

ARCHIVE H

MOHELA Return to Repayment Communications Playbook

V14 – 10/11/2023

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Introduction

- This plan is preliminary and will be refined as we receive more information and guidance from FSA. An understanding of FSA’s Playbook and key messages will be leveraged to ensure clear and consistent communications for our customers. Our supplemental communications are being planned to reinforce FSA’s outreach, with specific calls to action for borrowers to get to tools that MOHELA offers for borrowers to self-serve.
- Costs and resources may affect the timing and execution methods of outreach that is not required or funded by FSA.
- If MOHELA experiences an influx of servicing volume resulting from outreach to borrowers, it may impact our ability to send some or all communications that we anticipate are not required to send.
- MOHELA will be transitioning servicing systems during this time period, which may impact our communications plan.
- As MOHELA contact center representatives are available, we may leverage outbound dialing campaigns to get updated contact information for borrowers that will allow us to more effectively communicate with borrowers upon return to repayment.
- Items noted in gray have been completed.

Overarching Communications Approach

- FSA has provided a Communications Playbook for its plans to perform a variety of highly targeted and comprehensive communications. In coordination with the timing of FSA’s outreach to customers, MOHELA plans to perform required communications and will be creating additional outreach to customers we service to supplement what FSA is sending.
- MOHELA will use deflection messaging as provided in the FSA Playbook. Additional deflection messaging will be created based on inquiries and needs. Details are included in this Playbook, and these communications will be provided to FSA for review and approval.
- MOHELA plans to utilize the following communications channels:

Channel	Approach
Email	Campaigns are our number one way that communications will be sent for return to repayment. Approximately 95% of customers have a valid email address.
Outbound Dialing	When available, customer service representatives may make outbound calls to customers.
Direct Mail	In required printed communications to customers, we may incorporate messaging and enclosures to promote key return to repayment themes.
Social Media	Social media is not one of our top communication methods to reach customers, however we will be resharing FSA content with our customers who follow us.
Outbound Texting	We do not plan to use outbound texting due to regulatory constraints.

Outreach Volume

Campaign Month	Campaign Channel	Campaign Title	Estimated Volume	Actual Volume (once available)
July	Email	Update Contact Information	3M borrowers	3,711,096
August	Email	Role of a Servicer and Actions to Prepare for Repayment	6M borrowers	5,748,225
September-October	Email	Payment Reminders	6M	
September-October	Bills/Auto Debit letters	Payment Notifications (Callout to promote lower payment options)	6M	

Outreach related to ACH/Auto Debit

Title 1	Outreach to all borrowers based upon their ACH status (CR5881)
Audience 1	All borrowers who are on ACH, but by sign up status (CR5881)
Description 1	Outreach to encourage borrowers to reconfirm their auto-debit and, at the direction of FSA
Expected Date for Finalized Content	Previously provided
Start Date	Unenrollment can begin on August 22, 2023, using the previously approved communication that each servicer provided for FSA to review. MOHELA received approval for its communications and plans to unenroll borrowers between 8/22/2023 and 8/28/2023, as instructed by FSA. Unenrollment communications will be completed before a borrower receives their billing statement.
End Date	All communications completed except the unenrollment notification – Unenrollment for Cohort 1 began 8/28/2023
Method	As defined in CR 5881
Status	Completed

May 2023

Title 1	Paperless Promotion
Audience 1	Borrowers not on paperless
CTA	Log in to go paperless
Expected Date for Finalized Content	4/28/2023
Start Date	5/5/2023-5/16/2023

End Date	5/26/2023 6/12/2023
Method	Email
Success Metrics	Paperless enrollment by 6/9/2023 6/26/2023 Increased paperless enrollments by 92,674 borrowers
Status	Completed

Title 2	Paperless Promotion
Audience 2	Borrowers who call our DL or PSLF phone lines
Expected Date for Finalized Content	5/12/2023
Start Date	6/9/2023
End Date	To be determined
Method	IVR Messaging and Phone In Queue Messaging: Update to promote paperless
Status	Completed

