



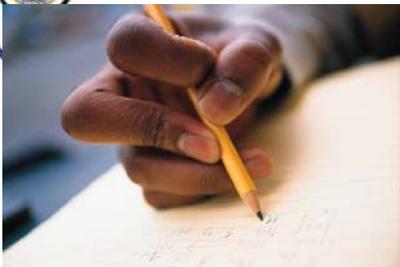
Session 28

Direct Loan Servicing Web Site and LSDA

***Dwight Vigna
Cindy Battle
Ben LeBorys***



Agenda



Statistics



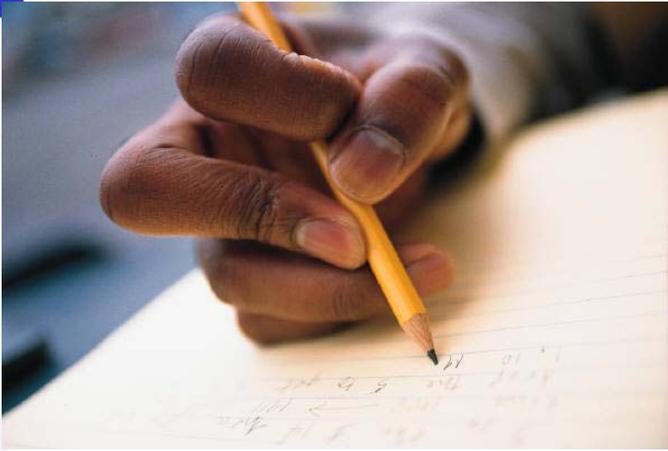
Borrower Web site
<http://www.dl.ed.gov>



School Web Site
<http://www.dl.ed.gov/schools>



**Late Stage Delinquency
Assistance**



Statistics



Borrower Web Site



School Web Site



**Late Stage Delinquency
Assistance**

Direct Loan Profile



In the 2002 - 2003 school year, we had:

- Over 1200 Direct Loan Schools
- More than 6.1 million active borrowers and over 25 million Direct Loans
- An active Direct Loan portfolio of over \$83 billion



20% of Direct Loan Schools = 80% of our Portfolio

Direct Loan Profile



In the 2003 calendar year, we have:

- Over 5.4 million inbound phone calls
- More than 8.7 million outbound phone calls
- 550K Deferments processed
- 610K Forbearance processed



Note: Outbound Phone volume increased significantly beginning in 2002 (11.3M) due to the installation of a more efficient autodialer enabling more outbound attempts per delinquent borrower.



Electronic Access Conference

San Diego, California
New Orleans, Louisiana
2003

ACSI - Customer Service Survey Building on Strengths



Purpose of Study

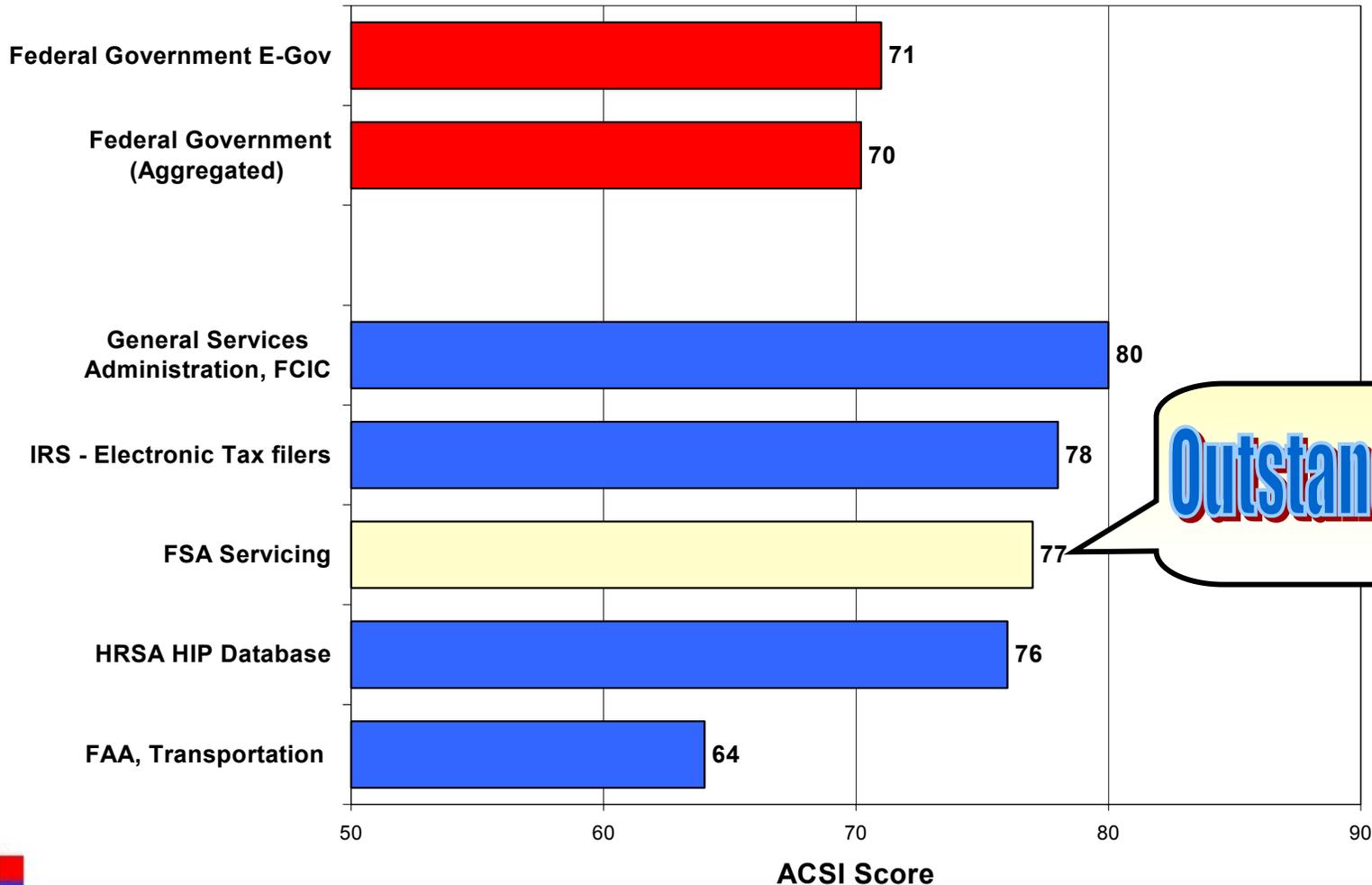


Enhance FSA's efforts as a PBO by:

- Measuring and quantifying customers' overall Satisfaction with FSA, using measures comparable with the American Customer Satisfaction Index (ACSI)
- Quantifying FSA's performance levels in various service areas and the relative influence that each has upon customer Satisfaction
- Benchmarking performance to Federal agencies, private companies, and prior studies
- Identifying key areas for maintenance or improvement to sustain or increase levels of Satisfaction
- Providing an assessment of how improvements will increase Satisfaction and drive positive performance outcomes



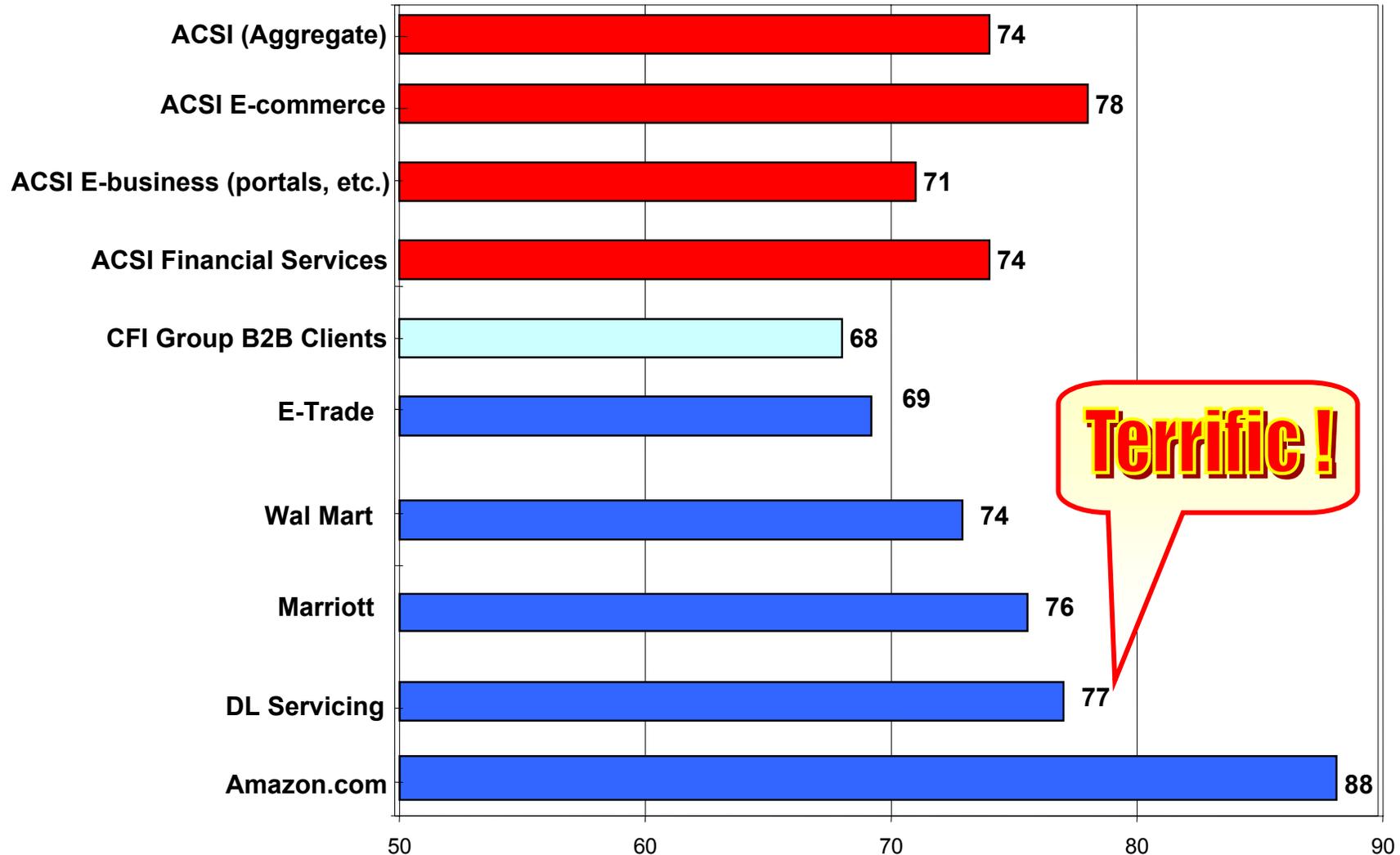
Satisfaction Benchmarks *Federal Government*



Outstanding!

Satisfaction Benchmarks

Private Sector



Terrific!

