

Session #4

Direct Loan Systems Primer

Craig Rorie
Wood Mason



START HERE
GO FURTHER
FEDERAL STUDENT AID

What we'll talk about...

- School software solution
- Student Aid Internet Gateway (SAIG)
- Common Origination & Disbursement (COD)



What we'll talk about...

- Electronic Master Promissory Note (eMPN)
- G-5
- Servicing



School Solution

- Custom Mainframe
- Commercial vendor software/application
- EDExpress
 - Stand-alone
 - Combination with mainframe app
 - Combination with vendor app



Common Record data blocks

Common Record

Entity Information

Response

Person

Response

Award

Response

Disbursement

Response



Right about now you're probably asking yourself...

- Why am I creating a Common Record and what in the world am I going to do with it when I'm done?

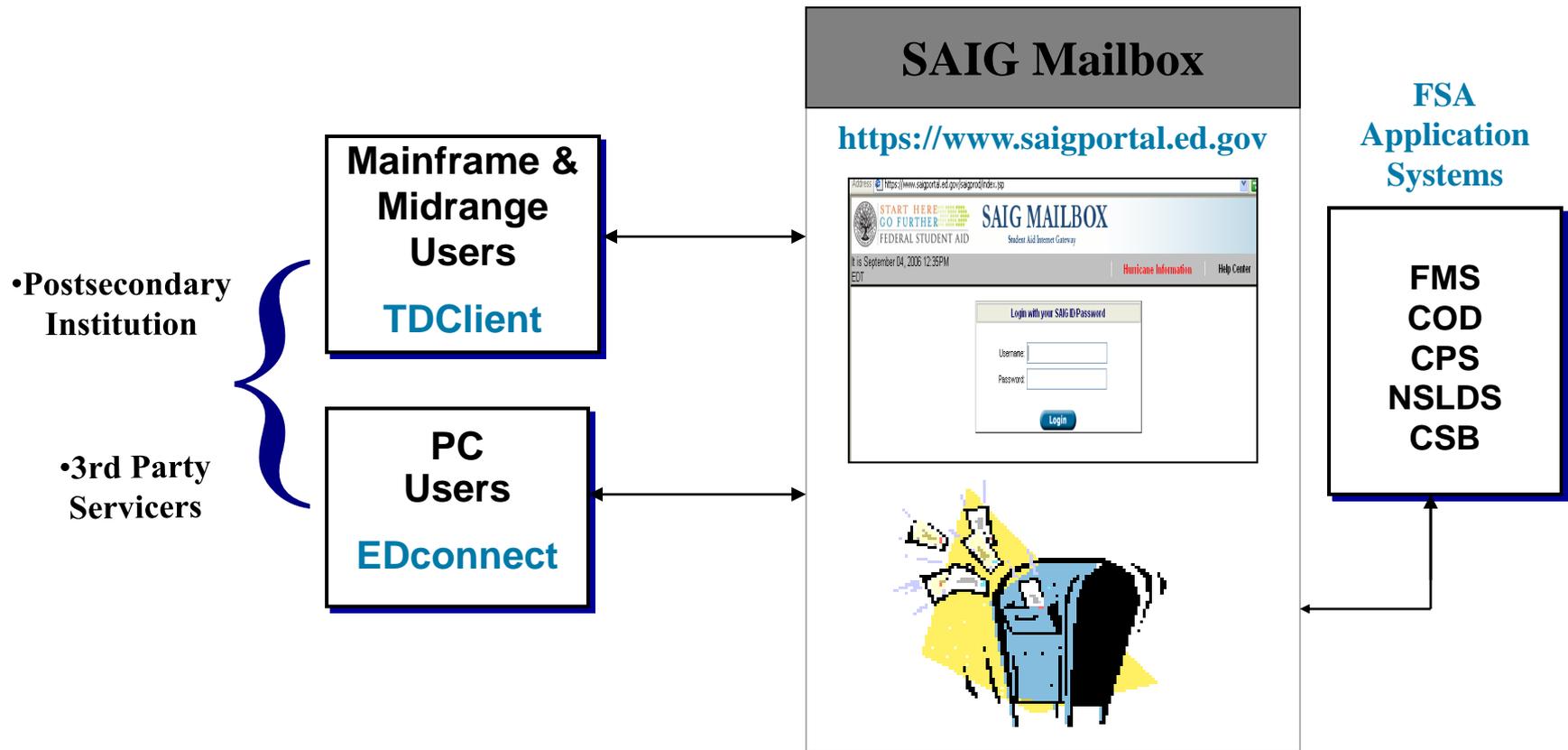


Student Aid Internet Gateway (SAIG)

- Electronic communications network
- Data Point Administrator (DPA)
- TG Mailbox
- FSA systems



