alternative docs</i>	
3.2.2.1.0 Approved IDR applications (measure approval time from date of first application submission)	
3.2.2.1.1.0 <i>Under 30 days</i>	
3.2.2.1.2.0 <i>30-59 days</i>	
3.2.2.1.3.0 <i>60-89 days</i>	
3.2.2.1.4.0 <i>90+ days</i>	
3.2.2.2.0 "In process" or incomplete IDR applications	
3.2.2.3.0 Ineligible or abandoned IDR applications	
3.) Recertification Anniversaries (thousands of unduplicated borrowers):	
3.3.1.0.0 Total number of borrowers with recertification anniversaries in CYXX Q[X-2]	
3.3.1.1.0 <i>Recertified on-time during the review period</i>	
3.3.1.1.1.0 <i>Eligible for Partial Financial Hardship (PFH)</i>	
3.3.1.1.2.0 <i>Not eligible for Partial Financial Hardship (PFH)</i>	
3.3.1.2.0 <i>Recertified late during the review period</i>	
3.3.1.2.1.0 <i>Eligible for Partial Financial Hardship (PFH)</i>	
3.3.1.2.2.0 <i>Not eligible for Partial Financial Hardship (PFH)</i>	
3.3.1.3.0 <i>Applied to change repayment plan (during the review period)</i>	
3.3.1.4.0 <i>Did not recertify (during the review period)</i>	
4.) Recertification Applications (thousands of applications):	
3.4.0.0.0 Total IDR recertification applications received for borrowers in CYXX Q[X-2]	
3.4.1.0.0 <i>IDR recertification application submitted with a tax return</i>	
3.4.1.1.0 Complete recertification application submitted (measure "approval" from recertification anniversary date)	
3.4.1.2.0 <i>Approved by recertification anniversary date</i>	
3.4.1.2.1.0 <i>Approved under 30 days</i>	
3.4.1.2.2.0 <i>Approved 30-59 days</i>	
3.4.1.2.3.0 <i>Approved 60-89 days</i>	
3.4.1.2.4.0 <i>Approved 90-119 days</i>	
3.4.1.2.5.0 <i>Approved 120-149 days</i>	
3.4.1.2.6.0 <i>Approved 150-180 days</i>	
3.4.1.2.7.0 <i>Not approved within 180 days (or by end of review period)</i>	
3.4.1.3.0 Incomplete recertification applications still in process	

Private: Portfolio Composition & Performance

Reporting Period:	CYXX QX
Unit:	Hundreds of accounts & thousands of dollars
Special Instructions:	Run inquiry to calculate the following values by hundreds of accounts and thousands of dollars. Summaries should reflect federal loan borrowers' accounts as they appeared at the end of the reporting period, unless otherwise specified. Do not include any K-12 loans. Gray sections are not required portions of the data request.

Column Label

	G	H1	H2	H3	H4
	All	Loan Type			
		Count of accounts that include the following loan types and total dollar volume by loan type			
		Undergraduate	Graduate	Parent	Refinanced
Row Label 1.) Composition:					
4.1.0.0.0 Total Unduplicated Borrowers					
4.1.1.0.0 Total Accounts/Loan Volume					
4.1.2.0.0 Disbursement during reporting period					
4.1.2.1.0 <i>In-school disbursement</i>					
4.1.2.2.0 <i>Refinance disbursement</i>					
4.1.3.0.0 Account/loan(s) paid in full during reporting period					
4.1.3.1.0 <i>Paid in full by third parties</i>					
4.1.4.0.0 Co-signed loans					
4.1.5.0.0 Non-co-signed loans					
4.1.6.0.0 Military Flag					
4.1.6.1.0 <i>SCRA rate cap applied</i>					
2.) Consumer Assistance:					
4.2.1.0.0 Loan Modifications					
4.2.1.1.0 <i>Repayment term increase</i>					
4.2.1.2.0 <i>Interest rate adjustment</i>					
4.2.1.3.0 <i>Accrued interest adjustment</i>					
4.2.1.4.0 <i>Principal balance adjustment</i>					
4.2.1.5.0 <i>Other</i>					
4.2.1.6.0 <i>Mixed</i>					
4.2.2.0.0 Cosigner Release Applicants					
4.2.2.1.0 <i>Cosigner Release Approvals</i>					
4.2.2.2.0 <i>Cosigner Release Not Approved</i>					
4.2.2.2.1 Incomplete/in-process cosigner release application					
4.2.2.2.2 Does not meet terms for release					
4.2.2.2.3 Other non-approval reason					
3.) Loan Status:					
4.3.1.0.0 In-School					
4.3.2.0.0 Grace					
4.3.3.0.0 In Active Repayment					
4.3.3.1.0 <i>Current</i>					
4.3.3.2.0 <i>Not Current</i>					
4.3.3.2.1 30-59 Days Delinquent					
4.3.3.2.2 60-89 Days Delinquent					
4.3.3.2.3 90-119 Days Delinquent					
4.3.3.2.4 120-149 Days Delinquent					
4.3.3.2.5 150-179 Days Delinquent					
4.3.3.2.6 180+ Days					
4.3.3.3.0 <i>Forbearance</i>					
4.3.3.4.0 <i>Deferment</i>					
4.3.4.0.0 Other Status					
4.) Defaults and Discharges					
4.4.1.0.0 Non-performing loan charge-offs (within the reporting period)					
4.4.2.0.0 Loans Discharged (within the reporting period)					
5.) Degree Completion					
4.5.1.0.0 Completion					
4.5.2.0.0 Non Completion					