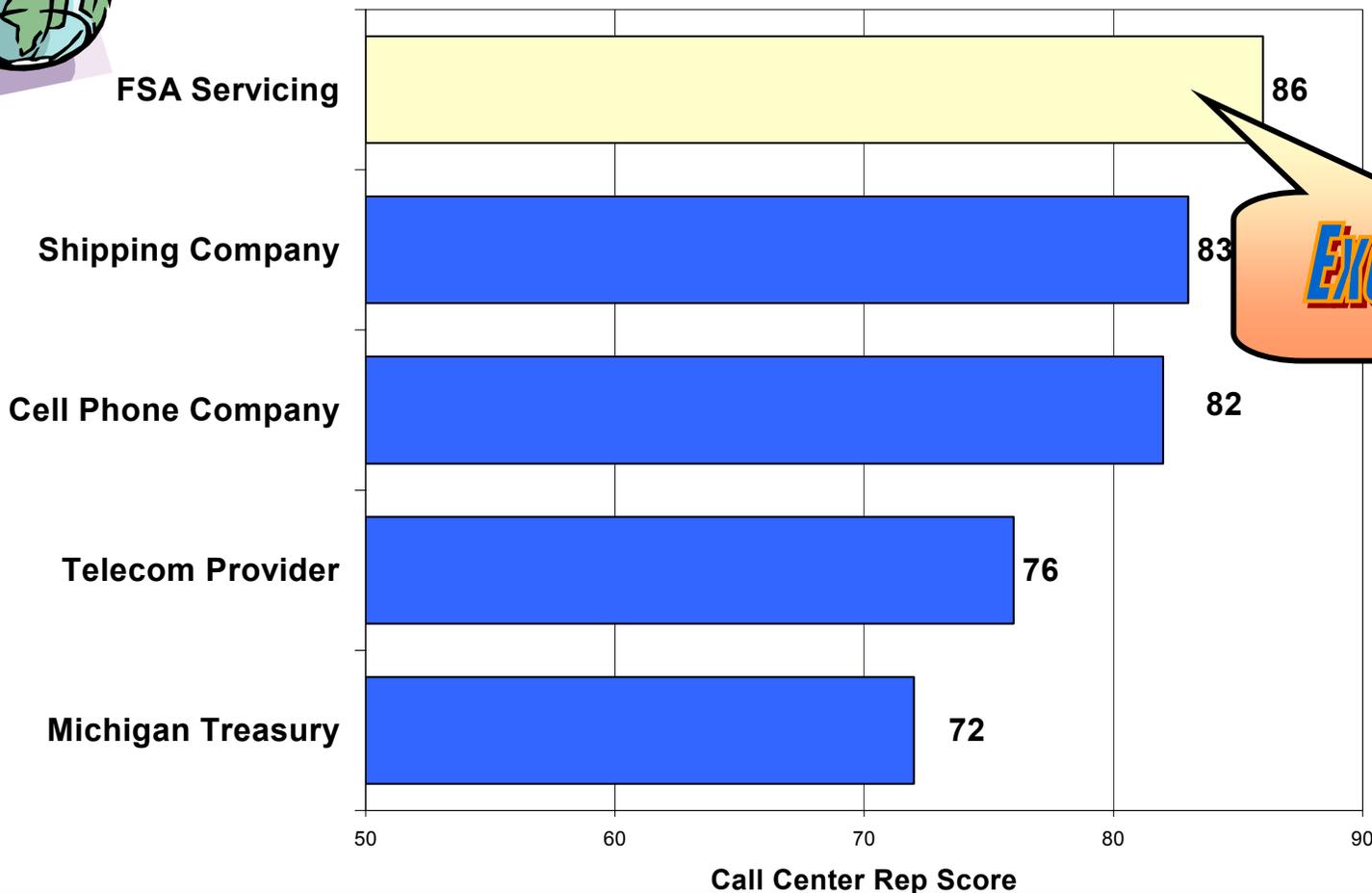
* Federal government ACSI score is 70; E-gov score is 71

CSI Score

Call Center Reps - Benchmarks



FSA Servicing is providing world-class call center service



Excellent!



Statistics



Borrower Web Site

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



School Web Site



**Late Stage Delinquency
Assistance**

Borrower Web Site

Borrower Feedback



Thank you for having all of this electronic. I have been frustrated for years that my other student loan is not this easy to manage...

- DL Borrower, FRIEA

My experience with this website and your department has been fantastic, and I doubt that these sentiments are communicated to you enough.... Thank you so much for your efforts.

- DL Borrower, Christopher

I just wanted to congratulate you on providing an excellent way to manage my student loan account...

- DL Borrower, Troy

Just wanted to say that the new site is FABULOUS! This is a major step up... As an Information Architect by profession, my hat is off to you... excellent work folks!

- DL Borrower, PAT L

Direct Loan Servicing Web Site Functionality



For Borrowers

- Real Time Account Information
- Online Transaction Processing - Borrower Self-Service
- Online Counseling and Rules Based Messaging
- Interactive Pre-qualifier for Deferment and Forbearance Requests including online submission with eSignatures
- Online payments
- eBilling, eCorrespondence
- EDA Enrollment
- Online Calculators
- Online Surveys

For Schools

- Student Account Lookup
- Online Reports – Portfolio, Delinquency and Counseling
- Complete Question Center

Borrower Web Site Homepage



Electronic Access Conference
San Diego, California
New Orleans, Louisiana
2003

Address: <http://www.dlsonline.com/index.asp>

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We Help Put America Through School

HOME | YOUR ACCOUNT | QUESTION CENTER | FORMS

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Access Your Account
[Log In](#)
To Your Account

Log in to...

- make online payments
- view account balances
- change billing options
- enroll in electronic services

and much more...

Forgot Your PIN?
Forgot your PIN
or want to change it?

Apply For A PIN
Your PIN serves as your identifier allowing you to access your personal information in various U.S. Department of Education systems.
[Request Now](#)

Tour This Site
Tour This Site
Learn how to easily manage your Direct Loan online

Welcome To:
Direct Loan Servicing
ONLINE

Entrance & Exit Counseling
Get the information you need as a Direct Loan borrower.
[GO](#)

Your Account ...
Make online payments, view your account balances and payment history, change your billing options, enroll in electronic services and much more...

2002 1098-E
Form 1098-E
can be viewed

1098-E Tax Information ...
Your 1098-E was included with your new Annual Statement that was mailed in January 2003. You also can download your 1098-E online from this Web site.

Enroll in Electronic Services ...
You can choose to receive your Direct Loan bills and correspondence electronically, eliminating paper mail. Electronic services are faster, free, and more convenient.

Make an Online Payment ...
Paying your Direct Loan online from this site is free, convenient, and saves you time and money. You can even schedule your payments up to six months into the future.

Direct Loan Servicing News
(9/26/2003 1:46:26 PM)

Lower Your Interest Rate!
Enroll in EDA

Electronic Correspondence
Receive most of your Direct Loan correspondence via e-mail instead of through the U.S. Postal Service?
[Learn More](#)

US Department of Education - www.ed.gov
FSA Student Portal - www.studentaid.ed.gov

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Key Features

- **Highly Secure**
 - ✓ PIN protected
 - ✓ Data encryption
- **Section 508 Compliant** for borrowers with disabilities
- **English/Spanish option** for entire site
- **Winner of multiple prestigious awards**
- **Online Tour – tutorial to aid borrowers in using site**
- **Search Feature & Site Map helps borrowers find what they need quickly**



Borrower Web Site

Personalized Online Messages

Key Features

- Personalized messages are displayed to borrowers based on their account status and other information.
- Messages include information about last and next payment, options for delinquent borrowers, and special information as the need arises.
- Messages and rules for displaying them are controlled through a special site region that is available for authorized Department of Education personnel.

Account Summary

Welcome **Jonathan Borrower**! Our records indicate that you are currently in a repayment status. Your last payment in the amount of \$83.59 was received on 08/14/2002. Your next payment is due on 09/21/2002 in the amount of \$83.59.

Personal Information

Name: BORROWER, JONATHAN J
SSN: 123-45-6789
Date of Birth: Jan 1, 1975
Address: 123 MAIN STREET
HOMETOWN, CA 12345
Home Phone: (123) 456-6789
Work Phone: (123) 456-7890
Email: [Update your email address](#)

Update

Important Messages

New Electronic Services

You can now view your Direct Loan bill online and receive your Direct Loan correspondence via email. Sign up from the Account Documents section of our Web site.

In addition, you can now make payments towards your Direct Loan(s) from our Web site. Visit the Repayment Options section to learn more.

More Messages

Borrower Web Site

Tour this Site

Key Features Tour This Site

Direct Loan Servicing Tour

Welcome

Direct Loan Servicing Online

The complete, fast easy and secure way to manage your Direct Loan(s) online anytime and anywhere.

Main Menu

- Homepage
- Question Center & Forms
- Your Account Summary
- View Account Information
- Manage Your Account
- Payments & Billing Options
- Tools & Planning
- Electronic Services
- Main Page

Direct Loan Servicing Tour

Manage Your Account

- Update personal information
- Enroll in electronic correspondence
- Apply for deferment or forbearance
- Change your repayment plan or payment due date

Manage Your Account

- Update Your Information
- Electronic Correspondence
- Deferment Request
- Forbearance Request
- Change Repayment Plan
- Change Payment Due Date

Direct Loan Servicing Tour

Accessing Your Account

To Access Your Account ...

You will need your Department of Education PIN to log in for secure access to your account.

If you don't have a PIN or you have forgotten your PIN you may request a new or duplicate PIN.

Access Your Account

Log In To Your Account

Log in to...

- make online payments
- view account balances
- change billing options
- enroll in electronic services and much more

Make an Online Payment

Pay your Direct Loan(s) from this site in full, in part, or on a schedule. You can also make payments from your credit card or bank account.

FSA FEDERAL STUDENT AID

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- This tour is an easy to follow graphical overview of the main features available to the borrower on the Web site.
- There are two options available for the borrower: a Flash version and a regular Web page version.

Borrower Web Site Banner Ads



Interest Capitalization Estimator

Our online Interest Capitalization Estimator can provide you an estimate of how much interest will capitalize (be added to your loan balance) on your loan(s) as a result of deferment or forbearance expiration or at the end of your grace period.

[Learn More](#)

Electronic Billing

Receive your Direct Loan bill online with Electronic Billing.

[Learn More](#)

A blue banner with white text that reads "Lower Your Interest Rate!" with a large white downward-pointing arrow and a percentage sign below it. The letters "EDA" are faintly visible in the background. At the bottom, it says "Enroll in EDA" with a yellow arrow pointing right.

Entrance Counseling

Get the information you need to become a Direct Loan borrower.

[Learn More](#)

Make Your Payments Online

Pay your Direct Loan bill online. It's free, quick, and easy.

[Learn More](#)

Tour This Site

Learn how to easily manage your Direct Loan online



Finishing School?

Online Exit Counseling.
Should you take the course?

[Learn More](#)

Electronic Correspondence

Receive most of your Direct Loan correspondence via e-mail instead of through the U.S. Postal Service.

[Learn More](#)

Key Features Banner Ads

- Banner notices appear on the right hand side of most Web pages while a borrower is browsing through the Web site.
- These notices promote such services as EDA, Electronic Billing, Online Payments, and Tour This Site.

Borrower Web Site

Online Surveys



Key Features

- Feedback from borrowers is very important to us and serves as a guiding factor in development. Increased customer satisfaction is one of the major FSA goals.
- Surveys are presented online to borrowers who choose to participate.
- Survey presentation is rule based and can be presented to certain borrowers only (such as those in school) or in response to certain activity on the Web (such as making an online payment).
- Results from surveys are available online to authorized Department of Education personnel.

