

BREAKOUT SESSION #3

Unified Servicing and Data Solution (USDS)
Implementation and Next Steps

Colleen Campbell and Dwight Vigna

U.S. Department of Education

2023 FSA Training Conference for Financial Aid Professionals

AGENDA

1. What is USDS?
2. Servicer Accountability
3. Specialty Programs
4. Servicer Websites
5. Single Sign-On
6. Implementation Timeline
7. Questions

WHAT IS USDS?

USDS OVERVIEW

USDS will replace the legacy servicing contracts for Direct Loans and federally managed Federal Family Education Loan (FFEL) Program loans.



USDS servicers will manage the platforms, contact centers, and manual processing activities



The specialty programs (PSLF/TEPSLF, TEACH Grants, TPD) will be moved away from servicers. Customers will access the programs on StudentAid.gov and customer service will be provided by the Federal Student Aid Information Center (FSAIC).



FSA will hold USDS servicers accountable for their performance and incentivize more support for borrowers at risk of delinquency and default



Servicers will be up to date with modern cybersecurity standards



FSA will transition the repayment experience to StudentAid.gov over time, starting with single sign-on and consistent elements on servicer websites

HOW DOES USDS DIFFER FROM PAST EFFORTS?

Past efforts include a 2016 procurement; Next Gen Components B, C, D, and E; Enhanced Processing Solution (EPS); Optimal Processing Solution (OPS); and Interim Servicing Solution (ISS)

Past Efforts	USDS
Sought to reduce number of platforms or purchase a single servicing platform	Awarded contracts to multiple servicers with platforms of their choosing
FSAIC take all contact center and processing work	FSAIC and SA.gov only take PSLF, TEACH, TPD
Related development begins after new contract awards	Related development occurs concurrent to the procurement
FSA-only branding	Co-branding between servicers and FSA to start, in service of single sign-on

USDS AWARDEES

Servicer	Legacy Platform	USDS Platform	Specialty Program
Aidvantage	Fiserv	Fiserv	n/a
Central Research Inc. (CRI)	n/a	Nelnet	n/a
Edfinancial	Fiserv	Fiserv	n/a
MOHELA	PHEAA	Fiserv	PSLF, TEACH
Nelnet	Nelnet	Nelnet	TPD

USDS contracts were awarded in April 2022
and will go live in Spring 2024.

WHERE WE'RE GOING

An official website of the United States government

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

Help Center Submit a Complaint English | Español

Understand Aid Apply for Aid Complete Aid Process Manage Loans

Dashboard Payments My Aid Status Center Repayment Options Tax Information

My Dashboard

Account Status

Monthly Payment	Current Balance	Total Loans & Interest
\$301	\$9,778	\$31,127

Upcoming Payments

Automatic Payments
On [Details >](#)

Due Date 10/15/2020

Servicer Aidvantage **\$301**
Total Due

[Make a Payment](#)

[5 more upcoming payments >](#)

Repayment Progress [View Details >](#)

Year	Principal	Interest	Balance
2023	\$2,500	\$7,000	\$9,500
2024	\$2,500	\$7,000	\$9,000
2025	\$2,500	\$7,000	\$8,500
2026	\$2,500	\$7,000	\$8,000
2027	\$2,500	\$7,000	\$7,500
2028	\$2,500	\$7,000	\$7,000
2029	\$2,500	\$7,000	\$6,500
2030	\$2,500	\$7,000	\$6,000
2031	\$2,500	\$7,000	\$5,500
2032	\$2,500	\$7,000	\$5,000
2033	\$2,500	\$7,000	\$4,500

You have an estimated **152** payments until full repayment in **2032**

Take Action

[Recertify Your Income-Driven Repayment Plan](#)
You are required to come back and recertify your income information each year.

[Complete the PSLF Help Tool](#)
Determine employer eligibility, discover suggested next steps, and complete the application.

Qualifying PSLF Payments [View More >](#)

PSLF	Forgiveness (120)	TEPSLF
23		24

Expected PSLF Forgiveness: 10/2029
Expected TEPSLF Forgiveness: 10/2029

News & Updates [View More >](#)

[FAFSA 2024-25 is available now](#)
FAFSA is due on X/X/XXXX
[Complete your FAFSA](#)

Status Center [More >](#)

[Income-Driven Repayment Application](#) Draft
Date Last Saved: 05/20/2019

[Feedback Case #51241421](#) Action Requested
Date Submitted: 06/29/2019

Quick Links

[Complete the FAFSA Form](#)

SERVICER ACCOUNTABILITY

CENTERING ACCOUNTABILITY

The USDS contracts have three pillars of accountability measures to ensure vendors who promote better customer outcomes are rewarded for their work and those that do not meet expectations experience consequences.



