

COLUMBUS STATE COMMUNITY COLLEGE

REQUEST FOR PROPOSAL FOR STUDENT LOAN DEFAULT MANAGEMENT AND REPAYMENT SUPPORT SERVICES

RFP number 26-008

Sealed proposals must be received by:
Columbus State Community College

Darrin Albaugh
Assistant Director, Procurement
Email address: dalbaug1@csc.edu

On or before

Friday, January 16, 2026, by 2pm EST

About Columbus State Community College

The mission of Columbus State Community College is to educate and inspire, providing our students with the opportunity to achieve their goals. The college is chartered to serve four counties in central Ohio: Franklin, Delaware, Union, and Madison. Through its dynamic curriculum and commitment to diverse learners, the college catalyzes creating and fostering linkages among the community, business, and educational institutions. The college proactively responds to its communities' changing needs and role in the global economy using instructional and emerging technologies. Columbus State serves its community at its two campus locations (downtown Columbus and Delaware County) and three regional learning centers located in Franklin, Delaware, and Union Counties. The college serves approximately 25,000 students and has over 1,166 full-time employees, 497 part-time employees, and more than 1,298 adjunct faculty.

Scope of Work

Scope of Project

Student Loan Default Management and Repayment Support Services

Purpose of Project

Columbus State Community College seeks to engage a third-party default management provider to deliver proactive, data-driven outreach, counseling, and repayment support for current and former student loan borrowers. The goal is to reduce delinquency and default rates, strengthen federal compliance, and improve student financial outcomes while reducing the internal administrative burden on the Financial Aid Office.

Scope of Work Requested

1. Borrower Identification and Risk Analysis

- Utilize NSLDS, servicer data, and institutional data to identify borrowers in grace, delinquency, forbearance, deferment, or at high risk of default.
- Apply predictive analytics and risk scoring to prioritize outreach.
- Ensure compliance with **FERPA, GLBA, and Title IV regulations** in all data handling.

2. Targeted Multi-Channel Outreach

- Conduct structured outbound and inbound communication using phone, email, text, and live chat channels.
- Provide co-branded messaging on behalf of the College.
- Ensure **ADA-compliant and multilingual communication** to reach diverse borrower populations.

3. Repayment Counseling and Servicer Coordination

- Deliver one-on-one counseling to help borrowers understand repayment options, including income-driven plans, deferment, and forbearance.
- Assist borrowers during three-way calls with loan servicers to complete applications and confirm resolutions.
- Document all counseling interactions and resolutions for audit readiness.

4. Grace Period, Delinquency, and Default Support

- Implement structured outreach during grace periods to prevent repayment confusion.
- Conduct intensive delinquency outreach to resolve missed payments quickly.
- Provide default resolution assistance as needed.
- Maintain **service-level agreements (SLAs)** for outreach timeliness and resolution rates.

5. Skip Tracing and Contact Information Updates

- Use multiple sources and tools to locate borrowers with outdated or inaccurate contact information.
- Ensure compliance with **data privacy and security standards (SOC 2 or equivalent)**.

6. Financial Literacy and Student Support Tools

- Provide students with access to online financial wellness modules to support long-term repayment success and reduce over-borrowing.
- Offer optional **train-the-trainer sessions** for college staff to sustain financial literacy programming.

7. Reporting and Analytics

- Provide real-time dashboards with borrower status, outreach activity, cure rates, loan portfolio summaries, and Cohort Default Rate (CDR) risk data.
 - Supply monthly or on-demand performance reports to allow the College to track progress.
 - Include **borrower satisfaction survey results** and feedback metrics.
-

College Intended Accomplishments

- Reduce borrower delinquency and prevent future default.
 - Improve CDR performance and maintain Title IV eligibility.
 - Enhance student financial well-being and retention by supporting borrowers through repayment.
 - Reduce institutional risk and the administrative burden placed on internal staff.
 - Provide clear, consistent, proactive repayment guidance to all borrowers.
-

College Expectations of Vendor

- A functioning outreach and counseling program within the implementation timeline.
- Regular borrower engagement using multi-channel communications.
- Detailed monthly reporting, real-time dashboard access, and borrower satisfaction metrics.
- Documented counseling interactions and borrower resolutions.
- Optional financial literacy, curriculum deployment and staff training.
- Clear invoicing aligned to the selected service tier, with **transparent pricing models** (per borrower, per service tier, or performance-based).
- Compliance with all applicable **federal, state, and institutional regulations**.

Contract Term

The initial term of the contract shall be **three (3) years**. The contract may be renewed for up to **two (2) additional one-year periods** at the sole discretion of Columbus State Community College, subject to satisfactory performance and mutual agreement.

Questions for Participants

Bidders may submit questions to Darrin Albaugh in Purchasing at dalbaug1@csc.edu by Wednesday, December 24, 2025, with all questions gathered and responded to collectively on Friday, January 9, 2026.

Proposals Submission

Proposals must be submitted via email to Darrin Albaugh at dalbaug1@csc.edu by **January 16, 2026, by 2pm EST**, please put **RFP 26-008** in the subject line to ensure receipt. Late proposals will not be opened or considered.

Schedule of events

RFP issued	Wednesday, December 17, 2025
RFP questions due	Wednesday, December 24, 2025
Answers to RFP questions due	Friday, January 9, 2026
Quotes due date	Friday, January 16, 2026, by 2pm EST

Method of Award

To maintain an efficient and effective environment, Columbus State Community College reserves the right to reject any quotations or provisions thereof and is not bound to accept the lowest-cost proposal if that proposal is not in the college's best interest. In making an award, factors such as, but not limited to, the participants' service capability,

integrity, delivery lead time, equipment, reputation, human and financial resources, and past performance will be weighed.

