



Nelnet Borrower Services

Dawn Knight
National Manager
Nelnet Partner Solutions



Overview



Borrower communications



Account management



Payments



Online tools and resources



Borrower Communications



Borrower Communications

- We communicate regularly with borrowers at every stage of their student loan life-cycle
 - Email
 - Mail
 - Phone (if needed)



Borrower Communications

In School



email



mailer

(small mailed insert)



letter

(full-page mailed message)

First Year

Welcome Email
Borrower
Enters System

Welcome Letter
Borrower
Enters System

Intro to Nelnet
Month 3

Resources
Month 7

New Loan Email
New Loan Issued

Every Year After Initial Year

Loan Stages
Month 1

Loans 101
Month 3

About Payments
Month 5

Financial Literacy
Month 7

Resources
Month 9

Account Update
Twice a Year

Happy Birthday
On Birthday

2013

CASFAA

Conference



Borrower Communications

In Grace

 email  mailer (small mailed insert)  letter (full-page mailed message)  message blast

First Year

What to Expect
Month 1

Intro to Nelnet
Month 3

Repayment Options
Month 4

Repayment Options*
Month 4

Entering
Repayment Soon
Month 5

How to Make Your
First Payment*
Month 5

How to Make Your
First Payment
Month 5

KwikPay*
Month 5

**Only sent to those without an email address on file*



Borrower Communications

In Repayment



email



mailer

(small mailed insert)



letter

(full-page mailed message)

First Year of Repayment

Repayment
Plan Options
Month 1

Sign Up for an
Online Account
Month 2

How to Reach Us
Month 3

Sign Up
for eStatements
Month 4

Every Year of Repayment (After First Year)

How to Reach Us
First Quarter

Repayment
Plan Options
Second Quarter

KwikPay[™] (auto debit)
(to those without KwikPay[™])
Third Quarter


Text Alerts
(to those without Text Alerts)
Month 3

Haven't Logged In
(no log in for six months)
Every Six Months

Happy Birthday
On Birthday



Borrower Communications



CREATE YOUR ONLINE ACCOUNT

Hi! We're Nelnet— Your Student Loan Servicer.

Welcome to Nelnet - Your New Student Loan Servicer!

On behalf of the U.S. Department of Education (ED), we're here to make sure you have the best student loan experience possible. Basically, we're the folks who provide your student loan customer service - answer your questions, discuss your payment options when the time comes, and eventually process your payments. We look forward to helping you in any way we can.

Create your online account

What to do while you're in school

Congratulations on pursuing higher education! Don't worry about making payments just yet - instead, focus on doing well in school.

Of course, you're always welcome to ask questions and learn more - just [log in at Nelnet.com](#) to see your existing student loan details or chat with us at [Facebook.com/Nelnet](#) or [@Nelnet](#) on Twitter.

Learn more

What happens after school

Right after school - your grace period

Once you're done with school, or if you drop below half-time status as a student, your loans enter a period known as the grace period. During this time, you'll have six months until you need to make your first student loan payment.

Repayment

After your grace period is over, you'll continue receiving information from us - including your monthly student loan billing statement about three weeks before your payment is due. At that time, log in to your online account to explore our repayment plans - we have many different options that will make it easy for your payment to fit within your budget.

Snapshot of Your Student Loans with Nelnet



Loan Type:	%%stafloantype1%%
Interest Rate:	%%StafIR1%%%
Loan Amount:	%%StafLA1%%


Loan Type:	%%stafLT2%%
Interest Rate:	%%StafIR2%%%
Loan Amount:	%%StafLA2%%

All of Your Student Loans

Get the details on all of your student loans (ones with Nelnet and with other customer service providers) through the Department of Education's National Student Loan Data System ([NSLDS](#)) at [nslds.ed.gov](#). You'll need your PIN - if you don't know it, [get a new one](#).

GET THE DETAILS






You don't need to do anything regarding your student loans today, but we'll be here for you whenever you need us in the future. If you have questions, give us a call anytime at 888.402.3161 or e-mail us at [Help@Nelnet.net](#).

Welcome Email



Borrower Communications

In Grace Email Month 4: What to Expect

 **nelnet.**
Your Student Loan Service

CALL US 24/7
888.486.4722

It's Almost Time to Make Payments on Your Student Loan.
Here's What to Expect in the Next Month.