**Financial incentives
for servicers who
serve at-risk
borrowers well**



**Financial
disincentives for
servicers who fail to
meet SLAs**



**New accounts
allocated to
servicers who keep
borrowers current**

USING INCENTIVES TO DRIVE PERFORMANCE

USDS Servicers that successfully keep at-risk borrowers current will receive a financial incentive from FSA that is scaled to their target.

- At-risk borrowers will be identified using a risk model developed and maintained by FSA.
- FSA will establish an incentive amount and performance goal that each servicer needs to meet that in order to qualify for the performance incentive. The amount paid is scaled to the servicer's success rate.

ACTUAL	TARGET							
	90	80	70	60	50	40	30	20
100	100%	100%	100%	100%	100%	100%	100%	100%
95	100%	100%	100%	100%	100%	100%	100%	100%
90	100%	100%	100%	100%	100%	100%	100%	100%
85	93%	100%	100%	100%	100%	100%	100%	100%
80	86%	100%	100%	100%	100%	100%	100%	100%
75	79%	92%	100%	100%	100%	100%	100%	100%
70	72%	84%	100%	100%	100%	100%	100%	100%
65	65%	77%	91%	100%	100%	100%	100%	100%
60	58%	69%	82%	100%	100%	100%	100%	100%
55	51%	61%	73%	90%	100%	100%	100%	100%
50	44%	53%	64%	79%	100%	100%	100%	100%
45	38%	45%	55%	69%	88%	100%	100%	100%
40	31%	38%	46%	58%	75%	100%	100%	100%
35	24%	30%	38%	48%	63%	84%	100%	100%
30	17%	22%	29%	38%	50%	69%	100%	100%
25	10%	14%	20%	27%	38%	53%	79%	100%
20	3%	6%	11%	17%	25%	38%	58%	100%
15	0%	0%	2%	6%	13%	22%	38%	69%
10	0%	0%	0%	0%	0%	6%	17%	38%
5	0%	0%	0%	0%	0%	0%	0%	6%
0	0%	0%	0%	0%	0%	0%	0%	0%

ACCOUNTABILITY METRICS



SERVICE LEVEL AGREEMENTS (SLAs)

- Failure to meet SLAs results in a financial penalty of up to 20% of the servicer's invoice for the contact center contract line item
- Metrics include customer satisfaction, call abandon rate, quality monitoring, processing accuracy, and financial reporting



SERVICE LEVEL OBJECTIVES (SLOs)

- Failure to meet a SLO could result in corrective action plans (CAPs) and possibly withholding of monthly invoice payments for improper servicing
- Most SLOs relate to the timeliness of servicer processing

NEW BORROWER ALLOCATION

Borrower Segment	Weight
At-risk borrowers	50%
All other borrowers	50%

Account Status	Weight
Current and up to 30 days delinquent	60%
31-90 days delinquent	25%
>90 days delinquent	15%

New borrower allocations have been simplified to focus on borrower status across servicer portfolios.

SPECIALTY PROGRAMS

CURRENT ENVIRONMENT: SPECIALTY SERVICING

Program	StudentAid.gov and FSAIC Call Center	The specialty servicer manages...
PSLF/TEPSLF	PSLF Help Tool, employer eligibility	All form processing, program-related customer service, payment counts
TEACH Grants	Agreement to Serve, Entrance Counseling	Annual Certification of Service, all deferments, post-disbursement customer service
TPD Discharges	NSLDS data matches with VA and SSA and aid monitoring	Application and Applicant Representative Designation review

The three specialty program's processing and data retention will be part of StudentAid.gov web site and any questions will be answered by the FSAIC call center.

WHAT WILL BORROWERS BE ABLE TO DO ON STUDENTAID.GOV?

