

## **R. Gonzalez Management Inc. (RGM)**

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### **RGM Memo**

Date: March 11, 2014  
To: School Owners and Financial Aid Personnel  
RE: Default Management

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The Draft of the 2011 Fiscal Year Cohort Default Rates were released on February 18, 2014.

Since then, we have sent a few follow-up emails on the Cohort Default Rates pertaining to the sanctions and consequences to your institution in the event the percentage of defaulted borrowers is high.

Please keep in mind you have 45 calendar days from the Draft release on February 18, 2014 to challenge any incorrect student information on the draft.

If you need the names of some Default Prevention companies please refer to the RGM Memo we sent on April 8, 2013.

We are in the process of updating your school records. If you are currently using a Default Prevention Company, please reply to this email with the name of the company.

Thank you,  
Rafael