



BUSINESS PARTNERS SERVICES DIRECTORY

*FLORIDA ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS
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FASFAA President's Message

Dear FASFAA Members and Colleagues,

Welcome to our new Business Partner Service Directory! This directory is designed to provide you, our members with an invaluable resource highlighting the many services our business partners have to offer. Inside you will find staffing outsourcing, default management, financial literacy, private loans, scholarships, verification outsourcing, call center support and so much more!

When you receive that call or email from a business partner, please take a moment and have a word with them. You may discover an opportunity to improve your service to students and deliver financial aid in a way you would have never considered before with their help.

Our business partners are just that, PARTNERS! With representation on the FASFAA board and serving as trainers and facilitators at our many training events yearly, FASFAA is proud to provide this directory as a continued way to expand our partnership with these great companies!

Sincerely,

Dameion Lovett

FASFAA President, 2020-21

FASFAA Business Partners

Our FASFAA Business Partners are active members who support the [purpose](#) of our association. They not only participate and provide support in our training efforts but also are valuable resources to our FASFAA members.

FASFAA membership benefits include training, networking, mentoring and resources to assist financial aid professionals, high school guidance counselors and career counselors. Our Business Partners play a vital role in supporting these goals by volunteering to serve on committees, agreeing to support our training efforts by presenting, moderating, or providing financial support.

Business Partners bring value beyond sponsorship dollars. Their commitment to FASFAA includes:

- to educate the members of the resources, services, and solutions they have to offer to:
 - support their institution with services available to assist in managing the delivery of aid and contributing to the positive student experience. Some examples include lending, financial literacy, technology, compliance, interim staffing, and outsourcing solutions.

AND

- support their institution with the professional development of their staff with training opportunities and resources.
- Make a positive impact on behalf of their organizations by building relationships and expanding their networks.
- To be active members and volunteers that contribute to the success of the association, such as serving as volunteers to:
 - serve on the Executive Board in the leadership roles of Committee or Task Force Chairs to represent the membership and the business of the association.
 - serve on Committees or Task Force as members to represent the membership and support the mission and business of the association.
 - support training events of the association as presenters or moderators at conferences, workshops, and on webinars.
 - support advocacy, outreach or other events that align to the mission of the association.

Our partners all provide resources, services and solutions that can assist our members' institutions in their staff's professional development and in supporting the delivery of aid that contributes to student success. We encourage you to take the time to review their profiles and visit their website. If you have any interest in any of their products, services, solutions or just want to get to know them better please reach out to their representative.



BUSINESS PARTNER PROFILE

Organization	Ascendium Education Solutions
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SERVICES

Services you provide	<ul style="list-style-type: none"> • Student Debt Letter • Student Success/Financial Literacy On-line Curriculum • Default Management/Default Rehabilitation • Call Center Support
Organization Description	<p>Attigo is provided by Ascendium Education Solutions® an affiliate of Ascendium Education Group®. For more than 50 years, Ascendium had made postsecondary education a reality for millions of people. We are a nonprofit and the nation's largest student loan guarantor, provider of student success, financial wellness and student loan repayment support solutions, and a philanthropy whose mission is to elevate opportunities and outcomes for learners from low-income backgrounds. We believe in the power of education and support big dreams.</p>
Links to Specific Product/Service	<p>College Cost Meter- Student debt letter (attigo.com) Grad Ready- Online Financial Education (attigo.com) Cohort Catalyst- Default Prevention and Loan Rehabilitation (attigo.com) Student Loan Success Center- Student Loan Repayment Counseling (attigo.com)</p>

CONTACT INFORMATION

Primary Contact	Becky Davis
Phone number	(877) 215-7693
Email	bdavis@ascendiumeducation.org
Website	https://www.attigo.com/
Contact Brief Bio	<p>Becky serves as the Region Director for the state of Florida. Becky has 31 years' experience working in financial aid and has been with Ascendium for over 13 years.</p>



BUSINESS PARTNER PROFILE

Organization	Ascent Funding
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SERVICES

Services you provide	<ul style="list-style-type: none"> Call Center Support Financial Literacy Loan Certification System Loan Servicing Private Student Loans Scholarships Student Engagement Services
Organization Description	<p>Established in 2015, Ascent is built around one guiding principle: Student loans should expand possibilities, not limit them. That is why Ascent created a new private student loan program that gives students more opportunities to qualify for a loan, with or without a cosigner. To encourage transparency and financial wellness for student borrowers, Ascent incorporates financial literacy/education into the application process as a requirement for student borrowers to complete and submit their application. We have a variety of financial wellness resources dedicated to students, to include over \$72,000 in annual scholarship giveaways, at AscentFunding.com/Financial-Wellness and resources to help empower students to make better financial decisions today and in the future at AscentFunding.com/Resources. Students can also visit our growing YouTube channel for videos on financial tips and best practices throughout college and beyond.</p>
Links to Specific Product/Service	<p>Ascent Cosigned Credit-Based Loan Product Information: https://www.ascentfunding.com/tuition/</p> <p>Ascent Non-Cosigned Credit-Based and Future Income-Based Loan Products Information: https://www.ascentfunding.com/independent/</p> <p>Ascent Graduate Loan Products Information: https://www.ascentfunding.com/graduate-student-loans/</p> <p>School Support Information: https://www.ascentfunding.com/for-schools/</p> <p>Borrower Customer Service Team Information: https://www.ascentfunding.com/contact/</p> <p>Ascent Financial Wellness Blogs: https://www.ascentfunding.com/blog/</p> <p>Ascent Student Benefits: https://www.ascentfunding.com/for-students/</p>

