



# High-Level Process Summary Map For Debt Collections

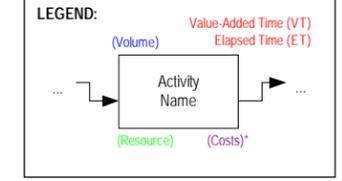
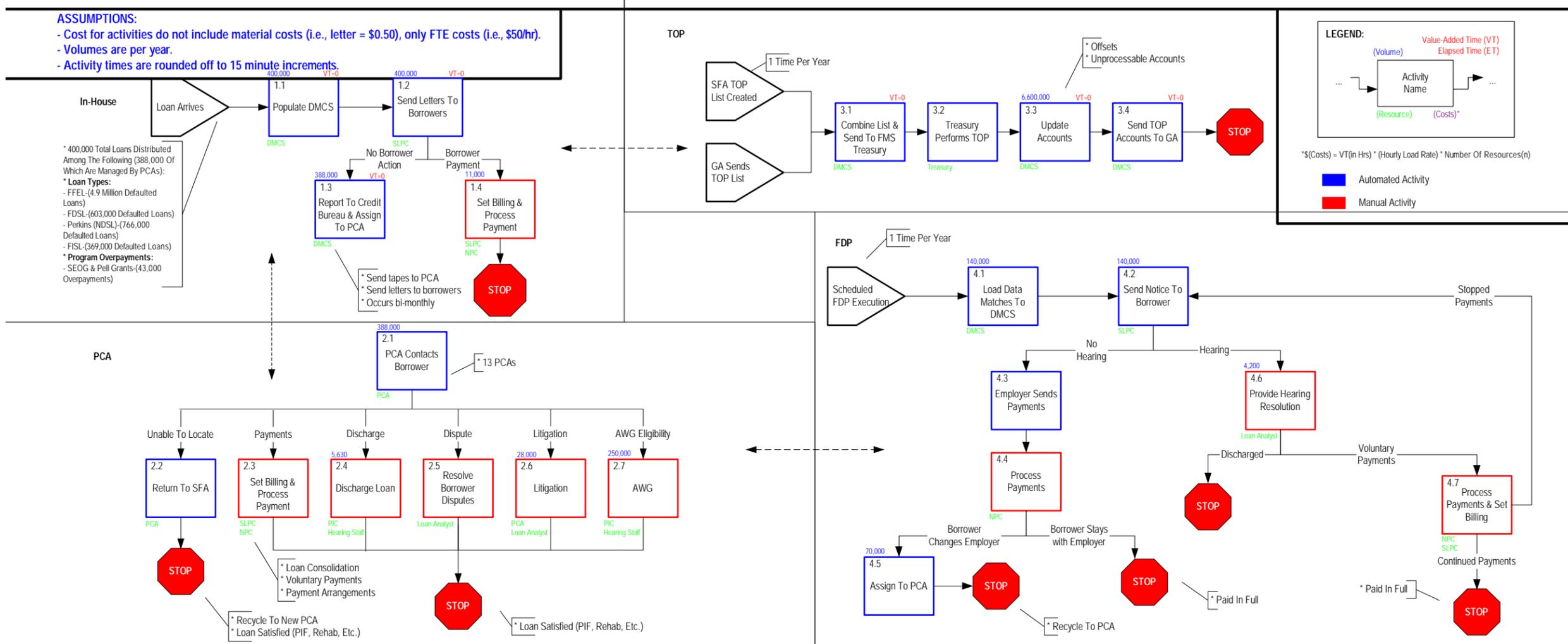
As-Is

### ASSUMPTIONS:

- Cost for activities do not include material costs (i.e., letter = \$0.50), only FTE costs (i.e., \$50/hr).
- Volumes are per year.
- Activity times are rounded off to 15 minute increments.

