Learn About Cohort Catalyst™

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Introduction
As part of the Attigo™ suite of solutions, Cohort Catalyst™ can be used independently, or in concert with other Attigo tools, to
drive student success to new heights.

What Is Cohort Catalyst?
Cohort Catalyst is a comprehensive student loan repayment support solution you can use to help keep your students on the
road to repayment success. It uses best-in-class technology to help you identify which of your students need help, when they
need it, and how to provide it.

How Do I Access It?
It's easy to access Cohort Catalyst. After you log into your Great Lakes website account on the Financial Aid Professionals
portal, just select Tools > Cohort Catalyst.

Figure 1. Example of the Tools menu, identifying the Cohort Catalyst menu item
How Can I Use It?

You can use Cohort Catalyst to easily:

- View a summary of your loan portfolio to identify which of your students need help.
- View your available outreach campaigns, which Great Lakes representatives use to create targeted outreach communications.
- View billing information.

How Can I Print a Copy of My Dashboard?

You can easily print a copy of your dashboard to share with others on your campus. Just click **Print Your Servicing Snapshot** in the Federal Loan Servicing Snapshot section on the homepage to view a print preview of your dashboard, which includes your school’s name and the document’s print date. Then, use your browser’s print feature to print it.

**Note:** When you print your dashboard, the print preview shows all sections expanded, regardless of whether the section is expanded on the dashboard at the time you choose to print it.

How Can I Quickly View Summary Information?

View the following essential information in the Summary Data section on the Cohort Catalyst homepage.

<table>
<thead>
<tr>
<th>Table</th>
<th>What Information Displays and How Can I Use It?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Portfolio Summary</td>
<td>General summary information displays, including the total number of student loan borrowers, total number of loans, and total loan amount, to help you easily understand your complete loan portfolio.</td>
</tr>
<tr>
<td>Cure/Outreach Begin Summary</td>
<td>Displays the following.</td>
</tr>
<tr>
<td></td>
<td>- Total cures Great Lakes has worked for the current month, and the annual aggregate cures Great Lakes has worked as of the previous month</td>
</tr>
<tr>
<td></td>
<td>- Total number of times Great Lakes has begun outreach for the current month, and the annual aggregate number of times Great Lakes has begun outreach as of the previous month</td>
</tr>
<tr>
<td></td>
<td>If you have the appropriate access rights, you can click the corresponding values for each item to view additional details, including the school ID, student’s name and SSN, outreach type, outreach begin/cure date, and billed date.</td>
</tr>
</tbody>
</table>
Learn About Cohort Catalyst

<table>
<thead>
<tr>
<th>Table</th>
<th>What Information Displays and How Can I Use It?</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Servicer Cohort Summary</td>
<td>A cohort summary displays for the 4 most recent cohort years, including the total number of student loan borrowers who are in default, have entered repayment, and are more than 270 days delinquent. In addition, this table shows the following information for your school.</td>
</tr>
<tr>
<td></td>
<td>• <strong>Estimated Cohort Default Rate (CDR):</strong> The CDR that displays is calculated by dividing the number of borrowers who defaulted by the number of borrowers who entered repayment for the specified cohort year. The CDR is calculated using your school’s data, as if the cohort year ended at the time the data was provided. As a result, this rate will be lower earlier in the cohort year and may continue to grow if more borrowers default on their loans. The closer you get to the end of the cohort year, the more accurate the CDR that displays.</td>
</tr>
<tr>
<td></td>
<td>• <strong>Estimated Risk Factor Rate:</strong> This rate is your estimated CDR, which includes those borrowers who have already defaulted in a specific cohort year as well as those borrowers who are at least 31 days past due and may default before the end of that cohort year. The rate is calculated using your most recently loaded data.</td>
</tr>
<tr>
<td></td>
<td>You can use this data to help you decide whether or not to take further action for a specific group of student loan borrowers who may affect your future CDRs, before they’re calculated by the U.S. Department of Education.</td>
</tr>
<tr>
<td></td>
<td><strong>Tip:</strong> For more information about CDRs, including how they’re calculated and when your school receives data, click <a href="#">Learn About 3-Year CDRs</a>. This document is also available on Support Central.</td>
</tr>
</tbody>
</table>

| Borrower Status Summary                   | Displays a breakdown of your student loan borrowers by status, along with an interactive chart. You can select a value from the **Cohort Year** drop-down list to view this data for all cohort years or for a specific cohort year. You can use this data to help you clearly understand your portfolio breakdown by cohort year and easily understand your largest borrower segments. |

![Figure 3. Example of the Summary Data section](#)
How Are Targeted Outreach Communications Created and Sent?

Great Lakes representatives use Cohort Catalyst to create and send correspondence on your behalf to reach out to targeted groups of students who need additional support and guidance.

Three different outreach campaigns are available; each outreach campaign contains one or more Action Tracks that target a specific student group.

