Allison: Now playing, today we're gonna cover the cast of characters, which are the COD Direct Loan Reports, what they are, how to use them, and how to obtain them. We'll also cover optimizing your viewing experience, setting report options, and additional venues accessing reports online. At the very end, we'll discuss a few upcoming changes that you may be interested to hear about, so let's start with the cast of characters, the Direct Loan Reports from the COD System. Here's a listing of some of the available Direct Loan Reports currently that we'll be reviewing, the Small Account Statement, or SAS, 30-Day warning, Inactive Loans Report, Pending Disbursement Listing, Duplicate Student Borrower Report, SSN, Name/Date-of-Birth Change Report, the MPN reports, including the MPN's Due To Expire, Expired MPN Report, MPN Discharge Report and the Direct Loan Rebuild, so let's start with the School Accounts Statement, the SAS. This is kind of the star of the show. The reason for this is that this is your main tool for Required Monthly Reconciliation at your school. The SAS provides your department's official ending cash balance for you school, and it summarizes school processing activity at COD.

It provides both a summary level of information, and a detail level of information, which we'll discuss further in a moment. These are the sections of the School Accounts Statement. They include the Cash Summary, which is similarly to a bank statement's summary section that it gives you all of your cash that has been received by your institution as well as all of the disbursement data that has been accepted at COD. In addition, the SAS has a disbursement summary by loan type, which can provide loan volume information, it has cash detail transactions, which list out each individual draw down, draw down adjustment, refund of cash transaction recorded in COD as received from the G5 System, and a Loan Detail Section, which can be at the Loan or the Disbursement Activity level. How to use the SAS?

You would begin by comparing that Cash Summary Section to your school's internal records. By doing this, you can determine whether there are specific areas that – where you need to drill down into the detail data in your reconciliation process. Once you've done that, you can determine whether you need to compare cash detail to your internal cash records, and/or compare your Disbursement Detail to the Internal Disbursement Detail in both the Financial Aid Office and the Business Office. The SAS is generated by COD on the first full weekend of the month, and it contains data through the end of the previous month, so, for example, the November month-end SAS file will run this coming

weekend, December 4th and 5th, and should be delivered to your school's SAIG mailbox by the morning of Monday the 6th of December. The data in SAS is year-specific.

There is a separate SAS for each Open Award Year, and what this means is that your school may be receiving a SAS for more than one year at the same time. What this means to you is that you need to pay attention to the Message Class, which is the file name of the file received through SAIG to determine which year SAS file that you're working with for your reconciliation process. You can also use these multiple-year SAS files to look for things such as cash transactions that were requested or returned in the wrong year, so you're expecting to see it, for instance, in '09/'10 but it shows up in your '10/'11 SAS report. The SAS is available through the SAIG mailbox only. It is not available online currently in COD, and it – you should know that you can customize this SAS for both format and content. The SAS has a lot of different options, and we're gonna go through those in a moment.

Format options for the SAS determine how COD will generate the report. You can choose from a fixed-length flat file, which is the default, a Comma Delimited with, or without, headings, or a Pipe Delimited version of the SAS. Each of these formats comes with a different message class or a file name, depending on whether you're getting Disbursement Level detail or Loan Level detail. You can see here that the fixed-length flat file will come in a DS/DF for Disbursement Level or DS/LF for Loan Level. Comma Delimited with or without headers or Pipe Delimited come in DS/DD for Disbursement Level and DS/LD for Loan Level. You'll also note that there are two X's after the four-digits of the – in the front of the message class, and that represents your award year, so for the '10/'11 year, you would see an 11 in those fields. Content options for the SAS determine what data that COD will include in your Source Report.

