

Rosa Trejo: Good afternoon, and

Audience: Good afternoon.

Rosa Trejo: – buenas tardes. My name is Rosa Trejo, and I will be presenting the entrance section of the presentations. This is just a **nuv** review of the items that we will be covering in this session. Pretty much we're gonna be covering, "What is entrance counseling," "Why do we have to do it," and then Randy will address exit counseling. Entrance counseling. What is it, why is it required, when should it be completed, and whose responsibility is it? Those are some of the questions that we will try to address in this presentation. Let's start with, "What is it?" Entrance counseling is an information session that provides the borrowers with comprehensive information on the terms and conditions of the loan and their rights and responsibilities as it relates to the loan. Why is it required? Entrance counseling is federally mandated, in particular per Regulation 685.304. It is required for first-time borrowers, for all the **regulam** programs, except for plus. This means that parent borrowers are not required to complete entrance counseling.

When should it be completed? Entrance counseling should take place before the first disbursement, and it should be completed only once for undergraduate students receiving subsidized and unsubsidized loans. And for graduate students, if they're gonna be receiving plus loans, then they need to complete it again. Whose responsibility is it? Although the Department provides entrance counseling on various web sites, ultimately it is the school's responsibility to ensure that the borrower has completed it. One of the items that was **said in us** that entrance counseling explains the borrower's rights and responsibilities, and it can be completed through various web sites, including studentloans.gov web site. Currently it can be completed also on the DLSS web site. We can also – there are school-specific counseling web sites that you guys can direct the borrowers to complete.

If they do complete it through the studentloans.gov web site, and keep in mind that all the requirements, **require partner** relations, are met through the studentloans.gov web site, and this is just some of the areas or the sections that are covered through the entrance-counseling session. This is just a screen, how it looks, studentloans-dot web site. There is an option in there, as you can see, by the sign-in – once they sign in, they can complete the entrance counseling by clicking on the entrance-counseling link. When the borrower signs in, they are prompted to select the counseling type that they are wanting to complete. There is two

different types of counseling types. The first one is for undergraduate students, and the second one is for graduate or professional students, and, as you can see, it's very specific on the two different options that they have, and we have tried to clarify the language to make sure that there is not confusion as to the type of counseling that they should be completing.

Once the borrower selects the counseling type, they're taken to the next step, which is some guidelines, some helpful hints, as they're going through the process, and there is information about a quiz that will take place after each of the different sections in the entrance-counseling session. The first step is to select school information. The borrower has the option to select three different schools that the entrance-counseling information will be sent to. After the schools have been selected, the borrower is taken to step four, and step four is a series of topics that are explained to the borrower, and after each topic there is a quiz, a set of questions, as they pertain to that particular question. As you can see on your right side, there is about 16 different topics that the borrower is prompted to review, and those topics include the direct-loan types, their rights and responsibilities, to borrow wisely, repaying the loans, consolidation, so it's a series of topics to make them aware of all the different information. And like I said, at the end of each topic, they are presented with a set of questions.

Once they go through all the 16 topics and the quizzes, they have the option of printing a confirmation that the entrance-counseling session has been completed. When the borrower completes the session on the studentloans.gov web site, there is three things that happen. The completed entrance-counseling session information is sent to the Common Origination & Disbursement systems, COD, the COD sends in – or we send an entrance-counseling acknowledgement to the school, and entrance-counseling information is available on COD for schools or the borrowers to search. And schools can search for entrance-counseling information on the COD web site using different criteria, and that includes the SSN, the **entity** ID, a date range, the counseling type, and also by award year. If they are doing it by SSN, they can select up to SSNs at a time, and that will bring up any information that we have on the COD web site for those borrowers.

If the borrower completes entrance counseling through the DLSS web site, the school can view the completed sessions on the DLSS web site, and also they receive the DLSS direct-loan entrance-counseling file report. Keep in mind that at some point in time this will be retired from the DLSS web site, so we want you to

encourage students to go to the studentloans.gov web site and get familiar with the site and complete entrance counseling there, and also it will make things easier because the information will be saved and stored on the COD web site, and if, at any point in time, we need to get that information, either the school or the borrower can go onto the COD web site and print the confirmation that the entrance-counseling session was completed. With the implementation of the COD release 10.0, and currently that's scheduled for February 18, we will be having a new entrance-counseling report. This report will be generated weekly, and it will include entrance-counseling information for the previous week. It will be available via the COD reporting web site in **CSB format with headers**.

With the release implementation of 10.1 on June 17, the complete entrance counseling – let me take that back. Studentloans.gov actually will be available in Spanish, which means that entrance-counseling sessions can also be completed in Spanish, and I think that's good 'cause everything for our Spanish-speaking borrowers – that will definitely help them if they can – I think I heard some of the schools saying that they had to translate currently everything for the borrowers, so this will help with that particular issue. And that's all I have for entrance counseling. If you have any questions, please write them down, and we will try to answer everything we can at the end of the session, and now Randy will be presenting exit counseling.

