



# What to Do Before, During, and After DEFAULT PREVENTION CALLS

## Before the Call

- Identify your target borrowers with data from delinquency reports and/or with your default prevention plan
- The best times to call are Monday through Thursday from 8:00 a.m. to 10:00 a.m. and 3:00 p.m. to 9:00 p.m. (keep in mind different time zones)
- Prepare for the call by making a note of the length and date of the borrower's delinquency and by looking at the borrower's record on NSLDS
- Do not leave messages disclosing any information about the borrower, including the fact that the borrower has a loan
- Be prepared to provide a website or some other resource that confirms you are who you claim to be
- Use school records and NSLDS to compare data reflected on the LRDR

## During the Call

- Verify that you are speaking with the borrower before disclosing private information
- When skip tracing and calling references, do not reveal that you are calling about a debt
- Position yourself as someone who wants to help, not as someone who is demanding or threatening
- Speak softly and calmly
- Show the borrower empathy
- Emphasize that the call won't take long
- Listen attentively: If the borrower explains their situation, summarize and repeat what they have told you to demonstrate that you care and are listening
- Let the borrower know there are many ways their servicer can help them avoid default, such as reducing or temporarily postponing payments, and that you can help them explore these options
- Explain the consequences of default if need be--for instance, let them know that default hurts credit ratings, their payment will be demanded in full, and money could be deducted automatically from their wages
- If the borrower says they are unable to make a payment, let them know that they may be eligible for a deferment or forbearance, depending on their situation
- Explain that the borrower should stay in touch with their servicer until the delinquency is resolved
- End the call by providing concrete action items and by verifying the borrower's contact information
- Be sure to thank the borrower
- Refer to the ["What to Say During Default Prevention Calls"](#) sheet for more information

## After the Call

- Perform any actions assigned to you during your call with the borrower
- Keep notes of what was said during the call, including the follow-up actions you need to take
- Written follow-up letters should be in an envelope to protect confidentiality