

# NEW ORLEANS

N A S F A A   C O N F E R E N C E   2 0 0 2

The NASFAA Conference 2002 ♪ July 21-24 ♪ New Orleans, LA



**FSA**  
F E D E R A L  
S T U D E N T A I D

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## Session 82

# Direct Loan Web Options



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# Entrance Counseling

DoED Home

Additional Resources

Contact Us

- Entrance Counseling Home
- Entrance Counseling Tutorial
- Retrieve Quiz Results
- Privacy Notice
- Other Links
- Glossary
- Helpful Hints
- Site Requirements



Welcome to the U.S. Department of Education's Online Entrance Counseling Session.

<http://www.ed.gov/DirectLoan>



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# Student's View

Direct Loans: Entrance Counseling *online*

Additional Resources Other Links Glossary Feedback Exit System

The next few pages contain information on your rights and responsibilities as a borrower under the Direct Subsidized Loan and Direct Unsubsidized Loan programs. Please take your time and review the information carefully. You may refer back to the tutorial in the future should you have questions about your rights and responsibilities.

To satisfy your online Entrance Counseling requirements, you must complete the tutorial and pass a quiz. The Entrance Counseling tutorial will review basic facts about:

- Federal Direct Loans,
- Managing Your Education Expenses,
- Other financial resources to consider to help pay for your education and
- Your rights and responsibilities as a **borrower**.

Helpful hints --

Direct Loans: Entrance Counseling *online*

Additional Resources Other Links Glossary Feedback Exit System

Personal Information

First Name, MI, Last Name:	RENEE INADE
Social Security Number:	888-55-8888

Direct Loans: Entrance Counseling *online*

Additional Resources Other Links Glossary Feedback Exit System

Entrance Counseling Quiz

Multiple Choice

1. My first payment is due within \_\_\_\_ days following the end of my grace period: [\[hint\]](#)

- A. 5
- B. 10
- C. 30
- D. 60

2. I can receive a deferment or forbearance form by \_\_\_\_.

- A. writing the Direct Loan Servicing Center and requesting a form deferment.
- B. calling the Direct Loan Servicing Center at 1-800-848-0979 and requesting a form.
- C. consolidating my loans.
- D. A and B.

3. The interest rate on my Direct Loan may change:

- A. each year on January 1
- B. only after I enter repayment.
- C. each year on July 1
- D. when I change repayment plans

- Review tutorial
- Sign in:
  - FSA PIN or
  - SSN, DOB and Name
- Choose school where results are sent
- Complete quiz



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# Electronic MPN



## Direct Loans MASTER PROMISSORY NOTE

[ENTRANCE COUNSELING](#) [FAQs](#) [SITE ASSISTANCE](#) [CONTACT US](#)

About the MPN

What You Need

What to Expect

Complete New MPN

Retrieve MPN



[PRIVACY POLICY](#) [ADDITIONAL RESOURCES](#)



This web site is for completing a Direct Loan Program electronic Master Promissory Note (MPN). If you do not want to complete the MPN electronically, you may complete it using the paper process. If you would like to complete a paper MPN, please contact your school's financial aid office.

You will be required to use your U.S. Department of Education issued PIN to complete an electronic MPN. For additional information or to ask general PIN questions, you can visit the official [PIN site](#) or access the [PIN customer service](#) web page.

[Complete New MPN](#)

William D. Ford Federal Direct Loan Program (DL)  
Student Financial Assistance (SFA)  
U.S. Department Of Education (ED)

[About the MPN](#) · [What You Need](#) · [What to Expect](#) · [Complete New MPN](#) · [Retrieve MPN](#)  
[FAQs](#) · [Site Assistance](#) · [Contact Us](#) · [Privacy Policy](#) · [Additional Resources](#)

# http://dlenote.ed.gov



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# *Electronic MPN Statistics*

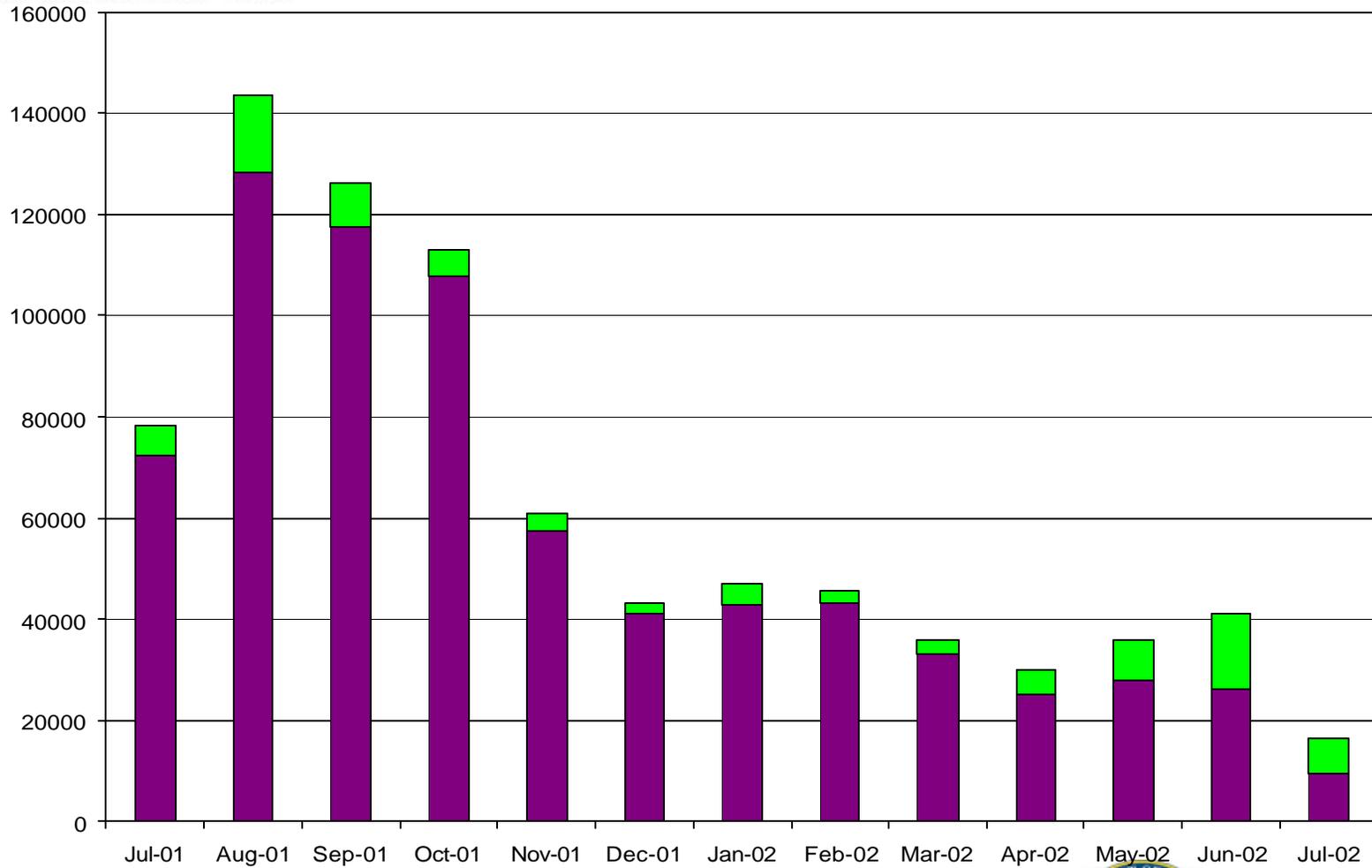
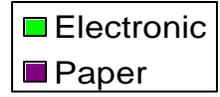
- Number of schools participating
  - 396
- Total number of electronic p-notes
  - From July 1, 2001 to July 10, 2002
  - 84,784
- Winner of the 2001 Government Technology Leadership Award from Government Executive Magazine



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# Paper vs E-MPNs



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# Student's view

- Sign in with FSA PIN
- Supply information
  - School
  - Demographic
  - References
- Sign note
- Review note
- Complete process

**Student Authentication Network**

**Borrower Information**

**Direct Loans**

**Master Promissory Note**  
William D. Ford Federal Direct Loan Program  
OMB No. 1640-0007  
Form Approved  
Rev. Date 06/11/2009

Federal Direct Stafford/Ford Loan  
Federal Direct Unsubsidized Stafford/Ford Loan

FAQS SITE ASSISTANCE CONTACT US ADDITIONAL RESOURCES EXIT

STEP 1 > STEP 2 > STEP 3 > STEP 4 > STEP 5 > STEP 6 > STEP 7 > STEP 8 > STEP 9 > **STEP 10**

**SUCCESS! NOW PRINT YOUR MPN**

Thank you! We will notify your school that you have signed your Master Promissory Note (MPN). Before you leave this site, please do the following:

1. **Clear your web browser** to remove your personal information from this computer. This is especially important if this computer does not belong to you or if you share it with others.
2. **Print and/or Save a copy of your MPN for your records.** You may also return at a later date to retrieve and print your MPN by using the "Retrieve MPN" link from the [MPN home page](#). We have provided you with a link to your MPN below.

[Master Promissory Note \(PDF | 142KB\)](#)  
(This document will take approximately 30 sec. to load over a 56Kbps connection.)

Please contact your school's financial aid office if you have additional questions about the MPN process.

To request a printed copy of your MPN(s), please [click here](#).

Thank you for your interest in the Direct Loan Program and good luck with your education.

