

Bureau of Health Professions

Date: April 24, 2000

To: Lenders, Holders and Servicers in the Health Education Assistance
Loan (HEAL) Program

Subject: Health Education Assistance Loan (HEAL) Program Default Prevention Activities
Lender Policy Memorandum L-2000-6

Within the next few weeks, the HEAL Program will be enhancing its default prevention efforts by supplementing our 120 and 150 day preclaims assistance letters with telephone calls to borrowers. Further, we plan to make telephone calls to borrowers who have entered into the litigation phase of their debt collection. These telephone calls will provide us an opportunity to discuss a borrower's delinquency status and to offer options, general assistance, possible alternatives, and, where appropriate, review the consequences of default. In short, these telephone calls will allow us to offer a higher level of customer service to our borrowers.

We are excited about this new approach and feel it can benefit all of us.

If you have questions or would like to offer suggestions, please contact Ms. Audrey Darden-Willis, Deputy Associate Director of the HEAL Program at (301) 443-1540.

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