



# National Default Prevention Day 2002

**Default Prevention: You Are The Key!**

**August 1, 2002**



**FSA**  
FEDERAL  
STUDENT AID

*We Help Put America Through School*



# ***Default Prevention Through Innovation and Partnership***

**Tom Cox, CCCS**

**Assistant Director, Default  
Prevention Outreach**

**Illinois Student Assistance  
Commission**





**“Apparently you didn’t read the fine print in your student loan.”**





# ***What is Default Prevention Outreach?***

**This session provides an exchange of FFELP delinquency/default prevention ideas involving intervention strategies, cohort default rate reduction, media relations and partnerships.**





## **Mission Statement**

*“To conduct Default Prevention Outreach programs and coordinated field activities designed to increase the awareness of students, schools, and lenders, in order to help reduce student loan delinquencies and defaults, in line with HEA Section 422 (h)(4)(B) and (h)(8)(A) (i-iv), as defined as Default Reduction Activities.”*



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## ***Program Funding***

- **Default Aversion Fee - 1% of Principal and Interest**
- **Default Reduction Activities - Interest on the Federal Reserve Recall**
- **Voluntary Flexible Agreement (VFA) with the Department of Education**
- **FUTURE: 2003-04 HEA Reauthorization**





# ***Default Prevention: ISAC Intervention Strategies***

- **Default Aversion Activities 682.411**
  - **Delinquency Counseling: New Odyssey System Featuring Case Management and Autodialer Campaigns**
- **Default Reduction Activities HEA 422(h)**
  - **Early Intervention Counseling Program: Identifying Students Who Withdraw Early**



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# ***Cohort Default Rate Reduction***

- **Default Management Plan - Free Onsite Assessment**
- **Default Management Plan - Guide**
- **Default Aversion Assistance Request (DAAR) - Report**
- **Onsite Personal Finance Education Seminars**

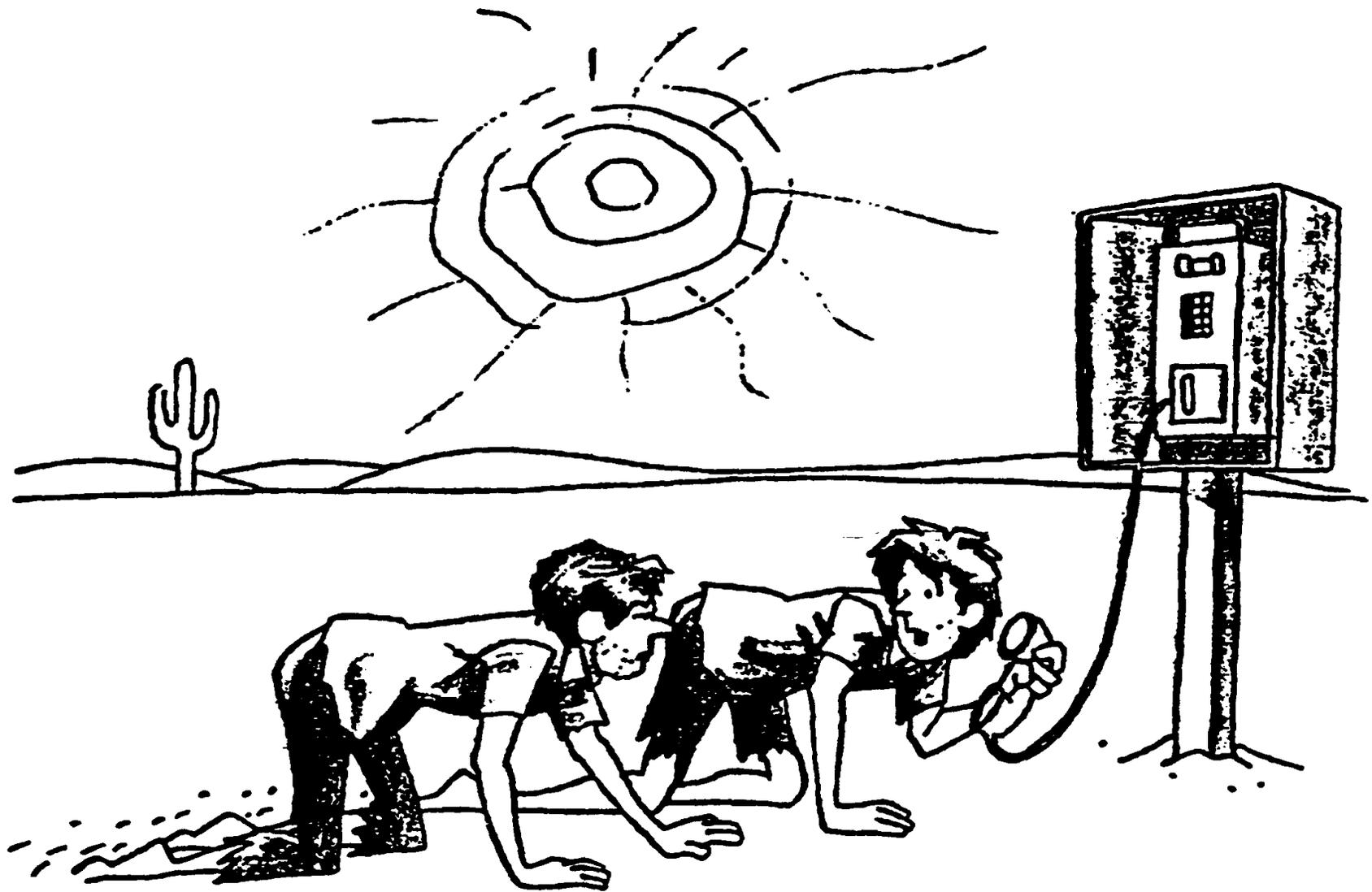




# ***ISAC Default Management Plan***

- **Create Default Management Team, Gain Management Support, Clearly Define Goals & Objectives**
- **Reduce Number of Students Withdrawing**
- **Provide Additional Counseling on Loan Repayment**
- **Provide Enhanced Entrance/Exit Counseling**
- **KEEP IN CONTACT WITH BORROWERS!**