**Done**

(The)

**Modify Name**

13. I understand that I may receive one or more loans under this Master Promissory Note (MPN) and that I understand that multiple loans may be made to me under this Note. I understand that I agree to pay interest on the amount of any loan for the remaining term of the loan or a portion of my disbursement that is not used for my education, and I understand that I agree to pay interest on my Federal Direct Unsubsidized Stafford/Ford Loan during school breaks, and retirement periods, or may allow it to accrue late and/or add to the principal balance of such loans. If I fail to make any payment on any loan made under this Note when due, I will also pay reasonable collection costs, including but not limited to attorney's fees, court costs, and other fees. I will not sign this Note unless I understand the terms of the Master Promissory Note, and I agree to the terms and conditions of this Note and the Borrower's Rights and Responsibilities statement. My signature on this Note indicates that I have read, understood, and agree to the terms and conditions of this Note, including the Borrower's Rights and Responsibilities statement, as it applies to the relevant state, and the acceptance of Borrower's Rights and Responsibilities statement.

**PROMISE TO PAY**

I UNDERSTAND THAT I MAY RECEIVE ONE OR MORE LOANS UNDER THIS MASTER PROMISSORY NOTE, AND THAT I MUST REPAY SUCH LOANS.

15. Borrower's Signature: Sally D. Maddell  
(Borrower's Signature)

16. Today's Date (Month/Day/Year): 07/30/2002

Additional Note Promissions follow



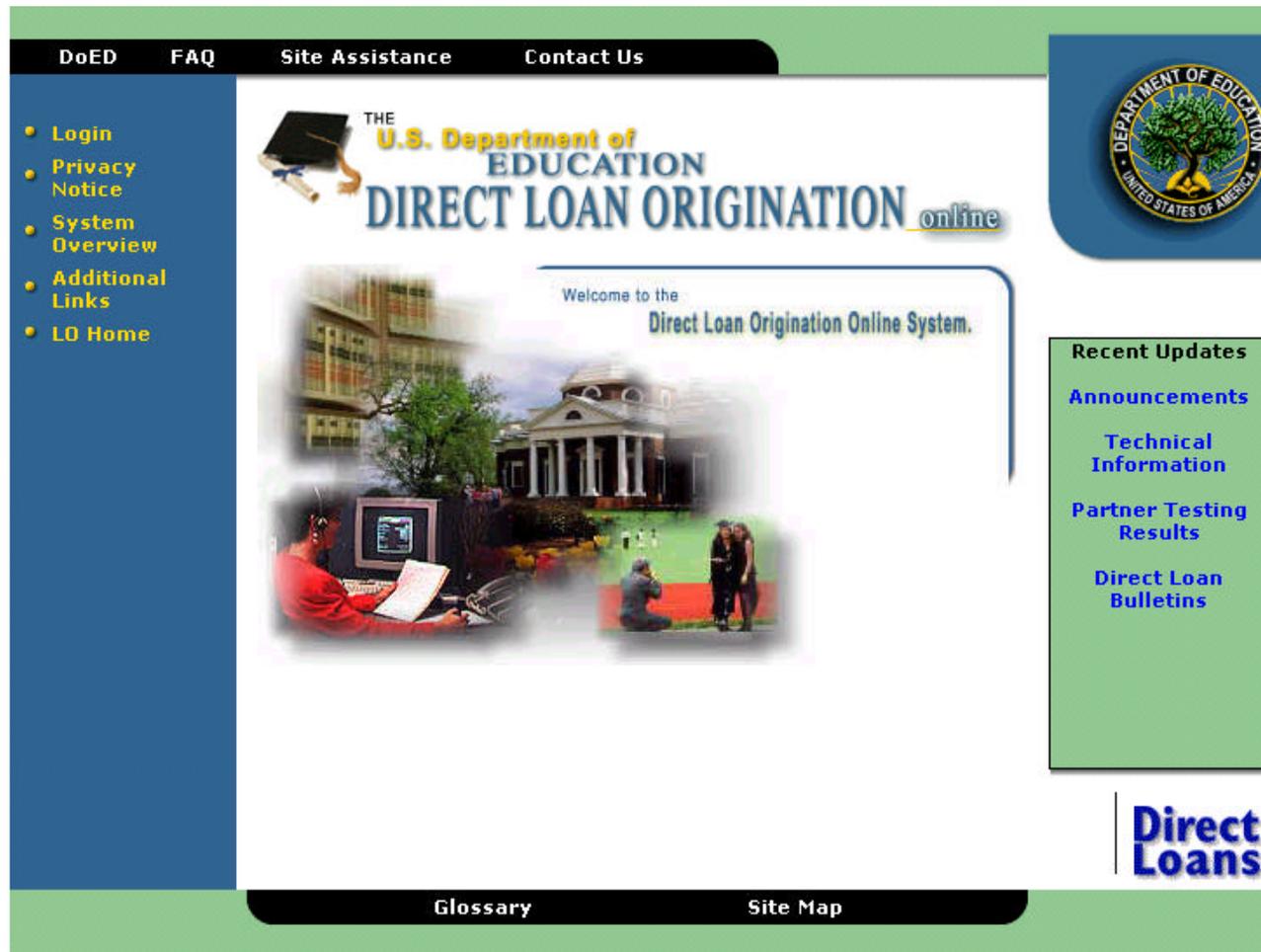
# Issues

- Setting up Adobe Acrobat to read MPN in Step 8:
  - Open the Acrobat Reader application from your desktop
  - Choose File from the top menu bar
  - Choose Preferences from the drop down menu
  - Select General. The General Preferences window will appear
  - Uncheck the box labeled Web Browser Integration
  - Select OK
  - Exit the application
- Instructions can also be found at:
  - <http://dlenote.ed.gov/whatyouneed.shtml>



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# Loan Origination Online



The screenshot shows the homepage of the Direct Loan Origination Online System. At the top, there is a navigation bar with links for DoED, FAQ, Site Assistance, and Contact Us. On the left side, a blue sidebar contains a list of links: Login, Privacy Notice, System Overview, Additional Links, and LO Home. The main content area features the U.S. Department of Education logo and the text "DIRECT LOAN ORIGINATION online". Below this, a welcome message reads "Welcome to the Direct Loan Origination Online System." accompanied by a collage of images showing a graduation cap, a university building, and students. On the right side, there is a "Recent Updates" section with links for Announcements, Technical Information, Partner Testing Results, and Direct Loan Bulletins. At the bottom of the page, there are links for Glossary and Site Map, and the "Direct Loans" logo.

<http://lo-online.ed.gov>



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# School's Option

## ■ Electronic P-Note

- School determines if process is used at all
  - SFAO completes the school options screen on LO Online web site
  - Messages are limited to 256 characters
- If E-Signature is used:
  - Allow all borrowers to complete an E-Note
  - Allow only borrowers with a valid LO record to complete an E-Note

## ■ Entrance Counseling

- Determine format and frequency of entrance counseling result through message class

## ■ Search by:

- Date Range
- Social Security Number



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Main Menu

[Batch Processing](#)

[Maintain Batch Report Options](#)

[Credit Check Processing](#)

[Direct Loan Servicing](#)

[Entrance Counseling](#)

[Loan Information Review](#)

[Loan File Rebuild](#)

[Maintain User Password](#)

[Master Promissory Note Review](#)

[Audit History](#)

[People Information Review](#)

[School Profile Information](#)

[User Registration](#)

## School Profile Builder

Please select Update button to save changes to your school profile or select Delete button to remove your school profile.  
For changes to the message field, please contact your CSR at the LOC.



LOR Required:	<input type="radio"/> Y <input checked="" type="radio"/> N
Message:	<input type="text" value="PLEASE CONTACT YOUR FAO TO COMPLETE THE LOAN PROCESS"/>
School Name:	<input type="text" value="MERCER UNIVERSITY"/>
Format:	<input type="text" value="Fixed Length"/>
Frequency:	<input type="text" value="Monthly"/>
<input type="button" value="Update"/> <input type="button" value="Delete"/>	

Message box must be completed by a CSR at the Loan Origination Center. Text is limited to 256 characters.





# Making Changes

- Ability to change:
  - Loans
    - Academic Year
    - Loan Period
    - Loan Amount Approved
    - Dependency Status
    - Heal Indicator
    - College Year
    - Disclosure Print Indicator
    - P-Note Print Indicator
  - Anticipated Disbursements
    - Date
    - Gross Amount
- Changes made via the Web are not acknowledged back to schools
- Changes are edited same as through batch
- Change is displayed immediately
- Only change one field at a time



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# Disbursements

- Anticipated Disbursements
  - Does not change any actual disbursement information
  - If actual disbursements need to be changed, then school will need to send through batch or contact the LOC
- Actual disbursements
  - LOC customer service reps can make changes for 2001/2002 and prior
  - Must have the supporting documentation



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# Audit History

- Users can see what online changes have been made to borrower information
- Search by:
  - SSN
  - Functional Area
    - Loan
    - People
    - Credit Check
    - Disbursement



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# *Servicing Access*

- Users will still be able to connect to the Direct Loan Servicing site for Schools through the LO site.
- For 2003/2004 this functionality will be moved to the COD web site.



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# COD Web



U.S. DEPARTMENT OF EDUCATION  
COMMON ORIENTATION & DISBURSEMENT



## Welcome to the Common Origination & Disbursement Web Site

Welcome to the U.S. Department of Education's Common Origination and Disbursement (COD) web site. Financial Aid Administrators, Servicers, or other officials can use this site to perform a variety of functions related to student/award/disbursement data for Pell, Direct Loan, and Campus-Based programs.

If you are a student looking for information on Federal Student Financial Aid, please visit:  
<http://www.ed.gov/offices/OSFAP/Students/>.