These options include the ability to include the names of borrowers or students, which is available for all formats in the SAS except for Fixed Length Disbursement Detail, if you choose that format and content option, you will not be able the names of borrowers to your file. Report Activity Types sets the reporting period for your SAS Report. You can choose Monthly, Year to Date, or both, and the sections of the SAS to receive allows you to choose Loan Level for the Disbursement Summary by Loan Type. You can choose Yes, or No, you can also Loan or Disbursement Level Detail depending on whether you've set your options for Monthly or Year To Date or both. It's important to note, with your SAS options, that you

choose only the level of detail needed for your Software and Reconciliation processes.

If you choose more than you may need, this can result in achieving multiple reports for the same Award Year. For example if you chose a Report Activity type of both and then you chose Year to Date Loan Level and Monthly Disbursement Level, you would receive both a DS/DF and a DS/LF if it were a Fixed-Length Format. These are set through the Support Selection SAS Option Screen and COD, which Wendy will review later in the session. This is a screenshot of the Year to Data Cash Summary Section of the SAS. It may look different at your school, depending on the software, or system that you use to import and view the SAS. In this case this is the Direct Loan Tools version. You can see that there's information on Beginning Balance, Cash Receipts, Refunds of Cash.

That information comes over to COD from G5, and a calculation for Net Draws Payments. Then it will also include Book Disbursements, Booked Adjustments, Total Net Book Disbursements and a calculation of the Ending Cash Balance for your school. There's also Unbooked Information on the report. Many schools will never have anything in this category and the reason for that is that currently unless your school reports Future Dated Disbursements, disbursements that have a date up to seven days in the future, you will not see anything in the unbooked section of the report unless your school is doing that and it crosses over at the end of the reported month. This is a screen capture from Direct Loan Tools of the SAS Cash Detail. You can see that this section includes both cash receipts, which, in the rare data file of the SAS, cash receipts have a transaction type of R, refunds of cash have a transaction type of X but here, because Direct Loan Tools translates that, you actually see the word "Receipt," or "Refund."

It also includes Transaction Take, Transaction Amount, the COD process date for the file, and payment control number or check number, depending on whether you – this is a refund of cash returned by check or a draw down made in G5. This is what the Loan and Disbursement Detail looks like in Direct Loan Tools. You can see here this is Disbursement Level Detail, which does include disbursement transactions for each individual disbursement and adjustment transaction in your SAS file. If you are receiving loan level detail, you would only see one Summary Level Record per loan because that Loan Level Detail is per-loan, it's a Year to Date figure and you can only receive that information, year-to-

date, if you choose that option . Something that will be new for the 2011/2012 year is that we will be adding servicer names to the Loan and Disbursement Detail Section of the SAS file.

What this will do for you is that you will be able to see, in your Reconciliation File, where the individual awards have been sent, which servicer is servicing that loan. If you want more information about that, you should check out the 2011/2012 COD Technical Reference, which was published just last week, for more information. We'll also talk more about the SAS in the Reconciliation Session, which is Session 8, and it's offered for the first time, right after this session, if you're interested. The 30-Day Warning, this report displays the missing components necessary to book a loan, so that includes your award, Master Promissory Note and Initial Disbursement for the loan. This is just in monitoring compliance with the 30-day Reporting Requirement, which states that your school needs to report all information necessary to book a loan within 30 days of the date of your disbursement, and for subsequent disbursements you also need to report those within 30 days of that Disbursement Date.

On the 30-day warning, after 90 days, un-booked loans will be removed from the report, what this means is since this is the 30-day warning, your reporting period is a 90-day period that starts 120 days prior to the report run date. That may sound a little complicated but what that does is it allows for that 30 days your school has to report your Award Master Promissory Note and Disbursement Information. The report doesn't include any subsequent disbursement information, and loans with Award Amounts that are equal to zero that have been inactivated will not display on the report. How to Use the 30-Day Warning Report, you can use it to find the missing pieces needed to book your loan, you can identify Master Promissory Notes awaiting awards, you can Reconcile to Unbooked Awards on your internal system, Monitor Compliance with your 30-Day Reporting Requirement or determine if there are awards that are showing on the 30-Day Warning that need to be inactivated.

