1. Purpose
Per federal regulations all post-secondary institutions applying for federal funding must have a default prevention plan in place.

2. Related Policy/Authority
Office of Financial Aid

3. Faculty/Staff Responsibilities
- AVP of Enrollment Services
- Director of Financial Aid
- Assistant Director of Financial Aid

4. Definitions/Abbreviations
- SIS – Student Information Management System

5. Procedural Steps
I. Overview
Burrell College of Osteopathic Medicine believes that student default rates are a measure of student success and therefore it is the responsibility of the entire institution, not just the Office of Financial Aid, to improve the institution’s federal and private student loan default rate. The Burrell College of Osteopathic Medicine Default Prevention and Management Plan includes all the components recommended by the US Department of Education.

II. Recruitment Activities
a. Interview Day Financial Aid Presentation – all students that interview for a seat at Burrell College of Osteopathic Medicine have attended this session. Information Includes:
   i. Student Budget and Guidelines for Creating a Budget
   ii. Estimated Cost of Attendance
   iii. Direct Costs
   iv. Indirect Costs
   v. Title IV
   vi. FAFSA
   vii. Unsubsidized Loans
b. Grad Plus Loans
c. Interest Rates for Direct Loans
d. Health Professional Loans & ELM Select
e. Loan Applications
f. Scholarship and Grants
III. Early States of Enrollment
   a. Entrance Counseling:
      i. Prior to disbursement of federal aid, a student must complete on-line
counseling provided by the Department of Education each year the student
receives a loan. Information includes:
      1. How the Master Promissory Note works
      2. Repaying the Loan
      3. Consequences of Default
      4. Sample monthly repayment amounts
   ii. All students are present at the Financial Aid Orientation during Orientation
Week for OMS-I students. Information includes:
      1. Burrell College of Osteopathic Medicine introductions and information:
         Bursar, Registrar, OFA staff, etc.
      2. Disbursement & Refunds
      3. Title IV – Federal Information
      4. Cost of Attendance
      5. In-School Deferment
      6. Graduate Level Resources
      7. Private Loan Information
      8. Scholarship Information
      9. Loan for service and forgiveness programs
     11. Contact information
   b. Financial Literacy for Borrowers:
      Students are provided with many resources to develop their financial literacy and are
directed to the following resources, which are provided on the Burrell College of
Osteopathic Medicine website, interview presentations, financial aid orientation
presentation, as well as through other presentations, counseling, and related emails,
throughout the academic year:
   i. Students that receive alternative and federal aid, are provided access to the
      AAMC financial Literacy Videos and Webinars- https://students-
      residents.aamc.org/financial-aid/first-videos-and-webinars
      1. Interoffice Procedures are as follows:
         a. Students notified via email of the financial literacy
            requirements.
         b. Students are directed to the following AAMC Financial Literacy
            Videos and Webinars link, https://students-
            residents.aamc.org/financial-aid/first-videos-and-webinars
         c. Students begin by clicking on a module they would like to
            complete. The student is directed to include their first and last
            name, their email address, the school they are attending, and
            year-in-school.
         d. When the student completes a module, the student receives
            verification of completion certificates.
   ii. Financial Aid for Graduate or Professional Students -
      https://studentaid.gov/sites/default/files/graduate-professional-funding-
      info.pdf

iv. AAMC Paying for Medical School - https://students-residents.aamc.org/financial-aid/paying-medical-school

v. Introduction to NSLDS for Students

https://students-residents.aamc.org/financial-aid-resources/medloans-organizer-and-calculator-mloc

vii. Also provided to students through presentations, counseling, and email:


ii. Federal Student Aid - Resources | Federal Aid Student https://studentaid.gov/resources


iv. Cash Course – cashcourse.org – Your real-life money guide


vii. Smart Student Calculators - http://www.finaid.org/calculators/


c. Early Identification and Counseling for Students At-Risk:

i. Burrell College of Osteopathic Medicine withdrawal process requires students meet with the Office of Financial Aid to discuss repayment options, grace period, consolidation, and future in school deferment.

