



SPRING CONFERENCE

Kansas City, Missouri

2003

Session 31

Problem Resolution: You're Part of the Circle

Office of the Ombudsman

What is the FSA Ombudsman?

om-buds-man

Pronunciation: 'äm-"budz-man; *noun*

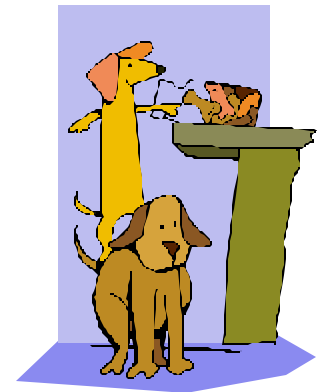
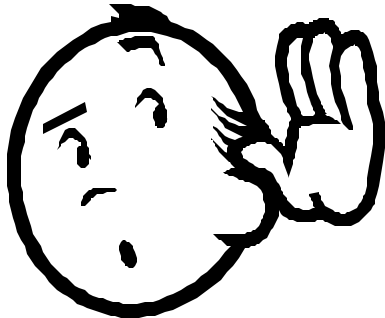
Etymology: Swedish, literally, representative, from Old Norse *umbothsmathr*, from *umboth* commission + *mathr* man

1 : a government official (as in Sweden or New Zealand) appointed to receive and investigate complaints made by individuals against abuses or capricious acts of public officials

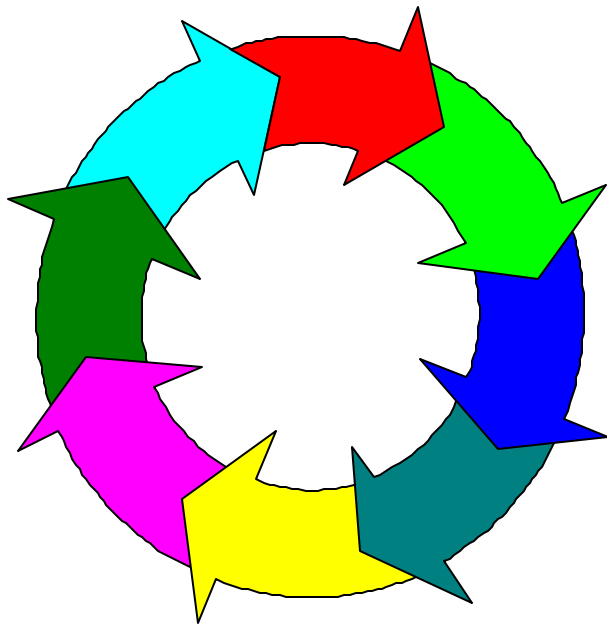
2 : one that investigates reported complaints (as from students or consumers), reports findings, and helps to achieve equitable settlements

What do we do?

- Listen – to both sides of the story
- Research – find factual information
- Document – contacts, activities, & findings
- Develop – options for resolution



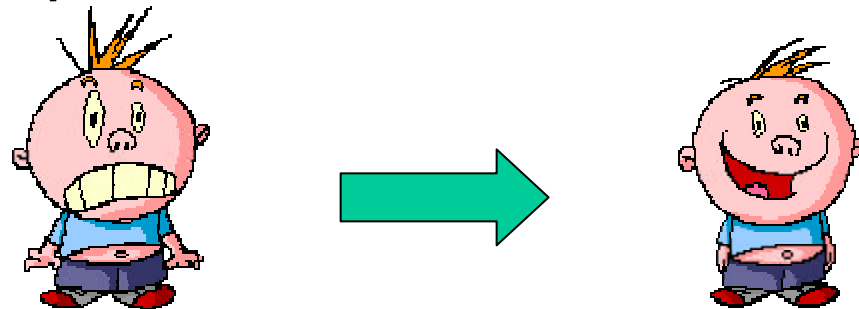
The Opportunity To...