\* 400,000 Total Loans Distributed Among The Following (388,000 Of Which Are Managed By PCAs):

- \* Loan Types:
  - FFEL-(4.9 Million Defaulted Loans)
  - FDSL-(603,000 Defaulted Loans)
  - Perkins (NDSL)-(766,000 Defaulted Loans)
  - FISL-(369,000 Defaulted Loans)
- \* Program Overpayments:
  - SEOG & Pell Grants-(43,000 Overpayments)



\*\$(Costs) = VT(in Hrs) \* (Hourly Load Rate) \* Number Of Resources(n)

- Automated Activity
- Manual Activity

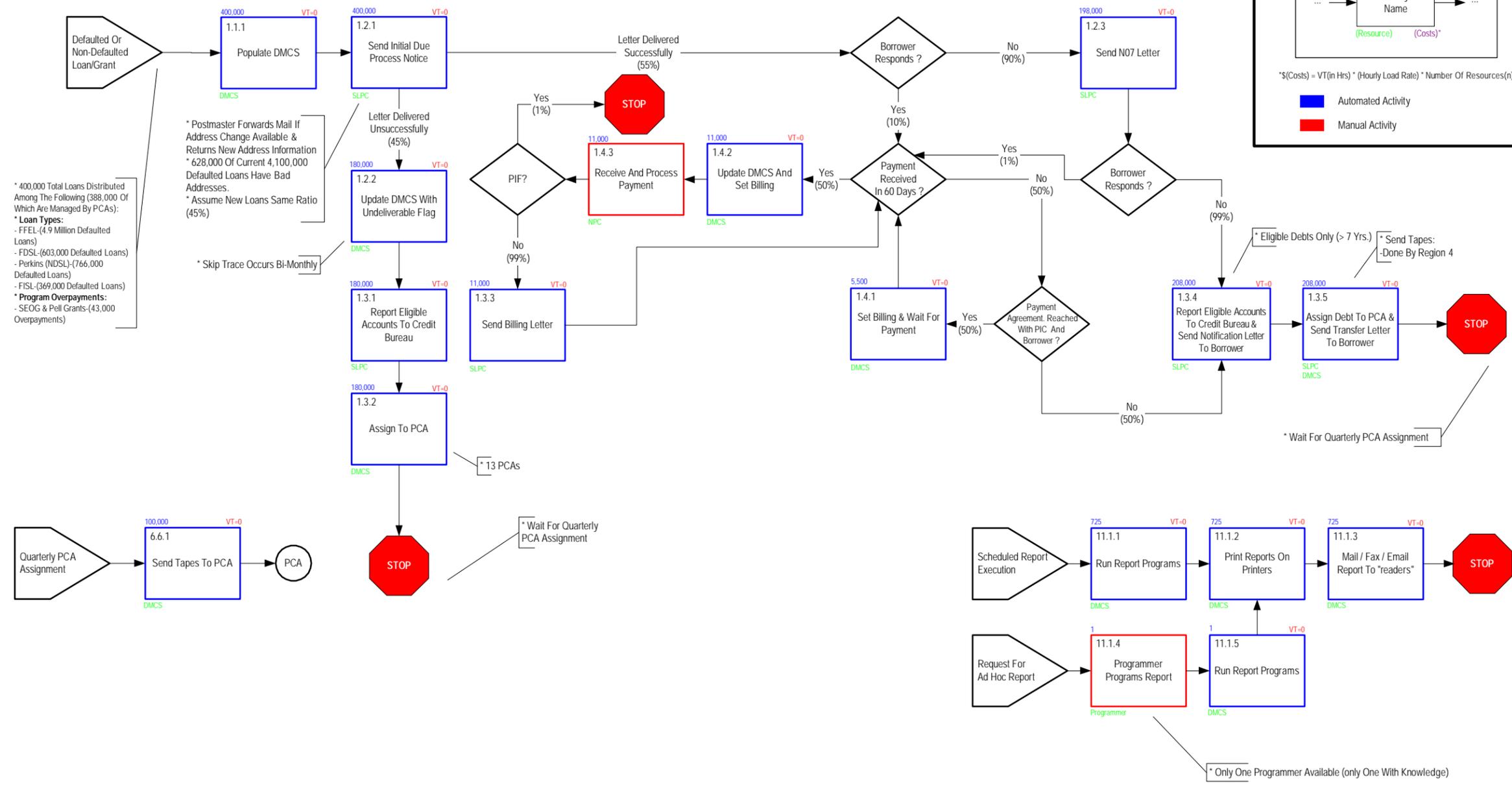
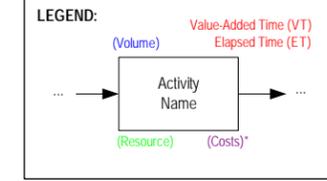


# High-Level Process Map For Debt Collections--In-House

As-Is

### ASSUMPTIONS:

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- Volumes are per year.
- Activity times are rounded off to 15 minute increments.



