

“BEST PRACTICES”

**NATIONAL DEFAULT
PREVENTION DAY
CHICAGO, IL
AUGUST 1, 2002**

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About Kent State University

- Eight Campus System
- Spring 2002 Enrollment
 - Kent – 21,965
 - Regional Campuses – 10,833
 - Total – 32,798
- ISIRs received AY 2002 – 31,000+
- Students on aid AY 2002 – 23,000+
- Total Dollars Awarded AY 2002- \$150,000,000

Where We Came From

- Entered QA Program – 1992
- Entered Experimental Site Program 1995/96
- Entered Direct Lending – 1995/96
- Went live with first website – 1997
- 100% Direct Lending – 1997/98
- Moved paper process to interactive web – 2000
- QA Program Institutional Model of Quality Recipient – July 2001



“Best Practices” Entrance Counseling Sessions

- Experimental Site
- Loan Coordinator – responsible for all aspects of DL
- Freshman Orientation Program – Health Issues Option (45 min) on Rights & Responsibilities, School Policies, Budgeting, General Info
 - Door Prizes for \$30 Gift Certificate at Bookstore
- Mail Entrance Counseling Guide w/ all MPNs

“Best Practices”

Entrance Counseling (cont’d)

- Entrance Counseling on the Web
- Loan Survival Skills Sessions – focus on Budgeting, Rights & Responsibilities, Repayments, etc.

“Best Practices” Additional Communication

- **FYI – First Year Information (FYI)**
Newsletter – four issues distributed during Orientation semester
- **Dear Ms. Money Bags Column – Q & A**
column sponsored by SFAO - includes topics on Academic Progress, Transferring, Credit Card Debt, Budgeting
- Email designated for DL concerns



“Best Practices” Exit Counseling Sessions

- Experimental Site
- **“For Seniors Only”** Workshop Series – (90 + hrs.) topics on Financial Planning and Budgeting for Success
- **Imagine Graduation Program** - Mandatory Sessions - One Stop Shopping for graduating seniors – Registrar, Career Services, Photos, Grad School, Alumni Office, Bursar, Parking Service, Cap & Gown fitting, Jostens and much more

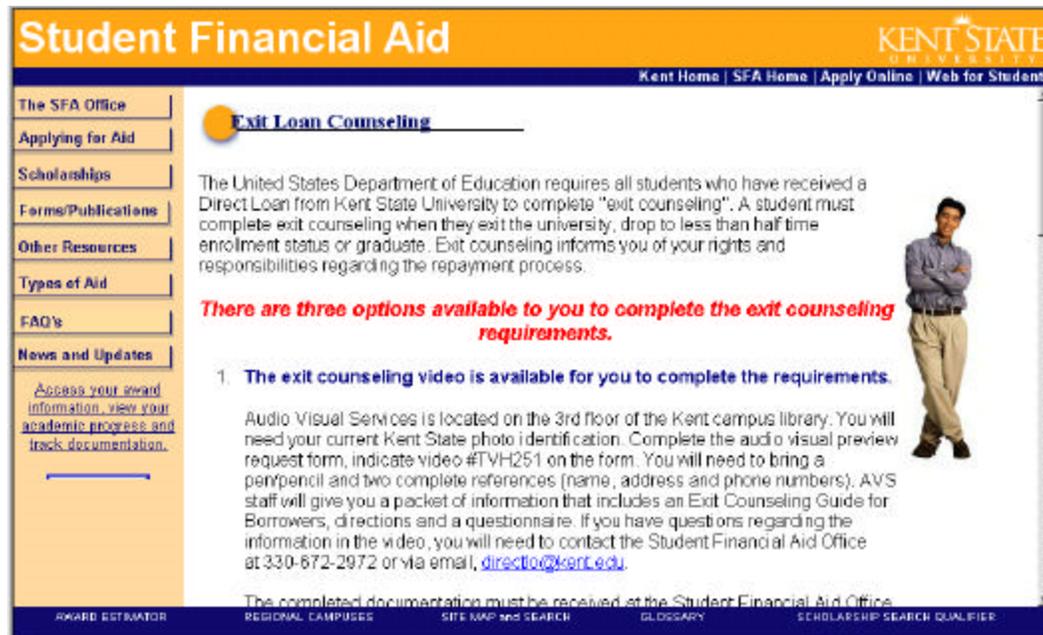
“Best Practices” Exit Counseling (cont’d)

- **Imagine Graduation Program** (cont’d) - DL exit video every 15 min. w/popcorn
 - Complete Exit Counseling Guide
 - Project PIN – laminate PIN card w/ important web sites
 - Door Prize Drawing



