PANHANDLE-PLAINS HIGHER EDUCATION FOUNDATION (PPHEF)
FINANCIAL AID CONSULTING TEAM SERVICES (FACTS)

DEFAULT PREVENTION SERVICES

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

PANHANDLE-PLAINS
HIGHER EDUCATION FOUNDATION

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 33 years of student loan experience, PPHEF 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. PPHEF 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 198 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:

PPHEF will utilize extract reports from NSLDS comprised of the School Portfolio Report and Borrower Demographic Report. The school will authorize PPHEF staff to access NSLDS on their behalf.   Reports will be requested and received by PPHEF 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 PPHEF 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 PPHEF and the school. The webpage provides default prevention information and links that are helpful to the borrower. PPHEF 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. PPHEF 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. PPHEF 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 any reports into Excel, Word, or PDF formats.

- **Home/Search:**
  - 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.
- **Portfolio Report:**
  - View all borrowers imported into SLAM.
  - View borrowers with reference information.
  - View borrowers with no reference information.
  - View Portfolio Analysis - summary table and chart by loan type.
  - View Portfolio Analysis - summary table and chart by loan status.
  - View Portfolio Analysis - summary table and chart by loan servicer.
- **CDR:**
  - CDR Summary Report - View the CDR calculation by data import date for multiple CDR years.
  - CDR Trend Analysis - View graph of CDR calculation by data import date for the current cohort year, previous cohort year and subsequent cohort year.
  - View detailed report of all borrowers or detailed reports of all defaulted borrowers (numerator only) within specified cohort year
  - 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).
- **Delinquency Report:**
  - 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.
  - Delinquency Analysis – summary table and chart by pre-defined delinquency bucket for multiple cohort years.
  - Delinquency Analysis/Servicer- summary table and chart by pre-defined delinquency buckets for each servicer.
  - Delinquency Resolved Report – detailed report of borrowers that have a delinquency resolved by import date.
  - Delinquency Resolved Analysis – table and chart with count of borrowers resolved by import date for multiple cohort years.
  - Default Risk (Current cohort year) – detailed report of borrowers who could default in the last year of the current cohort period.
  - Default Risk Analysis (Current cohort year) – chart indicating number of borrowers at risk of default, number of borrowers that have defaulted and number of borrowers that are not at risk. Also list current CDR calculation and worst cast CDR for the current cohort year – summary table and chart of default cures for multiple cohort years.
  - Default Cure Trend Report – detailed listing of borrowers that had a loan status of default and the loan status has changed to deferment, forbearance or repayment with cure date for multiple cohort years.
  - Default Cure Trend Analysis – summary table and chart with count of borrowers cured by import date for multiple cohort years.
- **Pre-Repayment Report:**
  - View borrowers scheduled date to enter repayment by specified cohort year.
  - View borrowers by deferment, forbearance, or grace.
  - Sort by fixed date range or view all within a selected category.
  - Pre-Repayment Analysis – summary table and chart with count of borrowers entering repayment by pre-repayment status and import date for multiple cohort years.

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

Jimmy Parker
President/CEO
1-806-324-4115

Follow us on Twitter: @PPHEF_TX