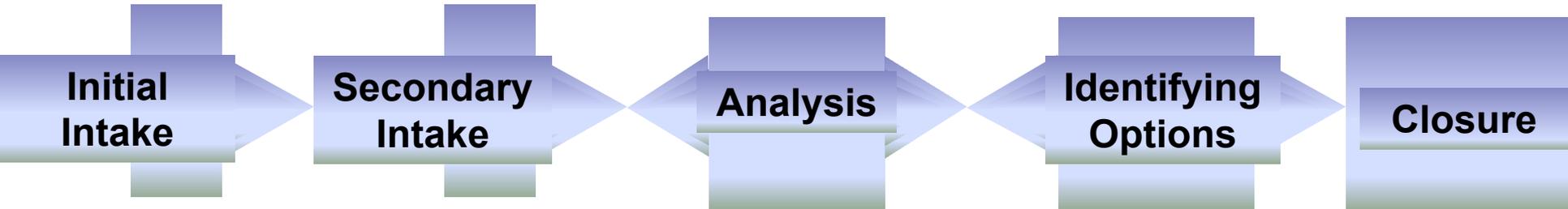


# Ombudsman Case Process



## **The Goal:**

- Describe the problem
- What is the problem?
- Why is it a problem?
- What has been done?
- Caller's expectations?
- What is the caller willing to do?
- How do we contact the caller?

## **The Goal:**

- Verify the customer's perspective, check other available records
- Contact:
  - Customer
  - Ombuds Liaison at Lender, Servicer or Guarantor
  - NSLDS
  - DCS
  - PEPS
  - Lender
  - Servicer
  - Schools
  - Guarantee Agency
  - Collection Agency
  - ED Regional Office
  - Other ED Agencies

## **The Goal:**

- Outline and document the facts
- Regulations, Dear Colleague, Fact Sheets
- Customer expectations
- Potential for common ground among parties involved
- Verification of: letters, documents, etc.
- Check loan servicing history
- Get things in writing

## **The Goal:**

- Develop creative solutions
- Review the applicable regulations
- Brainstorm for possible alternatives
- Identify common ground
- Test customer's reaction to verify why it's a problem
- Similar case resolutions
- Work with ombuds liaison at loan servicer/guarantor

## **The Goal:**

- Create a general agreement that concludes the issue and precludes the customer having problems with the same loan again
- Who is to do what?
- When are they going to do it?
- How will it happen? (e.g., mail, phone)
- Send letter of summarization (adds professionalism and finality) (cc: ombuds liaison and other entities as appropriate)