Randy Bowman:

Thank you, Rosa. As you just saw, the entrance counseling is on studentloans.gov, and the new exit-counseling function is on NSLDS, and it's our plan to keep them that way for now. I had a question about that. So my session is in two parts. First I'm gonna talk about the actual student exit-counseling session that is on the student access site, NSLDS.ed.gov, and then I'll talk about the reporting and history-viewing capabilities that are on the NSLDS professional-access site for schools. So why did we feel the need to create exit counseling on NSLDS? We've had direct-loan exit counseling on the DLSS web site for about a decade, but with the addition – the legislation, the **Acasalis** legislation – we were purchasing a lot of **fell** loans and funding them, so we felt the need to have a tool in one place that worked and met all the requirements for both FFEL and direct loans. We wanted to improve the reporting options available to you, and we wanted to make sure it met all of the requirements for the student and for the school.

Here's the history of the NSLDS exit counseling. We started it at

the end of March this year, the initial release, with the student session and some basic reporting. In June we enhanced the lender, servicer, and GA reporting to give them more robust report options. Before that, they could really just look up history one by one. And then, in September, we had a lot of demand from schools to have reports automatically sent to you so you didn't have to come out and request them every time, so you could just get on a scheduled cycle and get them at your chosen frequency, and I'll show you that functionality later, and then we've just put in the push capability, automatic push, for the guarantee agencies and for the ED servicers, and this helps meet the requirement for you to provide that data for fell loans to guarantee agencies and for direct loans to the secretary of the Department of Education and really to the ED servicers. They're the ones who need the data.

Here, again, is the student-access site. A few features of that. They can complete the sessions for both direct and fell. It's a single session. It's integrated and customized based on their loans. It integrates the borrowers' NSLDS data to show their actual loan balances and loan-specific repayment amounts, and we save the information for reporting to you. Here's the NSLDS student-access home page. Two major additions here. One obviously is the exit-counseling button at the bottom, and also at the top right you see we have a Spanish option, which we've already implemented. With this exit counseling, we have translated the entire NSLDS students' site into Spanish, so both the exit-counseling session and the other financial-aid review section that was already there are now translatable into Spanish, and they can toggle back and forth.

If you click on that exit-counseling button, it takes you to this page, sort of a welcome page, gives an overview of the exit counseling and a sample of how you navigate, and one notable thing here is, at the bottom right – I don't know how well you can see this, but – it says "Tour." We have a complete tour available of the exit counseling. To take the actual session, you have to log in with a PIN and have an account and everything, but anybody can take the tool. If you haven't used this and you want to see what it looks like, you can come here and take the tour. It takes you through the entire session, all the content, all the pages. Obviously it doesn't have any specific loan information or anything, but it provides sample information so you can see what that looks like for your students. And this, again, is more about the tour. And if you do take the tour, there's a warning bar on every page at the top, that blue bar that says, "Touring exit counseling does not fulfill exit-counseling requirements," so we don't want

any of your students accidentally taking the tour and thinking they did exit counseling, so hopefully they'll see that.

Similar to what Rosa was showing you with the entrance counseling, we have a progress bar on the right, and it shows all the sections that they have to go through, and as they go through the session, they can go back and review a prior section. You can't jump ahead – you have to go through all the pages in order – but you can go back if you wanted to review something. And it talks about that it covers both the direct-loan and the FFEL programs. As the borrower proceeds past the welcome pages and introductions, they get to the login page, and they log in with their SSN and PIN information, just as they do for regular NSLDS access and for many of our other web sites today. And once they've logged in this way, they can also go to the financial-aid review on the top menu bar. So once they're logged in, they see this welcome page, and there's a disclaimer on here that we have on the site in other areas, that the data here is not to be used for other purposes such as determining eligibility. It's something we've had an issue within the past, and we just have a disclaimer here.

Also, note here, there is a time-out. If they should go away for 15 minutes, it'll time out, and they'll have to start over. On this page is where we show the borrower the school or schools we show them in NSLDS as attending and probably exiting from. If need be, borrowers can add schools here by picking the state and then going through the list of schools, and we've already made a couple of enhancements to this. Our initial roll-out, we basically had every single school location that's in PEPS, but we filtered it down to schools, and the way we did it was we took schools that have originated aid in the last four years, so, thinking that would be schools that borrowers would be attending and exiting from. And once they've completed that and submitted, this shows the schools that they will be credited with exit counseling when they complete the session. If, for some reason, they've made a mistake here, unfortunately they would have to bail out and start over again because they can't really edit it at this point.