SAIG System Overview



https://fsawebenroll.ed.gov

The screenshot shows the SAIG Enrollment website. At the top left is the Department of Education logo with the text "START HERE GO FURTHER FEDERAL STUDENT AID". The top right says "SAIG Enrollment". A navigation bar includes "Home", "Information for Financial Aid Professionals", "Help/FAQ", "Contact Us", and "About Us". A left sidebar menu lists various options: "SAIG Enrollment Information", "SAIG Info", "Who Is Eligible", "What You Need to Enroll", "FSA User ID Registration", "Print Documents", "Print User Statement", "Print Enrollment Signature Documents", "Print Designee Signature Pages", "Related Sites", "FSA Download", "FAA Access to CPS", "SAIG Portal", "FSATech Listserv Enrollment", "E-Campus Based/FISAP", and "COD". The main content area has a heading "Welcome to the SAIG Enrollment Site" with a green dot graphic. Below the heading is a paragraph: "The Student Aid Internet Gateway (SAIG) is the tool that allows Federal Student Aid trading partners to securely exchange batch data with Federal Student Aid Application Systems." This is followed by a list of eligible systems: "Organizations are eligible to enroll to exchange and access data for the following systems (services):" and a bulleted list: "CPS (ISIR batch data, FAA Access to CPS Online services)", "COD (Exchange Direct Loan, Pell, ACG, National SMART and TEACH Grant batch data)", "FISAP (eCampus-based access)", "NSLDS (Enrollment Rosters, Electronic Cohort Default Rate (eCDR), NSLDS Online services)", "FMS (Lender Reporting System/Guarantee Agency Financial Reports)", and "CSB (Direct Loan Delinquency Reports, Borrower Services)". There are three main content boxes: 1. "Primary Destination Point Administrator Access:" with a description and a bulleted list: "Add and Modify SAIG mailboxes (TG Numbers)" and "Enroll users". 2. "Initial Enrollment for Services:" with a description and a bulleted list: "Establish an initial SAIG mailbox (TG Number)", "Assign batch data services to be exchanged", and "Identify your organization's Primary Destination Point Administrator (PDPA)". 3. "Review Your Organization's SAIG Mailboxes (TG Numbers)" with a description and a bulleted list: "View a list of the SAIG Mailboxes (TG numbers) assigned to your organization" and "Determine your organization's Primary Destination Point Administrator (PDPA)". A fourth box at the bottom is partially visible: "Review Services Assigned to Your SAIG Mailboxes (TG Numbers) / Activate Your".



Right about now you're probably asking yourself...

- So, where do I send this thing once I've created it?



www.cod.ed.gov



U.S. DEPARTMENT OF EDUCATION
COMMON ORIENTATION & DISBURSEMENT



School
Search

Batch Search



Welcome to the Common Origination & Disbursement Web Site

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

If you are a student looking for information on Federal Student Financial Aid, please visit:
<http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp>.

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

[Click here if you are looking for more information on Common Origination and Disbursement.](#)

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

Sep 18 2008 14:15 EDT

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START HERE
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COD Welcome Screen



U.S. DEPARTMENT OF EDUCATION
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Person School Batch Award Services User

Welcome Wood Mason

Welcome

to the **Common Origination & Disbursement Web Site**

Financial Aid Administrators, other school officials, and servicers can use this web site to verify batch status, submit data requests, check account balances, and enter or change institution data records via the internet.

COD News:
[COD Reporting NewsBox Outage Information - 03/24/2010](#)
[Pell and Direct Loan Daily News Update - 01/29/2003](#)

Mar 24 2010 09:53 EDT | [Home](#) | [Privacy Act](#) | [Links](#) | [Contact Us](#) | [Today's Update](#) | [Help](#) | [Glossary](#) | [Log Off](#)



Batch Search

The screenshot shows the 'Batch Search' page of the FSA Federal Student Aid system. The page header includes the U.S. Department of Education logo, the text 'U.S. DEPARTMENT OF EDUCATION COMMON ORIENTATION & DISBURSEMENT', and the FSA Federal Student Aid logo. A navigation bar contains tabs for 'Person', 'School', 'Batch' (which is highlighted), 'Award', 'Services', 'User', and 'Program'. On the left, a sidebar menu lists 'Batch Search', 'Action Queue', and 'Grant Data Requests'. The main content area is titled 'Batch Search' and includes a 'HELP' icon. The instructions state: 'Use this screen to search for existing Batches to modify. Batches that were submitted and processed prior to July 1, 2007 may have been archived and will no longer be available to view.' There are three search sections: 1) 'To search for Batches for a particular School, please enter the Entity ID and the date range:' with fields for 'Entity ID Type' (set to 'COD'), 'Entity ID', 'Batch Type' (set to 'All'), 'Award Year' (set to 'All'), 'Start Date' (October 28, 2009), and 'End Date' (October 28, 2009), with a 'Status' dropdown set to 'All'. 2) 'To search for a specific Batch, please enter the Document ID:' with a 'Document ID' text field. 3) 'To search for all records for a particular Person, enter their SSN and Award Year. To filter the list by status, enter the status:' with fields for 'SSN', 'Status' (set to 'All'), and 'Award Year' (set to ''09-'10'). A 'SEARCH' button is located at the bottom right of the search area.



SSN Batch Search Results

2009-06-22T21:16:16.9504304838	DL	RS	06/23/2009	06/23/2009	'09-'10	- Accepted	DLS	001 - Accepted	03 - Accepted
2009-06-22T21:16:16.9504304838	DL	RS	06/23/2009	06/23/2009	'09-'10	- Accepted	DLS	001 - Accepted	04 - Accepted
2009-06-22T21:16:16.9504304838	DL	RS	06/23/2009	06/23/2009	'09-'10	- Accepted	DLU	001 - Accepted	01 - Accepted
2009-06-22T21:16:16.9504304838	DL	RS	06/23/2009	06/23/2009	'09-'10	- Accepted	DLU	001 - Accepted	02 - Accepted
2009-06-22T21:16:16.9504304838	DL	RS	06/23/2009	06/23/2009	'09-'10	- Accepted	DLU	001 - Accepted	03 - Accepted
2009-06-22T21:16:16.9504304838	DL	RS	06/23/2009	06/23/2009	'09-'10	- Accepted	DLU	001 - Accepted	04 - Accepted
2009-06-23T15:06:38.0200000001	DL	PN	06/23/2009	06/23/2009	'09-'10	- Accepted	DLU	001 - Accepted	
2009-06-23T15:06:38.0200000001	DL	PN	06/23/2009	06/23/2009	'09-'10	- Accepted	DLS	001 - Accepted	
2009-06-24T14:03:25.4704304838	DL	RS	06/24/2009	06/24/2009	'09-'10	- Accepted	DLS	001 - Accepted	01 - Rejected
2009-06-24T14:03:25.4704304838	DL	RS	06/24/2009	06/24/2009	'09-'10	- Accepted	DLS	001 - Accepted	02 - Accepted
2009-06-24T14:03:25.4704304838	DL	RS	06/24/2009	06/24/2009	'09-'10	- Accepted	DLU	001 - Accepted	01 - Rejected
2009-06-24T14:03:25.4704304838	DL	RS	06/24/2009	06/24/2009	'09-'10	- Accepted	DLU	001 - Accepted	02 - Accepted
2009-06-25T13:19:51.8704304838	DL	RS	06/25/2009	06/25/2009	'09-'10	- Accepted	DLS	001 - Accepted	01 - Rejected
2009-06-25T13:19:51.8704304838	DL	RS	06/25/2009	06/25/2009	'09-'10	- Accepted	DLU	001 - Accepted	01 - Rejected
2009-06-26T13:06:07.1604304838	DL	RS	06/26/2009	06/26/2009	'09-'10	- Accepted	DLS	001 - Accepted	01 - Rejected
2009-06-26T13:06:07.1604304838	DL	RS	06/26/2009	06/26/2009	'09-'10	- Accepted	DLU	001 - Accepted	01 - Rejected

