

StudentLoans.gov Enhanced Loan Counseling Clarifications

Attachment to April 2013 Electronic Announcement

This document addresses key clarification needs related to the enhanced loan counseling modules available for borrower use on the [StudentLoans.gov Web site](http://StudentLoans.gov). The three modules are Entrance Counseling, Financial Awareness Counseling, and Exit Counseling. Two modules—Entrance Counseling and Financial Awareness Counseling—were already located on StudentLoans.gov. One module—Exit Counseling—was moved from the National Student Loan Data System (NSLDS) Student Access Web site to StudentLoans.gov on March 24, 2013.

We previously communicated information about the enhanced loan counseling modules on March 15, 2013 and March 25, 2013.

- In the attachment to [the March 15, 2013 Electronic Announcement posted on the Information for Financial Aid Professionals \(IFAP\) Web site](#) titled “Counseling Changes on StudentLoans.gov Web Site,” we provided information about Common Origination and Disbursement (COD) System-generated responses, report availability via the COD Web site and the NSLDS Professional Access Web site, and COD Web site searches.
- In the attachment to [the March 25, 2013 Electronic Announcement posted on the IFAP Web site](#) titled “Enhanced Loan Counseling Modules on StudentLoans.gov,” we provided expanded information about the enhanced loan counseling modules from the borrower standpoint.

In follow up to our posting of the previous guidance and our implementation of the enhanced loan counseling modules on StudentLoans.gov, we have received questions from schools. The questions have assisted us in identifying key clarification needs. We take this opportunity to address those needs.

Clarification #1 – Have the overall length and elements of the enhanced Entrance Counseling and Exit Counseling modules on StudentLoans.gov increased?

As part of our ongoing commitment to better educate borrowers about the loans they plan to take out and the loans they have taken out, we reframed our Entrance Counseling and Exit Counseling modules to include many of the interactive features of the Financial Awareness Counseling we implemented in July 2012. Our enhanced entrance and exit counseling modules greatly improve upon past counseling modules by providing the consumer information borrowers need to make well-informed decisions about taking out and repaying loans.

In addition to offering counseling modules that better educate borrowers, we are committed to continually evaluating the feedback we receive from borrowers who complete our counseling modules and schools that guide those borrowers. We have received feedback from borrowers and schools since the March 24, 2013 implementation. We also have the benefit of feedback received from schools, trade associations, and students that participated in a preliminary usability exercise with us. We expect to receive more feedback as time goes on and will take it all into consideration as we strive to further improve our evolving counseling products.

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Clarification #2 – Does a borrower select a repayment plan preference at the end of the enhanced Exit Counseling module on StudentLoans.gov?

At the end of the Exit Counseling module, a borrower is provided with preliminary repayment plan eligibility information and estimated repayment amounts. The preliminary information is based on the borrower's loan information in the NSLDS and offers the borrower the opportunity to select the repayment plan he or she prefers. Later this year, repayment plan preference information will be made available to the borrower's federal loan servicer to facilitate actual repayment plan selection by the borrower prior to the end of the six-month grace period.

We plan to provide the repayment plan preference information to federal loan servicers in June 2013. At that same time, we plan to provide repayment plan preference information to Federal Family Education Loan (FFEL) Program lenders, lender servicers, and guaranty agencies through updated NSLDS loan exit counseling completion reports. We will post detailed information about the provision of repayment plan preference information to these entities in forthcoming communications on the IFAP and Financial Partners Portal Web sites.

Note: We do not plan to modify the school versions of the NSLDS loan exit counseling completion reports to include the repayment plan preference information.

Clarification #3 – Are the three StudentLoans.gov counseling modules available in Spanish?

Currently, the three counseling modules—Entrance Counseling, Financial Awareness Counseling, and Exit Counseling—are not available in Spanish. However, we plan to implement Spanish versions of all three modules later this year. We will inform the community of the availability of the Spanish versions in a forthcoming Electronic Announcement on the IFAP Web site.

Clarification #4 – Has the CRECMYOP COD System-generated response changed to accommodate StudentLoans.gov loan exit counseling completion information?

We have modified the COD System-generated response that is sent in message class CRECMYOP to include loan exit counseling completion information. This change went into effect on March 24, 2013 to accommodate the fact that borrowers now complete loan exit counseling on StudentLoans.gov.

In addition to the valid values for the <Counseling Type> tag in CRECMYOP that were previously in place, "ExitCounseling" is now a valid value. The new valid value identifies a borrower who completes loan exit counseling on StudentLoans.gov.

In terms of the schedule on which a school receives the COD System-generated response, we have updated the COD Web site's School Options Information page to allow a school to select how often it receives Exit Counseling responses. The school can choose to receive Exit Counseling responses on a "Daily" basis or an "On-Demand" basis. If the school does not actively choose one of the two options, a default option will be assigned by the system.

Note: If a school has opted to receive Entrance Counseling responses, the default option is for the school to receive Exit Counseling responses daily. If a school has not opted to receive Entrance counseling responses, the default option is for the school to receive Exit Counseling responses on an on-demand basis.