Definitions

Order of Appearance	First Related Row/Column Label	Term	Definition
1	na	Reporting Period	The point in or period of time from which all metrics should be calculated. For example, the CY17 Q3 report should reflect the portfolio as it appeared the on last day of the Q3 quarter of the calendar year.
2	na	Review Period	The specific time frame during which certain activities should be measured, as per instructions.
3	B	Recently defaulted borrower	Loans that have entered "In Repayment Status" as defined below, following a rehabilitation or consolidation that cured a default. Only include borrowers that have cured a default within the 24 months prior to the beginning of the reporting period.
4	C1	Standard 10 year	A repayment plan with fixed level payments for a term up to 10 years.
5	C2	Extended or Standard >10 years	Any repayment plan with a fixed, level payment over a term that is greater than 10 years and up to 30 years (including the extended plan and consolidation loans with terms longer than 10 years).
6	C3	Graduated or Graduated >10 year	A repayment plan with payments that increase, usually every two years for to 10 years (up to 25 years for the extended graduated repayment plan and up to 30 years for consolidation loans).
7	C4	Income-Contingent	A repayment plan that annually calculates the monthly payment amount based on a borrower's discretionary income, family size, and the total amount of Direct Loans. Any remaining loan balance is forgiven after 25 years of qualifying payments (see 34 CFR 685.209(b)).
8	C5a	Income-Based I	A repayment plan that caps borrowers' monthly payments at 15 percent of their discretionary income depending on when they borrowed, but not higher than borrowers' Standard 10 year payment amount. Any remaining loan balance is forgiven after 25 years of qualifying payments (see 34 CFR 682.215 (FFEL), 34 CFR 685.221 (Direct Loans)).
9	C5b	Income-Based I (non PFH status)	Enrollment in Income-Based Repayment I where borrower does not demonstrate Partial Financial Hardship (PFH) (see 34 CFR 682.215 (FFEL), 34 CFR 685.221 (Direct Loans)).
10	C6a	Income-Based II	Repayment plan restricted to borrowers who borrowed their first federal student loan on or after July 1, 2014 that caps borrowers' monthly payments at 10 percent of their discretionary income, but not higher than borrowers' Standard 10 year payment amount (also referred to as "New IBR"). Any remaining loan balance is forgiven after 20 years of qualifying payments (see 34 CFR 685.221).
11	C6b	Income-Based II (non-PFH status)	Enrollment in Income-Based II where borrower does not demonstrate Partial Financial Hardship (PFH) (see 34 CFR 685.221).
12	C6a	Pay As You Earn (PAYE)	A repayment plan that caps borrowers' monthly payments at 10 percent of their discretionary income, but not higher than borrowers' Standard 10 year payment amount. Any remaining loan balance is forgiven after 20 years of qualifying payments (see 34 CFR 685.209(a)).
13	C6b	Pay As You Earn (non-PFH status)	Enrollment in Pay As You Earn where the borrower does not demonstrate Partial Financial Hardship (PFH) (see 34 CFR 685.209(a)).
14	C7a	Revised Pay As You Earn (REPAYE)	A repayment plan that caps borrowers' monthly payments at 10 percent of their discretionary income, and possibly higher than the borrowers' Standard 10 year payment amount. Any remaining loan balance is forgiven after 20 years of qualifying payments for undergraduate students or after 25 years of qualifying payments for graduate students (see 34 CFR 685.209(c)).
15	C7b	REPAYE (ALT)	Borrowers or dollars enrolled in the Alternative Repayment Plan that were previously enrolled in REPAYE (see 34 CFR 685.209(c)(4)(v)). Generally, if a borrower fails to recertify his/her income, he/she will be placed by the servicer in the REPAYE (ALT) category.