Log in to your account

You're several months into your six-month student loan grace period (which started after you graduated or dropped below half-time status at your school). We want you to succeed! Please let us know if you have questions about your loans, or if you need to explore repayment plans that will work better for your budget.

Here's What You Need to Do

- Log in to Nelnet.com to find all of the details for your student loans serviced by Nelnet.
- Check nlds.ed.gov to see student loans you have with Nelnet and other loan servicers; if you need a new access PIN, request one at pin.ed.gov.
- Update all of your contact information when you log in to Nelnet.com so you'll never miss important information about your account.
- Enroll in eStatements to save paper and stay organized, we'll store them online and email you when a new statement is ready.
- Consider making automatic monthly payments with our KwikPay® service to ensure you're paying on time.
- Don't miss a payment. Sign up to receive text messages when your payment is due.
- Download the Loan Assist app, for [iPhone](#) and [Android](#), to manage your account on the go.

Important Information from Nelnet

- The payment schedule for your student loans with Nelnet will be in the left navigation under Payment Schedule when you log in to Nelnet.com.
- You'll receive monthly statements (via mail or email based on your selected preference at Nelnet.com) specifying your payment due date and amount about three weeks before the due date.

Explore Different Repayment Plans to Lower Payments

[Use our calculators at Nelnet.com](#) to find out which plan is right for you. If you'd prefer to call us to discuss your options, you can reach us at 888.486.4722.

If You Think You'll have Trouble Making Payments

A deferment or forbearance postpones payments without hurting your credit. Call us to learn more or [visit Nelnet.com](#).



iPhone is a registered trademark of Apple, Inc. Android is a trademark of Google, Inc.

CALL US 24/7

We're here for you - day or night.
If you have questions, contact us anytime at 888.486.4722 or Help@Nelnet.net

Who is Nelnet?
We provide customer service on your student loans. We answer your questions, discuss repayment plan options, and process your payments. Let us know how we can help.

Join the Conversation
You can also find us on social media to get your questions answered or share how your Nelnet experience has been.



Borrower Communications

In Repayment Email Month 1: Repayment Plan Options

nelnet
Your Student Loan Servicer

Options to Best Fit Your Budget

Which Repayment Plan is Best for You?

Paying off a student loan is a big responsibility. We're here to help you fit your payments within your budget so you won't have to worry about getting behind on your student loans.

Many types of repayment plans are available, which means you can find the one that best fits your needs. If you're unsure which plan would fit your budget, use our [loan repayment calculators](#).

Types of Repayment Plans

To explore these options or to pick a new repayment plan, log in to [Nelnet.com](#) and click Lower My Payments.

Standard Repayment

The most common and economical repayment plan is Standard Repayment - this will be your plan unless you choose a different repayment option. This plan spreads equal payments over 10 years.

Graduated Repayment

Payments start low and gradually increase over the years, making this a potentially wise choice for young professionals who expect to earn more money as they advance in their careers.

Extended Repayment

For borrowers who have more than \$30,000 in certain federal student loans, the Extended Repayment Plan makes monthly payments more affordable, but it will take a longer amount of time to pay off the loan (up to 25 years).

Repayment Plans Based on Your Income

We have several repayment plans available that adjust and determine your monthly payment based on your income and family size.

[LOG IN TO NELNET.COM](#)

* Nelnet services loans for many lenders, and not all lenders offer the interest rate discount. Your lender may modify or terminate its borrower benefit program at its discretion and without prior notice. Your failure to satisfy benefit eligibility requirements may result in the loss of the benefit.

**NELNET
PLANT
A TREE
PROJECT**

**IT'S EASY
BEING GREEN.**

For each borrower who switches to eStatements, we'll plant a tree in Pike National Forest.

[LEARN MORE](#)

An Easier Way to Pay

Sign up at [Nelnet.com](#) to make automatic monthly payments from your bank account through our KwikPay® service. You'll receive a 0.25% interest rate reduction on all eligible loans.*

[SIGN UP AT NELNET.COM](#)

Multiple Loans

If you have more than one federal student loan, you may be able to combine them into one and have a single monthly payment.

