

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 achieve 360° of repayment support and drive student repayment success to new heights.

What is Cohort Catalyst?

Cohort Catalyst is a comprehensive repayment support, default prevention, and loan rehabilitation solution that empowers students through outreach, education, and counseling, putting borrowers on the road to repayment success.

The Cohort Catalyst dashboard is a client-facing reporting system and available 24/7. The dashboard provides schools with the means to monitor our performance and borrowers loan statuses. It offers high level and detailed reporting.

How Do I Access It?

Log in to the Ascendium Education Solutions portal at <https://ascendiumeducationsolutions.org>.

In the Cohort Catalyst tile, select **Launch Cohort Catalyst**.

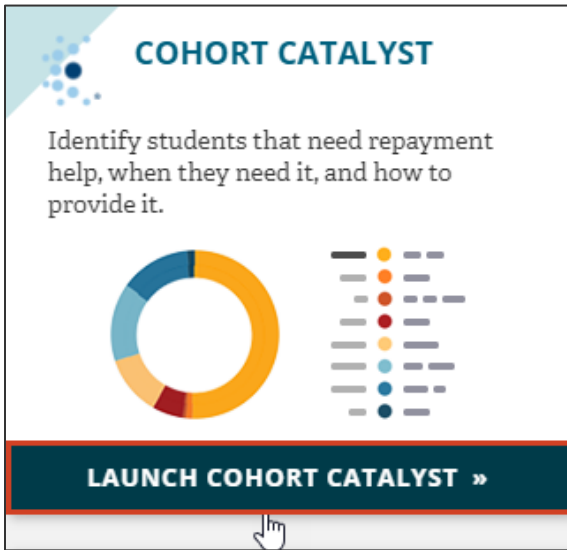


Figure 1: Example of the Cohort Catalyst product tile, identifying the selection to Launch Cohort Catalyst.

How Can I Use It?

You can use Cohort Catalyst to easily view the following.

- A summary of your loan and borrower portfolio
- Cure and outreach statistics
- Your available outreach campaigns, which your Cohort Catalyst Support team uses to create targeted outreach communications
- Outreach emails sent and estimated percentage of opened emails
- Cohort default rate (CDR) information for the current cohorts
- Viewable billing information

How Can I Print a Copy of My Dashboard?

When you access Cohort Catalyst, your dashboard opens, where you can view summary information.

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 to view a print preview of your dashboard. Then, use your browser's print feature to print it.

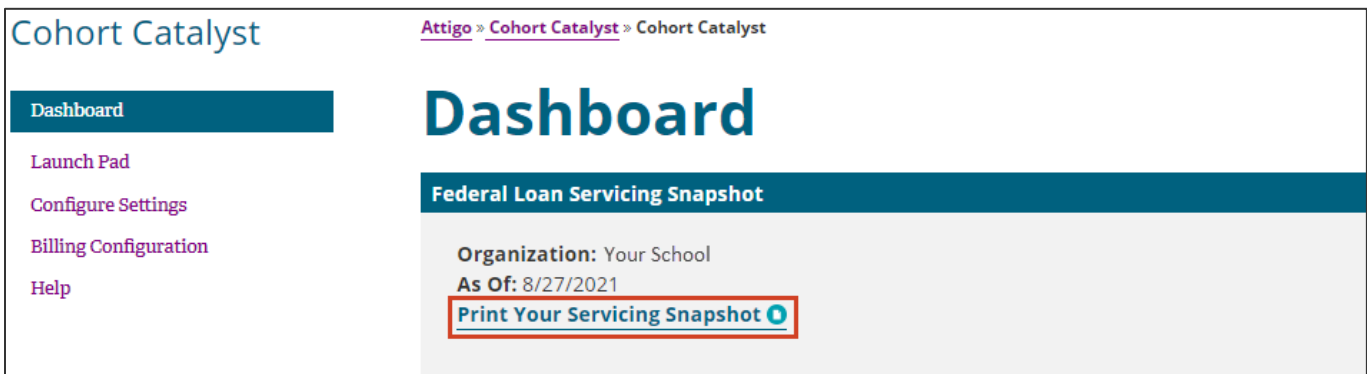


Figure 2: Example of the Federal Loan Servicing Snapshot section, identifying the Print Your Servicing Snapshot clickable link.

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 your dashboard.