	<p>Ascent Financial Wellness Resources: https://www.ascentfunding.com/financial-wellness/ and https://www.ascentfunding.com/budget/</p> <p>Ascent's \$1,000 Shining Stars Scholarship Giveaway: https://www.ascentfunding.com/scholarships/</p> <p>Ascent's \$1,000 Community Champions Scholarship Giveaway: https://www.ascentfunding.com/scholarships/scholarships-social-cause/</p>
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CONTACT INFORMATION

Primary Contact	Rick Gallagher
Phone number	(619) 952-4793
Email	RGallagher@AscentFunding.com
Website	www.AscentFunding.com
Contact Brief Bio	

NOTEWORTHY EVENTS

<p>Ascent's recent awards include:</p> <ul style="list-style-type: none"> • Best Private Student Loan for 2021 and 2020 by Forbes Advisor and ranked among the best of across eight loan categories. • Ascent's Cosigned Loan chosen as NerdWallet's 2021 Best-Of Awards winner for Best Private Loan. • <i>Ascent's Future-Income Based Non-Cosigned Loan</i> selected as NerdWallet's 2021 Best-Of Awards winner for Best Student Loan for Independent Students.
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BUSINESS PARTNER PROFILE

Organization	CampusLogic
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SERVICES

Services you provide	<ul style="list-style-type: none">• Award Letters• Electronic Forms• Financial Aid Management• Scholarships• Verification• Video Library
Organization Description	<p>CampusLogic delivers SaaS technology that helps colleges and universities remove barriers in the financial aid process. The CampusLogic student financial success platform includes a net price calculator, complete scholarship management, personalized digital communications, simplified financial aid verification, 24x7 personalized virtual advising, tuition and scholarship crowdfunding, and integrated data visualizations.</p>
Links to Specific Product/Service	<p>CampusLogic Financial Success Platform https://campuslogic.com/products/</p>

CONTACT INFORMATION

Primary Contact	Jennifer Sales
Phone number	(561) 221-4243
Email	Jennifer.sales@campuslogic.com
Website	https://campuslogic.com/
Contact Brief Bio	<p>Jennifer serves as an Account Executive at CampusLogic. With 13 years of ed tech experience, Jennifer works to build student financial success at institutions across the country in new logo sales.</p>



BUSINESS PARTNER PROFILE

Organization	Citizens Student Loans
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SERVICES

Services you provide	<ul style="list-style-type: none"> • Financial Literacy • Private Student loans • Scholarships
Organization Description	<p>As one of the oldest and largest financial services firms in the United States, Citizens Financial Group is committed to delivering exceptional value for our customers.</p> <p>Sound operations and deep finance capital has seen us through more than 40 years of student lending.</p>
Links to Specific Product/Service	<p>College Bound Citizens Journey Hub</p> <p>www.citizensbank.com/collegeboundcitizens</p>

CONTACT INFORMATION

Primary Contact	Concepta Williamson
Phone number	(631) 655-7553
Email	concepta.williamson@citizensbank.com
Website	www.Citizensbank.com/collegestudent
Contact Brief Bio	<p>Concepta Williamson covers the Carolina's, Georgia, and Florida for Citizens. She has over 25 years of Financial Aid experience having worked at school for 13 years and is with Citizens for 8 years.</p> <p>Concepta lives in Florida and is an active member of FASFAA.</p>

NOTEWORTHY EVENTS

<p>Citizens Student Loans is featuring a monthly Financial Aid Professional Series of online sessions! Whether you are brand new to Financial Aid, or looking for a refresher, we hope one of sessions will be of interest to you. Most sessions are just 30 minutes so grab a snack and “tune in”! Click HERE to register!</p>	
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BUSINESS PARTNER PROFILE

Organization	CMD Outsourcing Solutions, Inc.
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SERVICES

Services you provide	<ul style="list-style-type: none"> • Call Center Support • Customer Service Platforms • Student Engagement Services
Organization Description	<p>CMD Outsourcing Solutions, Inc. (CMD) provides innovative outsourcing solutions for higher education institutions. Founded in 1999, our corporate office and 9,000 square foot 120 seat call center are in Hunt Valley, Maryland – an attractive location for recruiting qualified staff. We also have sales offices in Chicago, IL; Charleston, SC; Houston, TX; and Syracuse, NY.</p> <p>CMD and its management team are highly experienced in implementing and managing large-scale call center programs. For the past two decades, CMD has built a highly regarded track record working with the higher education sector. This includes virtually all aspects of call center operation, from initial program setup through long-term operation and oversight of the call center.</p> <p>Our knowledge and support ranges from prospective students who have yet to enroll, to registration issues, to students seeking to understand their financial aid awards and tuition bills. This diverse experience has allowed CMD to document best practices and benchmarks across multiple administrative offices and share them with new clients.</p> <p>CMD serves as an extension of your institution's administrative offices. CMD has been providing outsourced inbound support for higher education since 2001. Within the past decade we have added to our inbound support options to include our custom inbound support services give you the following capabilities:</p> <ul style="list-style-type: none"> • Calls – 93+% first-contact resolution (Tier 3 Service) means less than 7% of calls create a referral • Live Chat – Be there when they want you online • E-mails – Respond to e-mails under the school's brand • Ai Chatbot – School-branded 24x7 access for students • Auto Attendant Messaging – Voice automation customized to your messaging
Links to Specific Product/Service	www.cmdosi.com