To access this site, please login: [▶ Login](#)

If you experience any problems with the information presented on this page, please use the [Contact Us](#) feature.

Nov 25 2002 14:54 EST

[Home](#) | [Privacy Act](#) | [FAQs](#) | [Links](#) | [Contact Us](#) | [Help](#) | [Glossary](#)

<http://cod.ed.gov>



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Welcome Renee Wade

**Welcome**  
to the **Common Orientation & Disbursement Web Site**

Financial Aid  
verify batch  
institution data

web site to  
or change



**COD News:**

[Create and Update Online](#) - 12/02/2002

COD Online - Microsoft Internet Explorer provided by US Department of Education

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss Real.com

Address <http://cod.crt.tsyscom.com/cod/HeaderNavigation> Go

Google Search Web Search Site Page Info Up Highlight

**STUDENT AID**

Person School **Batch** Award Reports User

Batch Search Action Queue HELP

and the date range:

COD - 38833872 - BECK AREA CAREER CENTER

May 2 2002  
June 1 2002

Status All

To search for a specific batch, please enter the Batch ID:

Batch ID

To search for all records for a particular person, enter their SSN. To filter the list by status, enter the status:

SSN

Status

Dec 02 2002 08:08 EST Home | Privacy Act | FAQs | Links | Contact Us | Help | Glossary | Log Off

Internet

The screenshot shows the 'Batch' section of the COD Online application. A navigation bar at the top includes 'Person', 'School', 'Batch' (highlighted), 'Award', 'Reports', and 'User'. Below this is a 'Batch Search' section with an 'Action Queue' link and a 'HELP' icon. The main content area contains search criteria: a dropdown menu for school selection (currently showing 'COD - 38833872 - BECK AREA CAREER CENTER'), date range selectors for month and year (e.g., 'May 2 2002'), a 'Status' dropdown (currently 'All'), a 'Batch ID' search field, and an 'SSN Search' section with an 'SSN' field and a 'Status' field. The footer includes a timestamp 'Dec 02 2002 08:08 EST' and a navigation menu with links for 'Home', 'Privacy Act', 'FAQs', 'Links', 'Contact Us', 'Help', 'Glossary', and 'Log Off'. The browser's address bar shows 'http://cod.crt.tsyscom.com/cod/HeaderNavigation'.

Shows which section you are in

Date Range search

Batch ID search

Shows schools you can search for

SSN Search



### Search Results

HELP

Click on a batch id from the list below to view detailed information about the batch.

Entity ID	School Name	Begin Date	End Date
38833872	BECK AREA CAREER CENTER	05/02/2002	06/01/2002

Records 1 to 100 of 469

Batch ID	Date Received / Date Response Sent	Status	Students	Accepted	Rejected
<a href="#">2002-10-31T11:56:25.587</a>	05/31/2002	Accepted	1	1	0
<a href="#">2002-10-31T11:49:46.925</a>	05/31/2002	Accepted	1	1	0
<a href="#">2002-10-31T09:56:01.200</a>	05/31/2002	Accepted	1	1	0
<a href="#">2002-10-31T09:55:41.999</a>	05/31/2002	Accepted	1	1	0
<a href="#">2002-10-31T09:54:24.740</a>	05/31/2002	Accepted	1	1	0
<a href="#">2002-10-31T09:53:55.527</a>	05/31/2002	Accepted	1	1	0
<a href="#">2002-10-31T09:51:34.056</a>	05/31/2002	Accepted	1	1	0
<a href="#">2002-10-31T09:51:06.556</a>	05/31/2002	Accepted	1	1	0
<a href="#">2002-10-31T09:44:30.836</a>	05/31/2002	Accepted	1	1	0
<a href="#">2002-10-31T09:43:44.912</a>	05/31/2002	Accepted	1	1	0
<a href="#">2002-10-31T09:43:44.888</a>	05/31/2002	Accepted	1	1	0
<a href="#">2002-10-31T09:39:37.034</a>	05/31/2002	Accepted	1	1	0
<a href="#">2002-10-31T09:38:56.301</a>	05/31/2002	Accepted	1	1	0
<a href="#">2002-10-31T09:38:34.953</a>	05/31/2002	Accepted	1	1	0

Shows a list of batches within a date range

Action Queue

School	Entity ID	Batch Date Processed
BECK AREA CAREER CENTER	38833872	05/31/2002

Program: All		
<b>Batch ID</b>	<b>Status</b>	<b>Total Students</b>
2002-10-31T11:56:25.587	Accepted	1
<b>Total Award Amount School Reported</b>	<b>Total Award Amount By COD</b>	
\$0.00	\$0.00	
<b>Total Accepted</b>	<b>Total Dollar Amount Accepted</b>	
1	\$0.00	
<b>Total Award Accepted with Corrections</b>	<b>Total Disbursement Dollar Amount Accepted with Corrections</b>	
0	\$0.00	
<b>Total Award Records Rejected</b>		
0		

Shows status of all records in batch

Enter filter criteria here

SSN:  Status:

Award Year	Name	SSN	Award No	Disb No
2003	.FORMULA 2	555211062 - Accepted	101 - Accepted	

http://cod.crt.tsysecom.com/cod/PersonSearch - Microsoft Internet Explorer provided by US Department of Ed

File Edit View Favorites Tools Help

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Address http://cod.crt.tsysecom.com/cod/PersonSearch

Google Search Web Search Site Page Info Up Highlight

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STUDENT AID

Person School Batch Award Reports User

Person Search

Person Info

- Detail
- All Awards
- Direct Loan
- Pell
- Promissory Notes
- Events
- Correspondence

Note Search

Credit Check Search

### Person Detail Information

CHARLES KANE  
765431320  
10/28/1985

Permanent Information

Address	123 MAIN STREET WASHINGTON, DC 20024 USA		
Email	CHARLES.KANE@EMAIL.COM	Citizenship	US Citizen
Telephone	(202) 888-7777	Previous SSN	

Local Information

No Local Address

HELP

Dec 01 2002 09:37 EST

Done Internet

Person data on COD system. Same for Direct Loan and Pell



Person

School

Batch

Award

Reports

User

Person Search

Person All Awards Information

HELP

Person Info

- Detail
- All Awards
- Direct Loan
- Pell
- Promissory Notes
- Events
- Correspondence

CHARLES KANE  
 765431320  
 10/28/1985

Award Year: '02-'03

Program	Total Award	Total Disbursement
<b>Pell</b>	<b>\$1,000.00</b>	<b>\$0.00</b>
<b>Direct Loan</b>	<b>\$3,000.00</b>	<b>\$1,000.00</b>
SUBSIDIZED	\$2,000.00	\$1,000.00
UNSUBSIDIZED		
PLUS		
<b>Campus Based</b>		
FEDERAL WORK-STUDY		
PERKINS		
FSEOG		
<b>Totals</b>		

Shows total awards for all schools

Shows total amount disbursed



Person

School

Batch

Award

Reports

User

Person Search

Person Info

- Detail
- All Awards
- Direct Loan
- Pell
- Promissory Notes
- Events
- Correspondence

Note Search

Credit Check Search

Person Direct Loan Information

HELP

CHARLES KANE  
 765431320  
 10/28/1985

Loan Summary

Person Type	Award ID	Amount	Type	Year	School
Student	765431320S03G21174101	\$2,000.00	SUBSIDIZED	'02-'03	BECK AREA CAREER CENTER
Student	765431320P03G21174201	\$500.00	PLUS	'02-'03	BECK AREA CAREER CENTER
Student	765431320U03G22026010	\$500.00	UNSUBSIDIZED	'02-'03	CANNELLA SCHOOL OF HAIR DESIGN

Shows all awards for all schools by program



U.S. DEPARTMENT OF EDUCATION  
COMMON ORIENTATION & DISBURSEMENT



Person School Batch **Award** Reports User

Award Search

Return to: [Award List](#)

Go back to previous pages

Click here to get disbursement or p-note status

Information about a loan

CHARLES KANE  
BECK AREA CAREER CENTER  
765431320S03G21174101  
'02-'03

Award Information	
	765431320S03G21174101
Approved	\$2,000.00
Disbursed	\$1,000.00
te	08/26/2002
e	05/26/2003
Grade Level	2nd year undergraduate/sophomore
School Use Only	
Disclosure Print Indicator	COD Prints (Sends to Borrower)
Pnote Print Indicator	
Booked Date	12/28/2003
Dependency Status	Dependent
Loan Fee Percentage	3.0%
Academic Start Date	08/26/2002
Academic End Date	05/26/2003
Interest Rebate Percentage	1.5%

► **Award Search** Return to: [Award List](#)

▼ **Award Information**

- Detail
- Disbursements
- Promissory Notes

**Award Disbursements Information** [?HELP](#)

CHARLES KANE  
765431320  
10/28/1985

BECK AREA CAREER CENTER ⓘ  
765431320S03G21174101  
'02-'03

Full participants have the option of processing actual disbursements online

Review status of disbursements

Rebate:	\$8.00		
Rebate:	\$15.00		
Fee	Rebate	Net Award	Status
1	09/10/2002	\$500.00 \$15.00	\$8.00 \$493.00 Disbursed
2	01/15/2003	\$1,000.00 \$30.00	\$15.00 \$985.00 Pending

Select All

Clear

**PROCESS SELECTED DISBURSEMENTS**

▶ **Award Search** Return to: [Award List](#) -> [Disbursement List](#)  
▶ **Award Information**  
▼ **Disbursement Info**  
Detail  
**History**

**Disbursement Information** [?HELP](#)

CHARLES KANE BECK AREA CAREER CENTER **i**  
[765431320](#) [765431320S03G21174101](#)  
1985 '02-'03  
Disbursement 1