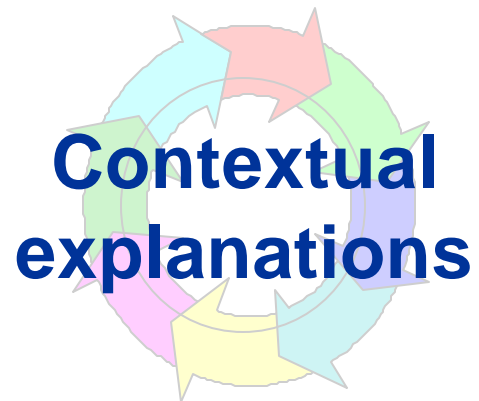
- Open Communication
- Offer Other Perspectives
- Organize Details
- Outline Options
- Overtly Collaborate
- Optimize Outcomes

What does the customer want?

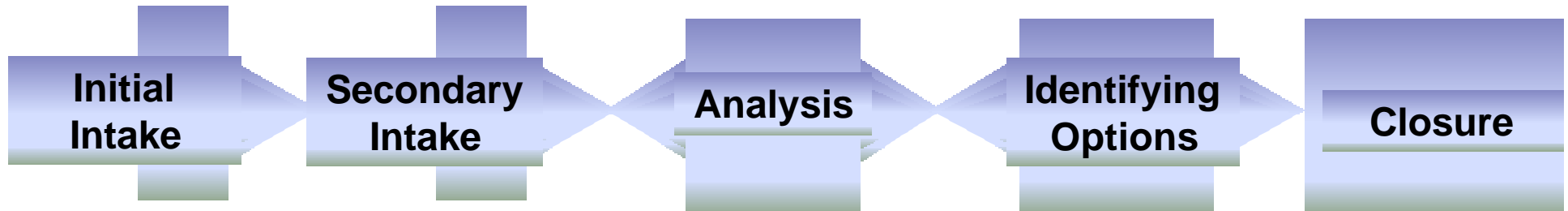
- Customer Satisfaction
 - Psychological: The customer feels listened to and respected.
 - Substantive: Thorough research of the facts and documentation.
 - Procedural: All steps are followed in each and every instance.



The Customers Expect...