CONTACT INFORMATION

Primary Contact	David Cooper
Phone number	(888) 817-7575, ext. 254
Email	dcooper@cmdosi.com
Website	www.cmdosi.com
Contact Brief Bio	<p>David joined CMD in November of 2005. Prior to CMD, he spent 15 years with Sallie Mae®, the nation's largest provider of financial services to the higher education community. His last assignment with Sallie Mae was managing director of both E-commerce and Sallie Mae's higher education outsourcing group, Campus Solutions. David received a BS degree, with a concentration in finance, from the University of Kentucky and an Information Technology Certificate from the University of Virginia. David is a member of the National Association of College and University Business Officers (NACUBO), the National Association of Student Financial Aid Administrators (NASFAA), the Southern Association of Student Financial Aid Administrators (SASFAA), the Eastern Association of Collegiate and University Business Officers (EACUBO), the Southern Association of Collegiate Registrars and Admissions Officers (SACRAO) as well as a sponsor of the Counsel of Student Business Affairs of Florida. David also serves on the Advisory Council for National Council of Student Development (NCSD). David is involved in volunteer work for the Medical University of South Carolina Children's Hospital.</p>



BUSINESS PARTNER PROFILE

Organization	Cognition Financial
Organization Type	Privately Owned

SERVICES

Services you provide	<ul style="list-style-type: none"> Private Student Loans Loan Servicing Scholarship Financial Literacy
Organization Description	Cognition Financial has over 30 years of experience facilitating billions in private student loans. We have two active loan products on the market: Custom Choice Loan® and the Union Federal® Private Student Loan. * Over the years, we have helped more than 1 million families pay for their education.
Links to Specific Product/Service	https://cognitionfinancial.com

CONTACT INFORMATION

Primary Contact	Kathleen Roebuck
Phone number	413-279-1001
Email	KRoebuck@cogfin.com
Website	https://cognitionfinancial.com
Contact Brief Bio	Cognition Financial is excited to announce that Kathleen Roebuck has joined our team and will be supporting your team! Kathleen will be representing Cognition Financial in the SASFAA Region. Helping individuals obtain an education has been her career journey. She has worked in higher education supporting schools, families, and students by working in both financial aid and admission offices. She has also worked for lenders and companies representing loans and products related to higher education. She looks forward to getting to know you and the needs of your students so they can achieve their dreams.

NOTEWORTHY EVENTS

Summer Saving is in Action! Students who apply for the Custom Choice or Union Federal Private Student loan by 8/31 will receive an additional .50% interest rate reduction!

With the Paying for College Scholarship Sweepstakes, Cognition Financial is sponsoring a \$1,500 scholarship every month until September. It is just one more way we are working to ease the costs of higher education.



BUSINESS PARTNER PROFILE

Organization	College Aid Services
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SERVICES

Services you provide	<ul style="list-style-type: none"> • Assessment Services (Compliance or Technology) • Business Intelligence Analytics • Business Process Reviews • Campus Genie Communications Platform • Compliance Support • Interim Staffing Services • I.S.S.A.C. Verification Service Solution or Verification Services • Remote Processing Solution Services • Technology Solutions • Training
Organization Description	<p>Founded in 2002, College Aid Services, LLC is a management and IT consulting firm. We provide higher education solutions that put the puzzle pieces together.</p> <p>Higher education administrators need reliable and affordable resources to improve student success. Leaders in the offices of Admission, Financial Aid, and Student Accounts are tremendous revenue generators but also significant liabilities to higher education institutions.</p> <p>To help, we provide a variety of solutions to colleges, universities, and proprietary institutions throughout the country. Our higher education consultants have spent decades in the field working in all aspects of financial aid and higher education assessment and administration.</p> <p>Regardless of your institutional type (community college versus state university, private versus public, for-profit versus not-for-profit), no challenge is too small or too big. Our team of senior consultants is familiar with Banner, Colleague, PeopleSoft, PowerFAIDS, and the entire EDE suite of products.</p>

CONTACT INFORMATION

Primary Contact	Brenda M. Brown
Phone number	(833) 438-2271, ext. 700
Email	brenda@collegeaidservices.net
Website	www.collegeaidservices.net
Contact Brief Bio	Brenda M. Brown is the Director of Business Development for College Aid Services. She joined as a member of the leadership team in 2018 after retiring from the University of Miami, where earned her BBA and worked for nearly 35 years. She hires and manages the independent consultants, handles

sales/business development, training services, and serves as the account executive to all clients.

She began her higher education career in the academic side in the Office of Undergraduate Studies in the School of Business. After four years, her career in higher education took a turn toward financial aid and enrollment management and there was no looking back. She managed to continue to grow in the profession and became well versed in compliance. Her functional and technical (aka – “funky-tech”) expertise, made her a valuable resource in managing Title IV aid.

Brenda has been very active in volunteer professional associations throughout her career at the national (NASFAA), regional (SASFAA) and state (FASFAA) levels. As a business partner she continues to volunteer and support the associations and is an active member of NASFAA, SASFAA, FASFAA, GASFAA and PRASFAA.

NOTEWORTHY EVENTS

[Higher Education News Blog](#)

[Webinar Training](#)

BUSINESS PARTNER PROFILE

Organization	College Ave Student Loans
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SERVICES

