

Session 28



Meteor & Mapping Your Future: Informing Students and Default Aversion Assistance

Anthony Lombardi (NELA)
Adele Marsh (AES)

Mapping Your Future

Mapping Your Future is a public-service web site (<http://mapping-your-future.org>) providing career, college, financial aid, and financial literacy information and services.

Non-profit
& neutral

Collaboration

Accessible
& relevant

Regulations

Confidentiality
& security

Higher
education

Integrity

Career
opportunities

Mapping Your Future Sponsors

- AES
- ASA
- CSLP
- CSLF
- CSAC
- EAC
- ECMC
- FAME
- Florida OSFA
- GSFC
- GLHEC
- ISAC
- ICSAC
- KHEAA
- Louisiana OSFA
- MHEAA
- MDHE
- MGSLP
- NSLP
- NHHEAF
- HESAA
- NMSLCG
- HESC
- NCSEAA
- NELA
- OGSLP
- OSAC
- RIHEAA
- SCSLC
- SLGFA
- SLND
- TSAC
- TG
- USA Funds
- UHEAA
- VSAC

Mapping Your Future Friends

- AmSouth Bank
- Bank of America
- Bank One
- Chase
- Citibank
- CollegEDGE/
LoanSTAR
- Commerce
- COSTEP
- Edamerica
- Educaid
- IDAPP

- ISM
- Key Bank
- MOHELA
- Nelnet
- NextStudent
- NMEAF
- PPHEA
- PTI
- SallieMae
- SSSC
- SLFA
- SLFC

- SunTrust
- TCF
- U.S. Bank
- WAMU
- Wells Fargo
- WSLC

Audiences

- Middle and high school students
- Undergraduate students
- Graduate students
- Adult students
- Student loan borrowers
- Parents
- Middle and high school counselors
- Financial aid professionals

Topics

- Planning a career
 - Career goal
 - Career plan
 - Conducting a job search
 - Resume
 - Skills and interests
 - Job review
 - JobGusher.com



Topics



- Selecting a school
 - Academic preparation
 - Applying to school
 - Characteristics to consider when choosing a school
 - Gathering information
 - Schools
 - Standardized tests

Topics

□ Paying for school

- Award letter
- Eligibility for federal student aid
- FAFSA
- Financial need/EFC
- Options for paying for school
- Types of financial aid
- Much, much more



Chat Events

- Live Internet chat sessions – group and one-on-one discussions
- Wide variety of topics
- Questions matched up to answers
- Archives

Early Awareness

- CareerShip
- Make High School Count
- Early Awareness E-News
- Middle School PowerPoint
- High School PowerPoint



Default Prevention

- Online Student Loan Counseling
- Financial Fitness Tools (10 Steps)
- Calculators
 - Repayment
 - Consolidation
 - Budget
 - Debt/Salary Wizard



Default Prevention

- Student loan help
 - Loan Wizard
 - Deferment Navigator
 - Locating Your Loans page
 - Loan forgiveness chart
 - PowerPoint Presentation



OSLC

- ❑ Free public service
- ❑ No requirements to use a specific guaranty agency or lender to participate
- ❑ School customized options
- ❑ Accurate & up-to-date counseling information
- ❑ Current options & future enhancements for the electronic transfer of data

OSLC Version 3.5

- Issue/reset passwords
- Additional user access
- Meteor school access

OSLC User Names/Passwords

- ❑ Secret question & answer
- ❑ Gain temporary access
 - Immediately change password
 - Can provide new Q&A
- ❑ Don't display passwords online or send via e-mail
- ❑ Lock account after three failed attempts to access

OSLC Additional Users

- ❑ Each account will have a super user
- ❑ Super user authority
 - Retrieve & search counseling data
 - Customize account & change settings
 - Authorize additional users (each with own user name & password)
 - Account access (retrieve & search data, customize account)
 - Retrieval access (retrieve & search data only)



meteor™

How does Meteor Work?

Access Providers

- ❑ A Meteor **Access Provider** allows inquirers to obtain information through its web site by hosting a copy of the Meteor software, which generates the request to the Data Providers for the borrower's information.
- ❑ **Access providers can be Schools, Guarantors, Lenders, Servicers, or Secondary Markets.**

How does Meteor Work?