Title 3	Paperless Promotion
Audience 3	Borrowers who log into mohela.com
Expected Date for Finalized Content	5/12/2023
Start Date	6/9/2023
End Date	To be determined
Method	Website Functionality: Increase the frequency for the paperless nags on the web to every 30 days
Status	Completed

June 2023

Title 1	Update Contact Information
Audience 1	Borrowers with a valid email but are missing any of the following contact types: <ul style="list-style-type: none"> • valid phone number, OR • valid address, OR • mobile consent Exclusions: In School Status, Borrowers with demographic updates after 1/1/2023
CTA	<ul style="list-style-type: none"> • Update contact information • Promote Paperless • Promote creating a web account on mohela.com • Promoting auto debit (for borrowers who are not enrolled) • Reviewing the borrower's monthly payment amount to make sure they are prepared for their October bill
Start Date	5/8/2023

End Date	7/3/2023
Method	Outbound Phone Calls
Status	Completed

Title 2	Actions to prepare
Audience 2	Borrowers who call our DL or PSLF phone lines or visit mohela.com
CTA	<ul style="list-style-type: none"> • Update contact info • Apply for Auto Debit • Apply for IDR
Expected Date for Finalized Content	5/12/2023
Start Date	June 2023
End Date	To be determined
Method	IVR Messaging and Phone In Queue Messaging/Web Messaging to promote easy access to items listed above
Status	Completed

Title 3	Return to Repayment Date Confirmation
Description 3	<p>MOHELA put the following banner on our website and IVR.</p> <p>Website/IVR: Congress recently passed a law preventing further extensions of the payment pause. Student loan interest will resume starting on September 1, 2023, and payments will be due starting in October.</p> <p>Borrowers will receive a billing statement from their loan servicer at least three weeks before their payment is due.</p>
Audience 3	All borrowers
Expected Date for Finalized Content	Already provided by FSA
Start Date	As directed by FSA
End Date	Servicers may continue as they see fit in concert with future deflection phases and their own deflection needs.
Method	Website Banner and IVR Updates
Status	Completed

July 2023

Title 1	Return to Repayment Resources are available
Audience	All borrowers on mohela.com
Draft for FSA Review	Proposed draft provided to FSA on July 11, 2023
Start Date	7/24
End Date	8/3
Method	Web banner

Status	Completed
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Title 2	Update Contact Information
Audience 2	<p>Borrowers with a valid email but are missing any of the following contact types:</p> <ul style="list-style-type: none"> • valid phone number, OR • valid address, OR • mobile consent <p>Exclusions: In School Status, Borrowers with demographic updates after 1/1/2023</p>
CTA	<ul style="list-style-type: none"> • Log in to review and update your contact information.
Expected Date for Finalized Content	Draft for FSA provided 7/13/2023 FSA approved 7/24/2023
Start Date	7/24/2023
End Date	8/3/2023
Method	Email
Success Metrics	Changes to personal demographics by 8/17/2023 Sent to 794,469 borrowers Open rate = 59.7%
Status	Completed

Title 3	MOHELA Call Center Deflection Messaging Phase 1
Description 3	Additional deflection messaging will be created by MOHELA based on inquiries and needs.
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	<p>Income-Driven Repayment Account Adjustment</p> <p>Update: If you received an email from Federal Student Aid regarding income-driven repayment (IDR) forgiveness and you would like to opt out of this forgiveness, please contact us by August 11, 2023. If you did not receive the email from Federal Student Aid, then you have not been identified for forgiveness at this time. Our customer service representatives do not have any further forgiveness information to provide at this time.</p> <p>In April 2022, the U.S. Department of Education announced several updates that will bring borrowers closer to forgiveness under income-driven repayment (IDR) plans. Based on the newly eligible months from the one-time account adjustment, borrowers who have reached 240 or 300 months (as</p>

	applicable) worth of payments for IDR forgiveness or 120 months of PSLF will begin to see their loans forgiven in spring 2023. The Department will continue to discharge loans as borrowers reach the months needed for forgiveness. All other borrowers will see their accounts update in 2024. For more information, please visit Mohela.com/IDRAccountAdjustment .
Start Date	July 14, 2023
End Date	To be determined
Method	Website
Status	Ongoing