Services you provide	<ul style="list-style-type: none"> Financial Literacy Loan Servicing Private Student Loans Scholarships Video Library
Organization Description	<p>College Ave Student Loans was founded by industry veterans to address the needs of an evolving student loan landscape. Our leadership team brings more than 150 years of experience in the student lending and banking industries. College Ave focuses on the in-school student loan market offering a unique alternative to traditional private loan options. An established national private education lender, College Ave provides financing assistance to students enrolled at more than 2600 colleges and universities across the country. College Ave offers the broadest loan features, dedicated campus relations and customer service teams, the simplest and most transparent loan experience possible.</p> <p>College Ave Student Loans believes an educated borrower is better able to repay his or her loans successfully. That is why we make financial literacy and default prevention top priorities at every stage of the loan process. We offer in-depth customer education, clear and frequent borrower communication, and a "partner" approach with the borrower.</p>
Links to Specific Product/Service	<p>Undergraduate Loan: https://www.collegeavestudentloans.com/student-loans/undergraduate-student-loans/</p> <p>Graduate Loan: https://www.collegeavestudentloans.com/student-loans/graduate-student-loans/</p> <p>Parent/Sponsor Loan: https://www.collegeavestudentloans.com/student-loans/parent-loans/</p> <p>MBA Loan: https://www.collegeavestudentloans.com/student-loans/mba-student-loans/</p> <p>Law School Loan: https://www.collegeavestudentloans.com/student-loans/law-school-loans/</p> <p>Medical School Loan: https://www.collegeavestudentloans.com/student-loans/medical-school-loans/</p> <p>Loan Refinance: https://www.collegeavestudentloans.com/student-loan-refinance/</p>

CONTACT INFORMATION

Primary Contact	Bill Ayers
Phone number	(813) 833-0599
Email	bayers@collegeave.com
Website	https://www.collegeavestudentloans.com/
Contact Brief Bio	Bill is currently the Head of Campus Development at College Ave Student Loans. He has over 25 years of experience in higher education finance with previous management positions at Sallie Mae and JP Morgan.

NOTEWORTHY EVENTS

College Ave Promotions. Throughout the year, we offer sweepstakes, contests, and giveaways to help students through their college journey.

<https://www.collegeavestudentloans.com/promotions/>

College Ave Blog:

<https://www.collegeavestudentloans.com/blog/>



BUSINESS PARTNER PROFILE

Organization	Credible
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SERVICES

Services you provide	<ul style="list-style-type: none">• Student Loan Comparison Marketplace• Refinancing Loan Comparison Marketplace
Organization Description	Credible is the only student loan comparison tool that enables students and parents to compare unbiased, personalized, and prequalified rates with no hidden fees, no cost, and no impact to their credit. We believe that consumers should know their options when it comes to making important decisions about their money as the financial impact of these decisions can be significant.
Links to Specific Product/Service	credible.com/schools

CONTACT INFORMATION

Primary Contact	Caroline Menendez
Phone number	(617) 480-7693
Email	cmenendez@credible.com
Website	credible.com
Contact Brief Bio	<p>Some facts about myself, I have been in Higher Education Financing for over 25 years and attended the SASFAA New Aid Workshop held on the USF campus with Dameion Lovett! I have worked in financial aid offices and was with American Student Assistance for many years helping students and families finance and manage their education debt. I enjoy traveling and am a big fan of going on haunted history tours in as many locations as I can. I am married and have a daughter and son, so my weekends and holidays are often spent cheering them on in their various activities.</p> <p>I look forward to seeing you all in person and telling you about all the benefits of Credible and how easy it is to implement Credible so your schools can provide the most accurate loan comparison tool available.</p>

NOTEWORTHY EVENTS

Credible Articles, Tools & Resources
<https://www.credible.com/blog/>

Credible Best Rate Promotion
[\\$200 Best Rate Guarantee Offer](#)



BUSINESS PARTNER PROFILE

Organization	Earnest Private Student Loans
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SERVICES

Services you provide	<ul style="list-style-type: none"> • Financial Literacy • Loan Servicing • Podcasts • Private Student Loans • Scholarships
Organization Description	Earnest was founded in 2013 to help grads save money by refinancing student loans. Since then, Earnest has helped thousands of clients reduce the interest they pay, through innovative underwriting that rewards responsible financial habits. In 2019, Earnest has expanded its lending to current students, offering them flexible payments and personalized rates.
Links to Specific Product/Service	Consolidation: https://www.earnest.com/refinance-student-loans In-School Private Loans: https://www.earnest.com/student-loans Earnest Scholarships: https://www.earnest.com/student-loans/scholarship Financial Literacy Blogs: https://www.earnest.com/blog/budgeting-for-college-students/

CONTACT INFORMATION

Primary Contact	Chansone Durden
Phone number	(850) 559-6779
Email	chanson.durden@earnest.com
Website	https://www.earnest.com/
Contact Brief Bio	Chansone Durden has been working in various capacity in financial aid for over 30 years. She started out at University of Florida and has worked at OSFA, two guarantors and a couple of lenders before joining Earnest. She is an advocate for access to education and often assist first generations with the FAFSA application on a volunteer basis.



BUSINESS PARTNER PROFILE

Organization	ECMC
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SERVICES

Services you provide	<ul style="list-style-type: none"> • Financial Literacy • Borrow \$mart Debt Summary Letter • Grace Counseling • Default Prevention • Program Evaluator • Loan Tracker
Organization Description	<p>Educational Credit Management Corporation (ECMC)—Guarantor (nonprofit) ECMC is a national guaranty agency, managing a \$31 billion student loan portfolio. ECMC was founded in 1994 under its original charter with the United States Department of Education to serve as a national bankruptcy processing center and to serve as a safety net if another guarantor ceased to operate in its designated territory. Since then, ECMC has been designated as the guarantor for Virginia, Oregon, and Connecticut. ECMC has also been designated to be the successor guarantor for the FFEL Program portfolios for:</p> <ul style="list-style-type: none"> • The California Student Aid Commission (CSAC) • The Tennessee Student Assistance Corporation (TSAC) • The South Carolina State Education Assistance Authority (SCSEAA) • The Rhode Island Division of Higher Education Assistance (RIDHEA) • The Finance Authority of Maine (FAME) <p>Some guarantors outsource the servicing of their portfolios and currently ECMC has been selected to provide third-party servicing to six agencies:</p> <ul style="list-style-type: none"> • College Assist (CO) • American Student Assistance (MA) • Michigan Guaranty Agency (MGA) • Oklahoma College Assistance Program (OCAP) • Louisiana Office of Student Financial Assistance (LOSFA) <p>ECMC sponsors programs to help students and families plan and pay for college. Visit www.ecmc.org.</p> <p>Through Solutions at ECMC (nonprofit), we offer postsecondary institutions a suite of student loan repayment services that includes one-on-one repayment advising, financial literacy and default prevention services. This line of business is a natural adjacency to our role as a guaranty agency as it expands our reach to help student loan borrowers successfully meet their student loan obligations.</p>
Links to Specific Product/Service	www.ecmcsolutions.org