Now, I don't have samples of all the content – you can see that, if you want, by taking the tour – but there are many pages of content with some of the things like Rosa told you about with entrance counseling, similar things about rights and responsibilities and whatnot. You're probably familiar with that. So they go through all these pages, but at the end of each section there is a quiz with several questions, and the borrower or student does have to answer

each question. Now, they don't have to get them correct. They have to pick an answer for each one, and then they submit, and we will show them the correct answer for each question, to reinforce that information. The reason we do this, and there have been questions about, "Well, why don't you make 'em pass?" – in the past, on direct-loan servicing, we had a big, long quiz at the end, and they had to pass it and keep taking it until they passed it, but they had changed that, and we don't do it here, but there's a theory that if you show somebody the information three times, it reinforces it, so we show them the information in the content, they read the question, and then they will see the answer again, as you can see, in the red box, there, to reinforce the information.

Then they go on to the loan-summary page. It shows the loans they have. And this is basically the same view of their loan and aid data, as is on the financial-aid review section of NSLDS. And they can drill into the details of the loans by clicking on those numbers. There's a number in front of each loan, and that'll take them to the details about that loan. And this shows the additional loan detail, including who their current lender and guarantee agency, if applicable, and the contact information and the status of the loan. We show them repayment options two ways. This is just a static information. It's just a basic table of loan balances, loan types, and what their payments would be under the various available repayment plans for different balances – \$5,000, \$10,000. I would note, it is possible – unlikely but possible – if for some reason a student's loan information is not in NSLDS, they can still take exit counseling and get credit for it, as long as they have a PIN and log on. And we will let them take the session, store the information, it will be reported – obviously we wouldn't be able to show them their loan-specific balances and repayments, but they would have this information.

Now, here's where we show their loan-specific repayment plans. It lists the standard, extended-graduated, graduated, income-based, income-contingent, shows their initial monthly-payment term, number of months, total interest they would pay under each plan, and the total amount they would repay, so they can compare and make an informed decision about what pay plan they want to be in. Another thing they can do on this is they can – in the white box at the top of the table there, it says, "Outstanding balance" – they can change that amount. If for some reason they know about a loan that's not in there, they can modify that, or if they think they're gonna take another loan, and they could see what their payments would be for a different balance. And they can also – there's a

button at the bottom that allows them to reset the balances to what is in NSLDS if they accidentally change it or just want to go back.

Audience: Excuse me. _____ students?

Randy Bowman: Oh, this particular page? We could look into that.

Audience: _____ different areas, _____.

Randy Bowman: They could. Of course, they could always use the browser print function, too, to print any page, but we could –

Audience: Could you repeat the question?

Randy Bowman: – we could look into that. She asked if we could put a print button on this page so borrowers could print out their – and have a copy of their – payments and compare the different scenarios.

Audience: _____ This is only showing _____, _____ two different servicers, it wouldn't be _____ standard _____.

Randy Bowman: They would be grouped separately. Yeah, they'd have to add it up. Yeah. Continuing on, we also have a very simple budget calculator on the session. It just allows them to put in amounts for their estimated payment and then their various expenses and their estimated monthly salary, and then they can just see the result, and it just helps them see what kind of payment they can afford, given what – and it just gets them thinking about a budget, which is a key part of this process. Now we're getting near the end of the session. This is where we capture their contact information, references, next of kin. Those are required fields. Their own address, where they expect to be living, next of kin, and two different references with U.S. addresses is the requirement. So they have to enter at least that much to finish and get credit for the session, and that information is stored, and then there's optional information if they have it, if they know who their employer's gonna be. They can give us their e-mail address and drivers-license number also, but that's not required.

And then the last step before they finish is we display their rights and responsibilities information, similar to on the promissory note, and similar to entrance counseling, we have a congratulations page, which they can print. It shows their name, the date they've completed, and it lists – at the bottom left, there, highlighted in the red box, it lists what schools it was completed for if you wanted

them to bring this in to you, for some reason. And they have to get to this point, completely finish, for the information to be stored and counted and able to be reported. So that's it for the student session. Here's some statistics. Since we started in March – this number, as of a few weeks ago, as of last week, we were up to 309,000 sessions had been done for about 7,400 schools. Obviously not 7,400 schools are using this actively. Can I just see a show of hands? Who is actively using this tool now? Oh, okay. Quite a few. But it looks like almost everybody has at least gone out and played with it because we have shown activity for 7,400 school locations. And another statistic, we're averaging now about 13,000 a week, so it's getting a lot of good use, and we're very happy about it.

So that's it for the student part. Now we're going to talk about the professional access, the reporting options available to you. The three main things you can do is you can view – you can look up one borrower if you want to and see their exit-counseling history to see if they completed it and when. There is an upload function, which, if any of you attended the NSLDS update this morning or plan to, they'll talk about this here as well. If you use a different exit-counseling tool or do it yourself, and if you want to update the data to us – so we'll store it and be able to report it in these reports I'm gonna show you – you can do that, and you can get the various reports either coming on demand and running them or setting up scheduled, automatic push reports to be sent to you on the frequency that you desire.