Click for history of disbursement

Disbursement Information	
ID	765431320S03G21174101
Disbursement Date	09/10/2002
Amount	\$2,000.00
Disbursement Gross	\$500.00
Administration Fee	\$15.00
Disbursement Rebate	\$8.00
<b>Net Award</b>	<b>\$493.00</b>
Sequence Number	66
Status	Disbursed
Date Disbursed	09/10/2002
Date Processed	12/28/2003
Confirmation Flag	
First Disbursement Flag	Yes

Disbursement detail

COD Online - Microsoft Internet Explorer provided by US Department of Education

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Address <http://cod.crt.tsyscom.com/cod/DisbursementHistoryListPage> Go

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Person School Batch **Award** Reports User

▶ Award Search Return to: [Award List](#) -> [Disbursement List](#)

▶ Award Information

▼ Disbursement Information [HELP](#)

BECK AREA CAREER CENTER ⓘ  
[765431320S03G21174101](#)  
 '02-'03  
 Disbursement 1

**Actual History**

Sequence #	Description	Action Date	Gross	Fee	Rebate	Net	Disbursement Date	Response Date
1	SUBSTANTIATED DISBURSEMNT	12/28/2003	\$1,000.00	\$30.00	\$15.00	\$985.00	09/10/2002	12/28/2003
66	SUB DISB CREDIT ADJ	01/02/2004	(\$500.00)	(\$15.00)	(\$7.00)	(\$492.00)	09/10/2002	01/02/2004

Dec 02 | [Home](#) | [Help](#) | [Glossary](#) | [Log Off](#)

Done Internet

Shows history on disbursement

Sequence #s over 65 show the adjustment was made over the web

COD Online - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Favorites Mail Print Messenger AOL Instant ...

Address http://cod.critsysecom.com/cod/HeaderNavigation

Google Search Web Search Site Page Info Up Highlight

 U.S. DEPARTMENT OF EDUCATION  
**COMMON ORIGATION & DISBURSEMENT**



Person **Entity ID** User

School Search **SEARCH** ?HELP

Entity ID Type  Entity ID

School Name

City

State

**SEARCH**

Nov 25 2002 15:05 EST Home | Privacy | Links | Contact Us | Help | Glossary | Log Off

Done Internet

**Search by OPE ID, Direct Loan Code, Pell ID, or COD ID**

**Search for school information, including other schools' contacts**

COD Online - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Favorites Mail Print Messenger AOL Instant ...

Address http://cod.critsysecom.com/cod/SchoolSearch?fromPage=SEARCH&currentPageNumber=0&entityType=COD&entityId=38833872&SchoolName=&City=&State=

Google Search Web Search Site Page Info Up Highlight

U.S. DEPARTMENT OF EDUCATION  
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FSA  
FEDERAL  
STUDENT

Person School Batch Award Reports

School Search

School Information

- School Summary
- Financial Aid Contact
- Eligibility
- General
- Options
- Funding Info
- Summary Financial Info
- Returned Funds
- Drawdowns
- Events
- Message List
- Yearly Totals

School Summary Information

BECK AREA CAREER CENTER

Contacts			Summary	
Type	Name	Phone		
Direct Loan	SHARON BATES-	(618) 473-		
Financial Aid Officer	TESTING	2222	PELL	
Pell Financial Aid Officer	SHARON BATES	(618) 473-	Unsubstantiated Cash Over 30 Days	\$33,596.75
FINANCIAL AID ADMINISTRATOR	JONATHAN TEST	(473) 222-	Percentage of Unsubstantiated Cash	84.3%
		2120	Total Unsubstantiated Cash	\$33,596.75
			Current CFL	\$1,000.00

Nov 25 2002 15:06 EST

Home Privacy Act FAQs Links Contact Us Help Glossary Log Off

Done Internet

Summary of financial information

Main contact information



U.S. DEPARTMENT OF EDUCATION  
**COMMON ORIENTATION & DISBURSEMENT**

Person **School** Batch Award

- School Search
- School Information
  - School Summary
  - Financial Aid Contact
  - Eligibility
  - General
  - Options
  - Funding Info
  - Summary Financial Info
  - Returned Funds
  - Drawdowns
  - Events
  - Message List
  - Yearly Totals

School Options Information

BECK AREA CAREER CENTER

Program

Program Relations Information	
Number of Future Days to Display Disbursements:	014
COD Automatically Generates Drawdown Option:	N
Promissory Notes Type Option:	Single Year
Web Activity Response Option:	N
Main Campus Information	
Promissory Note Print Option:	N
Promissory Notes From SFA Option:	Y
Disclosure Print Option:	Y

**UPDATE**

View options for different processes in system



U.S. DEPARTMENT OF EDUCATION  
**COMMON ORIGATION & DISBURSEMENT**



- ▶ **School Search**
- ▼ **School Information**
  - School Summary
  - Financial Aid Contact
  - Eligibility
  - General
  - Options
  - Funding Info
  - Summary Financial Info
  - Returned Funds
  - Drawdowns
  - Events
  - Message List
  - Yearly Totals

School Summary Financial Information

**BECK AREA CAREER CENTER**

Summary Financial Information

Program  Award Year

Entity Id	38833872
Beginning Cash Balance	\$0.00
Cash Receipts	\$55,000.00
Disbursement Amount	\$0.00
Disbursement Adjustments Amount	\$0.00
Returned Funds	\$0.00
Ending Cash Balance	\$55,000.00
Disbursement Amount for Disbursements with Missing PNote Status	\$0.00
Number of Disbursements with Missing PNote Status	0

More detailed funding information.

COD Online - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Favorites Mail Print Messenger AOL Instant ...

Address http://cod.crit.tsysecom.com/cod/SchoolYearlyTotals

Google Search Web Search Site Page Info Up Highlight

U.S. DEPARTMENT OF EDUCATION  
COMMON ORIENTATION & DISBURSEMENT

FSA  
FEDERAL  
STUDENT AID

Person School Batch Award Reports User

School Search

School Information

- School Summary
- Financial Aid Contact
- Eligibility
- General
- Options
- Funding Info
- Summary Financial Info
- Returned Funds
- Drawdowns
- Events
- Message List
- Yearly Totals

School Yearly Totals [HELP](#)

BECK AREA CAREER CENTER !

Award Year: '02-'03

	Total Awarded	Total Disbursed	Recipients
<b>Total Pell Awards</b>	\$22,400.00	\$825.77	5
<b>Total Direct Loan Awards</b>	-	-	-
<b>Total Subsidized</b>	\$31,120.00	\$11,787.00	10
<b>Total Unsubsidized</b>	\$63,500.00	\$2,500.00	
<b>Total PLUS</b>	\$9,500.00	\$4,705.00	

Nov 25 2 EST

Done Internet

Shows by program:

- Total dollar amount for awards
- Total dollar amount for actual disbursements
- Total number of recipients for the selected school

http://cod.crt.tsysecom.com/cod/HeaderNavigation - Microsoft Internet Explorer provided by US Department of Education

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites History Mail Print Edit Discuss Real.com

Address http://cod.crt.tsysecom.com/cod/HeaderNavigation

Google Search Web Search Site Page Info Up Highlight

 U.S. DEPARTMENT OF EDUCATION  
**COMMON ORIGATION & DISBURSEMENT**



Person School Batch Award Reports **User**

▼ User Search  
► Update Your Profile  
► Message Search

**User Search** [? HELP](#)

Use this screen to search for existing user profiles to modify.

**Entity ID** COD - 38833872 - BECK AREA CAREER CENTER ▼

**First Name**

**Last Name**

**Email Address**

**User Name**

**Role** All ▼

**SEARCH** **CREATE NEW**

Dec 15 2002 13:56 EST Home

**Security Administrators can create new users for accessing information relating to that school.**

Done Internet

 U.S. DEPARTMENT OF EDUCATION  
**COMMON ORIGATION & DISBURSEMENT**



**Person School Batch Award Reports User**

**User Search**  
**Update Your Profile**  
**Message Search**

**Message Search** [?HELP](#)

Enter the entity ID, role, or program of the message to search for.

**Entity ID**

**Role**  
  
School User 2 - View Only  
School User 3 - View/Update  
School User 4 - View/Update CC

**Program**

**SEARCH** **CREATE NEW**

Security Administrators can create messages viewable to other users within the school.



- ▶ **User Search**
- ▶ **Update Your Profile**
- ▼ **Message Search**

### School Message Detail Information

[? HELP](#)

The fields marked with an asterisk (\*) are required.