	TPD	TEACH Grants	PSLF/TEPSLF
Use form wizards and e-sign/e-submit most forms	✓	✓	✓
Track eligibility and progress	n/a	✓	✓
Track the status of applications and forms	✓	✓	✓
Get recertification reminders	n/a	✓	✓
Digitally upload forms and supporting information	✓	✓	✓
Apply for reconsideration	✓	n/a	✓
Request forbearances	✓	n/a	✓
Get program information	✓	✓	✓

PSLF PAYMENTS

3 Servicers | Total Original Amount Awarded: \$40,000



- \$9,958 Principal
- \$42 Interest

Loan Information as of 05/01/2019

Helpful Links

- [Explore Repayment Options](#)
- [Try the Loan Simulator](#)
- [Learn about Public Service Loan Forgiveness \(PSLF\)](#)
- [Explore Income-Driven Repayment Options](#)
- [Learn about Loan Consolidation](#)

Loan Types

3 Subsidized Loans	\$3,000	ⓘ
4 Unsubsidized Loans	\$6,000	ⓘ
1 Perkins	\$1,000	ⓘ
TOTAL BALANCE	\$10,000	



PSLF/TEPSLF Payment Progress

**Last Updated on 08/27/2022*

[View Details](#)

Loan 1	<div style="width: 30%; background-color: green;"></div>	30 qualifying payments	Out of 120
Loan 2	<div style="width: 20%; background-color: green;"></div>	20 qualifying payments	Out of 120
Loan 3	<div style="width: 20%; background-color: green;"></div>	20 qualifying payments	Out of 120

[Show More Loans](#) ▾

NEW

[Dashboard](#) > [Aid Summary](#) > PSLF Payment Progress

PSLF Payments

[Loan Details](#)[Payment History](#)[Employment Certification](#)

PAYMENT ELIGIBILITY

PSLF & TEPSLF

PSLF Only



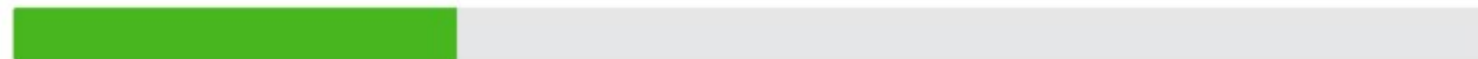
Qualifying Payments

1 – Direct Consolidation Loan

Disbursed on 7/12/2012

Expected Forgiveness Eligibility (TEPSLF) 

Sep, 2025



30 Qualifying Payments (90 remaining)

Out of 120

[Hide Payment Summary](#) ^

Payment Counts

Payment Status	PSLF	TEPSLF	
Qualifying	20	30	View
Payments Needing Employer Certification	12	12	View
Total Eligible Payments	32	42	View
Total Ineligible Payments	10	0	View
Expected Forgiveness Date	Feb, 2026	Sep, 2025	

[View All Payments](#)

Repayment Details

Next Payment Due

11/26/2022

Total Balance

\$4,500

Loan Servicer

MOHELA 

School Name

American University

Repayment Plan

Income-Based Repayment Plan

[Make a Payment](#)

PSLF LOAN DETAILS

PSLF PAYMENT DETAILS

PSLF Payments

Loan Details

Payment History

Employment Certification

PAYMENT ELIGIBILITY

PSLF & TEPSLF

PSLF Only



Filter

1-10 of 100 payments

Loan	Payment Period	Payment Status	Details
1 - DL Consolidation Subsidized Loan	07/2022	○ Employment Not Certified	View Details ▾
2 - DL Direct Loan	07/2022	○ Employment Not Certified	View Details ▾
3 - DL Consolidation Subsidized Loan	07/2022	○ Employment Not Certified	View Details ▾
6 - DL Consolidation Subsidized Loan	07/2022	○ Employment Not Certified	View Details ▾
7 - DL Consolidation Subsidized Loan	07/2022	● Ineligible	Hide Details ▴
<p>Primary Ineligible Reason No payment was recieved for this payment period</p> <p>Additional Details You must make monthly payments no later than 15 days after the scheduled payment due date. Review PSLF qualifying payment requirements to learn more. If you still have questions or concerns about this payment, contact the PSLF servicer at 1-855-265-4038.</p>			
1 - DL Consolidation Subsidized Loan	06/2022	● Ineligible	View Details ▾
2 - DL Direct Loan	06/2022	● Ineligible	View Details ▾
3 - DL Consolidation Subsidized Loan	06/2022	● Qualifying	View Details ▾
6 - DL Consolidation Subsidized Loan	06/2022	● Qualifying	View Details ▾
7 - DL Consolidation Subsidized Loan	06/2022	● Qualifying	View Details ▾

< Previous 1 2 3 4 5 Next >

TEACH Grant Certification Form

A Teacher Education Assistance for College and Higher Education (TEACH) Grant requires you to complete a teaching service obligation as a condition for receiving the grant. You can fill out this form for each of the four years of required teaching you need to do to satisfy your TEACH Grant obligation.