This just talks about the history – you can see, and it's better to just show you. You go under the “Aid” tab, and there's a relatively new “Exit counseling history” tab there at the top, and you put in the borrower's identifiers, and it will display the history – the school, the completion date, and then we got some feedback from one of you requesting we add the time here, so we added the timestamp here in case they happen to do more than one in the same day, and that's also available on the reports that we send. And the source, if they take the session here on NSDLDS, it'll say NSLDS. If you've used this upload function, it will say, “School,” and then, if you upload the data, there's another field where you can say “Electronic” or “Paper” to show whether they did some electronic means of exit counseling or whether you used a more manual, paper-based process if you want to give us that information. Everything on NSLDS is electronic, obviously.

Now, not many have used the upload function, and we'd be interested to find out or get your input as to how we could improve

that. If you want to look at this more specifically, you can go to the PC lab – we have three computers set up in the NSLDS area – and they can show you this if you’re interested in learning it and want to understand it better, but basically you download an XLS template from FSA download, and there’s the address. Now, I think one reason some people may not be using this is there is a limitation of 50 records per submittal, currently, but you download this Excel file, and you can create another Excel file and paste the records into here and then upload it. And each column has instructions as to the requirements for that field, the length, and does it have to be numeric or whatever. And the template also has a tab at the bottom that says, “Instructions,” that explains how to use it in more detail, which you can take a look at. And if you do want to upload, you go to the org tab, organization, and go to exit-counseling submittal, and then you just browse to where the file is located on your computer and – similar to other Windows things – populate the file and then submit it.

And once you’ve submitted it, you’ll see all the records displayed. You can just click the check-all button to select ’em all, which is probably what you’re gonna want to do, and then submit it, and it will go through an edit process once you submit, and if there are any errors, it’ll display them, and you’ll just have to look through the errors and see which records erred and why, and to fix those, you would just need to correct the problem and then resubmit those in a new Excel template. So that’s it for the upload. As for the reports, as I said, there’s two ways. There’s the on-demand reports, which were initially implemented, and then there’s the scheduled or push reports, which were more recently implemented. Under the “Report” tab, the exit-counseling-results report, EXCT01 – you select that, and you have various options for this report. You can select – it populates your **OPE ID**, and you can either get a report just for your specific eight-digit branch location, or – it’s prepopulated with an asterisk there, and it’ll roll up all the reports at the six-digit OPE ID level.

It defaults to a date range that includes everything. If you want, you can put in a narrower specific date range. You can put in an SSN. Otherwise it defaults to “all,” so you can see all results for your school. And this slide shows the parameters a little better. The extract types are standard, **comma**-delimited, or preformatted report. The standard is just a fixed-length file, and the layouts for all this are posted on IFAP. There have been several newsletters about this over the course of the year. You’d want to look at newsletters 26 and 27 on IFAP, and all the record layouts are out there, as well. The extract format – there’s two. One’s called

NSLDS and one is called direct loan. The direct loan is the same format that's been used by DLSS for some time now. For those schools that have been using that and wanted to continue to use that, we decided to keep that available, and the NSLDS format – we've been improving and standardizing our data standards. A lot of the field lengths are longer. It's basically the same set of information, just with longer field lengths for some of the fields like names and addresses.

If you select the reports, they are sent to your SAIG mailbox. Every – I've heard that – I've been getting some feedback that a lot of schools, or some schools, are having problems seeing their reports. I've been looking into that a little bit, but every user of NSLDS has a TG mailbox number assigned to them, and that is where these reports will be sent if you request them here. And if you need any help with that, also in the PC lab there's the CPS/SAIG people. You can talk to them or call the CPS/SAIG customer-service number. All those help lines are listed in your packet – information in your packet – and they can help you with that. You also need to possibly do some set-up in **ed-connect** in order to see these reports in your mailbox, so you might want to look into that. But this lists all the message classes, the various combinations of extract type and format.

Here's a sample of the preformatted report. It shows all the information, and this is the same information that you would get in the extract files or the comma-delimited. Here it's just formatted in a report you can look at, print out, view. It's got the borrower contact information, the references, next of kin, current address, employer, e-mail, drivers license, all the information that we collected. Now, the pushed or automatic-scheduled reports, they can be found under the org tab. To set this up, you go into your school profile under the org or organization tab, and there's already some information there, which you may have looked at, but we've added, down at the bottom – you have to scroll down to get to the exit counseling, and we've also added delinquent-borrower report here. If you want to know about the delinquent-borrower report, attend one of the remaining NSLDS update sessions. They talk about it quite a bit there.