They may be awards that you know you will no longer need to disburse. The 30-Day Warning is distributed through SAIG Mailbox on a monthly basis. It is also available for download on the COD website. The report is year specific just as the SAS was, so you'll see a separate report for each Open Award Year. If there's no data in a given month, the report is not sent via SAIG, nor available on the COD website.

The Report Format Options for the 30-Day Warning are somewhat simpler than we saw on the School Accounts Statement. You can choose to receive a preformatted text file, which is the default, and the message class is DIWR, you can see Comma Delimited or Pipe Delimited, which the message class for both of those would be DIWC. If you choose to download the report from the COD that version available would be in CSV format, which can be pulled into Excel or another spreadsheet software. Report Selection Options are fairly simple. You can change the Default Format from Preformatted to either of the other two formats, or you can choose Do Not Distribute.

This is an option that's available for a number of our reports and if you choose this, what it means is that the report will no longer be sent, generated and sent, via the SAIG Mailbox but it will still be available for you to view on the COD website if you wanted to use the CSV version of the report. He's the capture of the Preformatted 30-Day Warning Report, and you can see that there a couple different sections of the report. The top section is the Loans Pending Booking Section, and the bottom section is the Promissory Notes without Origination Records Section. In the Loans Pending Booking Section, there's a set of columns labeled Data Needed, and it lists Loan Prom for Master Promissory Note and Disburse for Disbursement. When it says Data Needed, this means that if you see a Y in that field that COD needs that component in order to book the loan, so, for example, Kelly Mark, right here, we don't need the Promissory Note, we've got the Origination Record, the Promissory Note but, yes, we do need the Disbursement, so what you'd wanna do here is check your records to see if you really did disburse to Kelly, and, if so, send in that actual Disbursement.

If you didn't you'd wanna make sure you inactivated that loan, and once it's inactivated, it will drop off the report. The lower section for Promissory Notes will list out the Promissory Notes that have been received within the last 30 days prior to the Report Run, and include the date that it was received. These are notes that have not linked to an award, so they're available if you know you're planning to submit an award for that student or borrower. Let's move on to the Inactive Loans Report. This report lists Direct Loan Awards that have been inactivated, which means that the award in any pending or actual disbursements have been adjusted to zero.

The reporting period on this report is the last 30 days, which is the Calendar Month prior to the Run Date of the report, and this report

is not year-specific, so you'll only receive the one report and it may contain data of other Open Award years where you've inactivated awards. You'd use this report to confirm that the correct loans have been inactivated at your school, and identify any awards that may have dropped off the 30-day Warning Report. Remember I mentioned that when the loans are inactivated they would drop off that report. You obtain the report automatically through SAIG on a monthly basis. It's also available on the COD website, and, again, if there's no data the report will not be generated.

Report format options for this report include, for SAIG, a preformatted text file, which is the default, and the Message Class on that is INACPFOP, and you'll notice there's no Award Year in this Message Class, since it's not Award Year-specific. The Comma Delimited or Pipe Delimited format options are available in Message Class INACCDOP. COD website, again, you can see an CSV version, and Report Selection Options include changing the formats to whichever one will work for your school, and you can choose Do Not Distribute on this repot as well. Here is an example of the Preformatted Inactive Loans report, and you can see that it lists out the loans and they're sorted by the different loan types, so yo use all the Sub, Un-Sub or Plus all linked, all grouped together, it gives you the date the report was made inactive as well as the borrower name, and then it gives you a total for each loan type. Pending Disbursement Listing, what this report is is a list of all Pending or Anticipated Disbursements for the Reporting Period and Award Year.

