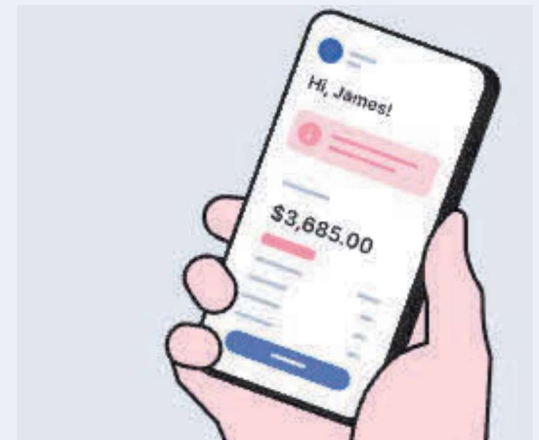
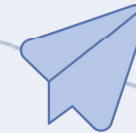


October 16, 2025

Meadow PreCollect

Demo & Discussion



Who we are



Amy Jenkins

Co-Founder, Chief Operating Officer
amy@meadowfi.com



Steve Morris

AVP, Campus Partnerships
steve@meadowfi.com



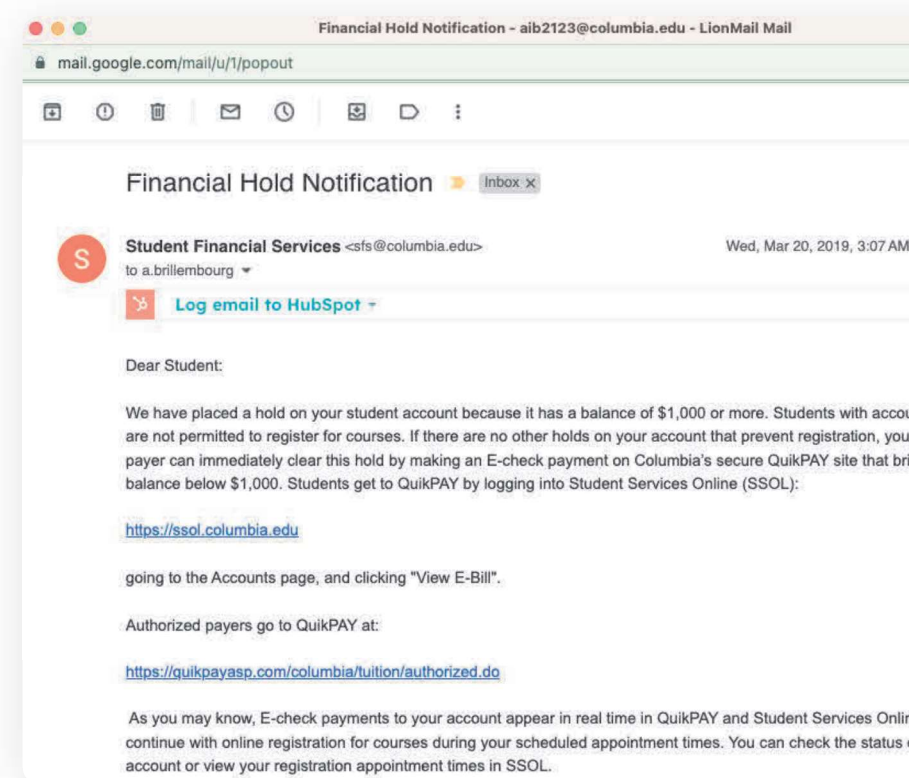
Why Meadow exists



March 2020

Two students discover a massive student financial engagement problem.

Columbia University Computer Science students Alfredo Brillembourg & Just Kraprayoon become friends with the SFS department and realize the massive pain involved with student accounts receivables.