[Learn more](#)

Join the Conversation

24/7 SUPPORT

Just know that we're here for you when you need us.

If you have questions, give us a call anytime at 888.486.4722 or e-mail us at Help@Nelnet.net



Borrower Communications

- Delinquent Borrower Communications
 - Begin at five days past due
 - Up to five phone calls per month from 31-210 days past due
 - Up to four emails per month from 31-210 days past due
 - Regularly scheduled statements, reminders, and text alerts



Account Management



Account Management

- Online account (Manage My Account)
 - Make payments
 - Review loan totals, accrued interest, etc.
 - Explore repayment plans, deferment and forbearance options
 - Receive eStatements



Account Management

Home

CALL US 24/7
888.486.4722

Home

Home

My Info and Preferences

Make A Payment
Pay Now
Manage KwikPay (auto-debit)
My Payments

Repayment Options
Lower My Payments
Postpone My Payment (Deferment/Forbearance)

Message Center
My Secure Messages (0) (Statements/Correspondence)
Print My Tax Info
View My Payment Schedule
Print Loan Summary Letter
Forms

Home

Account Snapshot

Next Due Date: 12/16/2013

Past Due: \$0.00 ⓘ

Current Amount Due: \$0.00 ⓘ

Pay This Amount: \$0.00 ⓘ

→ Outstanding Balance: **\$34,929.40** View Payoff Details

Last Payment: **\$31,564.58 on 10/8/2010**

Status: **Forbearance until 11/16/2013**

Benefits/Details View Loan Benefits and Details

☒ Hide Account(s) Details

☒ Account: Outstanding Balance: **\$34,929.40**

My Widgets (add widgets)

What's This

Add Widget

© 2011-2013 Nelnet, Inc. and Affiliates. All Rights Reserved. Terms of Use | Privacy & Security | Version: 2.5.35.0



Account Management

Pay Now

nelnet
EDUCATION PLANNING
& FINANCE

CALL US 24/7
888 486 4722

Home

My Info and Preferences

Make A Payment

Pay Now

Manage KwikPay (auto-debit)

My Payments

Repayment Options

Lower My Payments

Postpone My Payment
(Deferrals/Forbearance)

Message Center

Manage eStatements

Manage Text Alerts

Inbox (0)
(Statements/Correspondence)

Print My Tax Info

View My Payment Schedule

Print Loan Summary Letter

Forms

MAKE A PAYMENT | PAY NOW

Pay Now



Help

Contact Us

Chat Now

Log Out

Next Due Date 09/06/2013

Past Due: \$0.00

Current Amount Due: \$50.00

Pay This Amount: \$50.00

All payments must be entered by 4:00 PM Eastern to be posted the next business day.

Payments entered after 4:00 PM Eastern will be processed in two business days. Business days do not include weekends and holidays.

1 Select Payment Option

☒ Pay This Amount \$50.00

☐ Pay By Group (specify payment amount by loan group)

2 Select Payment Date

08/22/2013

* Payments may be made up to 30 days in the future

3 Select Payment Method

What's this?

Add New Bank Account

* Routing number:

Institution name:

* Account number:

Reenter Account:

Account type:

* Name on account:

* Account nickname:

Save

* Indicates Required Field

Make A Payment



Account Management

Lower My Payments



CALL US 24/7
888.486.4722

[Home](#)
[My Info and Preferences](#)

Make A Payment

[Pay Now](#)
[Manage KwikPay \(auto-debit\)](#)
[My Payments](#)

Repayment Options

Lower My Payments ▶

[Postpone My Payment
\(Deferment/Forbearance\)](#)

Message Center

[Sign up for eStatements](#)

[REPAYMENT OPTIONS](#) | [LOWER MY PAYMENTS](#)

Lower My Payments



[Help](#) [Contact Us](#) [Chat Now](#) [Log Out](#)

Explore options available to lower your monthly loan payment.

Your Income Information

① Adjusted Gross Income:

② Gross Monthly Income:

③ Family Size:

Marital Status: ☒ Single ☐ Married

④ Other Student Loans: [Add Loan](#)

Other Loans

None

[Explore Payment Plans](#)



Account Management

If they're up, we're up.

Our lines are now open 24/7.

Borrowers can call us anytime, and we'll be there to help!

