

**REQUEST FOR PROPOSAL FOR:**

DEFAULT PREVENTION SERVICES

**COMMUNITY COLLEGE SYSTEM OF NH**

**PURPOSE:**

The purpose of this REQUEST FOR PROPOSAL is to establish a contract for the Community College System of New Hampshire (CCSNH) for Default Prevention Services.

**VENDOR CERTIFICATIONS**

The vendor who is awarded the contract must be duly registered to conduct business in the State of New Hampshire.

**CONTRACT TERM:**

CCSNH intends to award a 3-year contract with a 2-year renewal option. The contract will include comprehensive prices for services explained on a year-by-year basis.

CCSNH shall have the right to terminate the contract at any time by giving the Contractor a thirty (30) day written notice.

**PAYMENT AND COMPENSATION:**

Payment terms: 100% due within 30 days after satisfactory completion of work invoiced, receipt of the invoice, approval, and acceptance by CCSNH. Partial payments are allowed.

**SCOPE OF SERVICES:**

Work within this request for proposal (RFP) shall include the following:

**Background**

The Community College System of New Hampshire, in its mission statement, explicitly dedicates itself to supporting educational access and success, contributing to the State's communities, and to its economic and social vitality. Its purpose is "to provide residents with affordable, accessible education and training that aligns with the needs of New Hampshire's businesses and communities, delivered through an innovative, efficient, and collaborative system of colleges."

CCSNH serves students across New Hampshire through seven separately accredited Colleges. Forty percent of them are "non-traditional" College-goers, age twenty-five or older, juggling education alongside employment and family responsibilities. Sixty-three percent of our students attend part-time.

**Goal**

CCSNH is seeking a third-party vendor to provide comprehensive proactive and reactive student loan default prevention and cohort management services for all seven of its institutions. Our primary goal with contracting out default prevention outreach services is to lower our cohort default rate. By the end of the contract term, CCSNH wishes to achieve an ideal CDR at or below 10 percent across all institutions.

### Official Cohort Default Rates

Listed below are CCSNH's official cohort default rate at each institution for fiscal years 2013, 2014 and 2015 are published on the Department of Education's NSLDS site:

[https://nsls.ed.gov/nsls/nsls\\_SA/defaultmanagement/cohortdata\\_3yr.cfm](https://nsls.ed.gov/nsls/nsls_SA/defaultmanagement/cohortdata_3yr.cfm)

OPE ID	School	Type	Control	PRGMS		FY2015	FY2014	FY2013
002583	GREAT BAY COMMUNITY COLLEGE 320 CORPORATE DRIVE PORTSMOUTH NH 03801-2807	Associate's Degree	Public	Both (FFEL/FDL)	Default Rate	9.3	9.8	12.4
					No. in Default	70	63	77
					No. in Repay	749	638	620
					Enrollment figures	3,265	3,121	2,969
					Percentage Calculation	22.9	20.4	20.8

OPE ID	School	Type	Control	PRGMS		FY2015	FY2014	FY2013
007555	LAKES REGION COMMUNITY COLLEGE 379 BELMONT ROAD LACONIA NH 03246-1326	Associate's Degree	Public	Both (FFEL/FDL)	Default Rate	14.2	15	12.6
					No. in Default	65	68	57
					No. in Repay	456	451	450
					Enrollment figures	2,257	2,276	2,321
					Percentage Calculation	20.2	19.8	19.3

OPE ID	School	Type	Control	PRGMS		FY2015	FY2014	FY2013
002582	MANCHESTER COMMUNITY COLLEGE 1066 FRONT STREET MANCHESTER NH 03102-8518	Associate's Degree	Public	Both (FFEL/FDL)	Default Rate	12	11	12
					No. in Default	199	163	178
					No. in Repay	1,658	1,471	1,482
					Enrollment figures	4,986	4,430	4,707
					Percentage Calculation	33.2	33.2	31.4

OPE ID	School	Type	Control	PRGMS		FY2015	FY2014	FY2013
009236	NASHUA COMMUNITY COLLEGE 505 AMHERST STREET NASHUA NH 03063-2052	Associate's Degree	Public	Both (FFEL/FDL)	Default Rate	12.9	14.4	12.4
					No. in Default	137	155	125
					No. in Repay	1,058	1,069	1,007
					Enrollment figures	3,361	3,398	3,416
					Percentage Calculation	31.4	31.4	29.4

