

UNITED STATES DEPARTMENT OF EDUCATION  
WASHINGTON, D.C. 20202  
September 2019

EASTERN INTERNATIONAL COLLEGE  
684 NEWARK AVENUE  
JERSEY CITY, NJ 07306-3906

OPE ID:  
FY 2016 Cohort Default Rate:

031226  
2.8

SUBJECT: FISCAL YEAR 2016 OFFICIAL COHORT DEFAULT RATE

Dear President:

This letter serves as official notification of your school's fiscal year (FY) 2016 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's regulations, your school is not subject to any sanctions based on your school's FY 2016 CDR.

Schools with a cohort default rate of less than 15.0 percent for each of the three most recent fiscal years for which data are available, including eligible foreign schools, may disburse, in a single installment, loans that are made for one semester, one trimester, one quarter, or a four-month period. Such a school is also no longer required to delay the delivery or disbursement of the first disbursement of a loan for 30 days for first-time, first-year undergraduate borrowers. Once your school receives notice from the Department that your school's official CDR is 15.0 percent or greater, this benefit will end within 30 calendar days of the notification.

For schools that have one or more borrowers that entered into repayment during the FY 2016 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 U.S. Department of Education's (Department) records indicate that all the loans included in the report entered into repayment during the FY 2016 period that includes October 1, 2015 through September 30, 2016 and defaulted by September 30, 2018.

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. Schools must continue to submit their Participation Rate Appeal, Economically Disadvantaged Appeal, and Erroneous Data Appeal via hardcopy to the Department.

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 Operations Performance Division at the email address given below. All schools must

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EASTERN INTERNATIONAL COLLEGE  
684 NEWARK AVENUE  
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OPE ID:  
FY 2015

031226  
Cohort Default Rate: 0.0

SUBJECT: FISCAL YEAR 2015 OFFICIAL COHORT DEFAULT RATE

Dear President:

This letter serves as official notification of your school's fiscal year (FY) 2015 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's regulations, your school is not subject to any sanctions based on your school's FY 2015 CDR.

Schools with a cohort default rate of less than 15.0 percent for each of the three most recent fiscal years for which data are available, including eligible foreign schools, may disburse, in a single installment, loans that are made for one semester, one trimester, one quarter, or a four-month period. Such a school is also no longer required to delay the delivery or disbursement of the first disbursement of a loan for 30 days for first-time, first-year undergraduate borrowers. Once your school receives notice from the Department that your school's official CDR is 15.0 percent or greater, this benefit will end within 30 calendar days of the notification.

For schools that have one or more borrowers that entered into repayment during the FY 2015 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 U.S. Department of Education's (Department) records indicate that all of the loans included in the report entered into repayment during the FY 2015 period that includes October 1, 2014 through September 30, 2015 and defaulted by September 30, 2017.

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. Schools must continue to submit their Participation Rate Appeal, Economically Disadvantaged Appeal, and Erroneous Data Appeal via hardcopy to the Department.

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September 2017

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684 NEWARK AVENUE  
JERSEY CITY, NJ 07306-3906

OPE ID:  
FY 2014 Official 3 Year Cohort  
Default Rate:  
Eligible For Benefits

031226  
0.0

RE: FY 2014 Official Cohort Default Rate Notification Letter

Dear President:

This letter officially notifies you of your school's fiscal year (FY) 2014 cohort default rate based on Federal Family Education Loan (FFEL) Program and/or William D. Ford Federal Direct Loan (Direct Loan) Program loans made to students for attendance at your school. Your school's FY 2014 cohort default rate is shown above. Please note that even if your school is no longer participating in the student loan program(s), federal law requires the Department to notify your school of its cohort default rate.

Since the Department is no longer mailing hardcopies of the cohort default rate notification letters to any schools, please refer to <http://www.ed.gov/offices/OSFAP/defaultmanagement/ecdr.html> for a description of the other files that the Department transmitted to you along with this letter.

WHAT FORMULA DID THE DEPARTMENT USE TO CALCULATE MY SCHOOL'S RATE?

The Department uses one of three methods for calculation of cohort default rates:

1. Official non-averaged rate for schools with 30 or more borrowers entering repayment,
2. Official averaged rate for schools with 29 or fewer borrowers entering repayment,
3. Unofficial rate for schools with 29 or fewer borrowers entering repayment with less than three years of data.

For a complete explanation of the types of rates, please see Chapter 2.1 of the Cohort Default Rate Guide, How the Rates are Calculated, available at <http://ifap.ed.gov/DefaultManagement/guide/CDRGuidePart2.html>.

WHAT TYPES OF LOANS DID THE DEPARTMENT INCLUDE IN MY SCHOOL'S RATE CALCULATION?

The Department included three types of loans in your school's cohort default rate calculation:

- (1) Federal Stafford Subsidized and Federal Stafford Unsubsidized Loans

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September 2016

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684 NEWARK AVENUE  
JERSEY CITY, NJ 07306-3906

OPE ID:  
FY 2013 Official 3 Year Cohort  
Default Rate:

031226  
1.0

RE: FY 2013 3-Year Official Cohort Default Rate Notification Letter

Dear President:

This letter officially notifies you of your school's fiscal year (FY) 2013 3-Year cohort default rate based on Federal Family Education Loan (FFEL) Program and/or William D. Ford Federal Direct Loan (Direct Loan) Program loans made to students for attendance at your school. Your school's FY 2013 3-Year cohort default rate is shown above. Please note that even if your school is no longer participating in the student loan program(s), federal law requires the Department to notify your school of its cohort default rate.

Since the Department is no longer mailing hardcopies of the cohort default rate notification letters to any schools, please refer to <http://www.ed.gov/offices/OSFAP/defaultmanagement/ecdr.html> for a description of the other files that the Department transmitted to you along with this letter.

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For a complete explanation of the types of rates, please see Chapter 2.1 of the Cohort Default Rate Guide, How the Rates are Calculated, available at <http://www.ifap.ed.gov/DefaultManagement/guide/CDRGuidePart2.html>.

WHAT TYPES OF LOANS DID THE DEPARTMENT INCLUDE IN MY SCHOOL'S RATE CALCULATION?

The Department included three types of loans in your school's cohort default rate calculation:

- (1) Federal Stafford Subsidized and Federal Stafford Unsubsidized Loans
- (2) Federal Direct Subsidized and Federal Direct Unsubsidized Loans