3. What was your main reason for visiting the Direct Loan Web site this time?

Check my outstanding account balance
 Determine if my payment was received
 Change my address
 Take exit counseling
 Change my payment plan or date my payments are due
 Apply for deferment or forbearance
 Other
 None

5. How would you prefer to get information about your Direct Loan(s)?

Postal mail
 eMail
 Direct Loan Web site

6. How would you prefer to pay your Direct Loan(s)?

Check by mail
 Automatic debit from your bank account
 Telephone payment
 Online payment

7. Overall, how would you rate this web site?

Very Good
 Good
 Fair
 Poor

8. What suggestions do you have that would help us to serve you better through the Direct Loan Web site?

Submit Survey Reset

Direct Loan Web Site Customer Service			
Questions and Answers	Consolidated	PLUS	Student
1. How did you learn about the Direct Loan Web site?	3,322	685	6,558
School	181	79	1,049
Direct Loan Correspondence	1,862	450	3,475
Direct Loan Service Center	777	98	1,112
Linked from another site	92	11	189
Other	410	47	733
2. How often do you visit the Direct Loan Web site?	3,325	683	6,554
First time	1,089	298	3,079
Less than once a month	1,332	248	2,054
Few times a month	806	129	1,286
Many times a month	98	8	135
3. What was your main reason for visiting the Direct Loan Web site this time?	3,333	689	6,583
Check my outstanding account balance	1,549	356	2,679
Determine if my payment was received	551	165	861
Change my address	137	8	391
Take exit counseling	16	3	374
Change my payment plan or date my payments are due	160	18	389
Apply for deferment or forbearance	336	30	809
Other	584	109	1,080
4. Were you able to find the information you were looking for in your visit?	3,319	682	6,551
All	1,682	392	3,303
Most	1,009	176	2,002
Some	456	71	897
None	172	43	349
5. How would you prefer to get information about your Direct Loan(s)?	3,310	681	6,525
Postal mail	1,309	291	2,817
eMail	1,009	175	1,964
Direct Loan Web site	992	215	1,744
6. How would you prefer to pay your Direct Loan bill?	3,300	682	6,508
Check by mail	977	341	2,735
Automatic debit from your bank account	1,457	189	2,036
Telephone payment	90	9	172
Online payment	776	143	1,565
7. Overall, how would you rate this web site?	3,320	679	6,558
Very Good	1,414	334	2,848
Good	1,570	283	3,041
Fair	288	44	575
Poor	48	18	94
8. What suggestions do you have that would help us to serve you better through the Direct Loan Web site?	3,325	688	6,543
	3,325	688	6,543

Borrower Web Site

Real Time Account Information- Account Summary



Address http://dlss_web_dev/to91/accountinfo/account-summary.asp Go

FSA Direct Loan Servicing
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- Forbearance Request
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- Make Online Payment
- Electronic Debit Account (EDA)
- Electronic Billing

Tools & Planning

- Exit Counseling
- Repayment Estimator
- Budget Calculator
- Interest Capitalization Estimator

Account Summary

Welcome **Jonathan Borrower!** Our records indicate that you are currently in a repayment status. Your last payment in the amount of \$83.59 was received on 08/14/2002. Your next payment is due on 09/21/2002 in the amount of \$83.59.

Personal Information

Name: BORROWER, JONATHAN J
SSN: 123-45-6789
Date of Birth: Jan 1, 1975
Address: 123 MAIN STREET
HOMETOWN, CA 12345
Home Phone: (123) 456-6789
Work Phone: (123) 456-7890
Email: [Update your email address](#)

Important Messages

New Electronic Services
You can now view your Direct Loan bill online and receive your Direct Loan correspondence via email. Sign up from the Account Documents section of our Web site.

In addition, you can now make payments towards your Direct Loan(s) from our Web site. Visit the Repayment Options section to learn more.

Your Direct Loans

Account Number	Status	Repayment Plan	Principal Balance	Fixed Payment	Current Due	Past Due	Total Due	Due Date
123456789-1 Loan Details	In Repayment, current	Standard	\$5,313.98	\$83.59	\$83.59	\$0.00	\$83.59	09/21/2002
Totals	N/A	N/A	\$5,313.98	\$83.59	\$83.59	\$0.00	\$83.59	N/A

[View the definitions for the terms displayed in this table](#)
[Click here to view your Non-Direct Loans](#)

Your Last Loan Payment

Payment Received	Payment Type	Payment Amount	Applied to Principal	Applied to Interest	Applied to Fees & Charges
08/14/2002	Mail	\$83.59	\$55.80	\$27.79	\$0.00

Local intranet

Key Features

- Real-time summary of borrower's account information
- Account Balances - Borrowers can see their total student loan indebtedness in one place.
 - ✓ Direct Loan Balances Total Indebtedness (FFEL and Perkins loans from NSLDS)
- Last Loan Payment – Borrowers can confirm the date and amount of their last payment on the Account Summary page. For more details, they can link to the Payment History page.

Borrower Web Site

Real Time Account Information – Payment History



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Direct Loan Servicing

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- [Budget Calculator](#)

Summary of Payments Received for Account 123456789

Page 1 - 2 Payment(s) 1-10 of 19

Payment Received	Payment Type	Payment Amount	Applied to Principal	Applied to Interest	Applied to Fees & Charges
06/16/2003	Online Payment	\$25.08	\$21.46	\$3.62	\$0.00
05/19/2003	Online Payment	\$25.08	\$21.01	\$4.07	\$0.00
04/18/2003	Online Payment	\$25.08	\$22.40	\$2.68	\$0.00
01/21/2003	Online Payment	\$50.16	\$42.45	\$7.71	\$0.00
11/26/2002	Online Payment	\$25.08	\$21.44	\$3.64	\$0.00
10/31/2002	Online Payment	\$25.08	\$20.53	\$4.55	\$0.00
08/14/2002	Online Payment	\$1.00	\$0.00	\$1.00	\$0.00
07/25/2002	Online Payment	\$25.08	\$20.36	\$4.72	\$0.00
06/25/2002	Online Payment	\$24.58	\$17.07	\$7.51	\$0.00
06/04/2002	Online Payment	\$0.50	\$0.00	\$0.50	\$0.00

[Next >](#)

Make Your Payments **Online**

Pay your Direct Loan bill online. It's free, quick, and easy. [Learn More](#)

1098-E Information

Your 1098-E information is available online to view and download. [Learn More](#)

Lower Your Interest Rate!

EDA

Enroll in EDA >

Key Features

- **Payment History - Complete Record of all payments ever made by the borrower**
- **Payment Type – Online, Main, EDA, etc.**
- **Breakdown of Payment into Principal, Interest or Fees**

Borrower Web Site

Real Time Account Information – Document Retrieval



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1098-E Tax Reporting Information for Account 123456789

The IRS Form 1098-E is used to report to you the amount of eligible interest you have paid on your Direct Loan(s) during a single calendar year. This is not an Annual Statement of your Direct Loan account(s).

Tax Year	Interest Paid	Obtain 1098-E
2002	\$184.44	View Form
2001	\$73.66	View Form
2000	\$0.00	View Form
1999	\$0.00	View Form

Lower Your Interest Rate!
 ↓ EDA
 %
 Enroll in EDA ▶

Electronic Billing
 Receive your Direct Loan bill online with Electronic Billing.
[Learn More](#)

Electronic Correspondence
 Receive most of your Direct Loan correspondence via e-mail instead of through the mail.

Key Features

- 1098e Tax Information

- ✓ Available for present and past years
- ✓ Rapid availability

Note: The Direct Loan account is updated each year during the calendar year.

Helpful

- For more information, click on the link below.

CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, address, and telephone number U.S. Department of Education Direct Loan Servicing Center P.O. Box 4609 Utica, NY 13504-4609 1-800-848-0979		OMB No. 1545-1576 2002 Form 1098-E	Student Loan Interest Statement
RECIPIENT'S Federal identification no. 52-2105182	BORROWER'S social security number 123-45-6789	1 Student loan interest received by lender \$ 184.44	Copy B For Borrower This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for student loan interest.
BORROWER'S name COLLEGE, JOSEPH Street address (including apt. no.) 123 MAIN ST City, state, and ZIP code ANYTOWN, CA 12345		2 Box 1 includes loan origination fees and/or capitalized interest (if checked) <input checked="" type="checkbox"/>	

Form 1098-E (keep for your records) Department of the Treasury - Internal Revenue Service

Borrower Web Site

Real Time Account Information – Document Retrieval



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Electronic Promissory Notes for Account 123456789

Note: It can take a few minutes to download an electronic copy of your promissory note. Please be prepared to wait during downloading if you wish to get the form.

[Get Form](#)

Consolidation Promissory Note

Loan ID	Loan Type	Loan Year	Date Signed	School
1234567891U02611111111	Unsubsidized Consolidate	2004		DIRECT LOAN

Consolidation Promissory Note

Loan ID	Loan Type
1234567891S02611111111	Subsidized Consolidate

Our records indicate that you have an account with the following information:

Key Features

- Electronic Promissory Note Retrieval

Borrowers who use eSignatures for Promissory Notes can retrieve a copy of their original Promissory Note online at any time.

Direct Loans Federal Direct Consolidation Loan

OMB No. 1840-0693
Form Approved
Exp. Date 1/31/2002

William D. Ford Federal Direct Loan Program

Borrower's Name JOSEPH J COLLEGE

Borrower's Social Security Number 123-45-6789

Section E: Repayment Plan Selection

Carefully read the repayment plan information in "Direct Consolidation Loans" that accompanies this application and promissory note to understand your repayment plan options. Then, complete this section to select your repayment plan. Remember--

- All student loans must be repaid under the same repayment plan. Parent PLUS loans may be repaid under a different repayment plan.
- If you select the Income Contingent Repayment Plan, you must complete the "Repayment Plan Selection" and "Income Contingent Repayment Plan Consent to Disclosure of Tax Information" forms that accompany this application and promissory note. Your selection cannot be processed without these forms.
- If you want to consolidate a defaulted student loan(s) and you have not made a satisfactory repayment arrangement with your current holder(s), you must select the Income Contingent Repayment Plan.

31. Place an "X" in the box that corresponds to your repayment plan selection for each loan type. Note that Direct PLUS Consolidation Loans cannot be repaid under the Income Contingent Repayment Plan.

	Income Contingent	Standard	Extended	Graduated
STUDENT LOANS <i>Direct Subsidized and Unsubsidized Consolidation Loans</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PARENT LOANS <i>Direct PLUS Consolidation Loans</i>	<input type="checkbox"/> Not Available	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Section F: Promissory Note (Continued on reverse side) To be completed and signed by borrower and spouse, if applicable.

Promise to Pay:

I promise to pay to the U.S. Department of Education (ED) all sums (hereafter "loan" or "loans") disbursed under the terms of this Promissory Note (note) to discharge my prior loan obligations, plus interest, and other fees that may become due as provided in this note. If I fail to make payments on this note when due, I will also pay collection costs including but not limited to attorney's fees and court costs.

I am advised not to read the note. I am entitled to an exact copy of this note and a statement of the Borrower's Rights and Responsibilities. My signature certifies that I have read, understand, and agree, to the terms and conditions of this note, including the Borrower Certification and Authorization printed on the reverse side and the accompanying Borrower's Rights and Responsibilities.

Borrower Web Site

Customer Self Service – Online Address Updates



FSA Direct Loan Servicing

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FEDERAL STUDENT AID | HOME | YOUR ACCOUNT | QUESTION CENTER | FORMS

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Tools & Planning

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- Interest Capitalization Estimator
- Budget Calculator

Update Your Information

Name: **STUDENT, SALLY S**
Social Security Number: **123-45-6789**
Date of Birth: **Feb 14, 1975**

Foreign Address? Yes No
C/O Name? Yes No

C/O Name (optional): []
Street Address: **1234 MAIN STREET**
U.S. Address
City: **ANYTOWN**
State: **CA**
ZIP: **12345** - [] []

Foreign Address
City, State, ZIP: [] [] []

Home Phone: **555** - **111** - **2222**
Work Phone: **555** - **111** - **2222**
Email Address: **sally@yahoo.com**

[Send Change] [Reset]

Make Your Payments Online
Pay your Direct loan bill online. It's free, quick, and easy. [Learn More](#)

Lower Your Interest Rate!
Enroll in EDA

Electronic Billing
Receive your Direct Loan bill online with Electronic Billing. [Learn More](#)

Key Features

- Online Address Updates – allows Direct Loans to keep in touch with borrowers who move, in order to send the latest information and bills.

