

# Cohort Right Track

Campus Partners is pleased to introduce **Cohort Right Track**, a program to help you manage your Cohort Default Rate. Cohort Right Track is designed to keep your borrowers on the “right track” – the track to successful repayment and out of the cohort default rate. Our goal is to prevent default by contacting and counseling borrowers at the earliest indication of a possible problem and establishing an action plan with these borrowers. The program specifically targets loans that are in the current cohort population as well as those loans that are in the projected cohort population.

Cohort Right Track supplements required diligence activities and any additional diligence activities that may be scheduled. Using a combination of telephone calls, written correspondence, special billing statements, and e-mail, trained counselors work with borrowers to review their financial situation and other available options and develop a repayment plan.

## Cohort Right Track Features:

- Focused efforts – Only your current cohort and projected cohort populations are targeted.
- Experienced counselors—Our goal is to help borrowers stay current on their payments and to assist them in developing a plan to repay their loan.
- Intensive phone campaign—Each borrower can count on receiving five phone calls from us while their loan is between 15 and 120 days past due. The calls are scheduled at evenly spaced intervals, and four attempts on four different days are made for each scheduled call.
- Wrong number? No problem—We skip trace borrowers with invalid telephone numbers or addresses and update their records accordingly.
- Pass along your monthly fees to your borrowers—The \$12 per borrower collection fee can be passed along to the delinquent borrowers as outlined in their promissory notes. The fee, which is charged at 15 days past due, also serves as a deterrent for future delinquencies.
- No monthly maintenance fees—Pay a one-time set-up fee and no monthly maintenance fees.

Cohort Right Track program is not a quick fix or a tool to cure defaulted loans. It is designed to keep borrowers on the right track by successfully repaying their obligations and wisely using the various options that are available to them. We want to prevent default, which results in negative credit consequences for the borrower and increased cohort default rates for the schools. The program does not replace collection agencies and the work that they perform to cure defaulted loans or loans more than 120 days past due. When used along with exit counseling, reports, and collections and cures performed by a collection agency on seriously delinquent loans, the program will help to keep your cohort default rate from being derailed.

For more information on Cohort Right Track, please contact Campus Partners.

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