



# ***Session 3***

## Lessons From the Ombudsman

Debra Wiley



# What is the FSA Ombudsman?

## om·buds·man

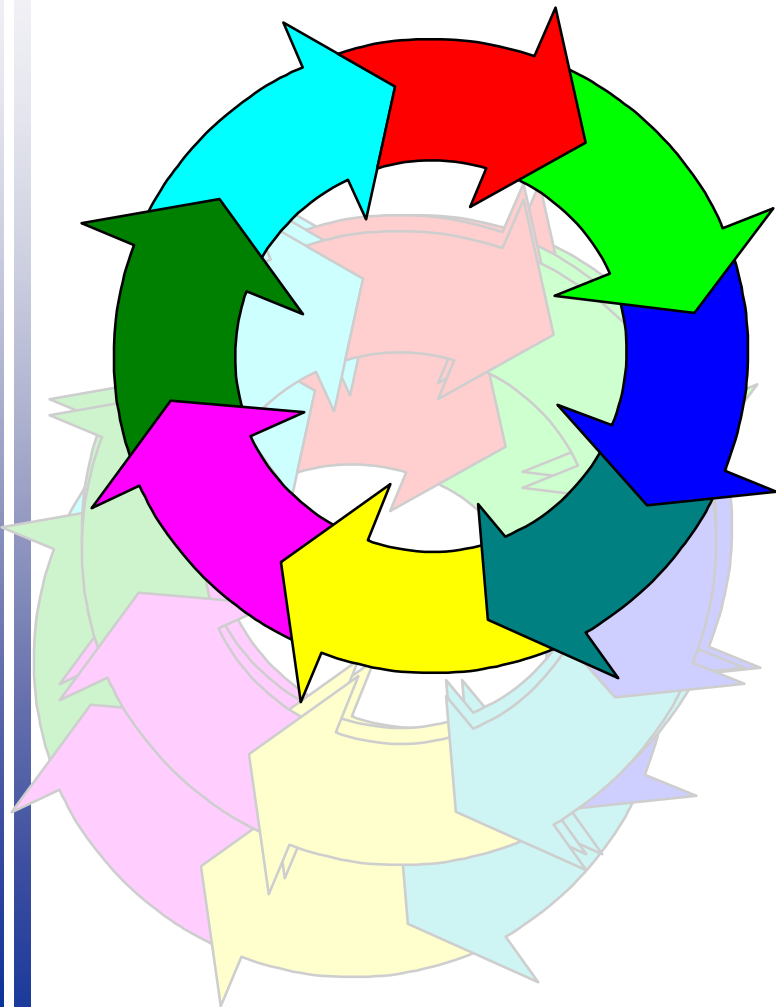
Pronunciation: 'äm-"budz-man; *noun*

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

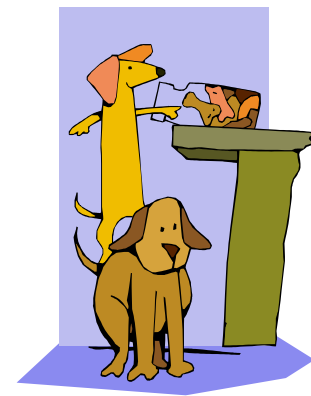
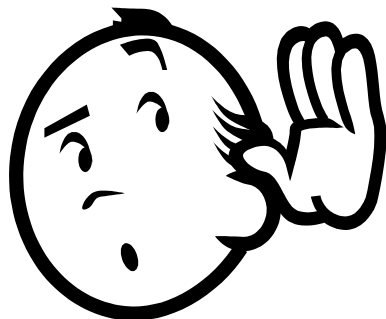
# The Opportunity to--



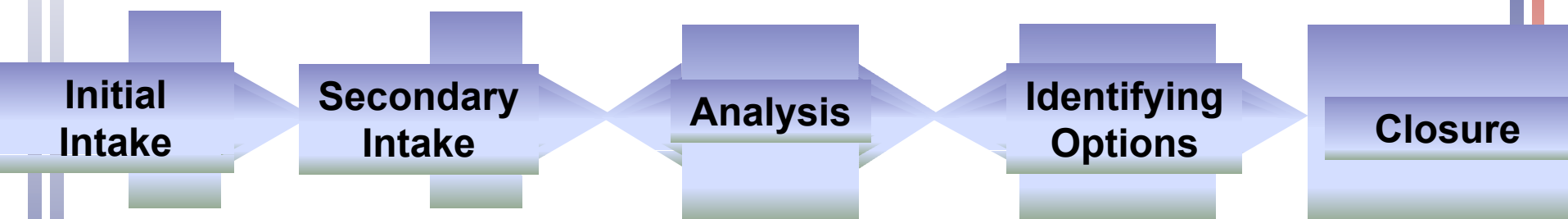
- Open communication channels
- Offer other perspectives
- Organize details
- Outline options
- Overtly collaborate
- Optimize outcomes

