

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 default prevention 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.



I really appreciated that the ECMC representative stayed on the phone with me and was able to ask and answer questions on my behalf while talking with my loan company instead of just telling me to call them myself. He definitely helped me understand my options."

—Actual student feedback

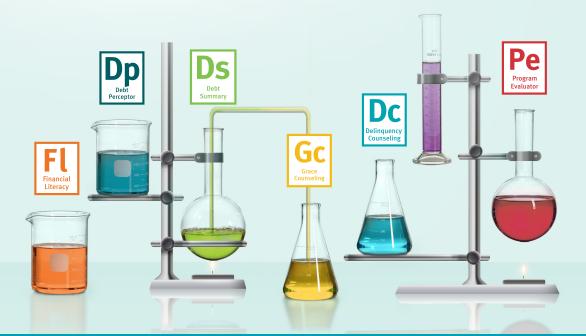
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The right formula for success





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