Subsection	What Information Displays and How Can I Use It?								
Portfolio Summary	<p>General summary information displays, including the total number of student loan borrowers in the National Student Loan Data System (NSLDS) and Servicer file, total number of loans, and total loan amount, to help you easily understand your complete loan portfolio.</p> <div data-bbox="365 562 1523 854" data-label="Table"> <table border="1"> <thead> <tr> <th colspan="2">Portfolio Summary</th> </tr> </thead> <tbody> <tr> <td>Total Number of Borrowers</td> <td>69,751</td> </tr> <tr> <td>Total Number of Loans</td> <td>225,990</td> </tr> <tr> <td>Total Loan Amount</td> <td>\$826,679,133</td> </tr> </tbody> </table> </div>	Portfolio Summary		Total Number of Borrowers	69,751	Total Number of Loans	225,990	Total Loan Amount	\$826,679,133
Portfolio Summary									
Total Number of Borrowers	69,751								
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Figure 3: Example of the Portfolio Summary subsection.

Cure/Outreach Begin Summary	<p>Displays the following.</p> <ul style="list-style-type: none"> Total cures worked for the current month, and the annual aggregate cures worked as of the previous month Total number of times outreach was begun for the current month, and the annual aggregate number of times outreach was begun as of the previous month <p>If you have the appropriate access rights, you can click the corresponding values for each item to view additional details, including:</p> <ul style="list-style-type: none"> Organization Code (School ID) Student Name Student SSN Cohort Year Outreach Type Reload Outreach Begin/Cure Date Billed Date
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Cure/Outreach Begin Summary	
Total Cures for February:	0
Aggregate Cures as of January:	<u>1185</u>
Total Outreach Begins for February:	<u>24</u>
Aggregate Outreach Begins as of January:	<u>7397</u>

Figure 4: Example of the Cure/Outreach Begin Summary subsection.

Subsection

What Information Displays and How Can I Use It?

Estimated All Servicer Cohort Summary

A cohort summary displays for the five most recent cohort years. Click the plus sign (+) corresponding to each cohort year to view information for that cohort year, including:

- **Borrowers in Default:** Number of borrowers who defaulted during the cohort default period
- **Borrowers Entered Repayment:** Number of borrowers who entered repayment during a cohort fiscal year
- **Borrowers over 240 days Delinquent:** Number of borrowers in late delinquency
- **Borrowers At Risk:** Number of borrowers who are at least 30 days delinquent and have the potential to default by the end of the 3-year tracking period

In addition, this subsection shows the following information for your school.

- **Estimated Cohort Default Rate (CDR):** The CDR that displays is calculated by dividing the number of borrowers who are in cohort default by the number of borrowers who entered repayment for the cohort year. The CDR is calculated using your school's NSLDS and Servicer data, as of the date noted in the As Of field in the Federal Loan Servicing section on your dashboard. As a result, this rate is lower earlier in the 3-year tracking period but may increase or decrease as more borrowers default on their loans or complete a defaulted loan rehabilitation program. The closer you get to the end of the 3-year tracking period, the more accurate the CDR.
- **Estimated Risk Factor Rate:** This rate includes those borrowers who have already defaulted, as well as those borrowers who are at least 30 days delinquent and have the potential to default by the end of the 3-year tracking period. The rate is calculated using your school's most recently loaded NSLDS and Servicer data.

The CDR data is helpful to determine whether your school should take further action for a specific group of student loan borrowers who may affect your future CDRs, well before the official CDR is calculated by the U.S. Department of Education.

Estimated All Servicer Cohort Summary	
2022 Cohort Year	
Borrowers in Default	2
Borrowers Entered Repayment	1390
Borrowers over 240 days Delinquent	0
Borrowers At Risk	0
Estimated Cohort Default Rate	0.1%
Estimated Risk Factor Rate*	0.1%
2021 Cohort Year	
2020 Cohort Year	
2019 Cohort Year	
2018 Cohort Year	
Learn about 3-Year CDRs	
<p><i>*The Estimated Risk Factor 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. This rate is calculated using your most recently loaded data.</i></p>	

Figure 5: Example of the Estimated All Servicer Cohort Summary subsection with the plus sign (+) clicked to expand information for the 2022 cohort year.

Resource: For more information about CDRs, including how they're calculated and when your school receives draft and official CDRs, click [Learn About 3-Year CDRs](#).

Subsection What Information Displays and How Can I Use It?

Rehabilitated Borrowers A cohort summary displays for the five most recent cohort years.