Data Providers

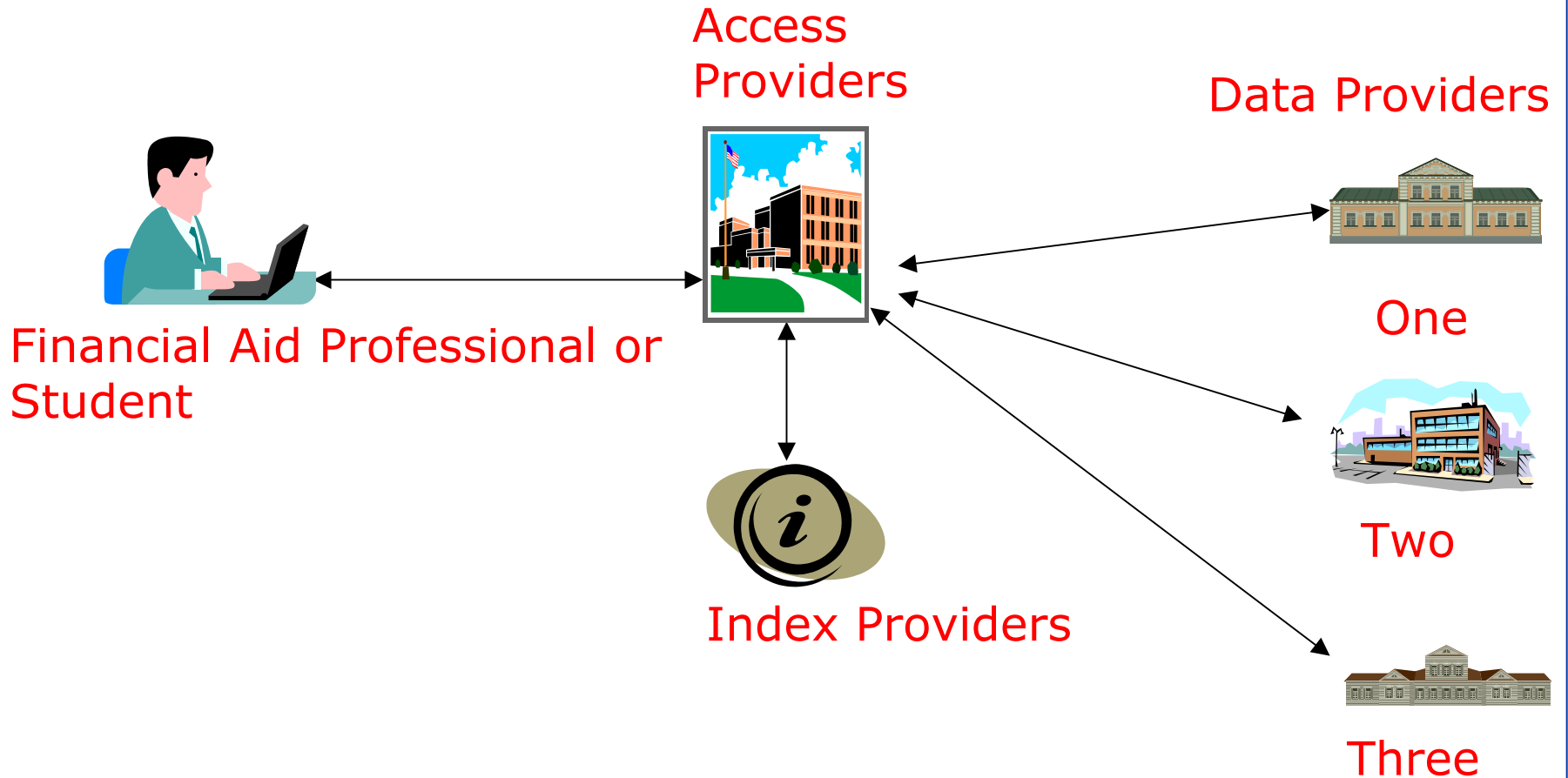
- ❑ A Meteor **Data Provider** hosts a copy of the Meteor software that enables them to respond to the Access Provider's request for information, supplying data from their system.
- ❑ **Data Providers are typically Lenders, Servicers, Guarantors, and Secondary Markets.**
- ❑ In the future, the Dept. of ED, State Grant authorities, Schools, and others could become Data Providers.

How does Meteor Work?

Index Providers

- ❑ A Meteor **Index Provider** is used to identify the location(s) of the requested student/borrower information.
- ❑ The current Meteor Index Provider is the **National Student Clearinghouse**
- ❑ In the future, other indices will be added based on the type of data to be incorporated into the network.

The Meteor Process



Current Data Providers

- AES/PHEAA
- Arkansas
- Connecticut
- EAC
- Florida
- Georgia
- Great Lakes
- Illinois (Default Information)
- Kentucky
- Louisiana
- Maine
- Michigan
- Montana
- NELA
- New Hampshire
- New Mexico
- North Dakota
- Tennessee/GuaranTec
- Texas
- Oklahoma
- Rhode Island
- Sallie Mae
- USAF

Current Access Providers

- AES
- Connecticut
- Education Assistance Corp
- Florida
- Great Lakes Higher Education
- Tennessee/GuaranTec
- Illinois Student Assistance Commission
- Kentucky
- Montana
- NELA
- New Hampshire
- Rhode Island
- Sallie Mae
- TGSLC



