



U.S. Department of Education, Office of Federal Student  
Aid (FSA), Common Services for Borrowers

*Providing Expert Case Management in Support  
of the Government's Debt Collection Efforts*



Case Study

## U.S. Department of Education, Office of Federal Student Aid (FSA), Common Services for Borrowers

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#### The Challenge

The U.S. Department of Education's (ED's) Office of Federal Student Aid (FSA) provides more than \$70 billion in postsecondary financial aid to more than 10 million students every year, including more than \$51 billion in new student loans and more than \$11 billion in Pell Grants. As the agency responsible for managing approximately \$357 billion in outstanding student and parent loans for more than 25 million borrowers, FSA must rely upon the efficient use of timely and accurate information, common functions, and shared data.

#### The Solution

Vangent is part of an integrated team—led by ACS, Inc.—that provides comprehensive loan servicing, loan consolidation, application processing, collections, and portfolio management services for 10 million student aid borrowers with federally insured student aid obligations. Each year, the Common Services for Borrowers Interaction Center (CSBIC) answers inquiries about the collection of debts assigned to ED. Vangent assists the Department of Education in meeting its annual collection goals.

Within the CSBIC, Vangent annually manages 2 million customer interactions via interactive voice response, toll-free telephone calls, facsimile messages, written correspondence, and e-mail—regarding the collection of defaulted student loans. Vangent has interacted with the following customers to manage defaulted borrower cases on behalf of FSA since 1994:

- Student borrowers
- Parents
- Those who own a defaulted student loan
- Student financial aid professionals
- Representatives of lending and credit-issuing organizations
- Members of the U.S. Congress who have questions on behalf of their constituents

# Case Study

Vangent's specially trained representatives work with borrowers to help bring them from default into repayment status. They provide information about repayment options, the enforced collection measures used in recovering defaulted student loan funds, and the cancellation and discharge provisions that may be available.

## The Results

Vangent's debt collection services help FSA to manage loans in good standing and to recover billions of dollars each year in defaulted student loans and program overpayments.

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