# What Do We (and You!) Do?

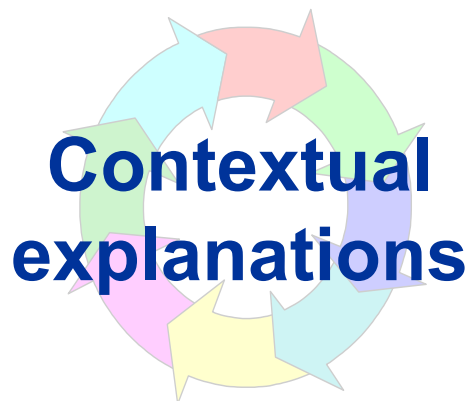
- Identify the issues/concerns
- Listen – to both sides of the story
- Research – find factual information
- Document – contacts, activities, & findings
- Develop – options for resolution
- Finalize – outcomes



# What's the Case Process?

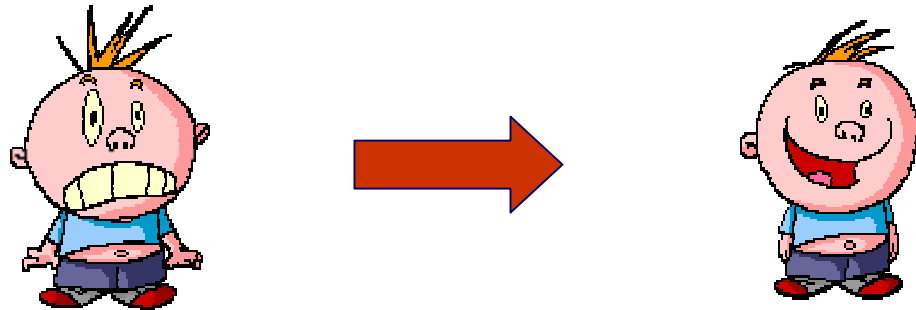


# What does the Customer Expect?



# What does the Customer Want?

- Customer Satisfaction
  - Psychological: The customer feels listened to and respected.
  - Substantive: Comprehensive, contextual and fair-minded consideration of options available.
  - Procedural: Consistent, thorough research of facts and documentation.





## ***What are the Top Issues for General Assistance Cases?***

**“General Assistance” cases increased by 173% between FY2000 and FY2003.**

**FY 2000 = 5,268      FY 2003 = 14,409**

### **Top Five Issues for General Assistance Cases:**

General assistance cases are one-issue inquiries that can be completed while the customer is on the call or within 24-hours.

#### **FY 00**

**FSA Assistance  
Default  
Service Quality  
Loan Cancellation/Discharge  
Account Balance**

#### **FY 03**

**FSA Assistance  
Account Balance  
Loan Cancellation/Discharge  
Consolidation  
Repayment Plans/Amounts**





## ***What are the Top Issues for Research Problem Cases?***

**“Research Problem” cases increased by 41.17% between FY 2000 and FY 2003.**

**FY 2000 = 2,565**

**FY 2003 = 3,621**

### **Top Five Issues for Research Cases:**

These cases involve multiple issues. An Ombudsman Specialist works with the borrower, lender, schools, and other parties to gather the facts, establish a common understanding of the problem, and identify solutions.

#### **FY 00**

**Service Quality**

**Default**

**Loan Cancellation/Discharge**

**Account Balance**

**Tax Refund/Offset**

#### **FY 03**

**Loan Cancellation/Discharge**

**Account Balance**

**Repayment Plans/Amounts**

**Consolidation**

**Default**

# ***What Problem Underlies most Cases?***

## **Communication??**

- Failure to listen
- One-sided communication
- Communication gaps
- Not knowing the question to ask
- Not answering the question asked

