



News To Know

Florida Department of Education

OSFA's Official Cohort Rate Down 19.3% From Last Year!

October 2010

The Official 2008 Cohort Default Rates were released. The Office of Student Financial Assistance's Official Cohort Default Rate (CDR) is **8.8%**, down .5% from draft and down 19.3% from last year — the second best reduction in the country.

Noteworthy of their successful default-aversion activities, OSFA's team will continue to offer assistance and support to postsecondary institutions with their default prevention efforts. The Navigating Your Financial Future (NyFF) [website](#) offers a variety of "FREE" financial literacy products and services to students, parents, and postsecondary institutions. One particularly beneficial program, the Financial Literacy Program, teaches students time and money management skills and also provides student loan borrowers strategies for successful repayment of their loans.

Successful Default-Aversion Activities.

- Default Aversion Request (DAR) contractors initiate extra efforts to communicate with borrowers on current and future CDR years.
- Contractors focus on specific schools each month.
- OSFA sends letters to all borrowers who are at least 120 days delinquent when the DAR contractors have been unable to make contact with the borrowers.

We are very pleased with the results of 2008 Cohort Default Rate data and are grateful to the Default Prevention Staff and the Default Aversion Staff for their hard work throughout the year.

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The OSFA mission is to facilitate higher education access and services by providing exemplary customer attention, comprehensive financial aid information, and convenient and efficient products.



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Aid

Enroll

Org

Report

Name:	FLORIDA DEPARTMENT OF EDUCATION OSFA		
Code:	712	Type:	Guaranty Agency
Status:	OPEN		

Organization Contact List

	Function	First Name / Last Name	Phone / Ext.	Email
1	PRIMARY CONTACT	CUSTOMER SERVICE	(800)366-3475	
2	SSN/ID ISSUES	ELAINE FLETCHER	(850)410-5230	
3	IS TECHNICAL ISSUES	VACANT	(850)410-6823	
4	ENROLLMENT REPORTING	AMANDA WALKER	(850)245-1886	
5	FAT/SAR/ISIR ISSUES	DEBBY TERFINKO	(850)410-5245	
6	DEFAULT ISSUES	CUSTOMER SERVICE	(800)366-3475	
7	FFEL ISSUES	MARLENE NORRELL	(850)410-5238	
8	COHORT DEFLT RATE ISSUES	JEANIE CARTER	(850)410-5227	
9	GUARANTY AGENCY CONTACT	JOE CHULAK	(850)245-1833	
10	LENDER NSLDS CONTACT	JOE CHULAK	(850)245-1833	
11	CUSTOMER SVC (BORROWERS)	CUSTOMER SERVICE	(800)366-3475	

One of the quickest ways to resolve a financial aid issue is to talk to the right person first.

We have all had the frustrating experience of calls being transferred multiple times and finally being connected with our anticipated contact. For a student or borrower, this frustration is simply multiplied because many do not understand the “industry.” The National Student Loan Data System (NSLDS) Professionals Access website at https://www.nsls.ed.gov/nsls_FAP/secure/logon.jsp provides a useful tool to help you get connect with the right person, the first time.

Under the **ORG** tab is a link to “**Org Contact List**.” This list of contacts, including telephone numbers and e-mail addresses, is maintained by individual organizations (e.g., Direct Loan Servicer, Department of Education Region, Guaranty Agency, Lender, Lender Servicer, School, and State Agency). The contacts are listed by functions.

To improve the usefulness of this tool:

- Periodically check your organization’s contact information displayed on the “**Org Contact List**” to make sure that it is current and displays the correct contacts.
- If changes are necessary, have authorized staff make the online updates to this list.

If you have any questions concerning this tool, or any other NSLDS website function, please call NSLDS at 1-800-999-8219. If you have specific questions about data provided to NSLDS by the Office of Student Financial Assistance, please refer to our Organization Contact List on the NSLDS website.

State Scholarship & Grant Programs

October

- Term 1 Disbursement Eligibility Report (DER) is due to the Office of Student Financial Assistance (OSFA) 30 days after the last day of drop/add.