This means that the Disbursement Release Indicator that the school has submitted in the Common Record is equal to False. The report will include Pending Disbursements with a date less than, or equal to, 45 days into the future, from the Report Run date, or any date in the past. You can use this report to determine Future Funding Needs, identify Pending Disbursements that should be actuals or identify awards or disbursements that need to be inactivated. How to obtain the report, it is sent by SAIG Weekly, and it's also available on the COD website. It's generated for each Open Award Year and this is an Award Year Specific Report but we made a change, last year, where the report will not be sent or generated unless your school has one or more Anticipated Disbursements with a Disbursement Date that fall with a window up to six days before the Report Date or 45 days after the Report Generation Date, and all this does is it reduces duplicate information that you're receiving on the report, so it will cause the report not to generate every – every week for you school, unless

you have anticipated disbursements that fall in that window. It doesn't change what's included on the report, just when it's generated.

We also have – generate this report once, annually, before the latest date to accept a common record, also known as the Program Year Closeout Deadline, even if the weekly report criteria is not met, and the reason that we do that is to ensure that the school has a final record of all Pending Disbursements for their school on the COD system in order to use that in their closeout process, okay? Format Options for the Pending Disbursement List include Preformatted Text File, Comma Delimited, and Pipe Delimited, like many of our other reports. Message Classes are DIAA for Preformatted or DALC for Comma or Pipe Delimited, COD website, again, we have CSV version, and the school can change the default format, or switch to Do Not Distribute through SAIG on the COD website. Here's a capture of the Pending Disbursement Listing, and you can see here that the Reporting Period falls in the month of February, 2011 but if you look at Aaron Spell's record, his Disbursement, Pending Disbursement Date is in January, so what this tells us is, if you see a Disbursement Date in the past, these either need to be turned into actuals, you need to submit a Disbursement Release Indicator of True, or you need to inactivate the disbursement and/or the loan, okay?

Duplicate Student Borrower Report, this report lists student borrowers for which COD has accepted Multiple Direct Loan Sub or Unsubsidized Award Records with overlapping Award Years, and the report identifies the schools that sent these awards. The report is non-year-specific; it does include data for students that have attended institutions in the current and any prior award years, which can result in a lengthy report for some schools. What you can do to manage this report, if you are getting a very long report, is that you can choose to receive a Comma Delimited Format, or you can download the CSV version on the COD website so that you can sort by the academic year in the report to report the more current Award Years at the top. The report can be used to identify potential over-awards, to monitor remaining awards for students listed on the report for rejects due to an over award, you can use it to determine whether to check NSLDS. The report itself doesn't relieve the school of their responsibility to monitor NSLDS and Financial Aid Transcripts through the Transfer Monitoring Process.

You can also determine if you need to reach out to the student to see if they're enrolled in multiple institutions, and may fall into an over-award situation. How to obtain the report, it's sent via SAIG, monthly, it's also available on the COD website, and it will not generate if there's no data. Format options include Preformatted Text File, which is the default, Comma Delimited or Pipe Delimited, and the Message Classes are listed here. You can download it via the COD website, in CSV format, and you have the same Report Selection Items options that we've seen on the previous reports. You can change the Default Format or choose Do not Distribute.

Here's an example of the Duplicate Student Borrower Report, and you can see that it provides information about other schools, and the contact information for those schools should you need to check with the school about enrollment for a borrower also attending your institution, so, with that, I'm gonna turn this over to Wendy and let her talk about the SSN Name Date-of-Birth Change Report.

Wendy: Good afternoon, everyone. Can everybody in the back here me? Is everything okay? Okay the SSN Name and Date-of-Birth Report lists borrowers who have changes to their Identifier Information within the last 90 days, the change will show up for any borrower who has an award associated with your school for the three most-recent Award Years, regardless of whether the change was originated at your school or not. You use the SSN Name Date-of-Birth to update your records unless you feel that you have more current information in your system, and, in that case, you would then send that data into the COD system. In addition, this report is a handy way to verify any changes that you have made and sent to COD has been accepted and processed. How to Obtain the Report, it is automatically sent to your SAIG mailbox, it's available on the COD website, and, as in other reports, if there is no data in a given week, the report is not sent to SAIG, and it will be available on the website.