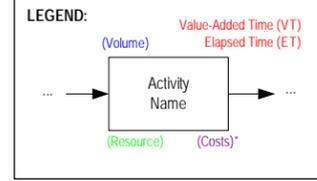


# High-Level Process Map For Debt Collections--PCA

As-Is

**ASSUMPTIONS:**

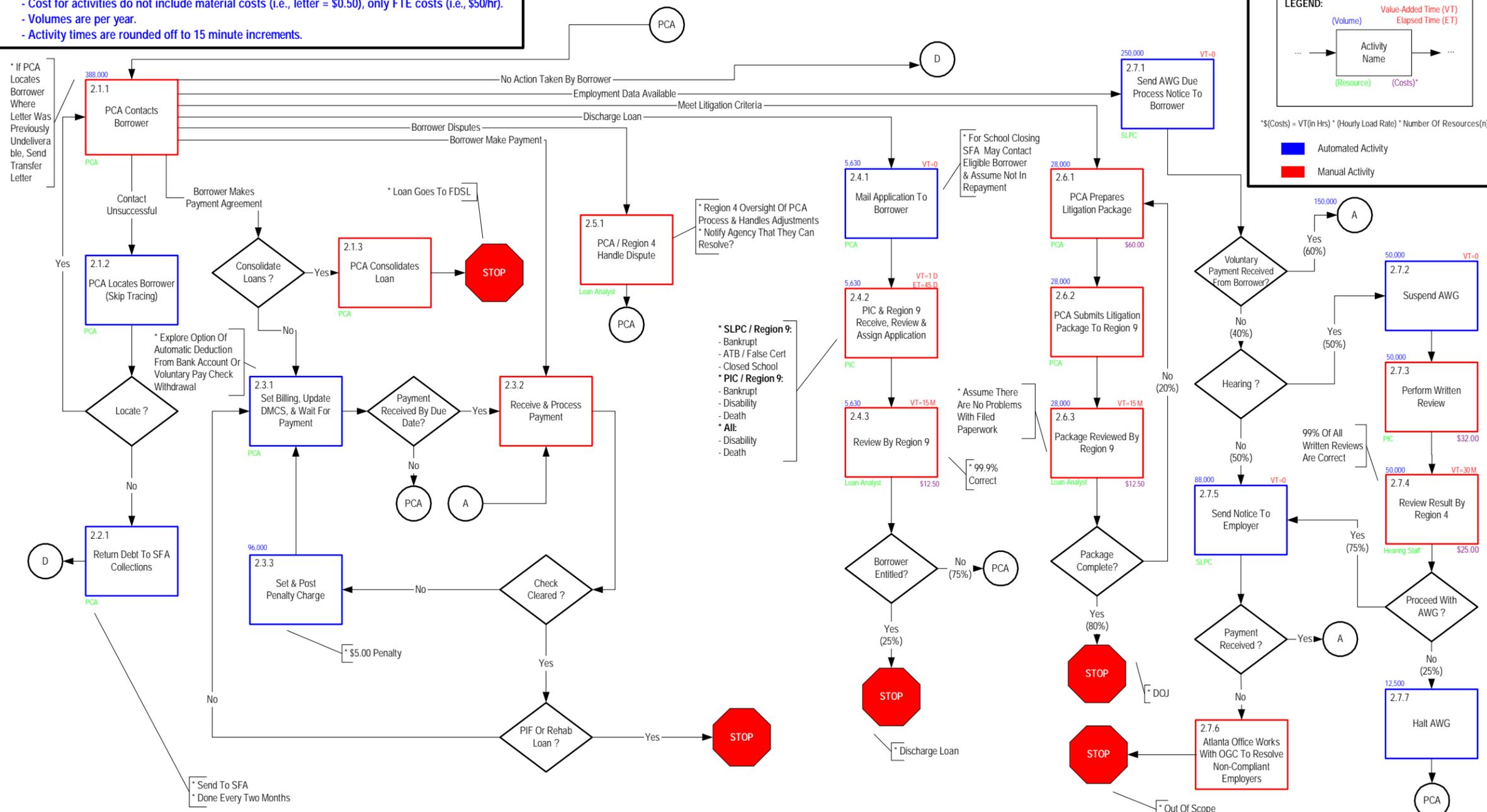
- Cost for activities do not include material costs (i.e., letter = \$0.50), only FTE costs (i.e., \$50/hr).
- Volumes are per year.
- Activity times are rounded off to 15 minute increments.



