



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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