The report is available to be sent to your SAIG mailbox in preformatted, Comma Delimited and Pipe Delimited format. It's also available in the CSV format on the COD website. Later I will show how you can choose your options for this report, and other reports that Allison had talked about. Let's look at a sample of this report. This report shows the type of the information that has been corrected, the New Value of the Field, and the information of the school who submitted that change.

In this first example, you can see that Joy Blanco used to be Joy Bela, and you can see that Sample Tech is the school that submitted to change. Down here, which is not gonna be viewable for you guys is examples of Date of Birth and SSN changes that also appear. The next three reports MPN reports. The first one that we're gonna discuss is the MPN Due to Expire Report. This report contains MPN's that will expire within 60 days due to any of the following reasons, no award received within a year, no disbursements received within a year or the 10-year life of the MPN is nearing its end.

The MPN Due to Expire Report is used to identify when a new MPN is needed. Remember that in order for an award to be linked to the MPN, the Award Date, Begin Date, has to be prior to the expiration date of the MPN, so it is possible to have an expired MPN and submit a new Origination Record, and if that Award Begin Date is prior to the Expiration Date it will link to that P No but any new awards will need a new No after that. As we've seen with the other report this one can be accessed from the COD News Box as well as the SAIG Mailbox. Any school who has an association with the MPN will get this report. If the student was attending your school when they first signed the MPN, even if they never received the loan, you will get this report due to the Original Association, and then, of course, with an award linked to an MPN will also receive the report.

The Report Format Options are, again, Fixed Length, Comma Delimited or Pipe Delimited and it's also available in COD on the website. Let's look at a sample of the report. At the top of the screen here is the fixed-length file that you will actually receive. The bottom portion of the screen is the fixed-length file format that you have pulled into Excel. You can see that it has the student's name, SSN, Date of Birth, MPN ID, the date it's going to expire, and then the status of About to Expire, if this is something that you had printed out to put in a file, and pulled it up later, you would know what this report was.

The next report is the Expired MPN Report. This report will contain data on MPN's that have expired or have become inactive within the last 30 days due to any of the following reasons: No awards linked within a year of the date of the receipt, no actual disbursements linked within a year, ten years passing since the date of the receipt, and a Plus Loan that linked with an endorser, and I'd like to remind anybody here if a borrower has multiple MPN's and endorser links to one of the MPN's, all MPN's become inactive, so the borrower will be required for another MPN if they get another

loan in the future. You use this report to identify when a new MPN is needed. If a new award comes in, and the Award Begin Date has expired, it will link, like I mentioned before, and it will allow the disbursements but it will not extend out the Expiration Date, in that case.

This report is generated on a weekly basis for MPN's that have expired within the last 30 days. If a school chooses the Do Not Distribute, no report will be sent to the SAIG Mailbox but the report will be available in the school's mailbox. This report is available in the same formats as the Expired MPN Report, and we'll go ahead and look at an example of one. In this one, we actually pulled up an example of what a Pipe Delimited Format would look like if that was your option, and then here's what the Pipe Delimited would look like, formatted in Excel, and, as you can see, it's the same format with the identifier information, the MPN ID, and the date it expired. The next report is the MPN Discharge Report.

This report contains data on MPN's that have become inactive within the last 30 days due to discharges for death, unauthorized signature and identity theft. This report is generated weekly and will identify when an MPN has been made inactive. An MPN is inactivated for these reasons will not allow any further disbursements. This report is, again, not created if there isn't any data for that week, and it will also go to all schools associated with the MPN. This report is, again, in the same format as the rest of the reports, and, in this example, you'll see that this one has the Comma Delimited Option at the top example, and it has the same formats, and the same data.

The next report is the Direct Loan Rebuild Report. This report is less a report, and more of an electronic file that schools can request via the COD website. It contains origination and disbursement detail that has been accepted by COD. If you have sent in a record that is rejected and you have lost your database, those rejected records will not be contained in the Rebuild File. This is not a report that you'll want to use on a regular basis.