Meadow is the trusted partner of 300+ institutions

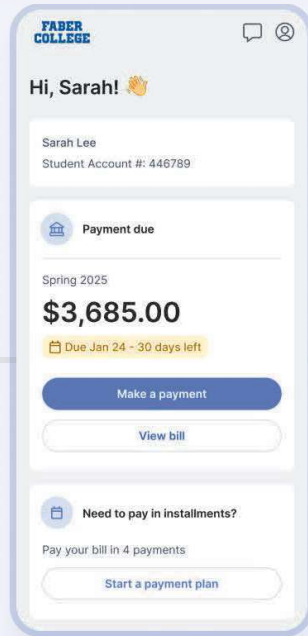


We have been recognized for our impact



The first modern Student Accounts Management platform

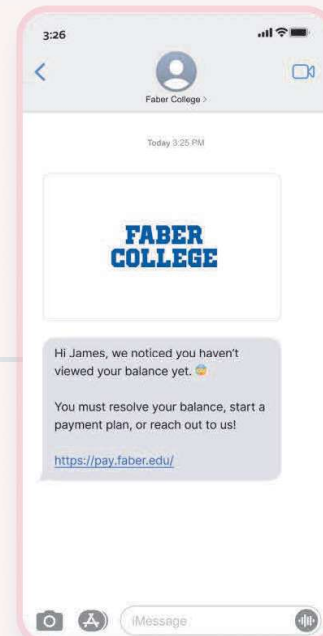
Term Start



meadowpay

Retain more revenue with a simplified Bill Pay experience

Term End



meadowpre

Recover more revenue and put your pre-collections on auto-pilot.

Collections



Agenda

1

PROBLEM

The Cost of Student Accounts Receivable

2

SOLUTION

The Modern Pre-Collections Platform

3

DISCUSSION

Q&A



The way that students engage has changed for good.

Web → Mobile

Email → SMS / Multi-Channel

Generic → Personalized

Single Notice → Continuous Engagement

75% of students “rarely” open emails from their school

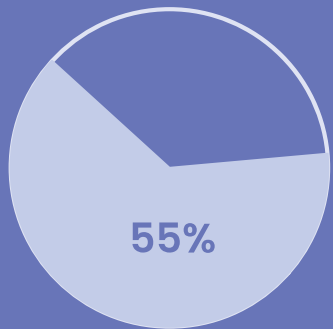
1 in 2 students have made at least one late tuition payment

Notes

1. Hootboard. “The Campus Communication Crisis” (April 2025).



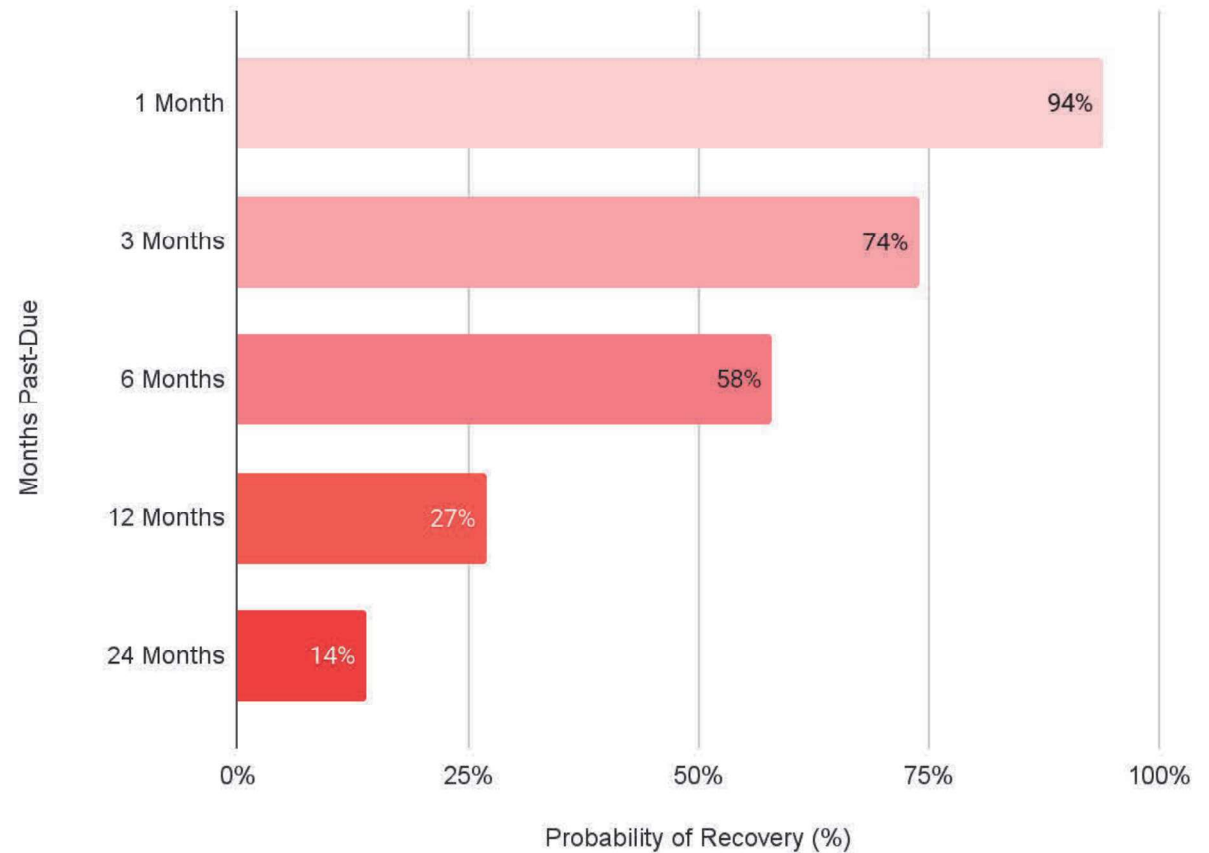
The longer students don't engage, the less likely they pay