Records 1 to 100 of 264

Person Menu



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT



[Person](#) | [School](#) | [Batch](#) | [Award](#) | [Services](#) | [User](#) | [Program](#)

▼ **Person Search**

- ▶ [TEACH Coun Search](#)
- ▶ [ATS/Pnote Search](#)
- ▶ [Credit Check Search](#)

- ▶ [Applicant Search](#)

Person Search ? [HELP](#)

Use this screen to search for individuals. The information consists of student and borrower demographics along with details about the awards they hold. Please enter a Social Security Number or Name.

SSN OR

Name Last First MI

[SEARCH](#)

- Please enter full SSN for SSN search. (No dashes)
- You may enter up to nine characters of the last name and up to five characters of the first name.
- If you enter a **partial** name the search may take longer to display the results.
- If you enter a valid SSN, the Person Detail page will appear allowing you to view information an individual and their associated awards.
- If you enter a valid name, the Person Detail page will appear allowing you to view information about the person and their associated awards.

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Person Information



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Person School Batch Award Services User Program

▶ **Person Search**

▼ **Person Info**

- Detail
- All Awards
- Direct Loan
- ATS/Promissory Notes
- Credit Check
- Events
- Correspondence
- Memo
- Additional Eligibility

▶ **TEACH Coun Search**

▶ **ATS/Pnote Search**

▶ **Credit Check Search**

▶ **Applicant Search**

View Person Information HELP

Margaret Day
123456789
01/01/1980

Permanent Information			
Address	123 Main Street Oak City, TN 12345 USA		
Email	mday@usa.com	OU	Citizenship US Citizen
Telephone	(123) 456-7890		Previous SSN
School Assigned Id			
Post 9/11 Deceased Veteran Dependent Indicator			

Local Information	
Address	123 Main Street Oak City, TN 12345 USA



START HERE
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FEDERAL STUDENT AID

Direct Loan Information

[Return to: Person Detail](#)
Person Direct Loan Information ? HELP

Margaret Day
123456789
01/01/1980

Award Year

Loan Summary						
Attending School	Person Type	Award ID	Award Amount Approved	Award Amount Disbursed	Grade Level	Type
Year '09-'10						
University University University University	Student	XXXXX1234S10G12345001	\$4,900.00	\$1,833.00	4	DLSUB
	Student	XXXXX1234P10G12345001	\$0.00	\$0.00	4	DLPLUS
	Student	XXXXX1234U10G12345001	\$0.00	\$0.00	4	DLUNSUB
	Student	XXXXX1234U10G12345002	\$1,600.00	\$533.00	4	DLUNSUB
Total for Grade Level 4:			\$6,500.00	\$2,366.00		
Total for '09-'10:			\$6,500.00	\$2,366.00		
Year '08-'09						
University University University University	Student	XXXXX1234S09G12345001	\$5,500.00	\$5,500.00	3	DLSUB
	Student	XXXXX1234P09G12345001	\$1,065.00	\$1,065.00	3	DLPLUS
	Student	XXXXX1234P09G12345001	\$7,516.00	\$7,516.00	3	DLPLUS
	Student	XXXXX1234U09G12345001	\$2,000.00	\$2,000.00	3	DLUNSUB
Total for Grade Level 3:			\$16,081.00	\$16,081.00		



Award Detail



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▶ **Award Search**

▼ **Award Information**

- Detail
- Disbursements
- ATS/Promissory Notes

Return to: [Batch List](#) -> [Batch Detail](#) -> [Person Detail](#) -> [Direct Loan Awards](#)

Award Detail Information

[? HELP](#)

Margaret Day	University
123456789	123456789S09G12345002
01/01/1980	'08-'09

Award Information	
Award ID	123456789U09G12345002
Award Amount Approved	\$3,500.00
Award Amount Disbursed	\$0.00
Award Start Date	05/18/2009
Award End Date	12/18/2009
Grade Level	1st year, undergraduate/attended college before
CPS Transaction Number	02
Disclosure Print Indicator	COD Prints (Sends to Borrower)
Disclosure Print Date	06/25/2009
Pnote Print Indicator	School or its Delegate Prints and Sends
Booked Date	06/29/2009
Dependency Status	Dependent
Loan Fee Percentage	2.0%
Academic Start Date	05/18/2009
Academic End Date	12/18/2009
Interest Rebate Percentage	1.5%
Less than Full-time Flag	
Loan Default / Grant Overpay	N
School Use Only	7252581

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Disbursement



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▶ **Award Search** Return to: [Batch List](#) -> [Batch Detail](#) -> [Person Detail](#) -> [Direct Loan Awards](#) -> [Award Detail](#)

▼ **Award Information** [? HELP](#)

[Detail](#)
[Disbursements](#)
[ATS/Promissory Notes](#)

Award Disbursements Information

Please click on the Disbursement number to view Disbursement Detail.

