



REQUEST FOR PROPOSALS

FOR

**Delinquent Student Account Collection Services**

At

The Community College System of New Hampshire

RFP #CHA23-02

Date of Issue: November 1, 2022

Proposals must be received no later than  
4:00 PM on December 2, 2022

All questions related to the RFP should be submitted via e-mail to:

Sean Fitzpatrick, System Office Procurement at [sfitzpatrick@ccsnh.edu](mailto:sfitzpatrick@ccsnh.edu)

The full content of this Request for Proposals, Attachments, Appendices, Response to Questions and all Addenda via CCSNH website located at:

<https://www.ccsnh.edu/about-ccsnh/bidding-rfp/>

The RFP contains specific protocols relating to discussion and other communications regarding this RFP. Any violations of these provisions may result in immediate disqualification of a firm's submission.

Prospective firms are encouraged to promptly notify CCSNH of any apparent inconsistencies, problems, or ambiguities in the RFP.

**PURPOSE:**

The purpose of this REQUEST FOR PROPOSAL is to establish a contract for the Community College System of NH (CCSNH) for delinquent student account collection services.

**CONTRACTOR CERTIFICATIONS**

The contractor or contractors who are awarded must be duly registered to conduct business in the State of New Hampshire.

**CONTRACT TERM:**

The term of any resulting contract shall end on or before June 30, 2026. The CCSNH shall have the right to terminate the contract at any time by giving the Contractor(s) a thirty (30) day written notice. Contract may be extended up to an additional two years upon mutual agreement between the Contractor(s) and CCSNH.

**SCOPE:**

**OVERVIEW**

The delinquent accounts that are the subject of this RFP are due from individuals located primarily in the State of New Hampshire and, in some instances, throughout the United States. The delinquent debtors are primarily non-paying students or former student recipients of federally funded loan programs, tuition, fees, or other debt sources. CCSNH does not place accounts directly with collection agencies. Respondents must have the capacity to interface electronically with the Heartland Campus Solutions (ECSI) SAL and Recovery Select systems for collection account placements and payment processing.

**BACKGROUND INFORMATION**

The CCSNH is comprised of seven colleges, White Mountains Community College, River Valley Community College, Lakes Region Community College, Great Bay Community College, Nashua Community College, Manchester Community College and NHTI – Concord’s Community College. The colleges are administered as a multicampus system with a central System Office and have local academic autonomy, specialization, and programming responsive to community needs and interests. The colleges, strategically located throughout the state, are dedicated to providing the highest possible technical, academic and professional preparation to all citizens of NH. The colleges offer associate degree, certificate, diploma, and credit and non-credit courses. Programs of study include health, business, liberal arts and engineering technology. Each college is actively involved in business and industry training programs.

**OBJECTIVE**

It is the objective of the CCSNH to receive quality collection performance and service allowing for a reduction in its bad debt balance. It is further the objective of the CCSNH to associate itself with an organization whose key management is highly sensitive to, and knowledgeable of, the service needs of the CCSNH and can demonstrate a high level of experience within the educational debt collection industry.

## **PLACEMENTS**

CCSNH does not guarantee placements under this contract. The approximate, expected volumes available to one or more contractors based on current placements are as follows:

Number of Accounts Placed at Agencies: 964  
Total Principal Value: \$1,587,252.00

These figures are approximations; actual volumes may be greater or lower than stated.

## **RATES**

The Respondent must clearly itemize their rates and fees for 1<sup>st</sup> placements, 2<sup>nd</sup> placements, 3<sup>rd</sup> placements, 4<sup>th</sup> placements and legal placements. Rates will be a factor in the proposal review/award process. The Respondent should indicate the portions of the proposal that may be negotiable.

## **REQUIREMENTS**

The Respondent must show, through its proposal, extensive knowledge of student account debt collections, New Hampshire student debt collections, as well as Department of Education regulations as related to federally funded student loans, including, but not limited to, collection costs procedures, due diligence requirements, litigation requirements, payment application requirements, Fair Debt collection practices - including Reg F compliance, and current legal requirements of the State of New Hampshire and all states where CCSNH debtors reside.

## **ELEMENTS TO INCLUDE IN RESPONSE**

### **A. Company Overview**

1. How long has your company been in business?
2. Provide a history of your company, key members of management/collection team, and include experience with educational debt collection.
3. In what geographic areas do you collect?
4. Where is your nearest physical location to the CCSNH and where would the account representative be located?
5. Provide a statement of your company's background and experience in providing collection services to educational institutions. Be specific about relevant experience with collection activities in NH.
6. Provide a list of three educational institutions that your company has provided services to over the last five years. Include the institution's name, address, contact person, reference telephone number, nature of services provided and the dates of engagement.

### **B. Work Plan and Staffing**

1. How many collectors do you currently employ?
2. Describe training and monitoring of your collectors?
3. Specify your office/collection hours.
4. Do you have a toll-free number for customers to call?
5. Do you provide customers with on-line access to their accounts?