of past-due students pay only after **4+ touchpoints** on average



Probability of Recovery



Notes

1. Commercial Law League of America

The old “pre-collections playbook” and challenges

1

Student Past-due

Holds applied

- **1-4 weeks** after term ends
- Balance exceeds threshold
- Students not registered

HOLD

2

Manual Outreach

Begins (“when there is time”)

- **1-3** touchpoints only
- Generic batch emails
- Individual phone calls
- Paper notices by mail

3

Payment Plan Request

Student-initiated

- Student must call bursar
- **Manual** plan setup or Collection Agreements
- Spreadsheet tracking

4

Collections Threat

Final notice

- **90-120** day final notice
- Sent to external agency
- Revenue lost forever

Key Challenges

No systematic account tracking

“Students fall through the cracks”

Lack of student engagement

“Students just don’t respond to emails”

No past-due payment plans

No autopay, no TILA, no reminders

Bad debt and lost revenue

Low recovery and re-enrollment rates



The old process doesn't work, for institutions or students

86%

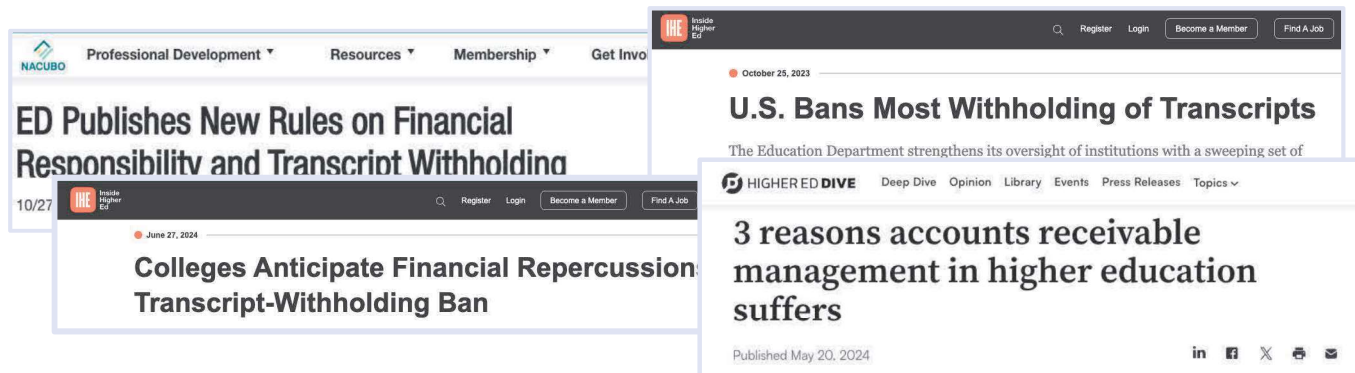
of institutions still manage pre-collections in-house