\*\$(Costs) = VT(in Hrs) \* (Hourly Load Rate) \* Number Of Resources(n)

Automated Activity

Manual Activity



**\* SLPC / Region 9:**

- Bankrupt
- ATB / False Cert
- Closed School

**\* PIC / Region 9:**

- Bankrupt
- Disability
- Death

**\* All:**

- Disability
- Death

\* Assume There Are No Problems With Filed Paperwork

\* 99.9% Correct

Borrower Entitled?

No (75%) → PCA

Yes (25%) → STOP

\* Discharge Loan

Package Complete?

Yes (80%) → STOP

No (20%) → 2.7.5

\* DOJ

2.7.6 Atlanta Office Works With OGC To Resolve Non-Compliant Employers

STOP

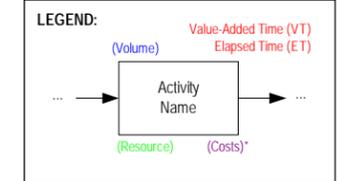
\* Out Of Scope



# High-Level Process Map For Debt Collections--Data-Matching

As-Is

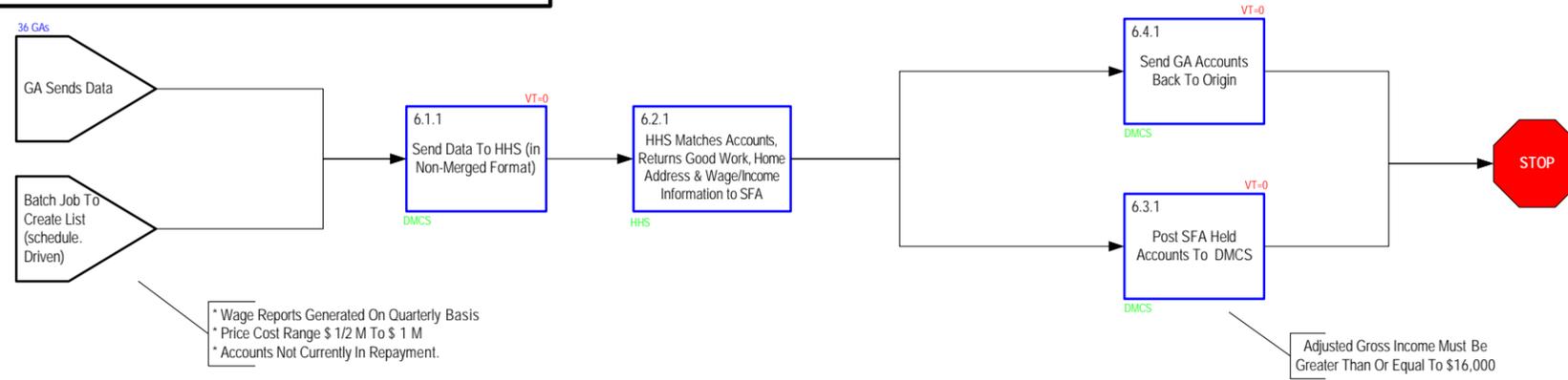
**ASSUMPTIONS:**  
 - Cost for activities do not include material costs (i.e., letter = \$0.50), only FTE costs (i.e., \$50/hr).  
 - Volumes are per year.  
 - Activity times are rounded off to 15 minute increments.



