

Session 4



Direct Loan Late Stage Delinquency Assistance (LSDA): How to Improve or Start a LSDA Program at Your School (Hands On)

Ben LeBorys
Cynthia Battle
Rosalizes Wright

Agenda



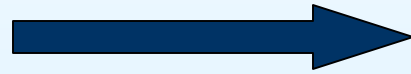
How Are We Doing ?



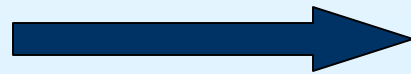
What Is The Target?



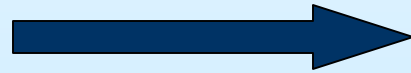
How Do We Get Started ?



How To Use The Tools ?



**What Are Other Schools
Doing?**



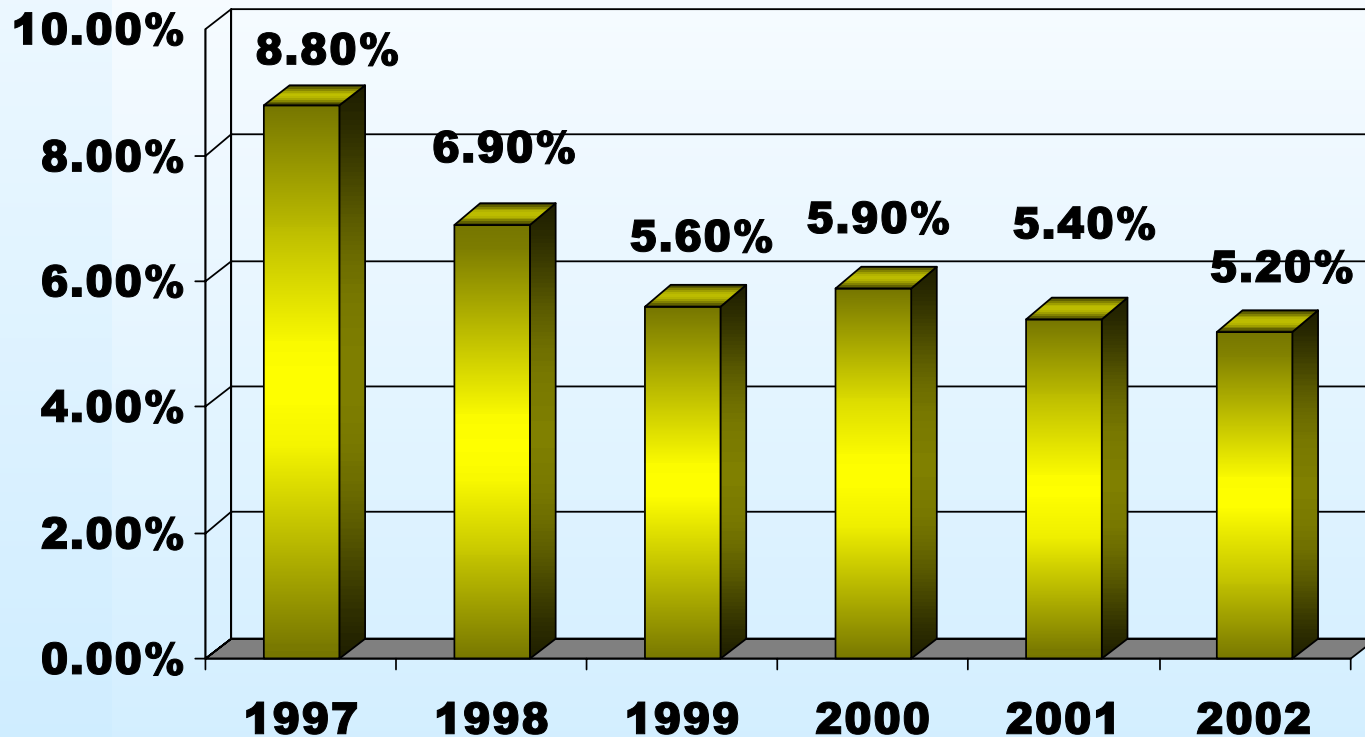
What Are The Results ?



WOW!!!!!!

