



# Gc

Grace  
Counseling

## Educate early for future success

More than 60% of borrowers report misunderstanding their student loan obligation.


### Elements

- Outreach during the six-month grace period
- One-on-one counseling sessions with our highly trained staff that includes:
  - Discussion of borrower rights and responsibilities
  - Instruction on how to access loan information on NSLDS
  - Proactive selection of a repayment plan
  - Information on creating a budget
  - Steps to take if they are unable to pay

### Benefits

- Educate borrowers early to promote timely action and repayment success
- Free up your valuable resources
- Maintain healthy repayment and cohort default rates
- Impact retention and augment campus strategies

Grace counseling is an important part of financial literacy, leading to increased repayment rates and student success.



*“I feel much more confident going ahead with the options my rep provided to me so that I may start repaying my student loan debt to the best of my ability with the choice that best suits my current living situation.”*

—A counseled borrower

ECMC

Solutions



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The right formula for student success.

**Ds**  
Debt  
Summary

**Fl**  
Financial  
Literacy

**Dp**  
Default  
Prevention

**Lt**  
LoanTracker®  
SaaS

**Gc**  
Grace  
Counseling

**Pe**  
Program  
Evaluator

To see a complete list of products and services, please visit [www.ecmc.org/Solutions](http://www.ecmc.org/Solutions).