Handling Defaults and Waivers

Data in the Tutorial

▸ All data are fictitious
  ◦ Identifying information has been altered

▸ FileMaker is very Interactive
  ◦ FileMaker saves continuously
  ◦ Entries are saved automatically

▸ FileMaker often wants to upgrade.
  ◦ DO NOT DO IT!
  ◦ FileMaker 11 is not compatible with FileMaker 12.

Determining Defaults

- Who might default
  - A student who has not completed program (MSW/BASW) and is put into repayment but does not complete repayment.
  - A graduate who did not completed the work requirement and is put into repayment but does not complete repayment
- Process for Non-Repayment
  - Send 3 Certified letters.
  - If no response, **send to Collections agency**.
  - If still no repayments or Collections agency sends it back, send to **Tax Intercept Program**.
  - If still no repayments or School does not use Tax Intercept, all options to collect have been exhausted.
  - Put in default … **Defaulted (exhausted all options to collect)**

Process for Non-Repayment

Repayment of Cash in Lieu of Work

Repayment Status: _____

Repayment Reason: _____

TotalGrant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.
$15,000.00				

Collections Type: _____

Estimated Monthly Amount: _____
(No Interest include...)

Certified Ltrs. Sent
1. ☐
2. ☐
3. ☐

Start Date	End Date

If in Default

Campus Notified?	Cal SWEC Notified?	Amount Defaulted

- In repayment status select one option from dropdown.

These are the most likely options

Repayment pending (arrangements are being made)
Repayment begun(making payments)
Repayment completed(Paid in full)
Repayment delayed(Until Graduation)
Repayment delayed(Temporarily stopped making payments)
→ Repayment stopped(No longer making payments)
Repayment stopped(Back at work)
Repayment restarted(Delay ended, now making payments)
Repayment waived(Need not pay)
→ Delinquent(Can't locate, no response from student/grad)
→ Sent to Collections agency
→ Tax Intercept/Offset
Defaulted (Exhausted all options to collect)
Sent to IRS
Other...

Process for Non-Repayment

Repayment of Cash in Lieu of Work

Repayment Status:	
Repayment Reason:	

Certified Ltrs. Sent
1. ☐
2. ☐
3. ☐

Start Date | **End Date**

If in Default
Campus Notified? | **Cal SWEC Notified?** | **Amount Defaulted**

TotalGrant | **Original Amt. Owed** | **Amt. Remaining** | **Actual Monthly Amt.** | **Monthly Int.**

$15,000.00

Collections Type: **Estimated Monthly Amount:** (No Interest include

- In repayment status select one option from dropdown.
- Enter monetary amounts.

Repayment pending (arrangements are being made)
Repayment begun(making payments)
Repayment completed(Paid in full)
Repayment delayed(Until Graduation)
Repayment delayed(Temporarily stopped making payments)
Repayment stopped(No longer making payments)
Repayment stopped(Back at work)
Repayment restarted(Delay ended, now making payments)
Repayment waived(Need not pay)
Delinquent(Can't locate, no response from student/grad)
Sent to Collections agency
Tax Intercept/Offset
Defaulted (Exhausted all options to collect)
Sent to IRS
Other...

Process for Non-Repayment

Repayment of Cash in Lieu of Work

Repayment Status:		Certified Ltrs. Sent	Start Date	End Date

Repayment Reason:

TotalGrant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.		Campus Notified?	CalSWEC Notified?	Amount Defaulted
$15,000.00					If in Default			

Collections Type:

Estimated Monthly Amount: (No Interest include...

1. ☐
2. ☐
3. ☐

- In repayment status select one option from dropdown.
- Enter monetary amounts.
- Send 3 certified letters.

Repayment pending (arrangements are being made)
Repayment begun(making payments)
Repayment completed(Paid in full)
Repayment delayed(Until Graduation)
Repayment delayed(Temporarily stopped making payments)
Repayment stopped(No longer making payments)
Repayment stopped(Back at work)
Repayment restarted(Delay ended, now making payments)
Repayment waived(Need not pay)
Delinquent(Can't locate, no response from student/grad)
Sent to Collections agency
Tax Intercept/Offset
Defaulted (Exhausted all options to collect)
Sent to IRS
Other...