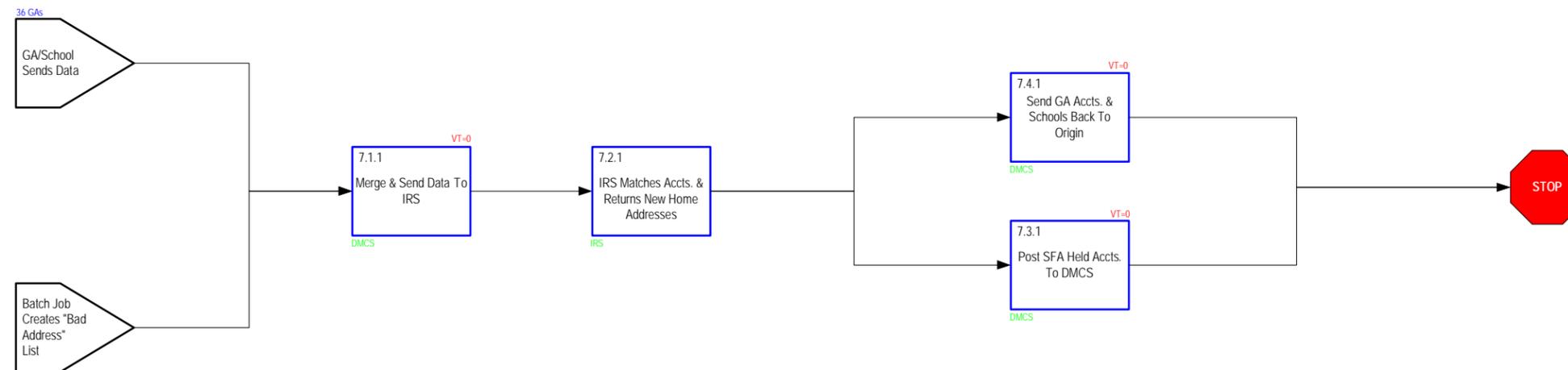
\*\$(Costs) = VT(in Hrs) \* (Hourly Load Rate) \* Number Of Resources(n)

