



April 15, 2016

The Honorable Ted Mitchell
Under Secretary
Department of Education
400 Maryland Avenue, SW
Washington, DC 20202

Dear Under Secretary Mitchell:

As you know, the Higher Education Loan Coalition has been strongly advocating for improvements in the loan servicing environment for our student borrowers. We have shared with you in the past the idea of a single portal (possibly through studentloans.gov) that students would use to access, interact and communicate with their servicer. We have been greatly encouraged by your directives within the Department of Education to move towards such a system.

However, we are concerned with the wording on the recently released Phase I—Solicitation Federal Aid Servicing Solution. This solicitation seems to allow only the current, large student loan servicers (TIVAs) to submit proposals to this solicitation. In our view, federal student loan borrowers have been lacking a business solution that provides state of the art customer service with modern, cutting-edge communication technology. We have witnessed our borrowers' interactions with the current servicers, and the systems in use are far below the service levels required and simply do not provide the quality of customer service and debt servicing that other consumers routinely experience. We believe that the current solicitation should allow a full range of service providers, in addition to the TIVAs, an opportunity to present new solutions for student loan servicing and borrower communications. The goal of this solicitation should be to provide borrowers with a multi-channel experience to ensure that phone, web and mobile app customer experiences are addressed in a single communications system.

The Coalition remains in the forefront of advocating for improved servicing and communications with student loan borrowers. We believe that a broader Phase 1 Solicitation would allow greater possibilities for innovation and new ideas by giving different companies the opportunity to compete; this may create the best opportunity to provide our borrowers with a vastly improved student loan experience. Further, student borrowers require a comprehensive communications platform which includes multiple communications solutions such as phone, web and mobile methods.



We applaud the Department for moving forward to a new servicing environment and the move towards a seamless interaction between students and their servicers. Please let me know if I can answer any questions regarding our concerns with the direction of the current solicitation. I can be reached at 206-543-6107 or via my email address sklewis@uw.edu. Thank you for your efforts on behalf of our student borrowers.

Sincerely,

A handwritten signature in black ink, appearing to read 'S. Kay Lewis', with a stylized flourish at the end.

S. Kay Lewis, Chair
Higher Education Loan Coalition
Assistant Vice Provost, Enrollment
Executive Director of Financial Aid and Scholarships
University of Washington