

# Student Lifecycle Solutions

Delinquent borrowers are more likely to take advantage of debt counseling help when that assistance comes from neutral, unbiased experts.



## STUDENT LOAN DEFAULT MANAGEMENT THE WAY IT SHOULD BE

We provide comprehensive loan repayment guidance and tangible action plans for borrowers experiencing difficulty with repaying their student loans. Student Loan Chaperone helps your school manage its delinquent borrowers by having them talk on the phone directly with our student loan experts, who have at least a decade of experience as financial aid professionals. In essence, we effectively extend financial aid-style services into the repayment period.

## COST-EFFECTIVE RESULTS THROUGH "TRIAGED" CARE

Hospitals employ cardiologists to assist heart attack sufferers and employ licensed practical nurses to provide basic bedside care. We think that smart student loan default management should utilize a similar strategy to both keep down program costs and provide borrowers with the level of care and support that fits their needs.

Whether it's someone in the grace period who simply needs to know how to obtain a deferment form, or someone who has a complicated portfolio of both federal and private student loans that may be close to default, we assign the proper expert to each borrower's unique situation.

Our comprehensive client support structure allows us to provide you first class service with assisting borrowers and lowering your CDR, freeing you up to focus on what you do best: educating and training students.

## THE STUDENT LOAN CHAPERONE DIFFERENCE

**Proactive Borrower Outreach** - In addition to assisting borrowers currently struggling to make their monthly loan payments, we also reach out to borrowers just before and right after they leave your school in order to help prevent delinquencies that could turn into defaults.

**Professional Help** - Our student loan experts average more than 10 years of student aid or debt management counseling experience. No scripted calls, just one-on-one conversations with independent, unbiased experts.

**Data for Better Decision-making** - We collect valuable information on separated students' current employment and incomes, which can help you better position yourself for the impact of Gainful Employment regulations. We also conduct pre- and post-counseling surveys to help you better understand the program's efficacy.



**The Department of Education's first official 3-year Cohort Default Rates (CDR) will be published in September, 2012 and include borrowers in repayment since 2009.**

**Call 571.384.7134 or email [info@esm-sls.com](mailto:info@esm-sls.com) for further information.**