



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
 - Proactive selection of a repayment plan
 - Instruction on how to access loan information on NSLDS
 - 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
- Reinforces ECMC and school partnership

Grace counseling is an important part of successful student loan management, leading to increased repayment rates, less anxiety and confusion about repayment options, 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

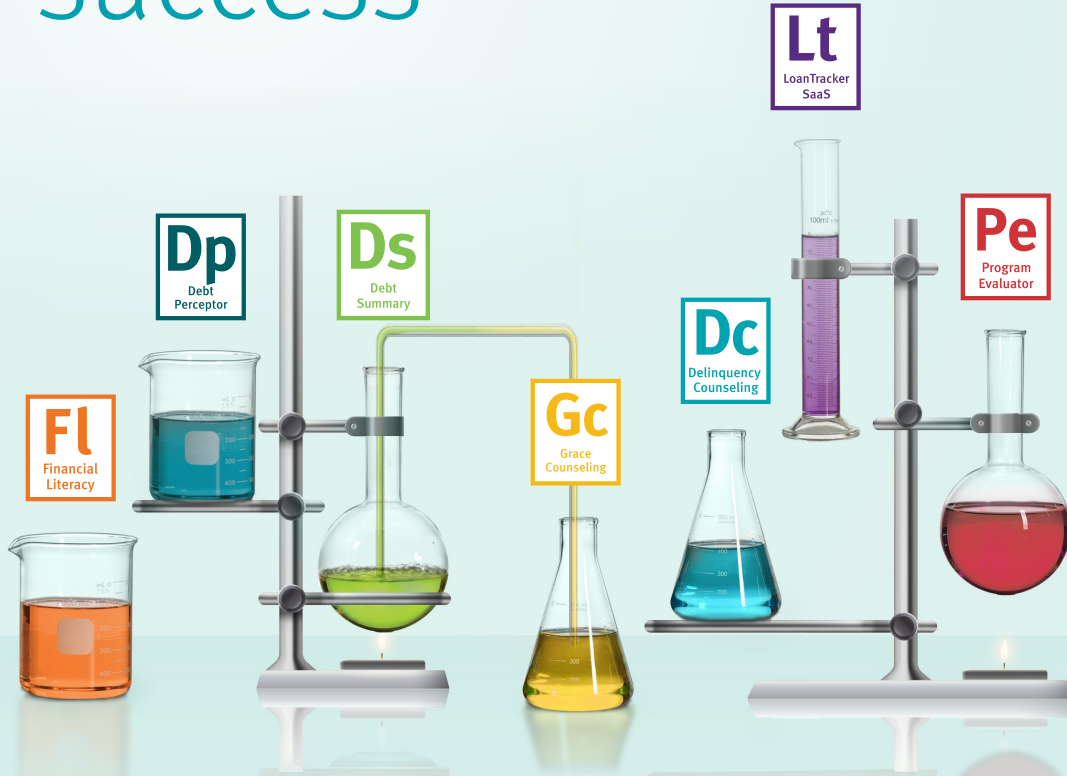
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The right formula for success



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