



# *Direct Loan Workshop*

## “Find What You Need”

March 28, 2004

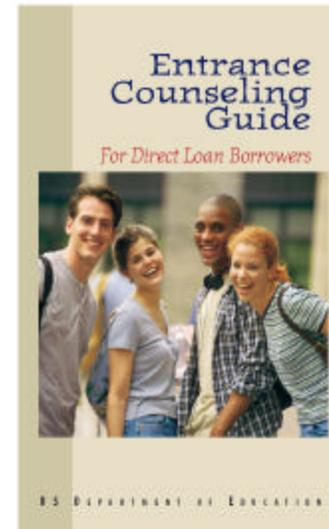
Claire “Micki” Roemer  
Cindy Battle





# Agenda

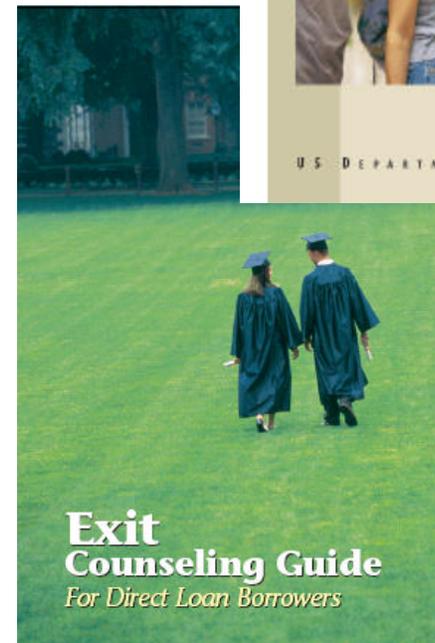
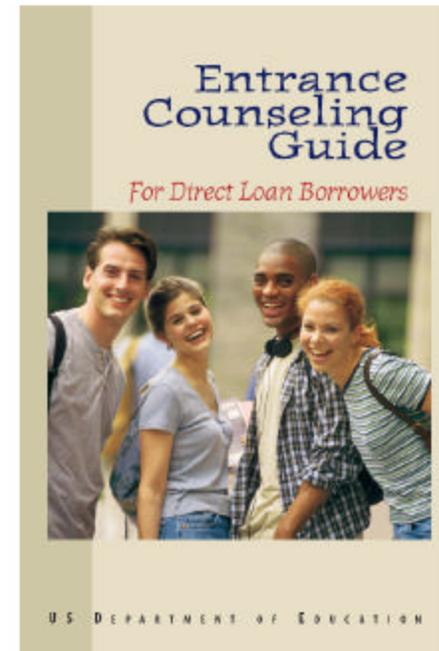
- Introduction
- Publications
- Overview
- Entrance Counseling
- Exit Counseling
- On the Horizon
- Questions





# DL Publications

- Entrance and Exit Counseling materials
  - Exit available now
  - Entrance available by end of April
- Publications being revised
  - Direct Loan Basics
  - Plus Loan Basics





# Direct Loans Online From Start to Finish

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

Student Portal

- FAFSA
- Promissory notes
- Entrance Counseling  
Exit Counseling
- Repayment Servicing
- Loan Consolidation



*Universal single PIN access to all sites*



# Direct Loan Servicing Online

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

## Key Features

- Highly Secure
  - ✓ PIN protected
  - ✓ Data encryption
- Section 508 Compliant for borrowers with disabilities
- English/Spanish option for entire site
- Online Tour – tutorial to aid borrowers in using site
- Search Feature & Site Map
- Your Account
- Entrance and Exit Counseling
  - and so much more...

The screenshot displays the Direct Loan Servicing Online website. At the top, there is a navigation menu with links for 'Español', 'Contact us', 'Privacy', 'Site map', and 'Login'. The main header includes the FSA logo and the tagline 'We Help Put America Through School'. Below this, a navigation bar offers options like 'HOME', 'YOUR ACCOUNT', 'QUESTION CENTER', and 'FORMS'. The central area features a 'Welcome To Direct Loan Servicing ONLINE' message with a 'GO' button. To the left, a sidebar provides quick access to account management, PIN recovery, and application services. The main content area is divided into several informational sections: 'Your Account' (payments, balances, billing), '1099-E Tax Information' (download and mail status), 'Enroll in Electronic Services' (paperless bills and correspondence), and 'Make an Online Payment' (scheduling and convenience). The right sidebar includes a search bar, a news section, a 'Lower Your Interest Rate!' promotion for EDA, and an 'Electronic Correspondence' section. The footer contains the 'DIRECT LOANS' logo, contact information for the US Department of Education, and copyright information.



# Online Entrance Counseling

Improvements schools asked for:

- ▶ Integrated with Direct Loan Servicing Web site
- ▶ Students can retake the session multiple times
- ▶ Students can select multiple schools and add schools without having to retake the session





