

EDFUND's Ombudsman

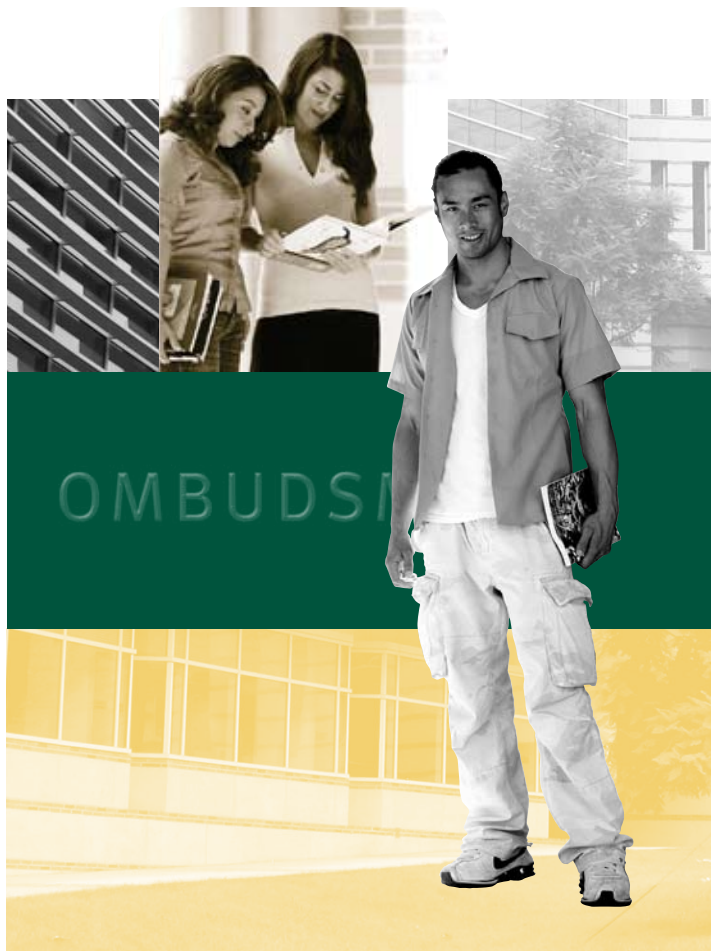


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Borrowers

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What is an Ombudsman?

An Ombudsman is a completely independent and impartial person who informally investigates reported complaints, researches inquiries and communicates findings in order to help achieve equitable solutions.

At EdFUND, we have a talented and experienced Ombudsman team working to assist all of EdFUND's customers and partners, including, but not limited to, student loan borrowers, schools, lenders and the U.S. Department of Education. The Ombudsman team endeavors to create a collaborative environment for case resolution that incorporates a system of checks and balances while maintaining high quality standards.

What does EdFUND's Ombudsman team do?

The Ombudsman team ensures that customers receive fair and equitable treatment. The Ombudsman will research, mediate and refer inquiries received from EdFUND's customers and partners. However, intervention by the Ombudsman does not replace normal appeal or review processes, but provides an additional means of conflict resolution that is informative, advisory and conciliatory. The Ombudsman adheres strictly to the standards set forth by the American Bar Association, the United States Ombudsman Association and the International Ombudsman Association.

Is the Ombudsman an advocate?

The Ombudsman advocates for fair practices; is impartial, neutral and independent, and does not advocate for any side in a conflict or issue. The Ombudsman team complements the formal appeal processes by facilitating better communication, identifying areas of improvement and monitoring to ensure they are effective, fair and efficient. Although the Ombudsman team is outside normal EdFUND management channels, they have access to all levels of the organization. If a significant number of problems seem to exist in a particular area, the Ombudsman may recommend changes to policy and procedure.

How could EdFUND's Ombudsman team help you?

INQUIRIES When you are not sure where to go or what options are available. When you are uncertain which policies, procedures or regulations apply in your situation.

COMPLAINTS When you feel a policy, procedure or regulation has been unfairly or erroneously applied to you or when you have a complaint about an office or a service of EdFUND.

QUESTIONS When you have a question about how a policy, procedure or regulation was applied to your loan(s). Or when you need clarification on how a loan was handled.

SOLUTIONS When you want to explore different solutions to your loan problems that were not identified during the normal course of business.

The Ombudsman team will:

- ▶ Listen
- ▶ Help analyze the problem
- ▶ Identify and explain relevant policies, procedures and problem-solving channels
- ▶ Provide answers to your questions or refer you to the right person
- ▶ Help define options
- ▶ Fact-find
- ▶ Recommend changes to policies and procedures, when appropriate

The Ombudsman team will NOT:

- ▶ Give legal advice
- ▶ Represent you in a formal grievance
- ▶ Advocate for any side in a conflict
- ▶ Investigate actions that do not involve EdFUND

Before contacting the Ombudsman team, you should:

- ▶ Determine if EdFUND is involved with the loan and issue, if possible
- ▶ Determine the issue(s) that you want assistance with
- ▶ Define what resolution you are seeking, if any
- ▶ If possible, contact the EdFUND office that is designated to handle your type of issue and try to resolve it there
- ▶ Chronicle any action you have already taken to resolve your issue
- ▶ Have any pertinent documents available that you wish to discuss: loan information, payment records, dates and names of prior conversations

To contact the Ombudsman team:

E-mail Ombuds@edfund.org or call toll free 877.2EdFUND (877.233.3863, ext. 8024) or visit our Web site, www.edfund.org.