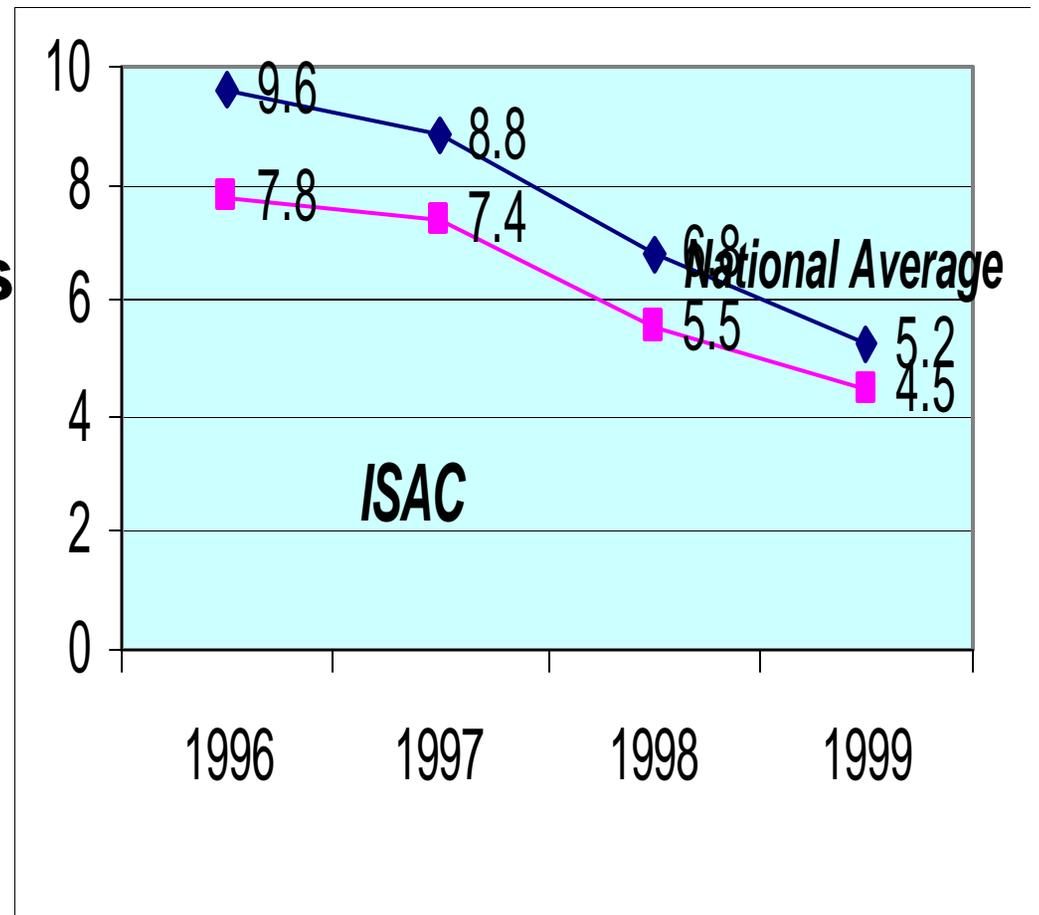
**“It’s your student loan officer.”**





## ***ISAC Cohort Default Rate***

- “The percentage of borrowers entering repayment on loans in a fiscal year, and subsequently defaulting (or meeting other conditions) in the same fiscal year.”





# ***Media Relations***

- **Other Guaranty Agencies:**
  - Radio Advertising/ Movie Theaters
- **ISAC Media Programs:**
  - Default Prevention Outreach Communications Materials
  - Via the Internet: [www.isac-online.org](http://www.isac-online.org)
  - Future Possibilities: Default Prevention Video and Live Skit





# Student Materials

## DEFAULT PREVENTION CAMPAIGN ITEMS



Posters 18" x 24" and 8 1/2" x 11"  
Naevius in manibus non est et  
mentibus haeret paene recens  
Adeo sanctum est vetus omne poema.  
ambigitur quotiens.



Info Card 3.375" x 2.125"  
Naevius in manibus non est et  
mentibus haeret paene recens  
Adeo sanctum est vetus omne  
poema. ambigitur quotiens.



"Keep in Touch" Postcard  
Naevius in manibus non est et  
mentibus haeret paene recens  
Adeo sanctum est vetus omne  
poema. ambigitur quotiens.



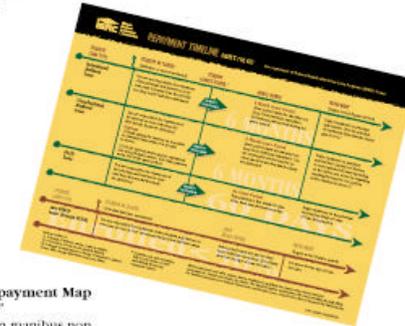
Loan Info Portfolio  
Naevius in manibus non  
est et mentibus haeret  
paene recens



Caps  
Naevius in manibus  
non est et mentibus  
haeret paene recens



Pens  
Naevius in manibus  
non est et mentibus  
haeret paene recens



Loan Repayment Map  
11" x 8.5"  
Naevius in manibus non  
est et mentibus haeret  
paene recens



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# FAA Brochure

ISAC Illinois Student Assistance Commission

IN TUNE WITH OUR

**DEFAULT PREVENTION**

OUTREACH PROGRAM

A Program to Reduce Student Loan Default from the Illinois Student Assistance Commission



WHY DEFAULT PREVENTION IS IMPORTANT TO CHICAGO STATE...