ii. Students who receive financial aid are required to speak with designated financial aid staff who will explain the R2T4 process and conduct an exit interview; including helping the borrower to log into the borrowers NSLDS account to view their loan balances and servicers.

iii. Require borrowers submitting Satisfactory Academic Progress (SAP) Appeals to complete exit counseling (see section III – Exit Counseling for specific information).

d. Communication Across Campus:

i. Financial literacy information and loan repayment is included at the orientation presentation as well as at the interview day presentation.

ii. Provide Financial Aid Literacy training to financial aid staff and students with the intent of increasing student awareness of financial literacy issues and tools available to help.

iii. Provide regular updates about the College’s Default Rate, consequences of the Default Rate, and activities of the Default Prevention and Management efforts to administration, faculty, and staff when available.

e. Default Prevention and Retention Staff:

Office of Financial Aid will coordinate default prevention activities as follows:

i. Make multiple attempts to contact students who are delinquent

ii. Make multiple attempts to contact students who are in default
iii. Log all contacts with notes on results in SIS Student Notes
iv. Keep servicers and NSLDS student contact information update when the College
    has more current information contact information
v. Monitor required default prevention activities required of current students,
    including exit counseling

IV. Late Stages of Enrollment

a. Exit Counseling for all students with federal or alternative loans:
   i. The College will use several publications and websites for exit counseling
      materials; this includes materials and counseling on www.studentaid.gov
      and Fedloan servicing.
   ii. All borrowers who received aid based on a granted SAP appeals and remain on
       SAP probation will be required to complete exit counseling each academic year,
       prior to their first disbursement at www.studentaid.gov.

b. Withdrawals:
   i. Students who withdraw from the College will be required to have a financial aid
      release before the withdrawal is processed by the Office of the Registrar.
      Students will be screened for receipt of financial aid and loans. Designated
      financial aid staff will counsel students about the consequence of the
      withdrawal and conduct an in person/virtual exit counseling session if the
      student borrowed federal loans.
   ii. At the time the Office of Financial Aid becomes aware of the withdrawal, the
       financial aid office will make several attempts to contact the student to conduct
       exit counseling. If no contact is made the Office of Financial Aid will email the
       student with information about on-line exit counseling.
   iii. The Office of Financial Aid will create a tracking log of all borrowers who
        withdraw and continue contact with them after their withdrawal to ensure the
        student understands the steps, they need to take to keep their loan in good
        standing.

c. Timely and Accurate Enrollment Reporting
   i. Process enrollment reporting in mass to NCLS using SIS (SIMS) export process by
      census date per term.
   ii. Update enrollment manually on NSLDS while processing students who are no
       longer attending the College and include verification in the student’s file.

V. After Students Leave School

a. NSLDS Date Entered Repayment (DER) Report
   i. Updated NCLS using SIS, with address information
   ii. Update NSLDS manually when new contact information becomes available to
       the OFA

b. Early State Delinquency Assistance (ESDA) is provided upon notification from the
   lender/guarantor and/or Department of Education,
   i. Reach out to student based on last known contact information
   ii. Verify contact information on NSLDS, update if applicable

c. Late Stage Delinquency Assistance (LSDA) is provided upon notification from the
   lender/guarantor and/or Department of Education,
   i. Reach out to student based on last known contact information
   ii. Verify contact information on NSLDS, update if applicable
d. Maintain Contact with Former Students
   i. The Office of Financial Aid will work with the institution departments of
      Informational Technology, Institutional Advancement & future Alumni Office to
      insure that contact information for all students is maintained in the institutional
      server.

e. Loan Record Detail Report (LRDR) Data Review
   i. The Financial Aid Office is responsible for downloading default management
      reports for the Burrell College of Osteopathic Medicine, will request the Loan
      Record Detail Report and review the data, and will challenge incorrect data
      within the deadlines established by the Department of Education. It is the
      Financial Aid Office responsibility to research and inform the campus of relevant
      default reports and deadlines.
   ii. Use the data from the Loan Record Detail Report to keep the Default Prevention
       and Management Task Force up to date on the College’s current default rate.

f. Analyze Defaulted Loan Data to Identify Defaulter Characteristics
   i. Process currently not defined due to lack of data, currently no defaulters

g. Publish default rates on the College website when they are made available.

