



Lindsey Wilson University Reduces Cohort Default Risk with Proactive Delinquency Management

A New Chapter for Lindsey Wilson University

Lindsey Wilson College recently became Lindsey Wilson University, a name change that reflected years of growth across the campus. But even before that transition was formalized, change was already underway in the Financial Aid Office. Director Audrey Price and her team had begun proactively addressing student loan delinquency and default risk well ahead of the university rebrand. While the name change signaled broader institutional evolution, the work in Audrey's office was already setting a precedent: a commitment to meeting students where they are, with tools and support to help them stay on track.

"We're a small liberal arts school, but we're growing fast," Audrey explained. "With that growth came new responsibilities. We had to make sure our students didn't fall through the cracks, especially when it came to federal student loans."

As the federal loan repayment pause ended, Audrey and her team recognized the need to proactively manage student loan delinquency and reduce the risk of defaults. "At first, I wasn't focused on risk factor rates," she admitted. "But I knew we had to get ahead of it."

Finding the Right Fit

Audrey turned to a familiar partner, Amy Gerber from ScholarNet, who introduced her to Portfolio Navigator. “Amy’s always been a trusted resource,” Audrey said. “When I heard Portfolio Navigator was available at no cost to us as a ScholarNet customer, I thought, ‘Why reinvent the wheel if you already have a great product?’”

The Portfolio Navigator implementation was smooth even during one of the busiest times of the year. “Amy and her team were right there with us, even during the holidays,” Audrey recalled. “Once we got going, it was seamless.”

Portfolio Navigator allowed Audrey’s team to identify at-risk borrowers quickly and launch targeted outreach using pre-built templates for emails, letters, and calls. “It takes us less than an hour a month now,” she said. “We pull the reports, upload them, and the system does the rest.”

One of the most transformative aspects of the initiative was the emphasis on delinquency management. “We’re not just reacting to defaults, we’re preventing them,” Audrey emphasized. “We’re reaching students before they fall behind.”

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— Audrey Price, Director of Financial Aid

A Turning Point in Student Engagement

What began as a compliance-driven initiative quickly evolved into a meaningful dialogue between the financial aid office and the student body. As outreach efforts became more consistent and personalized, students who had once been unresponsive or even resistant began to lean in.

“Early on, students ignored us or were even a little rude,” Audrey recalled. “But once they understood the consequences like wage garnishment and credit score damage, they started reaching out. We began hearing, ‘Thank you for helping me. What do I do next?’ That shift was huge.”

The transformation wasn’t just about reducing risk, it was about building trust. By proactively reaching out with empathy and clarity, Audrey’s team helped students feel seen and supported during a time of financial uncertainty. The result was a cultural shift: students no longer viewed financial aid as a distant administrative function, but as a partner in their success.

Amy Gerber echoed the sentiment. “Audrey and her team were ahead of the curve,” she said. “When schools take ownership of delinquency management, students notice and respond.”

Data-Driven Communication and Institutional Buy-In

Portfolio Navigator's robust reporting features also helped Audrey communicate progress internally. "We generate monthly reports that show our risk factor trends and outreach effectiveness," she said. "It's helped leadership see the value of what we're doing."

This proactive approach also allowed the university to reallocate resources. "Because we weren't paying vendor fees, we hired a new staff member focused solely on delinquency prevention and eligibility," Audrey said. "That's been a game-changer."

Results That Speak Volumes

The impact for Lindsey Wilson University was immediate and measurable.

- **Risk Factor Rate Reduction:** Dropped from nearly 27% to just over 10% for the 2024 cohort; down to 8% for 2025.
- **Delinquency Management Prioritized:** Shifted from reactive to proactive outreach, helping students before they fall behind.
- **Time Efficiency:** Monthly borrower outreach now takes less than one hour, freeing staff for other priorities.
- **Student Engagement:** Marked improvement in borrower responsiveness and appreciation for support.
- **Budget Reallocation:** Eliminated vendor fees enabled hiring of a dedicated staff member for default prevention and eligibility.
- **Data-Driven Reporting:** Monthly reports provided clear insights for leadership and supported institutional compliance.
- **Seamless Implementation:** Quick onboarding with strong support from the ScholarNet team.

Redefining Success, One Student at a Time

For Lindsey Wilson University, the shift to proactive, data-driven delinquency management has delivered more than just improved metrics. It's created a culture of support and accountability that helps students stay on track during school and beyond.

"Portfolio Navigator has been a game-changer," Audrey said. "We're not just processing aid anymore, we're helping students succeed."



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