Title 4	Return to Repayment: SAVE and On-Ramp
Description 4	Messaging about the new SAVE plan and on-ramp program
Audience	All non-default borrowers
Expected Date for Finalized Content	7/14/2023
Start Date	7/14/2023
End Date	To be determined
Method	IVR
Status	Completed

Title 5	Social Media Posts announcing SAVE
Description 5	Resharing FSA social media posts announcing SAVE
Audience	All non-default borrowers
Expected Date for Finalized Content	N/A
Start Date	7/14/2023
End Date	To be determined
Method	Social media
Status	Completed

COMMUNICATION PAUSE FOR NEW IDR FLOW LAUNCH

FSA instituted a communication pause related to IDR beginning at the end of the email send on July 24, 2023. As part of this pause FSA paused/stopped communications directing borrowers to the IDR flow on studentaid.gov. This communication pause ended on August 22, 2023. As part of this pause loan servicers were asked by FSA to pause/stop communications directing borrowers to the IDR flow on studentaid.gov.

August 2023

Title 1	Role of a Servicer and Actions to Prepare for Repayment
Audience 1	KM region borrowers who will have payments due between 10/1/2023-11/30/2023 Exclusions: In School Status, Deferments or forbearances will end dates on/after 12/1/2023
CTA	Additional reminder reinforcing the need for preparing borrowers for disclosures, billing statements, and to start making payments soon. Also encourage to sign up for auto-debit and for IDR (SAVE). Also promote paperless.
Expected Date for Finalized Content	8/25/2023
Start Date	08/25/2023
End Date	09/05/2023
Method	Email
Borrower Count	5,748,225
Success Metrics	Email clicks
Status	Completed

Title 2	MOHELA Call Center Deflection Messaging Phase 2 – General R2R
Description 2	Nag screen to promote IDR plans
Audience	All non-default borrowers
Expected Date for Finalized Content	8/24/2023
Deflection Messages	
Start Date	8/24/2023
End Date	TBD
Method	Web
Status	Completed

Title 3	MOHELA Call Center Deflection Messaging Phase 2 - SAVE
Description 3	MOHELA will post messaging to promote self-service and the use of resources such as StudentAid.gov to prepare.
Audience	All non-default borrowers
Expected Date for Finalized Content	TBD
Deflection Messages	
Start Date	8/29/2023
End Date	To be determined
Method	Website
Status	Completed

Title 4	General R2R Information
Description 4	MOHELA will post messaging to borrowers to promote self-service, and using resources such as StudentAid.gov to prepare.
Audience	All non-default borrowers
Expected Date for Finalized Content	08/28/23
Deflection Messages	To be determined
Start Date	8/31/23 tentative
End Date	Ongoing
Method	Social Media
Status	Completed

Title 5	Call Center Deflection Messaging Phase 2 – Auto Pay
Description 5	MOHELA messaging to advise borrowers auto pay can only be set up online.
Audience	All non-default borrowers
Expected Date for Finalized Content	Week of August 14 th
Deflection Messages	<p>Student loan interest will resume starting on Sept. 1, 2023, and payments will be due starting in October. We will send a billing statement at least three weeks before payment is due.</p> <p>If you are unsure if you can afford your student loan payments, we encourage you to visit Federal Student Aid's Loan Simulator. There you can find the repayment plan that is best for you, including an income-driven repayment plan. Once you complete the loan simulator you can immediately apply for IDR at StudentAid.gov/IDR.</p>
Start Date	08/18/2023
End Date	TBD
Method	Web
Status	Completed

