

Borrower Communication Summary 2014–2015



Below is an overview of the communications that we send to borrowers during each stage of their student loan life cycle.

In School (Federal Stafford Loans)

■ email ■ letter

First Four Months With Nelnet

Welcome Email
Borrower
Enters System

Welcome Letter
Borrower
Enters System

Intro to Nelnet
Month 2

Create an Account
Month 3

Resources
Month 4

Every Year of In School (After Initial Four Months)

Loan Stages
September

Borrower Services
Quarterly
(Nov., Feb., May, Aug.)

Loans 101
November

About Payments
December

FAFSA
January

Financial Literacy
March

Create an Account
April

Resources
June

Account Summary
Quarterly
(Oct., Feb., May, Jul.)

Happy Birthday
On Birthday

New Loan Email
New Loan Issued

In Grace (Federal Stafford Loans)

■ email ■ mailer (small mailed insert) ■ letter ■ message blast (pre-recorded phone message)

Six-Month Grace Period

Tips for
Repayment
Month 1

Update Your
.edu Email Address
Month 2

What to Do
Mailer*
Month 3

What to Do
Month 4

Repayment Options
Month 5

Entering
Repayment Soon
Month 5

Making Payments
Month 6

KwikPay® (auto debit)
(to those without KwikPay)
Month 6

1st Monthly
Statement
Month 6

Happy Birthday
On Birthday

**Only sent to those without an email address on file*

In Repayment

■ email ■ statement stuffer ■ letter

First Three Months of Repayment

Create an Account
Month 1

How to Reach Us
Month 2

Sign Up
for eStatements
Month 3

Monthly
Statement

Every Year of Repayment (After Initial Three Months)

How to Reach Us
First Quarter

How to Reach Us
First Quarter

KwikPay (auto debit)
(to those without KwikPay)
Second Quarter

KwikPay (auto debit)
Second Quarter

Repayment
Plan Options
Third Quarter

Repayment
Plan Options
Third Quarter

Text Alerts
(to those without Text Alerts)
Fourth Quarter

Text Alerts
Fourth Quarter

Haven't Logged In
(no log in for six months)
April and October

Create an Account
April and October

Happy Birthday**
On Birthday

Monthly
Statement

***Not sent to borrowers more than 60 days past due*