<p>Margaret Day 123456789 01/01/1980</p>	<p>University 123456789S09G12345002 '08-'09</p>
---	--

Totals for Actual Disbursements						
Gross:	\$0.00	Origination Fee:	\$0.00			
		Rebate:	\$0.00			
		Net Award:	\$0.00			
Totals for Pending Disbursements						
Gross:	\$1,750.00	Origination Fee:	(\$35.00)			
		Rebate:	\$27.00			
		Net Award:	\$1,742.00			
Disbursements						
No.	Disb. Date	Gross	Orig. Fee	Rebate	Net Award	Status
1	06/25/2009	\$0.00	(\$0.00)	\$0.00	\$0.00	Disbursed
2	09/07/2009	\$1,750.00	(\$35.00)	\$27.00	\$1,742.00	Pending

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Disbursement Detail



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- ▶ **Award Search**
- ▶ **Award Information**
- ▼ Disbursement Info
 - Detail
 - History
- ▶ **Post Data Archive**

Return to: [Batch List](#) -> [Batch Detail](#) -> [Person Detail](#) -> [Direct Loan Awards](#) -> [Award Detail](#) -> [Disbursement List](#)

Disbursement Information

? HELP

Margaret Day 123456789 01/01/1980	University 123456789S09G12345002 '08-'09 Disbursement 1
---	--

Disbursement Information

Award ID	
Award Disbursement Date	06/25/2009
Award Amount	\$3,500.00
Award Disbursement Gross	\$0.00
Origination Fee	(\$0.00)
Disbursement Rebate	\$0.00
Net Award	\$0.00
Sequence Number	66
Status	Disbursed
Date Disbursed	06/25/2009
Date Processed	09/24/2009
Confirmation Flag	
First Disbursement Flag	Yes

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Disbursement History



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▶ **Award Search**

▶ **Award Information**

▼ **Disbursement Info**

- Detail
- History

Return to: [Batch List](#) -> [Batch Detail](#) -> [Person Detail](#) -> [Direct Loan Awards](#) -> [Award Detail](#) -> [Disbursement List](#) -> [Disbursement Detail](#)

Disbursement History Information ?HELP

Margaret Day
123456789
01/01/1980

University
123456789S09G12345002
'08-'09
Disbursement 1

Actual History									
Sequence #	Description	Action Date	Gross	Fee	Rebate	Net	Disbursement Date	Response Date	Booked Date
1	SUBSTANTIATED DISBURSEMNT	06/29/2009	\$1,750.00	(\$35.00)	\$27.00	\$1,742.00	06/25/2009	06/29/2009	06/29/2009
66	SUB DISB CREDIT ADJ	09/24/2009	(\$1,750.00)	\$35.00	(\$27.00)	(\$1,742.00)	06/25/2009	09/24/2009	09/24/2009

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School Summary Information



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▶ **School Search**
School Summary Information
? HELP

▼ **School Information**

- School Summary
- Financial Aid Contact
- Eligibility
- General
- Options
- Funding Info
- Summary Financial Info
- Refunds of Cash
- Cash Activity
- Events
- Memos
- Yearly Totals
- Relationships
- Balance Confirmation
- Request Post
- Deadline/Extended Processing
- Correspondence
- Report Selection

GRAND VALLEY ST UNIVERSITY i

Enter the default selections here for Program and Award Year:

Default Program
DIRECT LOAN
Default Award Year
'09-'10

Contacts			Summary	
Type	Name	Phone	Award Year	Program
Direct Loan Financial Aid Officer	CHRIS S	Jill Friendly	'09-'10	DIRECT LOAN
Pell Financial Aid Officer	CHRIST. SCOTT	Jo Gabriel		
FINANCIAL AID ADMINISTRATOR	EDWARD KERESTI	Patience Abounds		

Cash > Accepted & Posted Disbursements & older than 30 days \$0.00

% of Cash > Accepted & Posted Disbursements 0.0%

Cash > Accepted & Posted Disbursements Current CFL \$0.00

\$63,226,519.00



School Summary Financial



U.S. DEPARTMENT OF EDUCATION
COMMON ORIENTATION & DISBURSEMENT



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► School Search

▼ School Information

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- Eligibility
- General
- Options
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- Summary Financial Info
- Refunds of Cash
- Cash Activity
- Events
- Memos
- Message List
- Yearly Totals
- Relationships
- Balance Confirmation
- Request Post
- Deadline/Extended Processing
- Correspondence
- Report Selection

School Summary Financial Information ? HELP

Summary Financial Information

Program DIRECT LOAN Award Year '09-'10

Entity ID		04304838
Beginning Cash Balance		\$0.00
Cash Receipts	\$48,257,032.00	
Refunds of Cash	\$0.00	
Net Drawdowns/Payments		\$48,257,032.00
Booked Disbursements	\$49,418,411.00	
Booked Adjustments	(\$888,060.00)	
Total Net Booked Disbursements		\$48,530,351.00
Ending Cash Balance		(\$273,319.00)
Unbooked Disbursements	\$41,312.00	
Unbooked Adjustments	(\$41,312.00)	
Total Net Unbooked Disbursements		\$0.00
Cash > Accepted and Posted Disbursements		(\$273,319.00)

