

**BUSINESS PROCESS OUTSOURCING** 

# Pennsylvania Higher Education Assistance Agency

## **Background**

The Pennsylvania Higher Education Assistance Agency (PHEAA) is a state government agency that administers loan guaranty, loan servicing, financial aid processing, and outreach for state-level and national higher education student financial aid programs.



In July 2021, it was announced that PHEAA would no longer provide servicing for federal student loans, effective December 14, 2021. At the time, PHEAA was also managing the U.S. Department of Education's Public Service Loan Forgiveness (PSLF) program, which allows borrowers working in public service to receive forgiveness on their remaining federal loan balances after making 120 qualifying monthly payments.

PHEAA began the process of migrating its federal loans and PSLF responsibilities to another federal student loan servicer, and as its responsibilities wound down, PHEAA began reducing the staff that serviced those loans.

In October 2021, the U.S. Department of Education announced a temporary expansion of the PSLF program's eligibility requirements, which resulted in an unexpected influx of hundreds of thousands of new applications that PHEAA was inadequately staffed to handle. PHEAA reached out to Nelnet to provide support.

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### What We Did

Nelnet assigned 120 full-time back-office associates to process PHEAA's PSLF applications. At the time, PHEAA was working through tens of thousands of applications that needed to be processed and reviewed to determine their eligibility for forgiveness. Nelnet's Quality Assurance associates randomly spot-checked applications to ensure proper processing. Nelnet also conducted an audit of PHEAA accounts that were being migrated to the servicer that was taking them over.



#### WHAT THE CLIENT SAYS

"The best thing about working with Nelnet was the partnership. Its management was great, its associates were excellent, and both new-hire and ongoing training went very well. They did a phenomenal job for us, not only with helping us meet our productivity goals but it was also dedicated to making sure that everything was done right and our customers' needs were met. They did a fantastic job and I have nothing but great things to say about Nelnet and what they did for us. On a scale of 1-10, I'd rate Nelnet a 10."

#### Mitchell Minaya

Manager, Vendor Relationships, Pennsylvania Higher Education Assistance Agency

#### Who We Are

With over 40 years of proven BPO expertise and experience, Nelnet provides best-in-class contact center and back-office processing solutions and results for our clients.

Our team is composed of 3,800+ associates nationwide, with three primary physical locations in Lincoln, Nebraska; Centennial, Colorado; and Madison Wisconsin, plus 10 more facilities across five states, as well as remote. We work with over 220 clients across a range of industries, from education, finance, and non-profits to government, healthcare, and professional services. We can adapt our services to fit any client's needs.

## Partner with Us

Learn more about how our trusted team and proven solutions can elevate your organization.



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