



Dp

Default Prevention

Personalized counseling gets
students back on track to
successfully meet their student
loan obligations

Elements

- Experience and data science drives strategic outreach
- One-on-one counseling via phone or Live Chat text
- Facilitate conference call with student's servicer
- Progressive skip tracing
- Repayment resources website

Monitoring and reporting tools

Complete transparency to monitor the effectiveness of our default prevention activities.

Superior reporting with free access to LoanTracker®, a two-time University Business Readers' Choice Top Product.

- Predictive modeling and indepth cohort analysis
- Dashboards with aggregate portfolio sorted by servicer and loan repayment stages
- Detailed student information
- Graphical summaries that highlight trends
- Executive summary and range of formatted reports
- Data Warehouse team for custom reporting
- Automated Incorrect Data Challenge (IDC) identification

A DP program for sustainable success. Create a collaborative education experience resulting in increased repayment rates and reduced CDRs. Our portfolio's average CDR has declined **every** cohort year since FY11.

Solutions is a responsive, trustworthy resource for students.

Solutions helped borrowers avoid \$6.6 billion in collections costs in the last 5 years.

Average Repayment Current percentage has **improved** each of the last 4 years.



ECMC

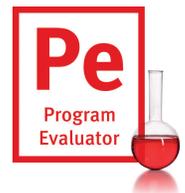
Solutions



Dp

Default
Prevention

The right formula for student success.



To see a complete list of products and services, please visit www.ecmc.org/Solutions.