



# Strengthen default prevention

Oklahoma Guaranteed  
Student Loan Program

*A division of the Oklahoma State  
Regents for Higher Education*



# We can help!

OGSLP's default prevention department works with our schools and lenders to help borrowers avoid student loan default.

We offer debt management counseling and provide information about alternative repayment plans and deferment and forbearance options.

OGSLP's default prevention team helps schools use their current resources to create effective, customized default prevention programs that complement existing efforts.

We help clients reach their goals by providing:

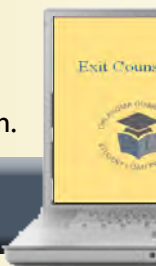
- Default prevention activities and products, including the Default Prevention School Tool.
- Cohort data analysis.
- Default prevention servicing.

Successful default prevention depends on cooperation between all partners. Working together, we can make a larger impact on cohort rate reduction.

## ▶ Activities

OGSLP's default prevention team:

- Conducts default prevention training on campus or at OGSLP for school staff.
- Supports innovative practices that lower cohort default rates.
- Assists with default prevention workshops for freshman orientation, exit counseling seminars and other events.

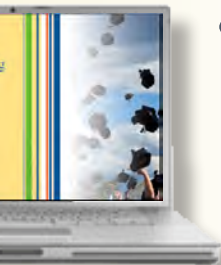




## ► Products

OGSLP offers a variety of products to support your default prevention efforts, including:

- A default prevention manual to guide schools through default management initiatives.
- Posters for campus use that explain options for avoiding default.
- Deferment and forbearance flyers to share with borrowers who have withdrawn or dropped below half-time enrollment.
- Our *Default Prevention Best Practices*, an online guide that helps schools and lenders enhance and expand their default aversion programs and services.
- The *Guide to Repaying Stafford and Grad PLUS Loans*, which can be shared with students in exit counseling and provides in-depth information about planning for, applying for and repaying student loans.
- A PowerPoint package to help aid administrators maximize the effectiveness of exit counseling.



## ► Standardized cohort analysis

OGSLP's default prevention department provides cohort rate data to help schools focus their default prevention efforts on students who may be most at risk of default. This useful information can be used to conduct cohort analysis at the individual school level and can help you run data comparisons by sector, type or other criteria.

## ► Servicing

OGSLP contracts with the Student Assistance Corporation (SAC) to service our delinquent borrower portfolio.

While SAC handles our default prevention servicing, OGSLP's Early Assistance/Default Prevention team provides borrower counseling at the time of repayment, targets late stage default prevention efforts and continues to meet the needs of our schools, lenders and servicers.



[www.ogslp.org](http://www.ogslp.org)  
405.234.4352  
800.358.5460

## ▶ Default Prevention School Tool

The Default Prevention School Tool (DPST) is a versatile product that empowers schools to track and connect with at-risk borrowers and provide them an opportunity to recover from delinquency and avoid default.

The DPST is a one-stop application that allows schools to perform several default prevention functions quickly and easily, including:

- Systematic account follow-ups.
- Retention of comprehensive notes at the borrower-record level.
- Strategic contact with at-risk borrowers at various stages of delinquency.
- Storage of PLUS borrower information.
- Printing of batch letters that can be delimited by cohort year, delinquency status or individual borrower name.
- Creation of customized borrower letters that include the school logo and contact information.
- Record searches by Social Security number, name, address, city, state, zip code and phone number.
- Data export for label printing.
- Exclusive focus on cohort accounts.
- Detailed reporting by cohort year and number of days delinquent.



Learn more about  
OGSLP's default  
prevention programs,  
services and activities at



[www.ogslp.org](http://www.ogslp.org)



[defaultprevention@ogslp.org](mailto:defaultprevention@ogslp.org)



405.234.4352

800.358.5460 (toll-free)



P.O. Box 3000

Oklahoma City, OK 73101

***We're here to help!***

## **Default Prevention Department**

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