

Documents and Information Requested:

Unless otherwise noted, the scope of my document and information request is for the period January 1, 2001 through the date of this request.

1. Copies of training materials, policies, guidance and other documents provided to your employees responsible for marketing your or your affiliates' federally guaranteed and private educational loans and services to schools.
2. Copies of documents describing the basis for evaluating the performance of, and the compensation policies for, individuals at your company who interact with schools and are responsible for working with schools to accept your company as a preferred lender to student and/or parent borrowers.
3. A list of schools, if any, where you have asked individuals affiliated with the school to serve on advisory panels or boards, and a list of such appointments that have been accepted, if any.
4. Copies of documents where you have encouraged schools to discontinue participation in the William D. Ford Direct Loan Program (FDLP) and/or switch from the FDLP to the Federal Family Education Loan Program (FFELP) or to stay with the FFELP.
5. A detailed summary of the benefits for FFELP and private loan borrowers who are or were enrolled in those schools for which you are or were designated as a preferred lender, the extent to which such benefits vary by location and institutional control and level, and the effects of loan consolidation on such benefits. Include copies of documents that explain any qualifying factors or other criteria that borrowers and/or schools must meet to obtain borrower benefits and whether such benefits vary based on loan type. As used above, borrower benefits include, but are not limited to, those automatically provided to borrowers and/or those achieved based on borrower behavior, including reduced origination fees and reduced interest rates or rebates for making payments via electronic debit and/or for timely repayments. As used above, loan type includes, for FFELP loans, Subsidized Stafford, Unsubsidized Stafford, PLUS for Parents, PLUS for Graduate/Professional Students, and Consolidation; loan type also includes private loans. As used above, institutional control means (1) public, (2) private not-for-profit, and (3) private for-profit and level means (1) 4-year and higher (4 year), (2) 2-but-less-than 4-year (2 year), and (3) less than 2-year.
6. Please provide the quantitative data as requested in the enclosure concerning the number of borrowers to whom you provided loans, the number of loans made, and the dollar volume of loans made for academic years (AY) 2005-2006 and 2006-2007 (to date), by state, institutional control and type of institution. As also found in the enclosure, provide the quantitative data concerning the type and extent of borrower benefits you offered/provided with respect to these borrowers, loans, and loan volume. For private loans, please disaggregate total number of borrowers, loans, and loan volume by loan terms and conditions and specify the loan terms and conditions. (For example, loans that require borrowers to pay an origination fee of 2 percent, an interest rate of prime plus 5 percent, and a repayment period of 10 years, would be reported on one line).

Number of Borrowers for Academic Year 05-06 (07/01/05 to 06/30/06), by state, loan type, institutional control and type of institution												
State:												
Loan Type	Public			Private Not-for-Profit			Private For-Profit					
	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional
FFEL Loans												
Stafford Subsidized												
Stafford Unsubsidized												
PLUS/Parent												
PLUS/Graduate												
Total FFEL												
Private Loans, by terms and conditions (specify fees, interest rates, repayment period). Use as many lines/rows as necessary												

Proportion of Borrowers Offered/Provided Benefit, by Type of Benefit, for loans awarded in AY 05-06												
Specify Benefit: (e.g., reduced origination fee; reduced rate of interest) Please replicate a separate table for each type of benefit offered/provided.												
State:												
Loan Type	Public			Private Not-for-Profit			Private For-Profit					
	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional
FFEL Loans												
Stafford Subsidized												
Stafford Unsubsidized												
PLUS/Parent												
PLUS/Graduate												
Total FFEL												
Private Loans, by terms and conditions (specify fees, interest rates, repayment period). Use as many lines/rows as necessary												

Number of Loans for Academic Year 05-06 (07/01/05 to 06/30/06), by state, loan type, institutional control and type of institution												
State:												
Loan Type	Public				Private Not-for-Profit				Private For-Profit			
	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional
FFEL Loans												
Stafford Subsidized												
Stafford Unsubsidized												
PLUS/Parent												
PLUS/Graduate												
<i>Total FFEL</i>												
Private Loans, by terms and conditions (specify fees, interest rates, repayment period). Use as many lines/rows as necessary												

