

The new or surviving school's historical cohort default rates will be the cohort default rates of the school involved in the change of status that has the highest total number of borrowers entering repayment in the two most recent cohort fiscal years for which cohort default rates have been published.

Based on this information, I believe UNG Default rate will be Gainesville's default rate. The last two "official" rates will be the 2 year rates since we do not start using the 3 year rates until next year.

The 2011 rate will not be official until Sept 2013.

Based on this information below: We will not have to do the 30 day delay but may have to do the 30 day delay in 2014 based on the 3 year rates.

Year	# Defaulted	# Entering Repayment	CDR	Campus
2008	44	493	8.92	GSC
	22	684	3.2	NGCSU
2009				
2 yr	73	712	10.25	GSC
	35	741	4.7	NGCSU
3yr	107	715	14.97	GSC
	50	742	6.7	NGCSU
2010				
2 yr	126	1043	12.08	GSC
	43	774	5.5	NGCSU
3 yr	176	1040	16.9	GSC
	56	775	7.2	NGCSU
2011				
draft	116	1273	9.1	GSC
2 yr	28	914	3.0	NGCSU