Borrower Web Site

Customer Self Service – Change Repayment Plans



FSA Direct Loan Servicing

Español • Contact us • Privacy • Site map • Logout

Search []

HOME | YOUR ACCOUNT | QUESTION CENTER | FORMS

View Account Information

- Account Summary
- Payment History
- Payoff Amount
- 1098-E Tax Information
- Electronic Promissory Notes

Manage Your Account

- Update Your Information
- Electronic Correspondence
- Deferment Request
- Forbearance Request
- Change Repayment Plan
- Change Payment Due Date

Repayment Plan Change for Account 123456789

Account Number	Account Type	Repay Plan	Initial Monthly Payment Amount
123456789-1	Consolidated	Extended	\$57.84
123456789-2	Student	Standard	\$115.26

To view estimates of your monthly payments for different repayment plans, go to the [Repayment Estimator](#).

Select New Repayment Plan:

- Select an option
- Select an option
- Standard
- Extended
- Graduated
- Income Contingent

Helpful Hints:

- This page allows you to view and change your current Repayment plan.
- To view the definitions for the terms displayed on this page, [click here](#).

Note: The information on this page reflects your current account information on our system. If you have recently applied for a change, please allow at least 10 business days for that change to be posted online.

Electronic Billing
Receive your Direct Loan bill online with Electronic Billing. [Learn More](#)

Electronic Correspondence
Receive most of your Direct Loan correspondence via the U.S. Postal Service. [Learn More](#)

Consolidation Alternative
One loan One bill [Learn More](#)

Payments & Billing Methods

- Make Online Payment
- Electronic Debit Account (EDA)
- Electronic Billing

Tools & Planning

- Entrance Counseling
- Exit Counseling
- Repayment Estimator
- Interest Capitalization Estimator
- Budget Calculator

US Department of Education - www.ed.gov
FSA Student Portal - www.studentaid.ed.gov

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Key Features

- Borrowers can change their Repayment Plans online as their circumstances change.
- Borrowers can view amortization plans for the different repayment plans before they make changes.

Borrower Web Site

Customer Self Service – Change Payment Due Dates



Direct Loan Servicing

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Search

HOME | YOUR ACCOUNT | QUESTION CENTER | FORMS

View Account Information

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Manage Your Account

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Tools & Planning

- Entrance Counseling
- Exit Counseling
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- Interest Capitalization Estimator
- Budget Calculator

Payment Due Date Change for Account 123456789

Account Number	Payment Due Date	Next Payment Due Date
123456789-1	21st of each month	07/21/2003

Select New Payment Due Date:

Select an option

- Select an option
- 7th of each month
- 14th of each month
- 21st of each month
- 28th of each month

Helpful Hints:

- This page allows you to view and change your Payment Due Date.
- To view the definitions for the terms displayed on this page, [click here](#).

Note: The information on this page reflects your current account information on our system. If you have recently applied for a change, please allow at least 10 business days for that change to be posted online.

Make Your Payments Online
Pay your Direct Loan bill online. It's free, quick, and easy. [Learn More](#)

Lower Your Interest Rate!
Enroll in EDA

Electronic Correspondence
Receive most of your Direct Loan correspondence via e-mail instead of through the U.S. Postal Service. [Learn More](#)

DIRECT LOANS
US Department of Education - www.ed.gov
FSA Student Portal - www.studentaid.ed.gov

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[Español](#) • [Contact us](#) • [Privacy](#) • [Site map](#) • [Logout](#)

Key Features

- Borrowers can change their Payment Due Dates online as their circumstances change.
- This can help reduce delinquency by customizing payment options for the borrower.

Borrower Web Site

Online Form Submission



Key Features

- Forms that a borrower may need are available for downloading from the DLS Web site, which results in significant savings for the DL program through reduced postage and fulfillment costs.
- Borrowers can determine immediately if they qualify for deferment or forbearance of their payments through online interactive sessions.
- Borrowers can submit Unemployment Deferment and General Forbearance applications online using eSignatures.

Browser window showing the FSA Direct Loan Servicing website. The address bar shows a URL starting with .asp?ParentURL=... The page title is "Direct Loan Servicing". The navigation menu includes HOME, YOUR ACCOUNT, QUESTION CENTER, and FORMS. A search bar is visible on the right.

Deferment Forms

A deferment is a period in which repayment of the principal balance is postponed. During a deferment, if the loan is subsidized, the government pays the interest charged. For Direct Unsubsidized, PLUS, Unsubsidized Consolidation, and PLUS Consolidation Loans in deferment, you are responsible for the interest that accrues during the deferment period. If you have unsubsidized loans, when you re-enter repayment at the end of the deferment period, any unpaid interest capitalizes (is added to the principal balance). Our online [Interest Capitalization Estimator](#) can provide you an estimate of how much interest might capitalize at the end of your deferment. There are several [deferment types](#). If you are not eligible for a deferment you may still be eligible for a [forbearance](#).

From this Deferment Request page, you can:

- Click a specific deferment name for eligibility information
- Download a blank request form

Electronic Correspondence
Receive most of your Direct Loan correspondence via e-mail instead of through the U.S. Postal Service. [Learn More](#)

Interest Capitalization Estimator
Our online Interest Capitalization Estimator can provide you an estimate of how much interest will capitalize (be added to your loan balance) on your loan(s) as a result of deferment or forbearance expiration or at the end of your grace period. [Learn More](#)

Direct Loans Unemployment Deferment Request

William D. Ford Federal Direct Loan Program
Federal Direct Stafford/Ford Loans, Federal Direct Unsubsidized Stafford/Ford Loans, Federal Direct PLUS Loans, Federal Direct Consolidation Loans

OMB No. 1845-0011
Form Approved
Exp. Date 07/31/2003

UNEM
Unemployment

Borrower's Information *Please print legibly using blue or black ink.*

Last Name	First Name	Middle Initial	Social Security Number
JONES	SUSAN	H	123-45-6789
Street Address		Home Area Code/Telephone Number	
123 MAIN STREET		(444) 555-6666	
City	State	Zip Code	
LINCOLN	NE	12345	

Section 1: Deferment Request *Must be completed by borrower. See definitions and eligibility criteria on the back of this form.*

I meet the qualifications stated on the back of this form for an Unemployment Deferment and request that the U.S. Department of Education (ED) defer repayment on my loan(s) beginning (MM-DD-YYYY) [0,2] | [0,1] | [2,0] | [0,2] while I am unemployed. Maximum cumulative eligibility is 36 months. All borrowers must re-apply every six months.

To document eligibility, the following must be completed:

(1) I became unemployed or began working less than 30 hours per week on MM-DD-YYYY [0,1] | [0,1] | [2,0] | [0,2].

(2) Check one: I registered with the following public or private employment agency on 02-01-2002 _____;
(Please print or type. School placement offices and "temporary" agencies do not qualify as public or private employment agencies.)
Best Employment Agency 121 Main Street Lincoln NE 12345 444-555-6789
Name of Employment Agency Address (City, State, Zip Code) Area Code/Telephone Number

I am not registered with an employment agency because there is not one within 50 miles of my permanent or temporary address.

(3) In the last six months, I have attempted to secure full-time (see Definitions) employment at the following six firms. This is not required for initial period of unemployment. However, _____

Other Forms

- Alternative Documentation of Income
- Child Care Prov. Loan Forg.
- Closed School Discharge
- Consent to Disclosure Tax Information
- Electronic Debit Account (EDA)
- False Cert. of Ability to Benefit Discharge
- False Cert. Disqualifying Status Discharge
- Repayment Plan selection
- Teacher Loan Forgiveness
- Total and Perm. Disability Cancellation Request
- Unauthorized Signature/Payment Discharge

Borrower Web Site

Online Payments



Key Features

- Borrowers can schedule payments for up to six months in advance.
- This saves time and money in postage for the borrower
- This results in savings for the U.S. Treasury by not processing paper checks.

FSA Direct Loan Servicing
FEDERAL STUDENT AID

HOME | YOUR ACCOUNT | QUESTION CENTER | FORMS

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Tools & Planning
[Exit Counseling](#)
[Repayment Estimator](#)
[Budget Calculator](#)
[Interest Capitalization Estimator](#)

Make Online Payment

[My Banking Profile](#) | [View/Modify Scheduled Payments](#) | [View Online Payment Activity](#) | [Make Payment](#)

Summary for Account 123-45-6789 as of 4/14/2003

Current Principal Balance: \$3,751.00
Past Amount Due: \$ 0.00
Current Amount Due: \$50.00
Late Charges Due: \$ 0.00

Total Amount Due: \$50.00
Due Date:

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

From Bank Account: 111111111

Please deduct this amount:

From my bank on this day: [Popup Calendar](#)

(Please specify a day that is at least 1 business day before the due date)

Lower Your Interest Rate!
↓
% EDA
Enroll in EDA▶

JavaScript Calendar

April 2003
<< < Today > >>

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			



Borrower Web Site

Electronic Billing & Correspondence

Key Features

- Borrowers can choose to receive their bills and/or correspondence online instead of in paper through the mail.
- Saves money for the Department by reducing postage and fulfillment costs.
- Benefits for borrowers who receive their information electronically, include speed and convenience.
- Electronic billing and correspondence help the environment by reducing the volume of paper we mail out each year.

FSA Direct Loan Servicing

HOME | YOUR ACCOUNT | QUESTION CENTER | FORMS

View Account Information

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- Electronic Billing

Tools & Planning

- Exit Counseling
- Repayment Estimator
- Budget Calculator
- Interest Capitalization Estimator

Bill Details

JOSEPH COLLEGE

Lower Your Interest Rate!
Enroll in EDA

- Payment Due Notice -

Your Direct Loan payment is now due. Please pay the Total Amount Due by clicking the "Make Online Payment" button below. Thank you.

Bill Summary:

Current Month Due Amount:	\$95.32	Current Payment Due Date:	03/21/2002
Past Due Amount:	\$0.00	Minimum Payment Due:	\$95.32
Total Amount Due:	\$95.32	To Keep Your Account Current, Make Your Payment by The Payment Due Date.	

Make Online Payment | Mailing Information

If you think you may be unable to make a scheduled payment, please [contact us](#) at the Direct Loan Servicing Center immediately to discuss alternative arrangements.

Account Summary:

Account Number	Current Balance	Current Due	Past Due	Late Charges and Fees	Total Due
123-45-6789-1	\$6,237.25	\$95.32	\$0.00	\$0.00	\$95.32
TOTALS:	\$6,237.25	\$95.32	\$0.00	\$0.00	\$95.32

All payments are applied first to unpaid fees due and then to unpaid accrued interest. Any remaining amount will automatically be applied to your principal.

Your payments are due on the 21st of each month. Payments received after this date may incur late charges. Your last payment in the amount of \$100.00 was received on 02/12/2002. The total amount of payments received in the last billing period, ending 02/24/2002, is summarized below. If you are interested in paying off your Direct Loan(s), [click here](#) for an estimated payoff amount.

Borrower Web Site

Electronic Debit Account - EDA



Key Features

- Borrowers save 0.25% interest on their student loans when they choose to have payments automatically deducted from their bank accounts through EDA.
- EDA saves time and money in postage for the borrower and the Department of Education.
- EDA results in savings for the U.S. Treasury by not processing paper checks.
- Currently over 600,000 borrowers pay their Direct Loans via EDA.

