



2022 ANNUAL REPORT

EDUCATION. INNOVATION. EXCELLENCE.

Our Commitment to Student Success

ECMC



STABILITY & COMMITMENT DURING A TIME OF CHANGE

While 2022 brought the return of some normalcy to our everyday lives, it also brought significant changes and uncertainty to the higher education and student loan industry. During this dynamic time, we're proud to share highlights of our work that reflect our commitment to students, families, borrowers and American taxpayers. All our work is possible because of our foundational strength, which I believe is multi-faceted.

It starts with the investments we continue to make in our technology systems. For example, one of the many advantages of our cloud-based application infrastructure is that we can more easily add or change functionality and capacity as needed. This was critical in responding to changes mandated by the U.S. Department of Education (Department) during the national emergency. Our flexibility also enables us to take on new guarantors, add services and remain responsive to the needs of the Department—as we've done since our inception in 1994.

ECMC also benefits from attracting and retaining staff who bring a wealth of expertise to our operations. It's challenging to find people with deep Federal Family Education Loan Program (FFELP) knowledge and decades of experience. Fortunately, our capable team has had very low attrition in recent years—a remarkable attribute that helps us forge ahead with specialized skills and confidence. Together, our teams provide a diverse range of solutions that support borrowers and students at each stage of their educational journey—helping them navigate a complex education system and pursue the best options.

Underpinning it all is our financial stability—as a nonprofit organization, our focus is finding the best solutions for students and borrowers. Because of our strong financial position, we can stay focused on delivering the best outcomes.

Please enjoy the following highlights of our 2022 accomplishments—we look forward to advancing our mission in the coming year and beyond!

Chad Tate
ECMC President

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OUR ROLE: TRUSTED PARTNER TO THE U.S. DEPARTMENT OF EDUCATION

Through agreements with the federal government and many eligible lenders, we insure student loans and pay lenders when borrowers default. We have a diverse reach to a wide range of students and borrowers, including FFELP borrowers and anyone making financial decisions. We are a national guaranty agency as well as the designated guarantor for 12 states. We also provide third-party guarantor servicing and are a Software as a Service provider for other guaranty agencies.

WHAT WE DO



STUDENT SUCCESS & OUTREACH

Student Success—We support students, educators and community organizations in reaching under-resourced students of all ages to encourage the pursuit of and success in higher education.

Outreach—We promote financial education through resources designed to help students of all ages and those who help them.



LOAN OVERSIGHT & REPORTING

Lender Oversight and Compliance—We conduct program reviews through the Common Review Initiative, a U.S. Department of Education-approved program review process. Participating guaranty agencies cooperate to conduct comprehensive lender/servicer reviews using common procedures.

Federal Reporting—We provide the federal government with detailed, accurate and timely reporting on program activity.