CONTACT INFORMATION

Primary Contact	Irma Molinares
Phone number	(407) 408-5899
Email	imolinares@ecmc.org
Website	www.ecmcsolutions.org
Contact Brief Bio	<p>Irma Molinares began her career in higher education in 1994. She joined ECMC in 2014 and has a strong background working with schools. She has previously held several high-level positions such as director of financial aid, director of compliance and director of sales. Her comprehensive understanding of both federal and private loan programs gives her a perspective that has proven valuable to school clients. Irma has been active in state and regional financial aid associations most of her career; she assists schools with creating and implementing default prevention programs and provides schools with ECMC's latest products and services related to default aversion and financial literacy. Her work ethic, knowledge, strong relationships, and commitment make her a highly qualified financial aid professional and sales executive. She is fluent—written and orally—in English and Spanish.</p>

BUSINESS PARTNER PROFILE

Organization	Edamerica
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SERVICES

Services you provide	<ul style="list-style-type: none"> • Call Center support • Consulting Services • Default Prevention • Student Engagement Services • Verification
Organization Description	<p>With over 20 years of experience in higher education, Edamerica is solely focused on advancing student success. We provide a host of innovative and high-touch solutions that increase enrollment, enhance retention, and improve student loan repayment rates. Our solutions help colleges scale customer service infrastructure to meet student demands while streamlining processes and increasing efficiencies. Edamerica provides contact centers, student outreach and engagement services, student loan default prevention, consulting, and financial aid support. Case studies are available at www.edamerica.net that show the impact of services for colleges and the students they serve.</p>
Links to Specific Product/Service	<p>Success Stories – case studies highlighting our products https://www.edamerica.net/Success-Stories</p>

CONTACT INFORMATION

Primary Contact	Karen Gibson
Phone number	(865) 310-3009
Email	kgibson@edamerica.net
Website	www.edamerica.net
Contact Brief Bio	<p>Karen Gibson is Vice President of Southeast Marketing. Prior to joining the company in 1997, she was a financial aid director for a collective 25 years at Cleveland State Community College, the University of South Florida in St. Petersburg, and Chattanooga State Technical Community College. Ms. Gibson received her bachelor's degree from Middle Tennessee State University and her master's degree from The University of Tennessee at Chattanooga.</p>



BUSINESS PARTNER PROFILE

Organization	ELM Resources
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SERVICES

Services you provide	<ul style="list-style-type: none"> • Customer Service Platforms • Financial Aid Management • Lender Comparison Platform • Private Student Loans • Technology Services
Organization Description	<p>ELM Resources was created in 1994 for the sole purpose of improving and centralizing private loan processing for schools. Today, we are the only not-for-profit, mutual benefit corporation serving the student loan industry and the loan providers serving those schools.</p> <p>Our products include ELMOne, which empowers schools with the ability to efficiently manage private student loan processing and disbursements through a centralized system. ELMSelect offers students the ability to compare and select the loan that best fits their needs and schools the ability to create their own customized comparison site.</p> <p>Compare. Certify. Disburse. As the most trusted private student loan management platform in the industry, ELM streamlines processes and unifies schools and lenders through one centralized system.</p>
Links to Specific Product/Service	<p>Manage your private student loan process in <i>One</i> location: https://www.elmresources.com/elm-one</p> <p>Compare lender loan products in <i>One</i> location: https://www.elmresources.com/elm-select</p>

CONTACT INFORMATION

Primary Contact	Scott Orris
Phone number	(717) 526-9232
Email	sorris@elmresources.com
Website	www.elmresources.com
Contact Brief Bio	<p>Scott has over 20 years of experience working in the financial aid industry. During this time, Scott has worked with schools to promote financial literacy, reduce Cohort Default Rates, and has years of knowledge focusing on the lending and servicing of student loans. At ELM Resources, Scott is working directly with schools to help them <i>Compare, Certify</i> and <i>Disburse</i> private student loans using ELM's industry leading, free, and customizable platform.</p>

NOTEWORTHY EVENTS

#1 Trusted Partner for Private Student Loan Processing
79% Total Private Student Loan Certifications Processed Through ELM
25+ Years Serving The Higher Education Industry
Largest Network Of Lender Partners
95% Average Satisfaction Rating Since 2009
Only Not-for-Profit, Mutual Benefit Corp in the Industry
100% Site Availability Since 2017
12+ Average Years Of Tenure For Service Center Members



BUSINESS PARTNER PROFILE

Organization	Financial Aid Services (FAS)
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SERVICES

Services you provide	<ul style="list-style-type: none"> • Assessment Services • Consulting Services • Interim Staffing Services • Remote Processing Services • Verification
Organization Description	Financial Aid Services (FAS), in Atlanta, has been providing consulting, staffing, and processing services for over 30 years! Our services assist institutions in improving efficiency, enrollment management, student satisfaction, and compliance in financial aid.
Links to Specific Product/Service	FAS offers offer five distinct services: consulting, interim staffing, assessments, remote processing, and compliance services. https://www.financialaidservices.org/services

CONTACT INFORMATION

Primary Contact	Nicole Verrett
Phone number	(770) 988-9447
Email	NVerrett@FinancialAidServices.org
Website	www.FinancialAidServices.org
Contact Brief Bio	<p>Nicole Verrett manages FAS' marketing and public relations efforts.</p> <p>She has over 25 years of student financial aid experience.</p> <p>Her professional affiliations include involvement in state, regional and national associations of financial aid, business offices, enrollment management, and student development. She is a frequent presenter at higher education gatherings and has a longstanding relationship with the Historically Black Colleges and Universities (HBCU) community.</p> <p>Nicole received her Bachelor of Science degree from Dillard University and Master of Organizational Management from the University of Phoenix.</p>

NOTEWORTHY EVENTS

In 2021, FAS is celebrating its 30th Anniversary and commemorating other milestones such as serving over 1,800 clients and performing over 2,300 engagements!