“Best Practices” Other Exit Options

- Dropped < HT – mail exit packet, 3x semester
- Exit Video – Audio Visual Services during library hours
- Web Site – link to DL Exit Counseling
- After Graduation – mail exit packets



The screenshot shows a web page titled "Student Financial Aid" with the Kent State University logo in the top right. A navigation bar includes links for "Kent Home", "SFA Home", "Apply Online", and "Web for Students". A left sidebar contains a menu with items like "The SFA Office", "Applying for Aid", "Scholarships", "Forms/Publications", "Other Resources", "Types of Aid", "FAQ's", and "News and Updates". The main content area is titled "Exit Loan Counseling" and contains the following text:

The United States Department of Education requires all students who have received a Direct Loan from Kent State University to complete "exit counseling". A student must complete exit counseling when they exit the university, drop to less than half time enrollment status or graduate. Exit counseling informs you of your rights and responsibilities regarding the repayment process.

There are three options available to you to complete the exit counseling requirements.

1. **The exit counseling video is available for you to complete the requirements.**

Audio Visual Services is located on the 3rd floor of the Kent campus library. You will need your current Kent State photo identification. Complete the audio visual preview request form, indicate video #TVH251 on the form. You will need to bring a pen/pencil and two complete references (name, address and phone numbers). AVS staff will give you a packet of information that includes an Exit Counseling Guide for Borrowers, directions and a questionnaire. If you have questions regarding the information in the video, you will need to contact the Student Financial Aid Office at 330-672-2972 or via email, directlo@kent.edu.

The completed documentation must be received at the Student Financial Aid Office.

At the bottom of the page, there is a footer with links for "AWARD ESTIMATOR", "REGIONAL CAMPUSES", "SITE MAP AND SEARCH", "GLOSSARY", and "SCHOLARSHIP SEARCH QUALIFIER". A small image of a man in a blue shirt and khaki pants is positioned on the right side of the main content area.

“Best Practices” Early Stage Delinquency

- Mail Delinquency Letters – discuss options available - deferments, forbearance, consolidation
- Consequences of default status
- Most important – maintain contact with DLSC
(800) 848-0979

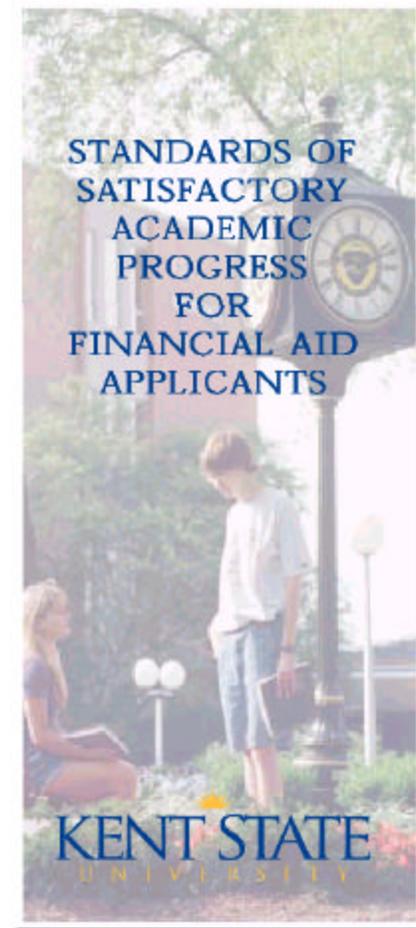


“Best Practices” Late Stage Delinquency

- Telephone contacts to student borrowers – focus on counseling borrowers and avoiding defaults – make three ways calls to DLSC.
- Make evening telephone calls
- Leave voice messages to call the school
- Document comments on SFA system
- Inform SFA staff
- Use expertise of Collections/Bursar staff

