

**THE DEPARTMENT OF EDUCATION'S
EXPERIMENTAL SITES INITIATIVE:**

- ADDITIONAL LOAN COUNSELING**
- UNSUBSIDIZED LOAN ELIMINATION FOR CERTAIN GROUPS OF STUDENTS)**

Effective within the 2019-2020 school year, SDCCD (City, Mesa, and Miramar) has been approved by the U.S. Department of Education to participate in an experimental initiative to request certain borrowers to complete additional loan counseling.

Additional Loan Counseling will provide:

- Positive influence decision-making about borrowing
- Promote successful repayment of student loans, including reducing delinquency and defaults
- Have a positive impact on students' academic performance (e.g., grades and time-to completion)

Random Assignment Process:

An institution's eligible undergraduate Direct Loan borrowers who previously completed entrance counseling will be included in the experiment. Approximately one-half of those borrowers will be randomly assigned to:

- A treatment group where the borrowers will be required to complete additional counseling, or

- A control group where the borrowers will not be required to complete additional counseling

Information for students in both the treatment and control groups will be reported to the Department.

Unsubsidized Loan (Under Experimental Site Provisions - Elimination for Certain Groups of Students)

Effective since 2012-2013 school year, San Diego City College along with Mesa College and Miramar College have been approved by the Department of Education to participate in an experimental initiative regarding "Over Borrowing". This allows the college to reduce or eliminate Unsubsidized Loan eligibility and borrowing for certain groups or categories of students. Based on this initiative, the following groups or categories of students will not be eligible to borrow Unsubsidized Loans:

- I. First (1st) Year students
 - a) First (1st) year is defined as students who have completed less than 30 units in their current program or major based on their Academic Plan.
 - b) Units that will be counted towards the 30 units will be units that fulfill the major, general education and district requirements for the current program or major based on the Academic Plan.