TEACH Grant Recipients



Complete Your TEACH Grant Certification Form

You can certify your qualifying teaching service by filling out the TEACH Grant certification form. Select the "Log In To Start" button on the right to start filling out your form.

[View Previous Submissions](#)

Log In To Start

[View Demo](#)

OMB No. 1845-0158 • Form Approved



Who Should Complete This?

A TEACH Grant recipient who has worked full time as a highly qualified teacher in a high-need field at a low-income elementary school, secondary school, or educational service agency for at least one of the last four school years



15 Minutes

How Long Will it Take?

The application must be completed in a single session. Most people complete the application in 15 minutes or less. Note: This does not include the time it takes to get the signature of your school's chief administrative officer.



What Do I Need?

- A verified FSA ID
- Your personal information ⓘ
- School and high-need field information ⓘ

[Learn More About TEACH Grants](#)

TEACH FORM WIZARD



TEACH GRANT SERVICE OBLIGATION TRACKING

NEW

Grants Overview

2 Pell Grants	\$3,000
6 TEACH Grants	\$24,000



Show Grants Breakdown

TEACH Grant Service Obligation



Certify a Graduate TEACH Grant

You still have years of service left to complete your TEACH Grant service obligation. If you can't teach for four years, all TEACH Grants you received will be converted into Direct Unsubsidized Loans. You must repay these loans in full, with interest charged from the date of each TEACH Grant disbursement.

Certify

Undergraduate TEACH Service Obligation



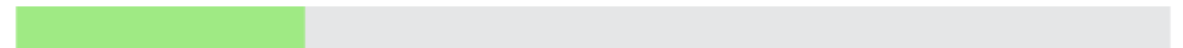
Out of 4 Years

Your service obligation period ends on **Sept. 25, 2022.**

Time Remaining in Service Obligation Period
0 Year(s) 00 Month(s) 29 Day(s)

View Details

Graduate TEACH Service Obligation



Out of 4 Years

Your service obligation period ends on **Sept. 25, 2029.**

Time Remaining in Service Obligation Period
7 Year(s) 00 Month(s) 29 Day(s)

View Details


TPD FORM WIZARD

An official website of the United States government. Help Center Submit a Complaint English | Español

Federal Student Aid An OFFICE of the U.S. DEPARTMENT of EDUCATION FAFSA Loans & Grants Repayment Loan Forgiveness Alexander

Total and Permanent Disability (TPD) Discharge

Apply for a TPD Discharge




Are you totally and permanently disabled, unable to work, and make less than the poverty guidelines for a family of two? If so, you may be able to get your federal student loans and/or Teacher Education Assistance for College and Higher Education Grant service obligation forgiven.

[View TPD Requirements and Application Process](#)

[Start Application](#)

Designate or Revoke a Representative








If you're unable to fill out a TPD discharge application yourself, you can designate an individual or organization to do it for you and help you throughout the discharge process. If you already have a representative, you may also revoke them.

[View Applicant Representative Designation Requirements and Application Process](#)

[Manage Representatives](#)

Pause Your Payments Before Applying

If you want to apply for a TPD discharge in the future, you can temporarily stop your collections for 120 days. You can tell us about your intent in one of the following ways:

 Live Chat	 tpdintent@fsa.gov	 Mail Intent to:
 1-800-433-3243	 Fax to 1-800-433-3243	U.S. Department of Education Federal Student Aid Information Center P.O. Box 1854, Monticello, KY 42633

STATUS CENTER

TEACH Grant Certification Form 2021–2022

In Review

Download Unsigned Form

TEACH Grant Certification Form Details





Academic Year Certified
2021–2022

First School
Anacostia High School PCS


Second School
Centennial High School

Show More

Status Tracker

-  **TEACH Grant Certification Form Created**
Completed on Aug. 27, 2022 
-  **Submission of Signed Form**
Completed on Sept. 10, 2022 


Your signed form was successfully submitted.

Sept. 10, 2022 You submitted one file for review: [File Name.pdf](#)
- 3** **TEACH Grant Certification Form Review** 

Your form is being reviewed, and you'll get a response in about [X] weeks.

Sept. 10, 2022 We received your signed form to review.
- 4** **Completed**

Created
Aug. 27, 2022

 Your service obligation period for undergraduate TEACH Grants ends on Sept. 25, 2025.

