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TO: Directors of Financial Aid and Grant Reporting Officials
Public and Private/Independent Institutions of Higher Education

FROM: DeChà Reid
Director, Financial Aid Services

DATE: September 26, 2019

RE: Texas B-On-Time (BOT) 2019 Default and Forgiveness Rates

The Texas Higher Education Coordinating Board has calculated the default and loan forgiveness rates for the **Texas B-On-Time (BOT) Program** using the 3-year cohort federal methodology. [Texas Administrative Code 22.343](#) requires loan repayment and default prevention counseling at institutions with the following:

- a BOT loan default rate that exceeds the statewide average default rate
- a loan forgiveness rate less than 50 percent of the statewide average forgiveness rate

Enclosed are each institution's default and forgiveness rates for 2019.

- The statewide average **default rate** for the BOT cohort with an original repayment contract date between 9/1/2016 and 8/31/2017 is 25 percent. Each institution with a default rate greater than **25 percent** is required to provide loan repayment and default prevention counseling to student borrowers.
- The statewide average **forgiveness rate** for BOT loans with a school separation date between 9/1/2016 and 8/31/2017 is 49 percent. Each institution with a forgiveness rate that is less than **24.5 percent** is required to provide loan repayment and default prevention counseling to student borrowers.

Institutions can provide a learning module to students in order to meet the loan repayment and default prevention counseling requirement. ["A Guide to the Texas B-On-Time Loan Program" module](#) is on the HHLoans website. Students must use a Chrome internet browser in order to complete the module successfully.

If you have questions, contact Financial Aid Services at (844) 792-2640 or online through [CONTACT US](#) (select "Financial Aid Question" under Contact Reason).

Enclosed: [BOT 2019 Default and Forgiveness Rates](#)