Rehabilitated Borrowers	
2022 Cohort Year	0
2021 Cohort Year	0
2020 Cohort Year	0
2019 Cohort Year	<u>1</u>
2018 Cohort Year	<u>8</u>

Figure 6: Example of the Rehabilitated Borrowers subsection for schools with Default Rehabilitation Services.

Emails Sent & Estimated Open Rates Displays the number of emails sent to students, broken down by Action Track (i.e., the targeted outreach group). Displays recent Cohort Catalyst emails that were sent for the month or an Aggregate summary for all emails that have been sent to date.

Note: If your school is not signed up for an Action Track, data for that outreach group does not display.

Refer to the [How Are Targeted Outreach Communications Created and Sent](#) section within this guide for more information on available Action Tracks.

Emails Sent & Estimated Open Rates						
Note: Actual open rates may be higher than displayed. Emails are only able to be tracked if the recipient allows images to be downloaded. The estimated opened information is only available for emails sent after 8/26/19.						
Show: <input type="radio"/> January <input checked="" type="radio"/> February						
	February			Aggregate		
	Sends	Opens	% Opened	Sends	Opens	% Opened
Early Delinquency (75-134 days)	0	0	0%	<u>2894</u>	<u>273</u>	9%
Mid Delinquency (135-239 days)	0	0	0%	<u>4216</u>	<u>361</u>	9%
Late Delinquency (240+ days)	0	0	0%	<u>2880</u>	<u>213</u>	7%
High Priority Delinquency (75-115 days)	0	0	0%	<u>1626</u>	<u>234</u>	14%
Grace	<u>23</u>	<u>6</u>	26%	<u>7178</u>	<u>1865</u>	26%
Deferment	0	0	0%	<u>745</u>	<u>174</u>	23%
Forbearance	0	0	0%	<u>2743</u>	<u>414</u>	15%
Adhoc	<u>2533</u>	<u>897</u>	35%	<u>55308</u>	<u>19810</u>	36%
Total	<u>2556</u>	<u>903</u>	35%	<u>77590</u>	<u>23344</u>	30%

Figure 7: Example of the Emails Sent & Estimated Opened Rates subsection.

Refer to the [How Can I Track Usage?](#) and [How Can I Run the Cohort Catalyst Correspondence Tracking Report?](#) sections within this guide for more information on how to track email correspondence sent/opened and generate reports to identify which students are opening their emails.

Subsection What Information Displays and How Can I Use It?

Loan Status Summary

Displays a breakdown of your student loans or borrowers by status. Use this data to help clearly understand your portfolio breakdown by cohort year and identify your largest borrower segments. You can:

- **At-a-Glance Overview.** You can see an at-a-glance overview of your portfolio broken down by the loan or borrower counts in each status.

Note: The wheel displayed is comprised of colors corresponding with statuses shown and the proportion the statuses represent within the total portfolio. The count and the percentage the status represents within the total portfolio appears in the middle of the color wheel with a carrot pointing to the corresponding slice.

- **Drill-in Reporting.** You can generate drill-in reporting, allowing for deeper dive insights into specific types of statuses.

