



CalSWEC

California Social Work Education Center

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:	<input type="text"/>				Certified Ltrs. Sent	Start Date	End Date
Repayment Reason:	<input type="text"/>				1. <input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Total Grant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.	2. <input type="checkbox"/>	If in Default	
\$15,000.00	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	3. <input type="checkbox"/>	Campus Notified?	CalSWEC Notified?
Collections Type:	<input type="text"/>		Estimated Monthly Amount:	<input type="text"/>		<input type="text"/>	Amount Defaulted
				(No Interest included)			

- 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:	<input type="text"/>			Certified Ltrs. Sent	Start Date	End Date
Repayment Reason:	<input type="text"/>			1. <input type="checkbox"/>	<input type="text"/>	<input type="text"/>
				2. <input type="checkbox"/>	If in Default	
Total Grant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.	Campus Notified?	CalSWEC Notified?
\$15,000.00	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Collections Type:	<input type="text"/>	Estimated Monthly Amount:		Amount Defaulted		
		(No Interest included)		<input type="text"/>		

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

Repayment pending (arrangements are being made)
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 Other...

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Repayment Reason:	<input type="text"/>			1. <input type="checkbox"/>	<input type="text"/>	<input type="text"/>
				2. <input type="checkbox"/>	If in Default	
Total Grant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.	Campus Notified?	CalSWEC Notified?
\$15,000.00	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Collections Type:	<input type="text"/>		Estimated Monthly Amount:	<input type="text"/>	Amount Defaulted	
				(No Interest included)		

- 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)
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				2. <input type="checkbox"/>	If in Default	
Total Grant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.	Campus Notified?	CalSWEC Notified?
\$15,000.00	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Collections Type:	<input type="text"/>		Estimated Monthly Amount:	<input type="text"/>		
(No Interest included)						

- 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

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Repayment Reason:	<input type="text"/>			1. <input type="checkbox"/>	<input type="text"/>	<input type="text"/>
				2. <input type="checkbox"/>	If in Default	
Total Grant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.	Campus Notified?	CalSWEC Notified?
\$15,000.00	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Collections Type:	<input type="text"/>		Estimated Monthly Amount:	<input type="text"/>		
(No Interest included)						

- 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)
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 Tax Intercept/Offset
 Defaulted (Exhausted all options to collect)
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 Other...

Process for Non-Repayment

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Repayment Reason:	<input type="text"/>			1. <input type="checkbox"/>	<input type="text"/>	<input type="text"/>
				2. <input type="checkbox"/>	If in Default	
Total Grant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.	Campus Notified?	CalSWEC Notified?
\$15,000.00	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Collections Type:	<input type="text"/>		Estimated Monthly Amount:	<input type="text"/>		
(No Interest included)						

- 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)
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 Defaulted (Exhausted all options to collect)
 Sent to IRS
 Other...

Process for Non-Repayment

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Repayment Status:	<input type="text"/>			Certified Ltrs. Sent	Start Date	End Date
Repayment Reason:	<input type="text"/>			1. <input type="checkbox"/>	<input type="text"/>	<input type="text"/>
				2. <input type="checkbox"/>	If in Default	
Total Grant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.	Campus Notified?	CalSWEC Notified?
\$15,000.00	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Amount Defaulted
Collections Type:	<input type="text"/>		Estimated Monthly Amount:	<input type="text"/>		
(No Interest included)						

- 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)
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 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									
Repayment Status:	Defaulted (Exhausted all options to collect)				Certified Ltrs. Sent	Start Date	End Date		
Repayment Reason:	terminated from IV-E pgm				1. <input checked="" type="checkbox"/>				
					2. <input checked="" type="checkbox"/>				
					3. <input checked="" type="checkbox"/>				
TotalGrant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.	If in Default				
\$15,000.00	\$15,000.00	\$15,000.00				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)**.

How to Enter Defaults in CSIS

Repayment of Cash in Lieu of Work						
Repayment Status:	Defaulted (Exhausted all options to collect)			Certified Ltrs. Sent	Start Date	End Date
Repayment Reason:	terminated from IV-E pgm			1. <input checked="" type="checkbox"/>		
				2. <input checked="" type="checkbox"/>	If in Default	
Total Grant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	3. <input checked="" type="checkbox"/>	Campus Notified?	CalSWEC Notified?
\$15,000.00	\$15,000.00	\$15,000.00			yes	yes
Collections Type:	Estimated Monthly Amount: (No Interest included)		\$250.00		Amount Defaulted	
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.

