

UNITED STATES DEPARTMENT OF EDUCATION  
WASHINGTON, D.C. 20202  
February 2018

GAVILAN COLLEGE                      OPE ID:                      001202  
5055 SANTA TERESA BOULEVARD      FY 2015 Draft 3 Year Cohort      13.3  
GILROY, CA 95020-9599              Default Rate:

SUBJECT: FISCAL YEAR 2015 DRAFT 3 YEAR COHORT DEFAULT RATE

Dear President:

This letter hereby notifies you of your school's fiscal year (FY) 2015 draft cohort default rate (CDR) data. For schools that have one or more borrowers that entered into repayment during the FY 2015 cohort period, the accompanying loan record detail report (LRDR) includes information on the loans made to students for attendance at your school under the Federal Family Education Loan (FFEL) Program and/or William D. Ford Federal Direct Loan (Direct Loan) Program. The U.S. Department of Education's (Department) records indicate that all of the loans included in the report entered into repayment during the FY 2015 period that includes October 1, 2014 through September 30, 2015.

After reviewing your draft LRDR, your school will have an opportunity to challenge the underlying data included in your CDR. It is important that your school submit data corrections prior to the calculation of FY 2015 official cohort default rates scheduled for later this year. Schools must submit their Incorrect Data Challenge using eCDR Appeals. The system allows schools to electronically submit challenges during the draft cohort default rate cycle, and allows data managers and Federal Student Aid (FSA) to electronically view and respond to these challenges and adjustments requests. Schools must continue to submit their Participation Rate Challenge via hardcopy to the Department.

Your school has 45 calendar days to challenge the accuracy of the FY 2015 draft LRDR. If your school does not submit the challenge(s) within the required timeframes, your school will forfeit its right to submit such challenge(s). Schools' timeframe to submit challenges begins with the sixth business day following the announced transmission date for eCDR packages posted to <https://ifap.ed.gov>.

If you have any questions about the FY 2015 draft school cohort default rate process that are not addressed in the Cohort Default Rate Guide, please contact the Operations Performance Division at (202) 377-4259 or via email at [fsa.schools.default.management@ed.gov](mailto:fsa.schools.default.management@ed.gov). You may also visit our website <https://ifap.ed.gov/DefaultManagement/DefaultManagement.html> where you may find the Cohort Default Rate Guide which is a primary reference source for schools to understand the cohort default rates and processes.

Sincerely,

Katrina Turner  
Service Director  
Operations Performance Management Services  
Business Operations  
cc: Marcus DeCosta, Manager, Cohort Default Rate Operations Team

Special note for schools with 29 or fewer borrowers entering repayment for the FY 2015 period: Please refer to page 2 of the Cohort Default Rate Guide for information regarding the average rate formula and calculation.