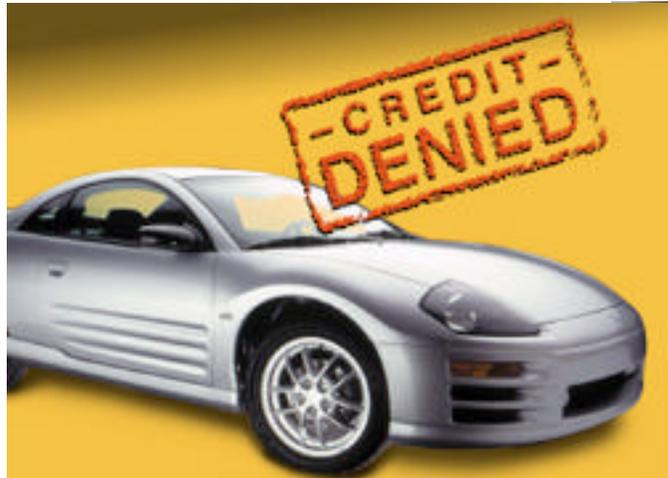
**S**i melior dies in vita, poemata reddi, scire velim, claris pretium quotus arripit annis, scilicet abhinc annos centum qui decedunt, inter perfectos veteresque referri debes an inter villos anque novos? Excludat iurgia fatis, "Be venus anque probus, centum qui perierit annos." Quod, qui deponit minor uno mense vel anno, inter quos referendus eris? Veteresque postea, an quos et proceres et posterâ respicit ætas? *libit libit libit!*

"Iste quidem veteres inter ponitur honeste, qui vel mense brevi vel toto eorum anno? Utrum permissis, exultatque pilos ut cognoscit paulatim vello unum, demit nisi quod Libitina sacnavit. Eritus et sapiens et fortis et alter Homerus, ut critici dicunt, leviter curare videtur, quo promissa cadant et sermone Pythagore.





# Student Posters

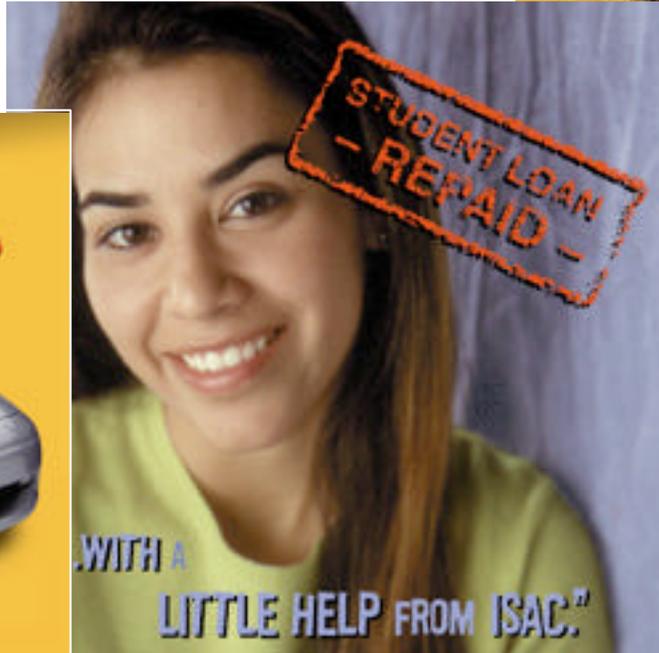


**- CREDIT-DENIED -**

**WE CAN HELP YOU REPAY YOUR STUDENT LOAN.**

**WE CAN HELP.**  
 Don't be denied future credit because you couldn't pay back your student loan. Talk to your school's FINANCIAL AID ADMINISTRATOR, your STATE or file a paper note and contact ISAC. We'll help you with repayment options.

800-889-ISAC (4722)  
 CSUPPORT@ISAC.ORG  
 WWW.ISAC-ONLINE.ORG

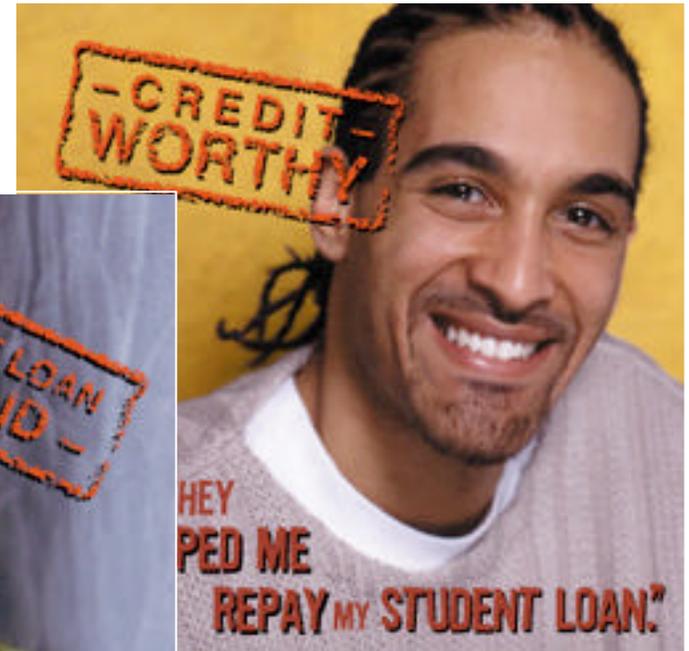



**STUDENT LOAN - REPAID -**

**WITH A LITTLE HELP FROM ISAC.™**

**WE CAN HELP.**  
 Don't be denied future credit because you couldn't pay back your student loan. Talk to your school's FINANCIAL AID ADMINISTRATOR, your STATE or file a paper note and contact ISAC. We'll help you with repayment options.