We advise you to continually back up your system to avoid a loss but if you do lose your system, or you lose a partial portion of your system, you can request this by an Award Year for one borrower, or even a specific date range. You can find this by going to the COD website on the Batch Tab, and choosing Rebuild and then the new request. We've seen the reports and the fact that there are options associated with these reports. Let's look how that is done.

The first screen here is available in the Technical Reference. It's a chart and it shows all the reports. It's probably really hard to see but there are actually little asterix.

Those asterix tell you what the Default Format is for all of the reports that we've discussed today. Now to access COD Report Options, in COD, once you log in, you will go to the Services Tab, or I mean the School Tab, and you will search your school, and then on the orange menu bars on the left you'll choose Report Selection, you can see that there's Award Year Specific Reports, and the Non-Award Year Specific Reports, and then each one will have the valuable format options in the drop down box. These report formats, once they're chosen, they will be carried over to the next award year, so, come March, when implement our 10.0 release, whatever options you choose this year will carry over so you will not take any action once you've said them unless you would like to change them. After you've chosen it there will be an Update Button on the bottom of that previous screen but if you wanna update your SAS, you actually have to go to the SAS Options page, which was a link, on the previous screen – let ya catch up. If you wanna use DL Tools to format SAS Report, you need to get the Fixed Length file, which is this option right here, Year To Date, and here's where you would pick Monthly, Year to Date or both. Regardless of whether you choose Year to Date or Monthly or both, you will get a Monthly Cash Summary and a Year to Date Cash Summary Reports. As a reminder, it is important to choose the options that will work with your software, and your processes at your school.

Year-to-Date for DL Tools, you're welcome. Did everybody hear her question? She asked what the option needed to be DL Tool and it's Report Format of Fixed Length, Report Activity Type of Year to Date. Most of the options we looked at focused on the Options for Reports going to the SAIG Mailbox. We are now going to look at how we can access report via the COD website. Okay, here's a screen after you log in, this is where you will go to the Services Tab.

This is the first screen that will come up, and you'll click the COD Reports Link right here, and when you select that, it will open a new browser window that will take you to your School Reports. If you have Direct Loan, Pell grants, or even teach, you'll have a link here for your reports. You'll click on which one you want, in this case we chose Direct Loans, and it will list all the reports, by name and Award Year. If you wanna see the most current version of the report that was sent to you, you would click on the name of the

report. If you wanna click on previous versions of the repot, you would click on Actions. Here's an example of a 30-Day Warning report.

This one was chosen to be Delimited text, and so, on October 3rd, they received Delimited Text, you would just click on this link, it'll open up, and from there you can download your report, and then you can see the previous versions. All of the information about the reports both Allison and I have talked about is in Section 6 – or Volume 6 Section 8 of the COD Technical Reference, also if we ever have new information about reports that can also be found on IFAP. Up-Coming Changes, we've had many requests for new reports, in COD, so we are actually going to – we're in the process of implementing. We don't have dates yet but the next few reports I'm gonna talk about is coming up in the future. There's gonna be an Entrance Counseling Report that will have information on Entrance Counseling that is done on the studentloans.gov website for your school in the week previous to the report.

The report will be available in the COD News Box, only CSV format and this one will be done in February, 2011. The Plus Request, MPN and Actual Disbursement Reports will not be available in February. We're currently workin' on these reports to make them available as soon as possible. These will also be CSV Reports available in our News Box. The Plus Request will contain information about borrowers who have completed the Plus Application Request Process in the week prior to the run date of the report, including credit check decision information.