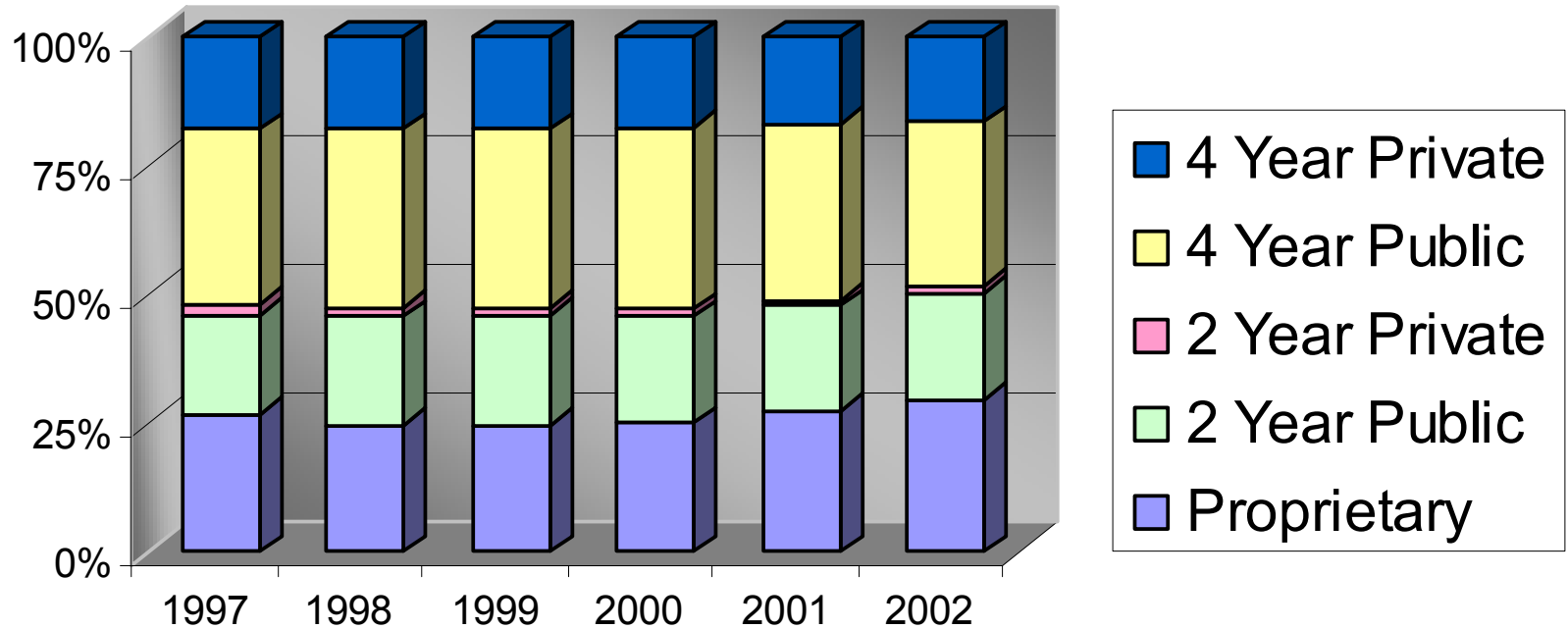
36% Reduction at LSDA Schools

Official Cohort Default Rates

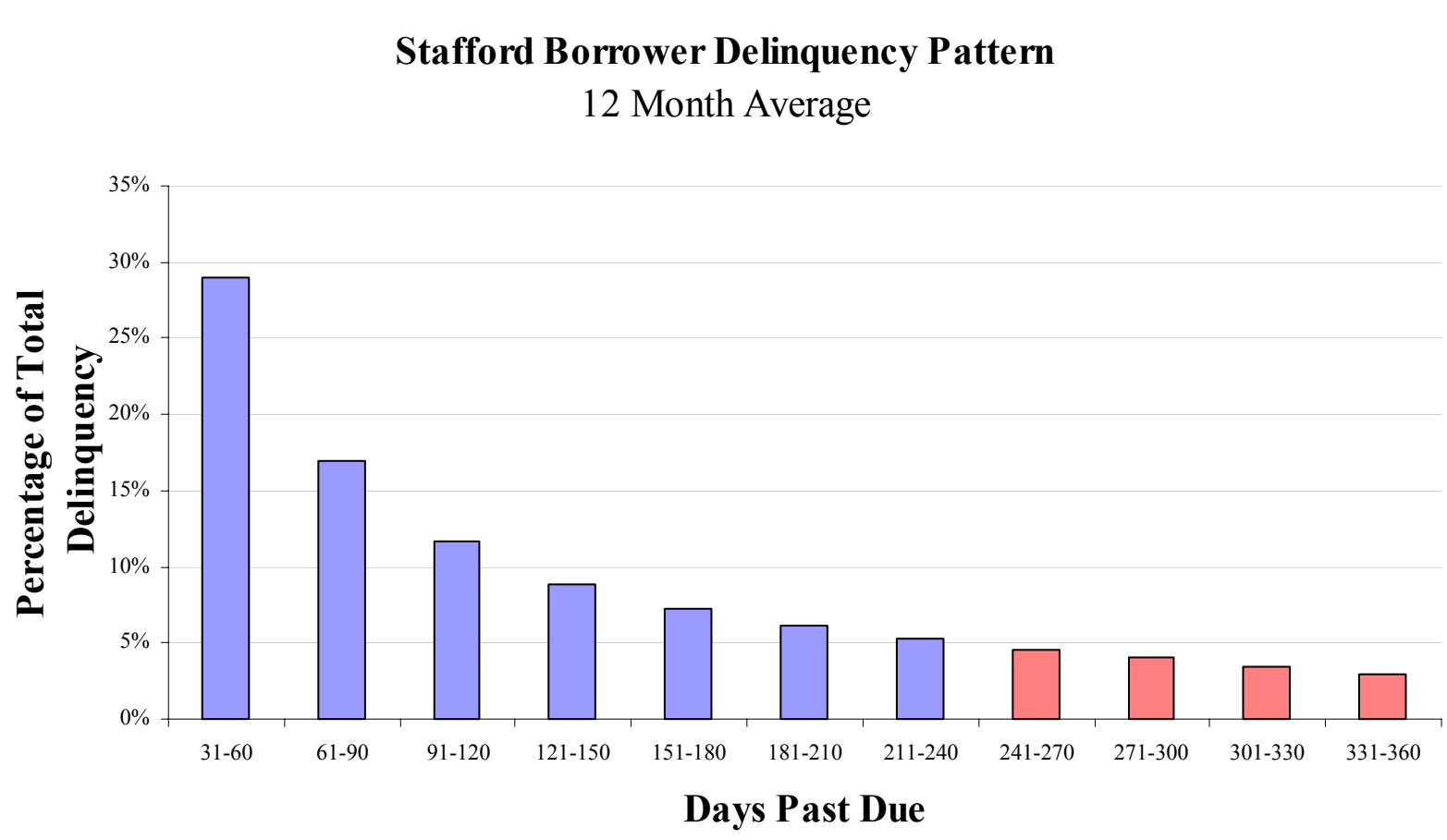


Makeup of Cohort Rate

Cohort Default Contribution by School Type



Borrower Delinquency Pattern



Defaulter Characteristics

- ❑ 83% do not receive the advantage of the full 6 month grace period as a result of late enrollment notification
- ❑ 72% have withdrawn from school and did not complete studies
- ❑ 44% have had bad telephone numbers at the time of default
- ❑ 58% have not successfully been contacted by telephone during the 360 day collection effort during delinquency

12 month average of Stafford borrowers - all cohort years

Selected LSDA Participants

| School | Total Delinquent Borrowers September 2003 |
|-------------------------|--|
| Technology Institute | 598 |
| University | 1,977 |
| University | 553 |
| College | 617 |
| University | 669 |
| College | 618 |
| University | 1,104 |
| State University | 2,670 |
| State University | 1,097 |
| State University | 1,589 |
| State University | 705 |
| Community College | 732 |
| University | 899 |
| <u>State University</u> | <u>671</u> |
| Total | 14,499 |