View Account Information
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[Payment History](#)
[Payoff Amount](#)
[1098-E Tax Information](#)
[Electronic Promissory Notes](#)

Manage Your Account
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[Repayment Estimator](#)
[Interest Capitalization Estimator](#)
[Budget Calculator](#)

Electronic Debit Account

Our Direct Loan Servicing records indicate that you are not currently enrolled in EDA, but are eligible to enroll and receive a quarter point (.25%) interest rate discount while you are making payments. EDA allows you the option of having your monthly Direct Loan payment deducted from either your checking or savings account. [More Info...](#)

To enroll in EDA for payment of your Direct Loans, please answer the following questions accurately. Refer to your personal check for the information needed to complete the questions below. The sample check on this page can be used to help locate the required numbers on your check. Once you have submitted your request, be sure to continue to make your regular monthly payment(s) until you are notified by mail that your application has been approved.

If you prefer to have your monthly payments deducted from your savings account, [click here](#)

1. Account Type
 Checking Savings

2. 9-Digit Bank Routing Number
[Where do I find this number?](#)

3. Confirm 9-Digit Bank Routing Number

4. Checking Account Number
[Where do I find this number?](#)

Make Your Payments Online
Pay your Direct Loan bill online. It's free, quick, and easy. [Learn More](#)

1098-E Information
Your 1098-E information is available online to view and download. [Learn More](#)

Electronic Correspondence
Receive most of your Direct Loan correspondence via e-mail instead of through the U.S. Postal Service. [Learn More](#)

Borrower Web Site

Interest Capitalization Calculator



Key Features

- The interest capitalization estimator helps borrowers understand the effects and consequences of capitalized interest on their loans as a result of deferred payment either during school or in repayment.
- After choosing the reason for deferring payment and the end date, borrowers are provided with the amount of interest that will accrue and the total increase in the amount they will repay over the life of loan.

The screenshot shows the FSA Direct Loan Servicing website interface. At the top, there is a navigation bar with "Español" and "Contact us" links. Below this is a menu with "HOME", "YOUR ACCOUNT", "QUESTION CENTER", and "FORMS". The main content area is titled "Interest Capitalization Estimator" and includes a "Click here for help" link. A sidebar on the left contains various navigation options such as "View Account Information", "Manage Your Account", "Payments & Billing Methods", and "Tools & Planning". The main text explains the calculator's purpose and provides instructions for use, including a list of reasons for deferral and a form to enter a deferment end date. The date "02282003" is entered in the form, and a "Submit" button is visible at the bottom.

Borrower Web Site Online Entrance Counseling



Key Features

- Borrowers are explained their rights and responsibilities as a Direct Loan borrower through online counseling.
- In order to successfully complete a session, borrowers must pass a quiz indicating they understand their rights and responsibilities.
- Before their loans are disbursed students take Entrance Counseling.
- After borrowers separate from school, they take Exit Counseling online before they go into repayment.

The screenshot displays the FSA Direct Loan Servicing website interface. At the top, there is a navigation bar with links for 'Español', 'Contact us', 'Privacy', 'Site map', and 'Login'. Below this is a search bar and a main header with 'HOME | YOUR ACCOUNT | QUESTION CENTER | FORMS'. The main content area features a welcome message: 'Welcome to the U.S. Department of Education's Online Entrance Counseling Session'. To the right, there are promotional banners for 'Make Your Payments Online', 'Lower Your Interest Rate! Enroll in EDA', and 'Electronic Correspondence'. The left sidebar contains a 'Help' section with links like 'Web Site Help', 'FAQ', and 'Glossary', and a 'Tools & Planning' section with links like 'Counseling sessions' and 'Entrance Counseling'. The main content area shows a progress bar with four steps: Step 1, Step 2, Step 3, and Step 4 (highlighted in red). Below the progress bar, it says 'You're Done!' and 'Congratulations! You have completed your requirement for Entrance Counseling.' It also provides a 'Show Form for Printing' button and a 'Return to Home Page' button. At the bottom, there is a footer with the FSA logo, 'US Department of Education - www.ed.gov', 'FSA Student Portal - www.studentaid.ed.gov', and 'Copyright © 2003'.

Borrower Web Site

Online Exit Counseling



Key Features

- Borrowers are explained their rights and responsibilities as Direct Loan borrowers through online counseling.
- In order to successfully complete a session, borrowers must pass a quiz indicating they understand their rights and responsibilities.
- Before their loans are disbursed students take Entrance Counseling.
- After borrowers separate from school, they take Exit Counseling online before they go into repayment.

The screenshot displays the FSA Direct Loan Servicing website. The top navigation bar includes links for Home, Your Account, Question Center, and Forms. A search bar is located in the top right. The main content area is titled "Exit Counseling" and features a welcome message from the U.S. Department of Education. Below this, there is a section for "Monthly Due Date" with a "Payment Due Date Selection" form. The form asks the user to select a payment due date from a list: 7th, 14th, 21st, or 28th of each month. A "Submit Selection" button is provided. The left sidebar contains various account management and payment options. The right sidebar shows the user's progress through the session.

View Account Information

- Account Summary
- Payment History
- Payoff Amount
- 1098-E Tax Information
- Electronic Promissory Note

Manage Your Account

- Update Your Information
- Electronic Correspondence
- Deferment Request
- Forbearance Request
- Change Repayment Plan
- Change Payment Due Date

Payments & Billing Methods

- Make Online Payment
- Electronic Debit Account (EDA)
- Electronic Billing

Tools & Planning

- Entrance Counseling
- Exit Counseling
- Repayment Estimator
- Interest Capitalization Estimator
- Budget Calculator

Exit Counseling

Welcome to the U.S. Department of Education's **Exit Counseling Session**

A school participating in the Direct Loan Program is required to provide Exit Counseling to borrowers of Direct Subsidized loans and Direct Unsubsidized loans shortly before they graduate, withdraw, or otherwise cease to attend school at least half time.

This is a 30-40 minute online Exit Counseling Session that your school is requiring you to pass. This session will educate you about your Direct Loan.

There is a quiz at the end of the session to administer Exit Counseling.

Who should take it?

Anyone with a Direct Loan should take this session.

Payment Due Date Selection

Please select a payment due date from the list, and then click the **Submit Selection** button. If you do not select a new payment due date, your payments will be due on the date shown above.

- 7th of each month
- 14th of each month
- 21st of each month
- 28th of each month

Submit Selection

Your Progress

- Welcome To Exit Counseling
- Direct Loan Balances
- Non-Direct Loans
- Interest Rates
- Entering Repayment
- Your Repayment Plans
- Billing Methods and Making Payments
- *Monthly Due Date
- Repayment
- Consequences of Default
- Loan Consolidation
- Deferments
- Forbearances
- Loan Discharge
- Contacting Direct Loan
- Direct Loan Servicing Web Site
- Review These Common Terms
- Congratulations! It's The Final Exam
- The Quiz



Statistics



Borrower Web Site



School Web Site

<http://www.dl.ed.gov/schools>



**Late Stage Delinquency
Assistance**

School Web Site Report Subscription



Key Features

- Direct Loan Schools may subscribe to have reports on their student activity sent to them regularly.
- Reports with personal borrower information are sent via secure connections to ensure privacy of borrower information.

The screenshot shows the top navigation bar with 'Logout' on the right. Below the navigation bar is a banner with the FSA logo and the text 'Welcome To: DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE'. A menu contains 'Direct Loan Servicing Resources', 'Student Account Info', and 'School Reports'. The main content area displays a 'Welcome' message for the 'UNIVERSITY OF ILLINOIS AT URBANA - CHAMPAIGN' and a message stating the user is successfully logged in.

The screenshot shows the 'Report Subscription' page. The navigation bar includes 'Home', 'Direct Loan Servicing Resources', 'Student Account Info', 'School Reports', 'Versión en español', and 'Logout'. The main content area has a heading 'Report Subscription' and a welcome message. It lists three report types: 'Entrance Counseling', 'Exit Counseling', and 'Delinquency Summary Report', each with a brief description and a 'Preview' link. At the bottom, there are links for 'SFA School Portal', 'Web Site Help', 'General Information', and 'Contact Us', along with a copyright notice for 2003.

School Web Site Homepage



DL Servicing Resources

Web Site Help
General Information
Contact Us

Account Lookup

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

Reporting Tools

Exit & Entrance Counseling Reports
Identify students who have completed Counseling Online
Delinquency Reports
Detail, Summary and Borrower History
Email Subscription
Receive email notifications when reports are available online

Spanish Version

Welcome to Direct Loan Servicing's Online School Site

This Web site provides you with resources and reports designed to help you effectively manage your Direct Loan Program and with the ability to lookup borrower account information.

To access this site, you must first log into the Common Origination and Disbursement (COD) Web Site using your User Name and Password. Once you have logged into the COD system, a second window will open displaying the Direct Loan Servicing Online School site.

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

Highly Secure
Login protected
Data encryption

U.S. DEPARTMENT OF EDUCATION
COMMON ORIGINATION & DISBURSEMENT

Login
to the Common Origination & Disbursement Web Site

User name: Password: [Login](#)

[BOOKMARK this page](#)

This is a United States Department of Education computer system, which may be accessed and used only for official Government business by authorized personnel. Unauthorized access or use of this computer system may subject violators to criminal, civil, and/or administrative action.

This system contains personal information protected under the provisions of the Privacy Act of 1974, 5 U.S.C. § 552a -- as amended. Violations of the provisions of the Act may subject the offender to criminal penalties.

Apr 10 2003 13:50 EDT [Privacy Act](#) | [FAQs](#) | [Links](#) | [Contact Us](#) | [Today's Update](#) | [Help](#) | [Glossary](#)

School Web Site Student Account Lookup



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

FSA FEDERAL STUDENT AID DIRECT LOAN SERVICING'S ONLINE S

Student Account Lookup

General Account Information

Social Security Number: 123-45-6789 **Address:** 123 MAIN STREET
Urbana, IL 61801

Name: JOSEPHINE STUDENT

Date of Birth: 01-01-1980 **Home Phone:** (123) 456-6789

School of Attendance: UNIVERSITY OF ILLINOIS AT URBANA - **Work Phone:**

Account	Status	Separation Date	Grace End Date	Cohort Default Year	Original Balance	Principal Balance
123456789-1	In Economic Hardship Deferment 12/29/2001	04-29-2000	10-29-2000	2001	\$2,946.89	\$2,340

[Click here to see Repayment Estimates](#)

[Click here to see Repayment Estimates](#)

Social Security Number: 234-56-7890 **Address:** 123 STATE STREET
Lincoln, NE 12345

Name: LAWRENCE BORROWER

Date of Birth: 01-01-1980 **Home Phone:** (123) 456-7890

School of Attendance: UNIVERSITY OF ILLINOIS AT URBANA **Work Phone:**

Account	Status	Separation Date	Grace End Date	Cohort Default Year	Original Balance	Principal Balance
234567890-1	In Repayment, current	04-30-1999	04-30-1999	1999	\$5,236.99	\$6,010.7
TOTAL					\$5,236.99	\$6,010.7

[Click here to see Repayment Estimates](#)

Repayment Estimates for Account 123456789

Standard Repayment Plan

Under this plan you will pay a fixed amount of at least \$50 each month for up to 10 years. For most borrowers, this plan results in the lowest total interest paid because the repayment period is shorter than it would be under the other plans. If you have not selected a repayment plan by the time repayment begins, your loan(s) will be placed in the Standard Repayment Plan.

Under the Standard Repayment Plan your monthly payment will be:

Principal	Interest Rate	Initial Monthly Payment	Repayment Term (# of months)	Interest Paid	Total Amount Repaid
\$6,061.89	7.00%	\$79.37	100	\$1,874.45	\$7,936.34
Total	\$6,061.89	\$79.37	N/A	\$1,874.45	\$7,936.34

To see an amortization schedule for your loan(s) for the above repayment plans, [click here](#).

Extended Repayment Plan

Under this plan you will pay a fixed amount of at least \$50 each month for 12-30 years, depending on the total amount you owe. Selection of this plan will result in a lower monthly payment; however, total interest paid will be higher than the total interest paid with the Standard Repayment Plan.

