

The National Council of Higher Education Resources (NCHER) represents state, nonprofit, and private organizations that provide a holistic approach to student success, from administering state-funded grant, loan, scholarship, and college access and success programs for first-generation, low-income students to operating 529 college savings plans. For more than 50 years, these organizations have counseled students and families on early awareness of the variety of educational choices available beyond high school, the appropriate courses to take in high school to facilitate entering the college major or career program of their choosing, how to apply for college and navigate the financial aid process, how to avoid overborrowing, and the importance of managing student loan debt, as well as budgeting and personal finance management skills. The agencies act as borrower advocates to help struggling borrowers understand the student loan repayment process and options that may be available to them to help mitigate delinquencies and defaults.

The following are a small sample of the services that our members provide to students and their families:

Edsouth: eCampusTours.com

Edsouth operates eCampusTours.com, which makes college a virtual reality for all students at one convenient online location. The unique college planning website offers virtual college tours with 360-degree views of over 1,300 different schools across the country. Each tour allows viewers to see what campus life is really like and allows them to go inside dorm rooms and classrooms, stroll on the quad, and check out the library - all with the click of a mouse. The website also features informative articles about college planning, campus life, career exploration, and paying for college. A free national scholarship search helps students scope out potential scholarships from an extensive database, and students can enter to win a \$1,000 scholarship.

College Foundation, Inc.: College Redirection Pool, Countdown to College, and FAFSA Completion

College Foundation, Inc. operates cfnc.org, with a mission to increase college access. CFI hosts the College Redirection Pool, an innovative tool that connects students, who have not yet been accepted to a college, with colleges that have open admission slots. The pool works differently than the standard admissions process, allowing colleges to recruit eligible students who are contacted by colleges not initially on their radar, giving students and colleges more options. CFNC also sponsors the month-long Countdown to College event in October to support high school seniors in completing three important college enrollment steps: in-state residency, FAFSA, and college applications. Last year almost 50,000 applications were submitted, and over half of those were from the most economically distressed counties in North Carolina. CFNC hosts a Finish the FAFSA portal, allowing school counselors to see their students' FAFSA completion status and to assist those students to ensure the FAFSA is submitted. Once students have been accepted to college, CFNC helps schools work with families to ensure that they find the resources they need.

MOHELA: Combatting Third-Party Debt Relief Companies

MOHELA has led the industry's effort to combat fraud by third-party debt relief/document preparation companies that have exploded due to the increase in student loan debt. Working in tandem with federal and state law enforcement agencies, MOHELA identifies and builds the case against these companies that charge struggling borrowers expensive fees for services that they can receive for free from their federal student loan servicer. As part of its efforts, MOHELA is also educating students and families on the harmful impact that these entities have on student loan borrowers – and has launched studentloanscam.com, an important resource for student loan borrowers.

Trellis Company: Philanthropic Support and Research for Federal Policymakers

Trellis Company (formerly TG) and its Foundation supports efforts to assist low- and moderate-income students to increase their ability to access, afford, and complete a postsecondary education. As TG, from 2006 to 2016, the company awarded more than \$400 million through its philanthropic program, including nearly \$50 million in competitive grants in support of 395 projects nationwide to increase college access and completion. The company also conducts extensive research on personal finance and financial aid in higher education, including ways for federal and state policymakers to improve counseling and better engage borrowers, and conducts an annual Student Financial Wellness Survey.

UHEAA: StepUp to Higher Education

The Utah Higher Education Assistance Authority guides Utah students and families through the financing of higher education utilizing StepUp to Higher Education (stepuputah.com), Utah's go-to source for expert college information and guidance on preparing and paying for college. UHEAA's emphasis on completing the FAFSA has helped Utah lead the nation in improving the percentage of FAFSA completions in each of the last two years. UHEAA has also developed a comprehensive financial literacy program for students that is disseminated throughout the state by various means including a statewide newsletter with more than 250,000 subscribers.

KHEAA: Outreach Counselors and Near-Peer College Coaches

The Kentucky Higher Education Assistance Authority is a comprehensive public student assistance organization that assists Kentucky families in planning, applying, and paying for education and training beyond high school. In addition to grant and scholarship assistance programs, KHEAA provides an engaging and energetic college access program that includes outreach counselors who live and work in 13 regions across the state to provide local college access and financial literacy information to students of all ages. The agency also places near-peer college coaches in 31 Kentucky high schools with historically low college-going rates to work with students on a daily basis. KHEAA also provides free, age-appropriate materials to students from primary school through adult education programs, which are also used by other local agency and college access providers.

PHEAA: MySmartBorrowing.com

Since 1963, the Pennsylvania Higher Education Assistance Agency has been the key resource for Pennsylvania residents who need information on student financial aid programs and postsecondary education opportunities. In the past year, PHEAA conducted more than 1,000 events for students and parents to help families learn about how to fulfill their postsecondary education dreams. PHEAA's 13 Higher Education Access Partners travel the Commonwealth, conducting outreach efforts and attending community events and college fairs to spread the word on these critical topics. PHEAA also operates MySmartBorrowing.org, which includes valuable resources for students and prospective students who may be considering taking out student loans. In support of its public mission and its charter from the Pennsylvania General Assembly, PHEAA has contributed more than \$1 billion in public service benefits over the past 10 years to fund state grant and aid programs for Pennsylvania students.

ECMC: The College Place and Opportunities

Educational Credit Management Corporation is a nonprofit corporation with a mission to help students succeed. ECMC works to lower student loan default rates, sponsors college access and success initiatives and financial literacy programs, and provides resources to support student loan borrowers to successfully repay their loans. ECMC operates "The College Place" college access centers in six states that are staffed with experts who advise students at no cost to the students or their families. ECMC also distributes annually hundreds of thousands of copies of free college planning workbooks, called *Opportunities*, in English and Spanish. Visit ecmc.org for more information.