**\*Welcome Screen Display:**

**\*Message Name:**

**From:**

**To:**

Can send to only certain roles or to all roles within school

**Role:**

School User 2 - View Only

School User 3 - View/Update

School User 4 - View/Update CC

**Program Type:**

**Entities:**

**Display Priority:**



# *How do I Obtain Access to the COD Website*

- Identify a Security Administrator for your school
  - Responsible for establishing other users within your school
  - Reporting/Funding school relationships will automatically allow access to other school codes
- Submit Security Administrator Request Letter on university or corporate letterhead
- Refer to the COD Website Access Announcement on IFAP for detailed instructions
  - Updated: COD Website Access for Schools – June 3, 2002
  - COD Website Access for Vendors/ 3<sup>rd</sup> Party Servicers – June 3, 2003



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# Presenters

## *Direct Loan Servicing*

**Dan Hayward**  
*FSA, Students Channel*

**Cindy Battle**  
*FSA, Students Channel*



*We Help Put America Through School*



# Agenda

- **Direct Loan Servicing Web Sites**
  - *Schools*
  - *Borrowers*
- **Direct Loan Servicing Tomorrow**
- **Questions and Comments**
- **Direct Loan Facts and Figures**



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# *Direct Loan Customer Focus*

---



**Schools**

[www.dl.ed.gov/schools](http://www.dl.ed.gov/schools)

---

*Borrowers*

---



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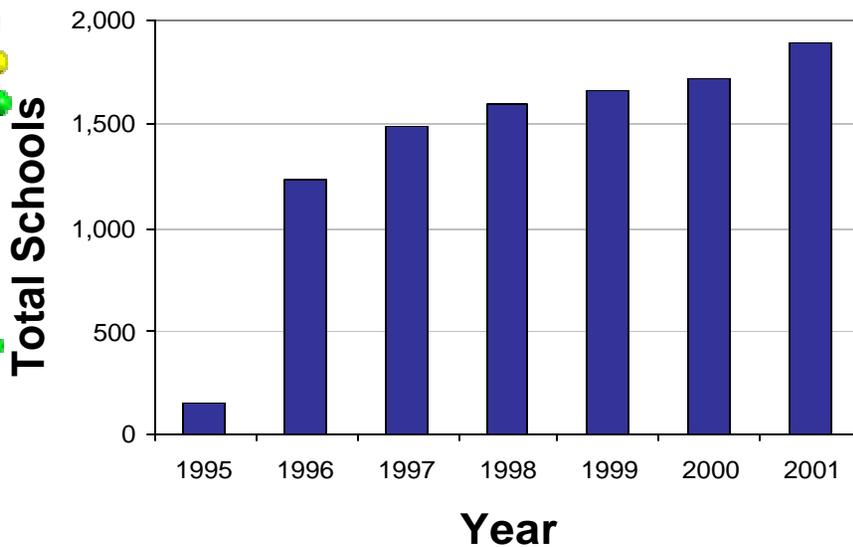
---



# Direct Loan School Profile

**\*1891 Active Direct Loan Schools**

**Total Direct Loan Schools**



\* Includes main and sub campuses

Category	Population
Public	452
Private	398
Proprietary	1041

**20% of Direct Loan Schools Account for 80% of our Portfolio**



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# School Services Online

## DL Servicing Resources

- Web Site Help
- General Information
- Contact Us

## Account Lookup

View live account data for students including, balances, account status, separation date, and more.

## Reporting Tools

- Exit Counseling Reports**
- Delinquency Reports**  
Detail, Summary and Borrower History
- Portfolio Reports**  
Borrower Separation  
Borrowers by Repayment Plan  
Borrowers by Payment Method  
My Portfolio

## Email Subscription

Receive email notifications when reports available online

## Spanish Version

### Direct Loan Servicing News

SFA presents three [Electronic Access Conferences](#) for 2001:  
 Nov 5-7, 2001 [Reno, Nevada](#)  
 Nov 27-29, 2001 [Baltimore, Maryland](#)  
 Dec 11-13, 2001 [Chicago, Illinois](#).

**Subscribe for Delinquency Reports**  
 Now you can have your Delinquency Reports emailed directly to you! Simply sign up on our new Report Subscription page.





# School Services Online Portfolio Reports

[Home](#) | [Direct Loan Servicing Resources](#) | [Student Account Info](#) | [School Reports](#)

[Versión en español](#) | [Logout](#)



**SFA**  
STUDENT FINANCIAL ASSISTANCE

[Exit Counseling](#) | [Delinquency Reports](#) | [Portfolio Reports](#) | [Report Subscription](#)

DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE

[Help with this Report](#)

School Campus code: G1234

## Portfolio Reports



### Institution Separation Report

The Institution Separation Report enables Financial Aid Officers or authorized school staff to search within a given date range and view a listing of students who have separated or will be separating from their institution.



### Borrowers by Payment Method

The Borrowers by Payment Method Report displays a count of the number of Stafford and PLUS borrowers repaying their loans by each available payment method. It further displays a loan count, broken down by loan status, for each borrower type.



### Borrowers by Repayment Plan

The Borrowers by Repayment Plan Report displays a count of the number of Stafford and PLUS borrowers repaying their loans by each available repayment plan. It further displays a loan count, broken down by loan status, for each borrower type.



### My Portfolio

The My Portfolio Report displays a school's total Original Loan Amount (OLA) and Principal Balance Outstanding (PBO) for Stafford and PLUS borrowers. It displays both a borrower and loan count, broken down by loan status, for each borrower type.

*If you have a question regarding the information presented on this page, please [Email Us](#)*

| [SFA School Portal](#) | [Web Site Help](#) | [General Information](#) | [Contact Us](#) |

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# School Services Online

## My Portfolio Report

### My Portfolio

#### Summary Borrower Information

Loan Type	Borrower Count	Original Loan Amount (OLA)	Principal Balance Outstanding (PBO)
Stafford	13	\$ 473,144.00	\$ 364,251.31
PLUS	2	\$ 108,810.00	\$ 68,946.18
<b>Cumulative Total</b>	<b>15</b>	<b>\$ 581,954.00</b>	<b>\$ 433,197.49</b>

*\*Borrowers with loans in multiple loan types will be double counted*

#### Stafford Loan Summary Information

Loan Status	Borrower Count	Loan Count	OLA	PBO
In School	1	4	\$ 36,852.00	\$ 36,852.00
In Grace	1	4	\$ 26,060.00	\$ 25,806.00
In Repayment-Current	5	17	\$ 105,000.00	\$ 110,866.96
Deferment	3	18	\$ 151,093.00	\$ 162,511.35
Paid In Full	4	17	\$ 132,139.00	\$ 0.00
In Repayment-Delinquent	1	3	\$ 22,000.00	\$ 28,215.00
<b>Total</b>	<b>15</b>	<b>63</b>	<b>\$ 473,144.00</b>	<b>\$ 364,251.31</b>

*\*Borrowers with loans in multiple loan statuses will be double counted*



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# School Services Online Separation Report

## Institution Separation Report

### 1 Branch Campus

Select a Branch Campus to personalize your report.

Available:

G23456: ED University  
E12345: ED University of Law  
E34567: ED University of Medicine

[Home](#) | [Direct Loan Servicing Resources](#) | [Student Account Info](#) | [School Reports](#)

[Versión en español](#) | [Logout](#)



[Exit Counseling](#) | [Delinquency Reports](#) | [Portfolio Reports](#) | [Report Subscription](#)

DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE

[Help with this Report](#)

School Campus code: G1234

## Portfolio Reports

### 2 Pre-D Select

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### Institution Separation Report



#### More Information

Last update: 11/22/2001 2:15:29 PM

Page 1 of 7

Rows: 1 - 50 of 328 Columns: 1

Borrower ▲	OPE ▲	School ▲	Social Security Number ▲	Loan Type ▲	Separation Date ▲	Grace End Date ▲	Online EC ? ▲	PBO ▼
Smith, John	1234	The University	111-11-1111	PLUS	11/21/2001	11/21/2001	N	\$ 19,700.00
Jones, Jane	1234	The University	222-22-2222	Stafford	8/31/2001	11/10/2000	N	\$ 0.00
Smith, John	1234	The University	111-11-1111	PLUS	11/21/2001	11/21/2001	N	\$ 19,700.00
Jones, Jane	1234	The University	222-22-2222	Stafford	8/31/2001	11/10/2000	N	\$ 0.00
Smith, John	1234	The University	111-11-1111	PLUS	11/21/2001	11/21/2001	N	\$ 19,700.00
Jones, Jane	1234	The University	222-22-2222	Stafford	8/31/2001	11/10/2000	N	\$ 0.00



**FSA**  
FEDERAL  
STUDENT AID

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# School Services Online Exit Counseling

Home | Direct Loan Servicing Resources | Student Account Info | School Reports | Versión en español | Logout

**SFA** DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE  
STUDENT FINANCIAL ASSISTANCE

Exit Counseling | Delinquency Reports | Portfolio Reports | Report Subscription | Select another school | Help with this Report

School Main Campus code: G03745

## Exit Counseling



### Exit Counseling by Date

The Exit Counseling by Date report enables Financial Aid Officers or other authorized school staff to search within a given date range and view a listing of students that have completed Online Exit Counseling while attending their institution.



### Exit Counseling by SSN

The Exit Counseling by SSN report enables Financial Aid Officers or other authorized school staff to search by SSN and determine whether a given borrower has completed Online Exit Counseling.

Home | Direct Loan Servicing Resources | Student Account Info | School Reports | Versión en español | Logout

**SFA** DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE  
STUDENT FINANCIAL ASSISTANCE

Exit Counseling | Delinquency Reports | Portfolio Reports | Report Subscription | Select another school | Help with this Report

School Main Campus code: G03745

## Exit Counseling

### Exit Counseling by Date

#### 1 Report Level (Required)

Select whether you wish the report to be generated for all campuses related to your institution or for one particular campus.

Choose One Branch Campus  
All Campuses

#### 2 Date Range (Required)

Select whether you would like to choose from pre-defined date intervals or create your own search criteria.

Select a Pre-Defined Exit Counseling Date Range  
Enter a Specific Exit Counseling Date Range

Information presented on this page, please [Email Us](#)

| SFA School Portal | Web Site Help | General Information | Contact Us |

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# School Services Online Exit Counseling

The screenshot shows the SFA (Student Financial Assistance) Exit Counseling web application. The page title is "Exit Counseling by Date". A "Report Level (Required)" section asks the user to select whether the report should be generated for all campuses or a specific one. A dropdown menu is currently set to "All Campuses". Below this, there are search criteria fields for "Date Range" and "Date Range Range". A table displays the results of the search, with one entry for Benjamin P. Reynolds. A blue arrow points from a text box to the table.

