PANHANDLE-PLAINS STUDENT LOAN CENTER (PPSLC)
FINANCIAL AID CONSULTING TEAM SERVICES (FACTS)

DEFAULT PREVENTION SERVICES

Panhandle-Plains Student Loan Assistance Manager (SLAM)® :

Panhandle-Plains Student Loan Assistance Manager (SLAM)® is a comprehensive, state-of-the-art system for managing the Cohort Default Rates of a school. By drawing on 30 years of student loan experience, PPSLC provides assistance that centers on the cohort default period and will work with these borrowers to prevent delinquencies and defaults by providing information to the borrowers. Borrowers are informed about the consequences of default, the importance of contacting the servicer of their federal student loans, and options that may be available to the borrower. Options include flexible repayment plans, deferment, or forbearance. PPSLC will monitor the default rate of the school and every effort will be made to maintain a rate as low as possible.

Panhandle Plains provides excellent customer service and support to our partners. All work is done in Canyon Texas, by professionals with over 130 years of experience in financial aid and the student loan industry. Schools will have complete access to SLAM data and can access account representatives via a toll free number.

How it works:

PPSLC will utilize extract reports from NSLDS comprised of the School Portfolio Report and Borrower Demographic Report. The school will authorize PPSLC staff to access NSLDS on their behalf. Reports will be requested and received by PPSLC and imported into SLAM. The School Portfolio Report information includes all FFELP and Direct Loans the borrower received at the school and will have a "date entered repayment" that falls within prescribed years in the report request. The Borrower Demographic Report includes contact information for all FFELP and Direct Loan borrowers that have loans within the "date entered repayment" criteria prescribed in the report request. In addition, the Borrower Demographic Report includes reference information from the borrowers exit interview if completed. Once this information is received PPSLC will import the data and perform default prevention activities. These activities include; communicating with borrowers in certain stages of delinquency, working with the borrower to bring their loan current, and or providing information on deferments or forbearance, and skip tracing services, as appropriate. This communication will be in the form of telephone calls, letters and or email to the borrowers. Borrowers are provided with information about default prevention, NSLDS, servicers and the consequences of default. Correspondence will direct borrowers to a co-branded webpage between PPSLC and the school. The webpage provides default prevention information and links that are helpful to the borrower. PPSLC will follow up to ensure the borrower has completed any steps that should be taken to bring the loan to current status. Data will be retrieved biweekly to insure the accuracy of the data within the system. This provides updates to the data in SLAM on borrowers that enter repayment due to graduation or less than half-time enrollment, as well as, past due information reported by guarantors and servicers. PPSLC will correspond with the servicers involved to confirm the status of the borrower, as needed. SLAM software licensing information is available upon request for those schools wishing to perform default prevention activities in-house.

Panhandle-Plains SLAM® allows the school to view their NSLDS data, create reports, and monitor progress with a CDR calculation by cohort year as of the data import date. In addition, CDR Tracker functionality is provided to allow the school to monitor the CDR rate by data import date for multiple CDR years.

Panhandle-Plains will assist with draft rate challenges. PPSLC will perform a review of the draft rates for inconsistencies and errors in data using the SLAM CDR Report and the Loan Record Detail Report from NSLDS. We will help prepare the draft challenge and supporting documentation.

Panhandle-Plains will assist with writing default prevention plans and with setting up a campus default prevention task force.

Panhandle-Plains continues our commitment to excellent service and dedication to our partners. Our 30 year history in the student loan industry has put us in a unique position to support your efforts in default prevention and reducing your Cohort Default Rate.

Panhandle-Plains SLAM®:

Panhandle-Plains SLAM® was designed by financial aid professionals for financial aid professionals. SLAM gives the school secure access, 24/7, to the school's data and reports, with the ability to export reports into Excel, Word, or PDF formats.

- **Home:**
  - View loan summary for the selected borrower.
  - View or add comments for the selected borrower.
  - View or update address information for the selected borrower.
  - View or update borrower reference information
  - View loan details for all the selected borrower's loans.
- **School Portfolio Report:**
  - View school portfolio report
  - View by all borrowers or view borrowers by specific loan servicer
  - View borrowers with exit interview information provided by NSLDS
  - Export the report into Excel, Word, or PDF format
- **CDR Report:**
  - View detailed report of all borrowers or detailed reports of all defaulted borrowers (numerator only) within specified cohort year
  - Export the report into Excel, Word, or PDF formats.
  - See an estimated CDR calculation by cohort year. The estimated CDR is calculated using the NSLDS data and is updated each time data is loaded into the Panhandle-Plains SLAM®.
  - Provide the code for inclusion of the borrower in CDR calculation (B-numerator and denominator, D-denominator only).
- **CDR Tracker**
  - View the CDR calculation by data import date for multiple CDR years-CDR Summary Report.
  - View graph of CDR calculation by data import date for the current cohort year, previous cohort year and subsequent cohort year-CDR Trend Analysis.
- **Delinquency Report:**
  - View borrowers that are delinquent using a pre-defined set of delinquency ranges or user defined delinquency range by cohort year. SLAM will calculate the number of days delinquent and update on a daily basis.
  - Export the report into Excel, Word, or PDF formats.
  - Create export of the demographics selected with ability to add comments to borrower records in SLAM concerning activity performed (letter sent, e-mail sent, etc.).
  - Communicate with borrower to provide information concerning the consequences of default, options that may be available, and the importance of contacting the servicer of their loan.
  - General default prevention information and links are provided to the borrower via a co-branded webpage.
- **Pre-Repayment Report:**
  - View borrowers scheduled date to enter repayment by cohort year.
  - View borrowers by deferment, forbearance, or grace.
  - Sort by fixed date range or view all within a selected category.
  - Export the report into Excel, Word, or PDF formats
  - Communicate with borrower to provide information about entering repayment and consequences for default.
- **Inconsistent Status Report:**
  - Create a report of borrowers with a loan status code that is different between servicers of their loans. The report will indicate the cohort year associated with each loan.
  - Export the report into Excel, Word, or PDF formats

For more information concerning the Panhandle-Plains Student Loan Assistance Manager® please contact:

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