So you come to schedule these reports, to receive these reports automatically, you click on the update button under exit counseling, and then it gives you some options to select, as with the other report area. You can select the report type and format. And the different things here is you can select the frequency, and the options are daily, weekly, monthly, quarterly – and if you

wanted to cancel or stop getting it, there's a cancel option that would allow you to stop if you were getting it before. And the branch ID, it will give either all or, if you pick that selection, it will show the specific two-digit location associated with your user ID, if you want to just get that. And then the other significant difference here is you can select a TG mailbox for this to go to, whereas with the other reports, they only go to your mailbox. If you want to set up for your school schedule reports, you can put in your batch mailbox or whatever other mailbox you want these reports to go to, and then you click submit. Now, if you put in a mailbox, like if you have a destination point administrator or something other than a mailbox that's not associated with your school, we'll prompt you and ask you to confirm that's really what you want to use. You can put in another mailbox if for some reason you want it to go somewhere else, but we ask you to confirm that if our records don't show it's one of your mailboxes. And you can change these delivery options, frequency, report type, any time just by going back and clicking "update" and changing the options and submitting again.

So just to reiterate, what are the benefits for you? If you have your students use this, it will meet all the requirements that we have for exit counseling. It will automatically send the data for both fell and direct loans to the GAs and/or the ed servicers as appropriate, so they'll have that contact information and reference information, which is the main reason we collect that information, is to get it to the appropriate people. It is compliant for both fell and direct, and it includes the borrowers' actual loan data to show them their actual payment amounts, what they will be. We have the flexible reporting options that I just showed you, and one last thing – if you use that express and you select the direct loan format of the standard-width format, express will import that and automatically populate the exit-counseling completion date into that express, and just as has been done for direct-loan servicing for many years. I wanted to point this out – if your students need help using this, the exit-counseling tool, they should call the federal student-aid information center, the 1-800-4-FED-AID number. The NSLDS customer-support center is for you, the schools, to use. They're not set up to deal with borrower issues. The FSAIC has received training on this, so if they just need help with navigating – it's pretty self-explanatory, they shouldn't have many problems with it, but if for some reason they do have problems, they should call FSAIC.

Here are some basic resources for both exit and entrance counseling. Regulations, the entrance counseling guide. We don't

have all the same information for exit and entrance here, but there's exit information is out there on these sites as well. And here is my contact and Rosa's contact information. If you don't want to ask a question now, if you think of something, have any suggestions, you want to e-mail us, please feel free. We value your input, and here's the NSLDS contact, and I see questions, I see questions already, so if you wanna please step up to the mic, and let's just make one line, so – it's kind of confusing to go back and forth, so could you please make one line at the front mic here, and we'll be happy to take your questions.

Audience: If a student has an entrance and/or exit – well, exit counseling – and they're signing it either with their PIN number, and they want a copy of what they've signed and want to look back at it to remember what they've signed, is there a way to print it out?

Randy Bowman: Is that off? If you wanna come up here –

Rosa Trejo: So they completed the entrance counseling on the studentloans.gov, right?

Audience: If they did.

Rosa Trejo: Yeah, they can – like I said, they can come back, sign into the web site, and print their confirmation.

Audience: Well, that's their confirmation, but can they print the actual – everything that they went through and what they've gone through and what they've signed, to remember what they have to know about loans instead of just signing a piece of paper, and off it goes for a couple years, but they don't remember what they signed.

Randy Bowman: We don't really have an option here where they can just click a button and print that. As I mentioned earlier, they can print any – they would just have to use the browser print function at this point. We can look into that. We'd have to figure out what information they would be needing to print. Would it be everything?

Audience: _____.

Randy Bowman: As far as the rights and responsibilities. Not all the information. Well –

Audience: It's _____.

- Randy Bowman:* A lot of the information – Julie Alosio was saying – a lot of the information was on their NPN, and they can go back – Julie? They can go back and view their NPN, right, and print that out, so –
- Rosa Trejo:* The NPN, yes? So we'll look in to see what we can do about that.
- Audience:* _____.
- Randy Bowman:* She's saying, well, there will be a student entrance-counseling guide on the studentloans.gov site, but –
- Rosa Trejo:* Still.
- Randy Bowman:* We have an entrance-counseling guide and an exit-counseling guide now, right? They're on IFAP.
- Audience:* Hi. Jane McClane, Spokane Falls Community College, and I have two questions. Regarding the exit interviews, currently we're set up – we automatically receive the reports weekly from NSLDS, and they are coming cumulative instead of just –
- Randy Bowman:* Oh, yes, thank you.
- Audience:* – the new updates.
- Randy Bowman:* I forgot to mention that. Thank you very much. Yeah, when we started the automatic reports of exit counseling, every time you got it, it was cumulative, it had everything going back to the beginning. We just fixed that, so you should be seeing – just a week ago, we fixed that, so, going forward, you'll only get the new ones with each delivery of that report, only the new ones since the last report. I forgot to mention that. Thank you very much.
- Audience:* Okay, so for sure it was fixed last week? I had asked this in the lab and I think got two different answers.
- Randy Bowman:* Well, if it's not, please let us know.
- Audience:* Okay.
- Randy Bowman:* It was implemented. That change was put into production.
- Audience:* Question number two, regarding the entrance confirmations. The slide towards the end said there was gonna be an implementation where we would receive the entrance confirmations weekly. Will

we still be able to receive them daily if we want to have them come daily?