[Track TEACH Grant Service Obligation >](#)

More Resources

[Explore TEACH Grant Service Obligation Suspensions](#)

[Submit a TEACH Grant Certification Form](#)

[Learn About the TEACH Grant Service Obligation](#)

[Get Information About TEACH Grants](#)

Associated Documents

SERVICER WEBSITES

COMMON ELEMENTS ON SERVICER WEBSITES



Coronavirus Customer Information
An official website of the United States government [Here's how you know](#)

Official websites use .gov
A .gov website belongs to an official government organization in the United States.

Secure .gov websites use HTTPS
A lock (🔒) or **https://** means you're safely connected to the .gov website. Share sensitive information only on official, secure websites.

CRI Official Servicer of **Federal Student Aid**
Knowledge Center About Us Help

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Notifications (4)

Log In

[Log In](#)

OR

[Create an Account](#)

[Forgot Username?](#) | [Forgot Password?](#)
[Security Information](#)

Federal Student Loan Servicing

We're here to make your student loan repayment as simple as possible. This means we:

- Process your monthly payments
- Help you find lower monthly payment options
- Guide you through the different stages of your student loan

[Learn More About CRI](#)

Upload Documents Without Logging in to Your Account

Do you need to upload a document? There's no need to log in. Fill out our form with the requested information and attach your document.

[Upload Document](#)

Ways to Make a Payment

You have several options when it comes to making payments. Pay online, use our mobile app, sign up for auto debit, and more.

[Learn About Making Payments](#)

Trouble Making Payments?

If you're struggling to make your monthly payments, we can help. Explore different repayment plans and eligibility requirements.

[Explore Repayment Options](#)

I Work in Public Service

[Am I eligible for Public Service Loan Forgiveness?](#)

Loan Consolidation

[Is consolidation right for me?](#)

I'm Making Monthly Payments

[What are my options?](#)

Stages of a Student Loan

[What can I expect?](#)

I'm a Servicemember or Veteran

[What benefits do I qualify for?](#)

Total & Permanent Disability (TPD)

[What are my options?](#)

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Knowledge Center **Help**

- FAQs
- Contact Us
- Trouble Logging In?
- Questions/Comments

Official Servicer of **Federal Student Aid**
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

Federal Student Aid (FSA) is your federal loan provider. FSA uses servicers (private companies) like Nelnet to manage billing, questions, and payments, and to help you enroll in the best repayment plan for you.

[Learn more about Federal Student Aid](#)

[See your repayment options with Loan Simulator](#)

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“.GOV” DOMAINS

Servicer	Current URL	New Borrower URL	New School URL
Aidvantage	aidvantage.com	aidvantage.studentaid.gov	ssp.aidvantage.studentaid.gov
CRI	n/a	cri.studentaid.gov	nsighthub.cri.studentaid.gov
Edfinancial	edfinancial.com	edfinancial.studentaid.gov	efms.edfinancial.studentaid.gov
MOHELA	mohela.com	mohela.studentaid.gov	efms.mohela.studentaid.gov
Nelnet	nelnet.com	nelnet.studentaid.gov	nsighthub.nelnet.studentaid.gov

In addition to compliance with federal standards, FSA is implementing “.gov” URLs to reduce the incidence of borrowers falling for scams.