16	C8	Repayment plan: Other	Includes loans at the time of the data query that are not enrolled in any of the listed repayment plans.
17	1.1.1.0.0.0	Unduplicated Borrowers	Unit representing the single/primary borrower (or a married couple in the case of a federal spousal consolidation loan) to a given lender/loan holder; unduplicated borrowers may have many loans and multiple accounts. In the case of a co-signed private loan, the co-signer is not the primary borrower and should not be included in totals.
18	1.1.1.1.0.0	Loan Volume	Includes the outstanding principal and unpaid interest balance of loans in the specified status.
19	1.1.1.1.0.0	Accounts	The unit by which the servicer counts the group of loans held by a single/primary borrower (or a married couple in the case of a federal spousal consolidation loan) to a given lender/loan holder. In the case of a co-signed private loan, the co-signer is not the primary borrower and should not be included in totals.
20	1.4.1.0.0.0	In-School Status	Includes loans that have not entered into repayment following separation or completion by the student from an education institution. Loans in "In-School Status" are distinct from loans that are in deferment following a period of repayment due to the borrower re-enrolling at least half-time in an education institution.
21	1.4.2.0.0.0	In Grace Status	Includes loans that have entered a period in which no payment is due after the borrower ceases to be enrolled in school at least half-time.
22	1.4.3.0.0.0	In Active Repayment	Includes loans that are in an active repayment status, including forbearance and deferment.
23	1.4.3.1.0.0	Current	Includes loans that are currently in active repayment and loans that are no more than 29 days past due; excludes loans in forbearance or deferment.
24	1.4.3.2.1.0	Not Current	Includes loans 30 or more days past due; excludes loans already transferred to Debt Management Collection System (DMCS).
25	1.4.3.3.0.0	Total in Deferment	Includes loans in which payments have been postponed as a result of certain circumstances such as returning to school, active military service, or economic hardship. For federal loans, this should include any loans in deferment as defined by 34 CFR 682.210 (FFEL), 34 CFR.204 (Direct loans), or 34 CFR 674.34 (Perkins).
26	1.4.3.3.1.0	Unemployment or Economic Hardship Deferment	Includes deferments utilized due to unemployment or economic hardship (includes Peace Corps service).
27	1.4.3.3.1.1	Unemployment or Economic Hardship Deferment (>12 months)	Use of unemployment or economic hardship deferment to date, if cumulative total is greater than 12 months.
28	1.4.3.3.2.0	Military Deferment	Deferment utilized due to a period of active duty military service during a war, military operation, or national emergency.
29	1.4.3.3.2.1	Military Deferment (>12 months)	Military deferment, if cumulative total is greater than 12 months.
30	1.4.3.3.3.0	School Deferment	Deferment available to loans that have entered repayment but borrowers have since enrolled in school at least half-time.
31	1.4.3.3.4.0	Other Deferment	All periods of deferment other than those connected to military service, unemployment, economic hardship, or enrollment in school. Note that this category, when combined with rows 1.4.3.3.1.0 (Unemployment or Economic Hardship Deferments), 1.4.3.3.2.0 (Military Deferment) and 1.4.3.3.3.0 (School Deferment), should equal row 1.4.3.3.0.0 (Deferment).
32	1.4.3.4.0.0	Forbearance	Includes loans in which payments have been temporarily suspended or reduced. For federal loans, this should include any loans in forbearance defined by 34 CFR 682.211 (FFEL), 34 CFR.205 (Direct loans), or 34 CFR 674.33(d) (Perkins).