Rosa Trejo: You can go into the studentloans-dot web site and search daily if you want, but this is gonna be a report that will be generated on a weekly basis, and it will contain the information for the previous week.

Audience: I currently receive one automatically daily, and it has every new one from the previous day. Will that still be available, or will I only receive that automatic one –

Rosa Trejo: No, we will continue sending responses when – because, remember, the borrowers selects up to three schools, so if any of those schools – they will continue to receive those response.

Audience: For daily.

Rosa Trejo: Yes.

Audience: Okay, thank you so much.

Audience: Margaret Joffe with Southwest Florida College. We actually are using the exits for all of our exits, the NSLDS web site, and what I find we're missing or we need would be maybe a summary of the exits where it just had the borrower's name and social. We need the other information as well, but to just try and see if someone did it, or to check our list, it would be nice to have just the –

Randy Bowman: A summary report, you mean?

Audience: – a summary report with just name, social, and – just some way we can quickly look instead of going through pages and pages to try and get to it?

Randy Bowman: Okay, that sounds like a good idea. *(Laughter)*

Audience: Our guarantor used to provide that, so it was very handy.

Randy Bowman: So would you – and are you getting the reports automatically?

Audience: No, I have to pull 'em, but the problem is we don't have the capacity to do the extract, so I don't have that sorting capacity. We just can't do the extract, and so –

- Randy Bowman:* So you have the formatted report, and it's pretty long, a lot of pages to wade through.
- Audience:* It's very cumbersome. Very.
- Randy Bowman:* So you'd want a formatted report, not an extract, that was more of a summary.
- Audience:* Could be just three columns. Social, last name, first name.
- Randy Bowman:* We'll look into that.
- Rosa Trejo:* Future enhancement.
- Randy Bowman:* Yeah, possible future enhancement. Yes.
- Audience:* Hi, Erin **Amsbury** from Wartburg College in Waverly, Iowa. I am new to loan processing, and judging by attending this presentation, I would be inclined to think that the only requirement, or the requirement for exit counseling, would be met by the students' being directed to go to the NSLDS web site. Aren't there some school responsibilities that we have to provide as well, such as a statement that has the average indebtedness and those kinds of things as well, or are those optional?
- Randy Bowman:* As – and I didn't mention this, Rosa did in her section – ultimately it is the school's responsibility to ensure that the borrowers do take entrance counseling, go through entrance counseling and exit counseling, but if you do direct your students to use these sites and you track and make sure they did, using the various report options, that does meet your school requirements for entrance and exit counseling.
- Audience:* But it doesn't, though.
- Randy Bowman:* It doesn't?
- Audience:* You're right. You're right. You're absolutely right.
- Audience:* Because I just sent out exit information for my December grads, and I was told – I sent them – I had print-outs from NSLDS for each of them, on all of their loans, and I also had to find out what the average indebtedness was, so I included that in their letter and everything, and I was told that was required, and what I'm attending here just sounds like all I need to do is say, "Hey, go out

to NSLDS and do your exit counseling, and then you're done, and so am I."

Randy Bowman: That is my understanding. I'll check into this.

Audience: Okay.

Randy Bowman: Who is – I know a lot of you people are agreeing. Who's telling you that you need to do those other things, to provide average indebtedness information?

Audience: My director and my assistant director have both given me documents that they have printed off of I believe IFAP that indicate – there's a whole list of things that you need to provide or at least have published somewhere, which, they're on our web site, but I was under the impression that you had to give that information to the student as well.

(Crosstalk)

Randy Bowman: Well, we'll look into that, but what I've been told, and my understanding, is that these tools meet the requirements, so we will –

Audience: Okay. Can I have your name if my auditor asks me about that?
(Laughter)

Randy Bowman: It's in the presentation. I prefer e-mail.

Rosa Trejo: For entrance counseling, I know that in the regulations, if you go to the regulation, it specifically tells all the different sections and topics that we need to address with the borrowers, and when we designed the entrance counseling and the student loan **to go**, we make sure that we align with what regulations are requiring, and my assumption would be that the same we have done with the exit counseling. So, we, the department, if –

Randy Bowman: Now, I've heard – it seems I've heard – maybe Mapping Your Future or some tools don't have the actual specific, borrower-specific loan information, and instead of that they use average indebtedness type information. I've heard that, but, again, we'll look into it. Yes, sir.