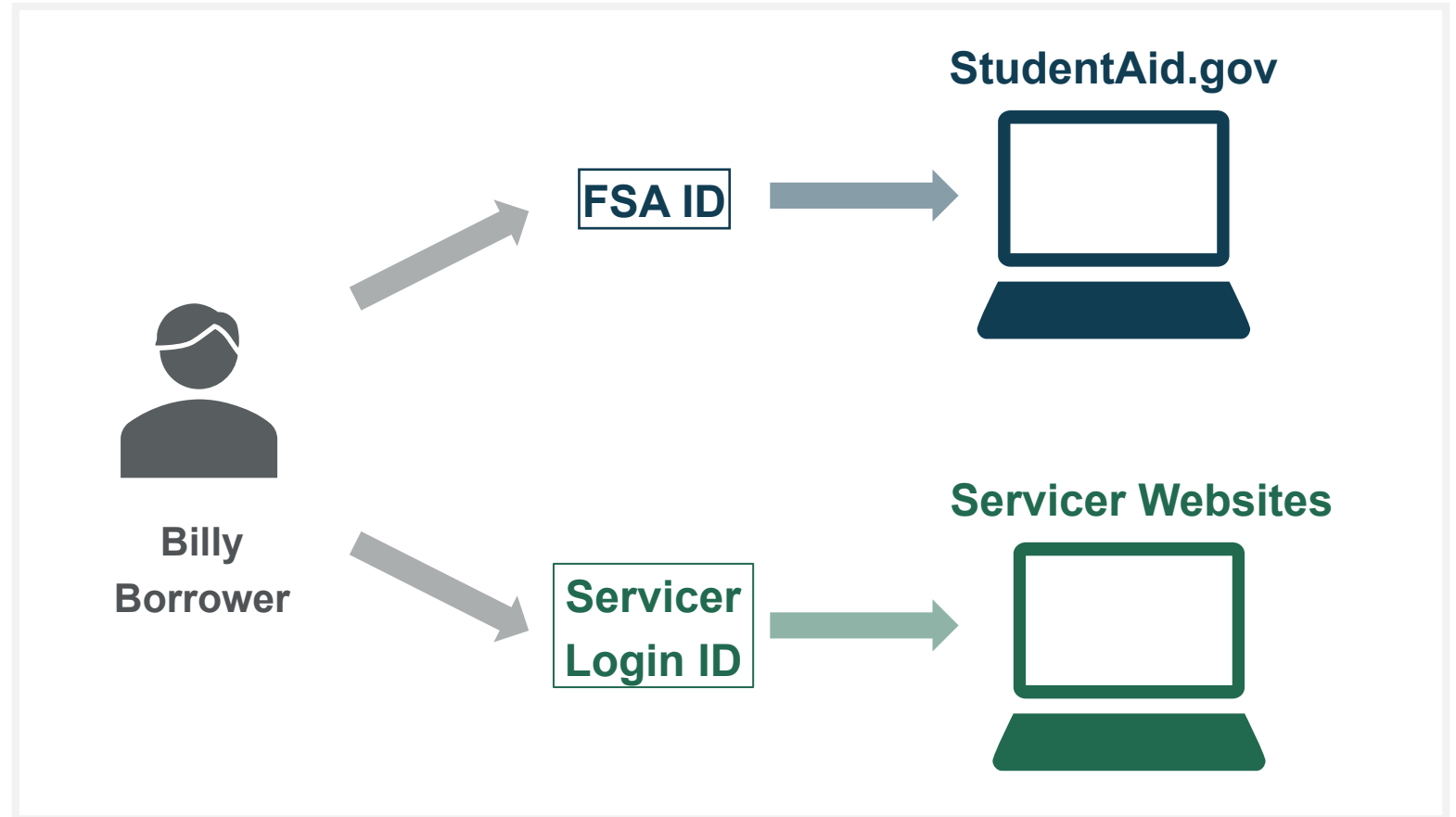
SINGLE SIGN-ON

LOGIN: CURRENT STATE

Current Environment

Borrowers must use their **servicer's website** to manage repayment. Limited tools and forms are available on StudentAid.gov.

Borrowers use **different login credentials** for their servicer website and StudentAid.gov.