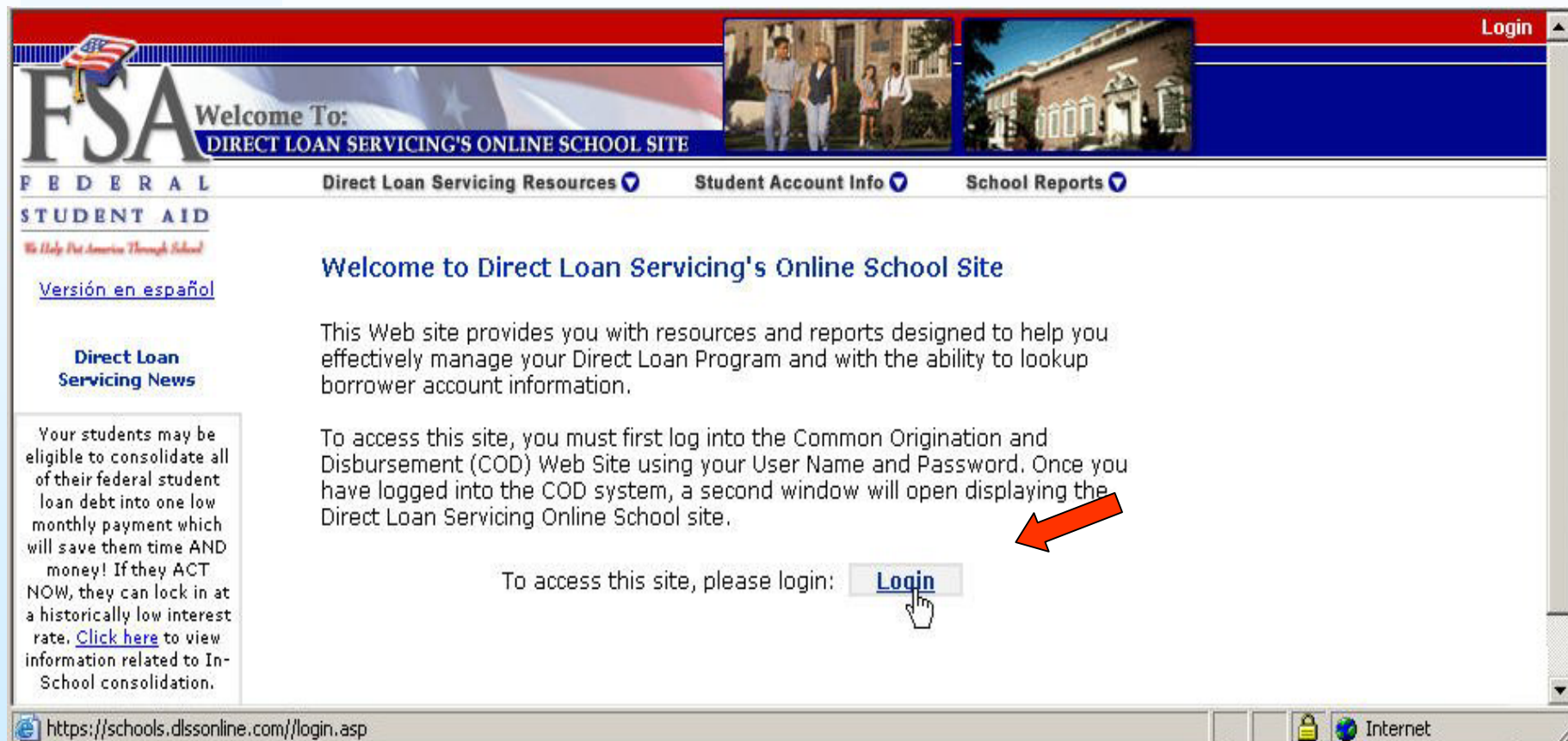
LSDA Minimal Workload

| School | Total Delinquent Borrowers | Total LSDA Borrowers 1 | Percentage of Borrowers to Help Each Month | Borrowers to Help Each Week |
|----------------------|----------------------------|------------------------|--|-----------------------------|
| Technology Institute | 598 | 30 | 1% | 2 |
| University | 1,977 | 123 | 2% | 8 |
| University | 553 | 35 | 2% | 2 |
| College | 617 | 73 | 3% | 5 |
| University | 669 | 32 | 1% | 2 |
| College | 618 | 30 | 1% | 2 |
| University | 1,104 | 56 | 1% | 4 |
| State University | 2,670 | 169 | 2% | 11 |
| State University | 1,097 | 100 | 2% | 6 |
| State University | 1,589 | 77 | 1% | 5 |
| State University | 705 | 27 | 1% | 2 |
| Community College | 732 | 54 | 2% | 3 |
| University | 899 | 57 | 2% | 4 |
| State University | <u>671</u> | <u>36</u> | <u>1%</u> | <u>2</u> |
| Total | 14,499 | 899 | 2% | 56 |
| | | | | |
| | | | | |

1 Loans that were 240 or more days past due on October 1st 2003

Login

Start at the Direct Loan Servicing Web site for Schools and select Login.



The screenshot shows the web interface for the Direct Loan Servicing's Online School Site. The header features the FSA logo with the text "Welcome To: DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE" and navigation links for "Direct Loan Servicing Resources", "Student Account Info", and "School Reports". A "Login" link is visible in the top right corner. The main content area includes a welcome message, a description of the site's purpose, and instructions for logging in. A red arrow points to the "Login" button. The footer shows the URL "https://schools.dlsonline.com/login.asp" and the Internet Explorer status bar.

FSA Welcome To:
DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE

FEDERAL STUDENT AID
We Help Put America Through School

[Versión en español](#)

Direct Loan Servicing News

Your students may be eligible to consolidate all of their federal student loan debt into one low monthly payment which will save them time AND money! If they ACT NOW, they can lock in at a historically low interest rate. [Click here](#) to view information related to In-School consolidation.

Welcome to Direct Loan Servicing's Online School Site

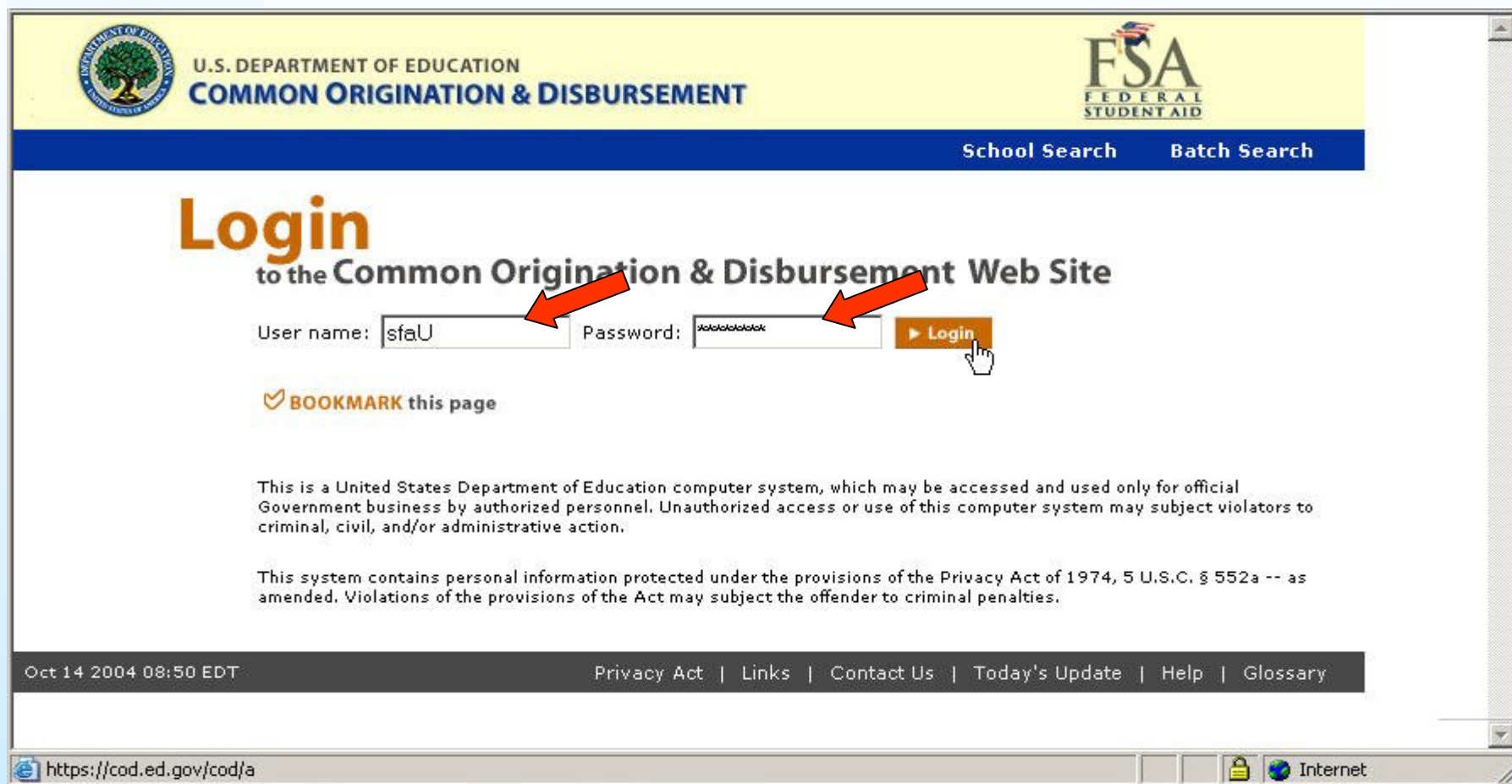
This Web site provides you with resources and reports designed to help you effectively manage your Direct Loan Program and with the ability to lookup borrower account information.

