

## Collections Loan Services Process Matrix

Region	Volume of Loan Services	FTE	Standard Cycle Time	Work Assignments	Required Skills	Auto/Manual Process	HQ Sign Off?	Contracted/Internal	Travel	Comments
Atlanta - Loan Services	<p>1. <b>Telephone Inquiries:</b> 200-300/day; 300-400/month; 3600-4800/year</p> <p>2. <b>Written Correspondence:</b> 500/month; 6000+/year</p>	12 FTE's (includes 1 clerical, 1 senior loan analyst and 1 branch chief)	<p>1. Currently responding within 7 days to customer inquiries</p> <p>2. Goal is no more than 30 days</p> <p>3. Goal is to answer 95% of incoming calls</p> <p>4. <b>Telephone Inquiry Cycle Time:</b> Min. 3-5 min.; Max: 30 min. not including waiting time for PN, etc)</p> <p><b>Correspondence Cycle Time:</b> Min. 30 min.; Max: 4-5 hours of actual time, not including waiting time</p>	<p>1. PIC refers to regions if they don't have the authority to address mail or address complex issues such as 1)Issues where attorneys are threatening suit and want immediate responses</p> <p>2) Issues where we have take money from the wrong party and need to get it back immediately</p> <p>3) Third party issues which PIC does not handle such as AWG.</p> <p>2. Receive calls from borrowers, schools, etc</p> <p>3. All branches work on the same phone system – calls come in from borrowers, employers, regardless of branch location</p> <p>4. Calls come in from borrowers who have called us before or obtained the number from directory assistance or the internet - No current statistical information is gathered regarding this</p>	<p>1. Negotiation skills</p> <p>2. Knowledge of the Title IV programs, ED's data base, NSLDS data base, credit bureau reporting requirements</p> <p>3. Good analytical, writing, customer service and presentation skills</p>	<p>1. <b>Automated:</b> Telephone: ROLM – Siemens telephone routing system routes calls to employees based on who has been in the "available" mode the longest - goes to first available loan analyst and if not available routed to Sr. loan analyst or branch chief</p> <p>Correspondence: Batched, entered into the tracking system and assigned to loan analysts</p> <p>2. <b>Manual:</b> Auditing for portfolio management and SSA death research</p>	1. HQ provides overall guidance, oversight and sets the objectives or goals of customer satisfaction. HQ sign off not required for any LS functions (except high dollar amount write-offs.	<p>1. <b>Contract:</b> PIC fields general calls/mail, with referrals to the region of those issues they are not authorized to deal with</p> <p>2. <b>Internal:</b> Handle correspondence and calls that PIC does not handle, portfolio management, and inquiries from GA's &amp; school's</p>	Minimal travel unless special circumstances (some organizations request their presence)	<p>1. Customer = Borrowers, borrower's representatives, Congressional Offices, the general public and our business partners</p> <p>2. Portfolio management includes reviewing reports to see numbers of accounts in any particular location code, having reports run and reviewing sampling of accounts to determine why accounts left in a location for long period of time and then determining if account still needs some response, needs to be moved to active collections or needs to be written off. Takes whatever action is appropriate</p>
	<p>1. <b>High volume:</b> Spring during tax refund season and in fall when its time to go back to school - if their FAFSA is rejected.</p> <p>2. No real low volume</p>									
San Francisco - Loan Services	<p>1. <b>Telephone Inquires:</b> 66/day; 1320/month; 15,840/year</p> <p>2. <b>Written Correspondence:</b> Generally correspondence, not generated by an SFSC specialty (e.g., loan discharge, hearings/appeals, or litigation) is negligible. Even controlled correspondence/congressional, if general, are forwarded to PIC</p>	10 FTE's	<p>1. <b>Average Cycle Time:</b> Ranges from being handled during the call (1 to 15 minutes) to requiring research and waiting for file from Raytheon or for borrower to mail in documentation. Goal to respond in 30 days, typically respond in less</p>							<p>1. Specific to this region – disability discharge applications for accounts in litigation</p> <p>2. Customers = Borrowers, staff of Collections, anyone who comes in contact with the process including attorneys, legal services corporations, collection agencies, congressional offices, lenders</p>
	<p><b>Volume:</b> Moderate volume increases in spring (tax season and when FAFSA rejections due to default are mailed) and Fall when school is beginning</p>									<p>Not many public referrals to this Region--referrals left over from old number distribution, school/GA/Congressional referrals.</p>
Chicago - Loan Services	<p>1. 500 Ombudsman cases since Oct. 2000</p> <p>2. Only had 500 for the whole year last year (Increasing trend)</p> <p>3. <b>Telephone Inquiries:</b> 300/day; 5000-6,000/month; 60,000-72,000/year. Recently has reduced significantly to 10 a day as low and 50 a day as high</p> <p>4. <b>Written Correspondence:</b> 200/month - This mail is mail PIC can't handle</p>	11 FTE's (Includes 3-4 FTE's assigned to Ombudsman inquiries)	<p>1. Potential to spend 30 days to resolve cases</p> <p>2. <b>Telephone Inquiry Cycle Time:</b> Usually 5-10 min - Usually same day unless written correspondence or follow-up is necessary. Then it could be up to 30 days</p> <p>3. <b>Written Correspondence Cycle Time:</b> Usually 5-30 days</p>							<p>We handle same as above for both locations. Since PIC is responsible for handling most calls and correspondence, we conduct audits of their work. In addition, PIC performs the Rehab Sale and our LSB reviews and authorizes the sale and finalizes the credit bureau entries</p>