6. Reports/Charts/Forms/Attachments/Cross References
   See Appendix A – Department of Education Sample Default Prevention and Management Plan

7. Maintenance
   This procedure will be reviewed annually by the Director of Financial Aid and Assistant Director of
   Financial Aid.

8. Signature
   Approved by: __________________________         Date: 5.19.2023
   Department Head of Financial Aid

9. Distribution List
   External

10. Revision History
<table>
<thead>
<tr>
<th>Revision Date</th>
<th>Subsection #</th>
<th>Summary of Changes</th>
<th>New/Cancellation/Replacement Procedure? (if applicable)</th>
<th>Approval Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/08/2020</td>
<td>[e.g., 3.1]</td>
<td>All sections are revised to include timelines and additional details in reference to default prevention management.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2/11/2022</td>
<td>5</td>
<td>AAMC Courses provided, not required.</td>
<td></td>
<td>2/11/2022</td>
</tr>
<tr>
<td>05/19/2023</td>
<td></td>
<td>4- added definition for SIS, and whole document, CAMS to SIS</td>
<td></td>
<td>5/23/2023</td>
</tr>
</tbody>
</table>
Appendix A: Department of Education Sample Default Prevention and Management

Section I: Overview

Benefits of Adopting a Default Prevention and Management Plan
The activities in this Default Prevention and Management Plan promote student and institutional success by increasing retention and reducing delinquency and default. Institutions and students receive benefits when schools implement the activities, techniques, and tools outlined in this plan. Institutions benefit by avoiding any limitations on participation in the loan programs due to excessive cohort default rates (CDRs). Students benefit by having continued access to Title IV Student Financial Assistance Programs, learning good debt management practices, and establishing a healthy credit history. Institutions that are actively committed to promoting student success help their students learn, graduate, obtain employment, and demonstrate financial responsibility through repayment of the funds borrowed to finance their education.

Consequences of Default for Borrowers
Borrowers who default on student loans face serious consequences. Stafford Loans are considered in default after 270 days without payment. At the time of default, outstanding interest is capitalized and collection fees may be added, resulting in a loan balance that is higher than the amount borrowed. Defaulted loans are reported to credit bureaus, causing borrowers to sustain long-term damage to their credit rating. Defaulters may also face difficulty in securing mortgages or car loans, may have their wages garnished, and their federal income tax refunds and other federal payments seized. Until the default is resolved, collection efforts continue and the defaulter will be ineligible for additional federal student aid. The Department, guarantors, and servicers undertake many activities to prevent borrowers from defaulting. With a minimal amount of time, effort, and expense, schools can play a critical role in helping borrowers avoid the damaging consequences of default.

Consequences of Default for Post-Secondary Institutions
Institutions may face serious consequences due to high CDRs. Consequences include the loss of participation in the FFEL, Direct Loan. Institutions may also be provisionally certified. Effective, easy-to-implement tools that reduce defaults, promote student and school success, help preserve the integrity of the loan programs, and reduce costs to taxpayers are available to schools.

Section II: Early Stages of Enrollment
The Department recommends that every school implement a default prevention and management plan. Schools and borrowers benefit when schools incorporate default prevention and management activities into their operations. Schools can undertake the required and recommended activities that make up a default prevention and management plan as early as during student enrollment in order to reduce the incidence of default.
The Department recommends that every institution implement a default prevention and management plan. Institutions and borrowers benefit when schools incorporate default prevention and management activities into their operations. Institutions can undertake the required and recommended activities that make up a default prevention and management plan as early as during student enrollment in order to reduce the incidence of default.

**Entrance Counseling**

Regulations require that first time borrowers Direct Loan program loans receive entrance counseling. During entrance counseling, institutions must explain how the master promissory note works, emphasize the importance of repaying the loan, describe the consequences of default, and show borrowers sample monthly repayment amounts.

- Complete on-line counseling provided by the Department of Education each year the student receives a loan.
- Students are required to read and sign Burrell College of Osteopathic Medicine Financial Literacy Manual.

