

It's never too early to tell students about repayment



OGSLP's Early Assistance Department contacts borrowers before repayment begins to discuss deferment and forbearance options and the available repayment plan that best fits their needs. We also provide information and tools to lenders, servicers and schools to help them ensure students' smooth transition to repayment. Contact Early Assistance for:

What we can do for you

- On-campus visits and training from an OGSLP Early Assistance representative.
- Help with in-person entrance and exit counseling.
- Resources such as OGSLP's Exit Counseling Toolkit, which includes an Exit Counseling PowerPoint presentation, entrance and exit counseling checklists, and a publications order form.
- Calculation of your school's average borrower indebtedness and production of corresponding repayment charts.
- Assistance with borrower issues, questions and concerns.
- Information about repayment options, such as deferments, forbearances and repayment schedules.

We use a variety of methods to communicate the wide scope of repayment options available for borrowers, including:

How we spread the word

- Telephone attempts to borrowers 30 – 60 days before their first payment is due.
- Use of our own Early Assistance System, designed for tracking and contacting borrowers when repayment begins.
- Telephone counseling directly with borrowers.
- Publications designed to deliver important messages about successful repayment.
- Providing important information about repayment schedules, deferments and forbearances online at www.ogslp.org.

Whether the borrower is in the final stage of the grace period following graduation or withdrew from school before completion, each contact is important to us. Our goal is to reach borrowers as early as possible to educate them and ultimately, help them avoid delinquency or default. Our specialists are trained to answer borrowers' questions and provide counseling in the following areas:

Counseling borrowers

- All available repayment options, including the new income-based repayment schedules.
- Lender/servicer contact information.
- Current loan status, balances and payment due dates.
- Deferment and forbearance options.
- Pros and cons of loan consolidation.

Contact Us!

We work closely with Oklahoma's schools to develop products and services that prepare borrowers to successfully manage student loan repayment. For more information about our innovative tools, contact us today. We're here to help!

www.ogslp.org wecanhelp@ogslp.org
405.234.4352 800.358.5460 (toll-free)



Oklahoma Guaranteed Student Loan Program
A division of the Oklahoma State Regents for Higher Education

Other Online Resources

Oklahoma State Regents for
Higher Education

www.okhighered.org

Oklahoma Money Matters (OKMM)

www.oklahomamoneymatters.org

Mapping Your Future

www.mappingyourfuture.org