>60%

of institutions reported an increase in past-due A/R

72%

of institutions hold more than \$1m in past-due A/R



Notes

1. Higher Ed Dive, How to Recover Millions in Past-Due Accounts (2024)



Agenda

1

PROBLEM

The Cost of Student Accounts Receivable

2

SOLUTION

The Modern Pre-Collections Solution

3

DISCUSSION

Q&A



Meadow is the first modern, mobile pre-collections solution



Engages students for you

Automate personalized and fully branded communications with text message follow-ups.



One-click, mobile Bill Pay

Enable students to pay over time in as little as one step with flexible plans of up to 24 months.



Same-day implementation

Kickoff, go-live, and start collecting within hours, not months, and little to no IT required.



FABER COLLEGE

James Gonzalez
Student Account #: 328044

Hi, James! 🙌

❗ You have a past due balance. [Please make a payment.](#) ✕

Payment due

\$3,255.00

70 days late - Past due

☒ Pay over time No interest
Starting at \$125/month

☐ Pay in full
\$3,000.00 due now

☐ Other amount
\$

Make a payment

← Help 🔍

Select a plan

☒ **\$750.00** a month for 4 months One-time fee \$25.00

☐ **\$375.00** a month for 8 months One-time fee \$50.00

☐ **\$250.00** a month for 12 months One-time fee \$75.00

☐ **\$125.00** a month for 24 months One-time fee \$100.00

Autopay start date:
15th of the month

Payments will be deducted automatically

[View payment schedule](#)

Sep 15, 2025 \$750.00

Oct 15, 2025 \$750.00

Nov 15, 2025 \$750.00

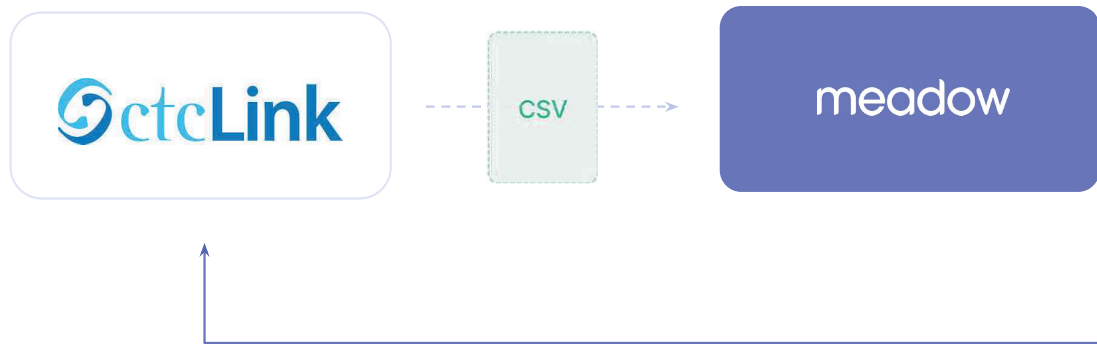
Dec 15, 2025 \$750.00

Cancel

Continue

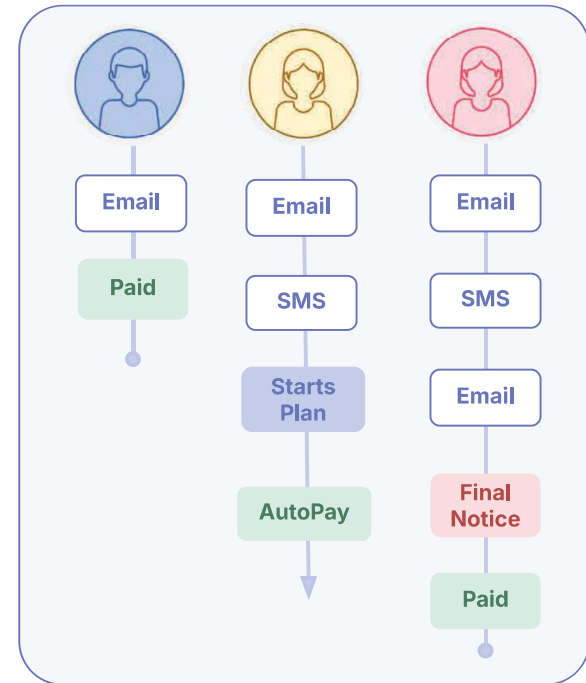
Meadow automates the entire pre-collections process

