“Hi, Tom, how are you?”

“Mr. Johnson, this is Dave calling from [school name]. Did you receive the email I sent to you? I wanted to check in with you to see if you were aware of the free advising services we’ve arranged to help you with any federal student loan issues you might be having. Were you aware your loans were approaching default (Or – past due)?”

“Solutions at ECMC is a non-profit organization and they can help you find a reduced payment or postponement plan that fits your needs. First, let me give you their phone number, then I’ll transfer you over to them. Their toll free number is 1-844-HELPFUL, that’s 1-844-435-7325”

Possible objections and recommended responses:

*Objection: I don’t have any money!*

Response: That’s ok! Solutions at ECMC is not a collection agency and WON’T ask you for any money. They will let you know what your options are and you can decide what you want to do.

*Objection: I don’t want to talk to a Collection Agency!*

Response: Of course not! Solutions at ECMC is NOT a collection agency. They are a non-profit organization that is committed to helping students like you succeed. Their main goal is to share free, useful information that will benefit you. That is the same goal that we have as your former school.

*Objection: I don’t have time for this right now…I’m grocery shopping/at work/on the other line/in the car/sleeping/using my phone for something else/running low on minutes/at the doctor/at the dentist/I’m just walking into an interview right now!/I’m busy…*

Response: Not a problem, Solutions at ECMC can get you off the phone within a couple of minutes. They can solve the problem quickly and if you need to reschedule a longer conversation to get more information, that’s perfectly fine.

Hours:   
M-Th: 7 am – 8 pm CT  
F: 7 am – 5 pm CT  
S: 8:30 am – 12:30 pm CT (2nd and 3rd of every month)

877-331-3262 – office for a counselor