800-889-ISAC (4722)  
 CSUPPORT@ISAC.ORG  
 WWW.ISAC-ONLINE.ORG

**- CREDIT-WORTHY -**

**HEY HELPED ME REPAY MY STUDENT LOAN.™**

**WE CAN HELP.**  
 Don't be denied future credit because you couldn't pay back your student loan. Talk to your school's FINANCIAL AID ADMINISTRATOR, your STATE or file a paper note and contact ISAC. We'll help you with repayment options.

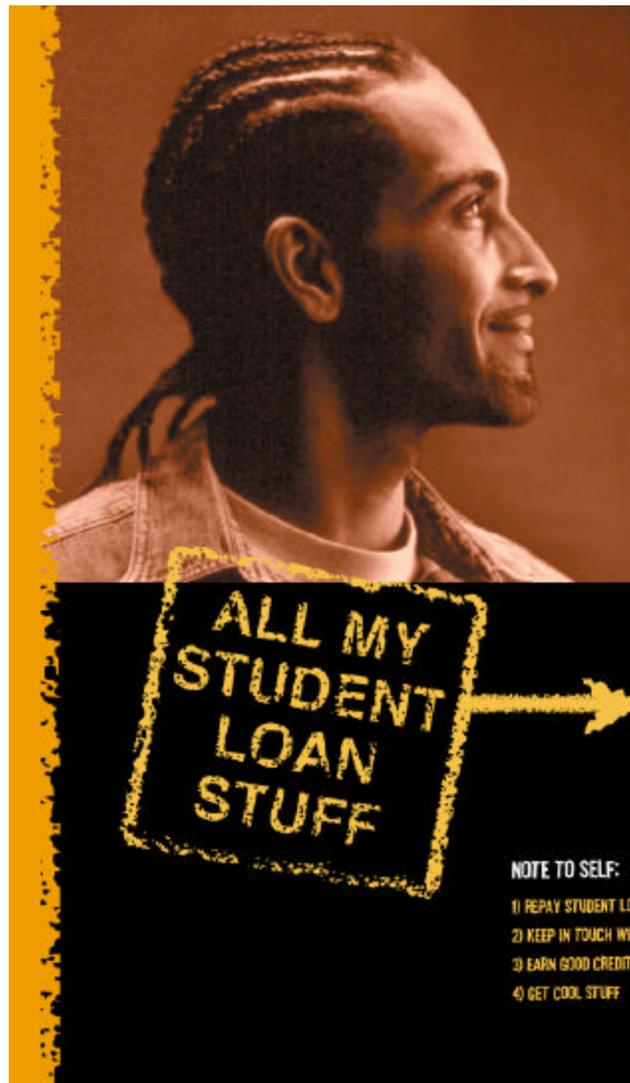
800-889-ISAC (4722)  
 CSUPPORT@ISAC.ORG  
 WWW.ISAC-ONLINE.ORG




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# Student Portfolio



**NOTE TO SELF:**

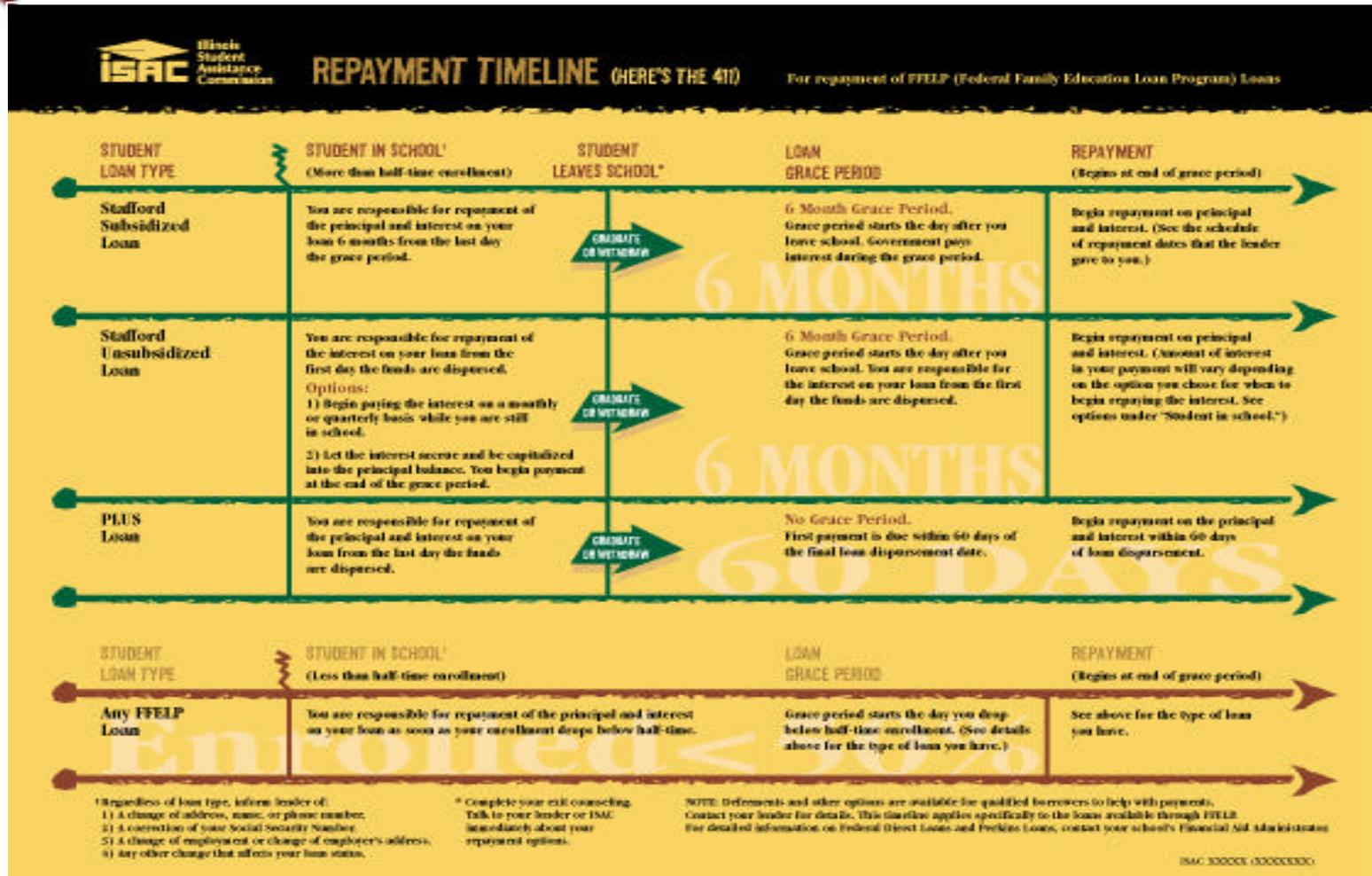
- 1) REPAY STUDENT LOAN
- 2) KEEP IN TOUCH WITH
- 3) EARN GOOD CREDIT
- 4) GET COOL STUFF



