

**RE: Default Prevention, AB 2551 and ECMC**

Patty Mendoza

Tue 12/13/2022 12:01 PM

To: Danmin Deng <dengdanmin@fhda.edu>; Bret Watson <watsonbret@fhda.edu>  
Cc: Laurie Scolari <scolarilaurie@fhda.edu>; Elias Regalado <regaladoelias@fhda.edu>

Hi Danmin,

The default applies to both non-bachelors and bachelor's students. It has a bachelor's because our institution offers a bachelor's program.

I can save the information as a PDF and will forward it to you.

Regards,

Patty

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**From:** Danmin Deng <dengdanmin@fhda.edu>  
**Sent:** Tuesday, December 13, 2022 10:36 AM  
**To:** Patty Mendoza <mendezapatria@fhda.edu>; Bret Watson <watsonbret@fhda.edu>  
**Cc:** Laurie Scolari <scolarilaurie@fhda.edu>; Elias Regalado <regaladoelias@fhda.edu>  
**Subject:** Re: Default Prevention, AB 2551 and ECMC

This is awesome! We are meeting right now and we saw it says for "Foothill", but only for Bachelor's degree? Does this apply to our regular Foothill students? If not, do you have the similar info for regular FH students?

Somehow, I couldn't open the link you provided. You may have a magical access:) Could you please help us save the web info as a pdf (you can print and choose to "save as a pdf")? Thanks a lot in advance!

Happy holidays!

Best,  
Danmin Deng  
Program Coordinator  
Finance & Administrative Services  
Foothill College  
[dengdanmin@fhda.edu](mailto:dengdanmin@fhda.edu)  
650-949-7711

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**From:** Patty Mendoza <mendezapatria@fhda.edu>  
**Sent:** Tuesday, December 13, 2022 10:24 AM  
**To:** Danmin Deng <dengdanmin@fhda.edu>; Bret Watson <watsonbret@fhda.edu>  
**Cc:** Laurie Scolari <scolarilaurie@fhda.edu>  
**Subject:** RE: Default Prevention, AB 2551 and ECMC

Good morning Danmin,

Let me know if the below screenshot is what you are requesting:

<https://nslsdfap.ed.gov/cdr-searchable-database/school/detail/view>

## Official Cohort Default Rate Information

Official Cohort Default Rate Search for Schools > Official Cohort Default Rate Search Results > Official Cohort Default Rate Information

### School 3-Year Default Rate FY 2019, 2018, and 2017

OPEID: 001199      Type: Bachelor's Degree

Name: Foothill College      Control: Public

Address: 12345 EL MONTE ROAD      Program: NONE  
LOS ALTOS HILLS, CA 940224597

Cohort Fiscal Year	Official Default Rate	Number of Borrowers in Default	Number of Borrowers in Repayment	Enrollment Figures	Percentage Calculation
2019	3.7	14	371	29,698	1.25%
2018	11.2	43	382	30,736	1.24%
2017	13.8	46	333	31,186	1.07%

**ENROLLMENT NOTE:** To provide context for the Cohort Default Rate (CDR) data, we include Enrollment Figures (students enrolled at any time during the year) and the corresponding Percentage Calculation (borrowers entering repayment divided by that enrollment figure). There is no direct relationship between the timing of when a borrower entered repayment and any particular enrollment year; we have chosen to use the academic year ending on the 30th of June before the beginning of the cohort year.

Thank you,

**Patricia Mendoza** (ShelHerElla)

Interim Director of Financial Aid  
Foothill College  
12345 El Monte Rd.  
Los Altos Hills, CA 94022  
650-949-7223  
Financial Aid Website: <https://foothill.edu/financialaid/>



**From:** Danmin Deng <[dengdanmin@fhda.edu](mailto:dengdanmin@fhda.edu)>  
**Sent:** Tuesday, December 13, 2022 10:19 AM  
**To:** Patty Mendoza <[mendezapatria@fhda.edu](mailto:mendezapatria@fhda.edu)>; Bret Watson <[watsonbret@fhda.edu](mailto:watsonbret@fhda.edu)>  
**Cc:** Laurie Scolari <[solarilaurie@fhda.edu](mailto:solarilaurie@fhda.edu)>  
**Subject:** Re: Default Prevention, AB 2551 and ECMC

Hi Patty,

Do you happen to know where the federal guidelines about student default rates? If you have the link, can you please also share the link? Much appreciated!