Audience: Hi, my name is Jimmy. I'm from Mount St. Mary College. I have a question. The last conference, there was talking **at the implement** that's long entrance will be mandatory before they can fill out an

NPN on studentloans.gov. I just want to know, are you guys planning to do that, or not at all? 'Cause currently, right now, the students get confused. They either do with the NPN, they don't do the long entrance, but in the past, when he had the **Phelp school**, they used to do a mandatory – you have to do **laundry** before you could fill out the NPN. I just want to know **if there's** anything about that at all?

Rosa Trejo: No, it's not required. Right?

Audience: So you guys not gonna put it together. You do have to do a long-term before you can fill out an NPN. Is not that correct?

Rosa Trejo: This is Julie.

Julie Alosio: Hi. Julie Alosio. They have to have done entrance counseling before you can disperse.

Audience: Correct.

Julie Alosio: Because there are other – we cannot mandate that they have to do the entrance counseling on studentloans.gov, so therefore we can't require them to do the entrance counseling before they complete an NPN because there are other venues that you can use for them to complete the entrance counseling. That's why we don't tell them, "You have to do the entrance counseling before you can do an NPN." Also, you only have to do the entrance counseling one time before you borrow that type of loan, and you may do an NPN more often than that. Okay? Does that make sense?

Audience: Okay. Thank you.

Rosa Trejo: Thank you, Julie. Yes?

Audience: Hi, Myra from Flint Hills Technical College in Emporia, Kansas. My question is, sometimes students stop attending, and let's say they complete the exit counseling, but then, when they decide to come back, do they have to complete an exit counseling while they're done. Once they finish their second term, do they have to complete another exit counseling?

Rosa Trejo: They have to do it again.

Randy Bowman: Each time, if they're involved and either graduate or drop to less than half time, they have to do exit counseling.

- Audience:* And the entrance counseling – would it have to be completed again?
- Randy Bowman:* Entrance you just have to do once.
- Audience:* All right. Thank you.
- Audience:* Hi, I'm Joe with University of Pacific, McGeorge School of Law. Got two things. It was my understanding you had to tell your school's average indebtedness at entrance counseling. I thought that was new. You guys will look into that. I want to go back to the being able to print. I guess maybe because I work at a law school – I'm specifically talking about the exit page where the student provides references, addresses, employers. At least when it comes to the law – I can't speak for all students – it would be nice that they have the ability to do it because when you're providing information that other people are gonna be looking at, you may want to have a paper copy for your files to show exactly what you gave because if you speak from some of my students' point of view, "How do I know they didn't change it two years ago?" You gotta think like a lawyer. *(Laughter)* Yeah, all I know is when you're providing personal information, it's nice that they can print a copy of what the personal information they provided, so they have that for the records, in case two years from now someone says, "Well, you said you were at this address," they have their record saying, "Well, I reported on such-and-such address." So that's just a point for at least printing the exit part that provides the information that they provided to you, their name, address –
- Randy Bowman:* Well, essentially we could provide them the same report we gave you, or a formatted report. It's the same information.
- Audience:* And it would be nice, by the way, if the schools could get that report on just a person-by-person basis because some schools, just when you have a combined –
- Randy Bowman:* Actually, you can do that under the "Report" tab. You can put in an SSN and get that report for one student.
- Audience:* Right, but that goes back to – I think you mentioned you're working on **problem where** for some reason we can't get the reports, but we can go in individually and just see who did their exit, so we just print that as our confirmation, but it doesn't provide really any information other than the fact that they did it – *(Crosstalk)* and we talked about –

Randy Bowman: (Crosstalk) So to be able to view that report online or print it out.

Audience: For some reason we can't do it. And you said you're looking into it 'cause you've heard that other schools –

Randy Bowman: Yeah, and I would – we talked earlier, after we talked, I did go down to the PC lab, and I would – if you have time, I would suggest you go down there and talk to the ed-connect folks, and I think they can probably figure out how you can get those reports.

Audience: Thank you. Appreciate it.

Audience: Hi. I just have a question about actually – and maybe this is for the crowd – about what exactly we're required to do in the exit-counseling requirement. I understand that what you provide certainly satisfies the requirement of covering all of the bullets that we need to in exit counseling, but for people who are graduating or need to stop attending or whatever, if we advise them to complete that exit counseling at the time that we're aware that they're not coming back, and they don't do it, what's the requirement on the school at that point? Are we required to provide a paper document or paper mailing? Okay, and if that is the case, when will an updated booklet, brochure, something that's easily mailed, be available through publications? I know there's one out there that's outdated with no servicer information.