Electronic Access Conference

Orlando, Florida
Las Vegas, Nevada
2004

Recent Enhancements

Enhancements

- ❑ Allow student/borrower access
- ❑ Incorporate additional data elements
 - Details on fees outstanding
 - Cancellation information
 - Deferment and Forbearance history
- ❑ The “Super Screen”
- ❑ NSC Loan locator is used to display the location of the borrower’s loans
- ❑ Access Provider Customer Service Role

Enhancements

- ❑ Aggregate loan limit/underlying consolidation loans
- ❑ Consolidation Loans can be reported as Subsidized, Unsubsidized, HEAL and Other
- ❑ Further develop the borrower-based transitive trust authentication model – single sign-on Automated software version management

Requests From Schools

- Include Perkins Data
- Include Title VII (HHS) Loans

Default Aversion Ideas

- Collaborations with Mapping Your Future
- Allow Skip-tracing staff to view contact information from all providers (if they have a relationship with the borrower)
- Late Stage Delinquency Information

Collaboration Discussion

Mapping Your Future & Meteor are collaborative projects of the financial aid industry, both with primary missions of serving schools, students & families. Sponsors & volunteers of both have expressed an interest in collaboration between the two groups.

Benefits of Collaboration

- ❑ Sharing diverse education & experience
- ❑ Sharing technological expertise
- ❑ Encourages innovation & initiative
- ❑ Better services for customers
- ❑ Expanded promotional & public relations opportunities

Benefits of Projects

- ❑ Strengthens Meteor & Mapping Your Future's ability to provide financial aid information & services
- ❑ Access OSLC & Meteor data with one login
- ❑ Students receive loan information & counseling in one web visit, regardless of loan holder or guarantor

Benefits of Projects

□ Default prevention

- Help schools meet regulatory requirement to provide estimated repayment information
- Provide more accurate & up-to-date information to students

Proposed Projects

- Meteor school access
- Display Meteor data for students completing OSLC
- Pre-fill or display Meteor data for entry into calculators

Meteor School Access

- School user logs into MYF FAO Access Area
- MYF passes authentication to Meteor
- School user views Meteor data

Display Meteor Data in OSLC

- ❑ Option 1: Student authenticates before accessing OSLC
- ❑ Option 2: Mapping Your Future refers student for authentication

Student Completes OSLC

- OSLC session is secure from beginning
- Select location & school
- Reads text & answers questions
- Meteor data, if available, displays next to calculator so student can enter total
- Completes & submits student form
- Receives confirmation number; can view data again before exiting

Student Completes OSLC

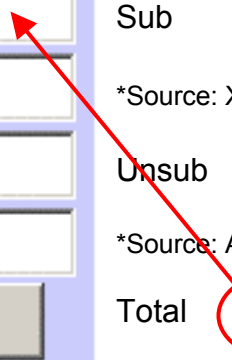
Mapping Your Future Repayment Calculator

| | |
|---|-----------------------------------|
| Number of Monthly Payments | <input type="text" value="120"/> |
| Simple Interest Rate | <input type="text" value="8.25"/> |
| Principal Amount of Loan | \$ <input type="text"/> |
| Your Monthly Payment Will Be | \$ <input type="text"/> |
| Your Total Interest Cost Will Be | \$ <input type="text"/> |
| Minimum annual salary to handle these payments: | \$ <input type="text"/> |
| <input type="button" value="Compute Payment and Cost"/> | |
| <input type="button" value="Reset"/> | |

Meteor Data JoEllen Student

DISCLAIMER: Disclaimer about availability of all loan data

| <u>Loan</u> | <u>Balance</u> | <u>Ln. Period</u> | <u>School</u> | <u>Guarantor</u> | <u>Lender</u> |
|------------------|-----------------|-------------------|---------------|------------------|---------------|
| Sub | \$2,701 | 9/01 – 5/02 | ABC Schl | XYZ Gtr | 123 Ldr* |
| Sub | \$2,653 | 9/02 – 5/03 | ABC Schl | XYZ Gtr | 123 Ldr* |
| *Source: XYZ Gtr | | | | | |
| Unsub | \$5,000 | 9/05 – 5/06 | Grad Schl | AZ Gtr | \$Guy* |
| *Source: AZ Gtr | | | | | |
| Total | \$14,354 | | | | |



Meteor Data for Student Display

- Student name
- Disclaimer about Meteor data
- Loan type
- Loan balance
- School name
- Loan period (begin & end date)
- Lender
- Guarantor
- Total loan balance

Are You Interested?