6. Do you provide clients with on-line access to view and update customer accounts?
7. Will CCSNH be assigned a dedicated representative?
8. What back-up resources are available when the main contact is unavailable?
9. Describe the normal method used to collect accounts, including specific work standards based on balance ranges, and include the number of both written and telephone collection attempts.
10. Describe skip tracing procedures, including dollar thresholds for different levels of efforts.
11. Describe the procedures for accounts that will be pursued through legal action and any parameters for the accounts such as minimum balance for suit.
12. Describe your policy or procedure for handling customer complaints.
13. What is the average turn-around time for responses?
14. Provide samples of forms/correspondence used for collection.

#### C. Reporting and Processing and Compliance

1. Provide the frequency of collection status reports.
2. In what format are reports provided?
3. Is online information/reporting provided?
4. Do you have electronic file transfer capabilities with ECSI or any other higher education delinquent account servicers?
5. Are you able to provide monthly payment remittances to ECSI?
6. What is the process for cancelling an account submitted for collections?
7. What payment options are provided to customers?
8. What processes do you have in place to meet statute of limitations compliance for each state where borrowers may reside?
9. What processes do you have in place to meet Regulation F compliance requirements?

#### D. General Collection process

1. How will your company successfully achieve reasonable targets while balancing the CCSNH's mission of maintaining good public relations with the communities served by its colleges.
2. Specify the thresholds at which various levels of follow-up occur.
3. What do you consider a small balance account?

#### E. IT Requirements

1. Has your company successfully established an electronic interface with ECSI's SAL and Recovery Select platforms?
2. Are you able to establish separate instances for the 7 CCSNH colleges for file transfers. CCSNH is configured in the ECSI Recovery Select system as 7 separate accounts.
3. Do you provide a method for securely transferring and receiving PII?
4. Provide IT requirements needed to send and receive account information electronically.
5. Provide an overview of security processes to ensure the protection of any confidential information.

## **ADDITIONAL INFORMATION**

It is the intent of CCSNH to award contracts to multiple respondents to this Request for Proposals.

CCSNH reserves the right to make a written request for additional information from a respondent 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 due to the lack of these regulations being followed will be the responsibility of the successful respondent(s).

Selected Contractors will need to complete a CCSNH Contract for Services (Exhibit A) 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 NH Secretary of State.

## **SCORING**

All bids will be evaluated with a weighted system. The System reserves the right to arbitrarily analyze these areas and award points, as it deems appropriate based on the information contained in the proposal. The awarding of these points will be based on the System's perception.

40 points maximum

Experience of the bidder's key manager(s) in handling student loans similar to those of the CCSNH as well as knowledge of the Education Debt Industry and experience with the Federal Department of Education rules and regulations and the State of New Hampshire collection laws.

20 points maximum

The ability of the bidder to clearly demonstrate an acceptable performance plan including performance forecasts that are determined by the System to be reasonable and appropriate. The performance plan may include, as support of their forecast, previous histories and performance records.

20 points maximum

The ability of the bidder to clearly demonstrate in detail the level of service the bidder is prepared to make to achieve not only the performance plan, but to achieve ease of interaction and interfacing with the System. Also, the ability of the bidder to detail management's experience in the servicing of clients and their ability to design and provide related services.

10 points maximum

The ability of the bidder to clearly show remittance procedures, data and communications systems, and other related information exchange activities that, in the view of the System, will allow for an efficient relationship and accurate processing of files, payments, and other activities.

5 points maximum

References.

5 points maximum

Rates for services offered.

### **INSURANCE**

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

The Contractor shall, at its sole expense, obtain and maintain in force, for 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.

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 the CSNH.

The certificates are required to name CCSNH as additional insured.

### **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 <https://www.ccsnh.edu/about-ccsnh/bidding-rfp/>. 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 AND TIMELINE**

Questions are due by November 15, 2022. All questions will be held and posted as an addendum by November 22, 2022 on the CCSNH website <https://www.ccsnh.edu/about-ccsnh/bidding-rfp/>.

Final bids must be submitted to [sfitzpatrick@ccsnh.edu](mailto:sfitzpatrick@ccsnh.edu) by 4:00 PM on December 2, 2022. Late bids may be considered non-responsive and not accepted.

**AWARD:** as applicable:

Multiple contracts may be awarded based on overall score as determined by the selection committee.

The Community College reserves the right to accept or reject any or all of the proposals.

The Community College reserves the right to waive any and all informalities in its best interest.

Estimated Timeline:

November 1, 2022 – RFP is Posted

November 15, 2022 – Questions Due

November 22, 2022 – Q&A Posted to CCSNH Website

December 2, 2022 – Responses are Due by 4:00 pm

December 5, 2022 – January 6, 2023 – Response Reviewed Period

January 20, 2022 – Award Notifications Issued by CCSNH

January 23, 2022 – February 28, 2022 – Contracts finalized

**BID RESULTS:**

Bid results may be viewed when available, once the award has been made, on our web site only at: <https://www.ccsnh.edu/about-ccsnh/bidding-rfp/>

There will be no public bid opening. **Only the names of the Contractors submitting responses will be made public.**