



# FASFAA Member Services Directory



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## Ascendium

**We partner with organizations to support higher education achievement, long-term financial wellness, and student loan repayment success. Our solutions are backed by Ascendium, a mission driven nonprofit with 55+ years of deep student loan expertise. Our knowledge of federal student loan policy, programs, and servicing is unmatched in the industry. We simplify the complex and provide expert insight and counseling to help tens of millions of people achieve student loan repayment success.**



### **Detailed Information**

Services Provided: Default Management and Student Success

Website: [ascendiumeducation.org](http://ascendiumeducation.org)

Contact: Becky Davis

Phone: 877-215-7693

Email: [bdavis@ascendiumeducation.org](mailto:bdavis@ascendiumeducation.org)



## Citizens

**With over 40 years of experience, Citizens is one of the oldest and largest national private student loan lenders. Our exceptional customer service ensures students' success throughout their educational journey. Student lending is fully aligned with Citizens' strategic long-term plans. Each year we award up to \$55,000 in scholarships to students nationwide.**



### **Detailed Information**

Services Provided: Student Loans, Scholarships,  
Financial Literacy

Website: [citizensbank.com/collegestudent](https://citizensbank.com/collegestudent)

Contact: Concepta Williamson

Phone: 631-655-7553

Email: [concepta.williamson@citizensbank.com](mailto:concepta.williamson@citizensbank.com)



## College Aid Services (CAS)

**Since 2002, College Aid Services has been a leading provider of comprehensive solutions for the higher education industry, helping administrators tackle challenges such as staffing shortages, regulatory compliance, enrollment targets, and financial aid optimization. Our experienced consultants, knowledgeable in both state and federal regulations, offer customized support to various institutions, including community colleges, state universities, and both private and public, for-profit and not-for-profit institutions. We take pride in providing tailored solutions to meet each institutions unique needs.**



### **Detailed Information**

**Services Provided: Interim Staffing, Assessments & Process Reviews; Process Reviews; Technology Solutions & Support; Remote Solutions & Processing; Title IV Compliance Support; Enrollment & FA Modeling; Campus Genie Marketing; Training & Executive Coaching**

Website: [collegeaidservice.net](http://collegeaidservice.net)

Contact: Irma Molinares

Phone: 833-438-2271 ext.737

Email: [irmam@collegeaidservices.net](mailto:irmam@collegeaidservices.net)



## College Ave

**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. 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.**



### **Detailed Information**

Services Provided: Financial Literacy, Loan Servicing, Private Student Loans, Scholarships, Video Library

Website: [collegeavestudentloans.com](http://collegeavestudentloans.com)

Contact: Bill Ayers

Phone: 813-833-0599

Email: [bayers@collegeave.com](mailto:bayers@collegeave.com)



## College Raptor

**College Raptor is a strategic enrollment management services provider. We leverage unique competitive data and analysis to help our partners make the best strategic decisions and achieve their enrollment goals. Our customized higher Ed solutions include financial aid leveraging, predictive modeling, and customized net price calculators.**



### **Detailed Information**

Services Provided: Enrollment Services

Website: [collegeraptor.com](http://collegeraptor.com)

Contact: Will Brantley

Phone: 731-267-2081

Email: [willb@collegeraptor.com](mailto:willb@collegeraptor.com)



## Earnest

**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.**

The Earnest logo, featuring the word "earnest" in a lowercase, rounded, green sans-serif font. The letter "t" has a small circular dot above its top bar.

### Detailed Information

Services Provided: Private Student Loans, Student Loan Refinancing Options, Financial Literacy,

Website: [earnest.com/for-schools](https://earnest.com/for-schools)

Contact: Lou Murray

Phone: 713-775-3022

Email: [lou.murray@earnest.com](mailto:lou.murray@earnest.com)



**Educational Credit Management Corporation (ECMC) - Established in 1994, Educational Credit Management Corporation (ECMC) is a nonprofit company that provides support for the administration of the Federal Family Education Loan Program as a student loan guaranty agency. ECMC is the designated guarantor in Virginia, Oregon, Connecticut, California, Tennessee, South Carolina, Rhode Island, Maine, Illinois, Missouri, Louisiana, Utah and North Carolina, and the third-party guarantor servicer for three clients. In our guarantor role, ECMC provides financial education services to empower students to make informed choices about their futures. ECMC also oversees student loan repayments to ensure taxpayer funds are replenished so future generations of students have access to federal education funding. For postsecondary institutions, ECMC offers Solutions—a suite of services that includes financial literacy, student loan repayment counseling and default prevention. 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. To learn more about our Solutions services, visit [www.ecmc.org/Solutions](http://www.ecmc.org/Solutions).**

# ECMC

## Detailed Information

Services Provided: FFELP Guarantor, 3rd party servicer, financial literacy, training resources for FAOs, student loan repayment counseling, default prevention

Website: [ecmc.org](http://ecmc.org)

Contact: Lori Auxier

Phone: 561-389-6346

Email: [lauxier@ecmc.org](mailto:lauxier@ecmc.org)



## Edamerica

**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 repayment rates. Our solutions help college 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.**