- 1 Staff **apply Meadow hold code** (service indicator) in ctcLink to any past-due accounts



- 3 Students self-serve and **payments post back** to ctcLink

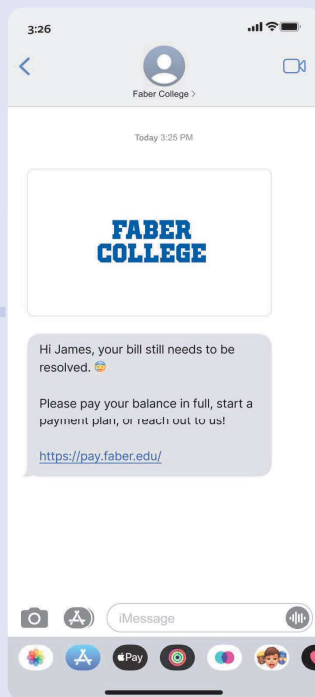
- 2 Meadow kicks off **90+** days of personalized communications



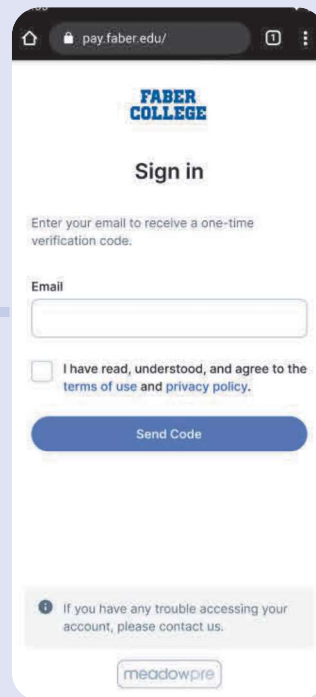
Holds are lifted and students can **re-enroll**