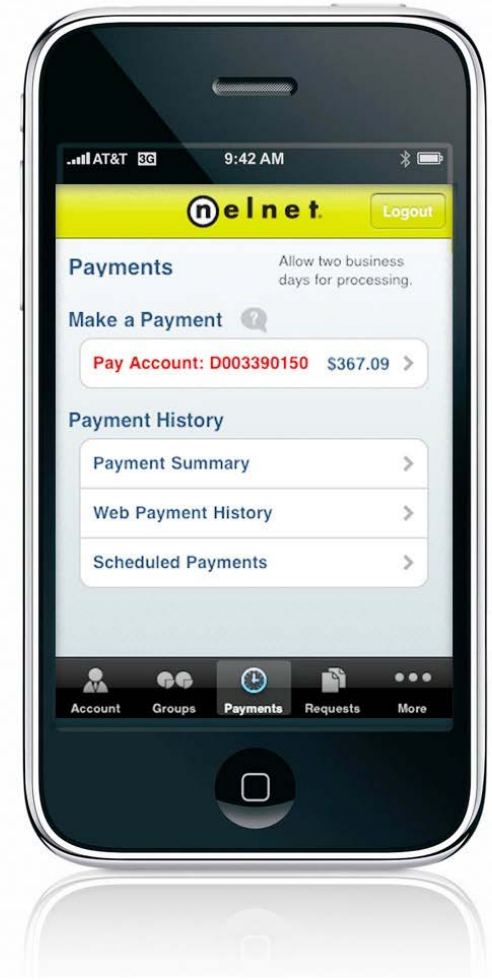
888.486.4722





Account Management

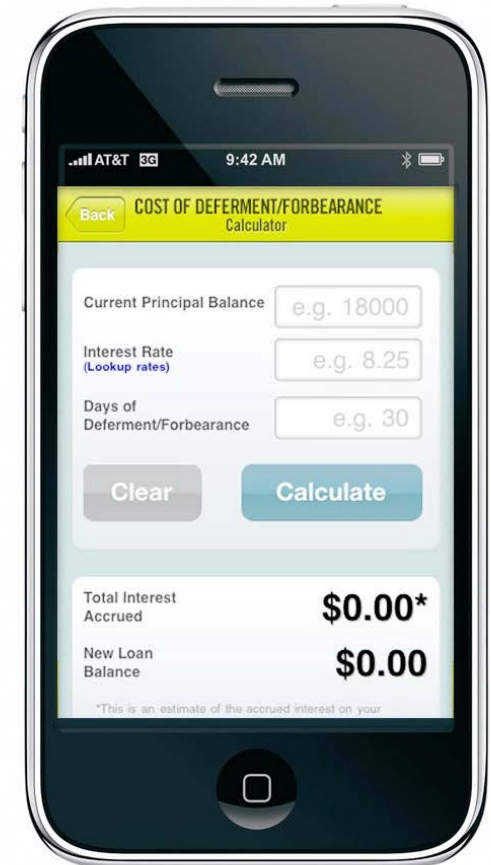
- Loan Assist App
 - iPhone and Android
 - Make payments
 - Allows borrowers to schedule payments up to 30 days in advance
 - Can review account and group summary
 - View their payment history
 - Check status of deferment/forbearance requests
 - Use loan calculators
 - Sign up for text alerts





Account Management

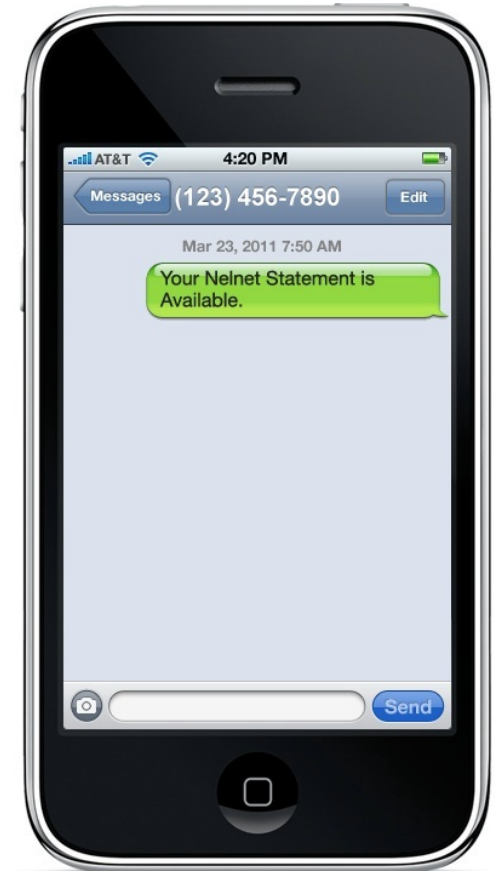
- Loan Calculator App
 - iPhone and Android
 - Calculate monthly payments
 - Explore the amount of interest that will accrue during a period of deferment or forbearance
 - View different repayment scenarios





