

## Tips for Contacting Borrowers by Phone

- Have the Early or Late Stage Delinquency List handy for reference. You may need to refer to the list for the student's loan servicer name and contact information. If the servicer's information is not listed, please refer to the other side of this brochure for a list of names and contact information. You can also provide the student with the number or email address for SLGFA's Default Prevention Department (800-622-3446 ext 655, [dpdana@slgfa.org](mailto:dpdana@slgfa.org)). Experienced counselors are available to assist borrowers Monday-Tuesday, 7:30 a.m.-6:00 p.m. and Wednesday-Friday, 7:30 a.m.-5:00 p.m.
- Verify that you are actually speaking to the borrower before disclosing any private information, such as past due amounts, or even the fact that the borrower has a student loan.
- If the borrower is unavailable, leave a message for them to call you back at the school. If the person taking the message asks what the call is regarding, you might say that you need to update your records or you are offering a free service to former students.
- It is better for the borrower to make payments rather than to get a deferment or forbearance since interest continues to accrue on unsubsidized loans during deferment, and interest accrues on both subsidized and unsubsidized loans during forbearance.
- Highest borrower contact times include early mornings (8 a.m.- 10:00 a.m.) and late afternoons and evenings (3:00 p.m.- 9:00 p.m., Monday -Thursday).
- If you obtain updated contact information for the borrower, you should fax it to SLGFA's Default Prevention Department, at 501-688-7675 (please do not send Publicly Identifiable Information [PII] via email unless it is encrypted or password protected).

## When you make contact, let the borrower know:

- You understand they may be having difficulties making loan payments and you would like to give them information about possible available options for them.
- They may qualify for deferments if they are attending school (at least half-time), not working full-time, or experiencing an economic hardship.
- You do not want them to experience the serious consequences of default and that is why you are trying to help them (do not use default as a threat; instead reassure the borrower that you are there to help).
- You can get them in touch with their servicer to determine eligibility or to make a payment.
- If they have additional questions that you are unable to answer, you can provide them with the phone number or email address for SLGFA's Default Prevention Department, where experienced counselors provide assistance Monday-Tuesday, 7:30 a.m. to 6:00 p.m. and Wednesday-Friday, 7:30 a.m. to 5:00 p.m. The phone number is 800-622-3446, ext. 655 and the email address is [dpdana@slgfa.org](mailto:dpdana@slgfa.org).

10 Turtle Creek Lane  
Little Rock, AR 72202  
Phone: 800-622-3446  
Fax: 501-688-7675  
Website: [www.slgfa.org](http://www.slgfa.org)



## MAKING THE CALL

### A Guide for Successful Contact with Delinquent Borrowers



## SAMPLE PHONE SCRIPT

## SERVICER CONTACT INFORMATION

Hi, this is [name] from [school name], is [borrower] available?

NO

Please have [borrower] call [name] at [number] to discuss a free service we're offering to former students.  
Thank you.

YES

First, [Borrower], let me confirm your SSN, DOB, and address (confirm information). I'm calling about a free service we're offering. Do you have a minute?

NO

I'd really like to explain how we can help you, so please give me a call back at [number] when you get a chance.  
Thank you.

YES

We've been notified that you may be behind on your student loan payments. Is there any way you can make a payment today and bring your account up-to-date?

YES

Great; you can contact your servicer by calling [servicer's number; or if not available give SLGFA's: 800-622-3446, ext 655] to make payment arrangements. Thanks for taking time to resolve this matter today.

NO

Well, let me tell you about some options that may help you avoid default. Are you in school at least half-time, unemployed, registered with an employment agency or working less than 30 hours per week?

YES

It sounds like you may qualify for a deferment. If you are interested, you can download the deferment form at [www.slgfa.org](http://www.slgfa.org)—click on 'Download and Order' then, 'Loan Forms' then, 'Deferment Forms.' Or, you can contact your servicer directly at [servicer number]. Thanks for taking time to resolve this today.

NO

You may qualify for forbearance, or another type of deferment other than in-school or unemployment, which would postpone your payments. You may also qualify for Income-Based Repayment or other repayment option that works better for your situation. Are you interested?

YES

Good, check with your servicer to see what you qualify for; here is their information (give servicer contact info). Or, if you are interested in applying for forbearance, you can download the form at [www.slgfa.org](http://www.slgfa.org)—click 'Download and Order' then 'Forms' then 'Forbearance Form.'  
Thanks for taking time to resolve this today.

NO

I'm sorry you're not interested, but please understand that if you do not resolve your delinquency, you could go into default, which could result in wage garnishment or your tax refunds being taken and applied to your loan. You can always discuss your options with a default prevention counselor at this number: 800-622-3446, ext 655. Thanks for your time.

ACS  
P. O. Box 7051  
Utica, NY 13504  
Phone: 800-835-4611  
Fax: 315-738-2232

AES  
P. O. Box 2461  
Harrisburg, PA 17105  
Phone: 800-233-0557  
Fax: 717-720-3916

AR Rural Endowment  
P. O. Box 750  
Little Rock, AR 72203  
Phone: 800-232-5505  
Fax: 501-375-8625

Brazos  
P. O. Box 1308  
Waco, TX 76703  
Phone: 800-375-9208  
Fax: 800-613-9137

Chase Student Loan Servicing  
P. O. Box 523  
Madison, MS 39130  
Phone: 800-489-5005  
Fax: 888-471-4807

Citibank Loan Servicing  
P. O. Box 6192  
Sioux Falls, SD 57117  
Phone: 800-967-2400  
Fax: 605-357-2013

Edfinancial Services  
P. O. Box 36014  
Knoxville, TN 37930  
Phone: 800-337-6884

MOHELA  
633 Spirit Drive  
Chesterfield, MO 63005  
Phone: 800-666-4352  
Ext. 84705  
Fax: 866-222-7060

Nelnet Loan Services  
P. O. Box 85625  
Lincoln, NE 68501  
Phone: 888-486-4722  
Fax: 402-458-2298

Oklahoma Student Loan Servicing  
P. O. Box 18145  
Oklahoma City, OK 73154  
Phone: 800-249-7319  
Fax: 800-261-7529

Panhandle Plains Student Loan Center  
P. O. Box 839  
Canyon, TX 79015  
Phone: 800-736-5727  
Fax: 866-672-6242

Sallie Mae Loan Servicing Center  
P. O. Box 147020  
Gainesville, FL 32614  
Phone: 888-272-5543  
Fax: 800-848-1949

Wells Fargo Bank  
P. O. Box 5185  
Sioux Falls, SD 57117  
Phone: 800-658-3567  
Fax: 800-456-0561

## DIRECT LOAN SERVICERS

Direct Loan Servicing Center  
Borrower phone: 800-848-0979  
Web: [www.dl.ed.gov](http://www.dl.ed.gov)

Student Loan Servicing Center (ACS)  
Borrower phone: 800-508-1378  
Web: [www.ed-servicing.com](http://www.ed-servicing.com)

Great Lakes Educational Loan Services  
Borrower phone: 800-236-4300  
Web: [www.mygreatlakes.org](http://www.mygreatlakes.org)

Nelnet  
Borrower phone: 888-486-4722  
Web: [www.nelnet.com](http://www.nelnet.com)

FedLoan Servicing (PHEAA)  
Borrower phone: 800-699-2908  
Web: [www.myfedloan.org](http://www.myfedloan.org)

Sallie Mae  
Borrower phone: 800-722-1300  
Web: [www.salliemae.com](http://www.salliemae.com)