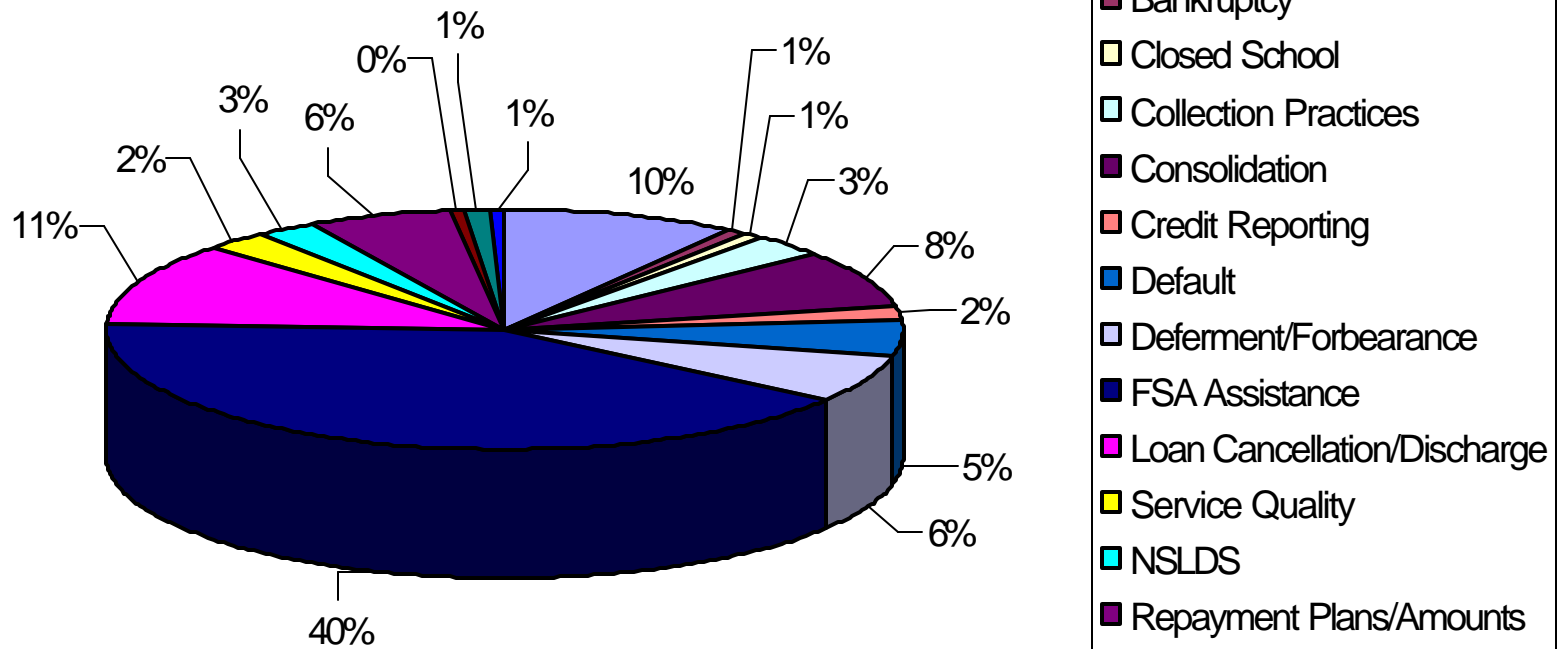


The Case Process



FY02 Results...

General Assistance Cases, by Issue, In 2002



General Assistance Cases

There was an increase in “General Assistance” one-question cases between FY2002 and FY2001.

FY2002 = 13,402

FY2001 = 10,282

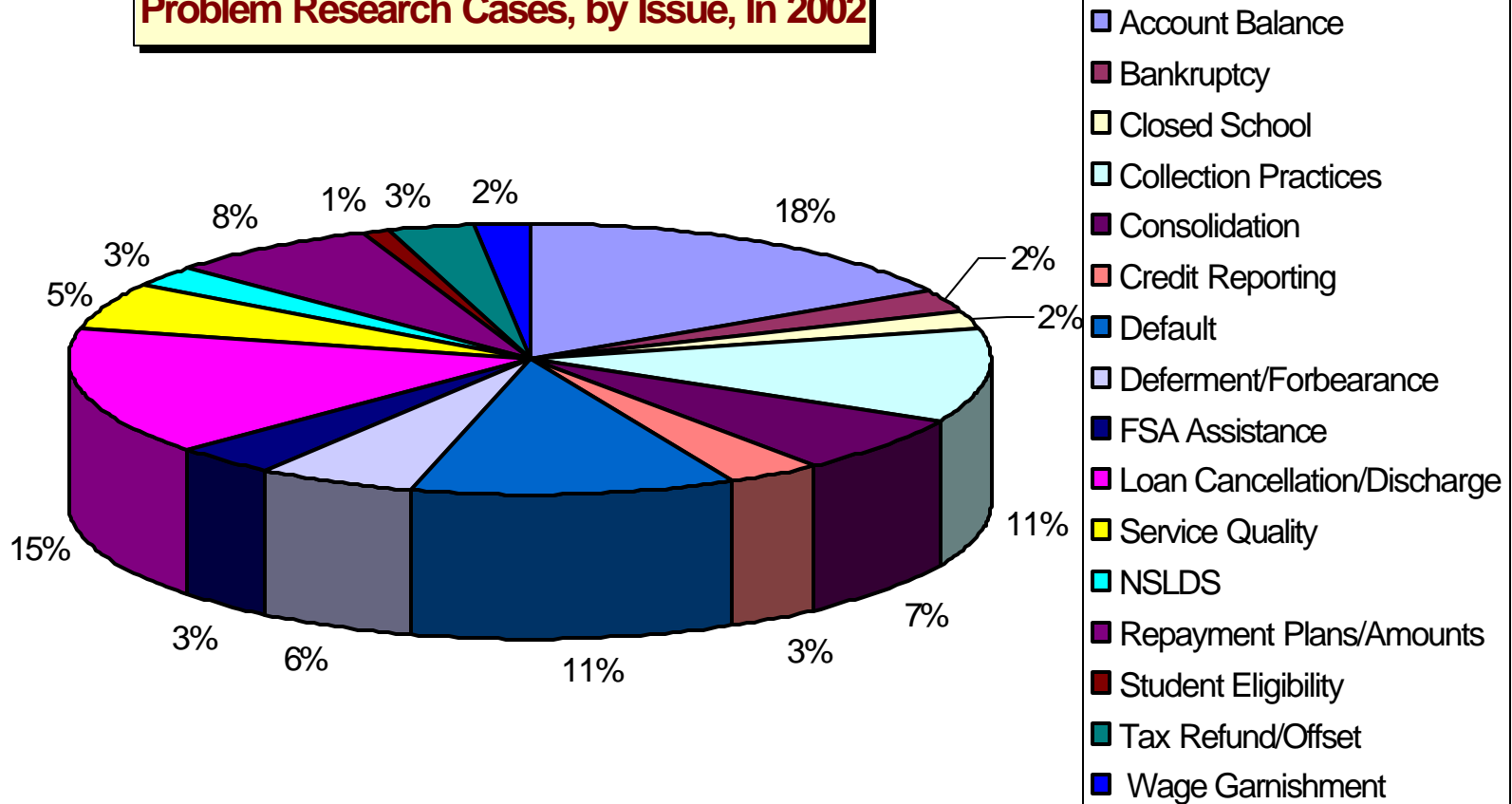
Top Five Issues for General Assistance Cases:

