



N E W S

New Hampshire Higher Education Assistance Foundation Network

Spring 2001

NHHEAF debuts new web site with on-line processing features

The NHHEAF Network is pleased to announce that it has launched its revamped web site, www.nhheaf.org, dedicated to providing students, parents, school administrators and borrowers with on-line access to NHHEAF services and expertise.

The easy-to-navigate site was designed to serve a variety of audiences and features comprehensive information about the college process: from savings options and college admissions requirements to applying for financial aid and scholarships. The site also offers links to all New Hampshire colleges and universities.

The web site serves a variety of audiences: High school students will find listings for free college planning work-

shops. Loan borrowers will find descriptions of loan programs, borrower savings incentives, repayment options and budgeting tips. Borrowers can also download loan pre-approval and deferment forms. Guidance counselors will find it a useful tool in accessing NHHEAF's outreach services and post-secondary administrators can access a variety of on-line student loan processing transactions.

In addition to a new look and updated information, future improvements to the web site include increasing the site's on-line functionality. Towards that end, the NHHEAF Network's Technology Task Force, comprised of financial aid professionals and NHHEAF's Client Services and Information Services depart-

ments, have developed a plan that includes far-reaching on-line processing options for schools, students and borrowers, as well as outreach tools for prospective students.

needs of their students, to ensure a comprehensive on-line plan that will ultimately better serve both schools and students," says NHHEAF Network Client Services Director Gina Cote.

"Using www.nhheaf.org as the access point, both schools and borrowers can complete a variety of secure on-line processing functions, including loan certification, file editing and exporting, on-line note distribution and verification of loan statuses. The school services button on the NHHEAF Network home page will allow financial aid administrators access to the secure, password-protected portion of the web site," says Gina.

While several enhanced features of the on-line processing system are up and running, others will be phased in over the coming months. In September, the NHHEAF Network will roll out the first of many enhancements to current on-line services by offering its free EasyApp+ loan certification and tracking database software as an on-line, maintenance-free option. The Technology Task Force will be meeting regularly during this time to provide input. If you are interested in becoming a member of the Technology Task Force or monitoring progress on line, contact Gina Cote at 800-525-2577, ext. 117, or e-mail tff@gsmr.org.

"The financial aid professionals on the task force identified their processing needs, as well as the



(Left to right) NHHEAF Network President and CEO René A. Drouin, motivational speaker Ed Gerety and Plymouth State College President Donald Wharton were among the speakers at this year's Destination College convention. For more photos and an overview of the event, turn to pages 3 and 4.

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**A Message from René A. Drouin
President and Chief Executive Officer**

Customer service is the cornerstone of our business at the NHHEAF Network. Without our customers—schools, borrowers, financial institutions—we would quickly cease to exist.

In this issue of *Network News*, we focus on one aspect of our organization whose sole function is providing service to our customers. Loan Servicing is the largest department within the NHHEAF Network and also the fastest growing. It is critically important to the success of this organization to have a staff of trained professionals available to process loan payments, maintain borrower accounts, answer borrower inquiries and contact borrowers regarding loan payments. I hope you enjoy getting to know our Loan Servicing Department through this article.



René A. Drouin

We're also proud of our recent *Destination College* event, and count this as one of the most important and exciting services we provide. The Hartman Union Building at Plymouth State College was at capacity on March 17 as more than 900 high school juniors and their parents gathered to begin the college application process. Many thanks to the steering committee that worked with us on this event, and also to Plymouth State College for its gracious hospitality.

Finally, I'd like to recognize our Boards of Trustees, who perform a vital service for our organization. Trustees whose terms recently ended are **Marsha Miller**, Western New Hampshire Tech Prep Partnership (NHHELCO); **Rev. Mark Cooper**, St. Anselm College, and **Patricia Blodgett**, Keene State College (NHHEAF); **Senator Louis D'Allesandro**, New Hampshire State Senate, **Jolene Mitchell**, Colby-Sawyer College, **Ann Thurston**, Plymouth State College, and **Dr. Laurence Taylor**, New England College (GSM&R).

In February, the following individuals were elected as trustees: **Jorene Leopard**, director of financial planning for McIntosh College, and **Nanci Tessier**, vice president of enrollment management at St. Anselm College, were elected to the NHHEAF Board of Trustees. **Robert Tuveson**, director of financial aid at Plymouth State College; **Mary Ellen Severance**, director of financial aid at Daniel Webster College; and **Charles Rolecek**, owner of C.R. Sparks & Premier Catering in Bedford, were elected to the GSM&R Board of Trustees.