### **Detailed Information**

Services Provided: Call center support, consulting services, default prevention, student engagement services, verification

Website: [edamerica.net](http://edamerica.net)

Contact: Karen Gibson

Phone: 865-310-3009

Email: [kgibson@edamerica.net](mailto:kgibson@edamerica.net)



## ELM Resources

**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. 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. 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.**



elmresources

### **Detailed Information**

Services Provided: Financial aid management, lender comparison platform, technology services

Website: [elmresources.com](http://elmresources.com)

Contact: Scott Orris

Phone: 717-526-9232

Email: [sorris@elmresources.com](mailto:sorris@elmresources.com)



**TBD**



**Detailed Information**

Services Provided:

Website:

Contact:

Phone:

Email:

**Financial aid and student business services are engines that power possibilities on campuses. When they are not empowered, goals are not met and students are not well served. FAS helps you unlock potential.**

**Our mission is to empower colleges and universities to strengthen financial operations, optimize enrollment and enhance the student experience.**



**Detailed Information**

Services Provided: Interim staffing, outsourced processing, consulting and training

Website: [financialaidservices.org](http://financialaidservices.org)

Contact: Nicole Verrett

Phone: 770-988-9447, ext. 123

Email: [nverrett@financialaidservices.org](mailto:nverrett@financialaidservices.org)



# Inceptia

**A nonprofit organization, provides innovation and leadership in higher education access and success through engaging and empowering students and streamlining processes. While our name and solutions have evolved over the years, Inceptia is still pleased to bring more than 35 years of experience helping millions of students achieve their higher education dreams at schools nationwide. Our mission is to support schools in illuminating a path towards educational and financial success for students and families, allowing them to pursue their dreams of reaching their full potential. Our solutions are designed to support student success by helping financial aid administrators maximize resources, so they can spend more time delivering meaningful learning experiences across the student lifecycle that fosters education and personal development.**



## **Detailed Information**

Services Provided: Verification, financial literacy, default management, PJ and SAP advisor, student outreach, debt letters, counseling

Website: [inceptia.org](http://inceptia.org)

Contact: Shannon Jones

Phone: 706-266-8397

Email: [shannonj@inceptia.org](mailto:shannonj@inceptia.org)

**The Advantage Education Loan, the Advantage Parent Loan and the Advantage Refinance Loan are owned and managed by the Kentucky Higher Education Student Loan Corporation (KHESLC).**

**KHESLC is a state-based, not-for-profit, governmental entity. As such, our mission is to expand educational opportunities by providing financial aid and informational resources to enable students and families to attain their higher educational goals.**



#### **Detailed Information**

Services Provided: Student, parent, and refinance loans

Website: [advantageeducationloan.org](http://advantageeducationloan.org)

Contact: Andy Weaver

Phone: 270-707-3832

Email: [aweaver@kheaa.com](mailto:aweaver@kheaa.com)



# MOHELA

**MOHELA is a governmental non-profit organization with over 41 years of experience and a track record of providing exceptional customer service to the borrowers it serves. MOHELA is one of the largest servicers of higher education student loans including FFEL, Private Loans, and Direct Loans. As a nationally recognized leader in student loan servicing and higher education financing, and a top ranked federal contractor for Federal Student Aid (FSA), MOHELA helps private loan providers in the servicing and management of their loan portfolios and student loan borrowers manage and navigate repayment of their loans. Through the work of its Foundation, MOHELA helps to make education accessible to the public through loans and grants.**



## **Detailed Information**

Services Provided: FFEL Loan Servicing, Private Education Loan Servicing, School Services

Website: [mohela.com](http://mohela.com)

Contact: Will Shatner

Phone: 317-496-3996

Email: [wills@mohela.com](mailto:wills@mohela.com)





# Monogram

**For the past 30 years, the people of Monogram have helped students reach their educational goals through access to funding. We've leveraged innovative thinking and analytical rigor to develop innovative financial and technological products for our partners and their clients.**

m·o·n·o·g·r·a·m

## **Detailed Information**

Services Provided: Private student loans

Website: [monogramllc.com](http://monogramllc.com)

Contact: Kathleen Roebuck

Phone: 413-297-1001

Email: [kroebuck@monogramllc.com](mailto:kroebuck@monogramllc.com)



## Navy Federal Credit Union

**With over 13 million members, Navy Federal serves not only members of the armed forces, but also veterans, everyone in the department of defense AND EVERYONE IN THEIR FAMILIES. In 2024, Navy Federal was named the most trusted brand in financial institutions. That's because it is well known that we put our members first, including the new ones who become members through our education lending suite of products. Check us out today.**



Detailed Information

**Services Provided:** Private student loans, refinance education loans, scholarships, financial literacy

**Website:** [navyfederal.org](http://navyfederal.org)

**Contact:** Tim Young

**Phone:** 703-708-4172

**Email:** [timothy\\_young@navyfederal.org](mailto:timothy_young@navyfederal.org)

**Next Gen Web Solutions' web and mobile software solutions enable administrators to efficiently manage online forms, scholarships, employment, online timesheets, and other specialized processes requiring signed authorizations and interactions with student and employee information. Serving more than 800 higher education institutions nationwide, we continuously strive to set ourselves apart through excellent customer service and a deep understanding of the workflows that power student and employee success-driven institutions.**