# Entrance Counseling provides borrowers with...

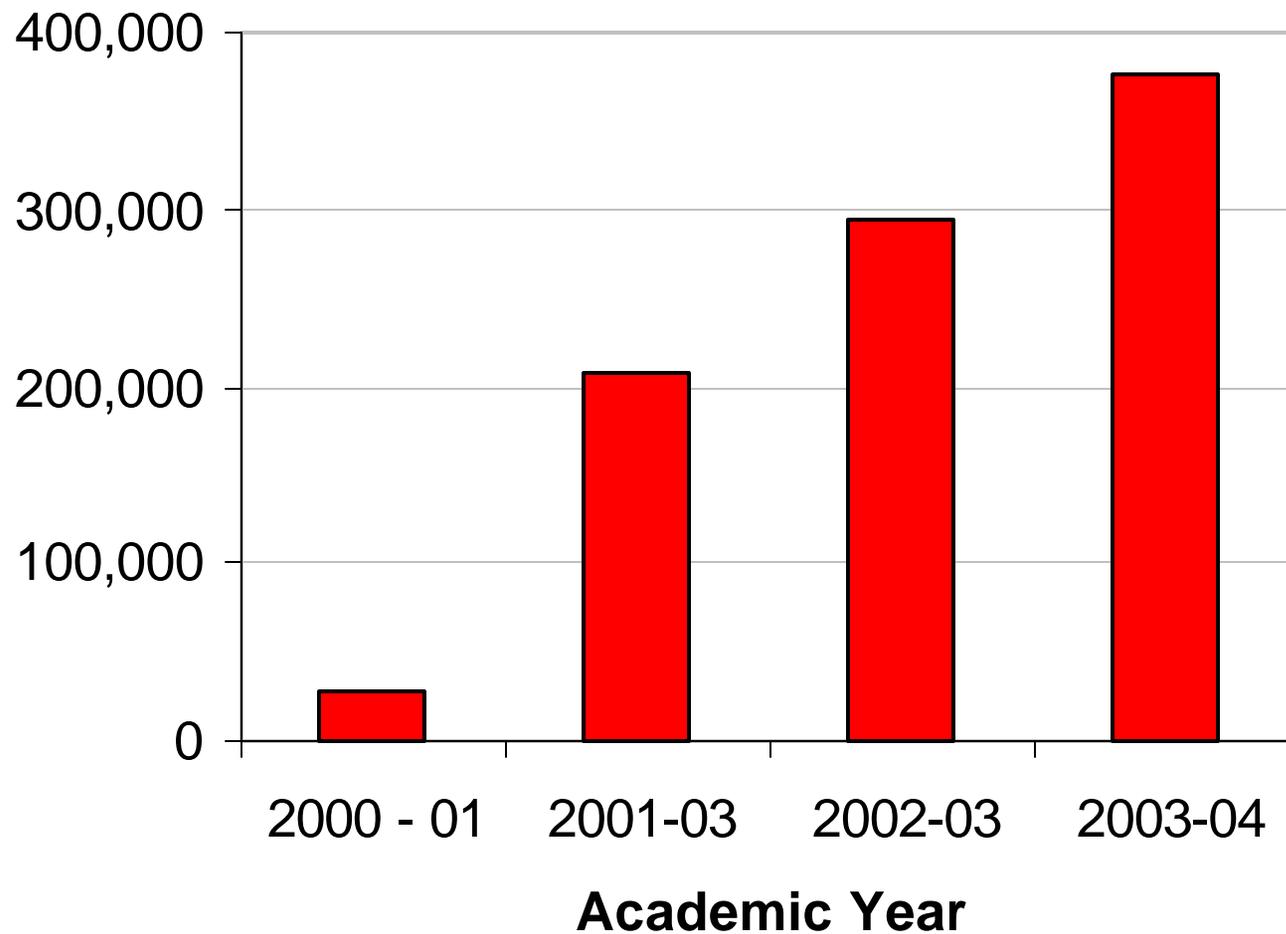
The screenshot shows the FSA Direct Loan Servicing website. At the top, there is a navigation bar with links for 'Español', 'Contact us', 'Privacy', 'Site map', and 'Login'. Below this is a search bar. The main content area features a banner for 'Welcome to the U.S. Department of Education's Online Entrance Counseling Session' with an image of students. To the right, there is a 'Make Your Payments Online' section. Below the banner, there is a 'Lower Your' section. The main content area is divided into two columns. The left column has a 'Help' section with links for 'Web Site Help', 'FAQ', 'Glossary', and 'Calculating Interest'. Below this is a 'Tools & Planning' section with links for 'Counseling sessions' and 'Entrance Counseling'. The right column has a 'View Account Information' section with links for 'Account Summary', 'Payment History', 'Payment Amount', '1098-E Tax Information', and 'Electronic Payments History'. Below this is a 'Manage Your Account' section with links for 'Update Your Information', 'Electronic Correspondence', 'Balance Request', 'Endorsement Request', 'Change Payment Plan', and 'Change Payment Due Date'. The main content area also includes a 'Check with your school to make sure this session will...' section, a 'Continuing your education is a major investment...' section, and a 'Click here to begin the Entrance Counseling tutorial...' link. At the bottom, there is a 'Show Form for Printing' button and a 'Return to Home Page' button. The footer contains the text 'Copyright © 2002 US Department of Education. All rights reserved.' and links for 'Español', 'Contact us', 'Privacy', 'Site map', and 'Login'.

**Basic facts about:**

- ▶ Federal Direct Loans
- ▶ Managing education expenses
- ▶ Other Financial Resources
- ▶ Borrower Rights and Responsibilities



# Entrance Counseling Online Adoption Rates Growing!





# Exit Counseling provides borrowers with...

- ▶ **Direct Loan and Non-Direct Loan Balances**
- ▶ **Repayment Plan Information**
- ▶ **Ability to Enroll in Electronic Services**



- ▶ **Consequences of Default**
- ▶ **Overview of Entitlements**
- ▶ **Borrower Rights and Responsibilities**



**and much more...**



# View Direct and Non-Direct Loan Balances

FSA FEDERAL STUDENT AID **Direct Loan Servicing** [Español](#) • [Contact us](#) • [Privacy](#) • [Site map](#) • [Logout](#)

HOME | YOUR ACCOUNT | QUESTION CENTER | FORMS

Search

### 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](#)

### 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

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## Direct Loan Balances

This page and the one following show your total Direct Loan indebtedness, including all loans. This page shows your total Direct Loan indebtedness about your other loans.

