

Theresa Shidaker

CUSTOMER CLOSEUP

Theresa Shidaker, Financial Aid Administrator for Perkins Loans at the University of Dayton (UD), is one of those people that you like from the first moment that you talk to them. Cheerful, warm, and knowledgeable are words that immediately come to mind to describe Theresa. As nice as she sounds, she also exudes confidence and authority. In other words, she has all the qualities necessary to be successful in her position.

Theresa has worked for UD for 17 years and has spent 13 of those years working with Perkins loans. She supervises one staff member, Jackie Goetz, and a student worker. Together they are responsible for the Perkins program. Because UD is a relatively small private university with around 6,500 undergraduate students, Theresa has an opportunity to work one-on-one with the Perkins borrowers at her school. She and her co-workers maintain a professional, yet personable environment within their office to help support their Perkins borrowers and each other. Theresa's philosophy is "If we have to be here, it should be enjoyable."

Theresa has numerous responsibilities. "I do a little of everything," Theresa explains. She works directly with borrowers, balances her accounts, reviews reports, places accounts for collection, sends collections letters to borrowers, makes disbursements, manages her cohort rate, and conducts entrance and exit exams. She is one of our many customers who is looking forward to the launch of our *iPROMise* and E-Exit products for entrance and exit interview counseling and the introduction of the electronic Master Promissory note for borrowers. Providing her borrowers with these on-line tools will save her small staff many hours of work.

According to Theresa, the biggest challenge in her job is maintaining her cohort default rate. Finding students as they are coming out of their grace period to remind them of their financial obligations is a priority for her. If they need help making their payments, she tries to make arrangements with them "right off the bat" so they stay on the right track.

Helping borrowers is also the most rewarding part of her job. If she can calm an upset borrower and help the distraught borrower find a way to make payments, she feels like she has succeeded. After listening to the borrower's concerns, she will say, "Let's make a deal." Together they will find a way to keep the borrower out of default.

Theresa likes the service she receives from Campus Partners. She considers Sharon Cameron, her former School Relations Coordinator, as her "mentor" in learning about student loan reports and other aspects of student loan servicing. She still calls Sharon, who now is our Audit and Compliance Specialist, for advice on compliance issues. "I kept Sharon's extension number after she left school relations," Theresa related, "so I could keep in touch with her."

Theresa is also very impressed with other staff members here. She has high praise for Wendy Cox, her Customer Service Representative. She also says other representatives like Tori Matthews, Bennette Roberson, Kim Blackburn, and Joel Cofer always bend over backwards for her. "No one at Campus Partners has ever been grumpy," Theresa said. In a recent visit, Theresa met her new School Relations Coordinator, Andrea Thompson, whom she remembers from Customer Service.

One service that she finds particularly helpful is the teleconference training. For the price of a phone call, both she

and Jackie can receive training on pertinent issues. Since they do not have to travel, they can still be available for emergencies that might arise in their office.

When she first started working with student loans, our company had not yet developed System III and a great deal of processing had to be handled manually. Today, she is impressed with the new products Campus Partners has recently developed and looks forward to others. She especially likes *eXpressReports* because finding and downloading reports is "so easy" now.

Theresa has lived in Ohio almost all of her life. About four years ago, her life changed dramatically when she became a wife, step-mother of three, and a grandmother all in the same day when she married Rick Shidaker. Needless to say, her life has not been the same.

She also started participating in a fascinating new hobby. Theresa and Rick are happy campers. Happy pre-1840 campers, that is. They leave modernity behind and enjoy participating in historical camping re-enactments with other enthusiasts. Theresa wears early 1800s clothing and shoes and completes her outfit with a bonnet on her head. The couple sleeps on a wooden pallet in a canvas tent and cooks authentic food from the era over an open flame. She really enjoys these camping trips, but admits the pallets get a little hard after a week. Sometimes they take a break from the hard pallets and sleep directly on the somewhat softer ground.

Although Theresa may like to live in the past as a hobby, she needs technical solutions to help her in her job. We are listening to customers like Theresa to find out what they need to make their jobs easier so they can sleep sounder whether they are resting on a pallet, the ground, or a comfortable mattress.