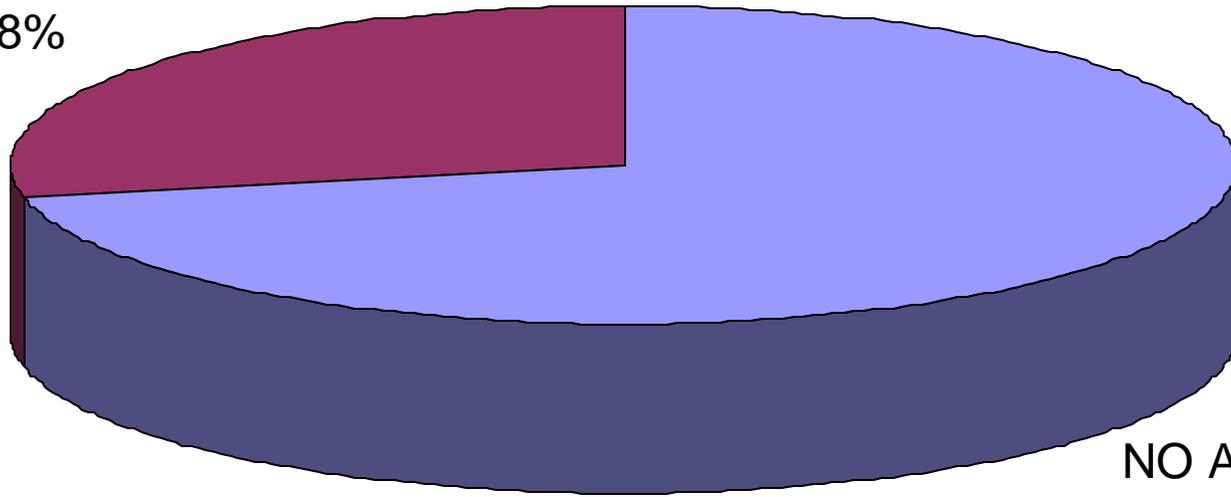
“Best Practices” Studying Delinquent Borrowers

- Is there a correlation between those that become delinquent with those cited for Academic Progress?



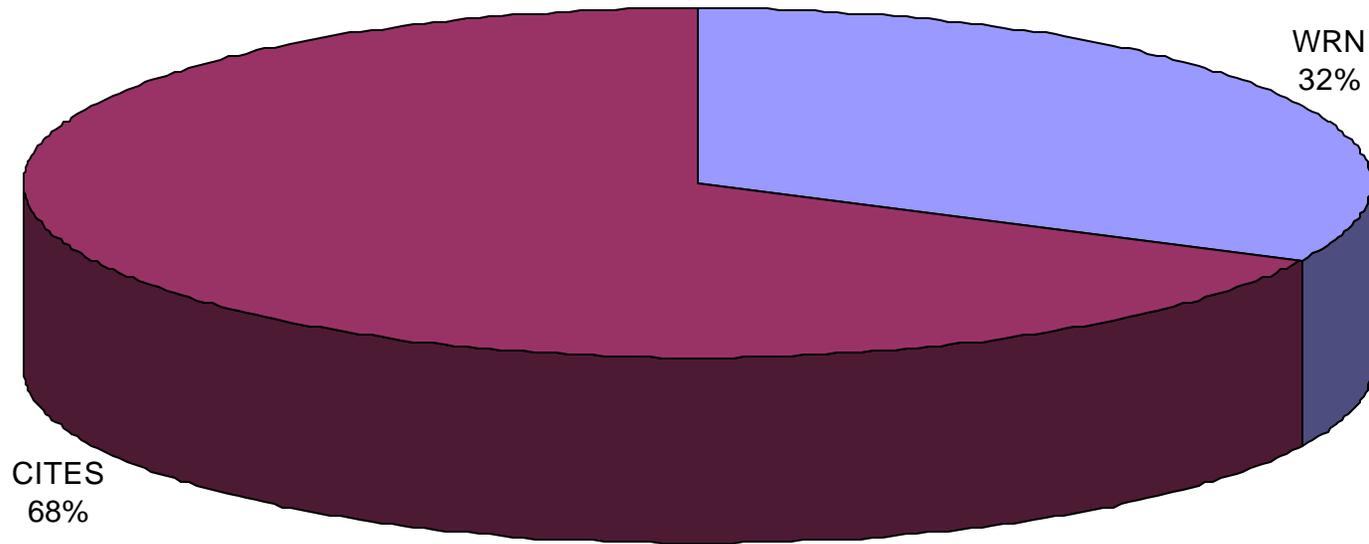
Number of Students With AP Issue on Delinquency Report List: All Years

AP ISSUE
28%

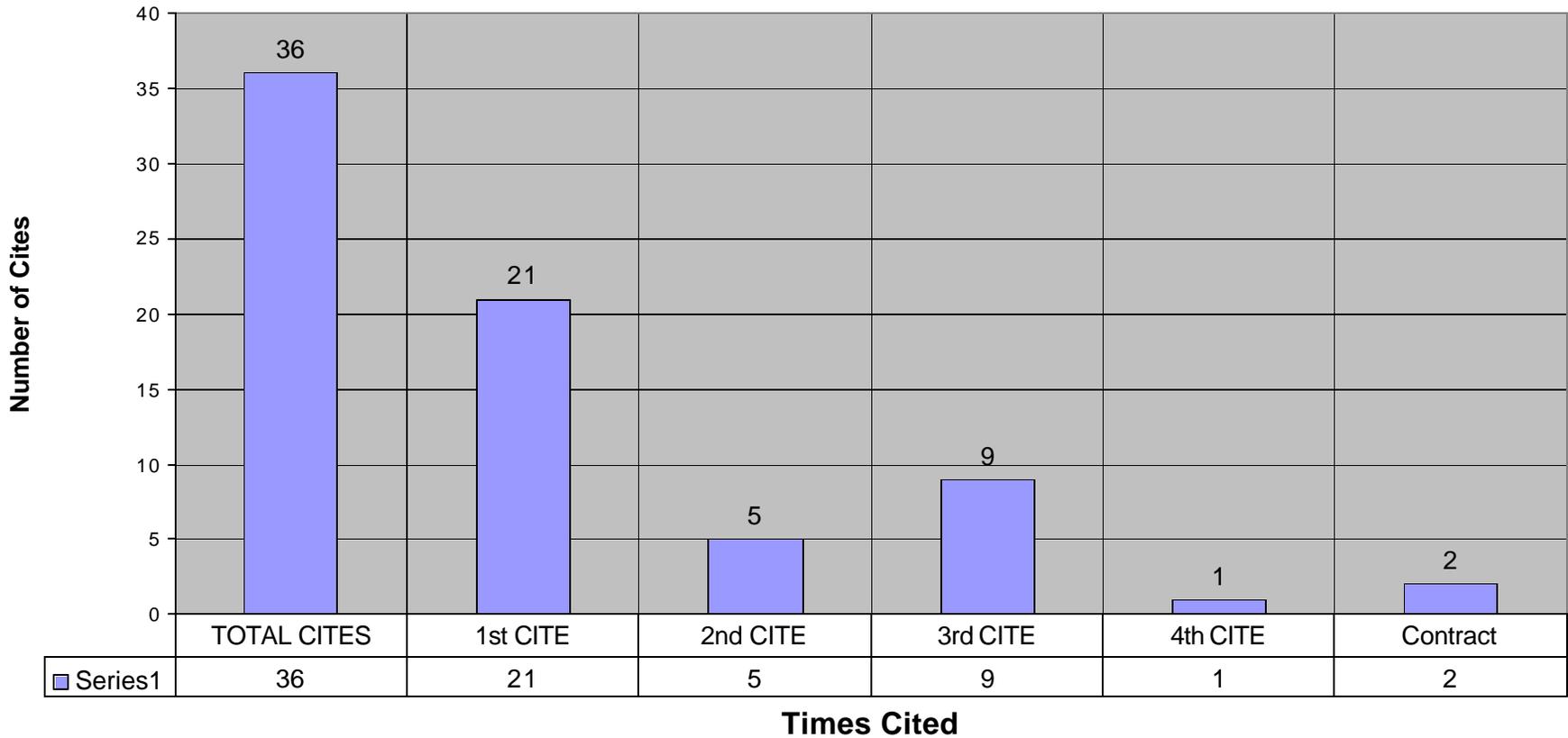


NO AP ISSUE
72%

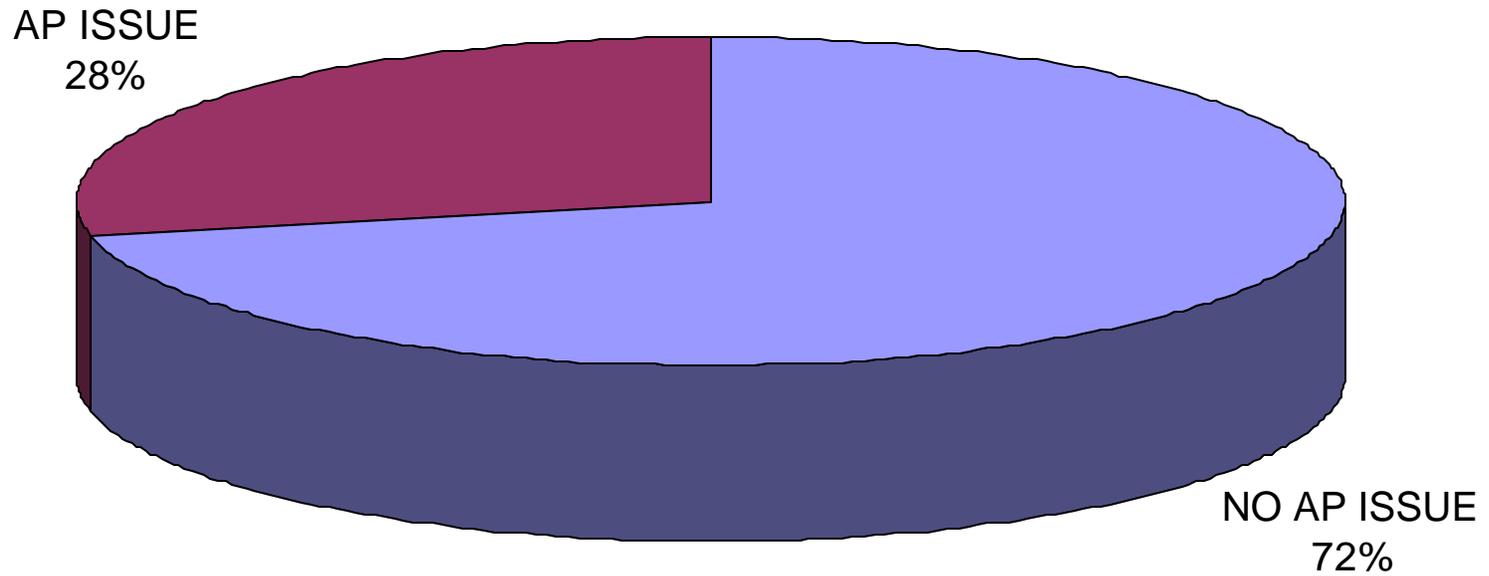
Number of Students Cited and Warned: All Years