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# Student Repayment Map



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# Student Contact Card

**800-899-ISAC (4722)**

WE'LL HELP YOU  
REPAY YOUR  
STUDENT LOAN

DEFAULT PREVENTION OUTREACH PROGRAM



Illinois  
Student  
Assistance  
Commission

## HELPFUL SITES AND PHONE NUMBERS:

- [www.isac-online.org](http://www.isac-online.org)  
Information on loan payment, loan status, electronic payment (IDAPP loans).
- [www.mapping-your-future.org](http://www.mapping-your-future.org)  
loan locator, deferment navigator, budget calculator, financial fitness, employment help.
- [www.esk.org](http://www.esk.org) (click on students)  
Who owns your student loans?
- [www.ed.gov/offices/eofsa/pdfs](http://www.ed.gov/offices/eofsa/pdfs)  
Information on loan repayment default, FAQs, contact and forms, (or)  
1-800-4-FTD AID (433-3211)  
Information on current holder of loan, loan status, type of loan and date of disbursement.

REPAY YOUR ST

DEFAULT PREVENTION OUTREACH PROGRAM  
800-899-ISAC (4722)  
[www.isac-online.org](http://www.isac-online.org) • [esap@isac.org](mailto:esap@isac.org)



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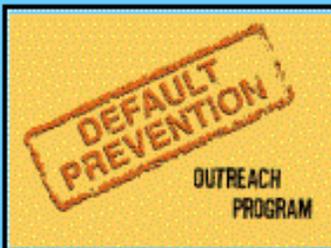
# Student Address Notification



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# [www.isac-online.org](http://www.isac-online.org)



Default Prevention Outreach provides information on student loan repayment, financial planning, and career advice so that borrowers may avoid the consequences of defaulting on their student loans.

## WELCOME

[About ISAC](#)

[Students & Families](#)

[Info Net](#)

[College Illinois!](#)

[Higher-EdNet](#)

[The ISAC INFO Cafe](#)

[Mapping Your Future](#)

[IDAPP](#)

[Default Prevention](#)

[Lenders/Serviceers](#)

[H.S./Adm. Counselors](#)

[FAAs](#)

[ISAC's Agenda Book](#)

[State of Illinois](#)

[Human Resources](#)

The Illinois Student Assistance Commission (ISAC) is a one-stop financial aid center for all your college planning needs.





# Default Prevention Outreach



## MENU

### HOUSE SPECIALTIES

- [How To Apply For Financial Aid](#)
- [Financial Aid Sources](#)
- [Illinois Aid Programs](#)
- [Higher-EdNet](#)

### HEALTHY CHOICES

## ~ EYE OPENING ENTREES ~

[New Items](#)

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## Default Prevention Outreach

Nobody likes to see a student fail. When student borrowers go delinquent or default on the repayment of their loans, that's exactly what happens. Many students simply don't understand the long-term peril default places on their financial future. Successful repayment of student debt is a key step in establishing a health financial future.

The Illinois Student Assistance Commission (ISAC) is here to help. In addition to our scholarship, grant, FFELP loan origination and prepaid tuition services, ISAC is very active in assisting students during [loan repayment](#). Our default prevention counselors help borrowers with repayment options, deferments and forbearances. This Web site also allows you access to financial and debt management counseling programs such as [financial planning](#), personal budgeting and credit card tips. We are also pleased to provide information on [career advice](#), employment and training opportunities.





# Loan Repayment

- [How To Apply For Financial Aid](#)
- [Financial Aid Sources](#)
- [Illinois Aid Programs](#)
- [Higher-EdNet](#)

## HEALTHY CHOICES

- [College Cost & Savings Calculator](#)
- [State & Federal Aid Estimator](#)
- [Loan Repayment Calculator](#)

## FOOD FOR THOUGHT

- [Illinois Colleges](#)
- [Planning For](#)

You need to be familiar with the repayment process, your rights and responsibilities, the benefits you're entitled to, and the options available to you should you experience financial difficulty. Remember, even if you do not graduate, enjoy your classes, or find the job you anticipate, you are still responsible for repaying your loan.