Best,  
Danmin Deng  
Program Coordinator  
Finance & Administrative Services  
Foothill College  
[dengdanmin@fhda.edu](mailto:dengdanmin@fhda.edu)  
650-949-7711

**From:** Danmin Deng <[dengdanmin@fhda.edu](mailto:dengdanmin@fhda.edu)>  
**Sent:** Tuesday, December 13, 2022 7:38 AM  
**To:** Patty Mendoza <[mendezapatria@fhda.edu](mailto:mendezapatria@fhda.edu)>; Bret Watson <[watsonbret@fhda.edu](mailto:watsonbret@fhda.edu)>  
**Cc:** Laurie Scolari <[solarilaurie@fhda.edu](mailto:solarilaurie@fhda.edu)>

**Subject:** Re: Default Prevention, AB 2551 and ECMC

Thank you, Patty, for your help! I really appreciate it!

Best,  
Danmin Deng  
Program Coordinator  
Finance & Administrative Services  
Foothill College  
[dengdanmin@fhda.edu](mailto:dengdanmin@fhda.edu)  
[650-949-7711](tel:650-949-7711)

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**From:** Patty Mendoza <[mendezapatria@fhda.edu](mailto:mendezapatria@fhda.edu)>  
**Sent:** Monday, December 12, 2022 5:49:58 PM  
**To:** Danmin Deng <[dengdanmin@fhda.edu](mailto:dengdanmin@fhda.edu)>; Bret Watson <[watsonbret@fhda.edu](mailto:watsonbret@fhda.edu)>  
**Cc:** Laurie Scolari <[scolarilaurie@fhda.edu](mailto:scolarilaurie@fhda.edu)>  
**Subject:** FW: Default Prevention, AB 2551 and ECMC

Hi Danmin,

I checked with the office, and they were unaware of how Kevin managed the default rate. I met with Lisa Mandy, and she mentioned that Kevin used a process through the chancellor's office. Please see the email below.

Feel free to let me know if you have any questions.

Thank you,

**Patricia Mendoza** (ShelHerElla)

Interim Director of Financial Aid  
Foothill College  
12345 El Monte Rd.  
Los Altos Hills, CA 94022  
650-949-7223  
Financial Aid Website: <https://foothill.edu/financialaid/>



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**From:** Lisa Mandy <[mandylisa@fhda.edu](mailto:mandylisa@fhda.edu)>  
**Sent:** Monday, December 12, 2022 3:58 PM  
**To:** Patty Mendoza <[mendezapatria@fhda.edu](mailto:mendezapatria@fhda.edu)>  
**Subject:** Fw: Default Prevention, AB 2551 and ECMC

Best regards,

Lisa Mandy  
Director, Financial Aid and Scholarships  
CCCSFAAA President Elect 2022-23  
[mandylisa@deanza.edu](mailto:mandylisa@deanza.edu)  
(408) 864-8403 (voice)

**Workshops and drop-in appointments now available! Visit our website to sign up!**

<https://www.deanza.edu/financialaid/>

We are open for in-person assistance on the following days:

Monday - Thursday, 9am to 5pm  
Friday, 9am to 1pm



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**From:** Chief Financial Aid Officers <[CFAO-ALL@LISTSERV.CCCCO.EDU](mailto:CFAO-ALL@LISTSERV.CCCCO.EDU)> on behalf of Kevin Harral <[harralkevin@FHDA.EDU](mailto:harralkevin@FHDA.EDU)>  
**Sent:** Monday, September 10, 2018 3:58 PM  
**To:** [CFAO-ALL@LISTSERV.CCCCO.EDU](mailto:CFAO-ALL@LISTSERV.CCCCO.EDU) <[CFAO-ALL@LISTSERV.CCCCO.EDU](mailto:CFAO-ALL@LISTSERV.CCCCO.EDU)>  
**Subject:** Re: Default Prevention, AB 2551 and ECMC

Hello everyone,

We have been using the Student Connections product for about 3-4 years, but only the baseline service. The baseline service allows for in-house default management and allows for batches of email or snail-mail campaigns. The form letters are crafted to fit your needs and uses macros to pull in each student's servicer information for contact. It also set-ups any phone campaigns the school wants to do. It has been working for us to drop our CDR from ~20 to 13-14% range. It is very user friendly, gives great visual chart displays of current populations and projections for any relevant cohort year. It batch uploads the loan records from all the servicers (there is initial set-up then it just does it) and your campus brings in the two files from NSLDS to complete the picture.