Under the Extended Repayment Plan your monthly payment will be:

Account	Principal Balance	Interest Rate	Initial Monthly Payment	Repayment Term (# of months)	Interest Paid	Total Amount Repaid
123456789-1	\$6,061.89	7.00%	\$68.12	124	\$2,384.35	\$8,446.24
Total	\$6,061.89	N/A	\$68.12	N/A	\$2,384.35	\$8,446.24

To see an amortization schedule for your loan(s) for the above repayment plans, [click here](#).

Graduated Repayment Plan

With the Graduated Repayment Plan, your payments start out low, then increase every two years. The repayment period for your loan will be 12-30 years, depending on the total amount you owe. Generally, the amount you'll repay over the term of your loan will be higher under the Graduated Repayment Plan than under the Standard and Extended Repayment Plans. However, if your income is low when you leave school but is likely to steadily increase, this might be the best plan for you.

Under the Graduated Repayment Plan your monthly payment will be:

Account	Principal Balance	Interest Rate	Initial Monthly Payment	Repayment Term (# of months)	Interest Paid	Total Amount Repaid
123456789-1	\$6,061.89	7.00%	\$43.99	129	\$3,076.41	\$9,138.30
Total	\$6,061.89	N/A	\$43.99	N/A	\$3,076.41	\$9,138.30

To see an amortization schedule for your loan(s) for the above repayment plans, [click here](#).

Income Contingent Repayment Plan

The Income Contingent Repayment Plan (ICR) is designed to give borrowers the flexibility to meet their student loan obligations without causing undue financial hardship. The maximum repayment period is 25 years under this plan. Each year your monthly payment will be based on your family size, annual Adjusted Gross Income (A.G.I.) as reported on your

Key Features

- Direct Loan Schools may look up borrower information in the Direct Loan Servicing System.
- School financial aid officers can view repayment estimates for students.
- These tools provide schools with the ability to better counsel their students about their Direct Loans.

School Web Site Reporting



[Logout](#)

Welcome To: DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE

FEDERAL STUDENT AID UN

Welcome

You are now successfully logged into the Direct Loan Servicing's Online School Site and may select any options you wish to use from the menu at the top of the page.

School Reports

- Entrance Counseling
- Exit Counseling
- Delinquency Reports
- Portfolio Reports
- Report Subscription

FEDERAL STUDENT AID

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Direct Loan Servicing News

New! Web site Login Change

Login access to this site will shift from the LO-Online Web site to the COD Web site in late September. If you have not done so already, you will need to obtain a User Name and Password from COD in order to maintain your access to all services available on this site. Please contact your school's COD Web site security administrator or [click here](#) for more information.



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School Web Site

Entrance Counseling Reporting



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FSA FEDERAL STUDENT AID DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE

Entrance Counseling | Exit Counseling | Delinquency Reports | Portfolio Reports | Report Subscription | Help with this Report

School Campus code: G01434

Entrance Counseling Reports

Subscription Statistics

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

Entrance Counseling By SSN
The Entrance Counseling by SSN report enables Financial Aid Officers or other authorized school staff to search by SSN and determine whether a given...

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School Campus code: GXXXXX

Entrance Counseling Reports

Entrance Counseling By Date

Page 1 of 13 Last update: 10/9/2003 4:43:35 PM Rows: 1 - 50 of 609 Columns: 0

SSN ▲	First Name ▲	MI ▲	Last Name ▲	Date of Birth ▲	Date Taken ▲	Passed? ▲	Ack.R&R? ▲	School OPE ▲
001-11-1111	DANIEL	P	DEAN	08/01/1982	08/04/2003	Y	Y	11111111
001-44-4444	SALLY	J	STUDENT	02/05/1981	07/20/2003	Y	Y	11111111
001-22-2222	SAMUEL	L	SEMESTER	08/02/1982	08/25/2003	Y	Y	11111111
001-55-5555	JOSEPH	L	COLLEGE	04/10/1980	07/30/2003	Y	Y	11111111



School Web Site Exit Counseling Reporting

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DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE

Entrance Counseling | **Exit Counseling** | Delinquency Reports | Portfolio Reports | Report Subscription | Select | Help with this Report

School Campus code:

Exit Counseling Reports

Exit Counseling by Date ?

Page 3 of 10 1 2 3 4 5 Rows: 101 - 150 of 467 Columns: 0 Last update: 6/25/2003 11:33:38 AM

Social Security Number ▲	Name ▲	OPE ▲	Exit Completion Date ▲	Borrower Rights & Respons. Mode ▲
	COUTURIER, AMANDA L	00108100	5/22/2003 1:59:34 PM	Electronic
	CREECY, MEGAN A	00108100	6/24/2003 11:51:51 PM	Electronic
	CUNNINGHAM, RUTH E	00108100	5/7/2003 12:54:48 PM	Paper
	CUTHBERT, DAX B	00108101	5/5/2003 5:52:20 PM	Electronic
	DAIRMAN, FLORENCE L	00108100	5/8/2003 5:47:42 PM	Electronic
	DANGLER, TED E	00108100	6/18/2003 2:01:50 PM	Paper
	DAVIS, BENJAMIN S	00108100	5/12/2003 2:30:21 PM	Paper
	DAVIS, JOY N	00108100	5/28/2003 5:43:28 PM	Paper
	DAVIS, SONYA I	00108100	6/22/2003 5:49:00 PM	Electronic
	DEGROAT, PA			
	DELAPAZ, AL			
	DESIREY, TR			
	DESOTO, KEI			
	DIAZ, ELIZAB			

By date range

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DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE

Entrance Counseling | **Exit Counseling** | Delinquency Reports | Portfolio Reports | Report Subscription | Help with this Report

School Campus code: G01081

Exit Counseling Reports

Exit Counseling by Date ?

Page 1 of 1 Rows: 2 Columns: 0 Last update: 6/25/2003 11:30:13 AM

Social Security Number ▲	Name ▲	OPE ▲	Exit Completion Date ▲	Borrower Rights & Respons. Mode ▲
XXX-XX-XXXX	CUTHBERT, DAX B	00108101	5/5/2003 5:52:20 PM	Electronic
XXX-XX-XXXX	GRACE, RUBEN F	00108101	6/6/2003 9:43:37 PM	Electronic

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By SSN

School Web Site Delinquency Reporting



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DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE

Entrance Counseling | Exit Counseling | **Delinquency Reports** | Portfolio Reports | Report Subscription | Help with this Report

FSA FEDERAL STUDENT AID School Campus code: GXXXXX

Delinquency Reports

Summary Report Last update: 9/27/2003 8:37:14 PM

Rows: 10 Columns: 3

Reporting Period ▲	Delinquency Bucket ▲	Loan Type ▲	Number of Accounts ▼	Original Loan Amount ▼	Past Due Amount ▼
August 2003	031 - 060	STAFFORD	406	\$ 5,497,518.00	\$ 112,233.35
August 2003	061 - 090	STAFFORD	130	\$ 1,860,910.00	\$ 55,389.23
August 2003	091 - 120	STAFFORD	52	\$ 637,325.00	\$ 31,653.71
August 2003	121 - 150	STAFFORD	53	\$ 657,236.00	\$ 40,275.63
August 2003	151 - 180	STAFFORD	42	\$ 579,026.00	\$ 45,911.26
August 2003	181 - 210	STAFFORD	29	\$ 421,721.00	\$ 32,224.97
August 2003	211 - 240	STAFFORD	39	\$ 503,484.00	\$ 44,177.90
August 2003	241 - 270	STAFFORD	75	\$ 1,256,963.00	\$ 118,430.51
August 2003	271 - 360	STAFFORD	61	\$ 863,961.00	\$ 131,217.12

Totals
[Back to report](#)

Detail Report Last update: 8/8/2003 10:10:39 AM

More Information

Page-by
Delinquency Bucket: 271 - 360

Paged by: Delinquency Bucket: 271 - 360

Rows: 10 Columns: 3

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 ▼
July 2003	001-66-6666	STUDENT	GEORGE		555-123-3333	2002	Y	337	\$ 600.00	1
July 2003	001-11-1111	BORROWER	MARIA		555-123-1111	2002	Y	358	\$ 768.96	1
July 2003	001-77-7777	COLLEGE	DEBORAH		555-123-2222	2002	Y	320	\$ 2,546.39	1
July 2003	001-22-2222	AMERICA	NANCY		555-123-5678	2002	Y	320	\$ 2,845.04	1
July 2003	001-44-4444	SCHOOL	ANDREW			2002	Y	327	\$ 2,691.90	1
July 2003	222-66-7280	SMITH	JOSEPH		555-123-1234	2002	Y	327	\$ 679.91	1
July 2003	001-55-5555	GRADUATE	SALLY		555-123-1111	2002	N	276	\$ 500.00	1
July 2003	001-33-3333	JONES	JOHN	555-123-1234	555-123-4567	2002	N	297	\$ 1,336.62	1
July 2003	001-11-1111	MATILDA	MARK		555-123-6666	2002	N	290	\$ 2,300.70	1
July 2003	Totals								\$ 14,269.52	9

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Key Features

- Online Delinquency Reports allow Direct Loan Schools to track their delinquency rates and identify borrowers who are delinquent in making payments.
- FSA is working with schools to utilize online delinquency reporting to lower their cohort default rates.