- [Rights and Responsibilities](#)
- [Entrance/Exit Counseling](#) - Required information for student loan borrowers
- [Loan Repayment Process](#) - Outlines the four-step process
- [Loan Repayment Options](#) - Describes the standard, graduated, extended, and income-sensitive options
- [Repayment Disclosure](#) - Details the elements that make up the disclosure, monthly statements, and the electronic payment debit
- [Loan Consolidation](#) - Lists the benefits of and the loan types eligible for consolidation
- [Loan Repayment Calculator](#) - Estimates monthly payments based on the amount borrowed
- [Loan Status](#) - Discusses tools for locating your loans and the Federal Stafford loan aggregate maximum
- [Loan Management](#) - Lists strategies for successful repayment
- [Loan Deferment](#) - Describes deferment options and how to request a deferment
- [Loan Forbearance](#) - Discusses the types of forbearance: discretionary, administrative, mandatory, and mandatory administrative
- [Loan Forgiveness](#) - Outlines circumstances under which a student loan may be cancelled and discusses the Teacher Loan Forgiveness Program
- [Consequences of Loan Default](#) - Describes the consequences of default
- [Frequently Asked Questions](#)

Visit the [IDAPP Web site](#) for more information specific to IDAPP alternative loans.



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# Loan Deferment



## MENU

### HOUSE SPECIALTIES

- [How To Apply For Financial Aid](#)
- [Financial Aid Sources](#)
- [Illinois Aid Programs](#)
- [Higher-EdNet](#)

### HEALTHY CHOICES

## ~ EYE OPENING ENTREES ~

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## Loan Deferment

You may request your lender to temporarily postpone (defer) your student loan payments for a period of time for a specific reason. The federal government will pay the interest accrued during deferment for subsidized Federal Stafford loans. For unsubsidized Federal Stafford and PLUS loans, only the principal is deferred; you are responsible for paying the interest during deferment.

Deferments are not automatic. You must contact your lender as soon as an event occurs that temporarily affects your ability to make your loan payments.

You **must** continue to make your loan payments until deferment is approved.

### Deferment Options

Five deferment options are available. Each has a specific time limitation associated with it. [Mapping Your Future](#) provides charts designed to assist you in determining your deferment eligibility.

### Related To

[Repayment Opti](#)

[Loan Consolida](#)

[Loan Managem](#)

[Loan Status](#)

[Loan Forbearan](#)

[Loan Forgivene](#)

[Consequences o](#)  
[Default](#)

[Financial Planni](#)



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Mapping  
Your Future

[www.Mapping-Your-Future.org](http://www.Mapping-Your-Future.org)

middle & h.s.  
students

undergraduate  
students

graduate  
students

adult  
students

student loan  
borrowers

parents

middle & h.s.  
counselors

financial aid  
professionals

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**Paying for School**

### Deferments/Forbearances

Sometimes special circumstances arise that make it difficult for you to pay back your loans.

**Deferments** and **forbearance** are two important tools that allow you to adjust or postpone your loan payments.

#### Deferment

A deferment is a period of time during which your loan holder suspends your regular loan payments. If you have a [subsidized Federal Stafford Loan](#) or a [Federal Perkins Loan](#), the government will pay the [interest](#) on your loan during the deferment period. If you have an [unsubsidized Federal Stafford Loan](#), you are responsible for paying the [interest](#) that accrues during the deferment. Deferments are granted for specific situations and have certain time limitations and conditions for eligibility. In general, deferments are granted for:

- Enrollment in school



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# Deferment Type

## Deferment

A deferment is a period of time during which your loan holder suspends your regular loan payments. If you have a [subsidized Federal Stafford Loan](#) or a [Federal Perkins Loan](#), the government will pay the [interest](#) on your loan during the deferment period. If you have an [unsubsidized Federal Stafford Loan](#), you are responsible for paying the [interest](#) that accrues during the deferment. Deferments are granted for specific situations and have certain time limitations and conditions for eligibility. In general, deferments are granted for:

- Enrollment in school
- Study in a graduate fellowship program
- Rehabilitation training program for disabled individuals
- Unemployment
- Economic hardship.

Depending upon when you receive your loan, you may be eligible for other types of deferments. To review your deferment options, choose a deferment eligibility chart based on your loan type and when your oldest outstanding loan of that type was first disbursed.

Federal Perkins Loans

Go to Perkins Forms

Loans on or after 7/1/93

Go to FFELP Forms

FFEL Program or Direct Loans

Loans Prior to 7/1/87

Loans 7/1/87 through 6/30/93

Loans on or after 7/1/93

For more information. Remember, you must apply for a deferment. Deferments are not granted automatically.



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# Deferment Chart

Mapping  
Your Future

middle & h.s.  
students

undergraduate  
students

graduate  
students

adult  
students

student loan  
borrowers

parents

middle & h.s.  
counselors

financial aid  
professionals

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**Paying for School**

## Federal Family Education Loan Program and Federal Direct Loan Program Deferment

### Loans Disbursed on or after 7/1/93

Click on the deferment name for a definition and eligibility information. Click on the form link to download the FFEL form.

Deferment Type	Form	Time Limit	Stafford	SLS	PLUS	Consolidation Loan
<a href="#">In-School: Full-time</a>	<a href="#">SCH</a>		X	X	X	X
<a href="#">In-School: Half-time</a>	<a href="#">SCH</a>		X	X	X	X
<a href="#">Graduate Fellowship</a>	<a href="#">EDU</a>		X	X	X	X



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# Deferment Form



SCH

## IN-SCHOOL DEFERMENT REQUEST Federal Family Education Loan Program

CMB No. 1845-0005  
Form Approved  
Exp. Date 06/30/2002

**WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying documents shall be subject to penalties which may include fines, imprisonment or both, under the U.S. Criminal Code and 20 U.S.C. §1097.