- Automated Activity
- Manual Activity

## NDNH Data Matching



## IRS Skip Trace

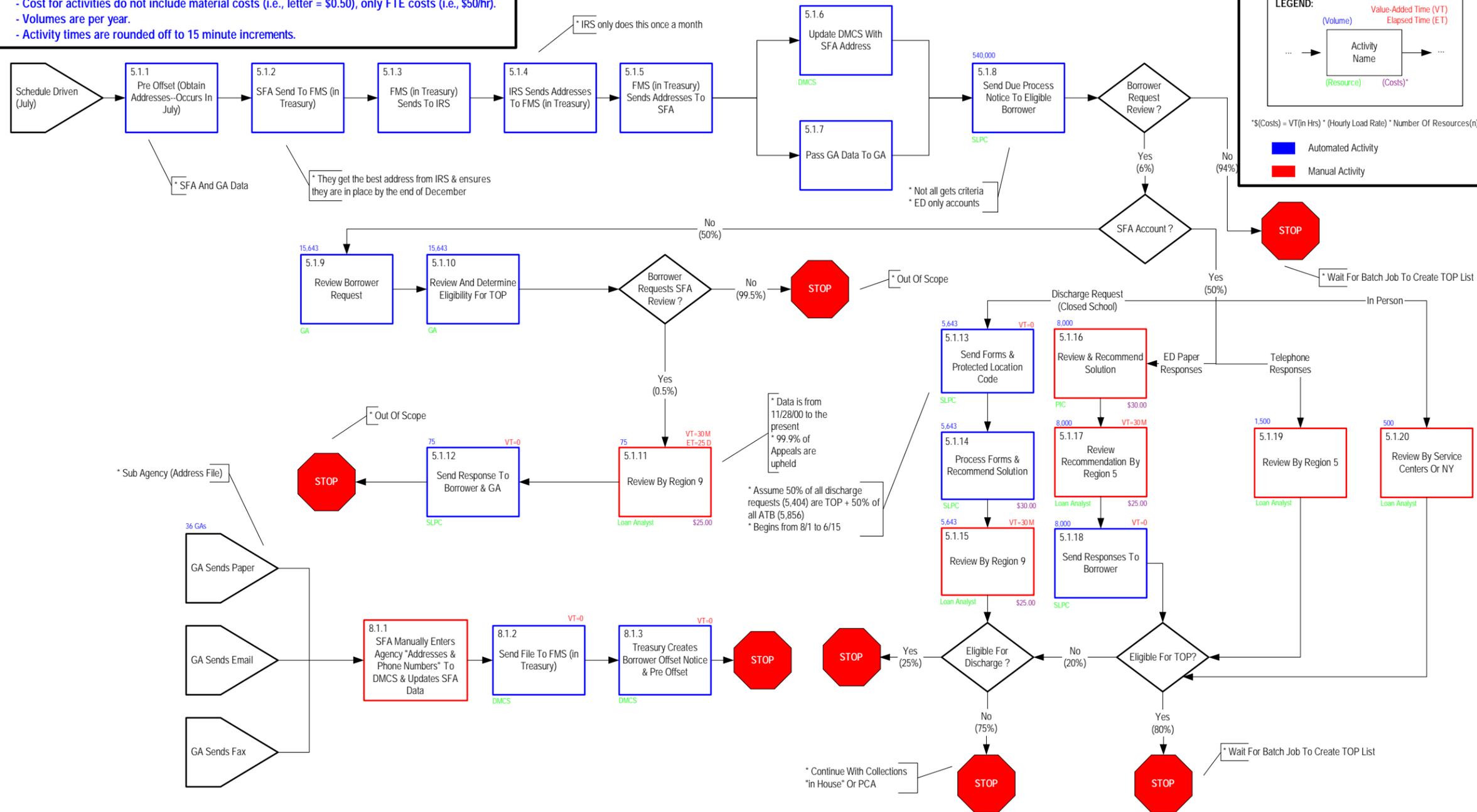
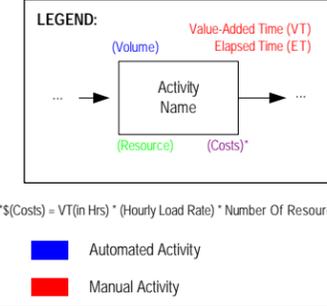




# High-Level Process Map For Debt Collections--TOP Pre-Offset

As-Is

**ASSUMPTIONS:**  
 - Cost for activities do not include material costs (i.e., letter = \$0.50), only FTE costs (i.e., \$50/hr).  
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 - Activity times are rounded off to 15 minute increments.