Downside – the baseline product doesn't do any of the default management. Without putting in the time to send email, mail, or phone campaigns it will only paint the picture of the problems. It is just a tool to streamline and organize your campus default management, providing templates campaigns and a clean source of record keeping and tracking of student borrowers. To get fuller service, which they do provide, it costs more.

Foothill College spends about 1 hour a month doing email and letter campaigns. With only that, we dropped our rate by ~6%. Now we have started the phone campaign for our defaulted or near default populations, to get our CDR out of the teens, and that takes a bit more time.

My two cents.

Kevin Harral  
Director of Financial Aid  
Foothill College

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**From:** Chief Financial Aid Officers [<mailto:CFAO-ALL@LISTSERV.CCCCO.EDU>] **On Behalf Of** Williams, Linda  
**Sent:** Thursday, September 06, 2018 12:27 PM  
**To:** [CFAO-ALL@LISTSERV.CCCCO.EDU](mailto:CFAO-ALL@LISTSERV.CCCCO.EDU)  
**Subject:** Re: Default Prevention, AB 2551 and ECMC

Thank you Ruby – and darn it all. I received a call and a letter that our contract with ECMA would end Oct 14, 2018. ☹️ ECMC has really been beneficial for Sierra College loan students.

For those of you using one of the 3 recommended 3<sup>rd</sup> party vendors, can you provide your pros and cons for your continued partnership with this vendor?

1. Edfinancial
2. i3
3. Student Connections

Thank you,  
Linda



Linda S. Williams, Ed.D  
Director/Financial Aid Program Manager  
Financial Aid Department  
916-660-7311  
[williams@sierracollege.edu](mailto:williams@sierracollege.edu)  
[www.sierracollege.edu](http://www.sierracollege.edu)

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**From:** Chief Financial Aid Officers <[CFAO-ALL@LISTSERV.CCCCO.EDU](mailto:CFAO-ALL@LISTSERV.CCCCO.EDU)> **On Behalf Of** Nieto, Ruby  
**Sent:** Wednesday, September 5, 2018 10:50 AM  
**To:** [CFAO-ALL@LISTSERV.CCCCO.EDU](mailto:CFAO-ALL@LISTSERV.CCCCO.EDU)  
**Subject:** Default Prevention, AB 2551 and ECMC  
**Importance:** High

Dear colleagues,

Those under contract with ECMC have been notified, either through phone call and/or official letter, that unfortunately ECMC will no longer provide default prevention services in CA due to AB 2251, which became operative July 1, 2018. **Your ECMC contracts will end October 14, 2018.**

We would like to say thank you to ECMC, a business partner who had been working with the Chancellor's Office since the default prevention initiative kick off back in the summer of 2013.

#### **A little bit of history on AB 2251**

The Student Loan Servicing Act (AB 2251) was signed into law two years ago and became operative on July 1, 2018. The law established the Department of Business Oversight as headed by the Commissioner of Business Oversight. The main objective of AB 2251 is to provide for the licensure, regulation, and oversight of the student loan servicers by the commissioner. The legislature passed this bill due to the lack of consistent standards for student loan servicing. The intent of the legislature is to promote the following:

- 1) Meaningful access to federal affordable repayment and loan forgiveness benefits.
- 2) Reliable information about student loans and loan repayment options.
- 3) Quality customer service and fair treatment.

#### **Moving Forward**

We have communicated with our other vendors on the recommended list and have confirmed that they have received a CA license or are exempt from this requirement. We have updated the recommended list and you will see three vendors – see attachment. You may contact any of the vendors or all of them and make your decision whom you would like to work with on your default prevention efforts. John Pierson will be available to you to review your contracts prior to signing - it's up to you and certainly not required.

If you are currently under contract with a different vendor not on our recommended list, please check with them and make sure that their either have a license to operate in CA or that they are exempt from this requirement.

Please let us know if you have any questions or concerns.

Have a nice day,

Ruby

*Ruby Nieto*  
Specialist  
Student Financial Assistance Programs  
916.322.4300