DEFAULT PREVENTION & COLLECTION

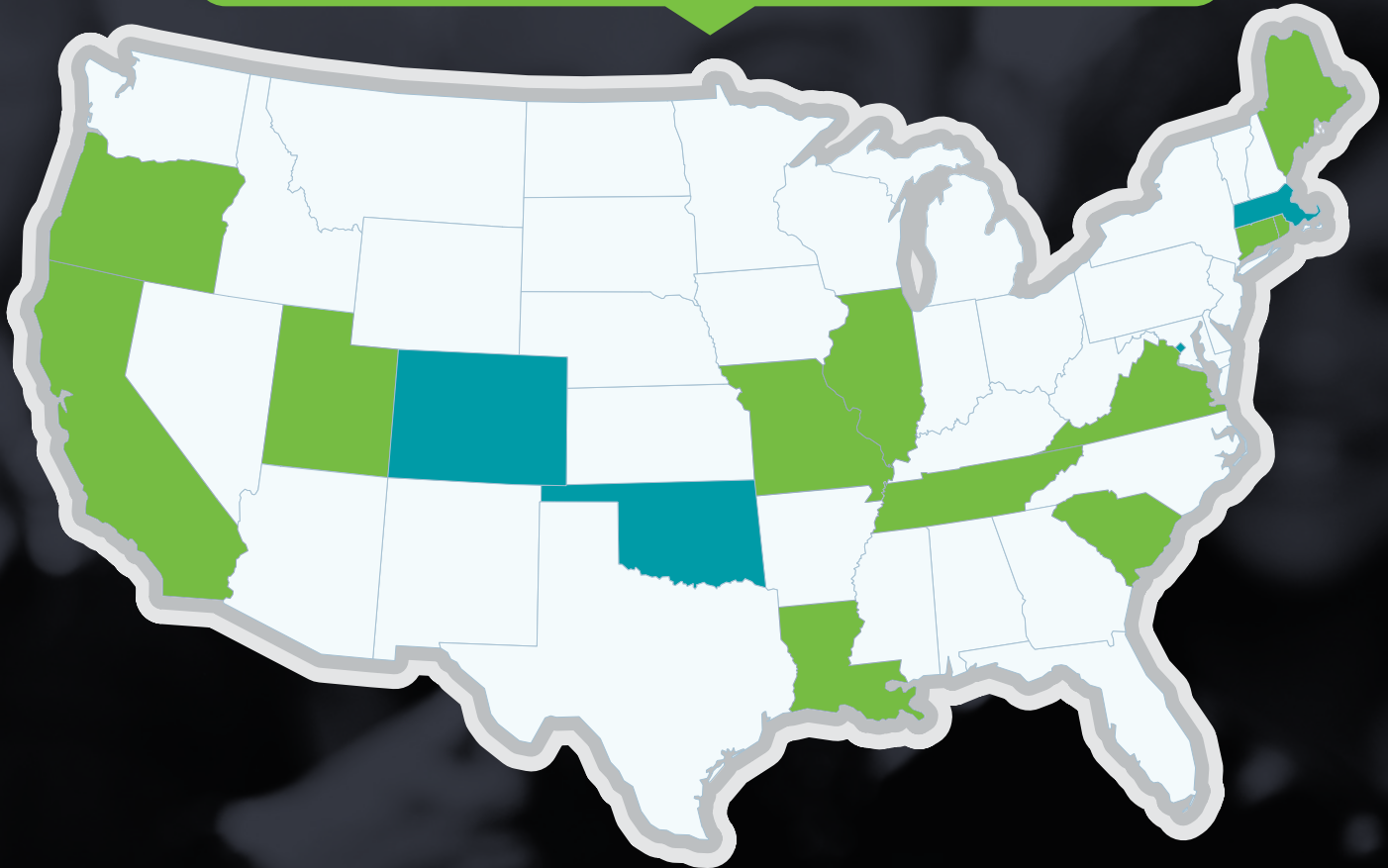
Default Prevention—We counsel delinquent borrowers on the repayment options available to them and the consequences of default.

Claim Resolution—We review claims filed by lenders when student loans default and purchase the defaulted loans.

Default Collection Efforts—To protect federal and taxpayer interest, we collect on defaulted student loans and counsel borrowers on repayment options, including specialized loan rehabilitation and consolidation programs.

DESIGNATED GUARANTOR

ECMC is the designated guarantor in Virginia, Oregon, Connecticut, California, Tennessee, South Carolina, Rhode Island, Maine, Illinois, Missouri, Louisiana and Utah, and the third-party guarantor servicer for three clients.



ECMC Third-Party Guarantor Servicing	
College Assist (CO)	Since 2015
American Student Assistance (MA & D.C.)	Since 2018
Oklahoma College Assistance Program (OK)	Since 2018

ECMC Designated Guarantor States			
Virginia	Since 1996	Rhode Island	Since 2018
Oregon	Since 2005	Maine	Since 2019
California	Since 2010	Illinois	Since 2022
Connecticut	Since 2010	Missouri	Since 2022
South Carolina	Since 2016	Louisiana	Since 2023
Tennessee	Since 2016	Utah	Since 2023

COLLEGE ACCESS & STUDENT SUCCESS

Preparing Students for Their Future

Many high schools lack adequate resources to help students with the college-going process, and many are ill-equipped to help with unique or challenging situations, particularly related to financial aid. The American School Counselor Association recommends a student-to-school-counselor ratio of 250:1; the national average is actually 415:1.¹ ECMC's Student Success team works to fill that gap by providing additional support, resources and expertise.