Process for Non-Repayment

Repayment of Cash in Lieu of Work

Repayment Status:		Certified Ltrs. Sent	Start Date	End Date

Repayment Reason:

1. ☐
2. ☐
3. ☐

If in Default

Campus Notified?   Cal SWEC Notified?   Amount Defaulted

TotalGrant   Original Amt. Owed   Amt. Remaining   Actual Monthly Amt.   Monthly Int.

$15,000.00

Collections Type:

Estimated Monthly Amount:
(No Interest include

- In repayment status select one option from dropdown.
- Enter monetary amounts.
- Send 3 certified letters.
- When still no repayment, send to collections agency.

Repayment pending (arrangements are being made)
Repayment begun(making payments)
Repayment completed(Paid in full)
Repayment delayed(Until Graduation)
Repayment delayed(Temporarily stopped making payments)
Repayment stopped(No longer making payments)
Repayment stopped(Back at work)
Repayment restarted(Delay ended, now making payments)
Repayment waived(Need not pay)
Delinquent(Can't locate, no response from student/grad)
Sent to Collections agency
Tax Intercept/Offset
Defaulted (Exhausted all options to collect)
Sent to IRS
Other...

Process for Non-Repayment

Repayment of Cash in Lieu of Work

Repayment Status:		Certified Ltrs. Sent	Start Date	End Date

Repayment Reason:

1.
2.
3.

If in Default

| | Campus Notified? | CalSWEC Notified? | Amount Defaulted |

TotalGrant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.
$15,000.00				

Collections Type:

Estimated Monthly Amount:
(No Interest include...

- In repayment status select one option from dropdown.
- Enter monetary amounts.
- Send 3 certified letters.
- When still no repayment, send to collections agency.
- When still no repayment, put in **Tax Intercept/Offset.**

Repayment pending (arrangements are being made)
Repayment begun(making payments)
Repayment completed(Paid in full)
Repayment delayed(Until Graduation)
Repayment delayed(Temporarily stopped making payments)
Repayment stopped(No longer making payments)
Repayment stopped(Back at work)
Repayment restarted(Delay ended, now making payments)
Repayment waived(Need not pay)
Delinquent(Can't locate, no response from student/grad)
Sent to Collections agency
Tax Intercept/Offset
Defaulted (Exhausted all options to collect)
Sent to IRS
Other...

Process for Non-Repayment

Repayment of Cash in Lieu of Work

| Repayment Status: | |
| Repayment Reason: | |

Certified Ltrs. Sent
1. ☐
2. ☐
3. ☐

Start Date | **End Date**

If in Default
Campus Notified? | Cal SWEC Notified? | Amount Defaulted

| TotalGrant | Original Amt. Owed | Amt. Remaining | Actual Monthly Amt. | Monthly Int. |
| $15,000.00 | | | | |

Collections Type: | | Estimated Monthly Amount: (No Interest include)

- In repayment status select one option from dropdown.
- Enter monetary amounts.
- Send 3 certified letters.
- When still no repayment, send to collections agency.
- When still no repayment, put in **Tax Intercept/Offset**.
- If school doesn't allow or use this option. Select **Defaulted (exhausted all options to collect)**

Repayment pending (arrangements are being made)
Repayment begun(making payments)
Repayment completed(Paid in full)
Repayment delayed(Until Graduation)
Repayment delayed(Temporarily stopped making payments)
Repayment stopped(No longer making payments)
Repayment stopped(Back at work)
Repayment restarted(Delay ended, now making payments)
Repayment waived(Need not pay)
Delinquent(Can't locate, no response from student/grad)
Sent to Collections agency
Tax Intercept/Offset
Defaulted (Exhausted all options to collect)
Sent to IRS
Other...

Process for Non-Repayment

Repayment of Cash in Lieu of Work

Repayment Status:		Certified Ltrs. Sent	Start Date	End Date
Repayment Reason:		1. ☐		

TotalGrant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.	Certified Ltrs. Sent 2. ☐ 3. ☐	**If in Default** Campus Notified?	CalSWEC Notified?	Amount Defaulted
$15,000.00								

Collections Type: [ ]   Estimated Monthly Amount: [ ]
(No Interest include...