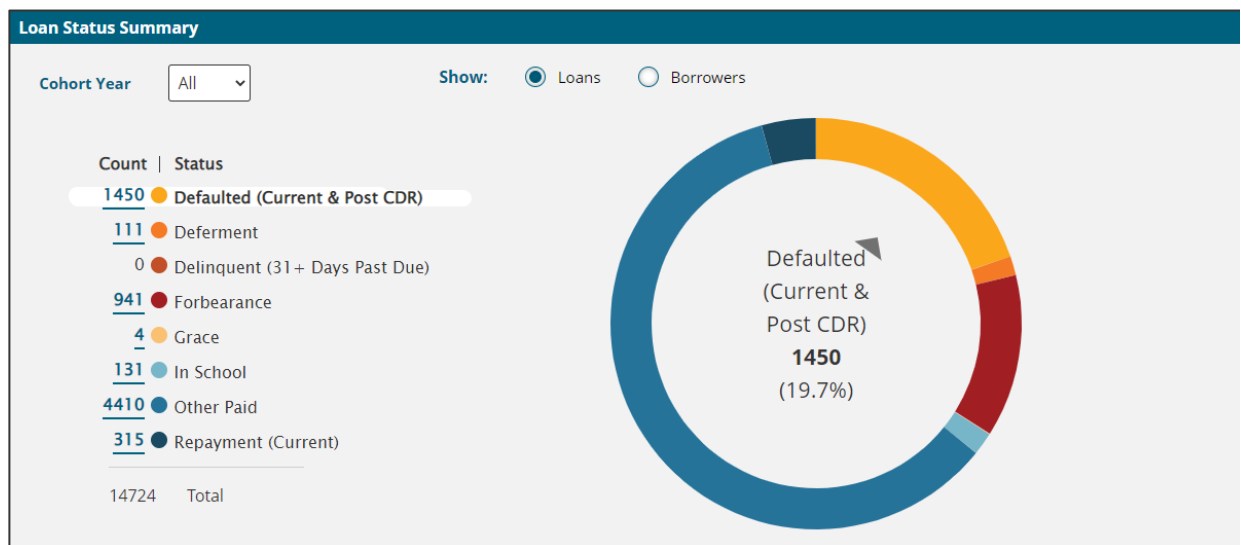


Figure 9: Example of the loan count overview for All open cohort years broken down by Default (Current & Post CDR) status and representation on the color wheel.

Resource: Refer to *View Loan Status Details in Cohort Catalyst*, available on Support Central, for more information and a step-by-step guide on how to generate a report.

How Are Targeted Outreach Communications Created and Sent?

Your Product Support Team creates and sends correspondence on your behalf to reach out to targeted groups of students who need additional support and guidance.

Different outreach campaigns are available; each outreach campaign targets a specific borrower group based on loan status.

Loan Status	Outreach Campaign / Action Track Description
Default	<p>Help Student Borrowers in Default Track</p> <p>This campaign targets students with defaulted loans, who might not know about the available alternatives to get them on the road to success.</p> <p>The Defaulted Borrower Track encourages defaulted students to enter a rehabilitation agreement to remove them from default and still have time to positively impact your cohort default rate.</p>
Early Delinquency (75-134 days)	<p>Help Borrowers in Repayment Track</p> <p>This campaign targets students struggling to repay their student loans (i.e., those who are delinquent), who might not know that their loan servicer can help them find a repayment option that works for them. Use this campaign to supplement outreach to help connect these students with their servicer and/or provide additional repayment counseling.</p> <p>The Help Borrowers in Repayment Track 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:</p> <ul style="list-style-type: none"> • 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).
Mid Delinquency (135-239 days)	
Late Delinquency (240+ days)	
High Priority Delinquency (75-115 days with no payments made)	
Grace	<p>Help Borrowers Prepare for Repayment</p> <p>This campaign targets students who are scheduled to start repayment (their grace period, deferment, or forbearance are ending) and need to know their available options and who their servicer is. Connecting students with resources offered by their loan servicer can help them, plan for repayment, and be more likely to successfully repay their education.</p> <ul style="list-style-type: none"> • Borrowers Ending Grace Track Correspondence is sent to borrowers within 60 days of ending grace. • Borrowers Ending Forbearance or Deferment Track Correspondence is sent to borrowers within 60 days of the end of their current forbearance or deferment. <p>Note: For each group, correspondence can be sent to all students, or only new students since the date of the last outreach.</p>
Deferment	
Forbearance	

Note: 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 by a member of our Product Support Team. Contact them for assistance.

How Do I Configure Cohort Catalyst?

You can view general account information (e.g., contact, branding and billing information), as well as Cohort Catalyst-specific settings (e.g., preferred outreach methods for different outreach campaigns) under the **Configure Settings** page.

Resource: Refer to Configure Cohort Catalyst Settings, available on Support Central, for more information.

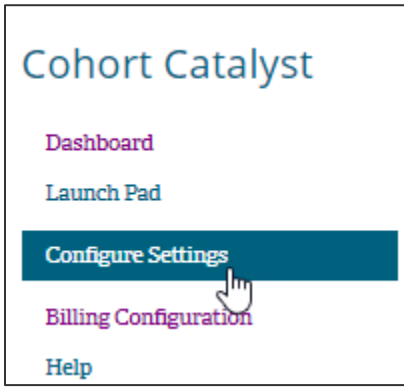


Figure 10: Example of the menu sidebar, identifying the Configure Settings menu item.

How Do I View Billing Information?

You can view billing details, including billing type and fees, on the **Billing Configuration** page.