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Direct Loan Newsbox

The screenshot displays the 'Common Origination & Disbursement' interface. At the top left is the U.S. Department of Education logo. The main header reads 'U.S. DEPARTMENT OF EDUCATION COMMON ORIGINATION & DISBURSEMENT'. Below this, there are tabs for 'Index' and 'Search'. The search bar contains the number '30712431' and a 'Search' button. A 'Search Options' dropdown menu is visible. The search results section shows two entries: '00000000-DL' and '00000000-PI'. The main content area is titled 'Grand Moolah University' and lists various reports with 'Actions' links. The reports are arranged in two columns:

- [30 DAY WARNING \(CSV\) 2007-2008](#) (Actions)
- [30 DAY WARNING \(CSV\) 2009-2010](#) (Actions)
- [EXPIRED MPN REPORT](#) (Actions)
- [MPN DISCHARGE REPORT](#) (Actions)
- [PENDING DISBURSEMENT LIST \(CSV\) 2007-2008](#) (Actions)
- [PENDING DISBURSEMENT LIST \(CSV\) 2009-2010](#) (Actions)
- [30 DAY WARNING \(CSV\) 2008-2009](#) (Actions)
- [DUPLICATE STUDENT BORROWER \(CSV\)](#) (Actions)
- [INACTIVE LOANS \(CSV\)](#) (Actions)
- [MPNS DUE TO EXPIRE REPORT](#) (Actions)
- [PENDING DISBURSEMENT LIST \(CSV\) 2008-2009](#) (Actions)
- [SSN-NAME-DATE OF BIRTH CHANGE\(CSV\)](#) (Actions)



Right about now you're probably asking yourself...

- I thought I had to have a promissory note on the COD database before I could disburse? My FFELP Lender did all that MPN stuff...how do I do it in the Direct Loan Program?



www.dlenote.ed.gov

The screenshot shows the website for the Direct Loans Master Promissory Note. At the top left is the FSA Federal Student Aid logo. To its right is the title "Direct Loans MASTER PROMISSORY NOTE" with the subtitle "WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM". Below the title is a navigation bar with links for "FAQS", "SITE ASSISTANCE", "CONTACT US", "PRIVACY POLICY", and "ADDITIONAL RESOURCES". The main content area features a large blue graphic with several smaller images of people and a scale of justice. On the left side of this graphic is a vertical menu with the following items: "About the MPN", "What You Need", "What to Expect", "MPN for Student Loans or Parent PLUS Loans Find out here", "Complete New MPN for Student Loans", "Complete New MPN for Parent PLUS Loans", and "Retrieve and View MPNs and Correspondence".

This web site is for completing a Direct Loan Program electronic Master Promissory Note (MPN) for student Subsidized, Unsubsidized and/or Graduate PLUS loans that you take out to pay for your own education, or for parent PLUS loans that you take out to pay for your child's education. If you do not want to complete the MPN electronically, you may complete it using the paper process. If you would like to complete a paper MPN, please contact the school's financial aid office.

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

PLEASE NOTE: Before you continue, you should turn off any pop-up blockers in your browser.



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Promissory Note



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Award Promissory Notes ? HELP

Barbara Davis
 xxxxx1234
 01/01/1954

[View Signed Promissory Note](#)

Details

MPN ID	xxxxx1234M06G01234001	MPN Received Date	10/10/2005
MPN Status	Accepted	MPN Expiration Date	10/08/2015
Type	Electronic	MPN Last Updated Date	10/10/2005
# linked awards	4	MPN Close Date	

Borrower Type Indicator

Linked Awards

Program	School Name	Award Year	Award ID
DIRECT LOAN/SUBSIDIZED	Favorite University, Over the, HILLS	'08-'09	xxxxx1234S09G01234001
DIRECT LOAN/SUBSIDIZED	Favorite University, Over the, HILLS	'07-'08	xxxxx1234S08G01234001
DIRECT LOAN/SUBSIDIZED	Favorite University, Over the, HILLS	'06-'07	xxxxx1234S07G01234001
DIRECT LOAN/SUBSIDIZED	Favorite University, Over the, HILLS	i-'06	xxxxx1234S06G01234001

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Credit Check Decision



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▶ ATS/Pnote Search

▶ Credit Check Search

▶ Applicant Search

Credit Check Information

? HELP

Credit Check Decision

SSN	Xxxxx1111
Name	Barb Davis
Date of Birth	01/01/1972
Request Date	02/02/2009
Original Decision	Accepted
Decision Date	02/02/2009

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FEDERAL STUDENT AID

Right about now you're probably asking yourself...

- Okay, I've got everything in COD for this loan...where do I get the cash to disburse to my borrowers?



The G5 System

G⁵ Empowering the grant community.

Home Help

Login to G5

Email ID

Password
(Case Sensitive)

In order to log into G5, you must accept the Department of Education's [terms](#).

Yes, I Accept the Terms

[Login to G5](#)

[Not registered? Sign Up >](#)
[Forgot your Email ID? Email Now >](#)
[Forgot your password? Reset Now >](#)

Help Desk

Help is available through e-mail or by calling the GAPS Hotline.

Welcome to the G5 System!

You have reached the U.S. Department of Education's G5 Website. G5 is a state-of-the-art, web-based system for use by authorized recipients of Department of Education funds, in support of grant management and payment activities. G5 is replacing the current Grant Administration and Payment System (GAPS).