- Additional option, **Send to IRS** (Also considered default).

CalSWEC receives no funds, but student faces consequences.

Repayment pending (arrangements are being made)
Repayment begun(making payments)
Repayment completed(Paid in full)
Repayment delayed(Until Graduation)
Repayment delayed(Temporarily stopped making payments)
Repayment stopped(No longer making payments)
Repayment stopped(Back at work)
Repayment restarted(Delay ended, now making payments)
Repayment waived(Need not pay)
Delinquent(Can't locate, no response from student/grad)
Sent to Collections agency
Tax Intercept/Offset
Defaulted (Exhausted all options to collect)
Sent to IRS
Other...

How to Enter Defaults in CSIS

Repayment of Cash in Lieu of Work

						Certified Ltrs. Sent	Start Date	End Date
Repayment Status:	Defaulted (Exhausted all options to collect)							
Repayment Reason:	terminated from IV-E pgm					1. ☒		

	Original Amt. Owed	**Amt. Remaining**	**Actual Monthly Amt.**	**Monthly Int.**			**If in Default**	
TotalGrant					2. ☒			
					3. ☒	**Campus Notified?**	**CalSWEC Notified?**	**Amount Defaulted**
$15,000.00	$15,000.00	$15,000.00				yes	yes	$15,000.00

Collections Type: [ ]   **Estimated Monthly Amount:** (No Interest included) $250.00

Repayment DELAY Reason:		**Delay Start** [ ] **Delay End** [ ]
Repayment WAIVER:Reason:		**Date Waiver Approved by CalSWEC** [ ]

▸ Change repayment status to **Defaulted (Exhausted all options to collect).**

How to Enter Defaults in CSIS

Repayment of Cash in Lieu of Work

					Certified Ltrs. Sent	Start Date	End Date

Repayment Status: Defaulted (Exhausted all options to collect)

Repayment Reason: terminated from IV-E pgm

Certified Ltrs. Sent
1. ☒
2. ☒
3. ☒

TotalGrant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.
$15,000.00	$15,000.00	$15,000.00		

Collections Type: [   ]   Estimated Monthly Amount: (No Interest included) **$250.00**

Repayment DELAY Reason: [   ]

Repayment WAIVER:Reason: [   ]

If in Default

Campus Notified?	CalSWEC Notified?	Amount Defaulted
yes	yes	$15,000.00

Delay Start [   ]   Delay End [   ]

Date Waiver Approved by CalSWEC [   ]

- Change repayment status to **Defaulted (Exhausted all options to collect)**.
- Enter or change any Monetary amounts.

How to Enter Defaults in CSIS

Repayment of Cash in Lieu of Work

Repayment Status:	Defaulted (Exhausted all options to collect)
Repayment Reason:	terminated from IV-E pgm

			Certified Ltrs. Sent	Start Date	End Date

TotalGrant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.
$15,000.00	$15,000.00	$15,000.00		

Certified Ltrs. Sent
1. ☒
2. ☒
3. ☒

If in Default

Campus Notified?	CalSWEC Notified?	Amount Defaulted
→ yes	→ yes	$15,000.00

Collections Type: [ ]

Estimated Monthly Amount: (No Interest included) $250.00

Repayment DELAY Reason: [ ]

Delay Start [ ]   Delay End [ ]

Repayment WAIVER:Reason: [ ]

Date Waiver Approved by CalSWEC [ ]

- Change repayment status to **Defaulted (Exhausted all options to collect)**.
- Enter or change any Monetary amounts.
- In the "**If in Default**" section, select an option for **Campus** and **CalSWEC Notified.**

How to Enter Defaults in CSIS

Repayment of Cash in Lieu of Work

Repayment Status: Defaulted (Exhausted all options to collect)

Repayment Reason: terminated from IV-E pgm

	Original		Actual	
TotalGrant	Amt. Owed	Amt. Remaining	Monthly Amt.	Monthly Int.
$15,000.00	$15,000.00	$15,000.00		

Certified Ltrs. Sent
1. ☒
2. ☒
3. ☒

Start Date

End Date

If in Default

| Campus Notified? | CalSWEC Notified? | Amount Defaulted |
| yes | yes | $15,000.00 |