How to Enter Defaults in CSIS

Repayment of Cash in Lieu of Work							
Repayment Status:	Defaulted (Exhausted all options to collect)				Certified Ltrs. Sent	Start Date	End Date
Repayment Reason:	terminated from IV-E pgm				1. <input checked="" type="checkbox"/>		
					2. <input checked="" type="checkbox"/>		
					3. <input checked="" type="checkbox"/>		
TotalGrant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.	If in Default		
\$15,000.00	\$15,000.00	\$15,000.00			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)			Certified Ltrs. Sent		Start Date	End Date	
Repayment Reason:		terminated from IV-E pgm			1. <input checked="" type="checkbox"/>				
				2. <input checked="" type="checkbox"/>		If in Default			
TotalGrant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.	3. <input checked="" type="checkbox"/>		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)**.
- ▶ 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)			Certified Ltrs. Sent	Start Date	End Date		
Repayment Reason:		terminated from IV-E pgm			1. <input checked="" type="checkbox"/>				
					2. <input checked="" type="checkbox"/>	If in Default			
Total Grant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.	3. <input checked="" type="checkbox"/>	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				

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

Repayment of Cash in Lieu of Work

Repayment Status: **Defaulted (Exhausted all options to collect)**

Repayment Reason: **terminated from IV-E pgm**

Total Grant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.
\$15,000.00	\$15,000.00	\$15,000.00		

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

Repayment DELAY Reason:

Repayment WAIVER Reason:

Certified Ltrs. Sent:

1. ☒ 2. ☒ 3. ☒

If in Default

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

Delay Start: Delay End:

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.

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.

The screenshot displays two sections of a form. The top section, titled 'Student Status', contains the following fields: Name (Nicole Bouathip Rench), ID (BE001157), Student Status (deceased), Year Entered CalSWEC (2008), County Employee? (no), and County (NA). A red arrow points to the 'deceased' field. The bottom section, titled 'Termination or Withdrawal from Program', contains the following fields: Reason for Termination or Withdrawal (Deceased), Date of Termination or Withdrawal (12/31/2009), and a checkbox for 'Terminated or Withdrawn from both MSW and IV-E'. A red arrow points to the 'Deceased' field, and another red arrow points to the '12/31/2009' date field.

Nicole Bouathip Rench		BE001157	
Student Status		Year Entered CalSWEC	
deceased		2008	
County Employee?		County	
no		NA	

Termination or Withdrawal from Program	
Terminated or Withdrawn from both MSW and IV-E	Date of Termination or Withdrawal
Reason for Termination or Withdrawal	
Deceased	12/31/2009

- ▶ 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

The screenshot shows a form for entering a waiver in CSIS. The form is divided into several sections. The top section contains 'Repayment STATUS:' with the value 'Repayment waived(Need not pay)' and 'Repayment Reason:' which is empty. Below this is a table with columns: 'TotalGrant', 'Original Amt. Owed', 'Amt. Remaining', 'Actual Monthly Amt.', and 'Monthly Int.'. The table contains one row with values: '\$37,000.00', '\$27,750.00', '\$0.00', and two empty cells. To the right of the table are three checkboxes labeled '1.', '2.', and '3.'. Below the table is 'Collections Type:' with an empty dropdown and 'Estimated Monthly Amount:' with a pink highlighted empty field. The bottom section contains 'Repayment DELAY Reason:' with an empty dropdown and 'Repayment WAIVER Reason:' with the value 'death'. To the right of these are 'Certified Ltrs. Sent' with three checkboxes, 'Start Date' and 'End Date' with empty dropdowns, and a section titled 'If in Default' with columns 'Campus Notified?', 'CalSWEC Notified?', and 'Amount Defaulted', each with an empty dropdown. At the bottom right, there are 'Delay Start' and 'Delay End' with empty dropdowns, and a section titled 'Date Waiver approved by CalSWEC' with the value '6/3/2010'. Two red arrows point to the 'Repayment STATUS' and 'Repayment WAIVER Reason' fields.

TotalGrant	Original Amt. Owed	Amt. Remaining	Actual Monthly Amt.	Monthly Int.
\$37,000.00	\$27,750.00	\$0.00		

Repayment STATUS: Repayment waived(Need not pay)

Repayment Reason:

Collections Type:

Estimated Monthly Amount: (No Interest included)

Repayment DELAY Reason:

Repayment WAIVER Reason: death

Certified Ltrs. Sent

Start Date

End Date

If in Default

Campus Notified?

CalSWEC Notified?

Amount Defaulted

Delay Start

Delay End

Date Waiver approved by CalSWEC 6/3/2010

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

Data Management Specialist – Susan Jacquet
sjacquet@berkeley.edu 510-643-9846

Database Analyst – Afton Hencky
aftonh@berkeley.edu 510-664-7131