Loan Year	Original Balance	Principal Balance
1996-1997	9,703.00	
<b>Totals</b>	<b>\$9,703.00</b>	<b>\$4,000.00</b>

Remember:

FSA FEDERAL STUDENT AID **Direct Loan Servicing** [Español](#) • [Contact us](#) • [Privacy](#) • [Site map](#) • [Logout](#)

HOME | YOUR ACCOUNT | QUESTION CENTER | FORMS

Search

### View Account Information

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

### Manage Your Account

- [Update Your Information](#)
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- [Budget Calculator](#)

## Exit Counseling

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## 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 Perkins 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.nsls.ed.gov](http://www.nsls.ed.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	Original Balance	Principal Balance	Interest Outstanding	School Attended	Contact Information
<b>FFEL Loans</b>					

### Your Progress

- [Welcome To Exit Counseling](#)
- [Direct Loan Balances](#)**
- [Non-Direct Loans](#)
- [Interest Rates](#)
- [Entering Repayment](#)

### 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](#)
- [Prepayment](#)
- [Consequences of Default](#)
- [Loan Consolidation](#)
- [Deferments](#)
- [Forbearances](#)
- [Loan Discharge](#)
- [Contacting Direct Loan](#)
- [Direct Loan Servicing Web](#)



# Select Repayment Plan



- [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](#)

## 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:

Account	Principal Balance	Interest Rate	Initial Monthly Payment	Repayment Term (# of months)	Interest Paid	Total Amount Repaid
010848796-1	\$4,747.80	5.23%	\$106.23	53	\$881.83	\$5,629.63
<b>Total</b>	<b>\$4,747.80</b>	<b>N/A</b>	<b>\$106.23</b>	<b>N/A</b>	<b>\$881.83</b>	<b>\$5,629.63</b>

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

## Extended Repayment Plan

Under this plan you will pay a fixed amount of at least \$50 each month for up to 10 years, depending on the total amount you owe. Select in a lower monthly payment; however, total interest paid with the Standard Repayment Plan.

- Billing Methods and Making Payments
- Monthly Due Date
- Prepayment
- 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

**Please Note:** Your selection will not be processed if you do not pass the quiz at the end of this session.

## Repayment Plan Selection

Please select a repayment plan from the list and click the **Submit Selection button**.  
 You must make a repayment plan selection in order to continue with Exit Counseling.

- Standard Repayment Plan
- Extended Repayment Plan
- Graduated Repayment Plan
- Income Contingent Repayment Plan

Submit Selection



**Borrowers must choose a repayment plan before continuing.**



# Budget Calculator

## Budget Calculator

More about: [What is Budgeting?](#) | [Calculating Income](#) | [Calculating Expenses](#) | [Determining the Balance](#)

### Income (Anticipated or Current)

Yearly Monthly

Net Take Home Salary:	<input type="text"/>	<input checked="" type="radio"/>	<input type="radio"/>
Non-Taxable Income (such as AFDC, Veteran's benefits, Social Security, etc.):	<input type="text"/>	<input checked="" type="radio"/>	<input type="radio"/>
Other Income:	<input type="text"/>	<input checked="" type="radio"/>	<input type="radio"/>

### Expenses

Mortgage/Rent:	<input type="text"/>	<input type="radio"/>	<input checked="" type="radio"/>
Home Insurance:	<input type="text"/>	<input type="radio"/>	<input checked="" type="radio"/>
Gas/Electric:	<input type="text"/>	<input type="radio"/>	<input checked="" type="radio"/>
Telephone:	<input type="text"/>	<input type="radio"/>	<input checked="" type="radio"/>
Other Utilities (Water/Garbage):	<input type="text"/>	<input type="radio"/>	<input checked="" type="radio"/>
Car Payment:	<input type="text"/>	<input type="radio"/>	<input checked="" type="radio"/>
Car Gas/Maintenance/Parking:	<input type="text"/>	<input type="radio"/>	<input checked="" type="radio"/>
Car Insurance:	<input type="text"/>	<input type="radio"/>	<input checked="" type="radio"/>
Groceries:	<input type="text"/>	<input type="radio"/>	<input checked="" type="radio"/>
Clothing:	<input type="text"/>	<input type="radio"/>	<input checked="" type="radio"/>
Entertainment/Dining Out:	<input type="text"/>	<input type="radio"/>	<input checked="" type="radio"/>
Health/Life Insurance:	<input type="text"/>	<input type="radio"/>	<input checked="" type="radio"/>
Doctor/Dentist Visits:	<input type="text"/>	<input type="radio"/>	<input checked="" type="radio"/>
Prescriptions:	<input type="text"/>	<input type="radio"/>	<input checked="" type="radio"/>
Credit Card Payments:	<input type="text"/>	<input type="radio"/>	<input checked="" type="radio"/>
Other Loan Payments:	<input type="text"/>	<input type="radio"/>	<input checked="" type="radio"/>



The Budget Calculator is a tool to help borrowers budget their money – allowing a realistic picture of monthly expenses.





# Entrance and Exit Counseling provide schools with...

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

The screenshot shows the FSA Federal Student Aid website interface. At the top, there is a navigation bar with links: Home | Direct Loan Servicing Resources | Student Account Info | School Reports | Versión en español | Logout. Below this is the FSA logo and the text 'DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE'. The main content area is titled 'Entrance Counseling Reports' and includes two primary options: 'Subscription Statistics' and 'Entrance Counseling By Date'. The 'Entrance Counseling By Date' option is highlighted, with a description: '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...'. Below this, there is a smaller screenshot of the 'Entrance Counseling By SSN' option, which is described as: 'The Entrance Counseling by SSN report enables authorized school staff to search by SSN of a borrower who has completed Online Entrance Counseling...'. The 'Entrance Counseling By Date' option is further detailed in a separate screenshot below.

