

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.

With EIP, specially trained loan counselors are available to work with your borrowers in a caring and professional manner to:

- Remind borrowers of their student loan obligation;
- Help borrowers understand any benefits available on their loan, such as deferments, cancellation, or forbearance;
- Counsel borrowers on the negative consequences of default, including poor credit and higher costs;
- Assist borrowers in developing good payment habits with the convenience of automatic direct debit or pay-by-phone; and
- Offer guidance and assistance with any concerns or questions about their student loan.

The Early Intervention Program has proven, positive results. A survey of schools currently contracting for the program indicates that nearly 95% of the borrowers contacted through EIP become current on their loans.

The cost of EIP includes a \$150 set-up fee, which is used to create reports that identify the initial and ongoing population of borrowers to be contacted through the program. Each school contracting for EIP is invoiced \$10 for every borrower entering the program. This charge can be assessed to the borrower as a collection cost, which the school will recover as the borrower makes payments.

For more information on the Early Intervention Program, please contact Campus Partners.

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