

Portfolio Characteristics

Risk Factor: Large fluctuations in portfolio levels

Value: 3

Measure: Over 3-5 year period

Benchmark: % Change over time

	points	xValue
Increase >10%	5	15
Increase 0-10%	4	12
No Increase or No Decrease	2.5	7.5
Decrease 0-5%	1.5	4.5
Decrease 5-10%	1	3

Data Source: Form2000,PEPS, FFELvsNSLDS

Data

Requirements: Total Volume of all loans by FY

Calculations

Enter total Loan Volume of all loans by FY

Year	Amount	% Change
FY 1996	\$100,000	—
FY 1997	\$95,000	-5.00%
FY 1998	\$90,000	-5.26%
FY 1999	\$100,000	11.11%
FY 2000	\$50,000	-50.00%

-12.3%	Average % change
3	Point scored
NA	Trigger