Our college access work is designed to provide a broad range of resources and support for students of all ages to pursue opportunities for postsecondary education. Our focus

on underserved populations helps students fulfill their educational dreams of going to college. College can mean earning a certificate, completing a career and technical education program or an apprenticeship, or earning a degree from a community college or a four-year institution.

ECMC's Student Success team provides this support free of charge to individual students and families through one-on-one counseling sessions, and through group information sessions presented in collaboration with high schools, community-based organizations and other college access providers.

OUR WORK

Our seven college access centers—The College Place (TCP)—are each staffed by one ECMC TCP director. TCP locations include one each in California, Colorado, Connecticut, Minnesota and Oregon and two in Virginia. The team supports students of all ages by:

- Promoting the benefits of higher education.
- Providing support and encouragement for students pursuing their education goals.
- Assisting and responding to questions, issues and concerns regarding higher education.
- Curating and delivering information on admissions, enrollment, financial aid and scholarships.



7

College Access
Centers—The
College Place
(TCP)

41,000+

Unique Students
Served at Our
TCPs (2022)

800+

College Prep Events
Held at Our TCPs
(2022)

Our *Opportunities* guide and workbook, along with ECMC College Nights events, are designed to educate and engage high school students in preparing for and paying for college, including choosing the right college, understanding admission requirements, identifying types of financial aid, finding scholarships and more. State-specific *Opportunities* workbooks are available for Connecticut, Oregon and Virginia. Printed workbooks are distributed nationwide and are available as a digital publication and PDF download on our website.

333,000+

**OPPORTUNITIES BOOKS
DISTRIBUTED
(ENGLISH & SPANISH)**



OUR IMPACT

- Served more than 41,000 unique students at our TCPs; more than 5,900 students per location.
- Hosted students and families across more than 800 college prep events for more than 300 high schools and community-based organizations.
- Distributed a total of more than 333,000 *Opportunities* booklets in both English and Spanish.
- Sponsored 130 ECMC College Nights events at high schools in California, Connecticut, Florida, Oregon, Tennessee and Virginia.
- Awarded 100 \$1,000 random drawing scholarships to high school student attendees.
- Provided event kits for Super FAFSA Project to 91 Virginia high schools to support more than 21,000 students.

In collaboration with the State Council of Higher Education for Virginia, we co-sponsored the “1-2-3 Go! Virginia’s Three Steps to College” initiative. The steps are:

1. ECMC College Nights with 91 events held in 2022.
2. Virginia College Application Week.
3. Super FAFSA Project, designed to increase FAFSA completion.

Final Step. “Go!” is Decision Day Virginia.

“I wanted to let you know that I received my first scholarship! I couldn’t have done it without the tips I received from the webinar held at the beginning of the school year!”

—Andrea (student)

“Thank you for providing this booklet for free! This is totally amazing!!”

—Counselor/advisor



Financial Awareness Basics (FAB) includes resources to help students and those who help them learn basic financial literacy concepts.



ECMC Learning hosted 62,000+ unique sessions. In addition, students completed 29,000+ courses with an average knowledge gain of 32%.



Since inception in 2017, our FAB Life game has been teaching students basic financial education concepts in an interactive way.

“Thank you so much for the presentation; it was great and informative!”

—FAB webinar attendee

FINANCIAL LITERACY TOOLS & RESOURCES

Expanding Students' Money Management Skills

The trend toward declining financial knowledge among American teens continued in 2022. Seventy-five percent of American teens lack confidence in their knowledge of personal finance according to Annuity.org¹ while 25% say they lack a trusted source for financial guidance.

At ECMC, we understand that providing financial education enables informed financial decision-making while in school and beyond. We offer multiple opportunities to educate students, faculty, staff and alumni, including tools and resources designed specifically for them. Our best practices for financial education include preparing students to be educated student loan borrowers and informed consumers. Improved financial behaviors lead to reduced student loan borrowing and ultimately, help to lower student loan default rates.

OUR WORK

Our Financial Awareness Basics (FAB) includes resources to help students and those who help them learn basic financial literacy concepts. It encompasses U.S. Treasury's five core competencies: earn, spend, save, borrow and protect.