Institutions may enhance entrance counseling to include financial literacy and ensure that borrowers thoroughly understand all information. In addition, schools should collect as much contact information about borrowers as possible during entrance counseling to facilitate future contact if needed. These activities will ensure more knowledgeable, responsible borrowers, and result in fewer defaulters as well. (Section V: Enhanced Entrance and Exit Counseling).

**Financial Literacy for Borrowers**

The Department recommends that institutions provide borrowers with information concerning the income potential of occupations relevant to their course of study, counseling at various stages of enrollment, interactive tools to manage debt, repayment options, and school contact information. Institutions offer this information through a variety of media such as counseling, classes, publications, e-tutorials, and electronic newsletters to email accounts, adding the information to award letters, or using a combination of methods. To help students manage their debt, some schools are limiting access of credit card companies to their campuses. Schools should also provide borrowers with entrance counseling material and the following resources, at minimum, at enrollment and following graduation or withdrawal:

- AAMC Financial Aid- https://students-residents.aamc.org/financial-aid/
- Financial Aid for Graduate or Professional Students https://studentaid.gov/sites/default/files/graduate-professional-funding-info.pdf
- AAMC Pre-Med Through Residency- https://students-residents.aamc.org/
- Introduction to NSLDS for Students
- Calculators to help estimate and manage debt

**Early Identification and Counseling for Students At-Risk**

Students at-risk generally refers to borrowers who withdraw prematurely from their educational programs, borrowers who do not meet standards of satisfactory academic progress or both. Counseling at-risk borrowers should focus on the causes of withdrawal or unsatisfactory academic progress and solutions to resolve these matters. The outcome of working with at-risk students will be more borrowers completing their educational programs, equating to a higher retention rate for the school and lower numbers of defaulted borrowers.
Communication Across Campus
Communication of information relevant to the prevention and management of defaults must be an institutions-wide effort and should not be the responsibility of only a single office. While communicating certain information across campus is mandatory, communicating additional information is highly recommended. To promote success, school officials should examine their communication procedures for effectiveness and inclusiveness. Information regarding borrowers’ academic progress and enrollment status should be components of the information received by all relevant offices across campus including the offices that disburse funds and authorize payments. Accurate and timely communication among school entities and the Department not only ensures the right aid is getting to the right student, but such communication will help schools comply with regulations regarding the school’s standards of administrative capabilities, accurate and timely reporting of borrowers’ enrollment status, and satisfactory academic progress.

Default Prevention and Retention Staff
Having dedicated default prevention and management staff has proven invaluable for many schools. The Department recommends dedicated staff because they are in an excellent position to establish working relationships with borrowers from early in the students’ experience through repayment. Many schools are also dedicating staff to student retention activities, a key to school and student success as well as default reduction. Where resources are limited, the Department recommends combining these two functions, as they are similar in nature. An emphasis on both will particularly benefit at-risk borrowers.

Section III: Late Stages of Enrollment
During the later stages of enrollment and after students have left school, there are many default prevention and management activities that will help reduce defaults and help ensure borrower and school success.

Exit Counseling
Regulations require that institutions provide exit counseling. Exit counseling is an effective way to prevent defaults and is often the last opportunity that borrowers have to work with someone at school regarding their loans. In-depth counseling that focuses on fully explaining repayment plans and choices that fit the borrowers’ needs is essential. Exit counseling is the opportunity to clear up any misconceptions students may have about their loan obligations and re-emphasize the consequences of default. Post-secondary institutions should take full advantage of this opportunity to work with their students. A large percentage of borrowers in delinquency either did not have the benefit of receiving this information or did not receive it timely. Thorough exit counseling is a cornerstone of default prevention and is mandatory. (Section V: Enhanced Entrance and Exit Counseling)

Withdrawals
Many borrowers who default on their loans are borrowers who withdrew from school prior to completing their academic programs. These borrowers, at the highest risk of default, can often be identified while still on campus. Early identification and timely intervention can improve student retention and reduce the number of defaulted loans. In addition to fulfilling the regulatory requirement to provide exit counseling to students, schools should attempt to work with students even after they have left school by encouraging them to complete their programs of study and helping them resolve the issue(s) that prompted their withdrawal. In addition to providing a valuable service, institutions can take advantage of the borrower’s return to campus to provide counseling. Note that an employed borrower, even one
earning less than if he/she had completed school, is better able to make loan payments than an unemployed borrower.

