



601 Massachusetts Avenue, NW
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www.HigherEdLoanCoalition.org

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Oregon State University

August 17, 2016

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

Dear Under Secretary Mitchell:

The Higher Education Loan Coalition (HELC) is grateful for your policy direction memorandum on federal student loan servicing, dated July 20, 2016. In particular, we want to express our support for the memo's attention to accountability for loan servicers, customer service consistency, and accessibility of information for student borrowers.

We are pleased to see the Department of Education's emphasis on policies that strengthen loan servicer accountability and the Department's monitoring of these accountability standards. The incentive structures proposed in the memo will help the most at-risk borrowers and improve borrower success.

The Coalition supports the memo's loan servicer direction for strong customer service, especially the policies that ensure the prompt resolution and communication of complaints, proactive outreach to borrowers in distress, and special assistance in the annual certification of income for income-based repayment plan participants. We also support the policies for consistency in credit reporting, processing payments, application of overpayments and electronic means for the borrower to specify treatment of the overpayment, and customer service hours (in all time zones, including after hours and weekends).

Easy accessibility of financial aid information is essential for borrowers. As you know, we applaud the recommendation for a single non-branded loan servicing portal for borrowers, and we agree it must include plain, easy-to-understand information about loan payment plans and borrower options. The Coalition supports the policies that call for an online and mobile technology payment system and the public availability of Customer Service and Protection Dashboards and portfolio performance statistics.

Thank you for your efforts to ensure a fair loan servicing system for student borrowers. The Coalition looks forward to additional opportunities for providing the Department with feedback.



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Sincerely,

A handwritten signature in black ink that reads 'S. Kay Lewis'.

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