On behalf of the NHHEAF Network, I extend a warm welcome to our newest trustees and a heartfelt thanks to all our trustees for their service to our organization.

A handwritten signature in black ink, appearing to read 'René A. Drouin', written over a light background.

René A. Drouin
President and CEO

Destination College starts 900 high schools stud

Plymouth State College was the setting for this year's *Destination College* convention as more than 900 high school juniors and their parents from 106 New Hampshire cities and towns descended on the campus on March 17 to begin the college planning process.

One of the highlights of the events was the presentation of three



Lauren Veno of Hesser College tells parents about the programs offered at the college's Manchester campus.

\$500 scholarships from the New Hampshire Higher Education Loan Corporation (NHHELCO) during a lunchtime raffle. The lucky winners



NHHEAF Network President and CEO René A. Drouin addresses the 900-plus Destination College attendees at Plymouth State College's Hartman Union Building.

were Ricky Bedard, Jr., of Whitefield, Kurt McCloud of Plymouth and Rebecca Wellington of Amherst.

Destination College, now in its second year, is a cooperative event developed by the NHHEAF Network Resource Center along with representatives

from high schools and colleges throughout the state.

Members of this year's steering committee who worked with Resource Center Director **Tara Payne** and NHHEAF Network College Counselor

Karen Collins were **Susan Allen**, University of New Hampshire; **Suzanne Bienvenue**, Hesser College; **Carol Brook**, Interlakes High School;

Michael Curtain, Concord High School; **Michael DeBlasi**, New Hampshire College; **Michael Dolphin**, Alvirne High School; **Jennifer Johnson**, Plymouth State College; **Norm LeBlanc**, Plymouth High School; **Jennifer Lyon**, Laconia High School; **Marsha Miller**, South West School-to-Career Partnership;

Brad Poznanski, New Hampshire College; **Cynthia Christensen Raczka**, Trinity High School; **Charles Sanborn**,



Winners of the NHHELCO \$500 scholarships were (left to right) Kurt McCloud of Plymouth, Rebecca Wellington of Amherst and Ricky Bedard, Jr., of Whitefield.

Derryfield School; and **Michelle Strout**, Greater Manchester Chamber of Commerce.

The day began with welcome addresses by Plymouth State College



Plymouth State College representatives discuss the college's attributes during the lunchtime college fair.

President Donald Wharton and NHHEAF Network President and Chief Executive Officer René A. Drouin, followed by a keynote address



A group of students from Memorial High School in Manchester enjoys the lunch break.

McGuire, WZID radio personality Charlie O'Brian, WNDS Anchorman Dan Kloeffler and New Hampshire Teacher of the Year Suzanne Lull, gave an honest overview of how their college experiences helped shape their lives.

and the genuine enthusiasm throughout the day tell us that *Destination College* is a worthwhile endeavor that's here to stay."



Special thanks to the steering committee, campus host Plymouth State College, Coca-Cola, Stonyfield Yogurt, *The Boston Globe*, workshop and refreshment sponsors, raffle prize donors and the NHHEAF Network

from motivational speaker Ed Gerety, who energized the crowd with his lively presence. *Destination College* participants then headed off to individual workshops and panel discussions covering such topics as standardized testing, the college interview and essay, financial aid, athletic recruitment, choosing a major and more.

One of the workshops, *Local Celebrities: The Road to Success*, featured New Hampshire personalities who discussed the role that college played in their careers. The panelists, Superior Court Justice Kathy

Another feature of the event was the college fair that took place during lunch. Every two- and four-year college in New Hampshire participated, and they were kept busy by students and parents seeking information about the various campuses.

"We hope the success of this year's event sends a clear message that college is possible and educational achievement is important to attaining personal, career and life goals," says Suzanne Bienvenue,



Tuition times three! Triplets Jeanette, Jessica and Jennifer Vasquez, juniors at Littleton High School, each aspire to a college education.



Panelists tell parents and students about their own college experiences during a workshop session.

executive director of financial aid at Hesser College and *Destination College* Steering Committee member. "Both the attendance

Resource Center staff and volunteers for making *Destination College 2001* a tremendous success .

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Editor: Margaret M. Joyce, Senior Director of Corporate Communications and Media Relations, 603-227-5316, e-mail: mjoyce@gsmr.org. Visit us on the web at:

www.nhheaf.org

NHHEAF Network's Loan Servicing Department takes the team approach to providing outstanding customer service

The first impression is often a lasting one. As the main point of contact with student loan borrowers, the NHHEAF Network's Loan Servicing Department keeps this in mind at all times.