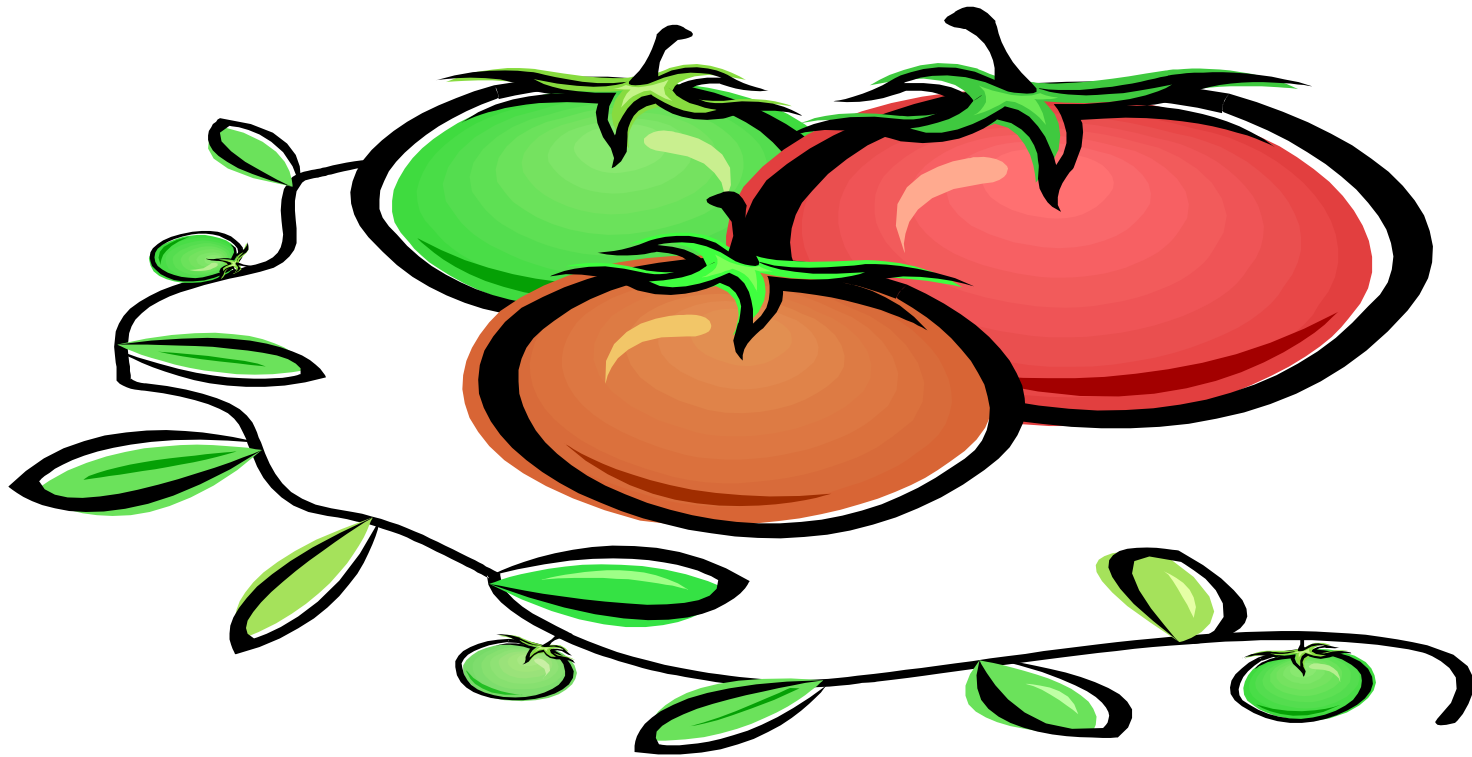




Spring Conference

New York, New York  
2004

# What do you see?





# Ombuds Lessons

- Telling them they owe doesn't work.....SHOW THEM (through an example to which they can relate).
- Students expect us to know everything ...especially everything about them (They also expect us to care).
- There are many right ways and right times. Keep the message consistent at the core and expand as context requires. It is the context that creates the "AHA" moment.



# Ombuds Lessons

- Expect good intentions (Everyone wants to solve this problem).
- If the story hasn't changed in 20 years, it is probably worth listening to.....most people cannot maintain a "fiction of facts" for that long.
- Tend to the small stuff.....so you don't have to sweat it. Many of the cases that we see could have been prevented with a moment to consider the customer's perspective.



# Ombuds Lessons

- Remember the human element.
- Think beyond the surface. What is the customer trying to accomplish?
- Keep it personal; don't take it personally.



# Ombuds Lessons

- Don't fight about it; fix it.

**It's not about who's right,  
it's about doing the right thing!**



# Ombuds Lessons

- Tell others what you learn and let them act for their population....

Questions?





## ***To Contact Us:***

We appreciate your feedback and comments.

Toll-free: 1-877-557-2575

Toll: (202) 377-3800

Fax: (202) 275-0549

Email: [fsaombudsmanoffice@ed.gov](mailto:fsaombudsmanoffice@ed.gov)

Internet: [ombudsman.ed.gov](http://ombudsman.ed.gov)