- If your school is interested in participating in a pilot program to include Meteor data in Exit Counseling sessions for your students, please contact:
 - CariAnne Behr
carianne.behr@mapping-your-future.org
 - Cathy Mueller
cathy.mueller@mapping-your-future.org

Comparison Calculators

- MYF developing two calculators
 - Demonstrate effects of various repayment plans
 - Demonstrate interest capitalization
- Pre-fill or display Meteor data for entry into calculators



Electronic Access Conference

Orlando, Florida
Las Vegas, Nevada
2004

Meteor Screens



Electronic Access Conference

Orlando, Florida
Las Vegas, Nevada
2004

FAA Screens

Student SSN:

[Click Here](#) to see a list of all current Data Providers.

By submitting this inquiry to the Meteor Network, you are certifying that you are either (1) an individual requesting information only on student loans for which you are the borrower, (2) a financial aid professional (or are acting on behalf of a financial aid professional) with authority from your institution to view information on the Meteor Network, and that the information you access relates only to a student applicant, a current student, or a former student of the educational institution on whose behalf you are working; (3) an authorized employee of a lender requesting information only on student loans owned by the lender; (4) an authorized employee of a guaranty agency requesting information only on student loans guaranteed by the guaranty agency; or (5) an authorized employee of a loan servicer requesting information only on student loans which are serviced by the loan servicer. Use of the Meteor Network in violation of this certification constitutes misrepresentation and will be considered a fraudulent act. In all cases, by submitting this inquiry to the Meteor Network, you are acknowledging that the information displayed to you relates to student loans provided by participant(s) in the Meteor Network that is associated with the social security number you provided and that other student loans may exist which are held by other entities and that timeliness and accuracy of the information is the responsibility of the individual data provider.

Data Provider List

Connecticut Student Loan Foundation
Great Lakes Higher Education Guaranty Corporation
Texas Guaranteed Student Loan Corporation
Student Loans of North Dakota
SallieMae
KHEAA
Education Assistance Corporation
AES Guaranty
AES Graduate Services
AES Servicing
Illinois Student Assistance Commission
Student Loan Guarantee Foundation of Arkansas
Louisiana Office of Student Financial Assistance
Finance Authority of Maine
Michigan Guaranty Agency
New Mexico Student Loan Guarantee Corporation
Northwest Education Loan Association
Oklahoma State Regents for Higher Education
Rhode Island Higher Education Assistance Authority
United Student Aid Funds
Office of Student Financial Assistance
Connecticut Student Loan Foundation
Georgia Higher Education Assistance Corp
Montana Guaranteed Student Loan Program



Award Summary

Student Name: Terry H. SwissCheese • 609-55-3609

[Award Summary](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Enter New SSN](#)

[Printer Friendly Version](#) | [Help](#)

Award Information

| # | Borrower's Name | Loan Status | Award Type | Award Amount | Begin Date | End Date | School | Lender | Servicer | Guarantor |
|---|-------------------------------------|-------------|------------|--------------|------------|------------|----------------------------------|--------------------------------|-------------------------------------|---------------------------|
| 1 | Terry H SwissCheese | Deferred | FFELSub | \$4,000.00 | 1988-08-20 | 1989-05-21 | Learning For You | Lending For Me | Servicing For You * | Little GA |

* Denotes source of data.

If you require additional information regarding the loan that you are viewing, please contact the source of the data.

The Meteor index indicates that the following organizations may have additional information not supplied through Meteor. Please click on the name of the organization to access their website.

[Test Meteor Server](#)

Messages

[Lending For Them](#)

Thank you for making on-time payments!!!

[Lending For Me](#)

Thank you for making on-time payments!!!

[Lending For You](#)

Thank you for making on-time payments!!!

Student Name: **SOCKEYE E SALMON** • 497-42-1464

[Award Summary](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Enter New SSN](#)

[Printer Friendly Version](#) | [Help](#)

| Award Information | | | | | | | | | | |
|-------------------|----------------------------------|---------------------------|------------|--------------|------------|------------|---|------------------------------------|--------------------------------------|------------------------------------|
| # | Borrower's Name | Loan Status | Award Type | Award Amount | Begin Date | End Date | School | Lender | Servicer | Guarantor |
| 1 | SOCKEYE E SALMON | In Repayment | FFELConsl | \$5,827.77 | 2001-02-14 | 2001-09-24 | UNIVERSITY OF FINANCIAL AID | LENDER GUARANTOR A | LENDER GUARANTOR A * | LENDER GUARANTOR A |
| 2 | SOCKEYE E SALMON | In Repayment | FFELConsl | \$3,986.19 | 2001-02-14 | 2001-09-24 | UNIVERSITY OF FINANCIAL AID | LENDER GUARANTOR A | LENDER GUARANTOR A * | LENDER GUARANTOR A |
| 3 | SOCKEYE E SALMON | PIF Through Consolidation | FFELSub | \$1,167.00 | 2001-09-25 | 2001-12-04 | UNIVERSITY OF FINANCIAL AID | LENDER A | LENDER GUARANTOR A * | GUARANTOR S |
| 4 | SOCKEYE E SALMON | PIF Through Consolidation | FFELUnsub | \$1,308.00 | 2001-09-25 | 2001-12-04 | UNIVERSITY OF FINANCIAL AID | LENDER A | LENDER GUARANTOR A * | GUARANTOR S |
| 5 | SOCKEYE E SALMON | PIF Through Consolidation | FFELSub | \$2,625.00 | 2001-02-14 | 2001-09-24 | UNIVERSITY OF FINANCIAL AID | LENDER A | LENDER GUARANTOR A * | GUARANTOR S |
| 6 | SOCKEYE E SALMON | PIF Through Consolidation | FFELUnsub | \$4,000.00 | 2001-02-14 | 2001-09-24 | UNIVERSITY OF FINANCIAL AID | LENDER A | LENDER GUARANTOR A * | GUARANTOR S |
| 7 | SOCKEYE E SALMON | In Repayment | ACCESS | \$1,040.09 | 2001-02-14 | 2001-09-24 | UNIVERSITY OF FINANCIAL AID | LENDER A | LENDER GUARANTOR A * | LENDER B |

