

To Our Valued Clients,

We're writing with good news and important updates related to the evolving landscape of student loan repayment.

IDR Applications Are Available Again

On March 26, the U.S. Department of Education (ED) reopened the online income-driven repayment (IDR) and loan consolidation applications at [StudentAid.gov/idr](https://studentaid.gov/idr). This comes after a temporary pause triggered by a court injunction that impacted the SAVE Plan and other IDR programs.

Borrowers may now apply for the following repayment options:

- Income-Based Repayment (IBR)
- Pay As You Earn (PAYE)
- Income-Contingent Repayment (ICR)

Loan consolidation applications are also available through the updated online form.

[According to ED](#), the loan servicers are still updating their systems and will begin processing the applications in the near future.

Borrower Engagement Is Up

We're tracking a noticeable uptick in borrower activity that includes:

- Increased inbound call volume
- Higher response rates to outbound campaigns

We believe this encouraging trend is the result of multiple efforts coming together:

- **Email optimization:** Our team has refined messaging to ensure communications are not only delivered but also resonate with borrowers and inspire them to act.
- **School support:** More of our school clients are sending partnership emails that introduce Student Connections and help legitimize our role.
- **Real-world consequences:** Credit reporting has resumed for borrowers 90+ days past due, and is motivating many to re-engage and seek help.

What This Means for Borrowers

Borrowers are more responsive to our message, and we have more ways to assist them. They're more engaged, which makes it easier to connect them with a solution that meets their needs. The reactivation of the IDR application has restored access to vital tools that will help them stay in good standing and avoid negative credit impacts.

We're Ready to Help

Student Connections continues to adjust our strategies and tools to meet borrower needs — ensuring they get access to the support they need to avoid default and move toward successful repayment.

As always, thank you for your partnership and continued support. Please reach out to your account manager with any questions.

Sincerely,

Curtis Wright
CEO & President
Student Connections