**Timely and Accurate Enrollment Reporting**

Timely and accurate enrollment reporting to the Secretary or the guarantor as appropriate is required by regulation and promotes success. There is a direct correlation between late or inaccurate enrollment reporting and loan defaults. This school activity ensures that borrowers receive their full grace period, and further ensures that contacts from the loan servicer such as correspondence and telephone calls occur in the appropriate timing and sequence. The servicer’s contacts are designed to increase the likelihood that borrowers will satisfy loan obligations. Timely and accurate reporting of changes in enrollment status is required of all eligible institutions. Adhering to a monthly schedule of reporting changes in enrollment status will help with data accuracy and is recommended. (Section VI: Tools).

**Section IV: After Students Leave School**

There are simple and effective default prevention and management activities for institutions that will help borrowers during repayment. In addition, there are activities to help schools correct data and improve prevention and management practices and initiatives.

**NSLDS Date Entered Repayment (DER) Report**

The DER Report is available to schools upon request from NSLDS. The Department recommends that on a bi-monthly basis schools compare their DER Report to their institutional records, and make any necessary corrections to their borrowers’ status using NSLDS Enrollment Reporting. Institutions should not assume that a borrower’s DER is correct, as it is subject to change. Lenders can change a student’s enrollment status based on data from the clearinghouse or a student’s request. Likewise, a school can update enrollment information based on information it receives from the student or another reliable source. Reviewing the DER Report will result in more accurate data, assuring that borrowers enter repayment in the correct cohort year and that schools receive accurate cohort default rates (CDRs). (Section VI: Tools).

**Early Stage Delinquency Assistance (ESDA)**

ESDA begins at the time of separation or early in the grace period. ESDA is a highly focused effort by lenders, guarantors, and schools to assist particular borrowers to prepare for entry into loan repayment. Certain borrowers, such as those who have failed to complete their academic program, or borrowers who share specific characteristics or academic or related experiences, may be more likely to encounter difficulties initiating and maintaining on-time loan repayment. ESDA activities afford lenders, guarantors, and schools an opportunity to provide focused, enhanced loan counseling, borrower education, and personal support during the grace period, and in so doing help decrease the chances of later loan default. In addition to ESDA, schools should utilize default aversion assistance offered by guarantors and similar assistance from the Direct Loan Servicer for borrowers who are at least 60 days delinquent.

**Late Stage Delinquency Assistance (LSDA)**

Though guarantors and the Direct Loan Servicer are extremely effective in working with borrowers throughout repayment, they lose touch with some borrowers. Institutions can often help to re-establish this critical communication during the late stages of delinquency, serving as a liaison between delinquent borrowers and staff experienced in borrower assistance. LSDA techniques enable schools to rescue severely delinquent borrowers, those who are more than 240 but less than 361 days delinquent, from
default. LSDA can be successfully implemented with a minimal investment of time and staff. Even for a large school, the number of borrowers in this delinquent group is generally small. Several telephone calls a month lets the most delinquent borrowers know that they have options, and that help is available. (Section VI: Tools)

Maintain Contact with Former Students
Schools find that all of the practices and strategies mentioned previously are much easier to employ if they are able to reach and keep in contact with their former students after they have left the institution. By collecting ample reference information including cell phone numbers, e-mail addresses, and numbers and names of a variety of family members such as grandparents and cousins, schools have the resources to maintain contact with former students. Allowing borrowers to continue to use school e-mail accounts after they have left campus is not only a convenience to borrowers, but also a quick, easy, and effective method of contacting them after they have left school. One of the best methods schools can employ to avert defaults is to work with borrowers during every stage of repayment. Work with lenders, guaranty agencies, and servicers to identify delinquent and hard to reach borrowers, or those who have not been contacted at all to assist them with their repayment options and obligations. Contacting borrowers is an essential activity upon which successful default prevention and management can be built. Contact from the school may be the only effective technique to save a borrower from the negative consequences of default.

