

## Changes to Currently Approved Direct Loan Servicing Survey

### Survey Population Change:

We are expanding the sampling universe of the currently OMB-approved Direct Loan ACSI Servicing Survey to include additional categories of borrowers. We are doing this to make the overall survey and results more representative of the serviced population. In prior surveys, we have only included borrowers that were in a repayment status and who were not delinquent on any loan payments. This represented only about 43% of the total serviced population. This year we are proposing to include borrowers in an "In School" and "In Grace" status, borrowers in "Forbearance" and "Deferment," and borrowers who are more than 30 days "Delinquent" on a payment. These borrowers all receive similar servicing "treatments," which allows us to use the same questionnaire for the existing and expanded categories.

### New Questions:

The new questions can be found at the end of the currently approved survey, right above the closing. They read as follows:

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#### Performance Benchmark Questions (**Do not read**)

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Thank you for your responses so far, we're almost done. I'd like to finish up by asking you some questions about your interactions with the direct loan servicing center.

On the 1 to 10 scale with 1 as "Poor" and 10 as "Excellent", how would you rate the direct loan servicing center on the following:

- ACS1 The clarity of the letters they send you
- ACS2 Providing consistent information about your account across sources (i.e., statements, call center, online, etc.)
- ACS3 Letting you know how to ask questions about your account
- ACS4 Keeping you informed about changes to your account
- ACS5 Letting you know the options available to you about your account
- ACS6 Working with you if you experience a change in your situation (e.g., lose job, go back to school)
- ACS7 Helping you understand the ways to make payments

To help validate information already collected by the Direct Loan Servicing Vendor, seven questions were added to the revised Direct Loan ACSI questionnaire. These questions were taken directly from the performance benchmarking questions included on the ACS Borrower Survey and that are part of a rubric used by FSA to assess vendor's performance. **The newly added questions have all been approved by the OMB as part of the ACS Borrower Survey.** The collection of this information will provide FSA with an opportunity to receive independent, third-party data that can be compared and validated against the ACS collected information.

Respondent Burden:

With the addition of the new categories of borrowers and to maintain statistical reliability, the sample size of the survey will need to be increased from the currently approved 250 respondents to about 650 respondents. The sample sizes for each category of borrowers will be set to the approximate proportion that exists in the actual servicing population. The "In School" and "In Grace" category sample will contain about 220 responses; the "In Repayment-Non Delinquent" category will contain about 250; the "Delinquent" category will contain about 50; and, the "Forbearance and Deferment" category will contain about 125 responses.

Although the addition of the seven new questions will add less than a minute to the estimated 10 minute burden time required for each respondent to complete the survey, we have added an additional minute to the burden. This means that the respondent burden will increase from the existing 41.7 hours to the following:

250 Previously approved Interviews at 11 Minutes =	45.8 hours
400 Newly Added Interviews at 11 Minutes =	73.3 hours
<b>Total</b>	<b>119.1 hours (of which 77.4 hours are new burden)</b>