Title 6	Call Center Deflection Messaging Phase 2
Description 6	MOHELA messaging to advise borrowers auto pay can only be set up online.
Audience	All non-default borrowers
Expected Date for Finalized Content	08/14/2023 (tentative)
Deflection Messages	Log in to Mohela.com to sign up for auto pay. Our customer service agents are unable to process requests over the phone at this time. Logging into your account also allows you to easily update your contact information, or change your current autopay setup. If you do not have

	an account set up yet, it is fast and easy. Visit Mohela.com and select Register at the top of the page.
Start Date	TBD
End Date	TBD
Method	IVR
Status	MOHELA drafting Cancelled this activity due to the timing of new messaging

Title 7	MOHELA Call Center Deflection Messaging Phase 2
Description 7	PSLF and TEPSLF Payment Pause message
Audience	All non-default borrowers
Expected Date for Finalized Content	08/22/2023
Start Date	08/23/2023
End Date	TBD
Method	IVR
Status	Implemented

Title 8	MOHELA Call Center Deflection Messaging Phase 2
Description 8	IDR D2D Web Banner
Audience	All non-default borrowers
Expected Date for Finalized Content	8/14/2023
Start Date	8/14/2023
End Date	TBD
Method	Web
Status	Implemented

Title 9	MOHELA Call Center Deflection Messaging Phase 2
Description 9	IDR account adjustment
Audience	All non-default borrowers
Expected Date for Finalized Content	08/11/2023
Start Date	08/15/2023
End Date	TBD
Method	Web
Status	Implemented

Title 10	MOHELA Call Center – R2R Outbound Call Campaign
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Description 10	Outbound call campaign
Audience	All non-default borrowers without a valid email address or mobile consent
Expected Date for Finalized Content	8/28/2023
Start Date	8/29/2023 (outbound calls will be performed, as staff is available)
End Date	TBD
Method	Outbound Calling
Status	FSA Approved

Title 11	MOHELA Call Center Deflection Messaging Phase 2
Description 11	PSLF and TEPSLF Payment Pause message
Audience	All non-default borrowers
Expected Date for Finalized Content	8/28/2023
Start Date	8/29/2023
End Date	TBD
Method	Web
Status	Implemented

Title 12	MOHELA Disclosure – Promotional Content
Description 12	Adding a designed promotion to the disclosure to promote IDR, Auto Debit, and online account creation and self-service
Audience	Non-default borrowers
Expected Date for Finalized Content	8/28/2023
Start Date	09/06/2023
End Date	n/a
Method	Letter
Status	Implemented

September 2023

System and CR-related communications:

Disclosures began going 8/28/2023 – 9/1/2023

Bills began on 9/8/2023 for payments due 10/1

Title 1	Payment Reminders
Audience 1	Automate for borrowers with payments due from 10/1 – 11/30 Send email to borrowers who have a payment greater than \$0 due in 7 calendar days

	KM region borrowers who will have payments due between 10/1/2023-11/30/2023 Exclusions: Borrowers with \$0 IDR payments
CTA	<ul style="list-style-type: none"> • How to Make a Payment • If you're on Auto Debit, your payment will be withdrawn
Expected Date for Finalized Content	9/21/2023
Start Date	10/18/2023 (tentative)
End Date	11/23/2023
Method	Email
Success Metrics	Email Opens
Status	Approved by FSA – Pending Implementation

Title 2	Payment Notifications
Audience 2	Borrowers receiving an installment bill
CTA	Add a callout on bills <ul style="list-style-type: none"> • How to Make a Payment • Options to have lower payments, if needed
Expected Date for Finalized Content	8/29/2023
Start Date	9/8/2023, call out box not updated 9/28/2023, new call out box in production
End Date	11/6/2023
Method	Letter
Status	Implemented