* Denotes source of data.

If you require additional information regarding the loan that you are viewing, please contact the source of the data.



Award Summary

Student Name: **SOCKEYE E SALMON** • 497-42-1464

[Award Summary](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Enter New SSN](#)

[Normal Version](#) | [Help](#)

Award Information

| # | Borrower's Name | Loan Status | Award Type | Award Amount | Begin Date | End Date | School | Lender | Servicer | Guarantor |
|---|----------------------------------|---------------------------|------------|--------------|------------|------------|---|-----------------------------------|-------------------------------------|-----------------------------------|
| 1 | SOCKEYE E SALMON | In Repayment | FFELConsl | \$5,827.77 | 2001-02-14 | 2001-09-24 | UNIVERSITY OF FINANCIAL AID | LENDERGUARANTOR A | LENDERGUARANTOR A * | LENDERGUARANTOR A |
| 2 | SOCKEYE E SALMON | In Repayment | FFELConsl | \$3,988.19 | 2001-02-14 | 2001-09-24 | UNIVERSITY OF FINANCIAL AID | LENDERGUARANTOR A | LENDERGUARANTOR A * | LENDERGUARANTOR A |
| 3 | SOCKEYE E SALMON | PIF Through Consolidation | FFELSub | \$1,167.00 | 2001-09-25 | 2001-12-04 | UNIVERSITY OF FINANCIAL AID | LENDER A | LENDERGUARANTOR A * | GUARANTOR S |
| 4 | SOCKEYE E SALMON | PIF Through Consolidation | FFELUnsub | \$1,308.00 | 2001-09-25 | 2001-12-04 | UNIVERSITY OF FINANCIAL AID | LENDER A | LENDERGUARANTOR A * | GUARANTOR S |
| 5 | SOCKEYE E SALMON | PIF Through Consolidation | FFELSub | \$2,625.00 | 2001-02-14 | 2001-09-24 | UNIVERSITY OF FINANCIAL AID | LENDER A | LENDERGUARANTOR A * | GUARANTOR S |
| 6 | SOCKEYE E SALMON | PIF Through Consolidation | FFELUnsub | \$4,000.00 | 2001-02-14 | 2001-09-24 | UNIVERSITY OF FINANCIAL AID | LENDER A | LENDERGUARANTOR A * | GUARANTOR S |
| 7 | SOCKEYE E SALMON | In Repayment | ACCESS | \$1,040.09 | 2001-02-14 | 2001-09-24 | UNIVERSITY OF FINANCIAL AID | LENDER A | LENDERGUARANTOR A * | LENDER B |

* Denotes source of data.

If you require additional information regarding the loan that you are viewing, please contact the source of the data.



Entity Details

Student Name: Susie S. Student • 402-45-9999

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Enter New SSN](#)

[Help](#)

Entity Details

My Guarantor (ID: 444)
Primary Phone: 919-999-1111
Address: 16 Federally Insured Drive
Maui, HI 98989

Email: myinsurer@myguarantor.org
Web: myguarantor.org

Student Name: SOCKEYE E SALMON • 497-42-1464

[Award Summary](#) | [Award Details](#) | [Disbursements](#) | [References](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Consolidated View](#) | [Enter New SSN](#)

[Help](#)

Borrower Information: SOCKEYE E SALMON • 497-42-1464

Permanent Address: 55 COPPER RIVER AVE
FISH CITY, MA 01010

Home Phone: 5555555639

Address Validated: Yes

E-mail Address: seafood@aol.com

Drivers License: 497421464

Driver's License State: MA

Award Details

Data Provider Type: Lender Repayment Servicer

Award Type: ACCESS

CommonLine ID: 8000000000E07061200

Award Amount: \$1,040.09

Cancelled Amount:

Award Begin Date: 2001-02-14

Award End Date: 2001-09-24

Guaranteed Date: 2001-04-17

Graduation Date: 2001-04-19

Repayment Begin Date: 2001-04-21

Grade Level:

Award Status: In Repayment

Award Status Date: 2001-04-21

E-Signature: No

Student Name: Terry H. SwissCheese • 609-55-3609

[Award Summary](#) | [Award Details](#) | [Disbursements](#) | [References](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Consolidated View](#) | [Enter New SSN](#)

[Help](#)

Award Information

| Award Type | Award Amount | Begin Date | End Date | School | Lender | Servicer | Guarantor |
|------------|--------------|------------|------------|------------------------------------|---------------------------------|-----------------------------------|---------------------------|
| FFELSub | \$4,000.00 | 1988-08-20 | 1989-05-21 | Learning For You * | Lending For You | Servicing For You | Little GA |

Disbursements

Sequence Number: 1
 Scheduled Disbursement Date: 1988-08-20
 Actual Disbursement Date: 1988-08-21
 Net Amount: \$1,280.00
 Status: Disbursed
 Status Date: 1988-08-21

Disbursement on Hold:

Sequence Number: 2
 Scheduled Disbursement Date: 1988-10-20
 Actual Disbursement Date: 1988-10-20
 Net Amount: \$1,280.00
 Status: Disbursed
 Status Date: 1988-10-20

Disbursement on Hold:

Sequence Number: 3
 Scheduled Disbursement Date: 1988-12-22
 Actual Disbursement Date:
 Net Amount: \$1,280.00
 Status: Approved
 Status Date: 1988-07-22

Disbursement on Hold:

* Denotes source of data.

If you require additional information regarding the loan that you are viewing, please contact the source of the data.



References

Student Name: SOCKEYE E SALMON • 497-42-1464

[Award Summary](#) | [Award Details](#) | [Disbursements](#) | [References](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Consolidated View](#) | [Enter New SSN](#) [Help](#)

References

KING M SALMON
Home Phone: 555555639
Address: 55 COPPER RIVER AVE
FISH CITY, MA 01010
Email:

AHI TUNA
Home Phone: 555557104
Address: 22 OCEAN RD
FISH CITY, MA 01010
Email:



Repayment Summary

Borrower Name: Larry D. Lobster • 123-45-6789

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Enter New SSN](#)

[Help](#)

This entire section will be repeated for each data provider

Award Information

| # | Loan Status | Award Type | Begin Date | End Date | Data Provider | Data Provider Type |
|---|-------------|-------------|------------|------------|----------------------|--------------------|
| 1 | Repayment | FFELP Sub | 08/20/1981 | 05/21/1982 | NELA | Guarantor |
| 2 | Repaymentt | FFELP Unsub | 08/20/1981 | 05/21/1982 | NELA | Guarantor |
| 3 | Deferment | FFELP Sub | 10/02/1982 | 01/12/1983 | NELA | Guarantor |

Repayment Information

| Repayment Plan | Repayment Start Date | Next Payment Due | Amount Due |
|--|----------------------|------------------|------------|
| Standard | 11/20/1989 | 03/15/2003 | \$145.22 |
| Grand Total Original Account Balance: | | | \$8774.00 |
| Grand Total Outstanding Account Balance: | | | \$3560.47 |
| Grand Total Other Fees Currently Outstanding | | | \$689.72 |



Repayment Details

Borrower Name: SOCKEYE E. SALMON • 497-42-1464

[Award Summary](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Consolidated View](#) | [Enter New SSN](#)

[Help](#)

| Repayment Details | | | | | |
|-------------------|------------|--|------------|-----------------------------------|---------------------------|
| Loan Status | Award Type | Begin Date | End Date | Data Provider | Data Provider Type |
| In Repayment | ACCESS | 2001-02-14 | 2001-09-24 | <u>LENDERGUARANTOR A</u> | Lender Repayment Servicer |
| | | Original Account Balance: \$1,040.09 | | Current Interest Rate: 9.00% | |
| | | Capitalized Interest: \$41.97 | | Payment Plan: | |
| | | Accrued Interest: \$3.90 | | Payment Begin Date: 2001-04-21 | |
| | | <u>Most Recent Payment</u> : \$50.00 | | Next Payment Due: \$100.00 | |
| | | <u>Other Fees Outstanding</u> : \$2.50 | | Next Payment Due Date: 2004-07-12 | |
| | | Outstanding Account Balance: *\$268.38 | | Account Balance Date: 2004-07-19 | |

* Please note: This is not a Payoff Amount.
In order to obtain a Payoff Amount, please
Contact your Loan Servicer identified at the
Bottom of this screen.

| Most Recent Deferment/Waiver/Forbearance | | |
|---|------------------------|----------------------|
| Type: Discretionary: Financial Difficulties | Begin Date: 2002-07-12 | End Date: 2003-01-10 |

Send Payments To:
LENDER B (ID: 888888)
Address: 22 BANK STREET
BANK CITY, NJ 08080

Email:
Web:

If you require additional information regarding the loan that you are viewing, please contact the source of the data.



