

# How To

## Ensure Borrower Repayment

Tired of hearing “My check is in the mail”? Campus Partners offers a variety of ways-- Automatic Direct Draft, Early Intervention, Pay-by-Phone, and E-Pay to assist you in helping your borrowers submit payments on time and without a struggle.

### **AutoDraft-Automatic Direct Draft**

After your borrowers sign-up to pay their student loans through AutoDraft, our automatic direct draft service, they never will be late paying on their loans again, as long as they have money in their account. When borrowers sign up to have their checking or savings accounts automatically drafted each month, they avoid late fees, and you avoid defaulted loans. AutoDraft forms are periodically sent out with borrower bills and grace notes. Customers and borrowers can download AutoDraft authorization forms from our Web site at [www.campuspartners](http://www.campuspartners). Borrowers can also enroll in Autodraft online through [www.mycampusloan.com](http://www.mycampusloan.com).

### **Early Intervention Program**

The Early Intervention Program (EIP) is now available to assist you in preventing borrower delinquencies before they get out of control. In addition to standard due diligence services provided by Campus Partners, EIP provides a series of specialized letters and telephone calls to borrowers who are 15 to 120 days past due. Our objective is to return the borrower's account to a current status as soon as possible. Specially trained Borrower Services Representatives counsel borrowers regarding their loans, any forbearances or deferments they might qualify for, and the consequences of default. Although there is a cost for this service, you may charge the fee back to the borrower. As borrowers make their payments, you reimburse your institutional loans. For more information, contact your School Relations Coordinator.



### **Pay-by-Phone**

The *Payment Request Screen* makes it possible for our customers and our Borrower Services Representatives to take payments over the phone. This screen is an excellent tool to use when discussing payment with a borrower on the phone or in your office. Rather than writing and/or mailing a check, the borrower simply provides bank account information and authorizes the one-time draft. Our Borrower Services Representatives use this screen to process pay-by-phone requests received from your borrowers, and you also can use it if you are a **DataLink<sup>SM</sup>** user.



If you are not currently a **DataLink<sup>SM</sup>** user and would like to find out more about how you can access our system for online, real-time inquiry and update of your student loan accounts, please contact your School Relations Coordinator.



### **E-Pay**

Borrowers can make an online payment on our borrower Web site, [www.mycampusloan.com](http://www.mycampusloan.com). After registering to use this Web site, borrowers can easily make payments or view their accounts online.

**If you have any questions, please contact your School Relations Coordinator!**