News and Events

10/16/2009 URGENT MESSAGE - GRANTEES PROHIBITED FROM PROVIDING FEDERAL FUNDS TO ACORN... [more >](#)

07/23/2009 TEACH DRAWDOWNS - Where to go in G5 to process a TEACH drawdown... [more >](#)

03/24/2008 User ID - After registering as a new or existing user in G5, what is my user ID? [more >](#)

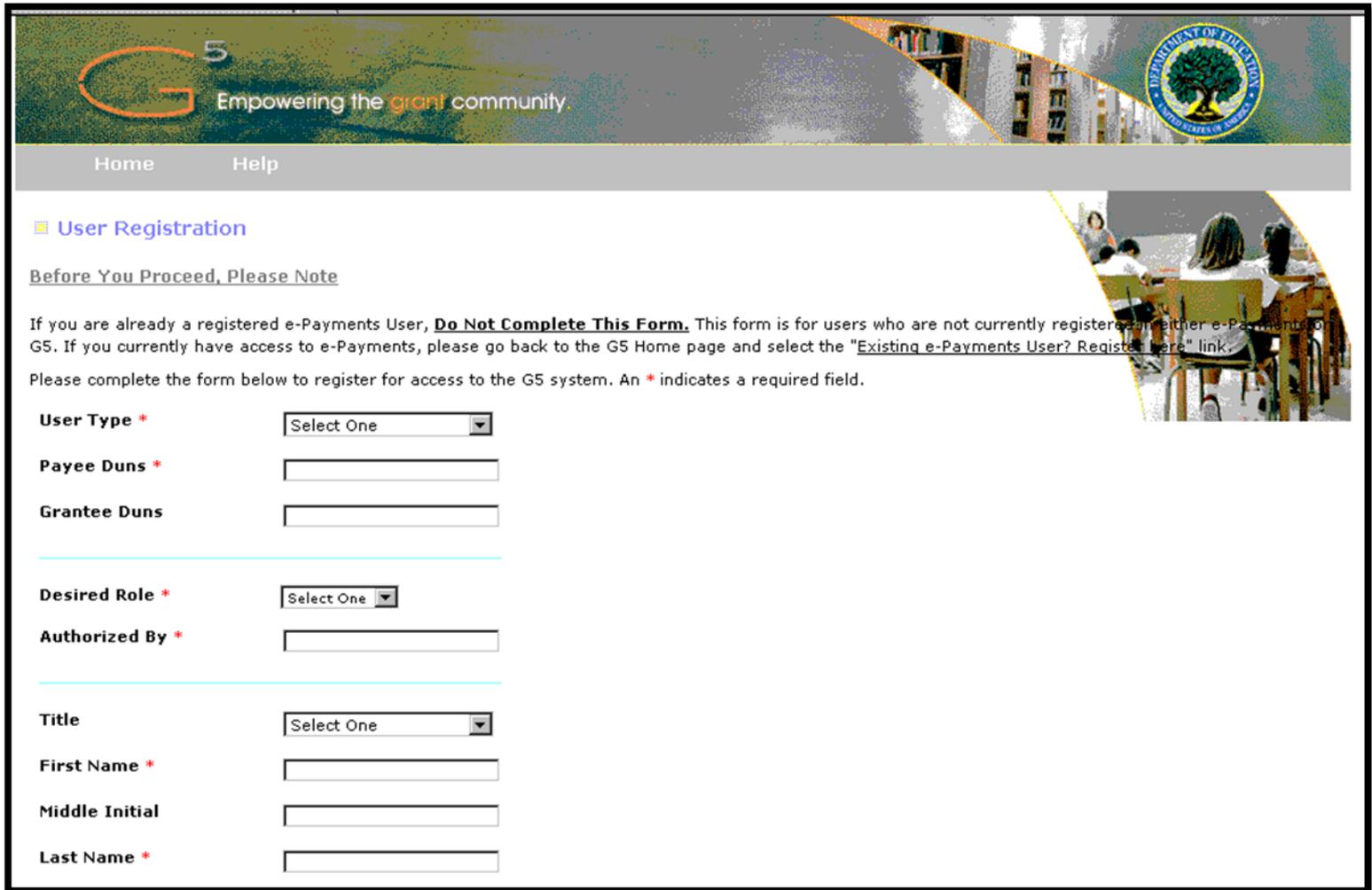


The G5 System

- Provides location for all school funding processes
 - Drawdowns
 - Drawdown adjustments
 - Returns of funds
 - Viewing of award activity
 - G5 funding reports



G5 Registration



The screenshot shows the G5 registration page. At the top, there is a banner with the G5 logo and the text "Empowering the grant community." To the right of the banner is the Department of Education logo. Below the banner is a navigation bar with "Home" and "Help" links. The main content area is titled "User Registration" and includes a "Before You Proceed, Please Note" section. This section contains instructions for existing e-Payments users and a note that an asterisk indicates a required field. The registration form consists of several fields: "User Type" (a dropdown menu), "Payee Duns" (a text input), "Grantee Duns" (a text input), "Desired Role" (a dropdown menu), "Authorized By" (a text input), "Title" (a dropdown menu), "First Name" (a text input), "Middle Initial" (a text input), and "Last Name" (a text input).

G5 Empowering the grant community.

Home Help

User Registration

Before You Proceed, Please Note

If you are already a registered e-Payments User, **Do Not Complete This Form**. This form is for users who are not currently registered in either e-Payments or G5. If you currently have access to e-Payments, please go back to the G5 Home page and select the "[Existing e-Payments User? Register here](#)" link.

Please complete the form below to register for access to the G5 system. An * indicates a required field.