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

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

FSA FEDERAL STUDENT AID

Entrance Counseling Reports

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...

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

DIRECT LOAN SERVICING'S ONLINE SCHOOL SITE

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

School Campus code: GXXXXX

FSA FEDERAL STUDENT AID

Entrance Counseling Reports

Entrance Counseling By Date

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Last update: 10/9/2003 4:43:35 PM

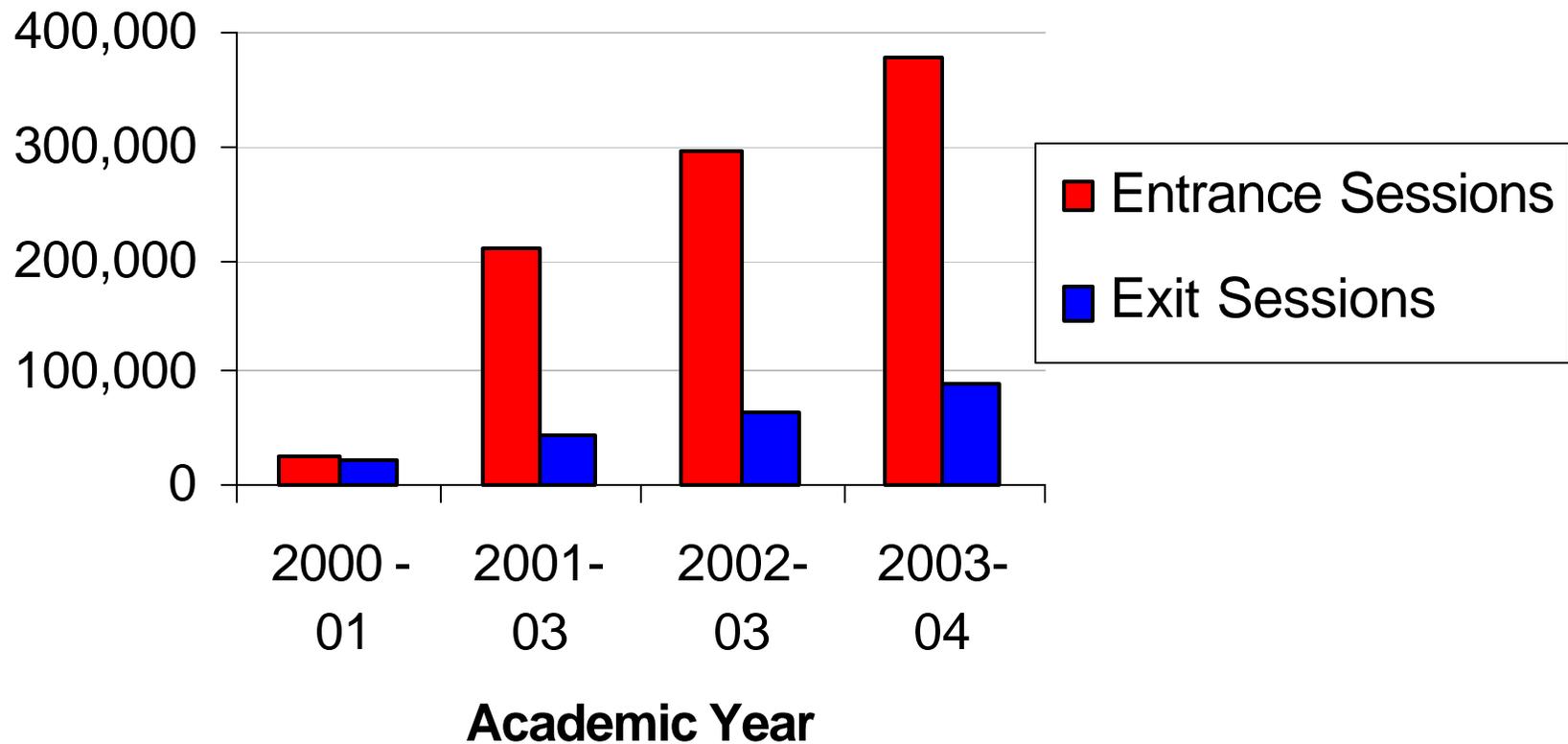
Rows: 1 - 50 of 609 Columns: 0

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

- **Real time access to results**
- **Electronic Report Delivery with frequency determined by school – daily, weekly or monthly**
- **Ability to export data into format of school choice**



# Exit Counseling Adoption Rates Struggling!





# We Heard You!

## On the Horizon

- **Publications**
- **For Borrowers**
  - **Integrated Consolidation**
  - **Interactive Video Sessions – Real Time Player**
  - **Grace Counseling with E-Minders**
  - **High Balance Counseling**
- **For Schools**
  - **LSDA**





# On the Horizon Integrated Consolidation

## Key Points:

- Home page provides users with with access to secure (PIN access) and non-secure data (glossary, site map, etc.)
- Initial “Loan Consolidation” screen provides borrowers with an outline of the consolidation steps as well as a link to find out more about consolidation.