To access this site, you must first log into the Common Origination and Disbursement (COD) Web Site using your User Name and Password. Once you have logged into the COD system, a second window will open displaying the Direct Loan Servicing Online School site.

To access this site, please login: [Login](#)

<https://schools.dlsonline.com/login.asp>

You will transfer to the COD Web site.
Login in with your COD logon.



The screenshot shows the login page for the Common Origination & Disbursement (COD) Web Site. The page header includes the U.S. Department of Education logo and the FSA Federal Student Aid logo. A blue navigation bar contains links for "School Search" and "Batch Search". The main heading is "Login to the Common Origination & Disbursement Web Site". Below this, there are input fields for "User name:" (containing "sfaU") and "Password:" (containing "sksksksksksk"). A red arrow points to the "User name" field, and another red arrow points to the "Password" field. To the right of the password field is a "Login" button with a right-pointing arrow. Below the login fields is a "BOOKMARK this page" link. A disclaimer states: "This is a United States Department of Education computer system, which may be accessed and used only for official Government business by authorized personnel. Unauthorized access or use of this computer system may subject violators to criminal, civil, and/or administrative action." Another disclaimer states: "This system contains personal information protected under the provisions of the Privacy Act of 1974, 5 U.S.C. § 552a -- as amended. Violations of the provisions of the Act may subject the offender to criminal penalties." The footer contains the date "Oct 14 2004 08:50 EDT" and a series of links: "Privacy Act | Links | Contact Us | Today's Update | Help | Glossary". The browser address bar shows "https://cod.ed.gov/cod/a".

U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT

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School Search Batch Search

Login

to the **Common Origination & Disbursement** Web Site

User name: Password:

BOOKMARK this page

This is a United States Department of Education computer system, which may be accessed and used only for official Government business by authorized personnel. Unauthorized access or use of this computer system may subject violators to criminal, civil, and/or administrative action.

This system contains personal information protected under the provisions of the Privacy Act of 1974, 5 U.S.C. § 552a -- as amended. Violations of the provisions of the Act may subject the offender to criminal penalties.

Oct 14 2004 08:50 EDT Privacy Act | Links | Contact Us | Today's Update | Help | Glossary

https://cod.ed.gov/cod/a

Select the Services menu option from the top navigation bar.

U.S. DEPARTMENT OF EDUCATION
COMMON ORIGINATION & DISBURSEMENT

Person School Batch Award **Services** User

▼ School Search

School Search [? HELP](#)

Enter one or more of the following fields:

Entity ID Type Entity ID

School Name

City

State

SEARCH

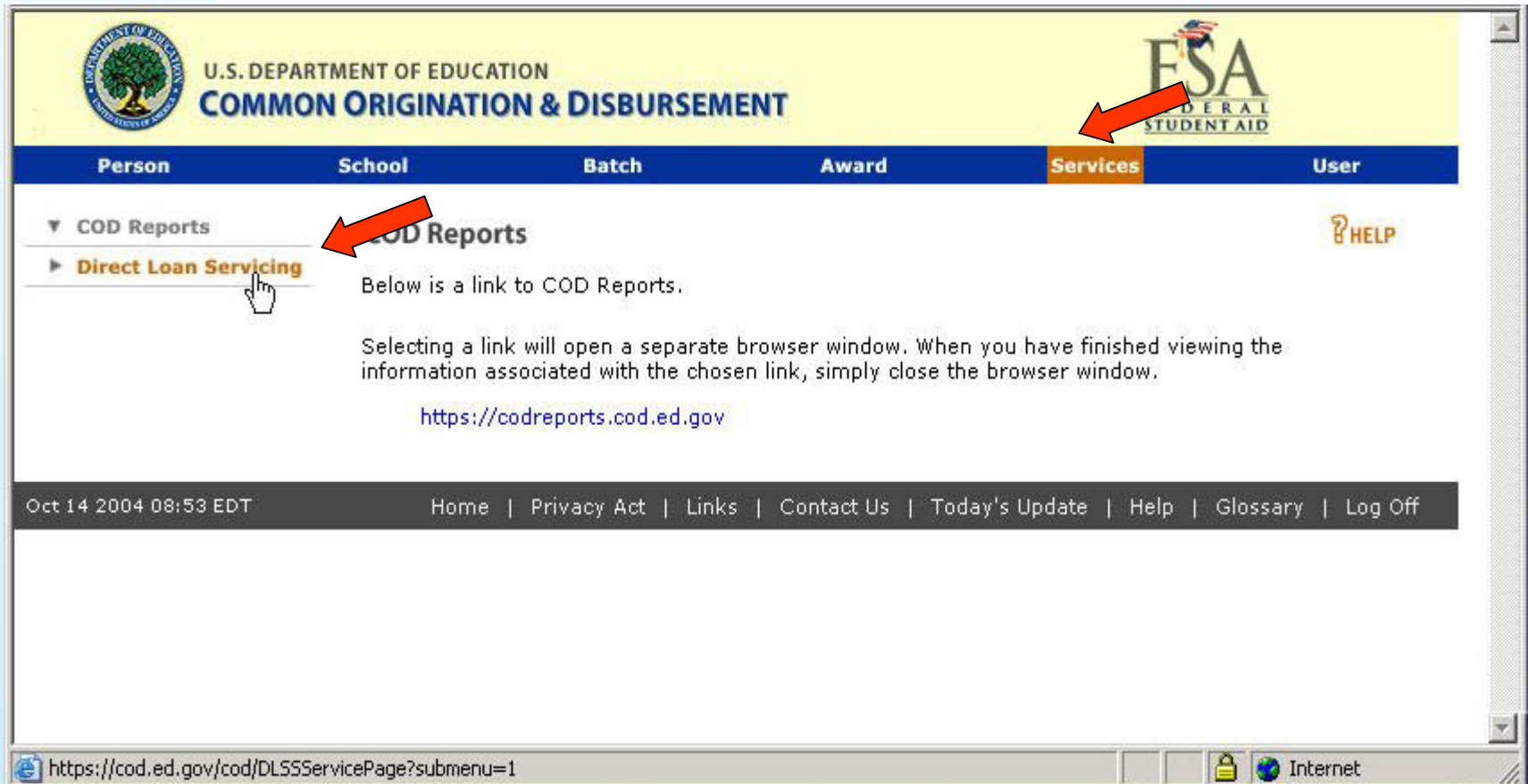
Enter the default selections here for Program and Award Year:

Default Program Default Award Year

Oct 14 2004 08:53 EDT Home | Privacy Act | Links | Contact Us | Today's Update | Help | Glossary | Log Off

javascript: hrefFormSubmit(document.ReportHeaderItem) Internet

Select the Direct Loan Servicing link from the left to Display the available resources.