**Detailed Information**

Services Provided:

Website: [nextgenwebsolutions.com](http://nextgenwebsolutions.com)

Contact: Taige A. Haines

Phone: 904-607-6354

Email: [taiga.haines@ngwebsolutions.com](mailto:taiga.haines@ngwebsolutions.com)



**Oracle**

**Oracle Student Financial Planning (SFP) streamlines the financial aid process, reducing processing costs, and improving student outcomes with system generated corrective suggestions and proactive interventions. Oracle SFP ensures your institution remains in regulatory compliance via expert system-rule automation, speeding up work flows for more timely, accurate student aid.**



**ORACLE®**

**Detailed Information**

Services Provided: Software products, enrollment management, financial aid services, information services, records management services

Website: [oracle.com/highereducation](http://oracle.com/highereducation)

Contact: Kim Bishop

Phone: 662-213-1240

Email: [kim.bishop@oracle.com](mailto:kim.bishop@oracle.com)

**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 experience 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.**



#### **Detailed Information**

**Services Provided:** Consumer banking, default prevention, financial literacy, private student loans, scholarships

**Website:** [pnc.com](http://pnc.com)

**Contact:** Rodney Walton

**Phone:** 412-768-5450

**Email:** [Rodney.walton@pnc.com](mailto:Rodney.walton@pnc.com)



## ProEd Solutions

**ProEducation Solutions is a privately held company that offers superior financial aid business solutions to colleges and universities nationwide. Since 2001, ProEd has been a leading provider of innovative technology solutions.**

**We have 2,500 financial aid professionals on our team. Our professionals have an average of sixteen years in the industry. Over half have earned advanced degrees. We value our reputation and our customers. Our experience and qualifications make it possible to us to deliver institutional success.**



### **Detailed Information**

Services Provided: Verification & financial aid solutions, call center support

Website: [proed.org](http://proed.org)

Contact: Paul J. Gilroy. PhD.

Phone: 941-914-9089

Email: [pgilroy@proed.org](mailto:pgilroy@proed.org)

**For over 10 years, Regent Education has enabled colleges to simplify and automate the management of the most complex financial aid scenarios, maximize scholarship dollars, and exceed enrollment goals.**

**Detailed Information**

Services Provided: Verification and scholarship management

Website: [regenteducation.com](http://regenteducation.com)

Contact: Scott Bom

Phone: 610-368-5561

Email: [scott.bom@regenteducation.com](mailto:scott.bom@regenteducation.com)



## Sallie Mae

**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. 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.**



### **Detailed Information**

Services Provided: Financial literacy, private student loans, scholarships

Website: [salliemae.com](http://salliemae.com)

Contact: Laura Dickerson

Phone: 813-957-7256

Email: [laura.dickerson@salliemae.com](mailto:laura.dickerson@salliemae.com)



**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 selection tool for 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're always accurate.**



### **Detailed Information**

**Services Provided:** Private loan certification and disbursement, private loan counseling & comparison

**Website:** [myscholarnet.com](http://myscholarnet.com)

**Contact:** Amy Gerber

**Phone:** 833-613-0487

**Email:** [agerber@myscholarnet.com](mailto:agerber@myscholarnet.com)



**SoFi**

***SoFi's mission is to help people reach financial independence to realize their ambitions. Everything we do is geared toward helping our members get their money right. SoFi currently provides a suite of financial products that includes student loans, student loan refinancing, mortgages, personal loans, credit cards, investing and banking through a mobile app and desktop application. Students can check their rate with us in under 3 minutes with no impact to their credit score and if eligible, will be offered a no fee loan and the opportunity to choose the term and repayment option that best meets their needs.***



#### **Detailed Information**

Services Provided: Career services, consumer banking, default prevention, financial literacy, private student loans

Website: [sofi.com](https://sofi.com)

Contact: Adedayo (Dayo) Lawal

Phone: 818-749-3007

Email: [alawal@sofi.com](mailto:alawal@sofi.com)



## Southeast Bank

**Education Loan Finance, Inc. (“ELFI, Inc.”) is a Tennessee 501(c)(3) nonprofit corporation headquartered at 12700 Kingston Pike, Farragut, Tennessee. ELFI, Inc. was established to assist eligible borrowers in financing the costs of post-secondary education. ELFI, Inc.'s primary mission is to fund higher education as a secondary market for student loans originated under the FFELP and private education loan programs. Over the past decade, ELFI, Inc. and its subsidiaries have provided over \$25 million in scholarships for Tennessee students and have funded over \$11 billion in student loans. ELFI, Inc. empowers students with the knowledge and skills they need to take control of their educational and financial future through a variety of financial literacy programs.**



### **Detailed Information**

Services Provided: Student loans, Refinancing, Scholarships, Financial Literacy

Website: [elfi.com](http://elfi.com)

Contact: Ron Gambill

Phone: 615-771-8505

Email: [rgambill@elfi.com](mailto:rgambill@elfi.com)