SSN	Name	Exit Completion Date	Brr Mode	OpelD
	REYNOLDS, BENJAMIN P.	10/14/2001 6:45:34 PM	P	00374600

Report shows borrowers who completed online.



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# Late Stage Delinquency Assistance Initiative

## ■ What is it?

- A partnership between the Direct Loan Servicing Center (DLSC) and Schools to reach borrowers who are more than 240 days but less than 361 days delinquent.

## ■ How Can Schools Help?

- All schools whether large or small can help in this effort
- Use the School Web site to “work” your delinquency report
- Help find and counsel students on their rights, benefits and responsibilities and help them avoid default

## ■ How Can You Find Out More?

Attend the Late Stage Delinquency Session  
then visit us at our exhibit booth!



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# School Services Online Detail Delinquency Report

## Delinquency Reports

### Detail Report

#### 1 Branch Campus (Required)

Select a Branch Campus to personalize your report.

Available:

E001234 ED University: 12  
G0012345 ED University: 1

#### Detail Report

More Information

Page by

Delinquency Bucket: 031 - 060

Paged by: Delinquency Bucket: 031 - 060

Page 1 of 7

Last update: 2/26/2002 2:33:39 PM

Rows: 1 - 50 of 307 Columns: 3

#### 2 Reporting Period (Required)

Select the Reporting Period; move your selection into the search box.

Search for:

Available:

January 2002  
December 2001  
November 2001  
October 2001

#### 3 Cohort Default Year (Required)

Select the Cohort Default Year(s) to be displayed. If the "Choose One Cohort Default Year" is selected, only one year will be displayed.

All Cohort Default Years

Choose One Cohort Default Year

Sort by delinquency bucket or cohort year

Reporting Period ▲	Social Security Number ▲	Last Name ▲	First Name ▲	Work Phone ▲	Home Phone ▲	Cohort Default Year ▲	Cohort Default Indicator ▲	Days Delinquent ▼	Past Due Amount ▼	Number of Accounts ▼
January 2002	111-11-1111	Smith	John	222-222-2222	333-333-3333	1999	N	41	\$ 100.00	1
January 2002	222-22-2222	Jones	Jane	444-444-4444	555-555-5555	2001	N	34	\$ 619.64	1
January 2002	222-22-2222	Jones	Jane	444-444-4444	555-555-5555	2002	Y	48	\$ 1,751.43	1
January 2002	222-22-2222	Jones	Jane	444-444-4444	555-555-5555	2002	Y	41	\$ 100.00	1
January 2002	111-11-1111	Smith	John	222-222-2222	333-333-3333	2002	Y	34	\$ 398.84	1
January 2002	222-22-2222	Jones	Jane	444-444-4444	555-555-5555	1999	N	34	\$ 940.02	1
January 2002	111-11-1111	Smith	John	222-222-2222	333-333-3333	2002	Y	55	\$ 423.17	1



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# School Services Online email Notification

Home | Direct Loan Servicing Resources | Student Account Info | School Reports | Versión en español | Logout

**SFA** STUDENT FINANCIAL ASSISTANCE DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE

Exit Counseling | Delinquency Reports | Portfolio Reports | **Report Subscription**

School Main Campus code: G1234

1) Sign up on the Web site

## Report Subscription

Welcome to the Direct Loan Servicing School Web Site Subscription page. This page allows Financial Aid officers or other authorized School Staff to subscribe to receive useful school reports via email.

The following reports are currently available for subscription services: (Please click on the report for which you wish to subscribe)

**Delinquency Sur**  
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**SFA** STUDENT FINANCIAL ASSISTANCE DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE



Dear Direct Loan Partner,

The borrower Delinquency Summary Report for your schools is shown below.

This report has been developed by the U.S. Department of Education to assist you with default management activities. This report provides you with a summary of your school's delinquent Direct Loan Accounts sorted by days delinquent.

You may view a Detailed Delinquency Report for this information as well as several other reports that you will find useful, online at the [Direct Loan Servicing's Online School Site](#).

### Delinquency Summary Report

Reporting Period	Delinquency Bucket	Loan Type	Number of Accounts	Original Loan Amount	Past Due Amount
January 2002	031 - 060	STAFFORD	1	\$ 10,725.00	\$ 248.73
	061 - 090	STAFFORD	2	\$ 7,438.00	\$ 310.26
	091 - 120	STAFFORD	1	\$ 6,625.00	\$ 321.49
	151 - 180	STAFFORD	2	\$ 5,250.00	\$ 550.02
	211 - 240	STAFFORD	1	\$ 6,625.00	\$ 795.25
	271 - 360	STAFFORD	1	\$ 19,750.00	\$ 3,013.69
<b>Totals</b>			<b>8</b>	<b>\$ 56,413.00</b>	<b>\$ 5,239.44</b>



2) Summary report is emailed to you when report becomes available online



# Direct Loan Customer Focus



Schools

**Borrowers**  
[www.dl.ed.gov](http://www.dl.ed.gov)



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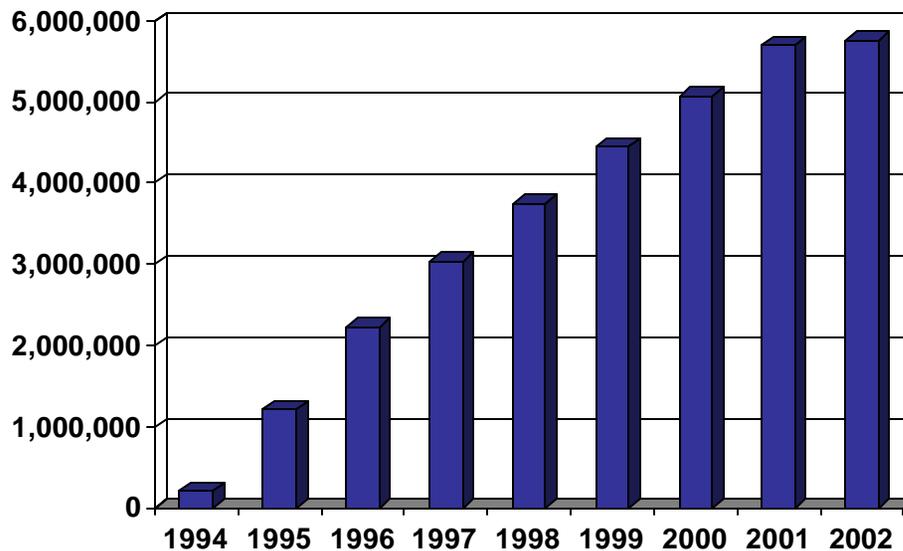


# Direct Loan Borrower Profile



**Borrowers = Students + Parents**  
*As of July 2002*

**Total Direct Loan Borrowers**



**5.7 Million Active Borrowers**

Status	Population
In School	1,441,580
In Grace	277,384
In Repayment	3,057,289
In Deferment	590,994
In Forbearance	321,492



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# Borrower Services Online

Provides 5.7 million borrowers with highly secure online services for:

## Spanish/English Options

Entire site available in Spanish

## Account Information

View live account data - borrower information, account balances, payment history, real time payoff quotes, account documents, 1098e forms, electronic promissory notes, electronic bills and correspondence



## Account Management

- Update address
- Complete Exit Counseling online
- Change payment options
- Interactive deferment and forbearance qualifiers
- Online form submission
- Online Advisor - personalized counseling
- Online Payment

## Download Forms

Download loan-related forms directly, avoiding the time and expense of mailing

## Question Center

Online information resource for borrowers

## Online Advisor

Personalized online loan counseling



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# **Borrower Services Online Exit Counseling**

## **Recent Exit Counseling Enhancements include:**

- Print Rights and Responsibilities without retaking test
- Enroll in EDA while in grace or within 90 days of separation
- View Direct and Non-direct Loan data
- Request to have results sent to additional schools
- Complete session in its entirety and submit online (references, drivers license, and employer information)
- Repayment Methods expanded to include electronic payment option
- A budget calculator



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# Borrower Services Online Exit Counseling

Borrowers are not only shown their Direct Loan indebtedness but their Non-Direct information as well.

**Direct Loans** Exit Counseling

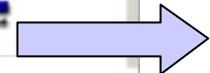
**Direct Loans Balances**

This page and the one following give information about your total school loan indebtedness, including any loans you have that are not Direct Loans. This first page shows your total Direct Loans borrowing. The next page gives details about your other loans.

Loan Year	Original Balance	Principal Balance	Interest Outstanding	Interest Rate
<b>Loan ID: 123456789S00G77779101 - Subsidized Consolidated Loan</b>				
1999-2000	\$ 10,381.94	\$ 7,574.11	\$ 30.48	7.00%
<b>Loan ID: 123456789S00G77779101 - Unsubsidized Consolidated Loan</b>				
1999-2000	\$ 1,990.04	\$ 1,422.88	\$ 5.73	7.00%
<b>Loan ID: 123456789S00G77779101 - Subsidized Consolidated Loan</b>				
1997-1998	\$ 11,870.04	\$ 0.00	\$ 0.00	0.19%
<b>Loan ID: 123456789S00G77779101 - Unsubsidized Consolidated Loan</b>				
1997-1998	\$ 2,248.42	\$ 0.00	\$ 0.00	0.19%
<b>Loan ID: 123456789S00G02054801 - Subsidized Student Loan</b>				
1996-1997	\$ 7,492.00	\$ 0.00	\$ 0.00	8.25%
<b>Loan ID: 123456789S00G02054801 - Unsubsidized Student Loan</b>				
1996-1997	\$ 2,445.00	\$ 0.00	\$ 0.00	8.25%
<b>Loan ID: 123456789S00G02054101 - Subsidized Student Loan</b>				
1995-1996	\$ 5,813.00	\$ 0.00	\$ 0.00	8.25%
<b>Totals</b>	<b>\$42,301.84</b>	<b>\$9,996.79</b>	<b>\$36.20</b>	<b>n/a</b>

**Remember**

- This page displays information about Direct Loans you have outstanding.
- To view the definitions for the terms displayed on this page, click [here](#).