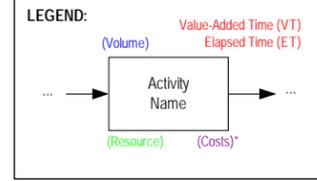


# High-Level Process Map For Debt Collections--TOP

As-Is

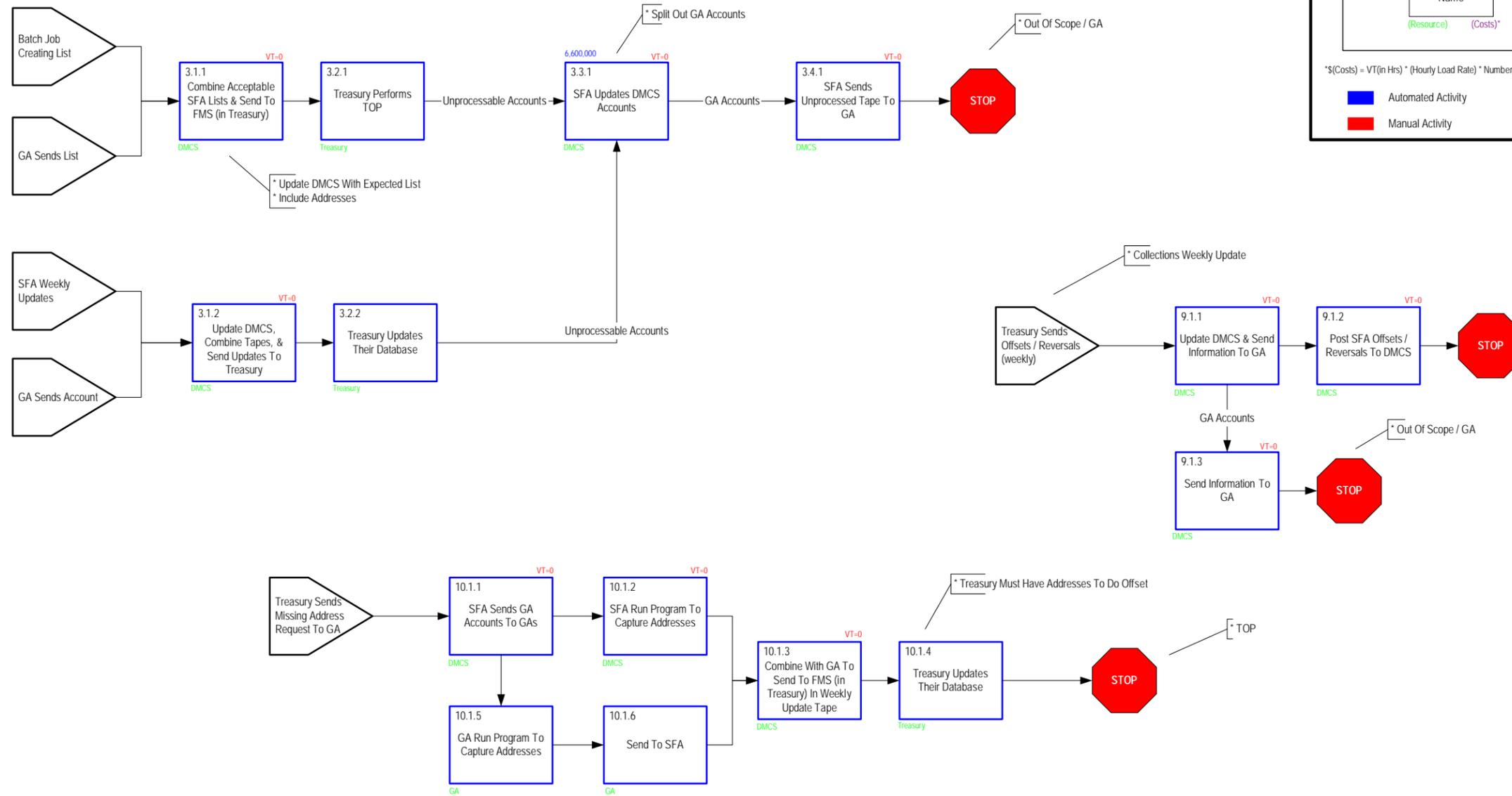
### ASSUMPTIONS:

- Cost for activities do not include material costs (i.e., letter = \$0.50), only FTE costs (i.e., \$50/hr).
- Volumes are per year.
- Activity times are rounded off to 15 minute increments.



\*\$(Costs) = VT(in Hrs) \* (Hourly Load Rate) \* Number Of Resources(n)

- Automated Activity
- Manual Activity



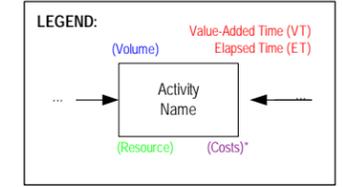


# High-Level Process Map For Debt Collections--FDP

As-Is

**ASSUMPTIONS:**

- Cost for activities do not include material costs (i.e., letter = \$0.50), only FTE costs (i.e., \$50/hr).
- Volumes are per year.
- Activity times are rounded off to 15 minute increments.



\*\$(Costs) = VT(in Hrs) \* (Hourly Load Rate) \* Number Of Resources(n)

Automated Activity (Blue box)  
Manual Activity (Red box)