Company Profile

History of company, year founded, philosophy or mission statement, description of types
The initial term of the contract shall be **three (3) years**, commencing on [start date] and ending on [end date]. The contract may be renewed for up to **two (2) additional one-year periods** at the sole discretion of [your organization], subject to satisfactory performance and mutual agreement.

and number of accounts served, including the number of employees, company ownership, and business classification (corporation, partnership, sole proprietorship).

Compliance with Federal, State, and Local Laws

The contractor represents and warrants submitting a quote to RFP. In performing any contract awarded because of this RFP, it has complied with and/or shall comply with all applicable Federal, State, and local laws, rules, and regulations. No Contractor or any person acting on behalf of any Contractor shall, in any manner, discriminate against, intimidate, or retaliate against any employee hired for the performance or work under the contract on account of race, color, religion, sex, age, handicap, national origin or ancestry.

Ohio Revised Code 9.24

Ohio Revised Code (O.R.C.) Section 9.24 prohibits the State from awarding a contract to any offeror(s) against whom the Auditor of the State has issued a finding for recovery if the finding for recovery is "unresolved" at the time of the award. By submitting a proposal, the offeror warrants that it is not now and will not become subject to an "unresolved" finding for recovery under O.R.C. 9.24 before the award of any contract arising out of this RFP without notifying the College of such findings.

Indemnity

The contractor understands that Columbus State prohibits indemnifying third parties as a State Community College.

Model Protective Agreement/ Public Record Law

It is expressly understood by the parties that Columbus State Community College is a public institution and is subject to the Ohio Public Records Act, O.R.C. 149.43, et seq. Upon receipt of a public records request, Columbus State is required to provide prompt inspection or copies within a reasonable period of responsive records that Columbus State determines, in its sole discretion, public records subject to release. Regardless of any other term in this contract or agreement, the release of public records in compliance with Ohio law will not be deemed a breach of this RFP. If a Respondent designates any information within its proposal as protected from disclosure by applicable law and the College receives a request for disclosure of any such information, the College will attempt to provide sufficient notice to the Respondent so that the Respondent may have the opportunity within a reasonable period to obtain protection from such disclosure. If, after a request for disclosure, litigation is brought attempting to compel production of the material or to protect the materials from production, the Respondent shall be solely responsible, at its cost, for establishing the basis for non-disclosure of the information. If an appropriate tribunal determines that the information must be disclosed or fails to protect the information from disclosure, the College will release the material.

Taxes and Infringement

It is understood that all Proposals received shall be exclusive of any Use, Sales, Federal, State, or local tax. The College is an institution qualified for exemption from customary taxes. Tax Exemption certificates will be furnished upon request. The Contractor shall save the College harmless from payment of any claims and costs (including attorney fees) arising out of any infringement, alleged infringement, or use of any patent or patented device, article, system, arrangement, materials, processes, or

copyright, trademark, trade secret, or proprietary right of any third party used by them in the execution of the contract.

Right to Clarity

The College reserves the right to obtain clarification of any point in the Contractor's Quotation. The failure of the Contractor to make additional information available could result in the rejection of the Quotation.

Disabilities Law Compliance

The College requires all Contractors to comply with the Americans with Disabilities Act, as amended (ADA-AA), and other applicable State of Ohio and Federal standards, such as sections 504 and 508 of the Rehabilitation Act of 1973 regarding accessibility and disability. Contractors must ensure that products and services are functionally accessible to individuals with disabilities. Compliance means that a person with a disability can acquire the same information, engage in the same interactions, and enjoy the same services as a person without a disability in an equally effective and integrated manner, with substantially equivalent ease of use.

Endorsements

The Contractor shall not permit endorsements by photographs or written statements involving the College or use of the College trademarks or logos without prior written approval of the College through the Director of Facilities Management.

Governing Law

The laws of the State of Ohio will govern the interpretation, validity, and effect of the RFP and any resulting contract documents. Any disputes arising from this RFP or resultant contract shall be litigated in the appropriate Court in Franklin County, Ohio.

NON-COLLUSION AFFIDAVIT

The undersigned bidder or agent, duly sworn on oath, states that all the following are true:

1. He/she has not, nor has any other member, representative, or agent of the firm, company, corporation, or partnership represented by him, entered any combination, collusion, conspiracy, or agreement, directly or indirectly, with any person relative to the price to be bid by anyone at such letting.

2. He/she has not, nor has any other member, representative, or agent of the firm, company, corporation, or partnership represented by him, entered any combination, collusion, conspiracy, or agreement, directly or indirectly, with any person to prevent any person from bidding.

3. He/she has not, nor has any other member, representative, or agent of the firm, company, corporation, or partnership represented by him, entered any combination, collusion, conspiracy, or agreement, directly or indirectly, with any person including anyone, to refrain from bidding.

4. This bid is made without reference to any other bid and any agreement, understanding, or combination with any other person about such bidding

5. This bid is genuine and not a sham.

He/she further states that no person or persons, firms, or corporation has, have, or will receive, directly or indirectly, any rebate, fee gift, commission, or thing of value on account of such sale.

OATH AND AFFIRMATION

I HEREBY AFFIRM UNDER THE PENALTIES FOR PERJURY THAT THE FACTS AND INFORMATION CONTAINED IN THE FOREGOING BID FOR PUBLIC WORKS ARE TRUE AND CORRECT.

Dated this day of

Name of Organization

Title of Person Signing

Signature

ACKNOWLEDGEMENT

STATE OF _____

COUNTY OF _____)

Before me, a Notary Public person appeared the above-named and swore that the statements contained in the foregoing document were true and correct.

Subscribed and sworn to me this _____ day of _____, _____.

Notary Public Signature

My Commission Expires:
