SMS Terms of Service

Effective Date: **11/16/26**

These SMS Terms of Service apply to the text-messaging program operated by Champion Education Holdings, LLC, doing business as **Champion Col-EDGE Solutions** ("Champion," "we," "us," or "our").

About Our Text Messages

Champion provides student loan education and borrower support on behalf of participating schools. When you consent to receive text messages from Champion, you may receive messages related to:

- Student loan repayment reminders and important dates.
- Grace periods and the ending of deferment or forbearance periods.
- Follow-up on assistance, forms, or information you requested.
- Scheduling and communicating with a Student Success Mentor.
- Responses to your questions about our services.

Some messages may be sent using automated technology. Messages will relate to the program for which you provided consent.

Consent to Receive Messages

We obtain the consent required for the applicable messaging program before sending messages. Providing a telephone number to Champion or your school does not, by itself, constitute consent to receive text messages from Champion.

Consent to receive text messages is voluntary and is not a condition of purchasing goods or services or receiving Champion's borrower-support assistance. You may contact us by telephone or email instead.

Consent to borrower-support messages does not automatically authorize unrelated promotional text messages.

Message Frequency and Charges

Message frequency varies based on your requests, account circumstances, and interactions with our team.

Message and data rates may apply to messages sent or received, depending on your wireless service plan. Contact your wireless provider with questions about charges.

How to Opt Out

You may stop receiving text messages at any time by replying STOP to a message from Champion.

After opting out, you may receive one final message confirming your request. No further messages will be sent through that SMS program unless you provide new consent.

Opting out of text messages does not prevent you from requesting assistance by telephone or email.

Help and Contact Information

For assistance with our text-messaging program, reply HELP or contact us:

Champion Col-EDGE Solutions
Phone: (480) 947-7375
Email: mentors@championscompanies.com

Privacy

We handle personal information according to our Privacy Statement.

We do not sell, rent, or share mobile numbers with third parties or affiliates for their marketing or promotional purposes. SMS opt-in data and consent are not shared with third parties or affiliates, except with service providers necessary to deliver and support our messaging services, or as required by law.

Message Delivery

Message delivery depends on your wireless provider and other factors outside Champion's control. Delivery is not guaranteed.

Carriers are not liable for delayed or undelivered messages.

Do not rely solely on a text reminder to determine your student loan payment amount, due date, or account status. Confirm those details directly with your loan servicer.

Protecting Your Information

Do not send Social Security numbers, account passwords, banking information, or other sensitive information by text message.

If your mobile number changes or is reassigned, please notify Champion so we can update your communication preferences.

Changes to These Terms

We may update these terms by posting a revised version on this page with an updated effective date. If a change requires additional consent, we will obtain that consent before applying it to your messaging participation.