Note: You can click Go to the Launch Pad on the Cohort Catalyst homepage to open the Launch Pad page. On this page, you can view your available outreach campaigns, as well as the last time correspondence was sent using each Action Track. However, you do not need to complete the flows to create and send correspondence. Instead, your Great Lakes representative can work with you to create and send correspondence on your schools’ behalf.

If your school is a master school, outreach communications created using a particular Action Track are sent to all of your branch schools with that Action Track enabled. If a branch school doesn’t have the Action Track enabled, outreach correspondence is not sent. Action Tracks are enabled by selecting the appropriate checkbox(es) in the Campaign Settings section on the Cohort Catalyst Settings page. Refer to Configure Cohort Catalyst Settings for more information.

<table>
<thead>
<tr>
<th>Outreach Campaign</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Help Student Borrowers in Default</td>
<td>This campaign targets students with defaulted loans, who might not know about the available alternatives to get them on the road to success. Your Great Lakes representative can use the Defaulted Borrower Track to create correspondence encouraging these students to enter a rehabilitation agreement to remove them from default, which positively impacts your CDR.</td>
</tr>
</tbody>
</table>
| Help Borrowers in Repayment | This campaign targets students struggling to repay their student loans, who might not know that their loan servicer can help them find a repayment option that works for them. Your Great Lakes representative can use the Help Borrowers in Repayment Track to create correspondence that outlines the steps students in different stages of delinquency can take to bring their accounts up to date. For each stage, correspondence can be sent to:  
  - All students, or only new students since the date of the last outreach.  
  - All students in the current cohort years, or all students in the current cohort years that have the possibility of defaulting before the end of the cohort year (i.e., students whose loans will be 360 days delinquent or more on 09/30 of the cohort year). |
| Help Borrowers Prepare for Repayment | This campaign targets students who are scheduled to start repayment and need to know their available options and who their servicer is. Your Great Lakes representative can use the following Action Tracks to create correspondence.  
  - **Borrowers Ending Grace Track**: Targets students within 60 days of exiting their grace period.  
  - **Borrowers Ending Forbearance or Deferment Track**: Targets students within 60 days of the end of their deferment or forbearance.  
For each group, correspondence can be sent to all students, or only new students since the date of the last outreach. |

How Do I View Billing Information?

You can view billing information, including billing type and fees, on the Cohort Catalyst Billing Configuration page. To access this page, just select Product Menu > Billing Configuration.

Note: Great Lakes representatives populate the values on this page. While you can access the fields on this page, you cannot save any changes (i.e., the Save button is disabled). Contact your Great Lakes representative if you have questions about your billing information.
How Do I Configure Cohort Catalyst?

You can easily provide your general account information (e.g., contact and branding information), as well as Cohort Catalyst-specific settings (e.g., preferred outreach methods for different outreach campaigns), in Cohort Catalyst. Refer to Configure Cohort Catalyst Settings, available on Support Central, for more information.

How Can I Keep Track of Which Students Have Been Contacted?

The Cohort Catalyst Correspondence Tracking report displays information about students you’ve contacted, including the:

- ID of the school the student attends (i.e., column A).
- Student’s SSN, name, and email address (i.e., columns B-D and column F).
- Date the email was sent (i.e., column E).
- Action Track used to initiate correspondence, along with the delinquency date range (i.e., column G).
- Student’s student loan servicer (i.e., column H).

You can use this report for compliance and audit purposes.
How Can I Run the Cohort Catalyst Correspondence Tracking Report?

The Cohort Catalyst Correspondence Tracking report is available in the Attigo - Student Success Solutions grouping on the Report Management page in your Report Inbox.

![Image of Attigo - Student Success Solutions section on the Report Management page, identifying the report](image)

After correspondence has been sent to your students, you can create this report in two ways.

<table>
<thead>
<tr>
<th>Creation Option</th>
<th>What Customization Options Are Available?</th>
</tr>
</thead>
<tbody>
<tr>
<td>On Demand</td>
<td>You can:</td>
</tr>
<tr>
<td></td>
<td>• Customize the report name, if you want.</td>
</tr>
<tr>
<td></td>
<td>• Specify the date range you want to include data for.</td>
</tr>
<tr>
<td>Via Subscription</td>
<td>You can:</td>
</tr>
<tr>
<td></td>
<td>• Customize the report name, if you want.</td>
</tr>
<tr>
<td></td>
<td>• Choose the day(s) of the week you want the report delivered to your Report Inbox.</td>
</tr>
<tr>
<td></td>
<td>• Specify who should be notified via email when the report is available.</td>
</tr>
</tbody>
</table>

By default, the report is delivered to you in Microsoft Excel (.xlsx) format and sorted by student last name and first name (regardless of whether it’s generated on demand or via subscription). Refer to Report Inbox Tool Guide, available on Support Central, for more information on generating reports.

Tip: You can also view a sample of this report in your Report Inbox.