BUSINESS PARTNER PROFILE

Organization	Inceptia
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SERVICES

Services you provide	<ul style="list-style-type: none"> • Financial Aid Management • Smart Borrowing • Repayment Wellness • Financial Education • Student Outreach Programs
Organization Description	We <u>uncomplicate financial aid</u> . Inceptia is a nonprofit organization committed to innovative, effective, and uncomplicated solutions for verification, financial aid management, smart borrowing, financial education, and repayment wellness.
Links to Specific Product/Service	Financial Aid Management Smart Borrowing Repayment Wellness Financial Education Student Outreach Programs

CONTACT INFORMATION

Primary Contact	Shannon Jones
Phone number	(706) 266-8397
Email	shannonj@inceptia.org
Website	www.inceptia.org
Contact Brief Bio	Shannon is an advocate for colleges helping them to develop best practices for their default management strategies including briefing college Presidents, College Boards, and Councils. Shannon brings her knowledge to Inceptia to help schools apply customized plans that meet their specific needs with the focus of helping their students achieve financial success.

NOTEWORTHY EVENTS

Join us for timely higher education topic webinars: https://www.inceptia.org/resource-center/webinars/ .:
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BUSINESS PARTNER PROFILE

Organization	KHEAA
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SERVICES

Services you provide	<ul style="list-style-type: none"> • Default Prevention • Financial Aid Management • Financial Literacy • Loan Disbursement Systems • Loan Servicing • Private Student Loans • Verification
Organization Description	KHEAA is a not-for-profit state-based lender and third-party service provider. Products include the Advantage Education Loan, Advantage Parent Loan, Advantage Refinance Loan, Be Loan Smart debt letter, Cohort Default Management, KHEAA Verify and STEP – Student Transition Education Portal.
Links to Specific Product/Service	<p>Student, parent, and refinance loans: https://www.advantageeducationloan.com/ael/ael/homepage</p> <p>List of third-party services: https://www.kheaa.com/website/kheaa/finaid_prodserv?main=4</p>

CONTACT INFORMATION

Primary Contact	Andy Weaver
Phone number	(256) 361-3628
Email	aweaver@kheslc.com
Website	www.kheaa.com
Contact Brief Bio	Andy has been a financial aid director, consultant, and marketing representative. He has a broad base of knowledge to assist you.

NOTEWORTHY EVENTS

KHEAA is a not-for-profit provider of loans and services to help students, schools and borrowers succeed.



BUSINESS PARTNER PROFILE

Organization	MEFA
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SERVICES

Services you provide	<ul style="list-style-type: none"> Private Student Loans
Organization Description	<p>Our mission of college affordability since our founding has been to help students and family's access and afford higher education and reach financial goals through education programs, tax-advantaged savings plans, low-cost loans, and expert guidance. All our work aligns with our ever-present goal to support the independence, growth, and success of students and families.</p> <p>The Massachusetts state legislature created MEFA in 1982 at the request of colleges and universities across the Commonwealth. From the start, our mandate has been to offer low-cost college financing to families of aspiring college students.</p> <p>MEFA is an authority on planning, saving, and paying for college. Our dedicated professionals draw on vast experience and insight, and work collaboratively with community organizations, high schools, and colleges to bring an integrated college-planning program to students and families.</p> <p>As a not-for-profit, state-based, and self-funded state-chartered student loan organization who helps families cover education expenses, we adhere to a set of guiding principles that promote borrower success.</p>
Links to Specific Product/Service	<p>https://www.mefa.org/loans/undergraduate-student-loans</p> <p>Why choose MEFA for undergraduate loans?</p> <ul style="list-style-type: none"> Fixed interest rates from 3.75% to 5.75% APR*** for multiple repayment options with no fees Fixed interest rate ensures stable, predictable monthly payments for the life of the loan No origination fee, application fee, or prepayment penalty <p>Available to families across the country</p>

CONTACT INFORMATION

Primary Contact	Stephanie Wells
Phone number	(617) 224-4809
Email	swells@mefa.org
Website	www.mefa.org
Contact Brief Bio	Stephanie Wells joined MEFA in 2001 and has over 27 years of experience in the higher education financing industry. She also works to further MEFA's public mission of educating and supporting families on the college enrollment and

financing process. In addition, she and has volunteered her time to help promote college access in the community as a member of MASFAA's Government Relations Committee's Financial Aid Day at the State House, FAFSA Day, MEOA's Scholarship Committee, and The First Tee. Stephanie received her B.S. Degree in Speech Communications from Bridgewater State University and has completed graduate study for a joint master's degree in Public Administration and Political Science at Suffolk University.