- **FAB:** Our online, downloadable materials provide everything from student loan and banking basics to personal finance management.
- **FAB Life game:** Our financial literacy simulation is intended to teach students basic financial education concepts in an interactive way.
- **FAB webinars:** We offer twice monthly webinars for campus staff, other nonprofits and military members.

ECMC Learning: Our online financial literacy platform offers easy-to-access resources, courses and tools, including U.S. Department of Education-compliant entrance and exit counseling and real-time reporting for campus staff.

OUR IMPACT

- In 2022, we held 21 financial literacy webinars with more than 1,000 attendees from all 50 states, Great Britain, Germany, Guam and Canada.
- Five of the 21 webinars were approved by the Association for Financial Counseling & Planning Education® for Continuing Education Units (CEUs). Attendees earned CEUs toward their Accredited Financial Counselor (AFC®) certification.
- ECMC Learning is used by 160 colleges. In 2022, more than 62,000 unique sessions were conducted on the platform, and over 29,000 courses were completed with an average knowledge gain of more than 32%.
- The FAB Life game was reimaged for a virtual experience in 2022 and enjoyed by schools across the nation.

¹ "47+ Fascinating Financial Literacy Statistics in 2022," Annuity.org, <https://www.annuity.org/financial-literacy/financial-literacy-statistics/>.

PROJECT SUCCESS

Help for the Nation's Most Under-Resourced Colleges

Services and support provided to participating institutions are designed to strengthen student persistence and graduation, cohort default rates and institutional capacity-building.

Project Success is a U.S. Department of Education, Office of Federal Student Aid initiative aimed at improving student outcomes and institutional performance at assigned minority-serving institutions (MSIs). ECMC works with 93 MSIs, serving more than 537,000 students in 10 states plus Puerto Rico and the District of Columbia.

OUR WORK

Our ECMC Outreach team offers a “menu” of services to each participating institution. Working closely with campus leaders, services are selected and activated according to each college’s unique timeline, resources and existing business practices. Our services include a student assessment tool to determine interests, educational pathways and careers; online financial literacy; repayment success counseling and cohort default rate management tools; texting and AI chatbot; campus staff Title IV financial aid training; ECMC Persist in Higher Education workshops for campus staff; emergency aid and food pantry funding.

“The services are excellent. The empathy of the ECMC representatives together with their charisma provide confidence.”

—Ana G. Mendez-Cupey

“The emergency fund allows us to help students directly to move beyond what might be a semester ending financial crisis.”

—Anonymous



\$2.6M

in emergency aid funds provided by ECMC to 87 colleges.



14%+

increase in year-over-year retention for students receiving emergency aid vs. students not receiving emergency aid.



537K+

students served.



OUR IMPACT

- In 2021, we established a data warehouse to measure project impact.
- Students using the student interest inventory showed +12% term-over-term retention and +15% year-over-year retention vs. students not using the platform.
- Students who received emergency aid showed +14% term-over-term retention and +14% year-over-year retention vs. students not receiving emergency aid.
- ECMC provided food pantry funds to 73 colleges to support existing pantries or to establish new ones.
- We also provided more than \$2.6 million in emergency aid funds to 87 colleges.
- Fielded an institutional survey in December 2022—90% of respondents agree or strongly agree Project Success services have helped improve retention on their campus.

ECMC NATIONAL TRAINING PROGRAMS

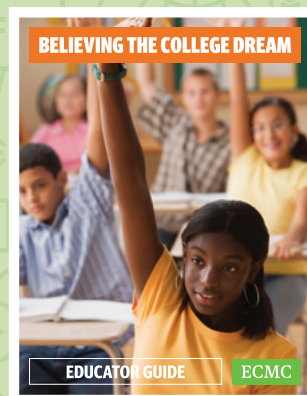
Driving Student Success Through Educator Curricula & Training

Currently, only 29% of all first-time postsecondary students at two-year institutions and 63% of those at four-year institutions graduate within six years.¹ Access to higher education alone is not enough to provide educational opportunities to all when low-income, first-generation students are the least likely to graduate. Success in higher education is a challenge for all students. Bachelor's degree attainment rates by age 24 were almost four times higher for dependent family members in the highest income quartile than for those in the lowest income quartile (59 % vs. 15%).² Our curricula and training help educators support the most at-risk students.

