

# Cohort Catalyst Product Features

Rooted in lessons we learned from helping millions of people, **Cohort Catalyst**® helps borrowers avoid student loan default through outreach, education, and counseling.

## Overview

- Uses data we gather from NSLDS to identify borrowers who need support.
- Leverages our effective skip-tracing capabilities to obtain updated borrower contact information to ensure we can reach them.
- School-branded outreach triggered at every stage of repayment, including the end of standard grace, deferment, forbearance, and throughout delinquency.
- Leader in delivering holistic student loan repayment education and support using our experienced team.
  - Helps students more easily manage and pay off their loans.
  - Provides personalized and respectful counseling to meet students' individual needs.
  - “No reason to default” approach uses plain language communications.
  - Chat option is available.
  - Unlimited support with no talk-time limitations to help ensure borrowers have the information and the counseling time they need to succeed.
  - Warm servicer transfers include counselors who advocate for borrowers.
  - Outbound calls and emails during the final 60 days prior to beginning repayment help borrowers prepare.
  - Multiple outbound call attempts each month until the delinquency is resolved; we change the time, day, and frequency of our calls, and messages gain urgency the closer the borrower gets to default.
  - Our dedicated late-stage delinquency outreach team is critical in supporting borrowers in the very last weeks of delinquency just prior to default.
  - Post-call supplemental resources from our helpful library are emailed to supplement conversations on topics such as “General Program Options,” “Managing Your Student Loans,” and “All You Need to Know About Repayment.”
- Specialized outreach and support for servicemembers to help them access important military benefits like interest rate reductions, flexible programs, forgiveness options, and repayment plans.

## Technical Details

- Complete and secure data management.
  - We assume responsibility for data management through completion of NSLDS and Student Aid Internet Gateway (SAIG) and loan servicer authorization forms.
  - Security controls and secure development practices comply with the Federal Information Security Management Act (FISMA) using National Institute of Standards and Technology (NIST) protocols.

## Reporting and Tracking

- Insight into trends and outcomes.
- High level and detailed reporting include the following:
  - Portfolio Summary.
  - Cure/Outreach Begin Summary and Drill-Down.
  - Email Outreach Summary.
  - Estimated Open Rates.
  - CDR Status.
  - CDR Calculated Risk Rate.
  - Portfolio Loan Status At-A-Glance.
- Free access to Cohort Analyzer® to compare data from multiple sources and highlight data conflicts to be addressed.