



November 9, 2012

On behalf of Dr. Martin J. Olshinsky, President, West Virginia Northern Community College is providing, though not required, an update to you of the proactive steps the College has taken since Fall 2011 in response to new 3-year Cohort Default Rate calculation and our college's high rate.

WV Northern last year reviewed its trial 3 year Default rate provided in 2011 and took action which reduced the number in default from 178 last year to 130 students during the current reported year . This reduction of 48 students resulted in 26.9% less students defaulting this year. Our reported enrollment for this year is 5125 students which results in 2.5% of our enrolled students defaulting and 9.2% of our enrollment going into repayment.

Some actions taken related to our high rate are:

- 1) More stringent Federal, and thus institutional, financial aid rules regarding standards of progress have caused a number of students to not be able to return to school thus their automatic in school deferment is gone. We are working with these students on loan deferment processes which require the student to initiate the action.
- 2) In the Fall 2011, we added a financial literacy course as a result of a concern at the institution for high default rate, among other things. The course was targeted for students who had below a 2.0 GPA and students who were prior loan borrowers and was implemented with grant funds so no tuition was charged to participants.
- 3) Northern has added "preclaim" letters that are customized, which now come on Northern letterhead and have a financial aid staff signature. We have good results as we personally work with students to direct them to information for making payment, or completing the proper paperwork to defer or put their loan in forbearance.
- 4) The college has also begun to use student personal email addresses that students have provided to their lending/guarantee agency as a means of also contacting them.

Should you have any questions or seek additional information related to the above, please feel free to contact me.

Sincerely,

A handwritten signature in blue ink, appearing to read "Janet M. Fike".

Janet M. Fike

Vice President of Student Services/Director of Financial Aid

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