Account Management

- Text messaging
 - Borrowers can opt in
 - Payment due date
 - Past due notifications
 - Loan status changes
 - Notifications that their online statement is ready to view



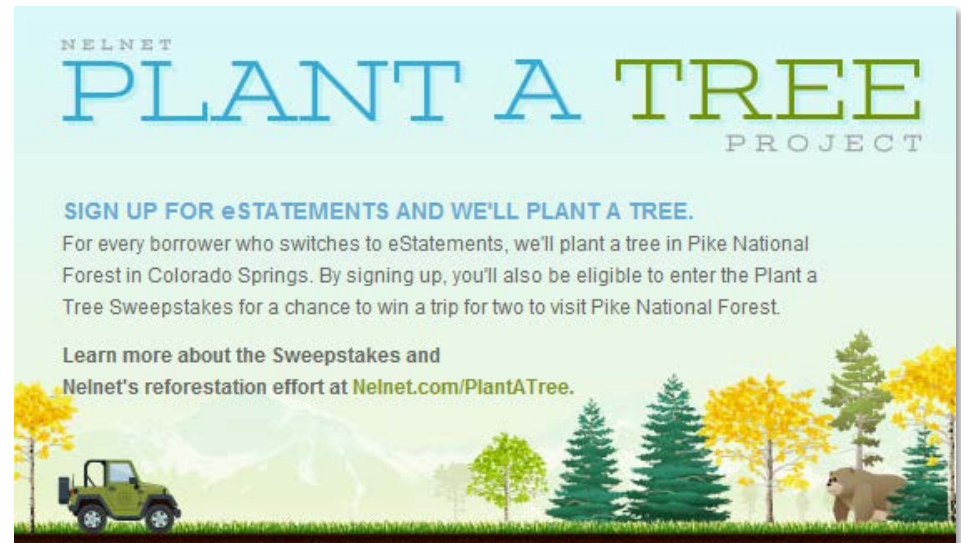


Payments



Payments

- Unique schedules
- Email or paper statements
- Can pay online, by phone, by mail, or by using the Loan Assist App
- KwikPay
 - Automatic payments





Payments

- Repayment plans
 - Can explore on website
 - PDFs that explain options
 - Calculators
 - Can work with reps over the phone or email to discuss options