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGINATION & DISBURSEMENT

Person School Batch Award **Services** User

▼ COD Reports
► **Direct Loan Servicing**

Below is a link to COD Reports.

Selecting a link will open a separate browser window. When you have finished viewing the information associated with the chosen link, simply close the browser window.

<https://codreports.cod.ed.gov>

Oct 14 2004 08:53 EDT Home | Privacy Act | Links | Contact Us | Today's Update | Help | Glossary | Log Off

<https://cod.ed.gov/cod/DLSSServicePage?submenu=1>

You will see a link to the Servicing Web site. Select the link to be securely logged into the Direct Loan Servicing Web site for schools.

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Person School Batch Award **Services** User

► **COD Reports**

▼ Direct Loan Servicing

Direct Loan Servicing ? HELP

Below is a link to the Direct Loan Servicing Web site.

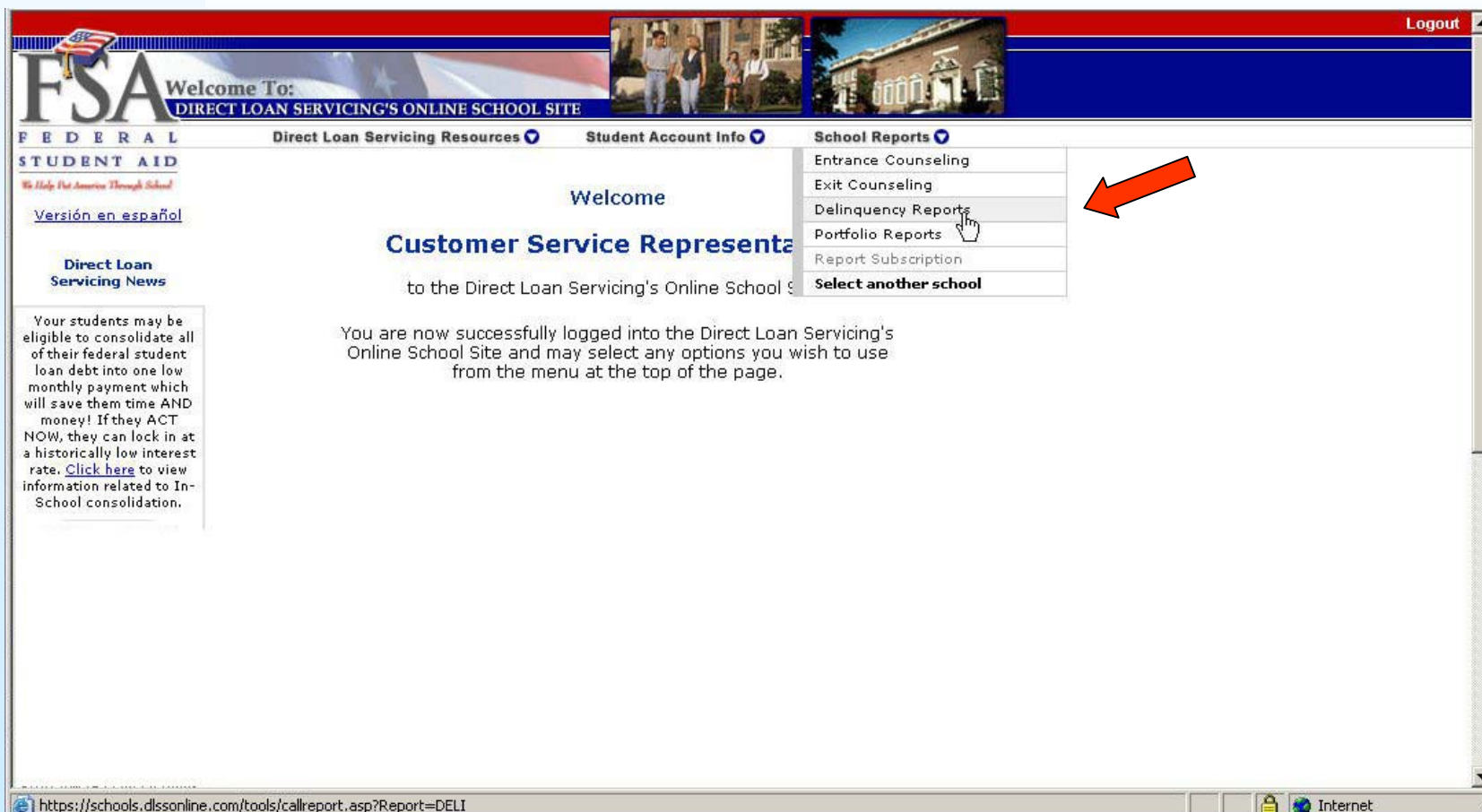
Select the link to open the Direct Loan Servicing Web site.

DLSS SSO 1-888-877-7658 <https://schools.dlssonline.com/main.asp>

Oct 14 2004 08:54 EDT Home | Privacy Act | Links | Contact Us | Today's Update | Help | Glossary | Log Off

<https://schools.dlssonline.com/main.asp?StData=xZ8Iw4MbhzkJmfCR0wd46xytsUaHkYiHCqOHXLIRIf71n0T8pEPPzR+KTaoi> Internet

From the School Reports menu, select Delinquency reports to get to the LSDA Report.



The screenshot shows the FSA Federal Student Aid website interface. At the top, there is a red navigation bar with a 'Logout' link on the right. Below this is a blue banner with the FSA logo and the text 'Welcome To: DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE'. The main navigation area includes links for 'Direct Loan Servicing Resources', 'Student Account Info', and 'School Reports'. The 'School Reports' menu is open, displaying a list of options: 'Entrance Counseling', 'Exit Counseling', 'Delinquency Reports', 'Portfolio Reports', 'Report Subscription', and 'Select another school'. A red arrow points to the 'Delinquency Reports' option. The main content area features a 'Welcome' message from a 'Customer Service Representative' and a message stating that the user is successfully logged in. On the left side, there is a section for 'Direct Loan Servicing News' with a link to 'Click here' for more information. The browser's address bar at the bottom shows the URL: <https://schools.dlssonline.com/tools/callreport.asp?Report=DELI>.

Tools: *NEW!* LSDA Report

[Home](#) | [Direct Loan Servicing Resources](#) | [Student Account Info](#) | [School Reports](#)

[Logout](#)



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DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE

[Entrance Counseling](#) | [Exit Counseling](#) | [Delinquency Reports](#) | [Portfolio Reports](#) | [Report Subscription](#) | [Select another school](#) | [Help with this Report](#)

School Campus code: G01234

Delinquency Reports



Borrower History Report

The Borrower History Report displays the history of delinquency for selected borrower(s).

Owner: Administrator

Modified: 10/3/04 12:07:26 PM

[Export](#)



Late Stage Delinquency Assistance (LSDA) Report

The Late Stage Delinquency Assistance (LSDA) report contains a list of students that attended your institution with Direct Loans and are currently 241-360 days delinquent, which can affect your school's cohort default rate.

Owner: Administrator

Modified: 10/3/04 12:06:25 PM

[Export](#)



Detail Report

The Detail Delinquency Report contains a list of students that attended your institution with Direct Loans from the Department of Education that are currently in Delinquent Status.