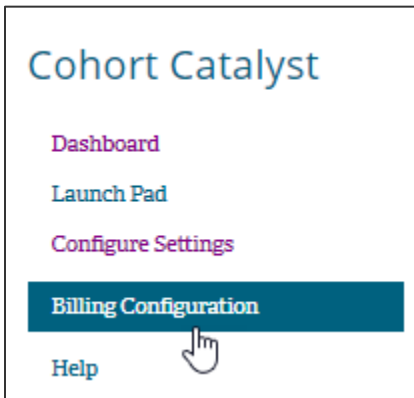


Figure 11: Example of the menu sidebar, identifying the Billing Configuration menu item.

To make changes to information and settings on your Cohort Catalyst Configure Settings and Billing Configuration pages, contact a member of our [Product Support Team](#) for assistance.

How Can I Track Usage?

On the Cohort Catalyst dashboard, the **Emails Sent & Estimated Open Rates** component provides an at-a-glance view of the emails sent and estimated percentage of emails opened by students for the month. Aggregate totals are also available. The Aggregate % Opened does not include emails opened prior to 8/26/19 (start of data collection).

IMPORTANT: Emails are only able to be tracked if the student allowed images to be downloaded.

Emails are tracked separately for each [outreach campaign based on the Action Track/status](#).

Note: Adhoc represents custom created targeted emails sent manually by our team outside of the Cohort Catalyst tool.

Emails Sent & Estimated Open Rates						
Note: Actual open rates may be higher than displayed. Emails are only able to be tracked if the recipient allows images to be downloaded. The estimated opened information is only available for emails sent after 8/26/19.						
	August			Aggregate		
	Sends	Opens	% Opened	Sends	Opens	% Opened
Default	0	0	0%	2185	70	3%
Early Delinquency (75-134 days)	0	0	0%	4344	397	9%
Mid Delinquency (135-239 days)	0	0	0%	6874	499	7%
Late Delinquency (240+ days)	0	0	0%	4315	279	6%
High Priority Delinquency (75-115 days)	0	0	0%	2957	221	7%
Grace	0	14	0%	8829	2193	25%
Deferment	0	1	0%	554	102	18%
Forbearance	0	0	0%	5400	805	15%
Adhoc	5032	3052	61%	56605	21527	38%
Total	5032	3067	61%	92063	26093	28%

Figure 12: Example of the Emails Sent & Estimated Open Rates Cohort Catalyst dashboard component.

Example: This school had 8,829 total emails sent to students in the Grace Action Track/status since 8/26/19. 2,193 emails were opened at an estimated rate of 25%. To identify which students opened their emails, there is a clickable component, allowing schools to easily download the list of students into an Excel spreadsheet.

Note: Emails are only able to be tracked if the student allowed images to be downloaded.

How Can I Run the Cohort Catalyst Correspondence Tracking Report?

The Cohort Catalyst Correspondence Tracking report displays information about students contacted through Cohort Catalyst. **You can generate a report by simply by using the clickable links under the Sends and Opens columns.** Aggregate reports are since the launch date of 8/26/19.

Note: You can use this report for compliance and audit purposes.

Each column in the report provides the following information:

A School Code	School the student attend's OPE ID
B Correspondence Type	Action Track/loan status used to initiate correspondence
Displayed in the report as:	
Default	Rehabilitation Outreach
Early Delinquency (75-134 days)	Early - Help Borrowers in Repayment Outreach
Mid Delinquency (135-239 days)	Mid - Help Borrowers in Repayment Outreach
Late Delinquency (240+ days)	Late - Help Borrowers in Repayment Outreach

High Priority Delinquency (75-115 days with no payments made)	High Priority - Help Borrowers in Repayment Outreach
Grace	Grace Period Ending - Help Borrowers Prepare for Repayment Outreach
Deferment	Deferment Ending - Help Borrowers Prepare for Repayment Outreach
Forbearance	Forbearance Ending - Help Borrowers Prepare for Repayment Outreach

Note: Emails sent manually or *Adhoc*, will reflect one of the Correspondence Types listed above on the report based on the status of the loan (i.e. *Default* status displayed as *Rehabilitation* Outreach in field B. Correspondence Type).

C Social Security Number	Student's SSN
D First Name	Student's full name
E Last Name	

Columns and information exclusive to the **Sends Details Report:**

F Email	Email address used
G Outreach Date	Date an email was sent
H Servicer	Name of student's loan servicer

Columns and information exclusive to the **Opens Details Report:**

F Outreach Date	Date an email was sent
G Email Open Date	Date an email was opened Note: Emails se The estimated opened information is only available for emails sent after 8/26/19.