Online Tools and Resources



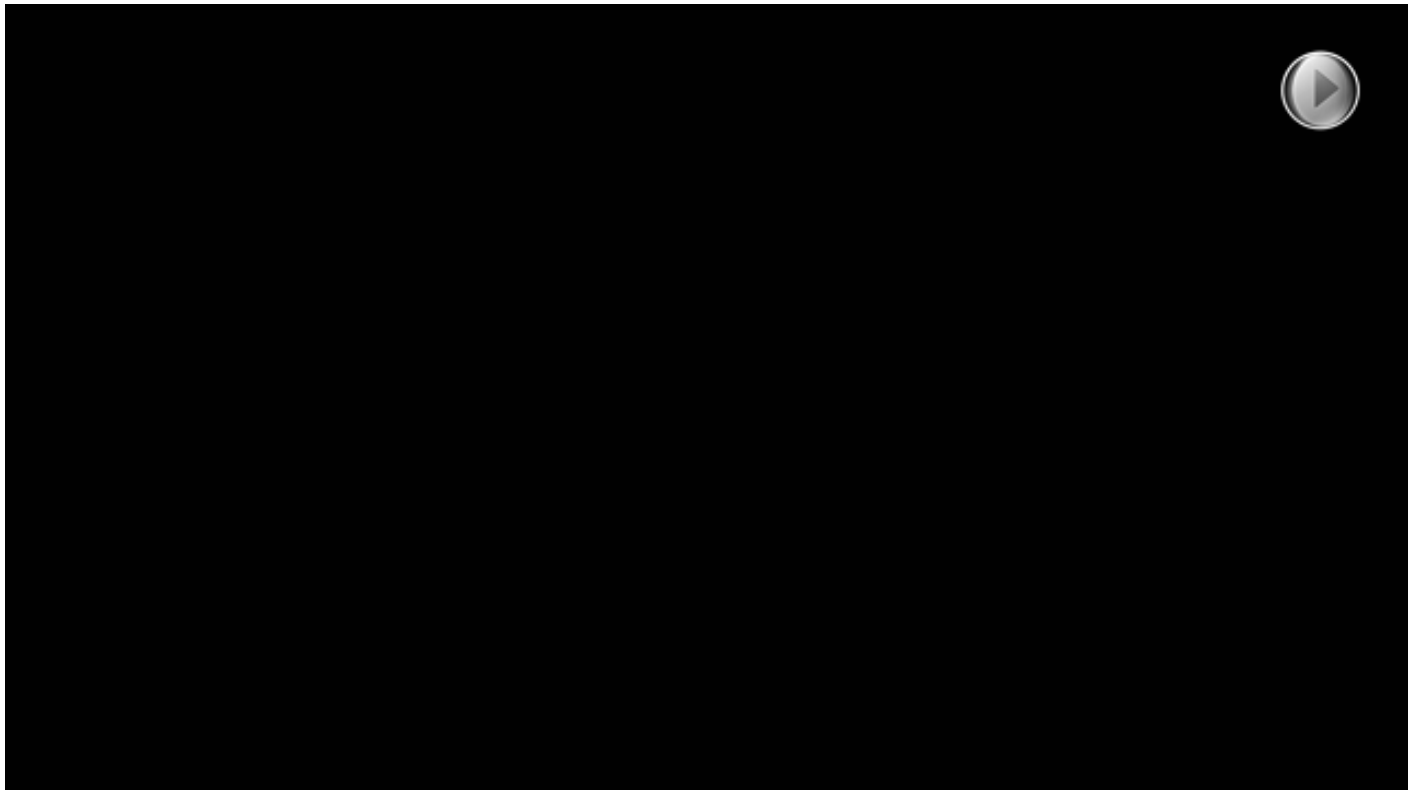
Online Tools and Resources

- Website
 - Learn student loan basics
 - Stages
 - Types
 - How to apply
 - Payment basics
 - Calculate estimated payments
 - Variety of plans
 - FSA calculators
 - FAQs page