Collections Type:

Estimated Monthly Amount: (No Interest included) $250.00

Repayment DELAY Reason:

Delay Start

Delay End

Repayment WAIVER:Reason:

Date Waiver Approved by CalSWEC

- Change repayment status to **Defaulted (Exhausted all options to collect)**.
- Enter or change any Monetary amounts.
- In the "**If in Default**" section, select an option for **Campus** and **CalSWEC Notified.**
- Enter amount in **Amount Defaulted.**

How to Enter Defaults in CSIS

Repayment of Cash in Lieu of Work

Repayment Status: Defaulted (Exhausted all options to collect)

Repayment Reason: terminated from IV-E pgm

Certified Ltrs. Sent
1. ☒
2. ☒
3. ☒

	Start Date	End Date

TotalGrant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.
$15,000.00	$15,000.00	$15,000.00		

If in Default

Campus Notified?	Cal SWEC Notified?	Amount Defaulted
yes	yes	$15,000.00

Collections Type: [ ]

Estimated Monthly Amount: (No Interest included) $250.00

Repayment DELAY Reason: [ ]

Delay Start [ ] Delay End [ ]

Repayment WAIVER:Reason: [ ]

Date Waiver Approved by CalSWEC [ ]

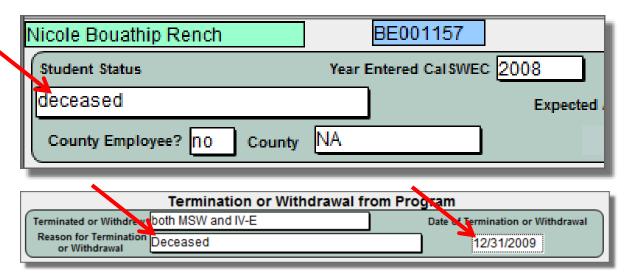| Personal	Academic	Work and Repayment		DONE - DEFAULTED

Ka Ying S. Rios

Post-Graduate Employment

- Note that Status changes to "**DONE – DEFAULTED**"
- Must have **Defaulted (Exhausted all options to collect)** selected and **Amount Defaulted** entered in order for status to change.

How to Enter Defaults in CSIS

- Note that Status changes to "**DONE – DEFAULTED**"
- Must have **Defaulted (Exhausted all options to collect)** selected and **Amount Defaulted** entered in order for status to change.

Waivers in CSIS

- Definition of waiver:
  - A waiver starts with a request by a student or graduate to be released from his/her required contractual provision;
  - A waiver applies **only** to exemption of the work obligation and/or monetary repayment.
- For a waiver to be approved by CalSWEC Central, a showing of severe hardship by the student or graduate or legal representative is required and must be accompanied by documented evidence.
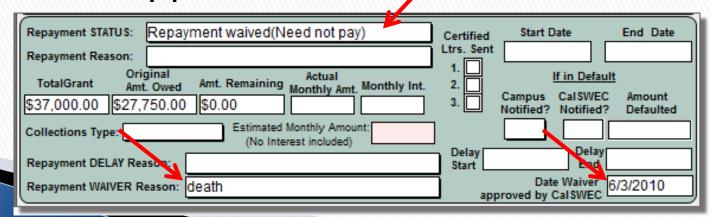
How to Enter a Waiver in CSIS

- Nicole Rench, a student, died in 2009
- Information enter in **Student Status** and **Termination or Withdrawal** section with date.

- Documentation was sent to CalSWEC. In this case an obituary would suffice.

How to Enter a Waiver in CSIS

▸ In **Repayment Status**, enter, "Repayment waived(need not pay)".

▸ In **Repayment WAIVER Reason**, select reason from list and include date of approval:
  ◦ death
  ◦ Disability/ Medical problems
  ◦ Hardship

▸ Include date of approval

Waiver Documentation

- Documentation for Waiver must be from legitimate sources.
  - Medical personnel
  - Lawyer
- Emails about the situation do not suffice.
- Waivers must be approved by CalSWEC.

Note: Waivers do not apply to changes in jobs.

Contact Information

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