33	1.4.3.4.1.0	Administrative forbearance	Includes the application of non-capitalizing forbearance applied for administrative purposes, including instances such as forbearance applied in the case of as national emergencies, military mobilizations, death, or to process documentation supporting requests for deferment, forbearance, or a change in repayment plans (including enrollment in or recertification of an income-driven repayment plan, or consolidation loans). This should only include the prospective application of Administrative Forbearance.
34	1.4.3.4.2.0	Voluntary Forbearance	Capitalizing forbearance applied at the request of the borrower.
35	1.4.3.4.2.1	Long-term forbearance	An account that has been in a capitalizing forbearance for a period of 12 consecutive months or greater.
36	1.4.3.4.2.2	Serial forbearance	An account that has three (or greater) periods of capitalizing forbearance applied to an account over the preceding 24 months. Individual periods of forbearance can be of any length.
37	1.4.3.4.3.0	Retroactively applied forbearance	Incidences of forbearance applied with respect to past due payments, including payments that would be due at the time a borrower is seeking to enroll in an income-driven repayment plan or another repayment plan. Does not apply to prospective use of forbearance.
38	1.4.3.4.3.0	Other Forbearance	Any other type of forbearance, including mandatory forbearance. Note that this category, when combined with rows 1.4.3.4.1.0 (Administrative Forbearance), and 1.4.3.4.2.0 (Voluntary Forbearance) should equal row 1.4.3.4.0.0 (Forbearance)
39	1.4.4.0.0.0	Other Loan Status	Any other loans in a status not reported as "In-School Status," "In Grace Status" or "In Active Repayment Status" ; includes loans that are in non-defaulted bankruptcy status or in a disability status.
40	1.5.1.0.0.0	Defaults	Loans that are technically in default under the definition of default included in the Higher Education Act (34 CFR 685.102(b) (Direct Loans), 34 CFR 682.200(b). Generally, any loan that is 270 or more days past due, including, but not limited to, loans that have been referred to DMCS or transferred to a Guaranty Agency during the reporting period.
41	1.5.1.2.0.0	Second-time default	Loans that are technically in default (270 days or more past due) after returning to "In Active Repayment Status" in the last 24 months following a successful rehabilitation or consolidation curing a prior default.
42	1.5.2.0.0.0	DMCS	Debt Management and Collections System (DMCS); system managed by the Department of Education for use by debt collection or private collection agencies (PCA).
43	1.5.3.0.0.0	Loans discharged	Loans removed due to discharge, end of an IDR term, PSLF, total and permanent disability, death discharges, or other means of removing student loan debt from a borrower's balance.
44	1.6.1.0.0.0	Completion	For loans post-grace period only; school separation code on an account indicates that borrower is in repayment following completion of a degree/certificate/program.
45	1.6.2.0.0.0	Non-Completion	For loans post-grace period only; school separation code is not related to degree/certificate/program completion.
46	D	Post In-School Loan(s)	Borrower accounts with at least one loan that has entered grace or in active repayment status.
47	E	30+ DPD	Borrower accounts with at least one loan 30 or more days delinquent at the beginning of the reporting period
48	2.1.1.0.0.0	Successful outbound live contacts (service-initiated)	Servicer established live contact with consumer due to direct outreach (includes live call center interactions, chatroom conversation; does not include email correspondence, texting, or inbound calls from borrowers in response responding to phone calls/messages from servicer).
49	2.1.1.1.0.0	Borrower initiated change in repayment plan (IDR only)	The disposition code(s) for the interaction indicates that the borrower initiated changing their repayment plan to an IDR plan.
50	2.1.1.2.0.0	Voluntary forbearance applied to account	The disposition code(s) for the interaction indicates that the borrower opted to enroll in a voluntary forbearance.