Most Recent Payments

Borrower Name: SOCKEYE E. SALMON • 497-42-1464

[Back](#)

[Help](#)

| Most Recent Payments / Deferments / Forbearances | | | | |
|--|--------------|-----------------------|------------|---------------------------------------|
| Payment Amount | Payment Date | Deferment/Forbearance | | Deferment/Forbearance Type |
| | | Begin Date | End Date | |
| \$50.00 | 2002-06-13 | | | |
| | | 2002-07-12 | 2003-01-10 | Discretionary: Financial Difficulties |
| \$58.75 | 2002-08-01 | | | |
| \$100.00 | 2003-02-10 | | | |
| \$100.00 | 2003-04-21 | | | |
| \$52.50 | 2003-06-03 | | | |
| \$57.38 | 2003-09-19 | | | |
| \$100.00 | 2003-10-31 | | | |
| \$102.50 | 2003-11-17 | | | |
| \$50.00 | 2003-11-19 | | | |
| \$89.50 | 2004-01-12 | | | |
| \$48.12 | 2004-02-23 | | | |
| \$50.00 | 2004-03-25 | | | |
| \$50.00 | 2004-04-26 | | | |
| \$50.00 | 2004-05-03 | | | |



Fees Details

Borrower Name: Susie S. Student • 402-45-9999

[Back](#)

[Help](#)

Fee Information

| | Fee Amount | Fee Date |
|-------------------|------------|------------|
| Late Fee: | \$43.34 | 2003-06-23 |
| Other Fees: | \$422.00 | 2003-05-31 |
| Servicing Fees: | \$16.99 | 2003-02-14 |
| Collection Costs: | \$252.45 | 2002-12-15 |



Claim and Default Details

Student Name: Susie S. Student • 402-45-8888

[Award Summary](#) | [Repayment Summary](#) | [Claim and Default Details](#) | [Enter New SSN](#)

[Help](#)

Lending For You (ID: 708569)

| Default | Satis. Payment Arrangements | Eligibility Reinstated | Reinstated Date | Default Aversion Requested | Requested Date | Claim Filed | Claim Filed Date | Claim Paid | Claim Paid Date |
|---------|-----------------------------|------------------------|-----------------|----------------------------|----------------|-------------|------------------|------------|-----------------|
| Yes | Yes | Yes | 2002-11-15 | Yes | 2002-09-20 | Yes | 2002-10-01 | Yes | 2002-10-15 |

My Guarantor (ID: 444)
Primary Phone: 919-999-1111
Address: 16 Federally Insured Drive
Maui, HI 98989

Email: myinsurer@myguarantor.org
Web: myguarantor.org

Student Name: Susie S. Student • 402-45-9999

[Award Summary](#) | [Repayment Summary](#) | [Loan Default Status](#) | [Reset View](#) | [Enter New SSN](#)


[Help](#)

| Award Summary | | |
|-------------------|--|--|
| | Guarantor My Guarantor <input type="checkbox"/> | Lender My Lender <input type="checkbox"/> |
| Award Type | FFELSub | FFELSub |
| Award Status | In Repayment | In Repayment |
| Award Status Date | 2002-11-19 | 2002-11-19 |
| Award Amount | \$3,000.00 | \$3,000.00 |

| Award Detail | | |
|------------------|--|--|
| | Guarantor My Guarantor | Lender My Lender |
| Entity Address | 16 Federally Insured Drive Maui, HI 98989 | 622 Lending Street Wilmington, DE 95959 |
| Entity Phone | 919-999-1111 | 666-444-2222 |
| CommonLine ID | 09876543210987654 | 09876543210987654 |
| Grad Date | 2002-05-15 | 2002-05-15 |
| Award Type | FFELSub | FFELSub |
| Award Amount | \$3,000.00 | \$3,000.00 |
| Cancelled Amount | ??? | ??? |
| Repaid Principal | ??? | ??? |
| Capitalized Int. | ??? | ??? |
| Award Begin Date | 2000-08-20 | 2000-08-20 |
| Award End Date | 2001-05-21 | 2001-05-21 |
| Grade Level | 4 | 4 |
| MPN | Yes | Yes |
| E-Signature | Yes | Yes |
| Guaranteed Date | 2000-08-13 | 2000-08-13 |

| Disbursement Detail | | |
|---------------------|---------------------------|---------------------|
| | Guarantor My Guarantor | Lender My Lender |