BUSINESS PARTNER PROFILE

Organization	Ocelot
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SERVICES

Services you provide	<ul style="list-style-type: none"> • Counseling Center • Customer Service Platforms • Financial Literacy • Student Engagement Services • Technology Services • Video Library
Organization Description	<p>Founded in 2003, Ocelot is higher education's #1 SaaS provider of multilingual artificially intelligent chatbots, serving over 6.5 million students at over 450 institutions. The Ocelot platform features an unrivaled knowledgebase of content – including over 41,000 Q&A, and over 2,000 “how to” videos – that guides students through all aspects of the student lifecycle including admissions, financial aid, and student advising.</p> <p>The Ocelot platform enables student service departments campus-wide to provide personalized virtual advising and support, and meet enrollment, retention, and engagement goals as well as access and equity initiatives. Visit ocelotbot.com to learn more.</p>
Links to Specific Product/Service	<p>Ocelot chatbot overview video</p> <p>Ocelot Text Campaigns overview video</p> <p>Every Student Counts white paper</p>

CONTACT INFORMATION

Primary Contact	Shannon Sheaf
Phone number	(303) 550-1348
Email	Shannon.sheaff@ocelotbot.com
Website	https://www.ocelotbot.com/
Contact Brief Bio	<p>Shannon is Director of School Partnerships with Ocelot where she loves helping schools find new and innovative ways to engage students and remove barriers to higher education. Previously, she was the Associate Dean of Enrollment & Director of Financial Aid at Mohave Community College in Arizona where her team worked hard to lower the Cohort Default Rate from 34% to 18% in less than 3 years and encourage responsible borrowing. Shannon loves a good cup of coffee, walking her dogs and spending time with friends & family.</p>

BUSINESS PARTNER PROFILE

Organization	PNC Bank
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SERVICES

Services you provide	<ul style="list-style-type: none"> Call Center Support Consumer Banking Default Prevention Financial Literacy Private Student Loans Scholarships
Organization Description	<p>For over half a century, PNC Bank has been helping students and their families afford the costs of higher education. We offer variable or fixed interest rate loans for students in undergraduate, graduate, health profession and bar study programs. Borrowers may apply online 24 hours a day or by phone during regular business hours and upon application submission will receive a preliminary credit decision within minutes. Our team of experienced professionals work to exceed our customers' expectations through personalized, quality service. We are committed to continuous improvement of our Student Loan Center through training, personal development, and teamwork.</p>
Links to Specific Product/Service	<p>PNC Private Student Loan Center – Apply for a private education loan to cover costs not covered by other forms of financial aid.</p> <p>Financial Literacy & Scholarship Sweepstakes – Create a financial literacy account which allows users to create and manage a budget, set financial goals, and utilize self-assessment exercises. Students can also enter our scholarship sweepstakes for a chance to win one of twelve \$2000 scholarships.</p> <p>Planning for College – View comprehensive information specific to the true costs of college as well as some of the processes involved in finding financial aid.</p> <p>Financing Education - Learn about options for paying for college.</p> <p>Compare College Costs – An interactive worksheet that allows individuals to compare college costs.</p> <p>PNC My Finance Academy – Includes easy-to-access articles, podcasts and our first webcast. We are continuing to develop content that will assist students interested in growing their financial skills.</p> <p>PNC Point of View – Offers resources, perspectives and insights that range from preventing theft of a child's identity to the steps to take if an individual inherits a retirement account.</p>

CONTACT INFORMATION

Primary Contact	Jeff Daniels
Phone number	(937) 260-8468
Email	jeff.daniel@pnc.com
Website	www.pnconcampus.com
Contact Brief Bio	<p>Jeff serves as Vice President, Campus Relations Manager with PNC Bank Student Lending. He has been with PNC Bank for 14 years and prior to that worked in the financial aid office at University of Dayton for 12 years where he served in a variety of roles.</p>



BUSINESS PARTNER PROFILE

Organization	ProEducation Solutions
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SERVICES

Services you provide	<ul style="list-style-type: none"> • Call Center Support • Consulting Services • Electronic Forms • Financial Aid Management • Financial Aid Staffing • Student Engagement Services • Technology Services • Verification
Organization Description	ProEd provides exclusive, high quality products and services to financial aid offices. We have the most modern technology, human resources, and in-depth financial aid knowledge and experience to help streamline and modernize all types of financial aid offices.
Links to Specific Product/Service	www.proed.org/services

CONTACT INFORMATION

Primary Contact	Dr. Paul J. Gilroy
Phone number	(941) 539-2017
Email	pgilroy@proed.org
Website	www.proed.org
Contact Brief Bio	President. 40 years+ in financial aid administration

NOTEWORTHY EVENTS

Introduction of the ProVerifier+ fully automated verification solutions. There is absolutely nothing like it in the industry. It was built by financial aid professional for financial professionals.



BUSINESS PARTNER PROFILE

Organization	Sallie Mae
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SERVICES

Services you provide	<ul style="list-style-type: none"> • Financial Literacy • Private Student Loans • Scholarships
Organization Description	<p>Sallie Mae is committed to providing responsible funding options and financial literacy resources to help students and families achieve their goals. At Sallie Mae Bank, we believe education, in all forms, helps people achieve great things. It is a great equalizer and a proven path to a healthy financial future. Education is an investment that can change your life. This belief drives everything we do.</p> <p>You are following your own unique journey. We are here to help you reach what is next, whether it is college, graduate school, or your next big adventure.</p>
Links to Specific Product/Service	

CONTACT INFORMATION

Primary Contact	Laura Dickerson
Phone number	(813) 957-7256
Email	Laura.Dickerson@salliemae.com
Website	www.salliemae.com
Contact Brief Bio	<p>Laura Dickerson is the Director of Relationship Management at Sallie Mae in the state of Florida. She has worked for Sallie Mae for over 27 years, and in the financial aid industry for more than 30 years. Laura works specifically with Florida colleges and universities to share responsible borrowing initiatives, as well as, paying for college resources. She is a member of several financial aid and high school driven organizations and has presents on topics that cover financial literacy, repayment strategies, and healthy credit.</p>