Statistics



Borrower Web Site

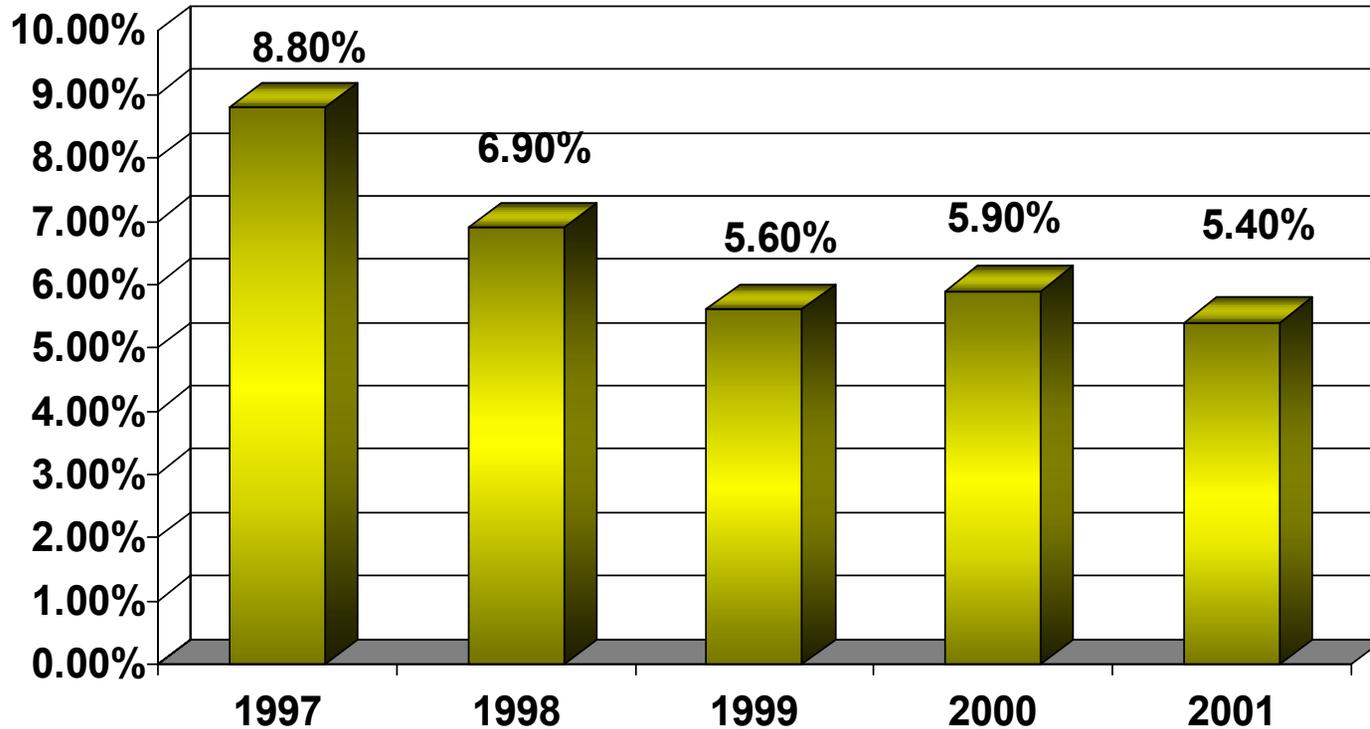


School Web Site



**Late Stage Delinquency
Assistance**

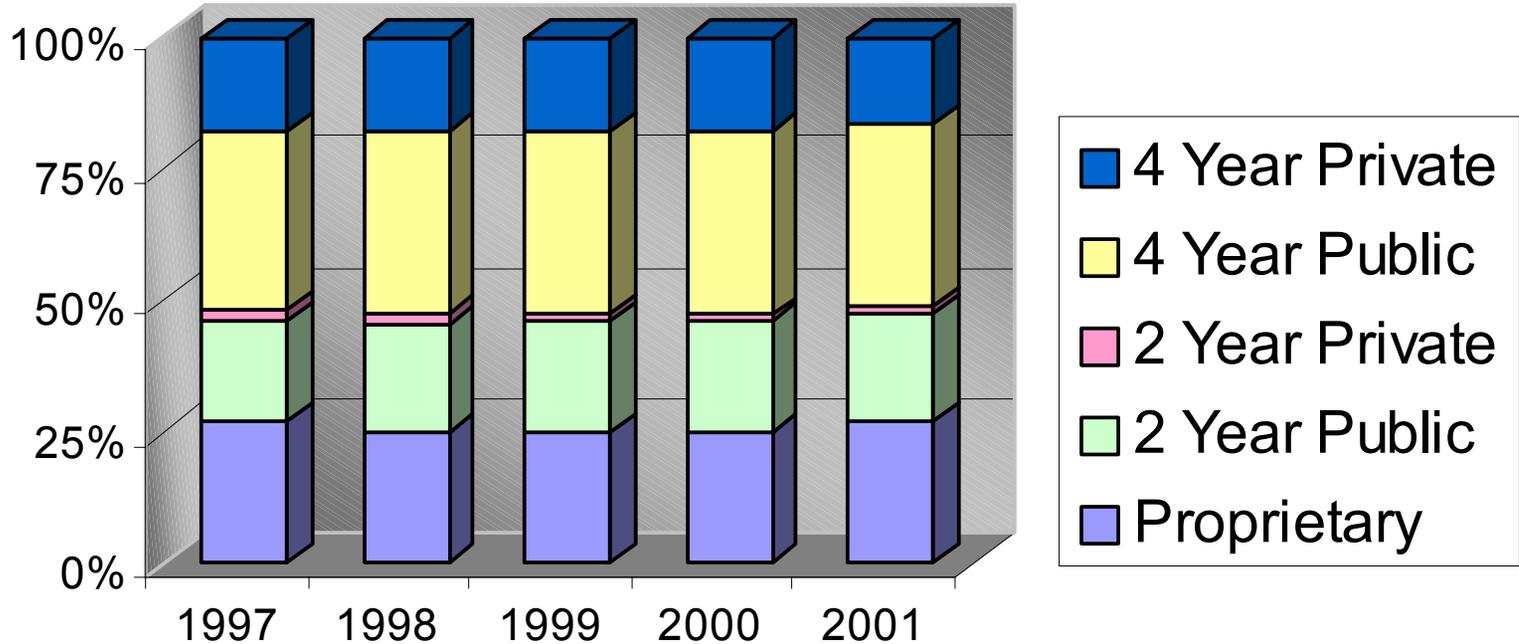
Official Cohort Default Rates



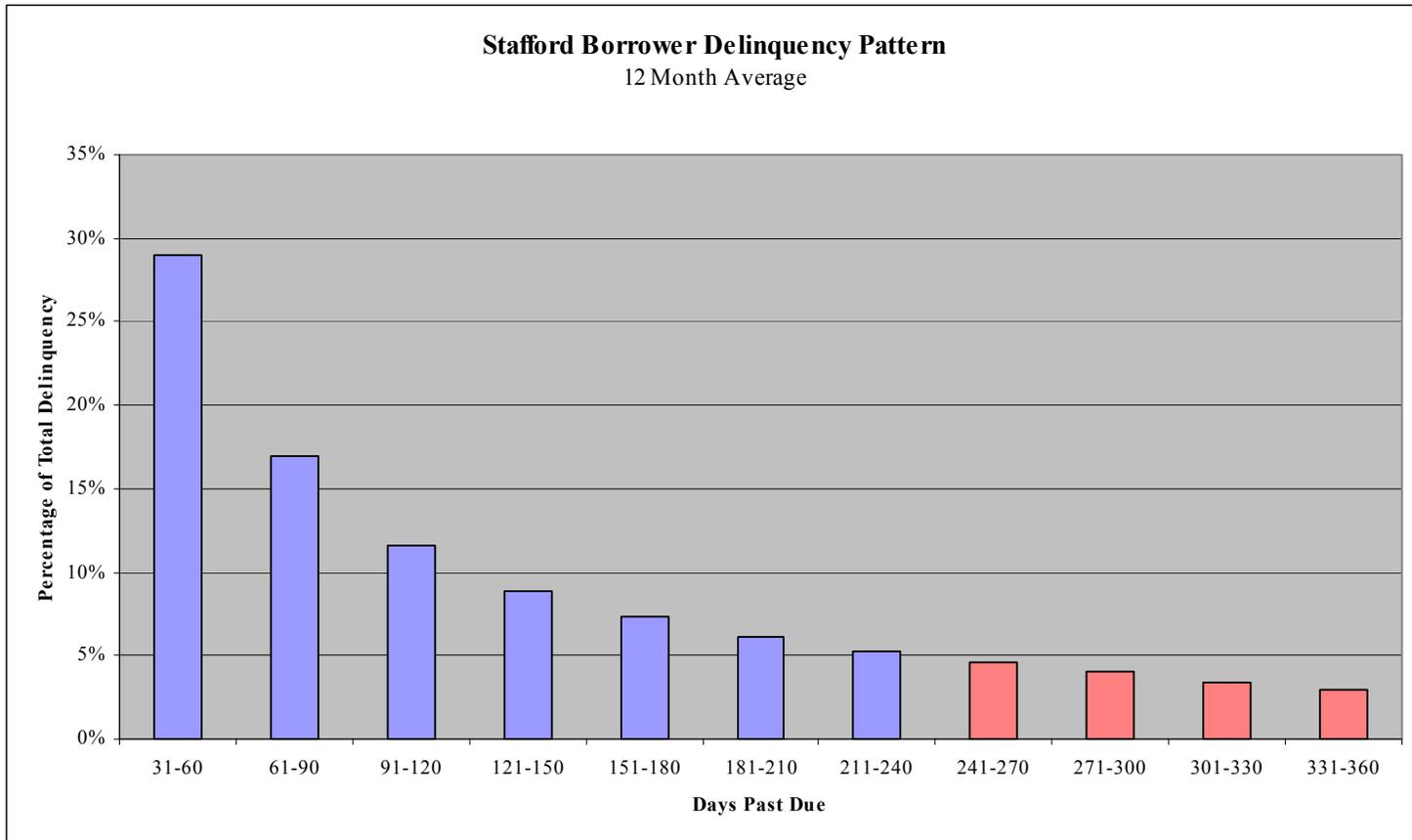
Makeup of Cohort Rate



Cohort Default Contribution by School Type



Borrower Delinquency Pattern





Defaulter Characteristics

- 84% do not receive the advantage of the full 6 month grace period as a result of late enrollment notification
- 71% have withdrawn from school and did not complete studies
- 43% have had bad telephone numbers at the time of default
- 58% have not successfully been contacted by telephone during the 360 day collection effort during delinquency

12 month average of Stafford borrowers - all cohort years



The Tools

- Direct Loan Web Site gives you the flexibility to identify the borrower population you want to work.
- The Direct Loan Servicing Center is available to assist .They can provide the LSDA users guide and tips. They will also assist you while on a call with a delinquent borrower.
 - School Services: 1-888-877-7658
M-F 8:00 a.m. - 8:30 p.m. EST.
 - Loan Counseling : 1-800-848-0981
Available for “off hours” M-F 8:30 p.m. - 10:00 p.m.
& Sat. 8:00 a.m. - 5:30 p.m. EST.



With the Web Site you can see as little or as much as you want

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School Campus code: G01434

Delinquency Reports

 **Borrower History Report**
The Borrower History Report displays the history of delinquency for selected borrower(s).

 **Summary Report**
The Summary Report provides a count of the Stafford and In-School Consolidation borrowers delinquent at the end of the month for the selected Reporting Period(s).

 **Detail Report**
The Detail Delinquency Report contains a list of students that attended your institution with Direct Loans from the Department of Education that are currently in Delinquent Status.

NEW!  **Late Stage Delinquency Assistance (LSDA) Report**
The Late Stage Delinquency Assistance(LSDA) report contains a list of students that attended your institution with Direct Loans from the Dept of Education and are currently over 240 days delinquent, which can affect your school's cohort default rate.

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Summary Information

You can see the delinquency status of your student borrowers



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School Campus code: 612345

Delinquency Reports

Summary Report Last update: 9/15/2003 4:30:52 PM

Rows: 10 Columns: 3

Reporting Period ▲	Delinquency Bucket ▲	Loan Type ▲	▼ Number of Accounts	▼ Original Loan Amount	▼ Past Due Amount
August 2003	031 - 060	STAFFORD	1,072	\$ 10,357,860.00	\$ 225,126.72
August 2003	061 - 090	STAFFORD	516	\$ 4,837,135.00	\$ 170,251.86
August 2003	091 - 120	STAFFORD	248	\$ 2,557,797.00	\$ 110,665.67
August 2003	121 - 150	STAFFORD	243	\$ 2,651,049.00	\$ 159,878.23
August 2003	151 - 180	STAFFORD	251	\$ 2,329,508.00	\$ 185,647.52
August 2003	181 - 210	STAFFORD	97	\$ 861,023.00	\$ 78,762.75
August 2003	211 - 240	STAFFORD	238	\$ 2,998,501.00	\$ 277,242.25
August 2003	241 - 270	STAFFORD	185	\$ 1,911,830.00	\$ 195,356.37
August 2003	271 - 360	STAFFORD	345	\$ 3,133,697.00	\$ 424,291.18
Totals			3,195	\$ 31,638,400.00	\$ 1,827,222.55

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All Detail Information



You can elect to see detail of all borrowers in the 271-360 days delinquent category

Detail Report										
Page-by Delinquency Bucket: 271 - 360 <input type="button" value="GO"/>										Last update: 9/15/2003 12:39:17 PM
Paged by: Delinquency Bucket: 271 - 360 Page 1 of 7										Rows: 1 - 50 of 346 Columns: 3
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
August 2003	001-77-7777	COLLEGE	MATILDA		555-123-0000	2000	N	358	\$ 500.00	1
August 2003	111-22-2222	SCHOOL	SIRENA		666-777-4444	2003	Y	358	\$ 2,872.98	1
August 2003	001-66-6666	GRADUATE	GEORGE		555-123-9999	2000	N	358	\$ 250.00	1
August 2003	001-22-2222	AMERICA	JOSEPH		555-123-1111	2002	N	358	\$ 1,643.34	1
August 2003	001-55-5555	SCHOOL	SALLY		555-123-2723	2001	N	358	\$ 2,081.65	1
August 2003	001-33-3333	COLLEGE	MATTHEW		555-123-2222	2000	N	358	\$ 1,000.00	1
August 2003	001-11-1111	STUDENT	LEROY	555-123-7777	555-123-8888	2002	N	358	\$ 250.20	1
August 2003	001-44-4444	MATILDA	JOSEPH	555-123-5555	555-123-3333	2001	N	358	\$ 225.22	1
August 2003	001-22-2222	ENGLISH	DEBORAH		555-123-1234	2001	N	358	\$ 500.00	1
August 2003	001-55-5555	SMITH	NANCY		555-123-4444	2001	N	358	\$ 988.20	1
August 2003	001-33-3333	DEAN	ANDREW			2001	N	351	\$ 1,119.87	1
August 2003	001-66-6666	JONES	MARIA		555-123-6666	2001	N	354	\$ 2,603.75	1
August 2003	001-44-4444	AMERICA	ALEXANDER		666-777-7890	666-777-1234	Y	351	\$ 731.54	1
August 2003	001-77-7777	BORROWER	JOHN		555-123-7777	2001	N	276	\$ 500.00	1

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Cohort Year Delinquency

You can elect to see severely delinquent borrowers for a selected cohort year

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FSA FEDERAL STUDENT AID School Campus code: 612345

Delinquency Reports

Detail Report

Choose one Cohort Default Year (Required)

Select the Cohort Default Year to be displayed on the report by highlighting the chosen year listed in the display box.