### SECTION 1: BORROWER IDENTIFICATION

Please correct or, if information is missing, enter below. If a correction, check this box:

SSN [ ] [ ] [ ] - [ ] [ ] - [ ] [ ] [ ] [ ]

Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Telephone - Home (     ) \_\_\_\_\_

Telephone - Other (     ) \_\_\_\_\_

### SECTION 2: DEFERMENT REQUEST

*Before answering any questions, carefully read the entire form, including the instructions and other information in Sections 5 and 6.*

- I meet the qualifications for the deferment checked below and request that my loan holder defer repayment of my loan(s):
  - While I am enrolled at an eligible school as a **FULL-TIME STUDENT**. (For borrowers with any FFEL Program loan.)
  - While I am enrolled at an eligible school as a **LESS THAN FULL-TIME BUT AT LEAST HALF-TIME STUDENT**. (For borrowers who, on the date they signed the promissory note, did not have an outstanding balance on a FFEL Program loan made before July 1, 1987.)

**NOTE:** Your promissory note or other loan documents may state that a borrower with an outstanding balance on a FFEL Program loan made prior to July 1, 1993 must receive another loan in order to qualify for a half-time student deferment. This requirement was eliminated by the Higher Education



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# Financial Planning

- [Illinois Aid Programs](#)
- [Higher-EdNet](#)

## HEALTHY CHOICES

- [College Cost & Savings Calculator](#)
- [State & Federal Aid Estimator](#)
- [Loan Repayment Calculator](#)

## FOOD FOR THOUGHT

- [Illinois Colleges](#)
- [Planning For Your Child's Future](#)
- [Academic Preparation](#)
- [College Selection](#)

financial fitness.

## Credit Cards

Students today are inundated with credit card applications. Many are unfamiliar with the long-repercussions that credit card debt can cause. [First USA](#) provides credit card advice for keep your credit record clean. Information includes credit resources, facts about your credit, and a strong credit record.

## Consumer Credit Counseling

Inability to pay a student loan is often times symptomatic of other personal hardships for which advice and counseling may be needed. Consumer Credit Counseling Service is a nationwide not-for-profit organization that provides assistance to those in need. Contact your local office more information contact the [National Foundation of Credit Counseling](#).

**Personal Finance Training Tools** Training for financial fitness shouldn't be put off until after college. Young people need training on managing their personal finances – spending, savings, investing. The [Jump Start Coalition](#) has tools and programs to assist those in grades K - 12. C useful tool is [12 Principles that Every Person Should Know](#).





# Consumer Credit Counseling



NATIONAL FOUNDATION FOR  
CREDIT COUNSELING

*People Who Care*

The National Foundation for Credit Counseling (NFCC) is a national nonprofit network of more than 1,300 locations designed to provide assistance to people dealing with stressful financial situations.

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MEMBER SERVICES

CREDITORS & AFFILIATES

NEWSROOM

GETTING HELP

EMPLOYMENT

OPPORTUNITIES

Search Site

Go!

CONTACT US

PRIVACY POLICY



## Contact Us

Find an NFCC member location near you. Use our [Member Agency Locator](#), or call: 1-800-388-2227 for 24-hour automated office listings.

[Join Us](#)

## DebtAdvice.org

*Provided by NFCC Member Agencies*



### CONSUMER DEBT ADVICE

Visit [DebtAdvice.org](#) for resources and assistance to deal with stressful financial situations. [More...](#)



### MEMBER SERVICES

Become a part of the nation's largest and most respected credit counseling network. [More...](#)



### PRESS/MEDIA

Find valuable news sources, stories and information. [More...](#)



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# Jump\$tart Coalition

[Home](#) [Contact Us](#)



Jump\$tart Coalition for Personal Financial Literacy

FINANCIAL SMARTS FOR STUDENTS



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JUMP\$TART COALITION



Homepage

[Click here for the Flash version of our Website \(Flash 5 required\)](#)

**New! Jump\$tart Financial Literacy for Students Online Videos.**

(Requires Windows Media Player)

[Hi Bandwidth \(For Cable/DSL\)](#) | [Lo Bandwidth \(For 56k Modems\)](#)



## **April is Financial Literacy for Youth Month**

The Jump\$tart Coalition for Personal Financial Literacy is pleased to sponsor Financial Literacy for Youth Month in April. This is a national opportunity to draw attention to the need for young adults to obtain training in such personal finance basics as money management, saving and investing and use of credit. We are encouraging all members of the Coalition to participate in this event. Several partners of the Jump\$tart Coalition already have activities planned for April. For example:



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# 12 Principles/ Reality Check

## 12 Principles that every young person should know

The Jumpstart Coalition has released 12 must-know personal finance principles that, if comprehended and understood by young people, will make a real, positive difference in their financial outlook. To see the list, [click here](#).

It's back by popular demand



Jumpstart's Reality Check





# Career Advice

Instant Message **ate**



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[FAQs & FUNs](#)

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## MENU

### HOUSE SPECIALTIES

- [How To Apply For Financial Aid](#)
- [Financial Aid Sources](#)
- [Illinois Aid Programs](#)
- [Higher-EdNet](#)

### HEALTHY CHOICES

- [College Cost & Savings Calculator](#)

## Career Advice

Once you've completed college, it's time to start your career. One of life's biggest challenges is finding the job. The Internet contains many sites to assist you in your career search.

