Default Prevention Plan Submission Overview  
For Schools with 3-Year Cohort Default Rate 30% or Greater

**Background**

Under Section 435(a)(7) of the HEA, an institution that has a 3-Year Cohort Default Rate of 30 percent or greater for any one federal fiscal year is required to establish a Default Prevention Task Force to reduce defaults and prevent the loss of institutional eligibility.

**Preparing a Default Prevention Plan**

The HEA's implementing regulations at 34 CFR 668.217 require that a school's Default Prevention Task Force create a program of default prevention and submit a written Default Prevention Plan to the Department of Education (the Department).

A school's Default Prevention Plan must:

- Identify the factors causing the default rate to exceed the threshold
- Establish measureable objectives and the steps the institution will take to improve its cohort default rate
- Specify the actions the institution will take to improve student loan repayment

**Plan Submission Deadline and Assistance**

Default Prevention Plans should be submitted to the Department by December 30th via e-mail to defaultpreventionassistance@ed.gov.

If a school would like assistance in developing or reviewing its Default Prevention Plan, it may send an e-mail request to defaultpreventionassistance@ed.gov that includes the name, phone number, and e-mail address of a contact person at the school.

Additionally, we encourage schools to visit our Default Prevention Resource Information page on the Information for Financial Aid Professionals (IFAP) Web site. This page consolidates delinquency and default prevention resources in one location.