Meadow makes it easy for students to pay in one step

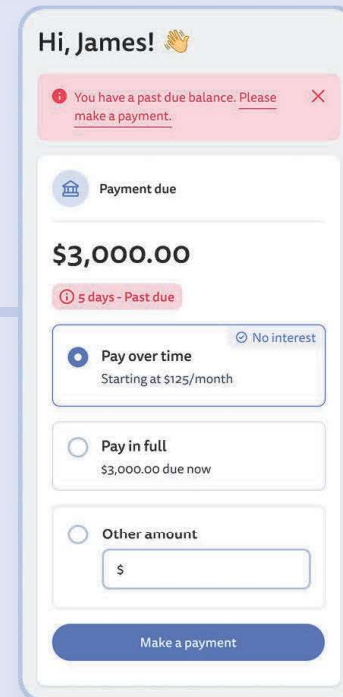
LINK



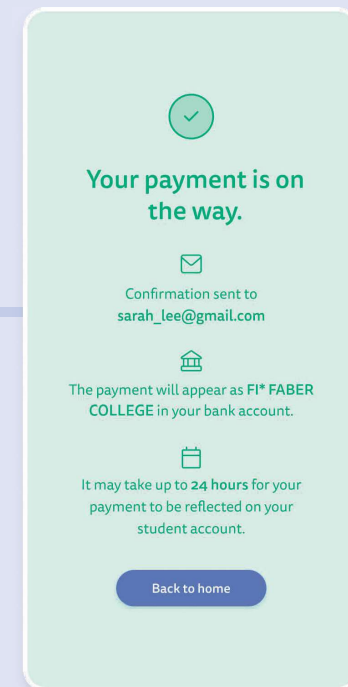
LOGIN



BILL



PAY



Meadow tracks all your past-due accounts in one place

FABER COLLEGE

DashboardStudentsPayments

Search by student ID

Students

AllPrePay

All population

Payment plan

All status

Year

Term

Session

Student ID	Student name	Status	Total Balance	Year	Term	Session	Plan Status	
69877410	Maria Usbeck	Inactive	\$2,300.00	2025	Fall	1	Inactive	Open account
58741101	Natalie Galpern	Pre-Collections	\$1,500.00	2025	Fall	1, 2	Active	Open account
11478963	Nicole Fields	Pre-Collections	\$800.00	2025	Fall	1, 2	Active	View account
75315946	Maria Jameson	Pre-Collections	\$900.00	2025	Fall	1, 2	Active	View account
78945612	James Gonzalez	Pre-Collections	\$3,000.00	2025	Fall	1	Active	View account
95715328	Jess Timlin	Pre-Collections	\$2,400.00	2025	Fall	1	Active	View account
32165498	Fabian Alvarado	Inactive	\$2,050.00	2025	Fall	1, 2	Inactive	View account
12548963	Elena Rhormoser	Inactive	\$300.00	2025	Fall	1	Inactive	View account
23369874	Peter Gabriel	Pre-Collections	\$4,255.00	2025	Fall	1, 2	Active	View account
36998745	Michael Keaton	Pre-Collections	\$1,987.00	2025	Fall	1	Active	View account

Last import was 2025-08-11

PrevNext

Powered by meadow

Recent activity

AllPaymentsCommunicationsPlans

\$	Payment - Recieved	\$255.00 via ACH ****9123	Confirmation ID: PAY-79845632	Success
		Jul 10, 2025 - 9:10 AM		
	Login			Success
		Jul 10, 2025 - 9:00 AM		
	SMS - Sent	Your bill is due now		Clicked
		Jul 10, 2025 - 8:59 AM		
	Email - Sent	Your bill is ready to be paid		Viewed
		Jul 8, 2025 - 12:00 PM		



[DEMO]



Success story: TCC recovered \$298k in first 60 days



State: **OK**
Control Type: **Public / CC**
Total FTE Enrollment: **14,500**
Student Accounts Staff: **5**
SIS: **Banner**



Total Student A/R: **\$1.26m**
Past-due Accounts: **2,003**
Average Balance: **\$630**

+458

Students Fully Resolved

+\$298K (29%)

Revenue Recovered

10

Touchpoints per student (email/sms)

74%

Email/SMS Engagement Rate



Dawn (Chelle) Davidson
Director, Student Accounts



"Meadow has made a huge difference. They've helped us reach students we couldn't before during that critical six-month window before collections."



Meadow's same-day implementation

3 meetings from Kickoff to Go-Live



1. Kickoff Meeting

Complete our short **merchant onboarding form**, create and apply Meadow restriction code to accounts.

Time estimate: **30 minutes**



2. IT Meeting

Generate **student list** from your SIS, Add Meadow's **DNS records** to enable branded student emails and portal.

Time estimate: **60 minutes**



3. Go-Live Meeting

Upload student list containing initial batch of accounts for Meadow to engage and **outreach begins!**

Time estimate: **45 minutes**



Total Resource Estimate: **2 hours**

Investment:

- No implementation fee*
- No upfront cost
- ROI guaranteed
- Unlimited accounts



Schedule of fees:

meadowpre	
Implementation Fee one-time	\$7,000 \$0
Success Fee per collected amount	18%

Transaction fees: Assessed to payers

Credit Card Fee per transaction	2.95% (domestic) 4.25% (international)
Payment Plan Fee per term	4mo plan \$25 8mo plan \$50 12mo plan \$75 24mo plan \$100

*Waived if executed before **December 15th, 2025**.

Q & A + Next steps: We'd love to chat with each of you!

Click HERE to schedule a brief discussion and personalized demo!
https://calendly.com/meadow_steve/meadow-1

Steve Morris
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215-962-2834



+