November

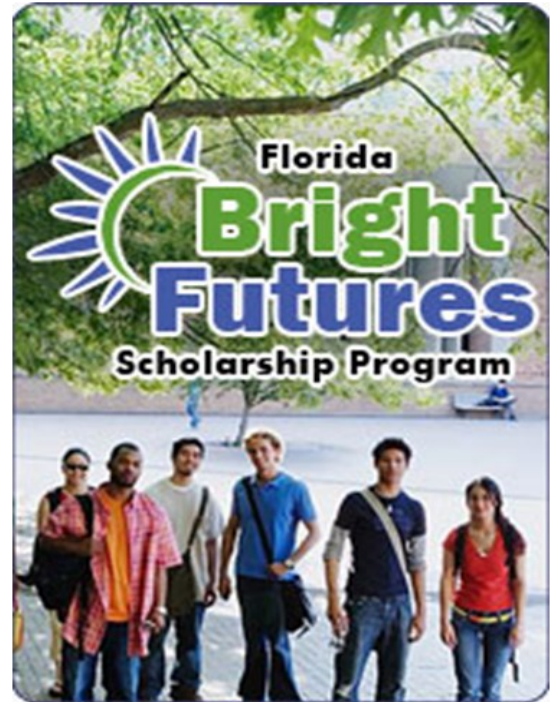
- Bright Futures Academic Top Scholars awardees are notified of initial eligibility.

November /December

- Term 1 refund/reconciliation due to OSFA within 60 days after the last day of drop/add.

December

- Program funds sent to eligible postsecondary institutions for Term 2.
- December 1 – The *2011-12 Initial Student Florida Financial Aid Application* for next award year funding is available on the website via:
 - www.FloridaStudentFinancialAid.org
 - Select **State Grants, Scholarships & Applications**
 - Select **Apply Here**, then
 - **Initial State Student Application**
- Program applicants should continually check their application and certification statuses on this website before the program deadlines.
- Students check the status of their financial aid application and notifications received from OSFA on the website via:
 - www.FloridaStudentFinancialAid.org
 - Select **State Grants, Scholarships & Applications**
 - Select **Application Status & Award History**



Visit our State

Programs

[Calendar!](#)



Navigating Your Financial Future (NyFF)



Navigating Your Financial Future (NyFF) offers a variety of FREE financial literacy products and services to students, parents, and institutions.

Below is a list of [Online Brochures](#)

- Debt Management Overview
- Financial Aid
- Career Planning
- Repayment of your Student Loan
- School and Life Management
- Managing Your Budget
- Managing Your Credit



*your dream, your plan, **your future***

2011-12 National Training for Counselors & Mentors (NT4CM)

NT4CM is available for any individual who advises students and their families on how to fund education beyond high school.

Registration is open for the following confirmed locations:

Fort Pierce, Jacksonville, Miami, Naples, Ocala, Orlando, Tampa, West Palm Beach, and Weston. Please visit our training [website](#) to register.

Important Announcements

U.S. Department on Track to Implement Gainful Employment Regulations; New Schedule Provides Additional Time to Consider Extensive Public Input

The U.S. Department of Education announced that it is on schedule to implement new regulations of the for-profit education sector dealing with gainful employment and 13 other issues to protect students and taxpayers. The regulations will be released in two phases.

Final regulations to ensure program integrity in federal financial aid programs are scheduled for publication on or around November 1, 2010, and will go into effect on July 1, 2011. These regulations will address sections of the gainful employment proposal as well as 13 other issues in an effort to protect students from aggressive or misleading recruiting practices and to provide consumers with better information about the effectiveness of career college and training programs.

Education Secretary Arne Duncan said, "Let me be clear: we're moving forward on gainful employment regulations. While a majority of career colleges play a vital role in training our workforce to be globally competitive, some bad actors are saddling students with debt they cannot afford in exchange for degrees and certificates they cannot use."

"These schools and their investors benefit from billions of dollars in taxpayers subsidies, and in return, taxpayers have a right to know that all of these programs are providing solid preparation for a job."

For the full article, please visit the following [website](#).



**Florida
Department
of Education**

OSFA's Outreach Team Contact information

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The OSFA Philosophy

The Office of Student Financial Assistance (OSFA) has the ability to offer its partners and customers something few public agencies can, the ability to shape OSFA programs and services based on their specific needs and concerns. OSFA provides financial aid workshops, publications, better services for participants, and helps fund scholarship and grant programs. If a participant has a problem or suggestion, the OSFA management team listens and makes every effort to implement a solution that meets their needs. Public dollars deserve the kind of accountability OSFA provides in financing education.



The **News to Know** is now available on the [Policy, Regulations, and Guidance](#) page of our website. Previous editions may be viewed on our [Archives](#) page.

Contact OSFA

Tallahassee, FL

Toll-free State Programs: 1-888-827-2004

E-mail: OSFA@fldoe.org

Toll-free Federal Loans: 1-800-366-3475

Locally: 1-850-410-5200

E-mail: OSFAStudentLoans@fldoe.org

Visit our website at www.FloridaStudentFinancialAid.org

[Click here](#) to contact an
OSFA Outreach
Representative about your
institution's needs.