Title 3	Payment Notifications – auto debit
Audience 3	Borrowers receiving a monthly auto debit letter
CTA	<ul style="list-style-type: none"> • Add a Special content paragraph – options to have lower payments, if needed
Start Date	9/9/2023
End Date	11/6/2023
Method	Letter
Status	Implemented

Title 4	MOHELA Call Center Deflection Messaging Phase 3
Description 4	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers

Expected Date for Finalized Content	9/21/2023
Start Date	9/21/2023
End Date	9/28/2023
Method	IVR
Status	Implemented

Title 5	Call Center Deflection Messaging Phase 3
Description 5	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	9/21/2023
Start Date	9/25/2023
End Date	9/28/2023
Method	Website
Status	Implemented

Title 6	Call Center Deflection Messaging Phase 3
Description 6	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	9/21/2023
Start Date	9/25/2023
End Date	9/28/2023
Method	Social Media
Status	Implemented

October 2023

System and CR-related communications:

Bills continue for payments due

10-day delinquency letter to non-opt out borrowers begins 10/11

Resume required due diligence

Title 1	Delinquency Prevention
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Audience 1	Borrowers who never made a payment
CTA	Remind borrowers that they need to start making payments. Encourage them to seek help if they are unable to afford their first payment. Continue to encourage auto-debit and signing up for IDR (SAVE).
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	Email
Success Metrics	Email clicks
Status	Pending Cancelled due to timing constraints

Title 2	Call Center Deflection Messaging Phase 4
Description 2	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	N/A
Deflection Messages	Using Phase 4 messaging from FSA Playbook Version 23
Start Date	9/28/2023
End Date	To be determined
Method	IVR
Status	Completed

Title 3	Call Center Deflection Messaging Phase 4
Description 3	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	10/2/2023
Start Date	10/3/2023
End Date	To be determined
Method	Website
Status	Completed

Title 4	Call Center Deflection Messaging Phase 4
Description 4	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be

	used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	10/5/2023
Start Date	Posting one image each week for three weeks, starting the week of October 9 th .
End Date	To be determined
Method	Social Media
Status	Completed

Title 5	Auto Debit Re-Enrollment
Description 5	<ul style="list-style-type: none"> - Encourage borrowers to re-enroll in Auto Debit - Encourage borrowers to seek help if they are unable to afford their payments.
Audience	Borrowers removed from Auto Debit
Expected Date for Finalized Content	10/13/2023
Start Date	Week of Oct 16, 2023 (tentative)
End Date	TBD
Method	Letter
Status	Pending FSA Approval

November 2023

Title 1	Call Center Deflection Messaging Phase 5
Description 1	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	IVR
Status	Pending FSA Playbook updates to include Phase 5 messaging

Title 2	Call Center Deflection Messaging Phase 5
Description 2	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns

Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	Website
Status	Pending FSA Playbook updates to include Phase 5 messaging

Title 3	Call Center Deflection Messaging Phase 5
Description 3	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	Social Media
Status	Pending

December 2023

Title 1	Call Center Deflection Messaging Phase 6
Description 1	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	IVR
Status	Pending

Title 2	Call Center Deflection Messaging Phase 6
Description 2	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers

Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	Website
Status	Pending

Title 3	Call Center Deflection Messaging Phase 6
Description 3	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	*MOHELA will repost content shared by FSA to ensure consistent messaging.
Start Date	To be determined
End Date	To be determined
Method	Social Media
Status	Pending

January 2024

System and CR-related communications:

On-Ramp Program communication

Title 1	Delinquency Outreach
Audience 1	To be determined
CTA	Promote IDR/SAVE
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	To be determined
Success Metrics	To be determined
Status	Pending

Title 2	Call Center Deflection Messaging Phase 7
Description 2	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined

Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	IVR
Status	Pending

Title 3	Call Center Deflection Messaging Phase 7
Description 3	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA’s IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	Website
Status	Pending

