| Carole J. Jones |
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| Objective | To be employed in a challenging and rewarding position within a stable and well established organization utilizing skills and experience in Higher Education and Student Aid Administration. |
| Experience | Default Prevention Coordinator  **September 2008 – Present, Georgia Perimeter College, Clarkston, Georgia**   * Responsible for developing and implementing a comprehensive default prevention management program for current and former student’s college wide. * Develops and conducts financial aid and literacy presentations educating students in understanding and successfully managing their student loan debt . * Serves as liaison between borrowers, loan services, guarantee agencies and the Department of Education to assist with default resolutions. * Responsible for monitoring, reviewing and managing the default rates and all reports associated with the rates, adjusting strategies and incorporating new strategies to help reduce the default rates. * Works with loan servicers and other providers to help cure delinquent accounts and promote default awareness. * Actively assist and educates borrowers on how to resolve default issues. * Oversees all borrower communication initiatives in an effort to help minimize delinquency and default. * Reviews defaults, bankruptcies and loan discharge conflict flags(c flags) received from NSLDS to determine whether proper documentation has been submitted to clear the issue. * Works collaboratively with other campus departments to develop, implement, and coordinate default management practices and student financial literacy programs. * Works collaboratively with internal financial aid staff to ensure optimal default prevention techniques are applied. * Prepares exit counseling packets for presentations, mail out and conducts individual counseling as needed. * Maintains knowledge of constantly changing regulations and procedures; advise colleagues as needed. * Supervised the Student Financial Services Outreach Unit from 9/12 – 6/13. Actively participated in financial aid related outreach events including but not limited to open houses, orientation, high school outreach, FAFSA events and classroom presentations. * Performs other duties as assigned. |
|  | Education Finance Account Executive  **September 2004 – May 2008, RBS Citizens Bank, Providence, Rhode Island**   * Marketed the Citizen’s Bank portfolio of student loan products and services to potential accounts primarily across the state of Georgia and within the Southeast Region. * Called on potential accounts to make presentations on loan products and services, recommending additional products or functionality that would assist in growth and productivity. * Maintained and followed up regularly with established accounts to ensure client satisfaction. * Monitored competitive products and services within my service region. * Met and exceeded established annual sales quotas during my three year sales season. Million plus dollar revenues earned during this period from the state of Georgia and Southeast region accounts established. * Responsible for keeping commitments in a timely manner and resolving issues promptly. * Maintained a working knowledge of the all Title IV program regulations and policies for lenders and schools. * Traveled and participated with state, regional and national trade shows. |
|  | Default Prevention Coordinator  **February 2004 – August 2004, Georgia Student Finance Commission, Tucker, Georgia**   * Responsible for the day to day management of the Agency's Default Prevention efforts. * Coordinated and implemented the activities of the statewide Default Prevention Task Force. * Provided technical assistant and training to high default rate colleges as a third party consultant. * Planned and conducted default prevention workshops for colleges across the state. * Participated in state and regional default prevention training programs. * Ensured that appropriate agency staff was kept abreast of default prevention initiatives and necessary regulatory changes. * Supervised the School Client Relations and Lender Compliance staff. |
|  | School Compliance/ Client Relations Specialist  **March 1994 – February 2004, Georgia Student Finance Commission, Tucker, Georgia**   * Developed and conducted Federal Family Education Loan (FFEL) program training sessions for financial aid personnel across the state of Georgia. Trained school personnel on the Agency's loan software product. * Conducted FFEL program reviews. * Responded to compliance questions received from college staff, students, parents and internal staff. Acted as the Agency's Ombudsman. * Researched accounts of students who attended schools now closed to determine if they were eligible for student loan relief. Handled all fraud and abuse claims from borrowers. * Developed and prepared articles for publishing in the Agency's newsletter. * Kept Agency personnel updated on all student loan regulatory changes. * Maintained an in depth knowledge of the Title IV FFEL program regulations and policies.   Associate Director of Financial Aid  **September 1991 – February 1994, Clark Atlanta University, Atlanta, Georgia**   * Supervised the data entry, front desk and telephone personnel. * Maintained the financial aid management system (Micro Faids). Loaded data updates, set up system perimeters, ran reports, and prepared backup tapes. * Performed fund reconciliation for the Federal Perkins, Federal SEOG, and Federal Work-Study programs. * Served as office liaison with the Scholarship, Athletic and Accounting Departments. * Coordinated with the Student Account’s Manager to ensure the proper disbursement and return of student loan funds. * Handled the awarding and placement of the work-study students. * Maintained a working knowledge of Title IV regulations and policies. * Conducted new student orientation and exit counseling sessions. * Assisted the Director with all external reports and memorandums.   Upward Bound Counselor  **May 1989 – August 1991, Atlanta Metropolitan College, Atlanta, Georgia**   * Conducted the orientation and testing of potential project participants. * Monitored project participant's high school course selection and academic progress. * Recruited new student participants for the program. * Conducted group and individual counseling sessions. * Monitored the participant's academic and social progress within the Upward Bound program. * Assisted participants and parents with college selection, admission and financial aid applications and procedures. * Hired and supervised the part-time counseling staff used during the fall and summer programs. * Assisted the Program Director with the evaluation of the program along with preparation of program reports to the Title III Federal Program office.   Financial Aid Counselor – Undergraduate Division  **August 1988 – April 1989, Emory University, Atlanta, Georgia**   * One of three undergraduate counselors, who awarded, certified and processed private, state and federal title IV funds for all undergraduate students. * Assisted with program planning and office implementation of policies and procedures. * Performed individual student and parent counseling. * Maintained a working knowledge of related state and federal regulation and policies. * Met organizational accountability requirements and assisted with the dissemination of information to students, parents, related departments and organizations. * Conducted registration activities.   Financial Aid Advisor – Senior Level and College Work-Study Coordinator  **February 1985 – July 1988, DeVry Institute of Technology, Decatur, Georgia**   * Awarded, certified and processed institutional and Federal Title IV funds. * Advised and counseled students and parents. * Handled all of the work-study contracts with our outside agencies * Prepared the work-study payroll. * Quality control specialist for the Federal Perkins, Federal SEOG and Federal Work-Study programs. * Assisted with the training activities for new employees. * Conducted registration activities. |
| EducationAffiliations | Atlanta University, Atlanta, Georgia  September 1981 – May 1984   * Master of Arts Degree in Guidance and Counseling   Spelman College, Atlanta, Georgia  September 1977 – May 1981   * Bachelor of Arts Degree with a major in Psychology   **Georgia Association of Financial Aid Administrators**  **Southeastern Association of Financial Aid Administrators**  **National Association of Financial Aid Administrators** |
| Strengths | Team player, effective at collaboration  Ability to work independently with little supervision  Able to develop rapport quickly and easily  Strong communication skills  Ambitious and responsible  Likes to take on challenging tasks |
| References | References are available upon request. |