User Type *

Payee Duns *

Grantee Duns

Desired Role *

Authorized By *

Title

First Name *

Middle Initial

Last Name *



Establish G5 Account

- Have a DUNS Number
 - Call 1-866-705-5711 or
 - Online at <http://www.dnb.com>
- Award Document ID
 - 11 Character unique ID
 - P268K10####



Establish G5 Account

- Set up bank information
 - Enroll in Automated Clearing House (ACH) using Direct Deposit Sign-Up Form (SF-1199A), or
 - FEDWIRE by enrolling with CFO, Department of Education
- Obtain user ID and password
 - ED mails User IDs and passwords to payee's business address

G5 Online Training

G5 Empowering the **grant** community

G5 Home **Help**

New On-Line Training and Help Functions --

- Training will provide online guided simulations to demonstrate steps required to complete G5 procedures
- Help will provide Tip Sheets (Job Aids) - quick step-by-step documents for each procedure
- Prior to G5 implementation, Training and Help will be accessible from e-Payments
- Post implementation Training and Help will be accessed from G5

OnDemand - G5 - Microsoft Internet Explorer provided by US Department of Education

Playback Mode **Preferences** **Help** **Close**

See It Try It Know It? Do It!

Outline

Search []

All

- Payee Award Draw Down
 - Processing Payment Requests
 - Request Payment**
 - Process Refund
 - Adjust Payment
 - Reporting in G5
 - Reports

Concept

[View a Job Aid for Requesting Payment](#)

This topic is the first within the Processing Payment Request course, and demonstrates how G5 users may request a payment. This topic does not cover how to Process a Refund nor does it discuss Adjusting a Payment.

To request a payment, users should navigate to www.G5.Gov

Prior to requesting a payment, users should be signed up for an active account. Please refer to the Registering for G5 User Account procedure for more information.



Right about now you're probably asking yourself...

- Okay, I've got everything in COD for this loan and I've drawn and disbursed the funds to my borrower. What happens now? What happens to my borrower when she goes into repayment?



Borrower Services Online



START HERE
GO FURTHER
FEDERAL STUDENT AID

[Español](#) | [Contact Us](#) | [Privacy Policy](#) | [Site Map](#) | [Login](#)

FEDERAL STUDENT LOAN SERVICING

[HOME](#) | [YOUR ACCOUNT](#) | [QUESTION CENTER](#) | [FORMS](#)

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...



Loan Consolidation ...

A Consolidation Loan allows you to combine one or more of your federal education loans into a new loan that offers you several advantages such as one monthly payment, flexible repayment options, and reduced monthly payments.



1098-E Tax Information ...

Your 1098-E was included with your Annual Statement that was mailed in January of this year. 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

[New Entrance Counseling Sessions by Loan Type Are Now In Effect!](#) (06/28/2008 12:00:00 AM)

[See all news](#)

Make Your Payments Online

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

Lower your interest rate!

[Learn More](#)

Enroll in Automatic Monthly Payment

Electronic Mail Services

Receive your Direct Loan bill and most of your Direct Loan correspondence online

[Learn More](#)



Borrower Services

- Repayment options tailored to individual need
 - Standard, Extended, and Graduated
 - Income Based
 - Income Contingent
 - Alternative
 - Public Service Loan Forgiveness



Borrower Services

- Electronic billing/payments
- EDA and on-line payment options
- Self-Service tools for borrowers
- Telephone voice response system, web portals

Borrower Services

- Online form submission
- Electronic PIN signatures
- Loan Consolidation



School Services Online

The screenshot shows the Federal Student Aid website interface. At the top left is the logo with the text "START HERE GO FURTHER FEDERAL STUDENT AID". To the right is a "Login" link. Below the logo is a navigation menu with tabs for "Home" and "School". Under "School", there are links for "Student Account Lookup", "School Reports", "Web Site Help", "General Information", "Contact Us", and "Versión en español". The main heading is "Direct Loan Servicing Online School Site". Below this is a photograph of a university campus. The text below the photo explains the site's purpose and provides instructions on how to access it. A "Login" button is highlighted with a red arrow. On the right side, there is a "News & Updates" section with a headline about the "New Income-Based Repayment (IBR) Plan Now Available!". The bottom of the browser window shows a "Done" button and an "Internet" icon.

**START HERE
GO FURTHER
FEDERAL STUDENT AID**

Home School

Student Account Lookup School Reports Web Site Help General Information Contact Us Versión en español

Direct Loan Servicing 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 click here

Last updated/reviewed 12/18/2006

News & Updates

Fri Jun 26 00:00:00 EDT 2009 - New Income-Based Repayment (IBR) Plan Now Available !

Direct Loan borrowers now have another choice of repayment plans for their Direct Loan(s). The Income-Based Repayment (IBR) Plan bases borrower monthly payments on their yearly income and they must have a partial financial hardship to enroll. This plan is an alternative to the Income Contingent Repayment (ICR) Plan and is designed to make repaying education loans easier for students who intend to pursue jobs with lower salaries, such as careers in public service. It does this by capping the monthly payments at 15 percent of the borrower's discretionary income (the difference between their Adjusted Gross Income and 150% of the poverty guideline for family size and state of residence). If the borrower is married AND files taxes separately from their spouse, only the borrower's income will be considered when calculating the IBR payment amount. Like ICR, after 25 years of qualifying repayment, any remaining balance on the loan will be forgiven, but the borrower may have to pay taxes on the amount forgiven.