Owner: Administrator

Modified: 10/3/04 12:06:59 PM

[Export](#)



Summary Report

The Summary Report provides a count of the Stafford and In-School Consolidation borrowers delinquent at the end of the month for the selected Reporting Period(s).

Owner: Administrator

Modified: 10/3/04 12:05:21 PM

[Export](#)

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Tools: *NEW!* LSDA Report


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[Entrance Counseling](#) | [Exit Counseling](#) | **[Delinquency Reports](#)** | [Portfolio Reports](#) | [Report Subscription](#) | [Select another school](#) | [Help with this Report](#)

School Campus code: G01234

Delinquency Reports

**Borrower History Report**


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Modified: 10/3/04 12:07:26 PM
[Export](#)

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[Export](#)

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Choose the campus for which you want to run the report on, if applicable, and select the Execute Report button.

Home | Direct Loan Servicing Resources | Student Account Info | School Reports Logout

FSA FEDERAL STUDENT AID DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE

Entrance Counseling | Exit Counseling | **Delinquency Reports** | Portfolio Reports | Report Subscription | Select another school | Help with this Report

School Campus code: G01234

Delinquency Reports

Branch Campus (Required)

Select a Branch Campus to personalize your report.
This prompt requires at least one selection.

E01111:SFA UNIVERSITY - MEDICAL & DENTAL
G01234:SFA UNIVERSITY - MEDICAL & DENTAL
E01222:SFA UNIVERSITY - MEDICAL & DENTAL - ROCKVILLE
E01333:SFA UNIVERSITY - MEDICAL & DENTAL - UTICA

Execute Report Cancel

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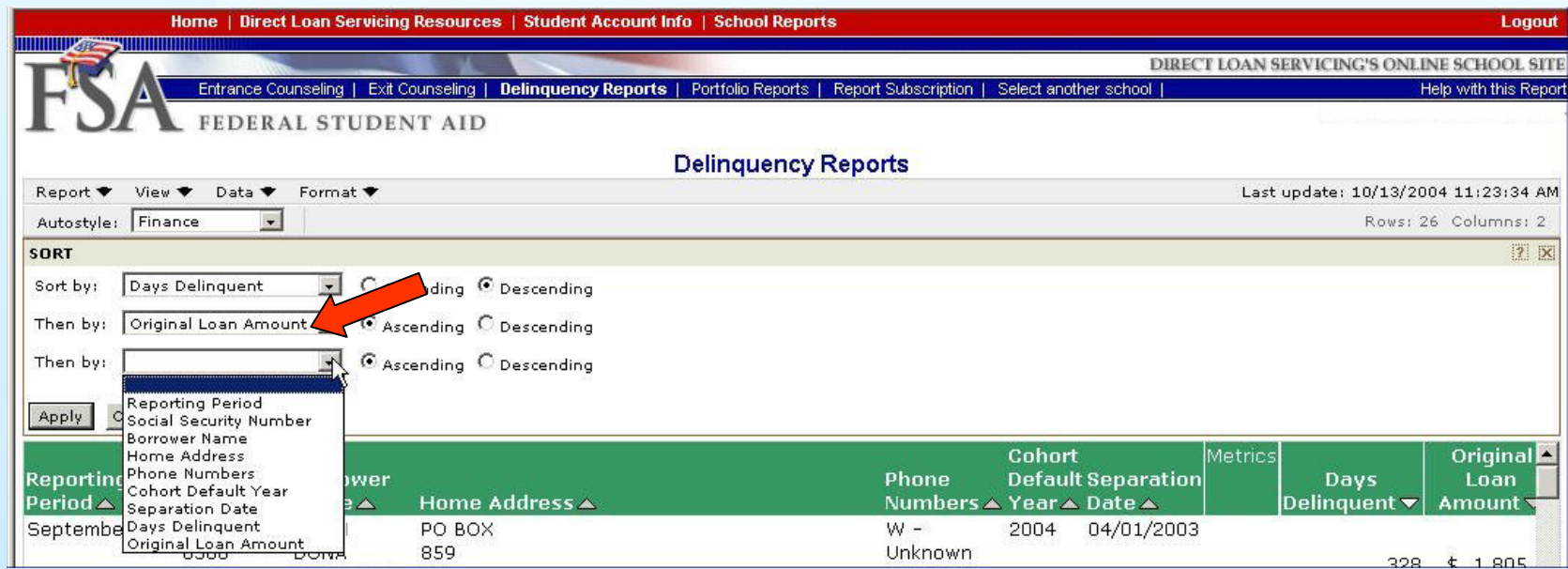
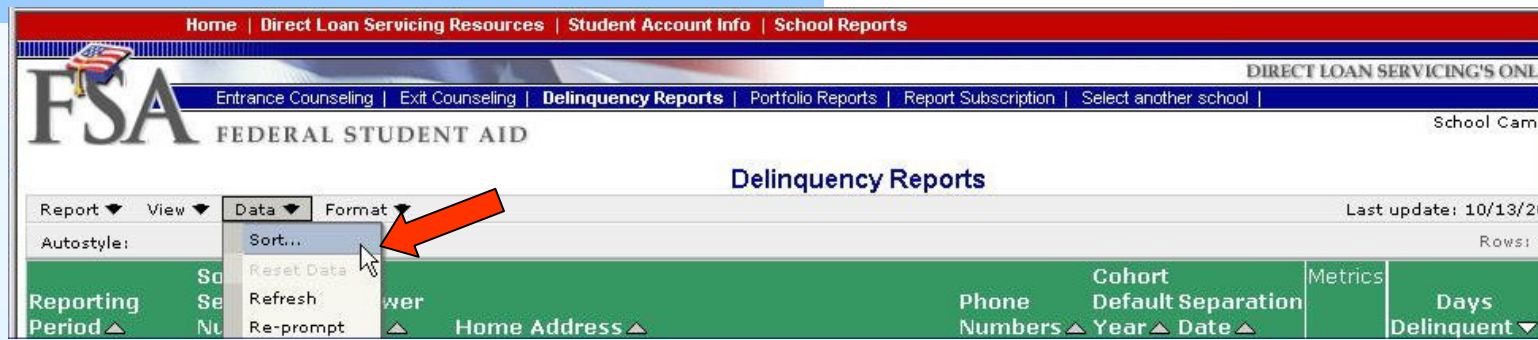
The Late Stage Delinquency Assistance Report provides the most recent report of borrowers from your institution that are between 241 and 360 days delinquent and that can affect your cohort default rate.

