

DEFAULT AVERSION ASSISTANCE (DAA) TIME FRAMES

Guarantor	DAA Cancellation Date ¹	Skip DAA Available ²	Deadline for Refiling Rejected DAA Request ³
American Student Assistance	30	60-120	None*
California Student Aid Commission/EDFUND	30	60-120	150*
Colorado Student Loan Program	0	60-120	150*
Connecticut Student Loan Foundation	30	60-120	150*
Education Assistance Corporation	30	60-120	150*
Educational Credit Management Corporation	0	All	120
Finance Authority of Maine	30	60-120	None*
Florida Department of Education	60	All	120
Georgia Higher Education Assistance Corporation	30	60-120	150*
Great Lakes Higher Education Guaranty Corporation	30	60-120	150*
Illinois Student Assistance Commission	30	All	None*
Iowa College Student Aid Commission	0	All	150*
Kentucky Higher Education Assistance Authority	30	All	None*
Louisiana Student Financial Assistance Commission	30	All	150*
Michigan Higher Education Assistance Authority	0	60-120	150*
Missouri Student Loan Program	0	60-120	150*
Montana Guaranteed Student Loan Program	0	All	150*
National Student Loan Program	0	60-120	150*
New Hampshire Higher Education Assistance	60	None	None*
New Jersey Higher Education Student Assistance Authority	60	60-120	120
New Mexico Student Loan Guarantee Corporation	30	60-120	150*
North Carolina State Education Assistance Authority	30	None	150*
Northwest Education Loan Association	0	60-120	150*
New York State Higher Education Services Corporation	30	All	150*
Oklahoma State Regents for Higher Education	30	60-120	150*
Oregon Student Assistance Commission	30	60-120	150*
Pennsylvania Higher Education Assistance Agency	30	All	120
Rhode Island Higher Education Assistance Authority	0	None	120
South Carolina Student Loan Corporation	30	60-120	None*
Student Loan Guarantee Foundation of Arkansas	0	All	150*
Student Loans of North Dakota	60	All	150*
Tennessee Student Assistance Corporation	30	60-120	150*
Texas Guaranteed Student Loan Corporation	0	All	120
United Student Aid Funds, Inc.	30	60-120	None*
Utah Higher Education Assistance Authority	0	All	120
Vermont Student Assistance Corporation	30	None	150*

¹ If the delinquency date falls on or below this number of days delinquent, the lender must notify the guarantor to cancel the request for DAA.

Guarantor time frames may be either: 0 days, 30 days or 60 days

² The period of time, expressed in number of days delinquent, established by a guarantor in which a lender may request skip tracing from the guarantor. An entry of "all" specifies that skip DAA is available throughout the life of the loan. An entry of "none" specifies that the guarantor does not offer skip DAA.

Guarantor time frames may be either: all, 60-120, or none

³ The deadline, expressed in number of days delinquent, for the lender to refile the request for DAA that was originally filed timely (within the 60-120 day period), but was rejected by the guarantor. Resubmissions which occur by the deadline are considered to be timely submitted DAA requests, for which a subsequent claim would be paid without a DAA penalty. An entry of "none" specifies that the corrected DAA must be resubmitted before a subsequent claim is reviewed. Resubmissions that occur later than these deadlines are subject to the interest penalties described in Appendix D of 34 CFR 682.

Guarantor time frames may be either: 120, 150, or none, * as long as the original request was filed during the 60-120 day DAA request period.

Note: A column for “Updating the DAA Delinquency Date” is not contained in the chart because it appears guarantors may be able to reach consensus on the following time frame: “Lenders must notify guarantors of any change in the delinquency status of a loan, even if the delinquency is not reduced below the point at which the DAA request would be canceled.”