BUSINESS PARTNER PROFILE

Organization	ScholarNet
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SERVICES

Services you provide	<ul style="list-style-type: none"> • Lender Comparison Platform • Loan Disbursement Systems • Private Loan Processing Platform
Organization Description	<p>ScholarNet is an online private student loan certification and disbursement solution that reduces errors, saves time, protects data, and streamlines processing. By instantly connecting higher education institutions with hundreds of private student loan providers, we help students get the funds they need to stay enrolled.</p> <p>FastChoice is an online private student loan selection tool popular with schools and lenders. With FastChoice, students can compare private loan options in our user-friendly lender list. Plus, lenders can quickly create and display loan programs – so they are always accurate.</p>
Links to Specific Product/Service	<p>FastChoice: https://myscholarnet.com/products/fastchoice-for-schools/ ScholarNet: https://myscholarnet.com/products/scholarnet-for-schools/</p>

CONTACT INFORMATION

Primary Contact	Amy Gerber
Phone number	(833) 613-0487
Email	agerber@myscholarnet.com
Website	https://myscholarnet.com/
Contact Brief Bio	<p>Amy Gerber has been a part of the ScholarNet team serving schools for over 15 years. Prior to that, she spent 10 years working in the Financial Aid Office, most recently as an Associate Director at American University in Washington, DC. Amy lives on the Space Coast of Florida and spends her free time watching her daughters' volleyball and competitive gymnastics.</p>

NOTEWORTHY EVENTS

Monthly training events: https://myscholarnet.com/webinars/
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BUSINESS PARTNER PROFILE

Organization	SoFi
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SERVICES

Services you provide	<ul style="list-style-type: none">• Career Services• Consumer Banking• Default Prevention• Financial Literacy• Private Student Loans
Organization Description	Since 2011, SoFi has been delivering a suite of private student loan products on our innovative platform that offers a simple and fast approval process and a wide selection of repayment options to fit the needs of every borrower. We consider our customers members of SoFi and provide membership benefits that support our mission of helping students and families to “Get Your Money Right.” SoFi membership provides complimentary access to hundreds of objective articles on financial topics, advice from Certified Financial Planners, career consultants and access to Edmit a college planning site that uses the best data and personalized advising to guide high school students and parents through the entire college process with more aid and less debt. Our relationship approach to lending and banking encompasses a suite of products for every stage in our members’ lives including borrowing, saving, spending, investing, and protecting.
Links to Specific Product/Service	https://www.sofi.com/learn/

CONTACT INFORMATION

Primary Contact	Adedayo (Dayo) Lawal
Phone number	(404) 212-9122
Email	alawal@sofi.org
Website	https://www.sofi.com/private-student-loans/
Contact Brief Bio	Dayo is the Director of Campus Relationships for SoFi. Having worked with colleges and universities for over 26 years, Dayo’s dedication and passion for financial aid & repayment ties directly into what SoFi is all about. The SoFi community works to empower its members to accomplish the goals they set, realize their ambitions, and achieve financial independence as a result. Being part of an organization that is in the business of growing people financially and celebrating student debt payoff, is a feeling like no other. Dayo covers the Southeast region. She currently resides in Atlanta, GA with her fiancé and their new baby daughter, Maryalice

Business Partners Services and Solutions by Category

Assessment Services College Aid Services Financial Aid Services ProEducation Solutions	Financial Aid Management Campus Logic ELM Resources KHEAA ProEducation Solutions	Sallie Mae SoFi
Award Letters CampusLogic College Aid Services	Financial Literacy Ascent Funding Citizen's Cognition Financial College Ave Student Loans ECMC KHEAA Ocelot PNC Bank Sallie Mae SoFi	Remote Processing Services College Aid Services Financial Aid Services
Business Intelligence & Analytics College of Aid Services		Scholarships Ascent Funding CampusLogic Citizen's Cognition Financial College Ave Student Loans Earnest PNC Bank Sallie Mae
Call Center Support Ascendium Ascent Funding CMD Outsourcing Solutions Edamerica PNC Bank ProEducation Solutions	Interim Staffing Services College Aid Services Financial Aid Services ProEducation Solutions	Student Engagement Services Ascent Funding CMD Outsourcing Solutions Ocelot ProEducation Solutions
Career Services SoFi		
Compliance Support College Aid Services Financial Aid Services ProEducation Solutions	Lender Comparison Platform ELM Resources ScholarNet	Technology Services College Aid Services ELM Resources Ocelot ProEducation Solutions
Communication Platform College Aid Services	Loan Disbursement System KHEAA ScholarNet	Training Services College Aid Services
Consulting Services College Aid Services Edamerica Financial Aid Services ProEducation Solutions	Loan Servicing Ascent Funding Cognition Financial College Ave Student Loans Earnest KHEAA	Verification Campus Logic College Aid Services Edamerica Financial Aid Services KHEAA ProEducation Solutions
Consumer Banking PNC Bank SoFi	Podcasts Earnest	
Counseling Center Ocelot	Private Loan Processing Platform Ascent Funding ScholarNet	Video Library Campus Logic Ocelot
Default Prevention ECMC Edamerica KHEAA PNC Bank SoFi	Private Student Loans Ascent Funding Citizen's Cognition Financial College Ave Student Loan Earnest ELM Resources KHEAA MEFA PNC Bank	Webinar Training Ascendium Citizen's College Aid Services ECMC Inceptia MEFA Ocelot Sallie Mae ScholarNet
Electronic Forms CampusLogic ProEducation Solutions		