"With all our employees, both new and seasoned, we stress that how they interact with borrowers can have a long-term effect," says Director of Loan Servicing Kim DeLois-Fannie. "The individuals we deal with are young, in most cases, with little or no credit history. This is often their first exposure to debt, and they have to develop an understanding of budgeting and money management. We try to explain to borrowers that we are accessible and we are working on their behalf."

The Loan Servicing Department is organized into a series of teams to facilitate processing and ensure quality service. Two software application specialists support the department and work with software vendor to make necessary changes to the servicing system.

New Loans and Maintenance handles all the financial changes for accounts and sends statements to bor-

rowers. These team members also manage the New Hampshire Higher Education Loan Corporation's incentive programs and automatic deduction program, process consolidation loans and answer borrower correspondence.

Payments and Reconciliations team members are responsible for processing payments, reconciling accounts and processing refunds. In February 2001, staff members processed 24,500 payments totaling \$6.5 million. For fiscal year 2000, the year-end total was \$56 million.

Data Entry/Status Maintenance manages all status changes in the system, including monthly status change reports from NHHEAF. Given the borrower's graduation date, these staff members establish due dates for loans and set up repayment schedules. They process any credit disputes by borrowers who disagree with their loan balances or credit report status. This team also handles credit verifications from banks and credit bureaus on behalf of borrowers who are applying for mortgages, auto loans, etc.

"Our loan servicers assist borrowers by providing payment options if they are having trouble making payments," says Kim. "These options include graduated payment, income-sensitive payment,

interest-only payment and extended repayment. They also offer deferment or forbearance options. We work with borrowers to find the best solution for their current financial situation."



Director of Loan Servicing Kim DeLois-Fannie

Caller Contact and Customer Service team members handle all incoming calls regarding student loans ("What's my balance?" "What is my payment due date?") and make all outgoing due diligence calls. In the month of February 2001, Loan Servicing recorded 19,000 incoming and outgoing borrower calls.

"We attempt to contact every customer that is 15 days late with a payment," says Kim. "We want to keep the borrower from going into default and hurting their credit histories. Often times it is a case of counseling borrowers about the importance of making payments on time. But if there is a problem with repaying the loan, we can offer the borrowers options.

"Our Caller Contact and Customer Service team also processes returned mail, making any necessary changes to the borrower's address in the system. Maintaining borrowers' current addresses



Loan Servicers Eric Greenhalge and Connie Wilcox confer about a borrower's deferment eligibility.

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Loan Servicing Department, *continued from page 5*

allows us to work on their behalf by keeping them informed of their status.

“Because we are dealing with students, their addresses tend to change frequently,” explains Kim. “We try to locate these borrowers—calling schools and references and re-sending letters.”

The final area in the Loan Servicing Department is Quality Assurance, whose staff members are responsible for keeping new and existing staff members trained, updating procedure manuals and performing ongoing evaluations to facilitate the auditing process.

If customer feedback is any indication, the Loan Servicing teams are meeting their goal of providing outstanding customer service. One customer recently wrote to Loan Servicer Lisa Simpson saying, “I thank you sin-

cerely for your kind help as well as patience on the phone in answering my questions.” Lisa worked with the borrower to process a deferment for economic hardship.

Another customer wrote to Loan Servicer Dorothy Beauclair saying, “We were thankful to be able to speak to someone who was so understanding during financial hard times.”

Loan Servicer Melanie Steenbeke also received a note from a customer who said, “My holiday was absolutely wonderful, thanks to you! After speaking to you, I felt as if 1,000 pounds had been lifted off my shoulders.” The

borrower had requested a consolidation loan and was relieved to learn that her first payment wouldn't be due until after the holidays.

Going the extra mile pays off, and the NHHEAF Network's Loan Servicing Department does that every day, as team members fulfill their mission of providing top-notch customer service.



Loan Servicers Nikole Twombly and Suzanne LaRocque review consolidation repayment options for a borrower.



**N.H. Higher Education Assistance Foundation Network
4 Barrell Court
P.O. Box 877
Concord, New Hampshire 03302**

**Mark your calendar for the
NHHEAF/NHASFAA
11th Annual Joint Conference!
October 25-26
Red Jacket Inn, North Conway**

Address Corrections

To update your mailing address or to request additional copies of this newsletter, call Maureen Hopkinson at 1-800-525-2577, ext. 419, or e-mail: mhopkins@gsmr.org.