Our nationally recognized curricula and facilitated workshops focus on student success in higher education, because we believe every student who wants to go to college should have the opportunity. Each guide was created to provide tools to help educators, including teachers, counselors and community leaders, increase the success rates of students most at risk for dropping out.

¹ "Undergraduate Retention and Graduation Rates," National Center for Education Statistics, May 2022, <https://nces.ed.gov/programs/coe/indicator/ctr>.

² "Indicators of Higher Education Equity in the United States," The Pell Institute, http://pellinstitute.org/downloads/publications-Indicators_of_Higher_Education_Equity_in_the_US_2022_Historical_Trend_Report.pdf, p. 197.



OUR WORK

Our national training includes three curricula:

Believing the College Dream is for those who work with 4th through 8th grade students and their families by:

- Helping them believe in themselves and their ability to succeed in school.
- Teaching them how to identify people they can trust to support their journey in education.
- Providing family and community members with the tools they need to support their students.

Realizing the College Dream helps those who work with high school students to think of themselves as future college students through:

- Hands-on activities and interactive workshops about planning and paying for college.
- Experiences that challenge students to see themselves in college.
- Eye-opening information about the economic value of a college education.

Persist in Higher Education is for higher education professionals to help at-risk students navigate the many aspects of the college experience, including:

- Evaluating institutional retention performance.
- Creating programs that help students adjust to college life.
- Demystifying paying for college.

OUR IMPACT

In 2022, ECMC held a total of 29 educator workshops across nine different states that reached more than 1,100 attendees. Our estimated total reach is more than 297,000 students (270 per educator attendee).

“I serve as the Teen Coordinator for the Boys and Girls Club in Immokalee, FL. As a first-generation student, I understand firsthand the hardships of going to college without the guidance of others. I plan to use these resources to educate the youth of the Boys and Girls Club of the endless opportunities that exist when one pursues a higher education.”

—Prizma N.





“Without the ECMC scholarship, I would have never been able to go to college. Coming from poverty and homeless at 18, there was no way I could afford going, but I remembered receiving this scholarship and decided to give it a shot.”

—2016 Ansonia High School student
AA degree, BS degree



ECMC SCHOLARS PROGRAM

Blending Scholarships & Mentoring to Make Postsecondary Education Achievable

Most scholarship programs just hand out checks. ECMC does more than that.

We assist students at select high schools in Connecticut, Oregon and Virginia to achieve their educational goals beyond high school. Select students receive mentoring in their junior and senior years in high school. Those who successfully complete the two years earn up to \$6,000 in college scholarships.

By reaching students with mentoring early in high school, the ECMC Scholars Program gives students the resources and support to make education beyond high school achievable. Scholarship dollars bridge the gap to make educational dreams a reality.

OUR WORK

- Our program actively seeks juniors in high school who have potential but not necessarily the best test scores or grades. We provide extra support during their junior and senior years to advance their potential.
- We pair students with mentors who help them build strong study and social skills.
- We award up to \$4,000 to each successful ECMC Scholar for their first year of college and up to \$2,000 for their second year—with up to six years to use the scholarships.
- Starting with the Class of 2019, we added Beyond 12, a near-peer personalized coaching service that provides additional support in the first two years of college. Beyond 12 provides students the academic, social and emotional support they need to succeed in higher education.

OUR IMPACT

- Since the program’s inception, ECMC has awarded \$19.94 million to 3,324 ECMC Scholars to use toward postsecondary education.
- The impact of coaching on persistence is highest with students that self-identify as Black/African-American and Hispanic/Latino.
- Our students are persisting at a higher rate than their peers in their states and at the national level by 29% and 44% respectively.
- Students engaged with their Beyond 12 coaches persist at a rate of 17% higher than those who respond to less than half of communications (78% vs. 62% respectively).
- Students who dropped out but remained engaged with their Beyond 12 coaches were 4.3x more likely to come back and try again.

Immediate College Enrollment Rates for ECMC Scholars Enrolled in Beyond 12 vs. Peers			
	Scholars in Beyond 12	Statewide Peers	National Peers
2019 High School Graduates	91%	62%	44%
2020 High School Graduates	87%	58%	43%



FEDERAL STUDENT LOAN REPAYMENT SUCCESS

Empowering Support, Boosting Positive Repayment

The student loan landscape was complex before the pandemic began. Since then, the political discourse and its polarized amplification in the news cycle have further obscured the right path for student borrowers. While the U.S. Department of Education has mitigated the consequences for repayment missteps, these guardrails are temporary, and borrowers' lives and expectations have changed.