Loan Record Detail Report (LRDR) Data Review
Although an aggressive and proactive approach to default prevention and management is a must for all institutions, the responsibilities do not end with prevention plans, initiatives, and strategies. Schools, borrowers, and the loan programs in general all benefit from a thorough examination of the draft and official CDR data to ensure that the rates are accurate and include the correct borrowers and loans. Upon receiving their rates, schools should examine their LRDR, the report containing all the data that comprises the CDR calculation. The Department recommends that all schools review their LRDR regardless of their CDR. It is the school’s responsibility to challenge incorrect data reflected in their draft CDR, request an adjustment, or submit an appeal of inaccurate data as reflected in their official CDR. (Section VI: Tools).

Analyze Defaulted Loan Data to Identify Defaulter Characteristics
No matter how effective and far-reaching a default prevention and management plan is, some borrowers default. A major part of any plan is to periodically review progress in preventing defaults. One element of this review is a comprehensive analysis of defaulters. Schools should gather information to discern who is defaulting and why. Schools can then use this information to improve their default prevention and management practices and initiatives. Internal data includes key information such as high school attended, program of study, demographics, grades, etc. Reviewing the LRDR also provides key data about borrowers that can assist in determining common characteristics among defaulters. Causes for defaults can include, but are not limited to, absent or incomplete internal procedures, practices, and communication, particular programs and course requirements or structure, and ineffective counseling. Frequent examination of defaulter characteristics coupled with an assessment of default prevention and management successes and shortcomings provide valuable information. Schools promote success by taking preventive measures to correct ineffective practices thereby preventing current and future borrowers from experiencing the same difficulties that plagued past defaulters. One solution to preventing future defaults lies in understanding what caused past defaults.
Section V: Enhanced Entrance and Exit Counseling

In addition to complying with the applicable requirements in 34 CFR 682.604, 34 CFR 685.304, 34 CFR 668.165 and 34 CFR 668 Subpart D, the Department recommends that entrance and exit counseling also include the following:

Requests for Borrower Information
- During entrance and exit counseling, obtain information from borrowers regarding references and family members beyond those requested on the loan application, and ask for cell phone numbers and email addresses for borrowers and for family members;
- During exit counseling, obtain updated information from borrowers including their addresses, cell phone numbers, email addresses, and addresses of their references and various family members.

Information about Repaying the Loan
- Estimated balance of loan(s) when the borrower completes the program;
- Interest rate on the borrower’s loan(s);
- Name, address and telephone number for the borrower’s lender;
- During exit counseling, provide a sample loan repayment schedule based on the borrower’s total loan indebtedness;
- Estimated monthly income that the borrower can reasonably expect to receive in his or her first year of employment based on the education received at your school;
- Estimated date of the borrower’s first scheduled payment.

Reminders about Personal Financial Management and Title IV Loans
- Schools should provide financial literacy resources to borrowers at enrollment, throughout attendance, and following graduation or withdrawal;
- Students should borrow only what is needed and can cancel or return any funds in excess of what is needed;
- Borrowers must inform their lenders immediately of any change of name, address, telephone number, or social security number;
- If a borrower is unable to make a scheduled payment, he or she should contact the lender before the payment’s due date to discuss a change in repayment plan or other repayment options;

General information should be provided about:
- Repayment options; and
- The sale of loans by lenders and the use by lenders of outside contractors to service loans.

Section VI Tools and Activities for Schools

These recommended tools for schools ensure data accuracy and employ effective loan counseling and default prevention and management techniques to aid students and schools.