**Direct Loans** Exit Counseling

**Non-Direct Loans**

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's central database for student aid. It receives data from schools, agencies that guarantee loans, the Direct Loan program, the Pell Grant program, and other U.S. Department of Education programs. On the preceding page, your Direct Loan information was displayed. On this page, we have listed below your FFEL and Federal loans information as provided by NSLDS. For further information about the loans shown on this page, you may contact the holder of the loan as indicated in the chart below or visit the NSLDS web site at [www.nslsdoe.gov](http://www.nslsdoe.gov).

*Note: Please refer to your award letter received from your school for any grants, or scholarships etc. not displayed on this page.*

Loan Type	Loan Date	Original Balance	Principal Balance	Interest Outstanding	Interest Rate	Contact Information
<b>FFEL Loans</b>						
FFEL - Consolidated	11/20/1998	\$2,000.00	\$0.00	\$0.00	As of 12/31/1998	ACU UNIVERSITY Center of Student Academic Support P.O. Box 7381 Lubbock, TX 79402-7381 800-435-4011
State of Consolidated	08/01/1998	\$1,800.00	\$0.00	\$0.00	As of 08/31/1998	ACU UNIVERSITY Center of Student Academic Support P.O. Box 7381 Lubbock, TX 79402-7381 800-435-4011
FFEL - Unsubsidized	07/25/1998	\$12,700.00	\$42,500.00	\$0.00	As of 08/30/1998	ACU UNIVERSITY Center of Student Academic Support P.O. Box 7381 Lubbock, TX 79402-7381 800-435-4011
<b>Total FFEL Loans</b>		<b>\$16,500.00</b>	<b>\$42,500.00</b>	<b>\$0.00</b>		<b>NA</b>



# Borrower Services Online Exit Counseling

## Budget Calculator

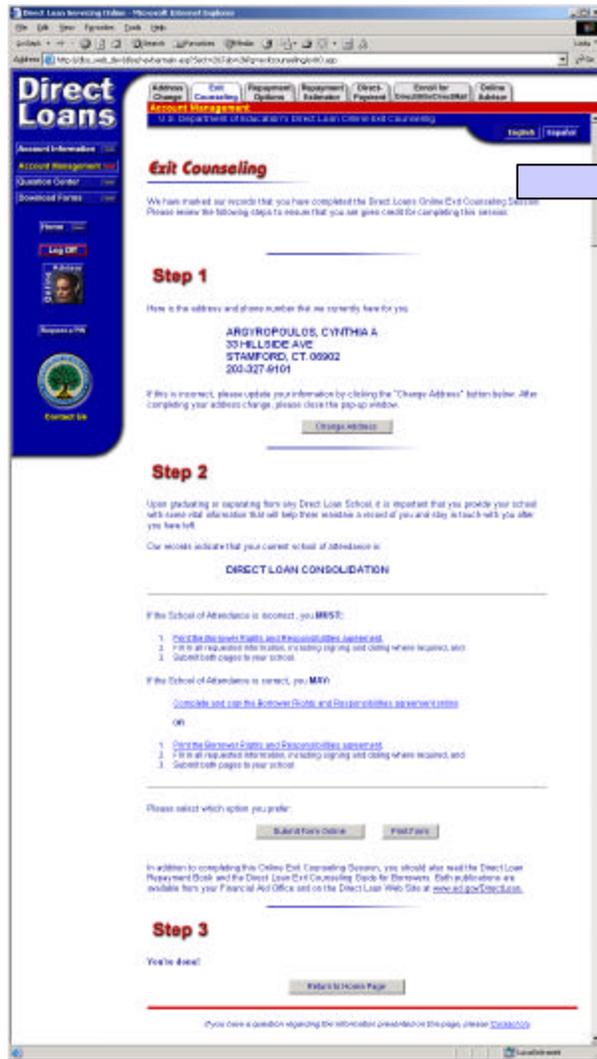
Information provided is easy to navigate and understand

Borrowers have the tools to make informed decisions on repayment when provided with actual payment information and a budget calculator



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# Borrower Services Online Exit Counseling



**Direct Loans**

**Exit Counseling**

We have marked our records that you have completed the Direct Loans Online Exit Counseling Session. Please review the following steps to ensure that you are good to go for completing this session.

**Step 1**

How is the address and phone number that we currently have for you:

ARGYROPOULOS, CYNTHIA A  
33 HILLSIDE AVE  
STAMFORD, CT 06902  
203-327-6104

If this is incorrect, please update your information by clicking the "Change Address" button below. After completing your address change, please close the pop-up window.

**Step 2**

Upon graduating or separating from any Direct Loan School, it is important that you provide your school with certain vital information that will help them establish a record of your final day at school with you after you have left.

Our records indicate that your current school of attendance is:

**DIRECT LOAN CONSOLIDATION**

If the School of Attendance is incorrect, you MUST:

1. Check the Student Plans and Responsibilities page first.
2. Fill in all required information, including signing and dating where required, and
3. Submit both pages to your school.

If the School of Attendance is correct, you MUST:

Complete and use the Release Guide and Responsibilities page next.

or

1. Check the Student Plans and Responsibilities page first.
2. Fill in all required information, including signing and dating where required, and
3. Submit both pages to your school.

Please select which option you prefer:

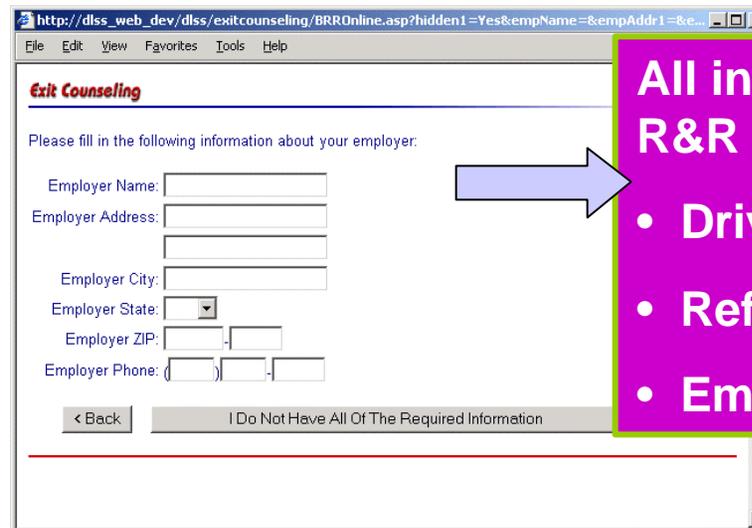
In addition to completing this Online Exit Counseling Session, you should also read the Direct Loan Payment Guide and the Direct Loan Exit Counseling Guide for Borrowers. Both are available via available from your Financial Aid Office and on the Direct Loan Web Site at [www.ed.gov/loans](http://www.ed.gov/loans).

**Step 3**

You're done!

If you have a question regarding the information presented on this page, please [click here](http://www.ed.gov/loans).

Once the borrower passes the short quiz -- school information is captured, address is verified and quiz results are recorded.



**Exit Counseling**

Please fill in the following information about your employer:

Employer Name:

Employer Address:

Employer City:

Employer State:

Employer ZIP:

Employer Phone: (  )  -

All information for R&R collected:

- Drivers License
- References
- Employer





# **Borrower Services Online**

## **Electronic Bills and Correspondence**

New Electronic Services Available from this Web site!

View and pay your Direct Loan bill online and receive your Direct Loan correspondence via email. Sign up from the Account Documents section.

**Free. Convenient. Secure**



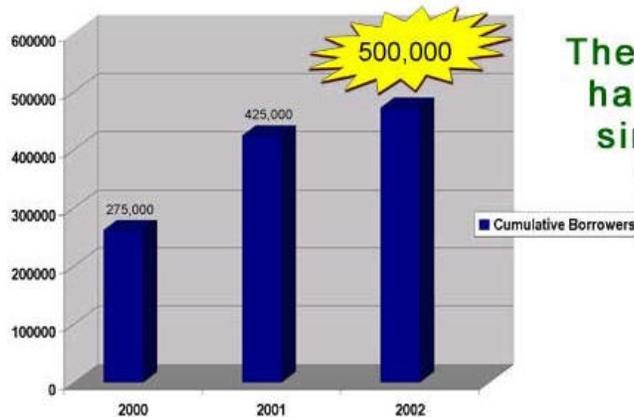
**FSA**  
FEDERAL  
STUDENT AID

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# Borrower Services Online Repayment Options

Direct Loan Borrowers enrolled in  
Electronic Debit Account (EDA)  
reaches an all time high!



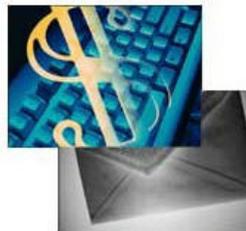
The Federal Government  
has saved \$6.3 Million  
since the inception of  
the EDA program!



Resulting in...



