



# INCREASING RECOVERY RATES OVER THE LONG TERM

## Situation

A securitization trust wanted to exit student loan financing. With defaulted loans and underperforming bonds, the company needed to collect assets to generate improvements and pay off the bondholders.

## Challenge

Recovery rates were materially lower than they should have been, given the quality of the underlying borrowers and high cosigner rate.

## → Solution

Goal took over the portfolio of charged-off private student loans and:

- Terminated underperforming agencies and added new ones
- Rewarded strong-performing agencies with higher shares of inventory
- Enhanced settlement-rate guidelines
- Increased frequency of rotations among agencies
- Created an additional pre-litigation segment

## → Result

Recovery rates consistently showed strong growth YOY, with the latest batches liquidating at rates 200–300% higher than pre-Goal levels.

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