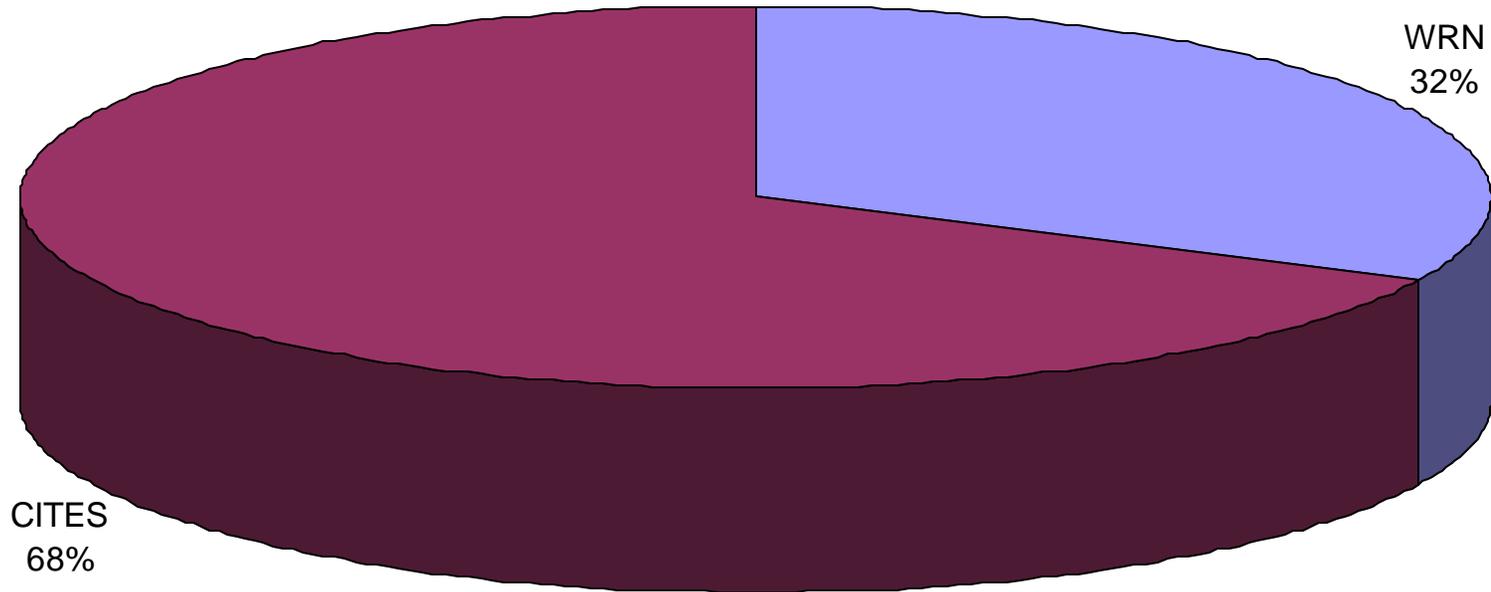
Number of Times Students Cited: All Years



2001 Academic Year



Cites and Warnings in 2001 Academic Year



Best Practices according to Kent State University Questions