Proportion of Loans For Which Benefits Provided/Offered, by Type of Benefit for loans awarded in AY 05-06												
Specify Benefit: (e.g., reduced origination fee; reduced rate of interest) Please replicate a separate table for each type of benefit offered/provided.												
State:												
Loan Type	Public				Private Not-for-Profit				Private For-Profit			
	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional
FFEL Loans												
Stafford Subsidized												
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PLUS/Parent												
PLUS/Graduate												
<i>Total FFEL</i>												
Private Loans, by terms and conditions (specify fees, interest rates, repayment period). Use as many lines/rows as necessary												

Loan Volume for Academic Year 05-06 (07/01/05 to 06/30/06), by state, loan type, institutional control and type of institution												
State:												
Loan Type	Public			Private Not-for-Profit			Private For-Profit					
	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional
FFEL Loans												
Stafford												
Subsidized												
Stafford												
Unsubsidized												
PLUS/Parent												
PLUS/Graduate												
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	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional
FFEL Loans												
Stafford												
Subsidized												
Stafford												
Unsubsidized												
PLUS/Parent												
PLUS/Graduate												
<i>Total FFEL</i>												
Private Loans, by terms and conditions (specify fees, interest rates, repayment period). Use as many lines/rows as necessary												

Number of Borrowers for Academic Year 06-07 (07/01/06 to date), by state, loan type, institutional control and type of institution												
State:												
Loan Type	Public			Private Not-for-Profit			Private For-Profit					
	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional
FFEL Loans												
Stafford												
Subsidized												
Stafford Unsubsidized												
PLUS/Parent												
PLUS/Graduate												
<i>Total FFEL</i>												
Private Loans, by terms and conditions (specify fees, interest rates, repayment period). Use as many lines/rows as necessary												

Proportion of Borrowers Offered/Provided Benefit, by Type of Benefit, for loans awarded in AY 06-07												
Specify Benefit: (e.g., reduced origination fee; reduced rate of interest) Please replicate a separate table for each type of benefit offered/provided.												
State:												
Loan Type	Public			Private Not-for-Profit			Private For-Profit					
	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional
FFEL Loans												
Stafford												
Subsidized												
Stafford Unsubsidized												
PLUS/Parent												
PLUS/Graduate												
<i>Total FFEL</i>												
Private Loans, by terms and conditions (specify fees, interest rates, repayment period). Use as many lines/rows as necessary												

Number of Loans for Academic Year 06-07 (07/01/06 to date), by state, loan type, institutional control and type of institution

State:	Public				Private Not-for-Profit				Private For-Profit			
	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional
FFEL Loans												
Stafford Subsidized												
Stafford Unsubsidized												
PLUS/Parent												
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Private Loans, by terms and conditions (specify fees, interest rates, repayment period). Use as many lines/rows as necessary												

Proportion of Loans For Which Benefits Provided/Offered, by Type of Benefit for loans awarded in AY 06-07

Specify Benefit: (e.g., reduced origination fee; reduced rate of interest) **Please replicate a separate table for each type of benefit offered/provided.**

State:	Public				Private Not-for-Profit				Private For-Profit			
	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional	Less than 2 year	2 Year	4 Year	Graduate or Professional
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State:												
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Responding to Committee on Education and Labor information requests

In responding to the information request from the Committee on Education and Labor, please apply the instructions and definitions set forth below.

Instructions

1. In complying with the request, you should produce all responsive documents that are in your possession, custody, or control, whether held by you or your past or present agents, employees, and representatives acting on your behalf. You should also produce documents that you have a legal right to obtain, that you have a right to copy, or to which you have access, as well as documents that you have placed in the temporary possession, custody, or control of any third party. Records, documents, data or information called for by this request should not be destroyed, modified, removed, transferred, or otherwise made inaccessible to the Committees.
2. In the event that any entity, organization, or individual denoted in this request has been, or is currently, known by any other name than that herein denoted, the request should be read also to include them under that alternative identification.
3. Each document produced should be produced in a form that renders the document capable of being copied.
4. When you produce documents, you should identify to which paragraph in the Committee's request the documents respond.
5. Documents produced in response to this request should be produced together with copies of file labels, dividers or identifying markers with which they were associated when this request was issued. To the extent that documents were not stored with file labels, dividers, or identifying markers, they should be organized into separate folders by any matter prior to production.
6. Each folder and box should be numbered, and a description of the contents of each folder and box, including the request number to which the documents are responsive, should be provided in an accompanying index.