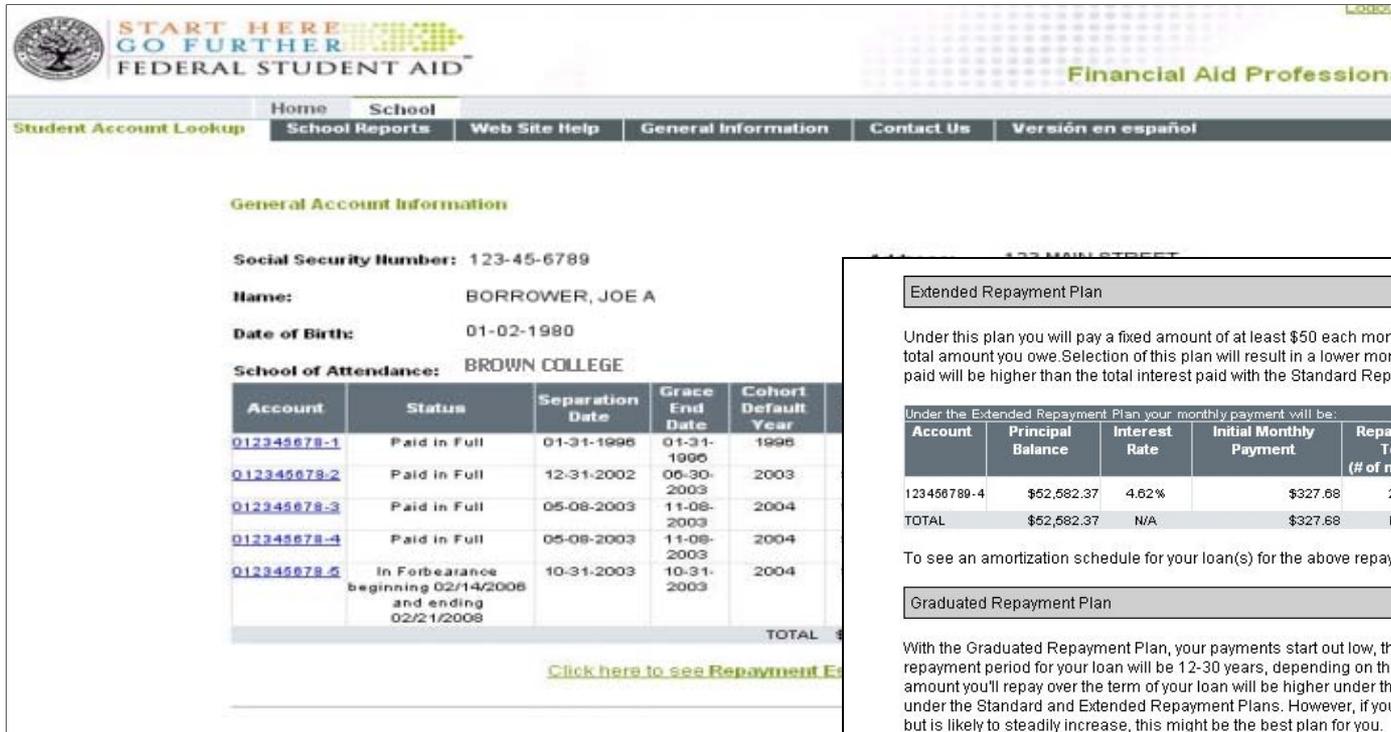
To participate in the IBR Plan, a borrower must authorize the U.S. Internal Revenue Service (IRS) to inform the U.S. Department of Education (ED) of the amount of their income.

The IBR Plan is NOT available for repayment of Direct PLUS Loan(s) made to parent borrowers and/or Direct Consolidation

Done Internet



School Services



START HERE GO FURTHER FEDERAL STUDENT AID

Financial Aid Professional

Home School

Student Account Lookup School Reports Web Site Help General Information Contact Us Versión en español

General Account Information

Social Security Number: 123-45-6789

Name: BORROWER, JOE A

Date of Birth: 01-02-1980

School of Attendance: BROWN COLLEGE

Account	Status	Separation Date	Grace End Date	Cohort Default Year
012345678-1	Paid in Full	01-31-1996	01-31-1996	1996
012345678-2	Paid in Full	12-31-2002	06-30-2003	2003
012345678-3	Paid in Full	05-08-2003	11-08-2003	2004
012345678-4	Paid in Full	05-08-2003	11-08-2003	2004
012345678-5	In Forbearance beginning 02/14/2008 and ending 02/21/2008	10-31-2003	10-31-2003	2004
TOTAL \$				

[Click here to see Repayment Estimates](#)

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
123456789-4	\$52,582.37	4.62%	\$327.68	297	\$44,736.59	\$97,318.96
TOTAL	\$52,582.37	N/A	\$327.68	N/A	\$44,736.59	\$97,318.96

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
123456789-4	\$52,582.37	4.62%	\$233.68	300	\$55,875.09	\$108,457.46
TOTAL	\$52,582.37	N/A	\$233.68	N/A	\$55,875.09	\$108,457.46

To see an amortization schedule [Click here to see Repayment Estimates](#)

FOIA Privacy Security Notices Logout WhiteHouse.gov USA.gov Ed.gov

School Services

- Default/Delinquency Management
 - Pre-Repayment Counseling
 - ✓ Calls begin two months prior to entering repayment
 - ✓ Emails to assist with repayment options
 - Delinquency Counseling
 - ✓ Calls begin at 31 days (22 calls)
 - ✓ Letters begin at 7 days delinquent (12)



School Services

- Call Campaigns
 - High balance calls (balance of 80K or greater)
- Late Stage Delinquency Assistance
 - Partner with DLSS to facilitate contact with seriously delinquent borrowers



Right about now you're probably asking yourself ...

- Man, are these guys ever going to quit talkin'?



School Customer Service Centers

COD School Relations Center

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

(800) 848-0978

School Services - DLSS

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

(888) 877-7658

Direct Loan Consolidation Center

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

(800) 557-7392



School Customer Service Centers

CPS/SAIG

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

(800) 330-5947

G5 Help Desk

<http://www.g5.gov>

(888) 336-8930

NSLDS

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

(800) 999-8219



START HERE
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Direct Loan Systems Primer

Questions???

Dlenrollment_fsa@ed.gov



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