If a school receives Exit Counseling responses on a daily basis, the response is sent to the school's Student Aid Internet Gateway (SAIG) mailbox each evening. (This assumes that there is loan exit counseling completion activity to report to the school.)

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Clarification #5 – What COD System reports provide a school with StudentLoans.gov loan exit counseling completion information?

There is one Counseling Report available via a school's COD Reporting Newsbox on the [COD Web site](#). This report provides information about each borrower who completes any type of counseling via StudentLoans.gov *and* selects the school to receive information about his or her counseling session (or sessions). The new Counseling Type Indicator value for Exit Counseling is "X" and appears on the report to indicate that a borrower has completed the Exit Counseling module on StudentLoans.gov. This report is available to a school even if the school has not opted to receive COD System-generated responses.

Clarification #6 – What NSLDS reports provide a school with StudentLoans.gov loan exit counseling completion information?

All existing NSLDS loan exit counseling reports remain available to inform schools that borrowers have completed loan exit counseling on StudentLoans.gov. More specifically, the same detailed completion results are included in the EXNSFFOP message class (this is the new "NSLDS" format) or the EXITFFOP message class (this is the legacy Direct Loan format that automatically updates the EDEExpress for Windows software when it is imported). In addition, there are other message classes for CSV and formatted reports, including the newer summary reports.

A school that chooses to do so may continue to report loan exit counseling that a borrower completes through another means (for example, an on-site school session or other Web site) via the [NSLDS Professional Access Web site](#).

Note: All borrowers who completed exit counseling via the NSLDS Student Access Web site prior to the March 24, 2013 implementation of exit counseling on StudentLoans.gov will be reflected in the NSLDS loan exit counseling completion reports.

Clarification #7 – Will a school receive the CRECMYOP COD System-generated response notification of a borrower's completion of loan exit counseling on StudentLoans.gov on the same day the school receives the NSLDS loan exit counseling completion report?

Due to different processing schedules in place for the COD System and the NSLDS, a school will not receive the CRECMYOP COD System-generated response and the NSLDS loan exit counseling completion report on the same day.

- Assuming that a school has opted or defaulted to receive COD System-generated Exit Counseling responses on a daily basis, responses will be sent to the school's SAIG mailbox each evening. Depending on the timing of the borrower's completion of the Exit Counseling module on StudentLoans.gov, the school will receive notice the same evening or the next evening.
- Assuming that a school has opted to receive NSLDS loan exit counseling reports on a daily basis (Monday – Friday), the school will receive the NSLDS report one or two business days after the school receives the COD System-generated response. That timeframe will be longer if the school does not receive NSLDS reports on a daily basis or if the borrower completes exit counseling over a weekend.

Note: In an extremely small number of cases, a school may be notified of a borrower's loan exit counseling completion information through the CRECMYOP COD System-generated response but not receive an NSLDS report that includes the borrower's loan exit counseling completion information. Federal Student Aid is committed to resolving issues that may cause such discrepancies.

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Clarification #8 – Will the EDExpress for Windows software and other third-party software continue to accept the CRECMYOP COD System-generated response and the established NSLDS reports?

EDExpress for Windows 2013-2014, Release 2.0 is scheduled to be available on the Federal Student Aid Download (FSAdownload) Web site on April 10, 2013. Release 2.0 includes the addition of William D. Ford Federal Direct Loan (Direct Loan) functionality for the 2013-2014 Award Year. Updates to accommodate the change to the CRECMYOP COD System-generated response are included in Release 2.0. In addition, NSLDS loan exit counseling completion reports sent in the message class EXITFFOP can continue to be imported using the functionality available in the Direct Loan Import dialog box. For complete information, refer to the forthcoming announcement that will inform schools of the availability of EDExpress for Windows 2013-2014, Release 2.0 software and documentation on the [FSAdownload Web site](#).

A school that uses third-party software and experiences issues with importing the updated CRECMYOP COD System-generated response needs to consult with its software provider. Since we have made no changes to the school versions of NSLDS loan exit counseling completion reports, there should be no import issues.

Contact Information

If you have questions about the information provided in this document, direct your questions to our contact centers as follows:

- For questions about the enhanced loan counseling modules on StudentLoans.gov, COD System responses, and COD System reports, contact the COD School Relations Center at 800/848-0978 or 571/392-3737. You can also e-mail CODSupport@ed.gov.
- For questions about the NSLDS loan exit counseling completion reports, contact the NSLDS Customer Support Center at 800/999-8219. You can also e-mail nslds@ed.gov.
- For questions about the EDExpress for Windows software, contact CPS/SAIG Technical Support at 800/330-5947 (TDD/TTY 800/511-5806). You can also e-mail CPSSAIG@ed.gov.

If a borrower who is signed in to StudentLoans.gov and completing one of the loan counseling modules requires technical assistance, he or she may request assistance by clicking on the Contact Us tab in the top menu bar of StudentLoans.gov. The borrower can 1) complete and submit the feedback form or 2) click on Additional Information and contact the Student Loan Support Center at the phone number provided.