The new MPN report is similar and it will contain all MPN's that was done for your school in the week preceding the date of the report, and it will designate whether they are electronic or paper MPN's as well as the borrower's information. The actual Disbursement Report will be a report that's also in development and it will contain actual information on actual disbursements that your school has submitted the week prior to the run date. As more information becomes available about these reports it'll provided through electronic announcements and available on IFAP and pushed out to most of you. Is that the Funded Disbursement List, DIAL? It – it's going to replace it, the old Funded Disbursement list was for Pushed Cash Schools, and I don't know how many people here are new and may have heard of Pushed Cash but that used to be a funding method that we no longer have and when the funding method went away, the report went away, so we are now gonna use that as a version that we're gonna mock and change to give schools a listing of their actual disbursements that were

coming last week, so it's coming in the future, and here is our contact information.

I'd also like to let everyone know we have COD Call Center representatives down in the PC Lab, so if you have any questions about these reports or would like to look at your reports, you can sit with one of those representatives and they can help you look into your COD News Box, and, at this time, we're gonna open it up for questions. Yes, go ahead. Her question was the new reports, the Entrance Counseling, the MPN, and the Actual Disbursement List, how are they different than the Plus Application? They're all basically the same report with different information in it; except for the Plus Application one is going to be available in February. The rest of 'em are in requirements and development, and we don't have a date of when they'll be available but they're all gonna – yeah, Entrance Counseling is February, sorry, the other way around.

Allison: What I'm hearing is you're asking about the Entrance Counseling Report that you already get.

Wendy: Oh, she's talkin' about the Responsive.

Allison: Yeah, there's a difference between the responses that you already receive that give you the information about Completed Entrance Counseling, about Completed Plus Requests, and the System Generated Responses for promissory notes. There is an Entrance Counseling Report from DLSS that schools have received that's actually a report but since we've – we've created the Entrance Counseling Function on studentloans.gov, we're trying to generate a report out of that as well to supplement that information that's available in the responses that are sent to schools. If it's not a report that you find useful, you're not required to use it. If you use your responses to get that information that's wonderful, okay?

Wendy: Yeah, in addition to that, this was a request that we've heard for over the year from a lot of schools in addition to the responses that come in their batches, they are looking for reports that contain the same data. Any additional questions?

Allison: No?

Wendy: Is she comin' up, or is she leavin'? Well, then I – oop, here we go.

Male 1:   Do you ever look at – or considering puttin' the SAS out on COD?

[Applause]

Wendy:	*[Laughs]*
Allison:	*[Laughs]*
Wendy:	We agree.
Allison:	Yeah, I – I'm hearing some support for that request. It is something that we have explored in the past. We did have that as a change request to get that in last year. We have not been able to implement yet but it's still on under consideration, so we appreciate your feedback and we'll make sure we note that. Any other questions, no?
Wendy:	No more questions.
Allison:	Well, then thank you.
Wendy:	Wait, I see a hand.
Allison:	Up! Okay, there's a hand?
Wendy:	I forgot we're bein' recorded, so we have to move the microphone.
Male 2:	Have you ever considered allowing the students that just had the FFEL Loans be able to go online and do their Entrance Counseling or Exit Counseling through the website because they're having problems or at least trying to leave or some of them who had FFEL loans before and there's no mechanism in place now for them to do Exit Counseling.
Wendy:	Want me to take it?
Male 2:	And there are a lot of them – a lot of students that have called me are overseas now, so getting things correct with their files is a little difficult.
Wendy:	The studentloans.gov site, the site that they would go to complete their promissory note, they can also complete their Entrance Counseling electronically.
Male 2:	They've complained that they've been blocked and haven't been able to go in and do that.
Allison:	Hmm.

Wendy: You have to use – they have to have their pin.

Male 2:   Right.

Wendy: And so if they're having information issues with their pin, they would have to contact the pin site, and you could also talk to the Call Center *[crosstalk]* --

Male 2:   Right.

Wendy: if you have an example of one that they might be able to look at and maybe see if there's something going on but that would be a situation where you could call the Call Center to get additional help on helping that student complete their Entrance Counseling.

Male 2:   Very good, thank you.

Wendy: Any more questions? If not, thank you for attending and enjoy the rest of your day.

[Applause]

[End of Audio]