Randy Bowman: The new ones are – I don't know when they're –

Audience: There's one from April.

Randy Bowman: – they're on the verge – are they out? Rosa?

Audience: _____.

Randy Bowman: I've seen the new ones, and I know they're very close to being published, so –

Audience: Is it a tri-fold type of thing that would be easily mailed with a minimal amount of postage –

Randy Bowman: Yes.

Audience: – or is it a – it is.

Randy Bowman: Yes, it is.

Audience: Okay. Great.

Audience: _____.

Randy Bowman: In the PC lab, right in the front, there's a publications desk, and it's right when you go in, straight ahead. I'm sure they could show it to you, or to explain it.

Audience: And did you say an estimated date on that, or we don't know?

Randy Bowman: I'm sorry, I don't know, but –

Rosa Trejo: It's coming.

Randy Bowman: – they can probably tell you.

Audience: And mine's just kind of a follow-up to that, is if they don't do it online and we send a packet out and we receive back the confirmation from the student, so it's not electronic, and we need to mail to the servicer, we're a direct-loan school, year two – we always just mailed it to one place and didn't need to look up what servicer now holds that particular student's loan. Is there one central place we mail those to, or do we need to look up each one, "Is it at Sally Mae, Great Lakes" –

Randy Bowman: I'm looking at Rosa down here. I know they're working on that. Do you have something to say about that?

Audience: _____.

Female: That is one of the functions that we was looking at, of having the upload feature for NSLDS because that would meet the requirement for that data collection, and all the servicers will be using it. We are looking at new things for the servicers and how we can have a central place, but, again, because of the privacy information, security is playing a role in that as well, but that is something we're looking into, though.

Audience: So right now we do need to look up and send it to the appropriate servicer.

Female: Yes.

Audience: Okay. Thank you.

- Audience:* Hi. I think you addressed this question earlier, but I couldn't hear very well. We're trying to get to where we do group exit counselings, but we have, the way our programs are set up, we have three different programs where they're still getting money while they're on their externship, but we try to have them do their exit counseling prior to going on their externship because it's real hard to get them back in afterwards, so how can we have them do exit counseling on the NSLDS web site if we haven't actually funded all of their loans by that point? Or do we just stick with the paper?
- Randy Bowman:* So how much time difference are we talking about?
- Audience:* Well, for one program it's eight weeks, for another program it's four months, and for another program it's about two and a half months.
- Randy Bowman:* So they go through those programs and then you don't see 'em again?
- Audience:* Well, yeah, they do their school program, and then they go out to their externship, where they get their on-the-job training –
- Randy Bowman:* And you may have not dispersed all their aid yet?
- Audience:* We haven't dispersed all of their aid yet because they're not eligible to have it – they're in two academic award years, so –
- Randy Bowman:* Could you e-mail me that question, please? And we'll look into that (*Crosstalk*) so I can have your contact information.
- Audience:* (*Crosstalk*) 'Cause we've just been doing it paperwise, and then submitting the information after we've received the second half of their second academic-year loans, and that's a lot of work.
- Randy Bowman:* I'm sorry, I don't really know what to tell you right now, so I think we need to look into that one.
- Audience:* Thank you.
- Rosa Trejo:* We'll take one more question.
- Audience:* Is there a way to upload a list of students? I know you can upload to complete the exit counseling because they've done it at your school. Is there a way to upload a list of students and find out if they – just this group of students – get results for just this group for

either exit or entrance counseling? So you have a population you want to find out the results for, you don't have to do it one-by-one?

Randy Bowman: Not really a way to upload that. On one of the reports, you can put in a bunch of SSN – enter in a number of SSNs, like 19 – how many is it? – I think 19 SSNs and get the report on those students.

Audience: But you have to do it (*Crosstalk*) **small hands**.

Randy Bowman: (*Crosstalk*) Yeah, to type the SSNs in on the web site to do that. We don't have a way now of uploading that.

Rosa Trejo: And for entrance counseling we can do up to ten.

Randy Bowman: Anybody else? I think we still have time.

Rosa Trejo: Well, I have to go another presentation.

Randy Bowman: All right, well, thank you all very much.

Audience: I couldn't find the federal regulation on my smartphone, but I did find just a general information. For entrance counseling, it does seem to me that there are other regulations that have to be met in terms of other than just sending them out – things like providing a contact information for questions if they have, providing the definition of halftime enrollment during regular terms and summer school if applicable, information about the importance of contacting appropriate offices if withdrawing.

Randy Bowman: We think those are all in the entrance session.

Audience: So all of those – but how about halftime enrollment? Because – it doesn't have to be school specific? I thought the contact information had to be school specific and the halftime enrollment had to be school specific. Okay. Thank you.

[End of Audio]