The screenshot displays the Student Loan Servicing ONLINE website. At the top, there is a navigation bar with links for HOME, YOUR ACCOUNT, QUESTION CENTER, and FORMS. Below this, the main content area is divided into several sections:

- Access Your Account:** Includes a "Log In" button and a list of services such as making online payments, viewing account balances, changing billing options, and enrolling in electronic services.
- Welcome To: Student Loan Servicing ONLINE:** Features a family photo and text about "Entrance & Exit Counseling" and "Get the information you need as a student loan borrower".
- Your Account ...:** A section for users to manage their account, including online payments, account balances, and payment history.
- Loan Consolidation ...:** A section explaining that a Consolidation Loan allows users to combine one or more federal education loans into a new loan with advantages like one monthly payment and flexible repayment options.
- Enroll in Electronic Services ...:** A section for users to manage their account, including online payments, account balances, and payment history.
- Help:** A sidebar menu with links for Web Site Help, FAQ, Glossary, Calculating Interest, Tools & Planning, Consolidation Overview, Entrance Counseling, and More Info & Tools (Contact Us, Search, Site Map, Home, Email Us, Privacy, Request a PIN, Tool Tip Site).
- Loan Consolidation Overview:** The main content area, titled "Loan Consolidation Overview", which includes a sub-heading "A Direct Consolidation Loan May Be the Answer for You" and a list of eight steps for the consolidation process.

On the right side of the page, there are several promotional banners:

- Student Loan Servicing News:** "Interest Rates are at an all time low... Consolidation may be right for you."
- Interested in LOWERING Your Monthly Loan Payment?:** Includes a "Learn More" link.
- Lower Your Interest Rate!:** Features a large "EDA" logo and an "Enroll in EDA" button.
- Electronic Correspondence:** "Receive most of your Student Loan bill responses via e-mail instead of through the U.S. Postal Service." Includes a "Learn More" link.
- Electronic Billing:** "Receive your Student Loan bill online with Electronic Billing?" Includes a "Learn More" link.



# On the Horizon Integrated Consolidation

## Key Points:

- Loan information for loans contained w/in database and NSLDS are pre-populated for borrowers.
- Borrowers can select which loans to include in consolidation.
- Additional loans can be provided.

FSA School Portal | Web Site Help | General Information | Español | Login

**FSA**  
FEDERAL STUDENT AID  
We Help Put America Through School

HOME | YOUR ACCOUNT | QUESTION CENTER | FORMS

Search

**View Account Information**

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

**Manage Your Account**

- Update Your Information
- Loan Consolidation
- Electronic Correspondence
- Deferment Request
- Forfeiture Waiver 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 Estimate
- Budget Calculator

**Loan Information**

Listed below are your Student Loans, FFEL and Perkin loan information that was obtained through NSLDS. Please select the loans that you would like to include in your application for consolidation.

Direct Loans

Include in Consolidation	Interest Rate	Loan Year	Original Balance	Principal Balance	Interest Outstanding	School Attended
Loan ID: 1234567890001800201 - Subsidized Student Loan						
<input checked="" type="checkbox"/> 1	2.82%	1998-2000	\$ 8,500.00	\$ 8,500.00	\$ 0.00	Indiana University
Loan ID: 1234567890001800201 - Subsidized Student Loan						
<input checked="" type="checkbox"/> 2	3.62%	1998-1999	\$ 2,595.00	\$ 2,595.00	\$ 0.00	Indiana University
Loan ID: 1234567890001800201 - Subsidized Student Loan						
<input checked="" type="checkbox"/> 3	3.62%	1998-1999	\$ 7,538.00	\$ 7,538.00	\$ 0.00	Indiana University
Loan ID: 1234567890001800201 - Subsidized Student Loan						
<input checked="" type="checkbox"/> 4	3.62%	1998-1999	\$ 4,371.00	\$ 4,371.00	\$ 0.00	Indiana University
Loan ID: 1234567890001800201 - Subsidized Student Loan						
<input checked="" type="checkbox"/> 5	2.82%	1998-1999	\$ 4,129.00	\$ 4,129.00	\$ 0.00	Indiana University
Loan ID: 1234567890001800201 - Subsidized Student Loan						
<input checked="" type="checkbox"/> 6	2.82%	1998-1999	\$ 5,014.80	\$ 5,014.80	\$ 0.00	Indiana University
Loan ID: 1234567890001800201 - Unsubsidized Student Loan						
<input checked="" type="checkbox"/> 7	3.62%	1998-1997	\$ 2,500.00	\$ 2,500.00	\$ 1,189.61	Indiana University
Loan ID: 1234567890001800201 - Unsubsidized Student Loan						
<input checked="" type="checkbox"/> 8	3.62%	1998-1997	\$ 1,800.00	\$ 1,800.00	\$ 739.25	Indiana University
Loan ID: 1234567890001800201 - Unsubsidized Student Loan						
<input checked="" type="checkbox"/> 9	3.62%	1998-1997	\$ 3,500.00	\$ 3,500.00	\$ 1,488.88	Indiana University
Loan ID: 1234567890001800201 - Unsubsidized Student Loan						
<input checked="" type="checkbox"/> 10	3.62%	1998-1997	\$ 3,000.00	\$ 3,000.00	\$ 1,577.86	Indiana University
Loan ID: 1234567890001800201 - Unsubsidized Student Loan						
<input checked="" type="checkbox"/> 11	3.62%	1997-1998	\$ 1,340.00	\$ 1,340.00	\$ 620.00	Indiana University

**Your Progress**

- **Loan Information**
- Payment Plan Selection
- Borrower Information
- Reference Information
- Billing, Payment, and Correspondence Methods
- Summary Information
- Rights and Responsibilities
- Sign Promissory Note



# On the Horizon Integrated Consolidation

## Key Points:

- Consolidation repayment schedules are calculated real-time taking into account the loans selected (previous page).
- Plan comparisons showing consolidation monthly and total savings.