51	2.1.1.3.0.0	Other borrower initiated change in repayment schedule (non-IDR/voluntary forbearance)	The disposition code(s) for the interaction indicates that the borrower opted to change their repayment plan or repayment schedule, including enrollment in non-IDR repayment plan options (extended, graduated, etc.) or application of any type of deferment or forbearance other than voluntary forbearance.
52	2.1.1.4.0.0	Borrower submitted payment	The disposition code(s) for the interaction indicates that the borrower submitted a payment; exclude changes to the repayment plan, voluntary forbearance, or repayment schedule
53	2.1.2.0.0.0	Inbound live-contacts (borrower-initiated)	Consumer contacts servicer via a "live interaction" (includes live call center interactions, chatroom conversation; does not include email correspondence, texting, or inbound calls from borrowers in response responding to phone calls/messages from servicer).
54	2.2.0.0.0.0	"Not current" borrowers with no payment or contact established	Include only borrowers "in active repayment," but "not current." Servicer did not successfully contact the borrower (no record of borrower responding to correspondence or answering a contact attempt) and borrower made no payments made during the reporting period.
55	3.1.0.0.0.0	Income-driven repayment	Any repayment plan in which monthly payments are based upon the borrower's income; includes Income Sensitive (ISR), Income Contingent (ICR), Income-based (IBR), Pay as you Earn (PAYE), and Revised Pay as You Earn (REPAYE).
56	3.1.0.0.0.0	Unduplicated IDR applicants	Total number of unduplicated income-driven repayment (ISR, ICR, IBR, PAYE, and REPAYE) applicants received for borrowers attempting to enroll in an IDR plan. Borrowers switching between IDR plans (e.g. from IBR to REPAYE) are included.
57	3.2.0.0.0.0	IDR applications received	Applications received for enrollment in an IDR plan (ISR, ICR, IBR, PAYE, and REPAYE). Include multiple applications submitted by the same borrower.
58	3.2.1.0.0.0	Submitted IDR application with a tax return	Borrower submitted application for enrollment in IDR plan (ISR, ICR, IBR, PAYE, and REPAYE) using a tax return as proof of income; includes, but not limited to, online applications that connect with tax return information via studentloans.gov.
59	3.2.2.0.0.0	Submitted IDR application with alternative docs	Borrower submitted application for enrollment in IDR plan (ISR, ICR, IBR, PAYE, and REPAYE) with alternative documentation of income (see definition for Alternative Docs).
60	3.2.1.2.0.0	"In process" IDR applications	Application received for enrollment in an IDR plan (ISR, ICR, IBR, PAYE, and REPAYE) during reporting period that is still in process at the end of the review period. Include applications to switch between IDR plans (e.g., from IBR to PAYE).
61	3.2.1.2.0.0	Incomplete IDR applications	Application received for enrollment in an IDR plan (ISR, ICR, IBR, PAYE, and REPAYE) during the reporting period that was submitted without sufficient information to approve or deny the borrower for enrollment in an IDR plan. Include applications to switch between IDR plans (e.g., from IBR to PAYE).
62	3.2.1.3.0.0	Ineligible IDR applications	IDR application that is complete, but for which the borrower is ineligible for chosen IDR plan.
63	3.2.1.3.0.0	Abandoned IDR applications	IDR application that remains incomplete after 60 days from the date of submission.
64	3.3.1.0.0.0	Recertification anniversary	The date that scheduled monthly payment amounts under an IDR plan expire; may also be referred to as "IDR recertification date," "IDR anniversary date," "IDR renewal date," "IDR expiration date," etc.
65	3.3.1.1.0.0	Recertified on-time	Borrower successfully recertified income and family size for continued enrollment in the same IDR plan before the recertification anniversary. Does not include borrowers switching into a new IDR plan (e.g., borrowers switching from IBR to REPAYE).
66	3.3.1.1.1.0	Partial Financial Hardship (PFH)	Circumstances in which a borrower is making payments based on income and family size that are less than what the borrower's payments would be under a standard, 10 year repayment plan.