Title 4	Call Center Deflection Messaging Phase 7
Description 4	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA’s IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	Social Media
Status	Pending

February 2024

System and CR-related communications:

On-Ramp Program communication

Title 1	IDR Self-Cert Push
Audience 1	To be determined
CTA	Promote IDR/SAVE
Expected Date for Finalized Content	To be determined
Start Date	To be determined

End Date	To be determined
Method	To be determined
Success Metrics	To be determined
Status	Pending

Title 2	Call Center Deflection Messaging Phase 8
Description 2	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA’s IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	IVR
Status	Pending

Title 3	Call Center Deflection Messaging Phase 8
Description 3	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA’s IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	Website
Status	Pending

Title 4	Call Center Deflection Messaging Phase 8
Description 4	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA’s IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	Social Media

Status	Pending
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March 2024

System and CR-related communications:

On-Ramp Program communication

Title 1	Delinquency Outreach
Description 1	To be determined
CTA	Promote IDR/SAVE
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	To be determined
Success Metrics	To be determined
Status	Pending

Title 2	Call Center Deflection Messaging Phase 9
Description 2	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	IVR
Status	Pending

Title 3	Call Center Deflection Messaging Phase 9
Description 3	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined

Method	Website
Status	Pending

Title 4	Call Center Deflection Messaging Phase 9
Description 4	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA’s IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	Social Media
Status	Pending

April 2024

System and CR-related communications:

On-Ramp Program communication

Title 1	Delinquency Outreach
Audience 1	To be determined
CTA	Promote IDR/SAVE
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	To be determined
Success Metrics	To be determined
Status	Pending

Title 2	Call Center Deflection Messaging Phase 10
Description 2	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA’s IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	IVR
Status	Pending

Title 3	Call Center Deflection Messaging Phase 10
Description 3	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	Website
Status	Pending

Title 4	Call Center Deflection Messaging Phase 10
Description 4	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	MOHELA will repost content shared by FSA to ensure consistent messaging.
Start Date	To be determined
End Date	To be determined
Method	Social Media
Status	Pending

May 2024

Title 1	Loan Re-Amortization Repayment Term Monitoring Process
Description 1	During the payment pause, servicers were instructed not to run their loan re-amortization repayment term monitoring process. MOHELA will resume their regular schedule for running that process.
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Start Date	March 1, 2024
End Date	N/A
Method	Servicing system
Status	Pending

June – October 2024

MOHELA will continue to refine the communications plan for this period as we get closer. It will include required communications for due diligence.

Change Log

Version	Change summary
V2	Added sections: Overarching Communications Approach and Outreach Volume July 2023: Added details on deflection messaging for IDR account adjustment on the website and IVR, added Title 7 for IVR return to repayment messaging.
V3	Added Communication Pause for New IDR Flow Launch section. Added Contents. Added phases to Call Center Deflection Messaging tables Added May 2024 section, re-amortization monitoring resumes Added “Status” field to each table Updated progress made
V4	Updated August send dates for email communications and added Phase 2 deflection dates to align with FSA Playbook v10. Updated progress made. Updated Call Deflection activities to identify if an FSA Playbook requirement or an additional activity by MOHELA
V5	Updated information in June deflection messaging, per Playbook v11. Updated completed activities Added new August activity
V6	Updated based on Playbooks v12-15 Updated completed activities Added activities in August and September
V7	Updated based on Playbooks v16-19 Updated August activity statuses Added August and September activities
V8	Updated August and September activities
V9	Updated based on Playbooks v20-21 Updated completed August activities and email numbers Updated September activities
V10	Updated September activities Updated based on Playbook v22
V11	Updated September activities
V12	Updated and closed out September activities Updated October activities
V13	September activities: one update, one closed October activities: two updates, three closed
V14	Updated September activity Closed out October activity Noted November activities