**FSA**  
FEDERAL STUDENT AID  
U.S. DEPARTMENT OF EDUCATION

*We Help Put America Through School*

FSA School Portal | Web Site Help | General Information | Espa?ol | Login

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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](#)

[Loan Consolidation](#)

[Electronic Correspondence](#)

[Deferment Request](#)

[Forbearance Request](#)

[Change Repayment Plan](#)

[Change Payment Due Date](#)

**Payments & Billing Methods**

[Make Online Payment](#)

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[Electronic Billing](#)

**Tools & Planning**

[Entrance Counseling](#)

[Exit Counseling](#)

[Repayment Estimator](#)

[Interest Capitalization Estimator](#)

[Budget Calculator](#)

### Repayment Plan Selection

Page 2 of 8

#### Your Repayment Plans

Please review the repayment plans listed below and then select the plan that best suits your needs. To use our online Budget Calculator to assist you in determining which repayment plan best meets your needs, [click here](#).

#### 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:**

Account	Principal Balance	Interest Rate	Initial Monthly Payment	Repayment Term (# of months)	Total Amount Repaid
123456789-1	\$57,352.00	3.862%	\$576.91	120	\$69,228.78
<b>Total</b>	<b>\$57,352.00</b>	<b>3.862%</b>	<b>\$576.91</b>	<b>120</b>	<b>\$69,228.78</b>

Account	Principal Balance	Interest Rate	Initial Monthly Payment	Repayment Term (# of months)	Total Amount Repaid
Consolidated	\$57,352.00	3.262%	\$560.76	120	\$67,290.91

**Your initial monthly payment will be reduced by \$16.15 and save you \$1,937.87 over the life of the loan under this repayment plan.**

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.

**Your Progress**

[Loan Information](#)

[Repayment Information](#)

[Borrower Information](#)

[Reference Information](#)

[Billing, Payment Correspondence](#)

[Summary Information](#)

[Rights and Responsibilities](#)

[Sign Promissory Note](#)



# On the Horizon Integrated Consolidation

## Key Points:

- Ability to cross promote additional electronic services.
- Highlights additional savings that can be achieved from enrolling in the EDA program.
- Option for enrolling in Electronic Correspondence is provided.

FSA School Portal | Web Site Help | General Information | Español | Login

**FSA**  
FEDERAL STUDENT AID  
We Help Put America Through School

HOME | YOUR ACCOUNT | QUESTION CENTER | FORMS

View Account Information  
Account Summary  
Payment History  
Account Amount  
Account Information  
Missory Notes  
Account Information  
Account Information  
Account Information

### Billing, Payment, and Correspondence Methods

< Back Page 5 of 8 Next >

There are currently three billing methods for your loan(s). Additionally you can elect to receive your correspondence electronically directly from this site!

You may:

- Choose to receive your monthly paper bill through the U.S.Postal Service. You can either mail your check or money order or pay directly online from this Web site. To receive paper bills, [click here](#).
- Choose to receive your monthly bill electronically from this Web site as soon as it is available each month. You can pay your bill online as well from this Web site. To enroll in electronic billing, [click here](#).
- You will save an additional **\$3,311.62** over the life of your loan if you choose to enroll in the Electronic Debit Account (EDA) program. Your monthly payment automatically withdrawn from your checking or savings account. To enroll in Electronic Debit Account (EDA), [click here](#).
- Choose to receive electronic correspondence directly from this site.
- Choose to receive paper correspondence through the U.S. Postal Service.

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# On the Horizon Integrated Consolidation

## Key Point:

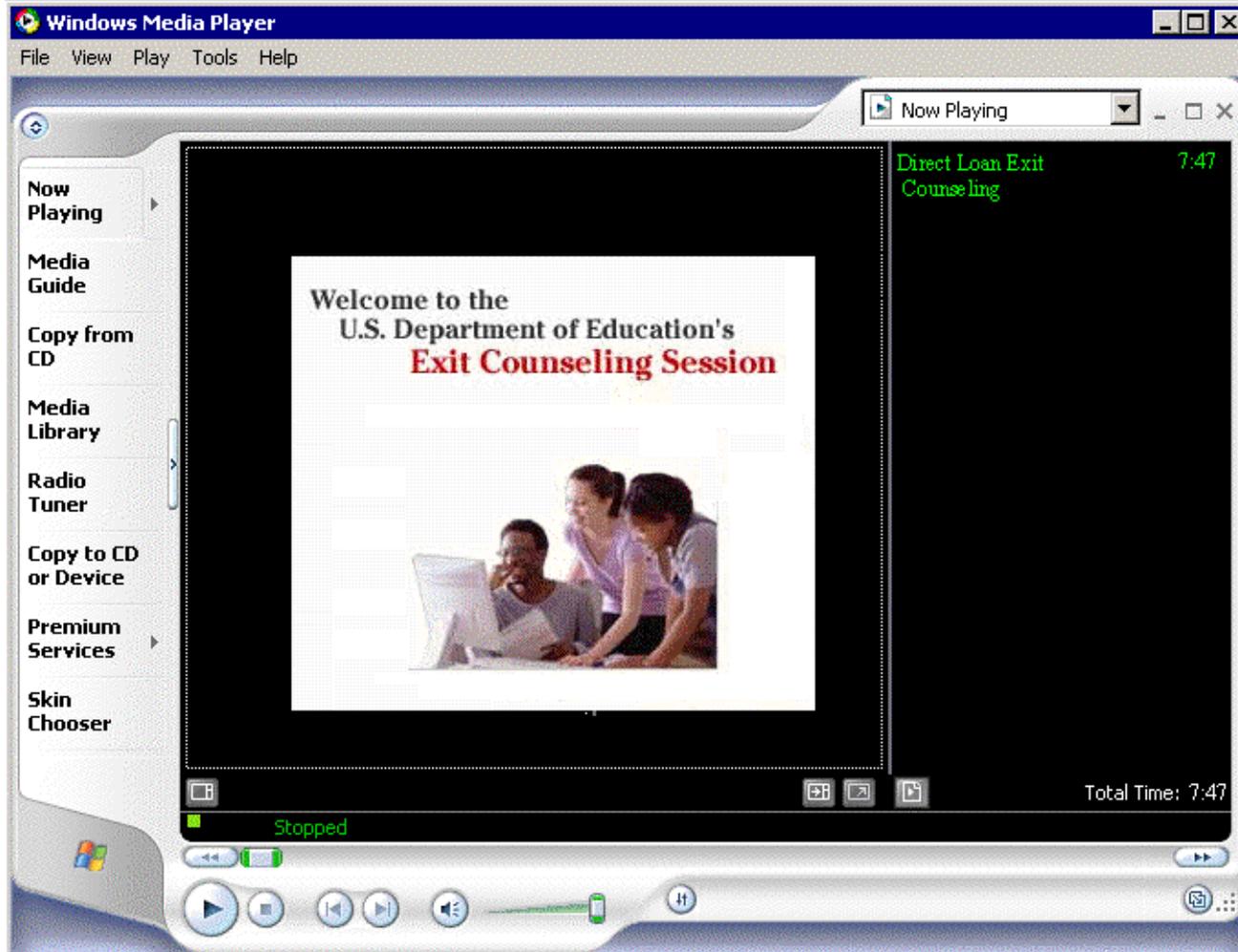
Loan Consolidations can be performed in a **real-time** mode for borrower loans contained within the Data Repository.