OPE ID	School	Type	Control	PRGMS		FY2015	FY2014	FY2013
002581	NHTI - CONCORD'S COMMUNITY COLLEGE 31 COLLEGE DRIVE CONCORD NH 03301-7412	Associate's Degree	Public	Both (FFEL/FDL)	Default Rate	9	10.1	10.7
					No. in Default	147	170	174
					No. in Repay	1,623	1,672	1,626
					Enrollment figures	5,896	5,814	5,919
					Percentage Calculation	27.5	28.7	27.4

OPE ID	School	Type	Control	PRGMS		FY2015	FY2014	FY2013
007560	RIVER VALLEY COMMUNITY COLLEGE ONE COLLEGE PLACE CLAREMONT NH 03743-9707	Associate's Degree	Public	Both (FFEL/FDL)	Default Rate	13.4	13.9	13.3
					No. in Default	50	54	47
					No. in Repay	373	388	353
					Enrollment figures	1,761	1,820	1,765
					Percentage Calculation	21.1	21.3	20

OPE ID	School	Type	Control	PRGMS		FY2015	FY2014	FY2013
005291	WHITE MOUNTAINS COMMUNITY COLLEGE 2020 RIVERSIDE DRIVE BERLIN NH 03570-3799	Associate's Degree	Public	Both (FFEL/FDL)	Default Rate	14.4	15	13.3
					No. in Default	109	115	111
					No. in Repay	754	764	831
					Enrollment figures	1,473	1,372	1,541
					Percentage Calculation	51.1	55.6	53.9

**Required Services**

The scope of this request includes providing outreach to all active cohort years to lower/maintain the cohort default rate of all CCSNH institutions. CCSNH expects bidders to be able to provide a comprehensive approach to default prevention services that will include the following:

- Contacting and counseling delinquent borrowers from all active cohorts (including those in grace and formerly cured borrowers) to resolve their student loan delinquency, prevent default or counsel them on all available repayment options. Must tailor communications messaging and delivery in accordance with the individual circumstances of borrowers.
- Borrower outreach abilities must include emails, telephone calls and letters.
- Vendor will use skip tracing to ensure borrower contact information is accurate and up to date.
- Access to a secure, web-based, real-time software reporting platform that offers institutional users 24/7, on-demand ability to:
  - Track individual repayment status across all active cohorts;
  - Transparently track all borrower outreach activity.
- Run on-demand, customized reports that display actual and forecast results for institutional CDRs, delinquency rates and other key performance indicators. Monthly and quarterly consultation with (institution name), including customized reports that chart progress and forecast future institutional CDRs, delinquency rates and other key performance indicators.
- Online repayment information resources for borrowers.

**ADDITIONAL INFORMATION:**

CCSNH reserves the right to make a written request for additional information from a bidder to assist in understanding or clarifying a Bid Proposal. The responses are to be provided in writing.

All local, state and federal regulations are to be followed. Any fines assessed to CCSNH or Community College due to the lack of these regulations being followed will be the responsibility of the successful bidder.

The Contractor who is awarded the contract will need to complete a Form Contract for Services (sample available upon request) and provide the required Corporate Resolution (corporations/LLC) or Partnership Certificate of Authority or Sole Proprietor Certification of Authority, whichever applies, to show the

individual signing the contract is authorized to do so. The Contractor will also need to supply a current Certificate of Good Standing from the Secretary of State.

After the Award of Bid, the Contractor shall submit a list of all employees, all subcontractor's employees, and other related personnel who will be physically required to work at Community College, providing the following information for each person:

Name  
Employer's Company Name

CCSNH reserves the right to request a criminal background check on any employee of Contractor. CCSNH also in its discretion may decide that anyone with a criminal history, other than traffic violations that have not been annulled, will not be allowed to work at the project site.

**COMPLIANCE BY CONTRACTOR WITH LAWS AND REGULATIONS - EQUAL EMPLOYMENT OPPORTUNITY.**

In connection with the performance of the Services, the Contractor shall comply with all statutes, laws, regulations, and orders of federal, state, county or municipal authorities which impose any obligation or duty upon the Contractor, including, but not limited to, civil rights and equal opportunity laws. In addition, the Contractor shall comply with all applicable copyright laws. During the term of any contract, the Contractor shall not discriminate against employees or applicants for employment because of race, color, religion, creed, age, sex, handicap, sexual orientation, or national origin and will take affirmative action to prevent such discrimination. If the contract is funded in any part by monies of the United States, the Contractor shall comply with all the provisions of Executive Order No. 11246 ("Equal Employment Opportunity"), as supplemented by the regulations of the United States Department of Labor (41C.F.R. Part 60), and with any rules, regulations and guidelines as the State of New Hampshire or the United States shall issue to implement these regulations. The Contractor further agrees to permit the State or United States access to any of the Contractor's books, records and accounts for the purpose of ascertaining compliance with all rules, regulations and orders, and the covenants, terms and conditions of a proposed contract.