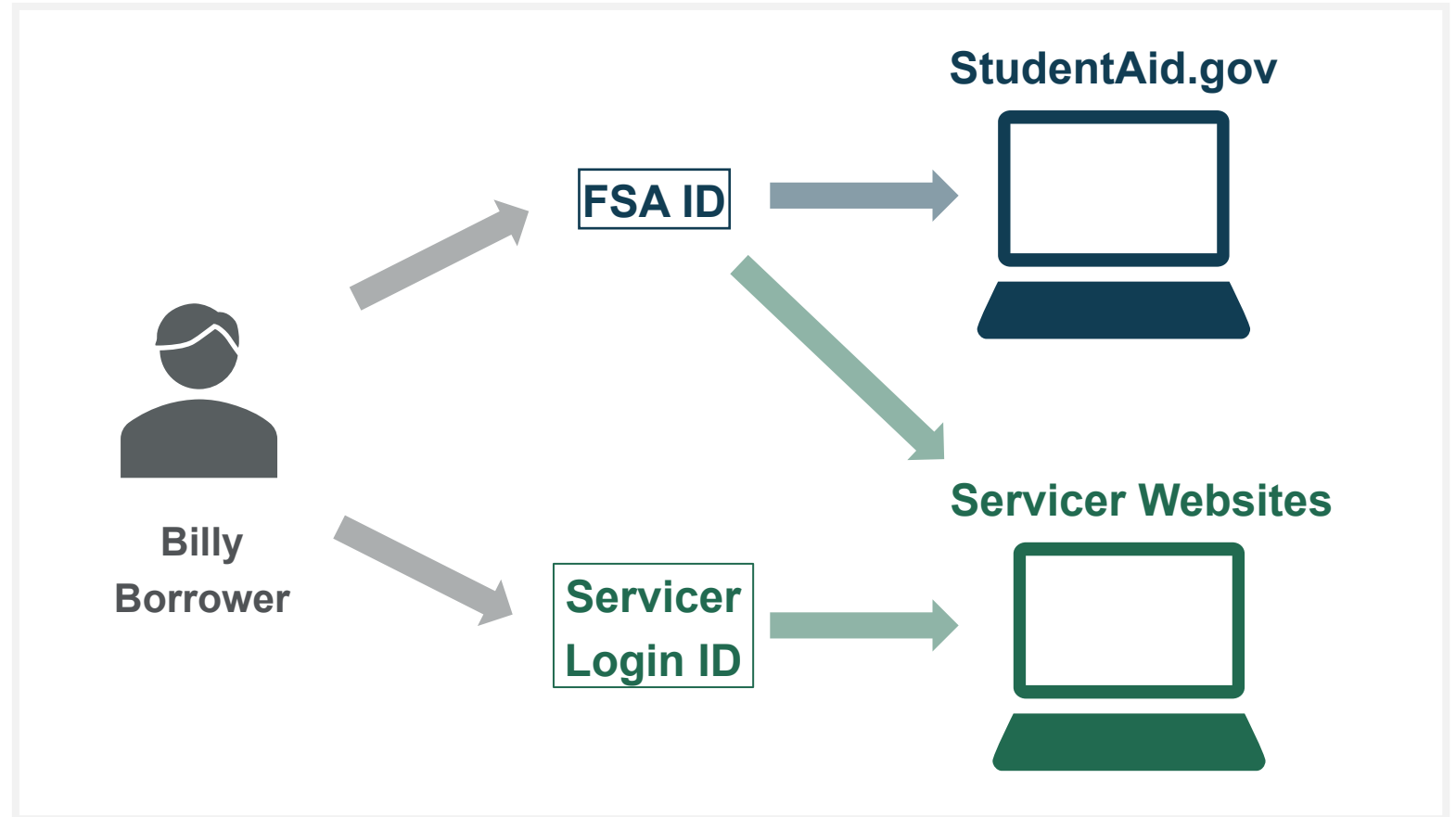
LOGIN: SSO TRANSITION PERIOD

Dual Authentication Period

Borrowers can use their **FSA ID** to access **StudentAid.gov** and their **servicer's website**.

If borrowers log in using their Servicer Login ID they can **only access their servicer website**.

Borrowers **must set up or recover their FSA ID** prior to the end of the **Dual Authentication Period** to avoid a disruption in account access.