| Home Direct Loan Servicing Resources Student Account Info School Reports | | | | | | | | | | |
|---|------------------------|---------------|--|-------------------------------------|---------------------|-----------------|---------|-----------------|----------------------|--|
| DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE | | | | | | | | | | |
| FSA FEDERAL STUDENT AID | | | | | | | | | | |
| Entrance Counseling Exit Counseling Delinquency Reports Portfolio Reports Report Subscription Select another school Help with this Report | | | | | | | | | | |
| School Campus code: G01234 | | | | | | | | | | |
| Delinquency Reports | | | | | | | | | | |
| Report View Data Format Last update: 10/13/2004 11:23:34 AM | | | | | | | | | | |
| PAGE BY: none | | | | | | | | | | |
| Autostyle: Finance Rows: 26 Columns: 2 | | | | | | | | | | |
| Reporting Period | Social Security Number | Borrower Name | Home Address | Phone Numbers | Cohort Default Year | Separation Date | Metrics | Days Delinquent | Original Loan Amount | |
| September2004 | 123 - 45 - 6789 | BORROWER, JOE | PO BOX 1478 PLEASANTON, TX 78064 | W - Unknown H - Unknown | 2004 | 04/01/2003 | | 328 | \$ 1,805.00 | |
| September2004 | 111 - 22 - 3333 | FORD, WILLIAM | 1313 MOCKINGBIRD ST SAN ANTONIO, TX 78245 | W - Unknown H - (301) 555 - 3333 | 2004 | 03/31/2003 | | 328 | \$ 4,109.00 | |
| September2004 | 111 - 22 - 4444 | ROGERS, BOBBY | 501 BLEECKER ST SAN ANTONIO, TX 78211 | W - Unknown H - Unknown | 2004 | 04/23/2003 | | 328 | \$ 3,896.00 | |
| September2004 | 111 - 22 - 5555 | CASPER, ERIK | 423 KARDINAL ST SAN ANTONIO, TX 78223 | W - Unknown H - (315) 555 - 1111 | 2004 | 04/29/2003 | | 321 | \$ 6,625.00 | |
| September2004 | 222 - 33 - 4444 | FEBBIE, MARK | 123 BOILERMAKER ST | W - Unknown | 2004 | 04/08/2003 | | 314 | \$ 2,183.00 | |

There are two main ways to sort the data. Use the sort icons in each column heading. Selecting the icon will sort the report in Ascending or Descending order based on that single column.

| Home Direct Loan Servicing Resources Student Account Info School Reports | | | | | | | | | |
|---|--------------------------|-----------------|--|-------------------------------------|-----------------------|-----------------|---------|-----------------|------------------------|
| FSA FEDERAL STUDENT AID | | | | | | | | | |
| Entrance Counseling Exit Counseling Delinquency Reports Portfolio Reports Report Subscription Select another school | | | | | | | | | |
| DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE | | | | | | | | | |
| Help with this Report | | | | | | | | | |
| School Campus code: G01234 | | | | | | | | | |
| Delinquency Reports | | | | | | | | | |
| Report ▼ View ▼ Data ▼ Format ▼ | | | | | | | | | |
| PAGE BY: none | | | | | | | | | |
| Autostyle: Finance | | | | | | | | | |
| Rows: 26 Columns: 2 | | | | | | | | | |
| Reporting Period ▲ | Social Security Number ▲ | Borrower Name ▲ | Home Address ▲ | Phone Numbers ▲ | Cohort Default Year ▲ | Separation Date | Metrics | Days Delinquent | Original Loan Amount ▲ |
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To perform more complex sorts using multiple columns, use the Sort options on the Data menu. This will activate a sort windows so you can define the sort parameters.



Drop down boxes replace report tabs.

New Menu Options allow you to Print or Export your students data. Export options include: HTML, Excel, and Text, to name a few.

| Home Direct Loan Servicing Resources Student Account Info School Reports | | | | | | | | | | |
|---|------------------------|---------------|--|-------------------------------------|---------------------|-----------------|---------|-----------------|----------------------|--|
| FSA FEDERAL STUDENT AID | | | | | | | | | | |
| DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE | | | | | | | | | | |
| Entrance Counseling Exit Counseling Delinquency Reports Portfolio Reports Report Subscription Select another school | | | | | | | | | | |
| Help with this Report | | | | | | | | | | |
| School Campus code: G01234 | | | | | | | | | | |
| Delinquency Reports | | | | | | | | | | |
| Report View Data Format Last update: 10/13/2004 11:23:34 AM | | | | | | | | | | |
| Add to History List | | | | | | | | | | |
| Print... | | | | | | | | | | |
| Export... | | | | | | | | | | |
| Rows: 26 Columns: 2 | | | | | | | | | | |
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New Menu Option allows you to sort and display the report to your individual preference.

[Home](#) | [Direct Loan Servicing Resources](#) | [Student Account Info](#) | [School Reports](#)

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[Entrance Counseling](#) | [Exit Counseling](#) | **[Delinquency Reports](#)** | [Portfolio Reports](#) | [Report Subscription](#) | [Select another school](#)

[Help with this Report](#)
School Campus code: G01234

Delinquency Reports

Last update: 10/13/2004 11:23:34 AM

Rows: 26 Columns: 2

Report ▼
PAGE BY:
Autostyle:
Reporting Period

View ▼
Report Filter
View Filter
Pivot Buttons
Sort Buttons
Page-by Section

Data ▼
Home Address

Format ▼
Phone Numbers

Cohort Default Year

Separation Date

Metrics

Days Delinquent

Original Loan Amount

| | | | | | | | | | |
|---------------|-----------------|---------------|--|-------------------------------------|------|------------|--|-----|-------------|
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New Menu Option allows for instant refreshing or resorting of the data.

Home | Direct Loan Servicing Resources | Student Account Info | School Reports Logout

FSA FEDERAL STUDENT AID DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE

Entrance Counseling | Exit Counseling | **Delinquency Reports** | Portfolio Reports | Report Subscription | Select another school | Help with this Report

School Campus code: G01234

Delinquency Reports

Report ▼ View ▼ **Data ▼** Format ▼ Last update: 10/13/2004 11:23:34 AM

PAGE BY: none Rows: 26 Columns: 2

Autostyle: Sort...
Reset Data
Refresh
Re-prompt

| Reporting Period | School Security Number | Borrower Name | Home Address | Phone Numbers | Cohort Default Year | Separation Date | Metrics | Days Delinquent | Original Loan Amount |
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New Menu Option allows for different, customized views of the data.

Home | Direct Loan Servicing Resources | Student Account Info | School Reports Logout

FSA FEDERAL STUDENT AID DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE

Entrance Counseling | Exit Counseling | **Delinquency Reports** | Portfolio Reports | Report Subscription | Select another school | Help with this Report

School Campus code: G01234

Delinquency Reports

Last update: 10/13/2004 11:23:34 AM

Report ▼ View ▼ Data ▼ **Format ▼**

PAGE BY: none

Autostyle: Finance ▼

Lock Grid Headers

Grid Layout

✓ Merge Column Headers

Merge Row Headers

Outline

✓ Show Banding

Rows: 26 Columns: 2

| Reporting Period | Social Security Number | Address | Phone Numbers | Cohort Default Year | Separation Date | Metrics | Days Delinquent | Original Loan Amount |
|------------------|------------------------|---|--|---------------------|-----------------|---------|-----------------|----------------------|
| September2004 | 123 - 45 - 6789 | JOE 1478 PLEASANTON, TX 78064 | W - Unknown H - Unknown | 2004 | 04/01/2003 | | 328 | \$ 1,805.00 |
| September2004 | 111 - 22 - 3333 | FORD, WILLIAM 1313 MOCKINGBIRD ST SAN ANTONIO, TX 78245 | W - Unknown H - (301) 555 - 3333 | 2004 | 03/31/2003 | | 328 | \$ 4,109.00 |
| September2004 | 111 - 22 - 4444 | ROGERS, BOBBY 501 BLEECKER ST SAN ANTONIO, TX 78211 | W - Unknown H - Unknown | 2004 | 04/23/2003 | | 328 | \$ 3,896.00 |
| September2004 | 111 - 22 - 5555 | CASPER, ERIK 423 KARDINAL ST SAN ANTONIO, TX 78223 | W - Unknown H - (315) 555 - 1111 | 2004 | 04/29/2003 | | 321 | \$ 6,625.00 |
| September2004 | 222 - 33 - 4444 | FEBBIE, MARK 123 BOILERMAKER ST | W - Unknown | 2004 | 04/08/2003 | | 314 | \$ 2,183.00 |

New style templates allow the user to change the overall look and feel of the report.

