

Debt Perceptor is a student counseling tool that aggregates and maps data from multiple official sources (NSLDS, BLS, SOC code to CIP code mapping, etc.).

## **Elements**

- Interactive Debt Perceptor tool is a SaaS platform that displays the cause and effect of borrowing decisions, including loan/debt impact and the value of grants, scholarships and out-of-pocket contributions
- Creates personalized comparisons of potential debt and average starting salaries related to students' programs that are geographically relevant to their current or desired locale
- Can be used as a counseling tool that encourages smart budgeting and program selection decisions
- Long-term tracking and measurement to quantify changes in student borrowing, retention and repayment behaviors

## **Benefits**

- Facilitates responsible and informed education financing decisions that encourage reduced borrowing
- Simplifies complex decision making by using interactive and visual cues
- Demonstrates investment and transparency in support of long-term student support and outcomes
- Grows student confidence in their chosen pathway in efforts to improve retention and reduce institutional costs
- Increases staff counseling efficiency by providing and an easy-to-use platform that can simplify counseling discussions
- As part of our secure, web-based LoanTracker system, there are no additional logins or platforms to manage, and no IT set-up is required



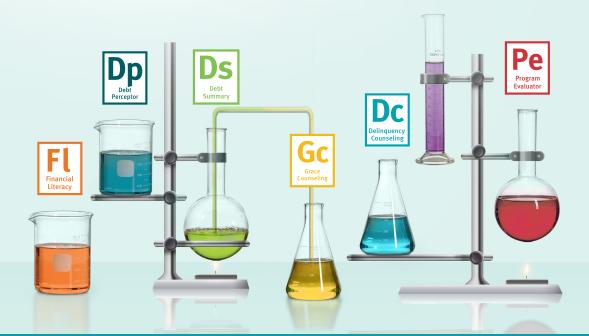
**ECMC** 

Solutions

**ECMC** 

## Solutions

The right formula for success





www.ecmc.org/Solutions