

Early Intervention Program

Campus Partners is pleased to provide the **Early Intervention Program** (EIP), a service designed to help reduce borrower delinquencies before they get out of control. Because we believe most borrowers want to pay their student loan bills, but don't know their options, we offer these borrowers the opportunity to get the assistance they need in a non-threatening, counseling environment.

EIP is designed to prevent your borrowers from going into default. In addition to the standard due diligence services provided by Campus Partners, the Early Intervention Program provides a series of specialized letters and phone contacts to borrowers who are 15 to 120 days past due on their loan payments. Combining EIP activities with standard due diligence efforts means we are in contact with past due borrowers every two weeks.

EIP highlights include:

- **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. Our staff counsels borrowers on the negative consequences of default, including poor credit, late fees, and collection costs, as well as helping them understand any benefits associated with their loan, such as deferment, cancellation, or forbearance options.
- **Multiple payment efforts**---Borrowers are encouraged to develop good payment habits with the convenience of monthly automatic direct draft, E-Pay (online payments), or pay-by-phone alternatives.
- **Intensive telephone and mail campaign**---Each borrower can count on receiving five telephone calls and four letters from us while their loan is between 15 and 120 days past due. The calls are scheduled at evenly spaced intervals, and multiple attempts (on different days) are made for each scheduled call.
- **Wrong number? No problem**---We aggressively skip trace borrowers with invalid telephone numbers or addresses and update their records accordingly.
- **Excellent return on investment**---Your institution can direct Campus Partners to charge collection costs to your delinquent borrowers. Because the EIP fee is recouped from your borrower, the program is virtually cost free to your institution.



The Early Intervention Program has proven, positive results. More than four out of five borrowers contacted through EIP efforts become current on their loans.

Cohort Right Track

As part of an overall default prevention program, EIP can be targeted to specifically focus on cohort and projected cohort borrowers. This approach helps keep your cohort default rate under control and helps your institution comply with federal regulations.

For more information about the Early Intervention Program and specialized cohort default reduction activities, please contact Campus Partners at (800) 458-4492, ext. 2270 or visit us online at www.campuspartners.com.