7. It is not a proper basis to refuse to produce a document that any other person or entity also possesses a non-identical or identical copy of the same document.
8. If any of the requested information is stored in machine-readable or electronic form (such as on a computer server, hard drive, CD, DVD, memory stick, or computer backup tape), you should consult with Committee staff to determine the appropriate format in which to produce the information.
9. If compliance with the request cannot be made in full, compliance should be made to the extent possible and should include an explanation of why full compliance is not possible.
10. In the event that a responsive document is withheld on any basis, you should provide the following information concerning the document: (a) the reason the document is not being produced; (b) the type of document; (c) the general subject matter; (d) the date, author, and addressee; and (e) the relationship of the author and addressee to each other.
11. If any document responsive to this request was, but no longer is, in your possession, custody, or control, you should identify the document (stating its date, author, subject and recipients) and explain the circumstances by which the document ceased to be in your possession, custody, or control.
12. If a date or other descriptive detail set forth in this request referring to a document is inaccurate, but the actual date or other descriptive detail is known to you or is otherwise apparent from the context of the request, you should produce all documents which would be responsive as if the date or other descriptive detail were correct.
13. This request is continuing in nature and applied to any newly-discovered information. Any record, document, compilation of data, or information not produced because it has not been located or discovered by the return date should be produced immediately upon location or discovery subsequent thereto.
14. All documents should be bates-stamped sequentially and produced sequentially.
15. Two sets of documents should be delivered to Longworth 1107 to the Attention of Michael C. Zola.

Definitions

1. The term "document" means any written, recorded, or graphic matter of any nature whatsoever, regardless of how recorded, and whether original or copy, including, but not limited to, the following: memoranda, reports, expense

reports, books, manuals, instructions, financial reports, working papers, records, notes, letters, notices, confirmations, telegrams, receipts, appraisals, pamphlets, magazines, newspapers, prospectuses, interoffice and intra-office communications, electronic mail (e-mail), contracts, cables, notations of any type of conversation, telephone calls, meetings or other communications, bulletins, printed matter, computer printouts, teletypes, invoices, transcripts, diaries, analyses, returns, summaries, minutes, bills, accounts, estimates, projections, comparisons, messages, correspondence, press releases, circulars, financial statements, reviews, opinions, offers, studies and investigations, questionnaires and surveys, and work sheets (and all drafts, preliminary versions, alterations, modifications, revisions, changes, and amendments of any of the foregoing, as well as any attachments or appendices thereto), and graphic or oral records or representations of any kind (including without limitation, photographs, charts, graphs, voicemails, microfiche, microfilm, videotape, recordings and motion pictures), and electronic and mechanical records or representations of any kind (including, without limitation, tapes, cassettes, disks, computer server files, computer hard drive files, CDs, DVDs memory sticks, and recordings) and other written, printed typed, or other graphic or recorded matter of any kind of nature, however or otherwise. A document bearing any notation not a part of the original text is to be considered a separate document. A draft of non-identical copy is a separate document within the meaning of this term.

2. The term “communication” means each manner or means of disclosure or exchange of information, regardless of means utilized, whether oral, electronic, by document or otherwise, and whether face-to-face, in a meeting, by telephone, mail, telexes, discussions, releases, personal delivery, or otherwise.
3. The terms “and” and “or” shall be construed broadly and either conjunctively or disjunctively to bring within the scope of this request any information which might otherwise be construed to be outside its scope. The singular includes plural number, and vice versa. The masculine includes the feminine and neuter genders.
4. The terms “person” or “persons” means natural persons, firms, partnerships, associations, corporations, subsidiaries, divisions, departments, joint ventures, proprietorships, syndicates, or other legal, business or government entities, and all subsidiaries, affiliates, divisions, departments, branches and other units thereof.
5. The terms “referring or relating,” with respect to any given subject, means anything that constitutes, contains, embodies, reflects, identifies, states, refers to, deals with or is in any manner whatsoever pertinent to that subject.