| | | |
|-----------------|------------|------------|
| Award End Date | 2001-05-21 | 2001-05-21 |
| Grade Level | 4 | 4 |
| MPN | Yes | Yes |
| E-Signature | Yes | Yes |
| Guaranteed Date | 2000-08-13 | 2000-08-13 |

|  Disbursement Detail | Guarantor My Guarantor | Lender My Lender |
|---|--|--|
| Entity Address | 16 Federally Insured Drive Maui, HI 98989 | 622 Lending Street Wilmington, DE 95959 |
| Entity Phone | 919-999-1111 | 666-444-2222 |
| CommonLine ID | 09876543210987654 | 09876543210987654 |
| Disbursement 1 | | |
| Scheduled Date | 2000-07-15 | 2000-08-21 |
| Actual Date | | 2000-08-21 |
| Net Amount | \$1,500.00 | \$1,440.00 |
| Hold Release Indicator | H | R |
| Disbursement 2 | | |
| Scheduled Date | 2001-01-15 | 2001-01-15 |
| Actual Date | | 2001-01-15 |
| Net Amount | \$1,500.00 | \$1,440.00 |
| Hold Release Indicator | H | R |

|  Repayment Detail | Guarantor My Guarantor | Lender My Lender |
|--|---------------------------|---------------------|
|--|---------------------------|---------------------|

|  Reference Detail | Guarantor My Guarantor | Lender My Lender |
|--|---------------------------|---------------------|
|--|---------------------------|---------------------|

|  Most Recent Defer/Wvr/Forb | Guarantor My Guarantor | Lender My Lender |
|--|---------------------------|---------------------|
|--|---------------------------|---------------------|

|  Default Detail | Guarantor My Guarantor | Lender My Lender |
|--|---------------------------|---------------------|
|--|---------------------------|---------------------|



Electronic Access Conference

Orlando, Florida
Las Vegas, Nevada
2004

Student/Borrower Screens

By submitting this inquiry to the Meteor Network, you are certifying that you are either (1) an individual requesting information only on student loans for which you are the borrower, (2) a financial aid professional (or are acting on behalf of a financial aid professional) with authority from your institution to view information on the Meteor Network, and that the information you access relates only to a student applicant, a current student, or a former student of the educational institution on whose behalf you are working; (3) an authorized employee of a lender requesting information only on student loans owned by the lender; (4) an authorized employee of a guaranty agency requesting information only on student loans guaranteed by the guaranty agency; or (5) an authorized employee of a loan servicer requesting information only on student loans which are serviced by the loan servicer. Use of the Meteor Network in violation of this certification constitutes misrepresentation and will be considered a fraudulent act. In all cases, by submitting this inquiry to the Meteor Network, you are acknowledging that the information displayed to you relates to student loans provided by participant(s) in the Meteor Network that is associated with the social security number you provided and that other student loans may exist which are held by other entities and that timeliness and accuracy of the information is the responsibility of the individual data provider.

[Click Here to continue.](#)

[Click Here](#) to see a list of all current Data Providers.

Borrower Name: Susie S. Student

[Award Summary](#) | [Award Details](#) | [Disbursements](#) | [References](#) | [Repayment Summary](#) | [Loan Default Status](#)

[Help](#)

Student Name

Susie S StudentSusie S Student

Borrower Information

Permanent Address: 432 Main Street
Midway, MO 64666

Primary Phone: 5014568765

E-mail Address: susie_student@myuniversity.edu

Drivers License: 666777888999

Driver's License State: MO

Award Details

Data Provider Type: Lender Originator

Award Type: FFELSub

Award Amount: \$3,000.00

Cancelled Amount:

Award Begin Date: 2000-08-20

Award End Date: 2001-05-21

Guaranteed Date: 2000-08-13

Graduation Date: 2002-05-15

Repayment Begin Date: 2002-06-15

Grade Level: 4

Award Status: In Repayment

Award Status Date: 2002-11-19

E-Signature: Yes



Claim and Default Details

Borrower Name: **Susie S. Student**

[Award Summary](#) | [Repayment Summary](#) | [Claim and Default Details](#)

[Help](#)

Lending For You (ID: 708569)

| Default | Satis. Payment Arrangements | Eligibility Reinstated | Reinstated Date | Claim Paid Date |
|---------|-----------------------------|------------------------|-----------------|-----------------|
| Yes | Yes | Yes | 2002-11-15 | 2002-10-15 |

My Guarantor (ID: 444)
Primary Phone: 919-999-1111
Address: 16 Federally Insured Drive
Maui, HI 98989

Email: myinsurer@myguarantor.org
Web: myguarantor.org

Technical Assistance

We appreciate your feedback and comments. We can be reached at:

Anthony Lombardi
(206) 461-5350
anthonyl@nela.net

Adele Marsh
(717) 720-2711
amarsh@pheaa.org