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**From:** Barker-Garcia, Deb  
**Sent:** Monday, January 18, 2010 9:27 PM  
**To:** Redacted by HELP Committee

**Cc:**

**Subject:** Update on Outside Default Aversion Vendors & Student Loan Specialist Team

**Importance:** High

Good Afternoon:

I hope everyone had a relaxing weekend and is ready to jump right into the DPS activities happening on your campus this week. I wanted to take a minute to clarify who is handling default aversion activities for your individual campus. Even though we have gone through all of the players in our regional team meetings, I wanted to again clarify the role that all parties were playing so that you can effectively work with your students.

In order to assist us in working our cohort default rate, we have contracted with an outside vendor to conduct default aversion services on our behalf. General Revenue Corporation (GRC) has been selected to work with a cohort of our schools. They are contacting students during their grace period and continue throughout repayment and delinquency. In their role, GRC is contacting students in grace reminding them of their student loan obligations and encouraging them to contact them if the student needs any assistance. Students are contacted by letter as well as phone call. They also continue to contact the student if they go into delinquency. Phone calls and letters are sent with an increasing sense of urgency based upon the stage of delinquency. I have listed the schools in your region that are being outsourced to GRC for default aversion efforts as well as a toll free number that can be used to contact them. If a student shows up in your office with a letter from GRC, please help the student contact GRC by using the toll free number so that they can work out a positive solution.

We are also building an internal CSC team of Student Loan Specialists. While the entire team of Student Loan Specialists is empowered to help any student that calls, each school also has a specific Student Loan Specialist assigned to their school. The Student Loan Specialist team is contacting students via phone and letter campaigns, again with an increasing sense of urgency based upon the stage of delinquency. I am listing the schools that are kept at CSC by the Student Loan Specialist team, along with the toll free number and the direct line of the Student Loan Specialist assigned to the school. If a student comes into your office and has received a letter of phone call from the CSC team, please help them by coordinating a phone call to the CSC Student Loan Specialist team.

Second Alliance has also been brought on board to work with late stage delinquencies from the assigned Campus Support Center schools. They are contacting students via phone and letter. I am also listing their phone number under the CSC team schools. If a student happens to come into your office with questions about a letter from Second Alliance, please assist them in resolving their issue by coordinating a phone conversation with Second Alliance.

Please advise your school receptionist as well as the staff in Student Finance and Student Accounts of the above-referenced players. Any student coming into the school with questions surrounding either of these parties should be referred to the DPS for support and assistance.

Please let me know if you have any questions.

Deb

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**GRC Schools**  
Redacted by HELP - **Toll Free Number**  
Committee

- San Bernardino
- Fremont
- Los Angeles
- Sacramento
- Anaheim
- Reseda
- Hayward
- San Jose
- Long Beach
- West Los Angeles
- City of Industry
- Ontario Metro
- Bremerton
- Everett
- Tacoma
- Renton
- Seattle
- Fife
- Tigard
- Vancouver
- Torrance

**Campus Support Center – Student Loan Specialists**  
Redacted by HELP - **Toll Free Number**  
Committee - **Second Alliance – Late Stage Delinquency**

REDACTED

**San Francisco**

REDACTED

**Gardena**

REDACTED

**Ontario**

REDACTED