[Home](#) | [Direct Loan Servicing Resources](#) | [Student Account Info](#) | [School Reports](#)

Logout



Entrance Counseling | Exit Counseling | **Delinquency Reports** | Portfolio Reports | Report Subscription | Select another school |

Help with this Report

DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE

School Campus code: G01234

Delinquency Reports

Report ▾ View ▾ Data ▾ Format ▾

Last update: 10/13/2004 11:23:34 AM

PAGE BY: none

Autostyle: Monochrome ▾

Rows: 26 Columns: 2

| Reporting Period | Student Name | Home Address | Phone Numbers | Cohort Default Year | Separation Date | Metrics | Days Delinquent | Original Loan Amount |
|------------------|------------------------------|--|--|---------------------|-----------------|---------|-----------------|----------------------|
| September 2003 | ROGERS, DONALD R | PO BOX 123 PLEASANTON, TX 78064 | W - Unknown H - Unknown | 2004 | 04/01/2003 | | 328 | \$ 1,805.00 |
| September 2003 | BORROWER, JOE | 1313 MOCKINGBORD LANE SAN ANTONIO, TX 78245 | W - Unknown H - (210) 555 - 1234 | 2004 | 03/31/2003 | | 328 | \$ 4,109.00 |
| September 2003 | FORD, WILLIAM | 501 BLEECKER ST SAN ANTONIO, TX 78211 | W - Unknown H - Unknown | 2004 | 04/23/2003 | | 328 | \$ 3,896.00 |
| September 2004 | 111 - 22 - 3333 CASPER, ERIK | 123 PARKRIDGE CIR SEGUIN, TX 78155 | W - Unknown H - Unknown | 2004 | 05/07/2003 | | 298 | \$ 6,625.00 |
| September 2004 | 111 - 22 - 4444 SMITH, MIKE | 123 MAIN ST SAN ANTONIO, TX 78207 | W - Unknown H - Unknown | 2004 | 05/21/2003 | | 298 | \$ 1,117.00 |
| September 2004 | 111 - 22 - 5555 JEAN, LEWIS | 15 WHITESBORO ST SAN ANTONIO, TX 78218 | W - Unknown H - (210) 555 - 2444 | 2004 | 05/23/2003 | | 298 | \$ 2,625.00 |

Tools: **LSDA** User's Guide

Describes how to implement **LSDA process and
is available in English and Spanish**

Section I - Introduction

Section II - Late Stage Delinquency Assistance Initiative

Section III - WEB Tools Guide

Section IV - Ideas and Tips

***This guide is available from your School Services
Representative.***

LSDA Tools

☐ Direct Loan Web Site

- ✓ Flexibility
- ✓ Identify unique borrower populations

☐ Direct Loan Servicing Center Assistance

- ✓ LSDA User Guide and tips
- ✓ 3-way calls with delinquent borrowers
- ✓ Numbers and Hours
 - School Services: 1-888-877-7658
 - M-F 8:00 a.m. - 8:30 p.m. EST.
 - Loan Counseling : 1-800-848-0981
 - Available for “off hours” M-F 8:30 p.m. - Midnight p.m. & Sat. 8:00 a.m. - 5:30 p.m. EST.

Tips for Success

- ❑ Use a light touch – remember you are there to help, not to collect.
- ❑ Call at different times of the day – more people are home in the evening and you can call from home using a calling card.
- ❑ Mailing handwritten notes has been successful.
- ❑ Use contact information from the Web, student email addresses, Perkins Loan info, Registrar's Office, Alumni Office, etc.
- ❑ Send out information on repayment options, deferments and forbearance.
- ❑ Connect the student with the Service Center in a three-way call.
- ❑ Be creative! You can make a difference.





What Your Colleagues Are Doing

Let's Hear from them

Effective Implementation

Plan
Schedule
Tips from others
Make it someone's responsibility



Testimonials



- ❑ ***"I just wanted to drop you a note of thanks and appreciation for your help with my direct student loan. It had become a sore issue that I found difficult to face, being that I had no answers regarding payment. I was not aware of deferment options regarding unemployment, just those associated with schooling. Thanks again for your help and persistence."***

~Student



- ❑ ***"I'm glad you cared enough to contact me and not give up on me when I had just about given up on myself."***

~ Student



- ❑ ***"Borrowers are grateful that someone is willing to work with them and help them get through the critical point. A lot of the borrowers do not realize the seriousness of defaulting and the options that are available."***

~Margaret Pearson, San Antonio College/Career Centers





Electronic Access Conference

Orlando, Florida
Las Vegas, Nevada
2004

Why is LSDA Working ?

Late **S**tage **D**elinquency **A**ssistance

- ❑ Schools feel it is the right thing to do
- ❑ Schools feel that it is very doable
- ❑ Students respond well to schools
- ❑ It doesn't take a lot of resources
- ❑ The results are dramatic



LSDA Results are *Dramatic!*

| School | Delinquent Borrowers | LSDA Borrowers 1 | Rescued Borrowers | Percent Rescued |
|-------------------------|----------------------|------------------|-------------------|-----------------|
| Technology Institute | 598 | 30 | 21 | 70% |
| University | 1,977 | 123 | 56 | 46% |
| University | 553 | 35 | 15 | 43% |
| College | 617 | 73 | 31 | 42% |
| University | 669 | 32 | 13 | 41% |
| College | 618 | 30 | 10 | 33% |
| University | 1,104 | 56 | 18 | 32% |
| State University | 2,670 | 169 | 54 | 32% |
| State University | 1,097 | 100 | 31 | 31% |
| State University | 1,589 | 77 | 23 | 30% |
| State University | 705 | 27 | 8 | 30% |
| Community College | 732 | 54 | 16 | 30% |
| University | 899 | 57 | 16 | 28% |
| <u>State University</u> | <u>671</u> | <u>36</u> | <u>9</u> | <u>25%</u> |
| Total | 14,499 | 899 | 321 | 36% |
| | | | | |
| | | | | |

1 Loans that were 240 or more days past due on October 1st 2003



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Questions

In Summary



When you get back to campus:

- ☐ Report student separations timely
- ☐ Use the web tools to plan and identify
- ☐ Put someone in charge of LSDA
- ☐ Make the first phone call
- ☐ Provide counseling, support to late stage delinquent borrowers.

Let us know how we can help.



Questions and Comments



Contact Us:

- ▶ ben.leborys@ed.gov
- ▶ cynthia.battle@ed.gov
- ▶ rosalizes.wright@ed.gov

Thank You