67	3.3.1.2.0.0	Recertified late	Borrower successfully recertified income and family size for continued enrollment in the same IDR plan, but recertified past the expiration of the annual payment period or needed the use of retroactive or administrative forbearance. Does not include borrowers switching into a new IDR plan (e.g., borrowers switching from IBR to REPAYE).
68	3.3.1.3.0.0	Applied to change repayment plan	Borrowers applying to enroll into a different income-driven repayment plan than the plan in which they are currently enrolled. If applying to change to another IDR plan (e.g., borrowers switching from IBR to REPAYE), borrowers application processing metrics should be captured in section 2.2
69	3.4.0.0.0.0	Recertification application	Documentation submitted for IDR recertification, including applications and any necessary supporting documentation submitted by a borrower who is attempting to continue in the same IDR plan ; includes incomplete applications; excludes borrowers that applied to change their repayment plan concurrent with their recertification anniversary date.
70	3.4.1.0.0.0	IDR recertification application submitted with a tax return	Borrower submitted IDR recertification application using a tax return as proof of income; includes, but not limited to, online applications that connect with tax return information via studentloans.gov.
71	3.4.1.2.0.0	Approved by recertification anniversary date	Borrower successfully recertified income and family size for continued enrollment in the same IDR plan before the recertification anniversary.
72	3.4.1.3.0.0	Incomplete recertification applications still in process	Incomplete IDR recertification applications received during the specified review period that the student loan servicer is still gathering materials for and/or processing 180+ days past the recertification anniversary date.
73	3.4.1.4.0.0	Abandoned IDR recertification	Applications remaining incomplete after 60 days from the date of submission, and for which the servicer has not received additional information from the borrower.
74	3.4.2.0.0.0	IDR recertification application submitted with alternative docs	IDR recertification process that requires the borrower to provide alternative documentation to establish income (rather than matching to a recent tax return).
75	H1	Undergraduate	Private education loan taken out by the student with or without a co-signer to fund post-secondary education (including loans for bachelor, associate, and certificate programs); does not include parent loans, or graduate loans, any loan used to pay for expenses not included in cost of attendance.
76	H2	Graduate Loan	Private education loan taken out by the student with or without a co-signer to fund graduate school education; does not include parent loans, residency loans, bar exam loans, or any loan used to pay for expenses not included in cost of attendance.
77	H3	Parent Loan	Private education loan taken out by the parent or an individual other than the student to fund a student's education; includes loans to support post-secondary or graduate school.
78	H4	Refinanced Loan	Private consolidation loan issued to pay off, in full, the outstanding balance of one or more existing education loans (federal and/or private).
79	4.1.2.0.0.0	Disbursement	Funds paid out by lender to the borrower or third party entity for the purposes of education.
80	4.1.2.1.0.0	In-School Disbursement	Disbursement of loan proceeds to an educational institution for borrower's education account
81	4.1.2.2.0.0	Refinance Disbursement	Disbursement of the proceeds of a new loan to pay off, in full, the outstanding balance of one or more existing education loans (federal and/or private).
82	4.1.3.0.0.0	Account/loan(s) paid in full	Borrower account or loan(s) closed due to full repayment of loan.
83	4.1.3.1.0.0	Paid in full by third party	Loan reflects paid-in-full status due to payment by a third party that is not the borrower or co-signer.
84	4.1.6.0.0.0	Military	Borrower is identified as an active duty servicemember.
85	4.1.6.1.0.0	SCRA rate cap applied	Borrower has a maximum interest rate cap applied due to protections under the Servicemember's Civil Relief Act (SCRA), 50 U.S.C. App. 527.

86	4.2.1.0.0.0	Loan Modification	Servicer applies a modification to the terms of the loan.
87	4.2.1.1.0.0	Repayment term increase	Loan is modified to give the borrower a longer repayment period (resulting in a lower monthly payment for a longer period of time).
88	4.2.1.2.0.0	Interest rate adjustment	Loan is modified to reduce its interest rate.
89	4.2.1.3.0.0	Accrued interest adjustment	Loan is modified to reduce the total interest accrued on the loan.
90	4.2.1.4.0.0	Principal balance adjustment	Loan is modified to reduce the total principal balance owed.
91	4.2.1.5.0.0	Other modification	Loan is modified in a manner not captured in the listed methods.
92	4.2.1.6.0.0	Mixed modification	Loan is modified using multiple modification methods.
93	4.2.2.0.0.0	Cosigner Release Applicants	Unduplicated borrowers who submitted an application for co-signer release.
94	4.2.2.1.0.0	Cosigner Release Approvals	Co-signer release applications approved by the lender and applied by the servicer.
95	4.2.2.2.0.0	Cosigner Release Not Approved	Co-signer release applications not approved by the lender and applied by the servicer by the end of the reporting period.
96	4.2.2.2.1.0	Incomplete/in-process cosigner release application	Co-signer release applications not approved by the lender and applied by the servicer by the end of the reporting period because application is incomplete or still under review.
97	4.2.2.2.2.0	Does not meet terms of release	Co-signer release application does not meet terms for release as directed by the lender.
98	4.2.2.2.3.0	Other non-approval reason	Co-signer release application not approved based on rationale not captured by reasons listed.
99	4.4.1.0.0.0	Non-performing loan charge-offs (within the reporting period)	Lender has declared the debt unlikely to be collected; charge off reported to borrower's credit bureau report.