Increased  
Customer  
Satisfaction



Reduced  
Unit Cost



Improved  
Employee  
Morale



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# Borrower Services Online Repayment Options

## Make Payment Online

## 2) Schedule payment

**Direct Loans**

Account Information | Account Management | Question Center | Download Forms

Home | Log Off | Advisor | Online

Address Change | Exit Counseling | Online Transactions | Repayment Estimator | Repayment Options | Online Advisor

**Account Management**  
Make Online Payment

My Banking Profile | View/Modify Scheduled Payments | View Online Payment History | Make Payment

**My Banking Profile**

If you would like to make or schedule a payment online, you must first complete the banking information and agree to the terms and conditions below. Then you may schedule payments up to six months in the future from the Make Payment page.

Your current banking information is as follows:

Account Number: 010-46-8523  
 Email Address: john.cognolotto@accs-inc.com  
 First Name: HILDA J  
 Last Name: ROONEY  
 Bank Account Routing Number: 000000000  
 Confirm Bank Account Routing Number: 000000000  
 Bank Account Number: 111111  
 Confirm Bank Account Number: 111111  
 Bank Account Type: checking

Electronic Payment for the William D. Ford Federal Direct Loan (Direct Loan) Program

Electronic Payment Terms and Conditions

These terms and conditions apply to your participation in the Direct Loan Program electronic payment service. Please read the following Terms and Conditions carefully. If you agree to these terms and conditions, select the "Accept Terms and Conditions" at the end. If you do not agree to these terms and conditions, select the "Do not Accept Terms and Conditions" at the end.

**Terms and Conditions**

- Your disclosure of your banking information is voluntary. However, if you do not provide this information, you cannot repay your making payments electronically from this Web site.
- You authorize the Direct Loan Program to debit from your account your Direct Loan payment(s) that you schedule from this
- It is your responsibility to update any changes to your Banking Profile, including your bank account information. At any time, you Banking Profile simply by returning to this Web site.

## 1) Enter banking information

My Banking Profile | View/Modify Scheduled Payments | View Online Payment History | Make Payment

Summary for Account 010-46-8523 as of 7/17/2002

Current Principal Balance: \$5,675.77  
 Past Amount Due: \$235.26  
 Current Amount Due: \$39.21

Total Amount Due: \$274.47  
 Due Date: 04/21/2002

**Make Payment:** Enter the amount and the date for the payment that you wish to schedule.

From Bank Account: 111111  
 Please deduct this amount: \$274.47  
 From my bank on this day: 7/25/2002 (Please specify a day that is at least 1 business day before the due date.)

Schedule Payment

## 3) View or modify payment

My Banking Profile | View/Modify Scheduled Payments | View Online Payment History | Make Payment

Our records indicate that you have scheduled the following online payments:

Date Created	Date Payment to be Debited	Amount	Status	Action
Fri Jul 17 10:39:05 EDT 2002	07/25/2002	\$274.47	Scheduled	Update, Cancel

**Helpful Hints:**

- Payments that are in the process of being debited will be shown in the Payment History section of this Web site in one to four business days after being sent to your bank for processing.
- To view your Payment History, [click here](#).
- You will be notified by the Direct Loan Service Center of any payment problems, including insufficient funds.



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# **Borrower Services Online**

## **Marketing efforts**

Click. Click. You're Done!

- Free
- Fast
- Convenient
- Easy
- Secure
- + Flexible



Electronic Billing, Payment, and Correspondence!!!

WIN WIN!! SAVING DOLLARS and provides borrowers with easy, flexible and convenient services



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# *Direct Loan*

# *Servicing Tomorrow*

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*Dan Hayward*



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# Direct Loan Servicing Tomorrow

## Borrowers:

- New look and feel for Web site
- Entrance Counseling
- Capitalization Calculator
- Letter Re-engineering
  - New Look and Feel for bill
  - Increased clarity of information
  - Reduced number of mailings
- 1098e Deductibility Changes
  - Origination Fee and Cap Interest
  - All (in school) Interest
- CRM4FSA (Consistent Answers)
- Late Charges



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# Direct Loan Servicing Tomorrow

## Schools:

- Late Stage Delinquency Assistance Initiative
- More “Focus Groups/School Feedback”
- Ability to log-into school web site through COD
- Improve Exit Counseling materials for high balance borrowers



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## Contact Us...

**Dan Hayward**

**(202) 377-3207**

**Email: [Dan.Hayward@ed.gov](mailto:Dan.Hayward@ed.gov)**

**Cindy Battle**

**(202) 377-3261**

**Email: [Cynthia.Battle@ed.gov](mailto:Cynthia.Battle@ed.gov)**

**School Services**

**1-888-877-7658**



**FSA**  
FEDERAL  
STUDENT AID

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# Marian Smithson

Director of Student Financial Aid  
Southern Illinois University  
Edwardsville



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# Entrance Counseling

- Online loan counseling has been our primary option for nearly three years.
- Award letter information tells student to click on link to entrance counseling page on our web site.
- Confirmation that counseling is done is obtained daily from the LOC site and coded on student's financial aid record.



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# Entrance Counseling (cont'd)

- Only a few students each year need an alternative to online loan counseling.
- Our wish: ability to download a file from the LOC site that could be used to update our system.



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# *Exit Counseling*

- Exit counseling packets have been streamlined. Basic information is provided but now student is directed to online info and online counseling.
- Confirmation of exit counseling completion is obtained from the Servicing Center site and coded in our system.



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## E-MPN

- Stopped printing paper notes last fall.
- Students instructed on award letter to complete E-MPN. Tips provided.
- Icon on our web site links to E-MPN site.
- Text on our entry page advises student process will take 45 minutes and note cannot be saved to return to later.



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## *E-MPN (cont'd)*

- All office staff were asked to complete an E-MPN so can relate to student's questions.
- Two primary difficulties are --
  - incorrect browser (We recommend IE.);
  - closing the pdf version of the note while in Adobe Acrobat and having to start over again.



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## *E-MPN (cont'd)*

- Over 1000 students have completed a note for 2002-03 so far.
- 79% of the notes were completed online.
- Based on last year, we expect the percentage completed online to increase closer to the opening of fall term.



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## **E-MPN (cont'd)**

- Electronic confirmation that the note is completed is quick and saves several steps for the office.
- E-MPN completion subsequently shows up on the student's origination record.



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# PLUS Credit Check

- PLUS Loan is offered in dependent undergraduate aid packages.
- Award letter enclosures include --
  - pre-printed PLUS note;
  - parent form giving us approval to do credit check; and
  - parent form giving us approval to credit the PLUS to the student's account.



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# PLUS Credit Check (cont'd)

- Credit check is done by staff when the completed PLUS and forms are returned.
- 1100 credit checks for 2002-03 done so far (about 15 hours of staff time).
- Credit check decision is coded on the student's loan record.
- If credit check denied, unsubsidized loan offered to the student.



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# PLUS Credit Check (cont'd)

- Completed PLUS notes are imaged.
- Electronic Master Promissory Note for PLUS will fit with our plans for paperless award notification!



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## NSLDS

- Check NSDLS to determine if transfer students have received FFEL or DL previously (Recommend conservative approach - no more than 5 years ago).
- Waive entrance counseling if info indicates FFEL or DL received within appropriate timeframe.



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# *Servicing Center Site*

- Loan history used when talking to graduated students.
- Confirmation of exit counseling retrieved from this site and coded on student's record in our system.
- Delinquency report information is excellent tool for identifying borrowers approaching default.



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# **Servicing Center Site (cont'd)**

- Letters sent to students --
  - First: 61-120 days delinquent
  - Second: 121-180 days delinquent
  - Third: 181-270 days delinquent
- Borrowers are tracked in spreadsheet; 50% cure rate so far.
- WISH: info on entire cohort.



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## LOC Site

- Use this site to make corrections to individual loan records.
- Track batches through this site when there are questions re whether batch received, etc..
- Will be phased out next year.



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***finaid@siue.edu***

Send us your questions!



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# Questions or Comments?

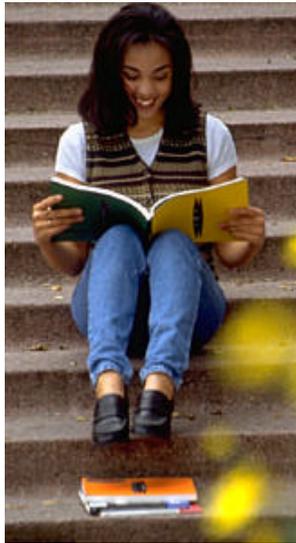


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# Direct Loan Facts and Figures

***As of July 2002 we had:***



- 23.8 million Direct Loans disbursed
- 5.7 million “active” borrowers
- \$73.6 billion “active” portfolio
- \$103 billion “disbursed” to date
- 86.6 million payments collected
- \$21.6 billion dollars collected
- 503,254 active EDA borrowers



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# Direct Loan Facts and Figures

- World-Class Customer Service
  - Two Servicing Centers (Utica & Bakersfield)
    - 1,326 employees – 900 CSRs
    - Virtual Call Technology - Single 1-800 Number
  - Schools
    - 20 CSRs
    - 93,000 calls annually
    - 1-888-877-7658
  - Borrowers
    - Customer contacts
      - 7.5 million incoming calls per year
      - 6.7 million outbound calls per year
      - Send more than 80 million pieces of mail per year
      - Image 6.2 million documents per year



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# Facts and Figures

## Support for Borrowers

- An Award-winning Borrower Web site
  - Over 5 Million Web Visits per Year
  - Electronic Signatures
    - 56,000 deferment and forbearance forms signed electronically to date
    - eMPN available for viewing and printing
  - Electronic Transactions
    - 2.7 million forms downloaded to date
    - 1.4 million transactions to date (address, due date..)
  - Spanish Language
  - On-line Advisor



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