



**NEED ASSISTANCE WITH  
STUDENT LOAN DEFAULT  
PREVENTION OR TO DE-  
VELOP A DEFAULT PLAN  
TO MEET THE 2012 GAIN-  
FUL EMPLOYMENT RE-  
QUIREMENTS?**

The 2009 student loan cohort default rates have risen at many college and universities and the 2010 rate is predicted to be even higher which can impact eligibility for federal loan programs under the new Gainful Employment regulations.

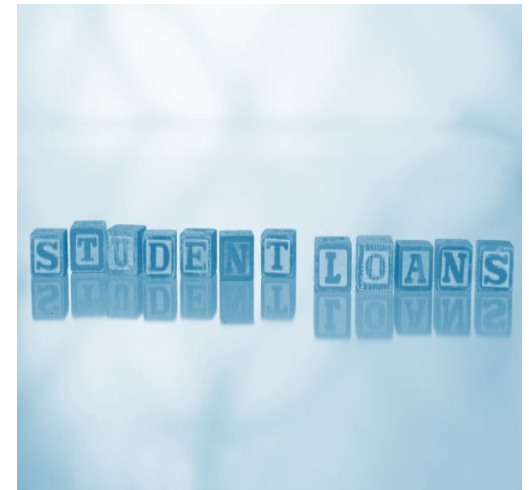
**The Business and Education Research and Training Organization can provide services to help reduce student loan cohort default rates.**

**THE BUSINESS  
AND EDUCATION  
RESEARCH AND  
TRAINING  
ORGANIZATION  
P.O. Box 09188  
Detroit, MI 48209**

**THE BUSINESS AND  
EDUCATION  
RESEARCH AND  
TRAINING  
ORGANIZATION**

*“Student Loan Default  
Management Experts”*

**Student Loan  
Default Prevention  
and Management  
Services**



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## About Us



**We are student loan default prevention experts** that can assist the financial aid

office in contacting delinquent borrowers to provide assistance in resolving their student loan issues and in the development of a comprehensive student loan default management plan.

Our CEO, Dr. Mari D. Hadley has a PhD in Higher Education and 15 years in Higher Education and the Student Loan Industry.

Hadley, Mari. (2011). *Community college personnel's perception of default prevention and management strategies*. (Walden University). *ProQuest Dissertations and Theses*, Retrieved from <http://search.proquest.com/docview/865848611?accountid=35812>

## Our Services

### Student Loan Default Management Services



- ♦ Call and Letter Campaigns
- ♦ Email blasts
- ♦ eCDR services
- ♦ Financial Literacy Workshops
- ♦ Delinquency and Default Student Profile Analysis

### Default Management and Prevention Plan Development and Implementation



- ♦ Student Information System Analysis
- ♦ Default Plan Development, Implementation, and Evaluation
- ♦ Default Manual Development
- ♦ Default Prevention Staff Training

## Testimonials

*Excellent student loan default management services. Very instrumental in helping to reduce 2009 cohort default rates —*  
Angela Burt, Financial Aid Director  
Specs Howard School of Media Arts

*Valuable resource for college in reducing student loan default rates. Very impressed with all the services provided. Borrowers very responsive to calls and letters —*  
Sandy Strong, Oakland CC

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