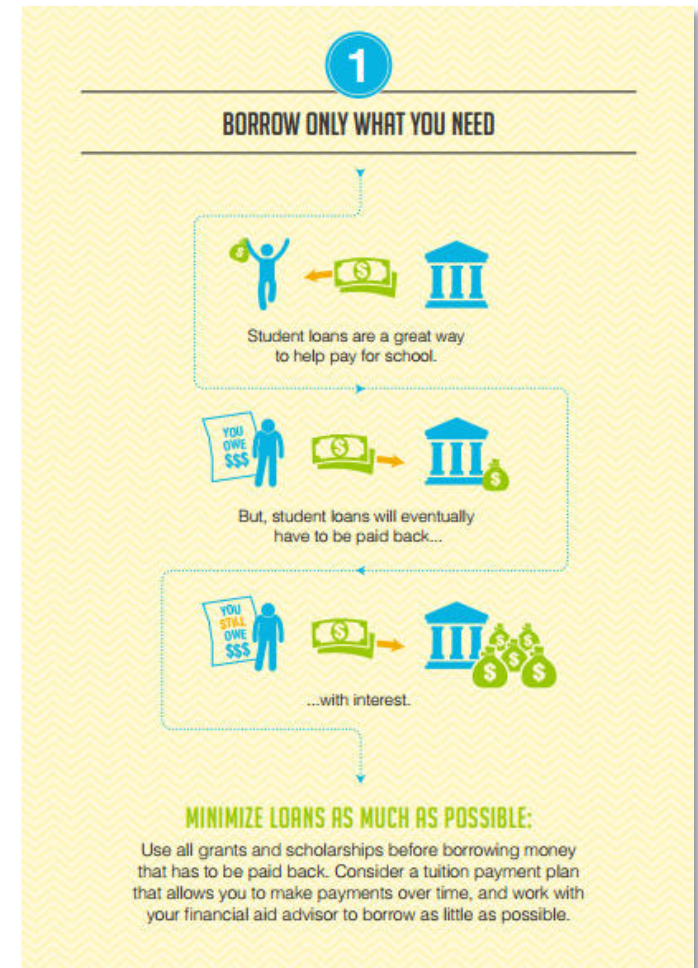
Online Tools and Resources

- Videos and Tutorials page



Online Tools and Resources

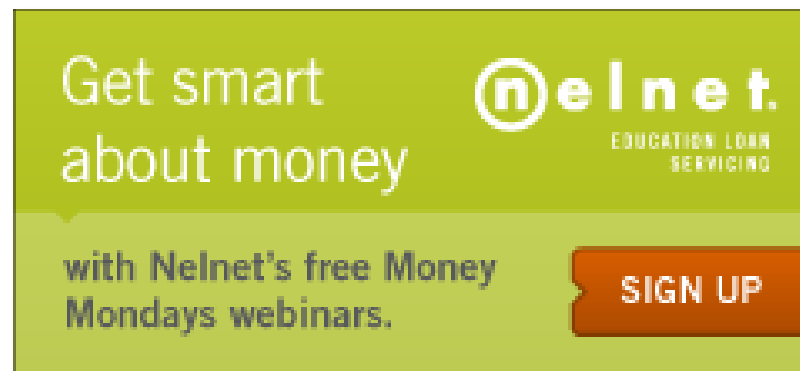
- Website
 - Library of resources
 - Loan and repayment guides
 - Financial literacy resources
 - Infographic
 - Recorded webinars





Online Tools and Resources

- Money Monday webinars
 - Free financial literacy webinars for students
 - Mondays at 2:00 p.m., 4:30 p.m., and sometimes 11:30 p.m. (ET)
 - Cover a variety of topics, such as budgeting, credit, loans, and more



Get smart
about money

nelnet.
EDUCATION LOAN
SERVICING

with Nelnet's free Money
Mondays webinars.

SIGN UP



Online Tools and Resources

- Social Media
 - Industry's most popular Facebook and Twitter pages
 - Used to share important information, answer questions

Online Tools and Resources



Facebook.com/Nelnet



2013
CASFAA
Conference



Online Tools and Resources

Tweets



Nelnet @Nelnet

2h

Don't stress if you think you might become delinquent; we're here to help. Visit Nelnet.com or give us a call at 888.486.4722.

Expand



Nelnet @Nelnet

23 Oct

Have a Nelnet.com account? Log in and make sure your contact information is up to date!

Expand



Nelnet @Nelnet

22 Oct

Stay in the know about your [#loans](#): Log in to Nelnet.com and view your Account Summary.

Expand



Nelnet @Nelnet

21 Oct

Learn how to avoid identity theft in our [#Money](#) Mondays webinar. Tip: Skip that midnight premier and hit the matinee. nelnet.com/money-mondays/

Expand



Nelnet @Nelnet

19 Oct

Did you graduate in May? You'll soon be exiting your Grace Period and entering Repayment. Here's what to expect: nelnet.com/In-Grace/

Expand



Nelnet @Nelnet

18 Oct

In school and thinking of studying [#abroad](#)? If so, check out this [#infographic](#) to help you choose where to roam: bit.ly/GPW7s0


Expand

@Nelnet



Borrower Contact Information

- Call 24/7 at 888.486.4722
- Log in to web chat with an agent
Monday – Friday, 8 a.m. to 11 p.m.
(ET)
- Send a message through Facebook or
Twitter
- Email at Help@Nelnet.net



For more information and references, visit the Borrower Services page on our website for financial aid professionals.

<http://www.nelnetloanservicing.com/borrower-services/>

Thank You!

Dawn Knight
National Manager
Nelnet Education Loan Servicing
dawn.knight@nelnet.net



2013
CASFAA
Conference