The screenshot shows the FSA Federal Student Aid website interface. At the top, the FSA logo and the slogan "We Help Put America Through School" are visible. A navigation bar includes links for HOME, YOUR ACCOUNT, QUESTION CENTER, and FORMS. A search bar is located in the top right corner. The main content area displays a large "Congratulations!!! You have successfully consolidated your loans." message. Below this, a notification states: "You selected to repay your consolidated loans under **Graduated Repayment Plan** with an initial monthly payment of **\$202.56** which will be debited from your bank account on the **28th** of each month." A "Home" button is positioned below the notification. On the left side, there are several menu categories: "View Account Information" (with links for Account Summary, Payment History, Payoff Amount, 1098-E Tax Information, and Electronic Promissory Notes), "Manage Your Account" (with links for Update Your Information, Loan Consolidation, Electronic Correspondence, Deferment Request, Forbearance Request, Change Repayment Plan, and Change Payment Due Date), and "Payments & Billing Methods" (with a link for Make Online Payment). On the right side, there are two promotional boxes: "1098-E Information" which states that 1098-E information is available online for viewing and downloading, and "Have You Moved?" which prompts users to update their address.



# On the Horizon

## Interactive Video Sessions



## On the Horizon Grace Counseling

- ▶ **Targets borrowers most likely to default, such as borrowers who separate before graduating**
- ▶ **Proactively notifies borrowers of rights and responsibilities before they enter repayment**
- ▶ **Lets borrowers know that they have options!**





# On the Horizon

## High Balance Counseling

Direct Loan Account Summary - Microsoft Internet Explorer

### 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	Important Messages
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: <a href="#">Update your email address</a> <input type="button" value="Update"/>	Because your loan balance is greater than \$50,000, there are additional options and information that you should be aware of. <a href="#">Click here</a> to learn about options available to borrowers with loan balances greater than \$50,000  <b>New Electronic Services</b> 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.  <input type="button" value="More Messages"/>

### Key Points:

- Rule based messages are provided to borrowers based on their loan information.
- Borrowers can view loan information for all loans contained within CSB and NSLDS.
- High Balance Counseling also will be presented in Exit Counseling



# On the Horizon School Site – New Look

FSA School Portal | Web Site Help | General Information | Español | Login

Search

CSB Resources | Student Account Information | Late Stage Delinquency | School Reports

**Access Your Account**  
**Log In To Your Account**

Log in to...  
• view student account balances  
• enroll in electronic services  
• view online reports  
and much more...

**Welcome to:  
Common Services for Borrowers  
Online School Site**

**Student Account Information ...**  
Online access to real time student borrower account information is provided to assist you in managing your Federal Student Aid. You can view account balances, disbursement information and calculate repayment schedules for different repayment plans to include loan consolidation.

**Delinquency Management ...**  
To assist you in your Delinquency Management efforts there are three types of Delinquency Reports available from the School Reports Section of this site, including Borrower History Reports, Summary Reports, and Detail Report.

**Late Stage Delinquency ...**  
Start today! There are no contracts to sign, no software to buy or install, and no training is necessary. Schools do not need to work with every delinquent account-only those affecting the current Cohort Default Rate (CDR) over 241 days past due.

**Student Loan Servicing News**  
2002 Cohort Default Rates are now available, [click here](#) to learn more.  
LSD Program has saved millions to date, [click here](#) to learn more.

**Are your Students benefiting from in-school consolidation?**

**Email Report Delivery – Subscribe Now!**

**Schools are saving time and money with Online Entrance and Exit Counseling are you?**



# On the Horizon LSDA

## Key Points:

- Student account information contained w/in database and Reports are available online.
- Home page option added to further encourage Late Stage Delinquency.

FSA School Portal | Web Site Help | General Information | Español | Login

**FSA**  
FEDERAL STUDENT AID  
We Help Put America Through School

Search

Logoff Your Account  
**Log Out**   
Of Your Account

Welcome CSB University to:  
**Student Loan Servicing's**  
Online School Site

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

**Student Account Information ...**  
Online access to real time student borrower account information is provided to assist you in managing your Federal Student Aid. You can view account balances, disbursement information and calculate repayment schedules for different repayment plans to include loan consolidation.