Available:

- 2003
- 2002
- 2001
- 2000
- 1999
- 1998
- 1997
- 1996
- 1995

Year 2003

Execute Report Cancel

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2003 Cohort Year Delinquency Detail

You can work as little or as much as you want



Detail Report										
Page-by Delinquency Bucket: <input type="text" value="271 - 360"/> GO 271-360									Last update: 9/15/2003 12:46:55 PM 115	
Paged by: Delinquency Bucket: 271 - 360 Page 1 of 3									Rows: 1 - 50 of 116 Columns: 3	
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
August 2003	222-77-7777	FRESHMAN	FRANK			2003	Y	337	\$ 300.12	1
August 2003	111-22-2222	SCHOOL	SIRENA		666-777-4444	2003	Y	358	\$ 2,872.98	1
August 2003	222-66-6666	COLLEGE	CHRISTINE			2003	Y	337	\$ 1,371.70	1
August 2003	111-22-3333	CAMPUS	CARY		666-777-5555	2003	Y	337	\$ 600.00	1
August 2003	222-55-5555	SCIENCE	SYLVESTER		666-777-0123	2003	Y	337	\$ 600.00	1
August 2003	111-22-4444	MAIN	MARTY		666-777-6666	2003	Y	337	\$ 632.48	1
August 2003	222-11-1111	COMMON	CANDACE			2003	Y	344	\$ 600.00	1
August 2003	111-22-5555	ONLINE	OTIS		666-777-7777	2003	Y	337	\$ 3,008.88	1
August 2003	222-22-2222	SEMESTER	SAMUEL			2003	Y	310	\$ 598.99	1
August 2003	111-22-6666	SESSION	SUSAN			2003	Y	321	\$ 2,110.37	1
August 2003	001-44-4444	AMERICA	ALEXANDER	666-777-7890	666-777-1234	2003	Y	351	\$ 790.61	1
August 2003	111-22-8888	PARENT	PATRICIA			2003	Y	337	\$ 600.00	1
August 2003	222-44-4444	STUDENT	SAMANTHA			2003	Y	351	\$ 600.00	1
August 2003	111-22-7777	COUNSELOR	CORY		666-777-8888	2003	N	321	\$ 2,040.25	1

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Borrower Detail Information

Detail Report										
More Information										Last update: 10/1/2003 2:32:03 PM
From:		To:		Template:						
Social Security Number				Borrower Detail Info		Account Detail Info				GO
Page-by										
Delinquency Bucket:		271 - 360								GO
Paged by: Delinquency Bucket: 271 - 360										
Rows: 18 Columns: 3										
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
August 2003	<input checked="" type="checkbox"/> 001-33-2222	AMERICA	AARON			2003	Y	297	\$ 793.77	1
August 2003	<input checked="" type="checkbox"/> 001-11-1111	COLLEGE	JOSEPH			2003	Y	283	\$ 500.00	1
August 2003	<input checked="" type="checkbox"/> 001-44-2222	BORROWER	BRETT		555-123-1234	2003	Y	283	\$ 500.00	1
August 2003	<input checked="" type="checkbox"/> 001-22-2222	STUDENT	SALLY			2003	Y	276	\$ 500.00	1
August 2003	<input type="checkbox"/> 001-55-5555	DEAN	DANIEL	555-123-7890	555-123-4567	2003	Y	276	\$ 1,032.14	1
August 2003	<input type="checkbox"/> 001-33-3333	CAMPUS	CORY			2003	Y	276	\$ 7,901.98	1
August 2003	<input type="checkbox"/> 001-66-6666	SEMESTER	SAMUEL			2003	Y	276	\$ 7,882.37	1
August 2003	<input type="checkbox"/> 001-44-4444	ONLINE	OTIS		555-123-1111	2003	Y	276	\$ 2,286.70	1
August 2003	<input type="checkbox"/> 001-77-7777	CASUAL	CHRISTINE			2003	Y	276	\$ 513.27	1



Borrower Detail Information

Select Download

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School Campus code: 0XXXXX

Delinquency Reports

Detail Report->Borrower Detail Info  

▼ More Information Last update: 10/2/2003 12:33:35 AM

From: Social Security Number To: Template:
 Borrower Detail Info
 Account Detail Info

Rows: 4 Columns: 1

Social Security Number ▲	Reporting Period ▲	Delinquency Bucket ▲	Borrower Name ▲	Address Line 1 ▲	Address Line 2 ▲	Address Line 3 ▲	Birth Date ▲	Address Code ▲	Past Due Amount ▼
<input type="checkbox"/> 001-33-3333	August 2003	271 - 360	AMERICA AARON	J 123 MAIN STREET		MYTOWN NV12345	12/20/1981	Good	\$793.77
<input type="checkbox"/> 001-11-1111	August 2003	271 - 360	COLLEGE JOSEPH	P 333 CENTRAL MODEL RD		RENO NV 4444401	26/1979	Good	\$ 500.00
<input type="checkbox"/> 001-44-4444	August 2003	271 - 360	BORROWER BRETT	M 567 EAST AVE		BOLT IA56789	12/25/1972	Good	\$ 500.00
<input type="checkbox"/> 001-22-2222	August 2003	271 - 360	STUDENT SALLY	M PALACE PKWY		FRESNO CA 3333304	12/1967	Good	\$ 500.00

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Borrower Detail Information Select Export

FSA FEDERAL STUDENT AID

DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE

INSTRUCTIONS

- The export options enable you to customize the format and appearance of the data prior to exporting.
- Click Export to proceed with the exporting.

Detail Report

Export:

Excel with plain text

CSV file format

Excel with formatting (version '97 or greater)

Excel without formatting (version '97 or greater)

HTML

Plain text Delimiter:

Export metric values as text

Export headers as text

Export filter details

Do not prompt me again.

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Borrower Detail Information Downloaded Excel Spreadsheet

	A	B	C	D	E	F	G	H	I	J	K	L	M	O
2														
3	Social Security Number	Reporting Period	Delinquency Bucket	Borrower Name			Address Line 1	Address Line 2	Address Line 3	Birth Date	Address Code	Past Due Amount		
4	001-33-3333	Aug-03	271 - 360	AMERICA AARON J			123 MAIN ST		MYTOWN NV 12345	12/20/1981	Good	\$793.77		
5	001-11-1111	Aug-03	271 - 360	COLLEGE JOSEPH P			333 CENTRAL MODEL RD		RENO NV 44444	4/12/1979	Good	\$500.00		
6	001-44-4444	Aug-03	271 - 360	BORROWER BRETT M			567 EAST AVE		BOLT CA 50014	2/17/1972	Good	\$500.00		
7	001-22-2222	Aug-03	271 - 360	SALLY SALLY M			PALACE PKWY		FRESNO CA 33333	2/17/1967	Good	\$500.00		
8														
9														
10														
11														

NEW!

Late Stage Delinquency Assistance (LSDA) Report

The Late Stage Delinquency Assistance Report provides the most recent report of borrowers from your institution that are between 241 and 360 days delinquent and that can affect your cohort default rate.



Social Security Number	Borrower Name	Home Address	Phone Numbers	Cohort Default Year	Separation Date	Days Delinquent	Original Loan Amount
001-11-1111	STUDENT, SAMUEL S	123 MAIN ST MYTOWN, NV 12345	W - Unknown H - Unknown	2002	03/31/2002	344	\$ 2,750.00
111-22-2222	CAMPUS, CHRIS C	333 CENTRAL DR HOMETOWN, NH 88888	W - Unknown H - Unknown	2003	03/31/2002	327	\$ 5,250.00
001-22-2222	AMERICA, AARON A	456 NEW YORK AVE HOME, IA 23456	W - Unknown H - (555) 123-1234	2003	05/12/2002	312	\$ 31,000.00
111-22-7777	COUNSELOR, CARY C	333 NEW HAMPSHIRE AVE HOMETOWN, LA 88888	W - Unknown H - (555) 123-9999	2003	05/12/2002	290	\$ 2,625.00
001-55-5555	SEMESTER, SYLVESTER S	88 UTAH HOME CAPITAL ROAD BOLT CITY, UT 56789	W - Unknown H - (555) 123-4567	2003	05/12/2002	255	\$ 10,125.00
111-22-8888	SESSION, SUSAN	345 NORTH HOLLYWOOD UTICA, NY 55555	W - Unknown H - Unknown	2003	05/12/2002	241	\$ 12,313.00

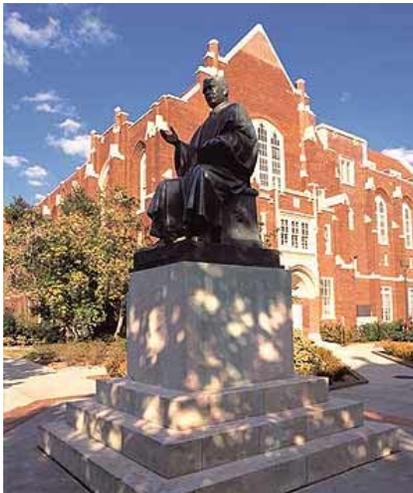
Sample Results for Late Stage Delinquency Assistance (LSDA) Schools					
2nd Quarter 2002CDR					
SCHOOL	Total	Defaults	Percent Default	Rescued	Percent Rescued
Technical Institute	2	0	0%	2	100%
Institute of Technology	25	9	36%	16	64%
College	10	4	40%	6	60%
University	41	20	49%	21	51%
Memorial College	21	11	52%	10	48%
College	23	13	57%	10	43%
State University	32	19	59%	13	41%
State University	50	30	60%	20	40%
College	36	23	64%	13	36%
College	23	15	65%	8	35%
State University	66	44	67%	22	33%
College of Business	15	10	67%	5	33%
University	23	16	70%	7	30%
University	11	8	73%	3	27%
University	9	7	78%	2	22%
TOTAL	387	229	59%	158	41%



Total Test Results

1st Quarter 2002	683	465	68%	218	32%
2nd Quarter 2002	387	229	59%	158	41%
Total	1070	694	65%	376	35%

Questions and Comments



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