- **FSA Assistance***
- **Loan Cancellation/Discharge**
- **Account Balance**
- **Consolidation**
- **Deferment/Forbearance**

***The most common, FSA Assistance, represents callers needing basic guidance, e.g. phone number, loan holder, etc.**

FY02 Results...

Problem Research Cases, by Issue, In 2002



Problem Research Cases

“Research Problem” case numbers were static between FY2002 and FY2001.

FY2002 = 3,305

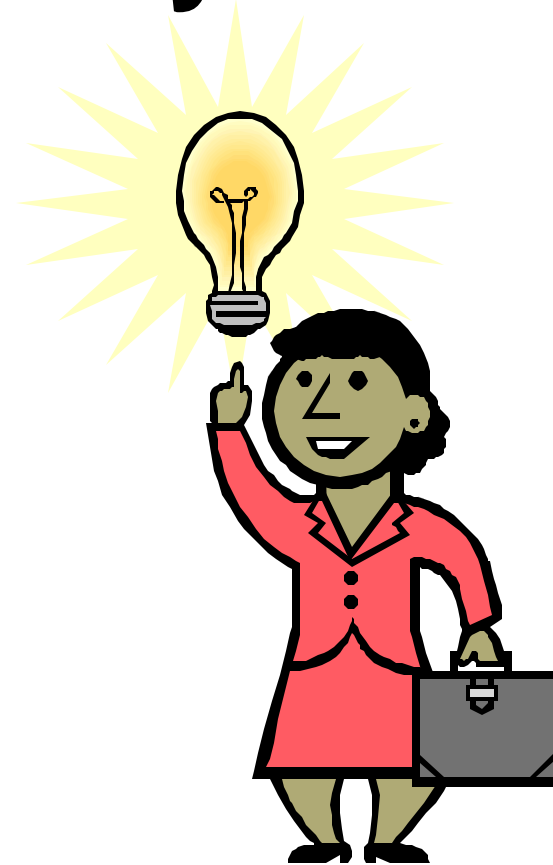
FY2001 = 3,329

Top Five Issues for Research Assistance Cases:

- Account Balance (*too high, incorrect...*)
- Loan Cancellation/Discharge (*dispute denial*)
- Default (*dispute default status, want to cure....*)
- Collection Practices (*agency won't work with me...*)
- Repayment Plans/Amounts (*needs more options...*)

Where do you fit in?

- Research questions
- Provide information
- Think creatively
- Follow through



Problem Solving 101

- What is the problem?
- Why is it a problem?
- What has been done so far to resolve it?
- What can I do to resolve it?
- What can the customer do to resolve it?

A Few Case Studies

- **Caller wants to make an affordable and reasonable payment arrangement to rehabilitate his loan. He talked to the collection agency today, who set him up on \$115/mo for 6 mos. The borrower later called back to have this plan sent to him in writing. He was informed that he was ineligible to receive the repayment plan at \$115/month for 6 mos; instead he would have to repay his debt at the amount of \$243/mo. The collection agency is unwilling to establish an an income contingent repayment plan for him. He's currently unemployed.**

A Few Case Studies...

- Caller thought he paid off his loan, but it still shows on NSLDS as in default. The lender has gone out of business. The guarantor is not able to help him.

Remember...

YOU have a role to play:

Listening

Responsiveness

Creativity

Follow through



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