



National Default Prevention Day 2002

Default Prevention: You Are The Key!

August 1, 2002



FSA
FEDERAL
STUDENT AID

We Help Put America Through School



you can deal with it



Deena M. Engle
Director of Default Prevention Services



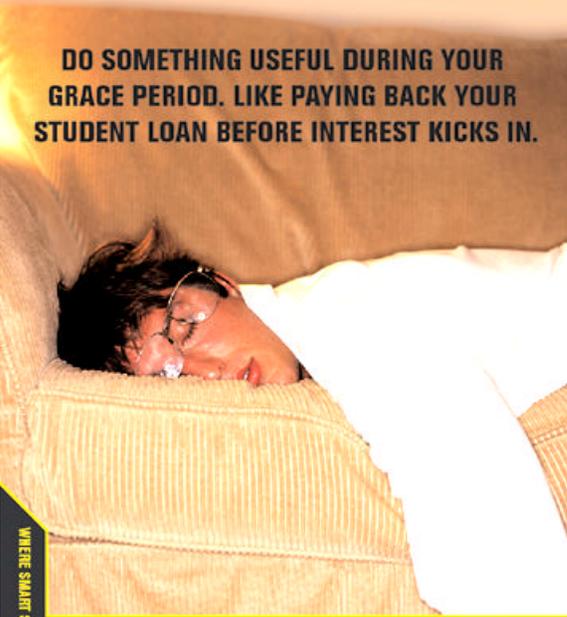
We Help Put America Through School



Spring 2002 posters

12,324 posters located at 544 schools throughout PA, DE, and WV.

DO SOMETHING USEFUL DURING YOUR GRACE PERIOD. LIKE PAYING BACK YOUR STUDENT LOAN BEFORE INTEREST KICKS IN.



WHERE SMART STUDENTS GO.

You can pay down the principal of your student loan during the six-month grace period after graduation, so you'll pay less in interest. Find out how, plus get lots of other smart real world tips at the online source for smart students.

youcandealwithit.com **AES PHEEA**
Check for updates

BAD CREDIT IS LIKE A BAD NICKNAME. IT WILL STICK WITH YOU FOR YEARS.



WHERE SMART STUDENTS GO.

Default on your student loan and suddenly you'll be called a "bad nickname." Find out how to manage debt, plus lots of other smart real world tips at the online source for smart students.

youcandealwithit.com **AES PHEEA**
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Radio Spots

■ Radio facts and figures

- Two four week flights comprised of four 30 second spots ran on 44 stations.
- Series of 4 web banners located on 25 radio station web sites.
- 10,677 sixty second spots aired throughout PA, WV, and DE.



■ Student outreach

- Radio station added value opportunities.
- 23 van appearances.
- Reached over 7,500 students with YCDWI.com premiums and brochures.

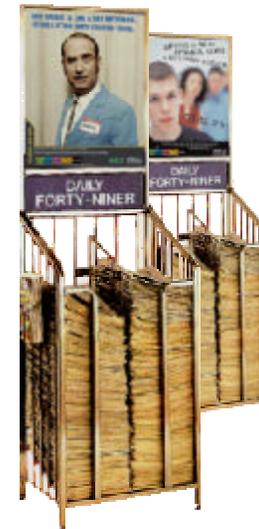


Media exposure

- **Newspapers, college publications, media boards**
- 590 insertions in 130 college newspapers during 2001 and 2002 campaign.
- 89 Media boards per month at 34 college campuses.

■ **Media Relations**

- Targeted 130 college newspapers in fall and spring.
- Compiled e-mails and fax distribution list.
- Distributed pitch letters.
- Provide additional story angles.
- Directed editors to our media center for relevant copy.





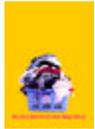
Brochures & mailers

Approximately 14,000 brochures are sent out monthly.



- **Sunken Ship Brochure**

Congratulatory notice to borrowers who recently cured their delinquency.



- **Laundry Basket Brochure**

Sent to all borrowers that use forbearance to resolve their delinquency and advises borrowers of the responsible use of forbearance.



- **Tortoise and Hare Brochure**

Sent to borrowers during the first three (3) months of their grace period and advises of advantages of early repayment in interest savings and automatic debit repayment.



- **Spiral Web Guide Brochure**

Sent to serviced accounts that receive a 20 day delinquency letter to encourage good debt management techniques presented at youcandealwithit.com.



- **Pizza (Withdraw) Brochure**

Sent to students who withdraw from school prior to graduation and reminds them of their repayment responsibility regardless of the fact they did not complete school.





Display units



- **Unit**
- Used to display YCDWI brochures.
- Offered free of charge to schools and colleges for financial aid and career officers.
- **92** Display units were shipped to **80** schools (including multi-branch schools).



Website

YOU CAN DEAL WITH IT
WELCOME TO THE REAL WORLD.

WHAT'S THE DEAL?
A GUIDE TO QUICK TIPS AND HOW TO'S

05/2002

ADJUSTING TO LIFE AFTER COLLEGE!

8 ESSENTIAL ITEMS FOR YOUR CAREER WARDROBE!

The daily attire of a college student usually consists of jeans, sweatpants, fleeces, and t-shirts. Many students do not have a proper "career wardrobe" to begin their first job. Below are eight essential pieces of clothing that will get your wardrobe started. You can gradually begin to add more, and in no time, you will have built a complete career wardrobe.

MEN

1. Dark suit in a year-round fabric
2. Sport coat, black or navy for slacks, breasted neck
3. White cotton shirt with point collar
4. Solid color
5. Khaki pants
6. Black leather belt
7. Dark, neutral-colored wool or cotton socks
8. Black shoes: oxfords with rubber soles (leather for more formality)

PAY NOW OR PAY LATER...

The benefits of getting a head start on your student loan repayment!

When are you going to make your first student loan payment? Many students will wait until their six-month grace period is up and then begin paying. However, there are benefits to getting a head start on your payments.

Also, check out the loan repayment calculator on this website that allows you to see how different interest rates and loan options affect your monthly payments!

CYBER MAIL

A new study by USA Today states that nearly 80% of women say they receive at least 11 e-mails a day vs 49% of men.

TELL US WHAT YOU THINK

- "What's the deal?" electronic newsletter sent to registered users.
- 653 received first edition March 2002.
- 1231 received May 2002 edition.
- As of July 1, 2002 a total of 1580 students are currently registered.



Fall 2002 posters

12, 324 posters will be distributed to 544 schools throughout PA, DE, and WV.

IF TIME IS MONEY, HOW COME I HAVE SO MUCH OF ONE AND NOT THE OTHER?

WHERE SMART STUDENTS GO

Got a few spare minutes? We'll show you ways to save more, invest wisely, and live on a budget. Find these and lots of other smart real world tips at the online source for smart students.

youcandealwithit.com

AES

DEFAULT ON YOUR STUDENT LOAN AND WATCH GOOD CREDIT GO BAD.

WHERE SMART STUDENTS GO

Learn how to control debt, handle credit cards, manage your student loan and save your budget. Plus, get lots of other smart real world tips at the online source for smart students.

youcandealwithit.com

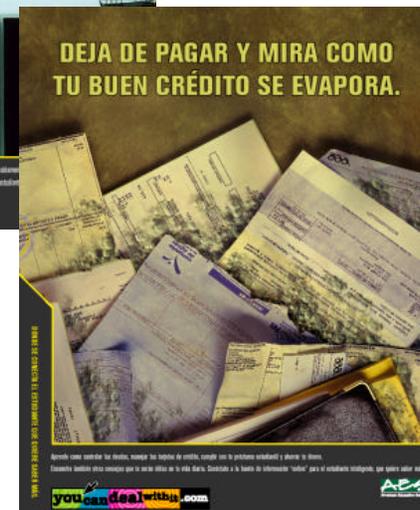
AES PHEAA



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YCDW goes *Español*



35 schools in Puerto Rico and the Dominican Republic will receive a total of 5,200 posters.



YOU CAN DEAL WITH IT

the source for
smart students



debtsurvival
moneymangement
graduateschool
careerdevelopment
living
calculators
linksandresources

WHAT'S NEW

HOME SITE MAP NEWS ABOUT US

search

July 1, 2002

Aug, 2002 | YCDWI website redesign

The youcandealwithit.com website has a brand new look!

Aug, 2002 | Visit our new tools section

Plan for your financial future. And don't forget to register for What's the Deal.

Welcome to the next phase of your life! Now that your college experience is coming to an end, it is time to look forward into the crystal ball of what is to come. As you prepare to leave college and begin the next chapter of your life, you will encounter many new challenges and make many decisions that will affect the rest of your life.

Smart students across the country are turning to YouCanDealWithIt.com as a valuable tool for dealing with many of life's new and sometimes unexpected challenges. YouCanDealWithIt.com can help you understand and deal with debt, money management, graduate school, career development and living on your own. Your journey to a stable financial future is about to begin.

YOU CAN DEAL WITH IT NEWSLETTER + Enter your email here for news and updates

subscribe

Other AES/PHEAA websites:

aesSuccess.org | PHEAA.org | PHEAAmentor.org | CampusChamps.com

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youcandealwithit.com

[debt survival](#) | [money management](#) | [graduate school](#) | [career development](#) | [living](#) | [calculators](#) | [links and resources](#)



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Website redesign

Official launch date of August 1st

- **New design format**
- Sophisticated and contemporary style.
- Roll-over navigation and search features.
- Combination of HTML with imbedded Flash.



■ **New financial aid calculators**

- Graduate school test preparation links.
- Loan and fellowship links.
- Career development links.

■ **New content**

- Career development.
- Debt survival.
- Tax section.
- Career & Money management.



Turnkey program

■ **Research for the Turnkey program**

- Partner with Dara Dugay, Executive Director of Jump\$tart Coalition for Personal Financial Literacy and the author of "Please Send Money".
- Evaluated similar CD ROM's, lesson plans, and other programs.
- Obtained feedback from a panel of FAA's.
- Designed a student questionnaire and evaluated student responses.

■ **Interactive Scholastic Module (CD-ROM)**

- *Free* comprehensive interactive scholastic module for FAA's, to use with students, to help promote financial literacy and prepare them for *life after college*.
- Available to FAA's via AES/PHEAA representatives.
- Designed for student use in the financial aid office or at home.



Contact Us

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