Experience Makes the Difference

Since 1982, Windham has successfully collected higher education debts through a focus on professionalism, integrity, and compliance.

Our ability to manage a variety of student loans is based on a complete understanding of the rules governing their collection and our ability to integrate new regulations into our existing recovery processes.

We can collect:

- Nursing/Health Professions Student Loans
- Federal Family Educational Loan Program
- Private loans
- Supplemental loans
- Institutional loans and tuition
- Accounts receivable
- Perkins/National Direct Student Loans

If you’re considering assigning your Perkins portfolio back to the Department of Education, let Windham help with one last collections attempt to clean up your portfolio beforehand.

Nationwide Services

Windham is licensed and/or authorized to provide specialized education collection services in all 50 states, the U.S. Virgin Islands, Guam, and Puerto Rico. We use a variety of systems and tools that allow our account specialists to have the correct and appropriate information to reach a debt resolution in an efficient, professional manner.

Our solutions utilize:

- Automatic and manual skip tracing
- Phone and letter contact
- Multilingual services
- Online account access for clients
- Root cause analysis to identify drivers of delinquency
- Finding appropriate repayment options for each borrower
Providing our clients and their borrowers with superior customer service is what sets Windham apart. With advanced collections and workforce technology, 100% call recording, and in-depth training programs, Windham operates in a heightened compliance environment. We incorporate federal, state, and local regulations and laws, including:

+ Fair Debt Collection Practices Act (FDCPA)
+ Title IV of Higher Education Act of 1965
+ Family Education Rights and Privacy Act (FERPA)
+ Rights to Financial Privacy Act
+ Gramm-Leach-Bliley Act (GLB Act)
+ E-Sign Act
+ Electronic Communications Privacy Act
+ Fair Credit Reporting Act (FCRA)
+ Telephone Consumer Protection Act (TCPA)
+ Privacy Act of 1974
+ Health Insurance Portability and Accountability Act (HIPAA)
+ Federal Trade Commission’s Red Flag Rules
+ ACA International
+ NCHER
+ COHEAO
+ NACUBO
+ NASFAA
+ PDG
+ EARMA

Our performance feedback loops include numerous benchmarks, like call monitoring audits, which are relayed back to our account specialists for continued improvement.

**Integrity Through Compliance**

**Industry Leader and Member**

We’re an active participant and supporter of over 40 national industry associations, including:

**Let’s chat.**
(877) 682-4843
sales@windhampros.com

windhampros.com