ECMC's Repayment Success Center, consisting of the guarantor's Default Aversion and ECMC Solutions business units, proudly supports borrowers through these difficult times. Empathizing with the uncertainty borrowers face, we know that empowerment is the key to unlocking positive repayment outcomes. Through cutting-edge

systems, up-to-the-minute messaging, and proactive partnerships with education institutions, we help to prevent the core problem itself while easing the symptoms of past, uninformed choices. We educate borrowers about their repayment and forgiveness options, uncover valuable resources, and help to establish plans A and B—all to activate the agency that lies within us all.

“I was having a relatively bad day...Not often do you get a call about your student debt and think days afterwards about how much a simple call has helped.”

—Scott M.



OUR WORK

Delivering Services Across the Entire Student Loan Lifecycle

We provide smart borrower counseling when funds are awarded, career services support to unplaced grads, grace and delinquency counseling, and rehabilitation transition-to-repayment counseling.

Data-Driven, Multi-Channel Borrower Engagement Strategies

Our work includes algorithmic contact prioritization for calls, emails and text messages as well as webinars, webchat and counseling by appointment.

1-on-1 Loan Counseling

Our nationwide team meets borrowers where they're at, providing individualized options with warm introductions to loan servicers and online tools.

Institutional Support

We promote best practices and provide instructive analysis across the education community to propel institutions toward their goals.

Award-Winning Software Solution

We provide directional dashboard reporting, predictive borrower profiles, custom workflows and execution tools via LoanTracker (SaaS).

OUR IMPACT

Since 2011:

- We've helped more than 8.25 million borrowers avoid default.
- We've saved borrowers more than \$39 billion in additional fees (averted mandatory collections costs assessed to borrowers upon default—prior to 3/13/2020).

Two-thirds of our school clients serve mostly underserved communities (107 MSIs and 60 community colleges).



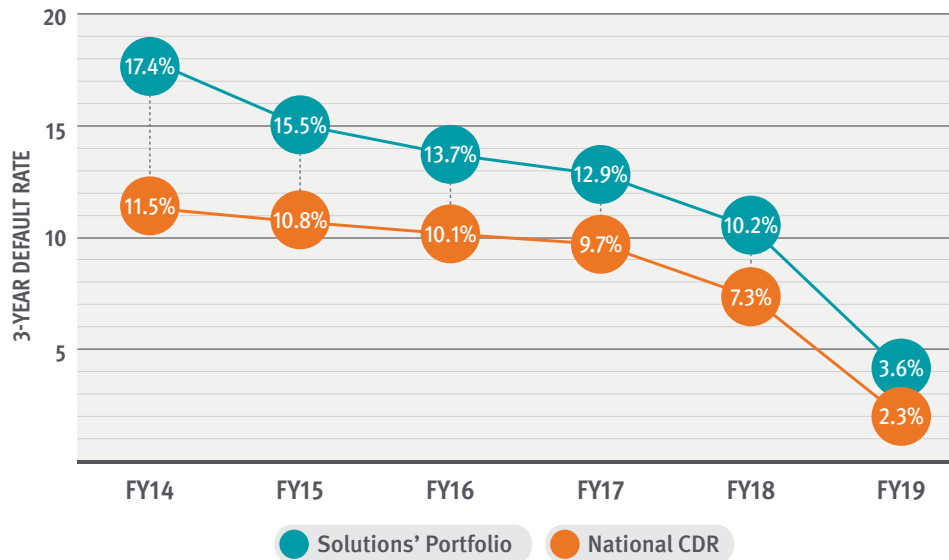
“I felt ashamed about my student debt...I’m grateful for the respect, kindness and support I received. It made such a difference. I no longer feel alone or overwhelmed. I am now confident that I will be able to get out of debt...The compassionate and empathic voice was just what I needed. Thank you.”

—Catherine S.



66% of Portfolio
Consists of MSIs
or Community
Colleges

CLOSING THE GAP



“The support and data analysis that Solutions provides...how the pandemic will affect future CDRs, is highly valued. [ECMC] is extremely knowledgeable, and I learned a great deal about the timing of default and how this effects future cohort default rates. This is very important in planning effective outreach that produces results.”

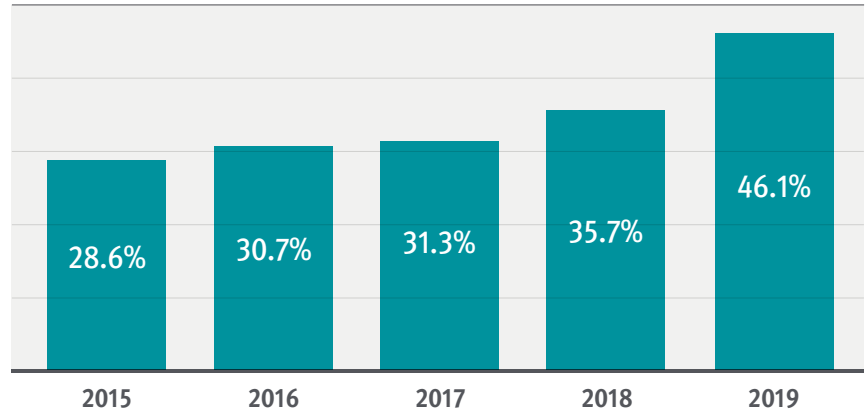
—Red Rocks Community College





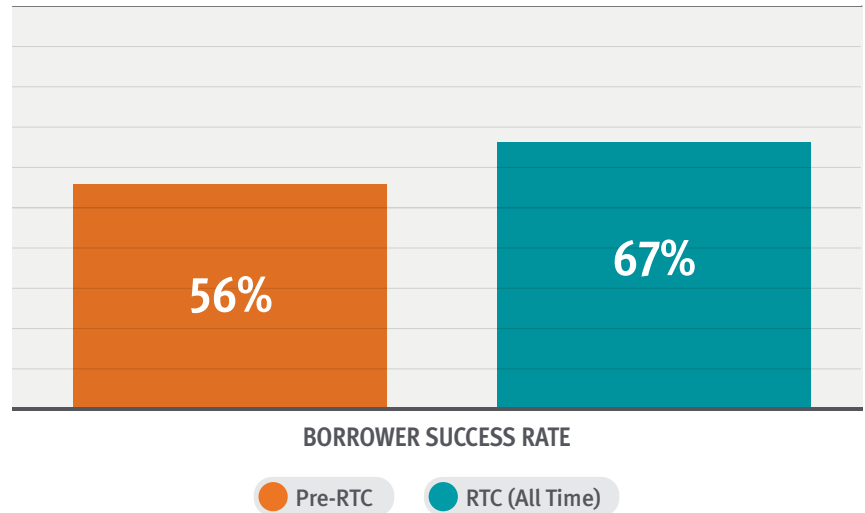
61% Relative Improvement Over Time (2015 vs. 2019)

PRE-PANDEMIC PERCENTAGE OF PORTFOLIO IN REPAYMENT-CURRENT STATUS



19% Relative Improvement (Pre-RTC vs. RTC All Time)

REHAB TRANSITION COUNSELING (RTC) IMPACT



ECMC DEFAULT MANAGEMENT

Demonstrating Agility During a Changing Student Loan Environment

Many borrowers with defaulted student loans are often unaware of the available options they have to help resolve the default. Some borrowers may look at the overall balance of their loans and become overwhelmed without realizing there are many reasonable and affordable options at their disposal. Overlooking all of the available options can cause undue worry and stress.

The pandemic has continued to impact millions of student loan borrowers. Due to this impact, there has been a variety of additional options and flexibilities that have been made available—ECMC has played a critical role in outreach education during this challenging time.

OUR WORK

ECMC Default Management helps resolve borrowers' defaulted student loans by providing options and resolutions that best suit borrowers' desired outcome. In 2022, with the student loan payment pause in effect, our Default Management team has demonstrated the ability to be agile by shifting our outreach focus to educating borrowers on new programs and additional flexibilities offered in response to the pandemic.

Located in Minneapolis, our Default Management team consists of more than 40 employees ranging from call center representatives to payment and refund processing specialists.

OUR IMPACT

In 2022, we had phone conversations with more than 10,000 borrowers and provided them with options specific to resolving their defaulted student loans as well as educating them on any additional options and flexibilities available in response to the pandemic.

We identified a cohort of borrowers using demographic data that indicated a higher likelihood to be eligible for additional Public Service Loan Forgiveness benefits and had more than 10,000 contact attempts.

With a lower number of borrower contacts due to the student loan payment pause, the Default Management team was able to assist other areas of ECMC that had increased activity.





The average tenure of the Default Management team is 14+ years.



In 2022, we had phone conversations with 10,000+ borrowers.



The Default Management team processed more than 13,000+ new default claims in 2022.

“When I finally made that call to ECMC, I didn’t know who would be helping me. I am so thankful it was you. You made the experience so much better than I had expected... Thank you so much for your kindness and perseverance.”

—Referencing a conversation with an ECMC account specialist





ENHANCING HIGHER EDUCATION FOR 25+ YEARS

Established in 1994, ECMC is a nonprofit company that provides support for the administration of the Federal Family Education Loan Program (FFELP) as a student loan guaranty agency. We sponsor programs to help students and families plan and pay for college. We work with schools and loan servicers to lower student loan default rates, promote financial literacy and provide resources to support student loan borrowers to successfully repay their loans.

Additionally, we invest in scholarships, grants, financial literacy services, and other programs and initiatives to help students and borrowers succeed in higher education. Our resources for student loan borrowers help to ensure taxpayer funds are replenished so future generations of students have access to federal education funding.

Simply put, we seek to help students succeed by providing and investing in resources to ensure students have a path to and through the postsecondary education option that suits them best.

OUTCOMES POWERED BY OUR DIVERSE WORK

Parent company ECMC Group and its affiliates—ECMC Foundation and ECMC—provide financial tools and services and funding for innovative programs to help students achieve their academic and professional goals.

ECMC Group is a nonprofit corporation whose vision is to empower underserved communities to thrive through education. ECMC Group's mission is to help students succeed by creating, providing and investing in innovative educational opportunities.

4.8M+

Students and families to whom ECMC has provided resources to help plan and pay for higher education (since 1994)

ECMC

ECMC provides financial counseling and education services to empower students and borrowers to make better choices about their futures.

\$250M

Investing in mission-aligned, impact-driven and financially scalable early stage and growth ventures

EDUCATION IMPACT FUND

The ECMC Group Education Impact Fund (EIF) is investing in opportunities that are focused on postsecondary education and employment. EIF is committed to establishing productive, supportive and engaging relationships with our portfolio companies to help them think innovatively, scale outcomes and generate competitive returns.

\$278M+

In grants and investments dispersed by ECMC Foundation on a national basis (May 2015-December 2022)

ECMC FOUNDATION

Our philanthropic affiliate ECMC Foundation focuses on improving higher education and career success among underserved populations through evidence-based innovation.

ECMC

Student/Parent Resources

Outreach and Financial Literacy

ECMC Scholars
Financial Awareness Basics
National Trainings
Project Success

Student Success

College Access Centers (7)
College Nights
Opportunities Guide and Workbook
Resource Guides

School Resources

Borrower Resources

Solutions

LoanTracker
Borrow Smart
Debt Summary Letter
Grace Counseling
Default Prevention
Financial Literacy
Program Evaluator

Operations

Lender Oversight and Compliance
Federal Reporting
Default Prevention and Collection
Claim Resolution

Educator Resources

A BIG THANK YOU TO OUR PARTNERS, STAKEHOLDERS & COMMUNITIES

Even in the midst of ongoing challenges and uncertainty in higher education, ECMC will continue to be the resolute and reliable resource we've always been. As we near the end of the payment pause, ECMC will continue living out our commitment and compassion for students, borrowers, families and communities as well as our responsibility to the federal government—enabling us to build upon our strong foundation to further support students and help them achieve their educational goals.

To all of our partners and stakeholders, we offer our sincerest gratitude and appreciation. As we continue to emerge from this dynamic time, we remain dedicated to our mission to keep students first.





www.ecmc.org

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