Where do I begin?
FSA Default Prevention Resource Information
Loan Counseling
Students and Counselors
http://www.studentaid.ed.gov

FSA Manage Loans
https://studentaid.gov/h/manage-loans

NSLDS for Students
https://nsldsfp.ed.gov/nslds_SA/

How much will it cost?
http://nces.ed.gov/ipeds/cool/
http://www.dlssonline.com/tools/

How will I pay for it?
https://students-residents.aamc.org/financial-aid/paying-medical-school
https://www.aacom.org/reports-programs-initiatives/programs-and-funding-opportunities

Will I make enough money in my chosen occupation to repay student loans I receive?
https://www.bls.gov/ooh/
https://data.bls.gov/projections/occupationProj

Repaying Your Student Loans
https://studentaid.gov/h/manage-loans

Ombudsman Office
http://www.ombudsman.ed.gov

Ensuring Student Loan Repayment Best Practices for Schools

SFA Assessments for Schools

Mapping Your Future
http://www.mapping-your-future.org

Jump Start Coalition for Personal Financial Literacy
http://www.jumpstart.org

Enrollment Reporting and Data Accuracy

NSLDS Date Entered Repayment Report, School Repayment Information Loan Detail Report, and Enrollment Reporting Summary Report
https://www.nsldsfap.ed.gov

NSLDS Reports, requesting and formatting questions
https://www.nsldsfap.ed.gov

NSLDS User ID
CPS/WAN Technical Support 1-800-330-5947
NSLDS Customer Support 1-800-999-8219
Cohort Default Rate Guide for information on challenges, adjustments, and appeals

**Default Prevention**
FSA Assessments

Ensuring Student Loan Repayment Best Practices

NSLDS Reports and Exit Counseling
https://www.nsldsfap.ed.gov

NSLDS Reports, requesting and formatting questions
https://www.nsldsfap.ed.gov

NSLDS User ID
CPS/WAN Technical Support 1-800-330-5947
NSLDS Customer Support 1-800-999-8219

Late Stage Delinquency Assistance (LSDA) Guide:
For Direct Loan Schools,
Direct Loan Servicing/Schools website, accessed via COD website
https://cod.ed.gov/cod/LoginPage

For FFEL Schools,

Alternatively, contact your guaranty agency

<table>
<thead>
<tr>
<th>Guaranty Agency</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>ECSI</td>
<td>1-866-313-3797</td>
</tr>
<tr>
<td>FedLoan Servicing (PHEAA)</td>
<td>1-800-699-2908</td>
</tr>
<tr>
<td>Granite State – GSMR</td>
<td>1-888-556-0022</td>
</tr>
<tr>
<td>Great Lakes Educational Loan Services, Inc.</td>
<td>1-800-236-4300</td>
</tr>
<tr>
<td>HESC/Edfinancial</td>
<td>1-855-337-6884</td>
</tr>
<tr>
<td>MOHELA</td>
<td>1-888-866-4352</td>
</tr>
<tr>
<td>Service</td>
<td>Phone Number</td>
</tr>
<tr>
<td>--------------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Aidvantage</td>
<td>1-800-722-1300</td>
</tr>
<tr>
<td>Nelnet</td>
<td>1-888-486-4722</td>
</tr>
<tr>
<td>OSLA Servicing</td>
<td>1-866-264-9762</td>
</tr>
<tr>
<td>Default Resolution Group</td>
<td>1-800-621-3115</td>
</tr>
</tbody>
</table>

**General Connections/Publications**
Information for Financial aid Professionals (IFAP) Library with publications, training, tools, references, laws, etc.  

The Office of Federal Student Aid  
[http://www.ed.gov/about/offices/list/fsa/index.html](http://www.ed.gov/about/offices/list/fsa/index.html)

*The Student Guide*  

NSLDS  
[https://www.nsldsfap.ed.gov](https://www.nsldsfap.ed.gov)  

ED Pubs, the Department of Education Online Publication Ordering System, helps you identify and order free publications from the Department. Examples of resources available at ED Pubs include the following:
- *Repaying Your Student Loans* (in English and Spanish)
- *The Student Guide*
- *Getting Ready to Pay for College*
- *Counselors and Mentors Handbook*
- 1-877-4ED-Pubs or edpubs@inet.ed.gov

**U.S. Department of Education Default Prevention and Management Team**
If you require any assistance creating a default prevention and management plan at your school, or to discuss any part of this document, please contact: fsa.schools.default.management@ed.gov or 202 377-4259.