Many sites are free of charge and will let you post your resume for potential employers to review. Be cautious of Web sites that require payment for services. Some of the free sites do offer advanced help for a fee.

### Online Resources

[Mapping Your Future](#) - Contains a list of recommended sites in their resource section called [Career Guides Search](#).

[HotJobs.com](#) - This site has received high ratings by credible institutions.

[JobGusher.com](#) - This site is focused toward students.

[Monster.com](#) - This site offers advanced service for a fee, otherwise it is free.

[Occupational Outlook Handbook](#) - This site is a nationally recognized source of career information.



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# Frequently Asked Questions



## MENU

### HOUSE SPECIALTIES

- [How To Apply For Financial Aid](#)
- [Financial Aid Sources](#)
- [Illinois Aid Programs](#)
- [Higher-EdNet](#)

### HEALTHY CHOICES

[New Items](#)

[FAQs & FUNs](#)

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## Frequently Asked Questions on Federal Stafford Loans

Taking out a student loan can be a wise decision that pays off with rewarding future earnings potential. But remember, a loan is a big responsibility and it must be repaid.

Federal Stafford student loans are often confusing and difficult to understand. If you decide to take out a Federal Stafford loan to help pay your educational expenses, you need to understand it is a serious financial obligation and must be paid back in a timely manner.

Here are some answers to frequently asked questions student borrowers have about their Stafford loans.

[Does my student loan count in my credit history?](#)

[What is credit reporting?](#)

[How do I keep track of my loan?](#)

[What is my account number?](#)

[What if I move?](#)

[What does "first disbursement date" mean?](#)

[When does repayment start?](#)

[Do I need to keep in touch with my lender?](#)

[What about monthly payments?](#)

[What is the interest rate?](#)





# ***Financial Aid Administrators***

## ISAC OnLine Financial Aid Administrators

**ISAC Message Board**

See information on [MAP & IIA Start-Up for 2002-03](#)

**Most Recent ISAC Update** [April 2, 2002](#)

[ISAC Updates & Electronic Bulletins](#)

[Common Manual](#)

[Downloadable Publications & Presentations](#)

[Upcoming Training Events](#)

[Commission Meetings & Agendas](#)

[MAPnet](#)

[Links](#)

### **General Contact Information**

Client Access For Student Information (CASI)  
800-899-ISAC (4722)

**DEERFIELD**  
1755 Lake Cook Road  
Deerfield, IL 60015-5209

**SPRINGFIELD**  
500 W. Monroe,  
Third Floor

**CHICAGO**  
James R. Thompson Center  
100 W. Randolph, Suite 3-200



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# ***Power Point Presentations***

Provides ideas and information to help make college more affordable for adult students

## ***Federal Stafford Loan***

Provides a detailed review of the Federal Stafford Loan Program

## ***Federal PLUS Loan***

Provides a detailed review of the Federal PLUS Loan Program

### **Available PowerPoint Presentations**

**[Before You Know It - Early Awareness Presentation](#)**

**[A Guide to Financial Aid Presentations](#)**

**[Personal Finance Education](#)**

If you cannot view the PowerPoint Presentation, **PowerPoint 97/98/2000 Viewer for PCs using Windows 95/98 or NT** is available at the following link: <http://office.microsoft.com/downloads/2000/Ppview97.aspx>

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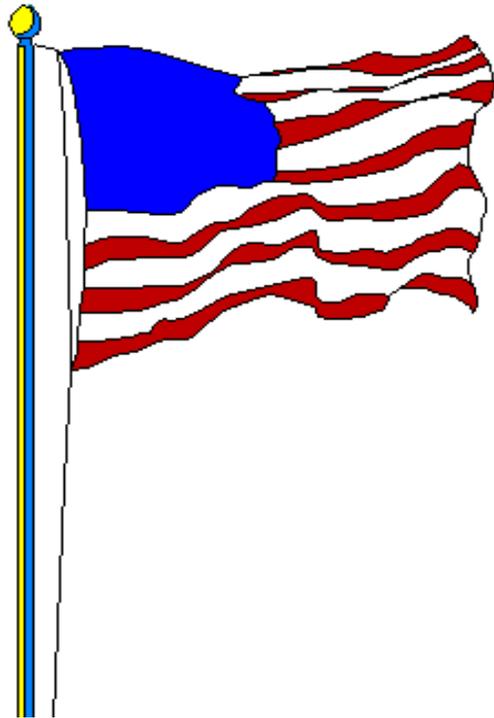


*We Help Put America Through School*



# **National Credit Education Week**

## **Personal Finance Education**



### **Strong Credit - Strong America**

Sponsored by:

- ★ ACA International - The Association of Credit and Collection Professionals
- ★ The National Jump\$tart Coalition for Personal Financial Literacy
- ★ CBM Credit Education Foundation





## ***Partnerships***

- **Illinois Comptroller Campaign to Combat Credit Card Abuse**
- **American Collector's Association National Credit Education Week, 4/02 (& Governor's Proclamation)**
- **Consumer Credit Counseling**
- **Meteor Project as Data Provider**
- **[www.Mapping-Your-Future.org](http://www.Mapping-Your-Future.org)**





# ***National Credit Education Week***

Sponsored by:

**ACA International**

**National Jump\$  
start  
Coalition**

**CBM Credit  
Education  
Foundation**



**Strong Credit  
Strong America**



National Credit Education Week  
April 15-20, 2002



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# ***Conclusions: Education is the key***

**Personal Financial Literacy is everyone's responsibility:**

- the Institution**
- the Lender/Service**
- the Guaranty Agency**



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**“NO, WE’RE THE PARENTS -- THOSE ARE  
OUR LOAN OFFICERS!”**



## **Contact ISAC**

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