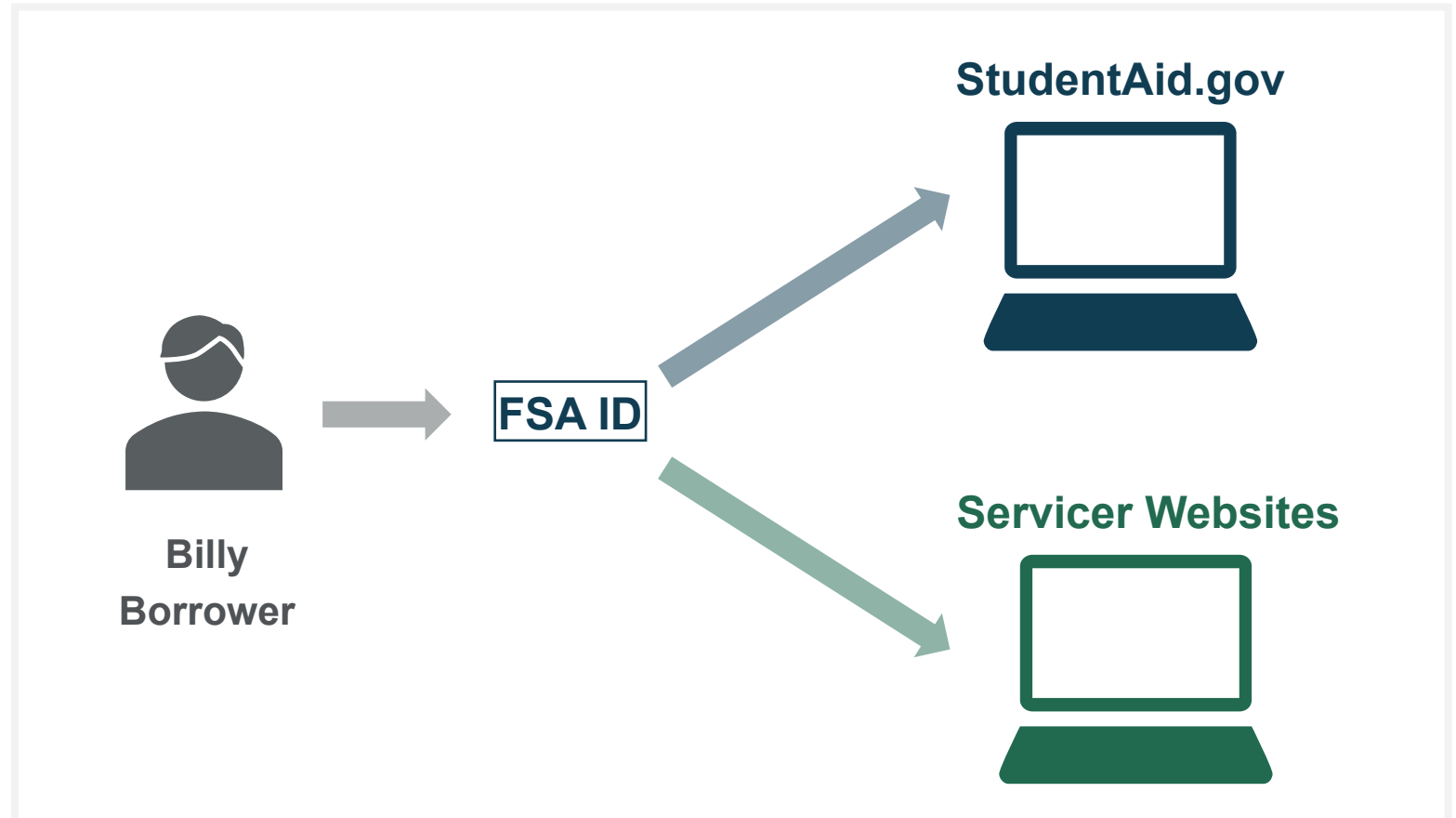


LOGIN: SINGLE SIGN-ON

Single Sign-On (SSO)

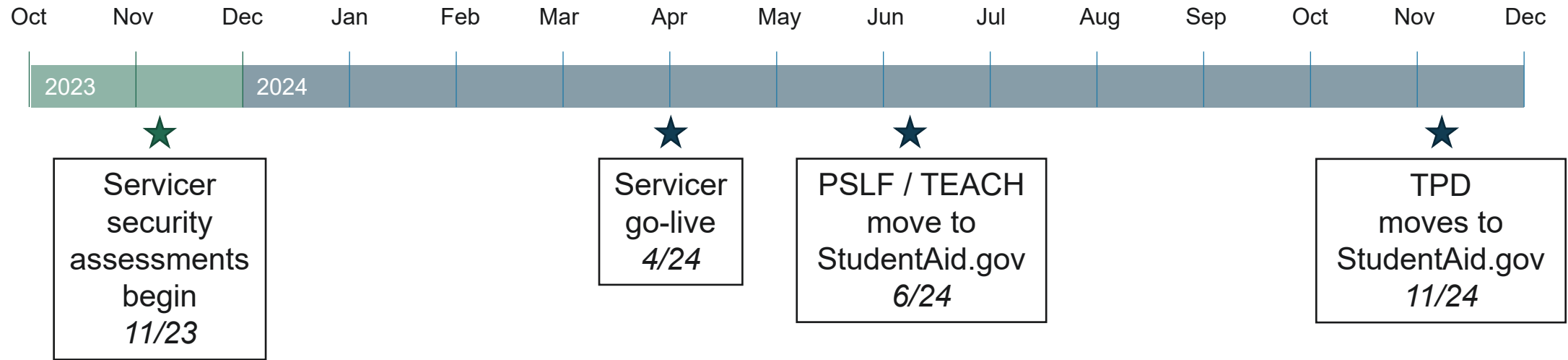
Borrowers still use their servicer's website to manage repayment. **More tools and forms are available on StudentAid.gov.**

Borrowers **use the FSA ID** to log into both their servicer website and StudentAid.gov.



IMPLEMENTATION SCHEDULE

USDS IMPLEMENTATION TIMELINE



FSA is finalizing the timing of the single sign-on transition period. Borrowers will receive numerous communications from servicers and FSA.

QUESTIONS?

Colleen.Campbell@ed.gov

Dwight.Vigna@ed.gov