**INSURANCE:**

Insurance will be more fully addressed at the time a Form Contract for Services is submitted after the bidding process. The Contractor awarded the contract will need to furnish an insurance certificate which includes the following:

The Contractor shall, at its sole expense, obtain and maintain in force, and shall require any subcontractor or assignee to obtain and maintain in force, both for the benefit of CCSNH, the following insurance: Comprehensive general liability insurance against all claims of bodily injury, death or property damage, in amounts of not less than \$1,000,000 per occurrence and \$2,000,000 aggregate.

This insurance is in addition to the workers' compensation insurance requirements outlined above in this document.

The policies shall be the standard form employed in the State of New Hampshire, issued by underwriters acceptable to the CCSNH, and authorized to do business in the State of New Hampshire.

The certificates shall contain a clause prohibiting cancellations or modifications of the policy earlier than 10 days after written notice thereof has been received by CCSNH.

The certificates are required to name Community College System of New Hampshire as additional insureds.

**ADDENDUM:**

In the event it becomes necessary to add to or revise any part of this RFP prior to the scheduled submittal date, CCSNH will fax addenda to all who have already submitted bids and post any changes to its website [www.ccsnh.edu/open-bids](http://www.ccsnh.edu/open-bids). Before your submission, always check for any addenda or other materials that may have been issued which would affect the RFP by checking this website.

Any change, correction or deviation to this RFP must be addressed in a written addendum. Verbal changes will not be allowed

**SUBMISSION OF RFP RESPONSE:**

Bids are due on April 30, 2019 at 4:00 pm. If any Addenda to the RFP are issued, please acknowledge in your bid. **Your response must include the following: a description of your organization's background and experience with similar projects, your organization's approach to this project, and the total cost of implementing your proposal. All the materials requested in this RFP document.** Bids should be emailed to Shannon Carroll at [scarroll@ccsnh.edu](mailto:scarroll@ccsnh.edu), with option to mail to 26 College Drive, Concord, NH 03301 (email preferred). Organizations providing their bid via mail must include a copy of their bid on a flash drive. CCSNH is not responsible for proposals not received due to equipment failure, mail delays, etc. If you want to ensure your proposal was received, please verify by calling Shannon Carroll at 603-230-3592.

**AWARD:** as applicable:

The contract may be awarded to the lowest bidder who meets the criteria listed in the specifications.

<b><u>Evaluation Areas</u></b>	<b><u>Scoring Weight</u></b>
Background & Experience With Similar Projects	25%
Project Approach	40%
Cost Proposal	35%

Finalists will be selected by committee and will be invited to conduct a presentation.

CCSNH reserves the right to accept or reject any or all of the proposals.

CCSNH reserves the right to waive any and all informalities in its best interest.

**BID RESULTS:**

Bid results may be viewed when available, once the award has been made, on our web site only at: [www.ccsnh.edu/closed-bids](http://www.ccsnh.edu/closed-bids)

For Vendors wishing to attend the bid opening: **Only the names of the Vendors submitting responses will be made public.**



**EXHIBIT A**

**PROJECT: Default Prevention Services**

**Community College System of NH**

**BID FORM**

Company Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Fax Number: \_\_\_\_\_

**I. Vendor Background & Experience Information**

1. Provide your organization's mission and focus concerning student loan default prevention.
  - a. Are your default prevention efforts a for-profit enterprise or do they support a nonprofit cause?
2. Provide an overview of your organization's background, including:
  - a. Years of experience supporting student loan repayment success.
  - b. Breakdown of number, type and size of current school customer base.
  - c. Financial stability of your organization (provide audited financial statements, etc. if required).
3. Provide specific examples of how you have reduced the CDR of public higher education institutions/ community colleges with which you have worked for at least twelve months. Include examples of:
  - a. Your history of providing successful borrower counseling sessions.
  - b. Grace counseling.
  - c. How you handle borrower recidivism (those that relapse into delinquency outside of the CDR window threshold).
  - d. Your history of overall CDR reduction.
4. Provide general statistics detailing the success of your efforts in bringing delinquent borrowers back into good repayment standing for the last two years.

**II. Project Approach**

**1. Debt Management Focus, Tools & Solutions**

- A. Is your default prevention solution patented?
- B. What type(s) of tools and solutions do you provide for default prevention services?
- C. For how many school customers do you currently provide default prevention services via your software/system?
- D. What processes do you have in place to ensure quality control and continuous improvement?
- E. Do your default prevention software, services and products engage every active cohort?
- F. Do your default prevention software, services and products store all servicer cohort data in one secure, convenient location?
- G. If you cure a borrower from delinquency, and the borrower again becomes delinquent during his/her cohort reporting period, do you assess an additional charge for subsequent outreach and curing?
- H. Is your default prevention system positioned to measure student loan repayment rates in the future?

## **2. Borrower Outreach**

- A. Do you vary messaging content and delivery in accordance to the individual circumstances of borrowers?
- B. Do you target borrower outreach in accordance to loan status?
- C. How do you use predictive analytics to guide and customize borrower communication?
- D. Describe your company's approach to using various repayment plans, deferment and forbearance. How do you determine which approach to use with each borrower?
- E. Do you employ a joint approach with institutional customers to help them determine the best strategies for reaching out to targeted borrowers?
- F. Do you initiate and conduct three-way calls with all borrowers you contact and their loan servicers? If no, how do you connect borrowers with their loan servicers?
- G. Please provide examples of call scripts, emails and letters sent to delinquent borrowers.
- H. Can you co-brand emails and letters to borrowers?
- I. What type of online resources do you make available to borrowers?
- J. Explain your skip tracing capabilities.

## **3. Measurement and Reporting**

- A. Does your system/software provide quarterly or monthly forecasts of current CDRs and next year's CDR information?
- B. Does your default prevention solution export borrower, loan and communication data?
- C. Do you offer real-time reporting that provides transparency for tracking all borrower outreach activities?
- D. Do you provide reporting about the effectiveness of your borrower outreach?
- E. What kind of on-demand and customized reporting are available to customers? (Provide samples of key, regular reports available to institutions.)
- F. Does your solution allow a straightforward way to compare the institution's default rate and trends against national, state and local peers?
- G. Does your solution use analysis of past borrower repayment behaviors to model future risks and opportunities?
- H. Do you project best- and worst-case delinquency and default rates, resolutions and cures?
- I. Do you record and/or monitor calls with borrowers?
- J. Explain how you measure and report on the effectiveness of your default prevention efforts.

## **4. Data Exchanges**

- A. How do you communicate with Title IV loan servicers and the National Student Loan Data System (NSLDS), how often, and what is your process for collecting and aggregating student loan data from these and other servicers?
- B. How frequently do you refresh data loads and how do you cleanse and ensure accuracy of the data?



**5. Security, Data Protection & Compliance**

- A. What is your privacy policy regarding the sale of, or sharing of, borrower information with third parties (Gramm-Leach-Bliley Act)? Do you use encryption for data exchanges?
- B. Describe your adherence to FERPA, fraud mitigation and the Telephone Consumer Protection Act (TCPA).
- C. How do you protect customer information (Personally Identifiable Information (PII)) via data protection measures?

**6. Borrower Support**

- A. Explain call center staff experience and training programs available to support the services outlined in the scope of work.
- B. What are your operating hours during which you normally would provide outreach to borrowers?
- C. What are the ways in which a borrower can contact you and during which hours? How is that information communicated to borrowers?
- D. What quality control measures do you employ?

**7. Institutional Support**

- A. Please provide a typical, sample timeline for the implementation process with your new institutional customers.
- B. Describe the project team that will be supporting (institution name).
- C. How often will you meet with us to discuss performance and any adjustments to borrower outreach strategy?

**III. Cost**

*All labor to complete the project:* \$ \_\_\_\_\_

*All materials and equipment to complete the project:* \$ \_\_\_\_\_

***Project Total*** \$ \_\_\_\_\_

*Signature:* \_\_\_\_\_

*Printed Name:* \_\_\_\_\_

*Date:* \_\_\_\_\_

*Acknowledging Inclusion of Addendum:*

*Signature:* \_\_\_\_\_

*Printed Name:* \_\_\_\_\_

*Date:* \_\_\_\_\_

***This bid must be signed by a person authorized to legally bind the bidder.***