

Delinquency Prevention Activities
Offered by FedLoan Servicing (PHEAA), Great Lakes Educational Loan Services, Inc., Nelnet, and Sallie Mae
Attachment to June 2010 Electronic Announcement

Delinquency Prevention Activities Offered By All	
Activity	Activity Details
Variety of Repayment Options	
	Standard Repayment
	Extended Repayment (25 years/Direct Loan Program)
	Graduated Repayment
	Income Contingent Repayment (Direct Loan Program)
	Income-Based Repayment
	Alternative Repayment options (Direct Loan Program)
	Electronic Debit Account enrollment
	Electronic Debit Account
	Public Service Loan Forgiveness Program (Direct Loan Program)
	Payment due date selection by borrower
	Online payments
Repayment Counseling	
	Offer a variety of repayment options
	Repayment options tailored to individual needs
	Contact attempts made prior to entering repayment to targeted populations
	E-mail forms and resources links
	Specialized delinquency counselors

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Delinquency Counseling	
	Series of letters and calls that meet minimum requirements
	Endorser collection efforts
	Targeted collection activity beyond minimum requests that include calls, letters, and e-mails
	Skiptracing activities
Call Campaigns	
	Calls made with early intervention efforts
	Telephone attempts made beyond minimum requirements between 31 and 180 days delinquent
	Telephone attempts made beyond minimum requirements between 181 and 240 days delinquent
	Results-based telephone strategy with the objective of successfully reaching borrowers
	Predictive dialing campaigns
Borrower Self-Service Tools	
	Review account information
	Review repayment options
	Telephone Voice Response system (IVR)
	24 X 7 IVR availability
	Multiple IVR self service functions such as requesting forms and changing address
	Web portal
	Online form submission, examples include Deferment and Forbearance
	Online transaction processing
	Online counseling and rules-based messaging
	Online calculators

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Borrower Self-Service Tools Continued	
	Online surveys
	24 X 7 online availability
	Update personal demographics online
	Download forms
	Postpone payments online
	Obtain account balance and payoff amounts
	Monitor account status online
	Electronic PIN authentication
	Online Q&A
	ADA-compliant Web site
Financial Literacy Materials	
	Online money management and delinquency aversion resources
Toll Free Telephone Number	
	Answer inquiries from students and parents with proper authorization
	Assist customers with hearing or speech difficulties
	Bi-lingual assistance offered
	Dedicated telephone number for students and parents outside the United States

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	E-mail repayment reminders
	Option for receiving bills electronically
	E-mail delinquency notification
	Default reduction efforts between 270 and 360 days delinquent
	Targeted call campaigns such as High Balance and COHORT populations
	E-mail messaging campaigns, encouraging borrower to use Web site or call to resolve delinquency
	Electronic mail service
	Flexible payment options online
	Electronic billing service
	Reduce payments online
	Web chat