

# Sylvia Aust



From the moment Sylvia Aust stepped out of her car on the way to her interview for the position of Student Loan Advisor at Pacific University, she knew she had found paradise. Tall oaks and pines towered over the 19<sup>th</sup> century classroom and administration buildings, and the whole campus was covered with thick green grass. She had already heard that working at Pacific University was a dream come true, so she was delighted when she was hired to work with student loans. Now after 18 years, she says she still “has not gotten over it.” She loves her job and the campus, and regards her co-workers as an extended family.

“I could not have done the same job for so many years if the job did not have so much variety,” Sylvia relates. “Each day is different and varied.” One of the responsibilities she enjoys the most is interacting with students from the time they receive their first Perkins or Health Professions loan until they pay it back, typically 10 years after graduation. She also conducts exit interviews with the students, scrutinizes the school’s default rate, reviews the FISOP report, and monitors the schools checking

## CUSTOMER CLOSEUP

accounts. She is also responsible for loan collections and most recently assumed responsibility for collecting other payments, such as parking or library fines, owed the school after a student graduates. She also administers short-term loans for students waiting for their first loan disbursement.

She is grateful to AMS Servicing Group for relieving her of the responsibility for processing deferments and cancellations on loans, which allows her more time for collections activities. Her job has been constantly evolving due to technological advances. When she first started working with student loans 18 years ago, all work was done manually without the help of word processing and spreadsheet programs. She used carbon paper to type forms and a mechanical pencil to perform bookkeeping tasks. She laughs as she describes looking at loans through large microfiche machines furnished by our company. Within a couple of years, our company set her up on a computer to handle loan processing, which greatly improved efficiency.

“If I did not have your group, I would not make it,” she volunteered during a telephone interview. “There is no way I could keep up with Federal Regulations, processing deferments, and my other duties. Everyone at AMS Servicing Group is so helpful. If my Customer Service Representative, Yvonne Marlowe, is not available, I know I can get the answer from someone else. Right now I have a complex question about collection fees to ask Yvonne about, but I know she will take care of it. Even if she has to research the problem, she’ll get back with me quickly. I also hear good things about your company from our borrowers.”

She is in a good position to hear what borrowers are saying because of the long-term relationships she maintains with the students. The school is small so she can

keep up with the students and what is happening in their lives. One rewarding part of her job is talking to borrowers who are having trouble making their payments and helping them realize that they can payoff their loan. She credits loan rehabilitation as a very valuable tool in keeping borrowers from giving up and defaulting on their loans. She also sees loan consolidation, which lowers a borrower’s payment, as beneficial to recent graduates who are starting out in life.

Working at the college gives her the opportunity to interact with professors and college administrators on a regular basis. It also gave her a chance to see her children in a different light. When her son was a student there, she often would get a glimpse of him as he sat in a classroom or walked down a sidewalk. Her daughter taught there one semester as an adjunct professor, and Sylvia had a chance to take—and enjoy—her daughter’s algebra class.

When Sylvia is not working, she lives a very active life, which includes spending time with her four grandsons, all under 10 years old. An avid cook and seamstress, she was disappointed that she could not share these skills with the boys. Then, she thought, “Why not teach them to cook and sew and see if they like it?” Although the boys enjoyed making wild, shiny dinosaurs and lizards, they liked cooking the best. Each of her local grandsons comes over individually one night a month to bake with her.

In addition to cooking, she enjoys canning and growing roses and perennials. Sylvia and her husband, Glenn, also board horses on their 16-acre farm and grow and harvest hay to feed the horses. Together, the couple have two sons and two daughters, who are in their thirties.