

UNITED STATES DEPARTMENT OF EDUCATION
WASHINGTON, D.C. 20202
September 2020

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| CONCORDE CAREER COLLEGE | OPE ID: | 021571 |
| 5100 POPLAR AVENUE | FY 2017 Cohort Default Rate: | 21.7 |
| MEMPHIS, TN 38137-0132 | | |

SUBJECT: FISCAL YEAR 2017 OFFICIAL COHORT DEFAULT RATE

Dear President:

This letter serves as official notification of your school's fiscal year (FY) 2017 official cohort default rate (CDR) data. According to the Higher Education Act of 1965 (HEA), as amended, the Higher Education Reconciliation Act of 2005 (HERA), Pub.L.109-71 and the Department of Education's (Department) regulations, your school is not subject to any sanctions based on your school's FY 2017 CDR. However, if your school's official FY 2017 CDR is 30.0 percent or greater, the Department may provisionally certify your school when your school applies for recertification to participate in the Federal Student Aid Programs. For more information about provisional certification, please refer to 34 C.F.R. Section 668.16(m)(1) and (2)(i) or contact the School Participation Management Division at 202-377-3173.

For schools that have one or more borrowers that entered into repayment during the FY 2017 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 Department's records indicate that all the loans included in the report entered into repayment during the FY 2017 period that includes October 1, 2016 through September 30, 2017 and defaulted by September 30, 2019.

After reviewing your official LRDR, your school has the opportunity to appeal and or adjust the underlying data included in your CDR. Schools must submit their Loan Servicing Appeal, Uncorrected Data Adjustment and New Data Adjustment requests using the electronic Cohort Default Rate Appeals system (eCDR Appeals). Specifically, the system allows schools to electronically submit these challenges and adjustment requests during the cohort default rate cycle. Likewise, data managers and Federal Student Aid (FSA) can electronically view and respond to the submitted challenges and adjustment requests accordingly. Due to COVID 19, schools are being asked to submit their Participation Rate Appeal, Economically Disadvantaged Appeal, and Erroneous Data Appeal via email to the Department to the email address provided below.

Based on your school's FY 2017 CDR, your school is not eligible for the benefits associated with cohort default rates that are described in

Section 428G(e) of the Higher Education Act and the Higher Education Reconciliation Act of 2005 (HERA), Pub. L. 109-117.

Additionally, under Section 435(a) (7) of the HEA, a school that has a CDR of 30.0 percent or greater for any one year is required to establish a Default Prevention Task Force. The Default Prevention Task Force must create a default prevention program in order to reduce defaults and submit a written Default Prevention Plan to the Department to prevent the loss of institutional eligibility. Schools should contact defaultpreventionassistance@ed.gov for more information.

Please note that if a technical problem caused by the Department results in an inability to access the data, schools have five business days from the receipt of the eCDR notification package to notify Partner Eligibility and Oversight (PEO) services at the email address given below. All schools must meet the established submission timeframes for CDR adjustments and appeals. The Department will not review adjustments and appeals that any school submits outside of the established timeframes.

If you have any questions about your FY 2017 official school CDR review process, please refer to our frequently asked questions at <https://ifap.ed.gov/dm/faq> . If you have further questions you may refer to the Cohort Default Rate Guide (CDRG) or contact PEO at (202) 377-4259 or via email at fsa.schools.default.management@ed.gov . You may also visit our website <https://ifap.ed.gov/dm> where you may find the CDRG which is a primary reference source for schools to understand the cohort default rates and processes.

Sincerely,

Marcus DeCosta
Director, Cohort Default Rates Group
Partner Eligibility and Oversight Services

Deborah Harry, Executive Officer, Partner Participation and Oversight

Special note for schools with 29 or fewer borrowers entering repayment for the FY 2017 period: Please refer to page 2 of the CDRG for information regarding the average rate formula and calculation.