



ADDENDUM #1

DATE: April 1, 2025
TO: Prospective Proposers
RE: Addendum #1 to the Proposal Documents for a Student Loan Default Aversion Services RFP #25-06

NOTICE TO PROPOSERS:

This Addendum forms a part of the Request for Proposal. Acknowledge receipt of this Addendum in the space provided on the Proposal Form. Failure to do so may subject Proposer to disqualification.

QUESTION #1: Can TJC provide the number of borrowers in repayment and in default for the FY2023, FY2024, and FY2025 cohorts?

ANSWER:

Cohort	FY2023	FY2024	FY2025
Cohort size	2089	1929	901
Default Rate	0%	0%	0%
Delinquent Rate	34.9%	39.6%	40.3%



QUESTION #2: Can TJC provide the number of delinquent borrowers in the following delinquency periods for the most recent NSLDS School Portfolio Report?

ANSWER:

Delinquency Period	FY2023 Cohort	FY2024 Cohort	FY2025 Cohort
1-30	0	0	0
31-60	27	25	19
61-90	57	29	231
91-120	292	112	102
121-150	163	483	8
151-180	178	99	1
181-210	0	0	0
211-240	2	3	0
241-270	3	7	0
271-300	6	1	0
301-330	0	0	0
331-360	0	0	0
Over 360	0	4	2

QUESTION #3: For the proposal labeled “original,” do you require wet signatures on the forms (vendor information, vendor certification, CIQ, etc.)?

ANSWER: We request a “normal” signature using pen-in-hand, not an electronic signature.

QUESTION #4: Deferment and forbearance forms are typically processed by the servicer, sometimes electronically. Can you clarify what role the contractor would have? Is it limited to helping the borrower understand which deferment or forbearance may be best for their situation, and not actually processing the forms?

ANSWER: Yes.

QUESTION #5: The loan rehabilitation is a program for borrowers in default, to place their loan back into good standing by the guarantor or Department of Education. Can you clarify what role the contractor would have in this program?

ANSWER: The contractor would advise and facilitate the student contacting the guarantor or ED.

QUESTION #6: By “student loan receivables,” do you mean onboarded to our system for default aversion services?



ANSWER: Yes.

QUESTION #7: Can we get some clarification about “are they assigned electronically?” Are you asking about how we collect student loan borrower data?

ANSWER: Yes, we are asking how you collect student loan data.

QUESTION #8: Given the requirement to mail our response, we’re sending our proposal tomorrow (4/2). If any addenda is published thereafter, how can we acknowledge the addenda?

ANSWER: No, do not email any forms. All forms should be included in your sealed proposal and sent to the address provided in the RFP.

End