**Delinquency Management ...**  
To assist you in your Delinquency Management efforts there are three types of Delinquency Reports available from the School Reports Section of this site, including Borrower History Reports, Summary Reports, and Detail Report.

**Late Stage Delinquency ...**  
Start today! There are no contracts to sign, no software to buy or install, and no training is necessary. Schools do not need to work with every delinquent account-only those affecting the current Cohort Default Rate (CDR) over 241 days past due.

FSA School Portal | Web Site Help | General Info



# On the Horizon LSDA

## Key Points:

- Schools can track their collection activities in support of the Late Stage Delinquency Program online.
- Schools can drill down for a more detailed view of a delinquent account.
- Schools can send emails and letters to delinquent borrowers in bulk w/out re-typing contact information stored w/in the database.

FSA School Portal | Web Site Help | General Information | Español | Login

**FSA**  
FEDERAL  
STUDENT AID  
We Help Put America Through School

Search

---

FSA School Portal | Web Site Help | General Information | Español | Login

**Borrower Delinquency Contact History**

123-45-6789      Address: 2345 CSB Street      Home Phone: (456)789-1234  
 Ashley A. Alumni      Anywhere, USA 11111      Work Phone: (456)891-3456  
 245 days delinquent      Email: Ashley.Alumni@csb.com

Month	Delinquency Bucket	Day Delinquent	Past Due Amount	Contact Date	School Contact	Result
July 2003	241-270	245	\$450.00			
June 2003	211-240	214	\$400.00	07/28/2003	Postal Mail (JJR)	Undeliverable
May 2003	181-210	184	\$350.00	06/30/2003	CSB Web (MCB)	None
April 2003	151-180	153	\$300.00	N/A	N/A	N/A
March 2003	121-150	123	\$250.00	N/A	N/A	N/A
February 2003	091-120	92	\$200.00	N/A	N/A	N/A
January 2003	061-090	64	\$150.00	N/A	N/A	N/A
December 2002	031-060	33	\$100.00	N/A	N/A	N/A

[Click here](#) to view account details.

[Click here](#) to view to view CSB due diligence.

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# On the Horizon LSDA

## Key Points:

- Schools can provide updated contact information.
- Schools can view NSLDS data from Site.

The screenshot shows the FSA School Portal interface. At the top, there is a navigation bar with links for 'FSA School Portal', 'Web Site Help', 'General Information', 'Español', and 'Login'. The main header features the FSA logo and the slogan 'We Help Put America Through School'. Below the header, there are several tabs: 'CSB Resources', 'Student Account Information', 'Late Stage Delinquency', and 'School Reports'. The 'Student Account Information' tab is active, displaying a 'Log Off Your Account' button and a 'Log Out Of Your Account' button. The main content area is titled 'Student Account Information' and lists personal details for Ashley A. Alumni, including Social Security Number, Name, Date of Birth, School of Attendance, Address, Email Address, Home Phone, and Work Phone. There are 'Update' buttons for the Address and Work Phone fields. Below this, there are sections for 'Title IV Student Loans' and 'Direct Loans'. The 'Direct Loans' section contains a table with columns for Account Number, Status, Separation Date, Grace End Date, Cohort Default Year, Original Balance, Principal Balance, Amount Due, and Due Date. A 'Total Direct Loans' row is also present. At the bottom of the page, there is a footer with the Department of Education logo and the slogan 'We Help America Manage Student Aid Obligations', along with copyright information and contact details.

**Student Account Information**

Social Security Number: 123-45-6789      Address: 2345 CSB Street, Anywhere, USA 11111      Invalid      Update

Name: Ashley A. Alumni      Email Address: Ashley.Alumni@csb.com

Date of Birth: 05-06-1971      Home Phone: (456)789-1234

School of Attendance: CSB University      Work Phone: (456)891-3456      Invalid      Update

**Title IV Student Loans**

**Direct Loans**

Account Number	Status	Separation Date	Grace End Date	Cohort Default Year	Original Balance	Principal Balance	Amount Due	Due Date
123456789-1	In Repayment, 245 days past due	02-28-2000	08-28-2000	2000	\$12,624.34	\$5,850.99	\$450.00	12-28-2002
<b>Total Direct Loans</b>					<b>\$12,624.34</b>	<b>\$5,850.99</b>	<b>\$450.00</b>	<b>N/A</b>

[NSLDS Data](#)

FSA School Portal | Web Site Help | General Information | Español | Logout

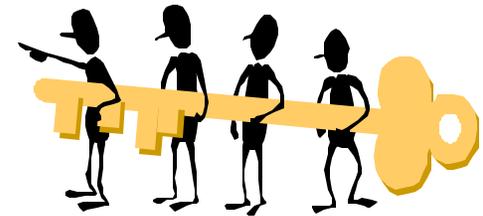
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## In Summary



- The benefits...
  - Provides many online self service features
  - Helps borrowers budget and plan for the future
  - Integrated view of products and services
  - Real time access to account information
- We need your HELP!
  - Send us your comments or suggestions on additional ways we can enhance our products and services. Visit us in the PC Lab or email us from your school site.



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

**THANK YOU!**



# Questions?

We appreciate your feedback and comments. We can be reached:

## Claire “Micki” Roemer

Phone: (202) 377-3452

Email: [claire.roemer@ed.gov](mailto:claire.roemer@ed.gov)

## Cindy Battle

Phone: (202) 377-3261

Email: [cynthia.battle@ed.gov](mailto:cynthia.battle@ed.gov)