

# Delinquent Borrower Communication Sample 2014

At Nelnet, we know that every borrower's situation is different. Their delinquency might be the result of an honest mistake, or they might be in serious financial trouble. To assist borrowers who have missed some payments, we've created emails that not only alert them of being past due, but also explain how Nelnet can help in all stages of delinquency.

No matter the borrower's situation, our job is to make sure they know all of their repayment options, including income-driven payment plans, graduated payment plans, deferment, and forbearance.

We send several emails to borrowers in all stages of delinquency, but we can't disclose every communication, so the following emails are just a small sampling of these communications.

- **Early-stage delinquency:** "You missed a payment, but we can help."
- **Mid-stage delinquency:** "Get back on your feet with a new repayment plan."
- **Late-stage delinquency:** "We want to help—call today."


# Nelnet's Overall Approach

Nelnet continues to reach out to delinquent customers in a variety of media to resolve delinquency, including telephone calls, emails, social media, and text messages where applicable. A general outline of our activities is as follows:

- Delinquent communications begin at fifteen days past due
- Delinquent customers will receive up to five phone calls per month from 31–210 days past due
- Delinquent customers will receive up to four emails per month from 31–210 days past due
- All customers receive monthly statements via email or mail
- Customers receive payment reminders or other text alerts should they opt in

# “You missed a payment, but we can help” Email 15 DAYS PAST DUE

It's easy to get your account up to date! [View Online](#)

 **nelnet**  
Your Student Loan Servicer

[Log in to Your Account](#)  
Or call us  
24/7 at 888.486.4722

## Reminder: Your Student Loan Payment Is Due.

If your latest payment is on its way, please disregard this message. If you are ready to make a payment today, you can pay in any of these convenient ways:

- Online payment by logging in to [Nelnet.com](#)
- Our [Loan Assist](#) app
- [KwikPay](#)<sup>®</sup>, our automated payment system
- Call us 24/7 at 888.486.4722
- Send a check to the address on your statement

If you can't make your full payment right now, you can explore several [repayment options](#) that may lower your payment.

Or, if you can't pay at all right now, that's OK, too; there are ways to [postpone your payments](#).

**Outstanding Balance:** \$1,000 [Log in for Details](#)

\*Your outstanding balance reflects your total principal balance plus any interest and fees for all of your Nelnet-serviced federal student loans. This amount is current as of 01/16/2014, and does not reflect any subsequent changes to your account. Log in to [Nelnet.com](#) to view your full account details. **Don't have an account yet? [Sign up for one.](#)**

How helpful was this email?  
Click a star to let us know, 5 being very helpful.

1 2 3 4 5

**Automate Your Payments**  
Never worry about missing a payment again! [Log in to learn more.](#)

**Loan Assist App**  
Make a payment anytime, anywhere.


**Text Alerts**  
Sign up to receive text messages when your payment is due (or past due).


[Log in to Your Account](#)  
**Questions? Call us 24/7 at 888.486.4722 or email us at [Help@Nelnet.net](mailto:Help@Nelnet.net)**

To ensure delivery to your inbox, please add [Help@Nelnet.net](mailto:Help@Nelnet.net) to your address book.

This email was sent to: [jordan.buntgen@nelnet.net](mailto:jordan.buntgen@nelnet.net)

This email was sent by: **Nelnet, Inc**  
121 South 13th Street, Lincoln, NE 68508, USA

 **nelnet**  
Your Student Loan Servicer

EM-0331-0414

**GOAL:** This is a friendly reminder to borrowers who are a few days behind on their payment. This email lets them know that there are several ways to make a payment, and if they need to lower or postpone their payments, they have several options.

# “Get back on your feet with a new repayment plan” Email 75 DAYS PAST DUE

Contact us to get started! [View Online](#)

**nelnet** Your Student Loan Servicer [Log In to Your Account](#)  
Or call us **24/7** at 888.486.4722

## Get Current on Your Loans Today.

Your loan payments are **75** days past due. At 90 days late, we are required to report your missed payments (delinquency) to the credit bureaus, which can affect your ability to get future loans or other credit-based assistance—but we can help you avoid this credit concern, **possibly without requiring a payment**.

[Several repayment plan options](#) are available which can lower your payment amount and bring your account current.

If you can't pay anything right now, you can still get your account up to date with a [deferment or forbearance](#), and we can work with you in the future to help you figure out a repayment plan that works for you.

To lower or postpone your payment, log in to [Nelnet.com](#) to get started. If you'd prefer to call us to discuss your options, you can reach us 24/7 at 888.486.4722.

If you **can** make a payment today, there are several methods available:

- Online payment by logging in to [Nelnet.com](#)
- Our [Loan Assist](#) app
- [KwikPay](#)<sup>®</sup>, our automated payment system
- Call us 24/7 at 888.486.4722
- Send a check to the address on your statement

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How helpful was this email?  
Click a star to let us know, 5 being very helpful.

1 2 3 4 5

**Trouble Making Payments?**  
Get a [repayment plan](#) that fits your budget, or apply to [postpone your payments](#).

**Loan Assist App**  
Make a payment anytime, anywhere.

**Text Alerts**  
Sign up to receive text messages when your payment is due (or past due).

[Log In to Your Account](#)  
**Questions? Call us 24/7** at 888.486.4722 or email us at [Help@Nelnet.net](mailto:Help@Nelnet.net)

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This email was sent by: **Nelnet, Inc.**  
121 South 13th Street, Lincoln, NE 68508, USA

**nelnet** Your Student Loan Servicer

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EM-0335-0414

**GOAL:** This email lets borrowers know that if they don't contact us soon to make a payment, they could risk damaging their credit score and being reported to a credit bureau—but, they can reach out to us at any time to lower or postpone their payments.

# “We want to help—call today” Email

180 DAYS PAST DUE

We can help you find a solution—contact us ASAP! [View Online](#)

**nelnet**  
Your Student Loan Servicer

[Log In to Your Account](#)  
Or call us  
24/7 at 888.486.4722

## Struggling With Payments? We Can Help.

You're six months past due on your payment. If you're struggling with your student loan payments, we want to help you find the repayment plan that fits your budget.

[You have several options](#), including flexible [plans based on your income](#). These repayment plans are designed to help you get back on track, and offer a low (or no) monthly payment.

It's easy to switch your repayment plan. To get started:

- Log in at [Nelnet.com](#) and click Lower My Payments
- Call us 24/7 at 888.486.4722
- Email us at [Help@Nelnet.net](mailto:Help@Nelnet.net)
- Web chat with us (while logged in to Nelnet.com)\*

If you can't pay anything right now, you may qualify for a [deferment or forbearance](#), which will postpone your payment.

**If you need help choosing the option that's best for you, call us today at 888.486.4722 and an advisor will help you explore your options.**

\*Web chat is available from 8 a.m. to 11 p.m. (Eastern).

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This email was sent by: **Nelnet, Inc**  
121 South 13th Street, Lincoln, NE 68508, USA

**nelnet**  
Your Student Loan Servicer

EM-0339-0414

**GOAL:** This email is sent to borrowers who are in the later stages of delinquency and who are dangerously close to defaulting. It reminds them that just by reaching out to us, they can lower or postpone their payment through several methods, thereby avoiding default.