

myCompass Tool Guide for Financial Aid Professionals



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Introduction

myCompass provides easy access to borrower account information and an intuitive format that allows you to quickly find the information you need. This guide is divided into sections covering the panels and overlays that provide the information you need as you research/audit accounts.

Note: Your access to myCompass is limited to view-only; you cannot make updates to customer accounts. For more information about this tool, refer to *myCompass Overview for Financial Aid Professionals*, available on Support Central in the Servicing Information Support section.

Navigating myCompass

After logging into myCompass, select *External* in the *Search for a Customer* drop-down list.

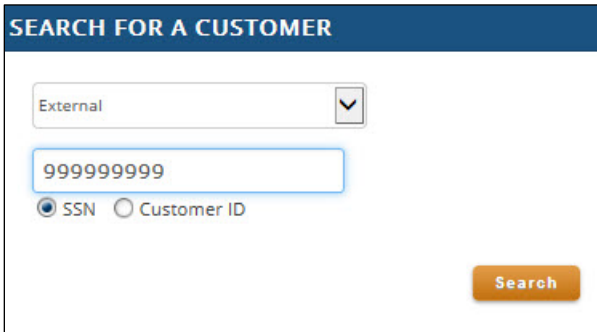


Figure 1. Example of External selected in the Search for a Customer drop-down list

Once you access the borrower’s account, data displays in the following panels.

- **Demographics:** This panel provides information such as address, phone number, email address, SSN, etc. Refer to the [The Demographics Panel](#) section for additional information.
- **Serviced Accounts:** This panel provides a summary of accounts serviced, and then individual summaries for each account serviced. Refer to the [The Serviced Accounts Panel](#) section for additional information.

In addition, a variety of overlays containing specialized information are accessed via the Actions panel.

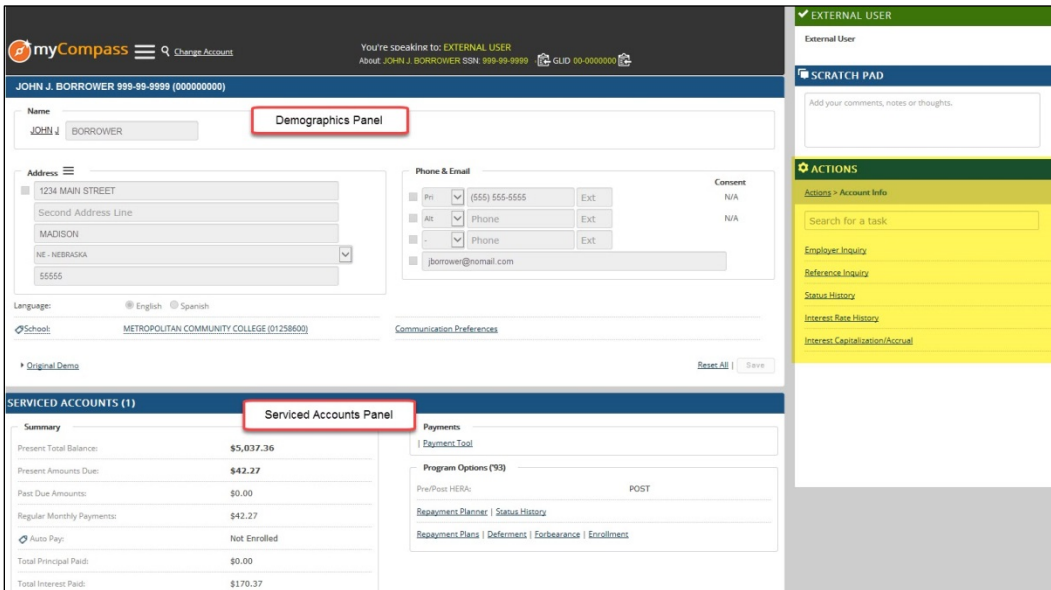


Figure 2. Example of a borrower's account, identifying the Demographics and Serviced Accounts panels with the Actions panel highlighted

Helpful Hints

myCompass uses hyperlinks to navigate from place to place.

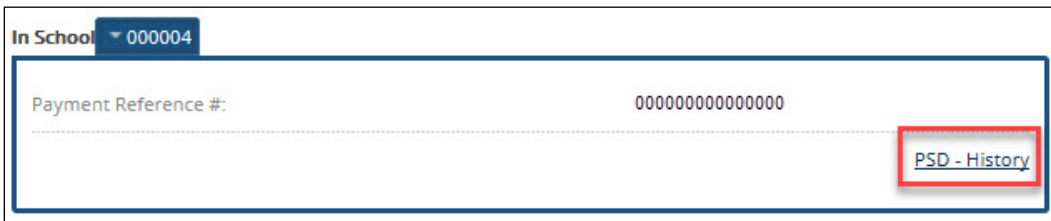


Figure 3. Example of a hyperlink in myCompass

myCompass also provides additional information through the use of dotted underlines to signify hover text and drill-down arrows to display details.

| Disb Date | Token | Status | Type | Curr Principal | Curr Balance (Includes Int) | Curr IR | Curr IR Type | Related Person |
|------------|-------|---------|-----------------|----------------|-----------------------------|---------|--------------|----------------|
| 02/01/2012 | 424 | PD PYMT | Paid by Payment | \$0.00 | \$0.00 | 3.150% | F | N/A N/A |
| 10/05/2015 | 432 | IN HT | Sub | \$5,000.00 | \$5,000.00 | 4.290% | F | N/A N/A |
| 01/19/2016 | 433 | IN HT | Sub | \$500.00 | \$500.00 | 4.290% | F | N/A N/A |
| 01/19/2016 | 434 | IN HT | Unsub | \$3,500.00 | \$3,914.03 | 4.290% | F | N/A N/A |

Figure 4. Example of displayed hover text and drill-down arrows in myCompass

The Demographics Panel

The Demographics panel contains a variety of information, including the following.

- Account holder’s date of birth
- Account holder’s SSN
- Communication preferences
- Contact information
- Most recently attended school

Figure 5. Example of the Demographics panel

Identifying Special Needs

Special needs are identified in the Serviced Accounts panel.

| Summary | |
|---------------------------|----------------|
| Present Total Balance: | \$22,341.14 |
| Present Amounts Due: | N/A |
| Past Due Amounts: | \$0.00 |
| Regular Monthly Payments: | N/A |
| Auto Pay: | Active \$50.00 |
| Total Principal Paid: | \$0.00 |
| Total Interest Paid: | \$0.00 |

Figure 6. Example of the Serviced Accounts panel, identifying a special need

Identifying Communication Preferences

Click [Communication Preferences](#) in the Demographics panel to access the Communication Preferences for [Borrower Name] overlay and identify specific communication preferences (e.g., consent to receive electronic correspondence).

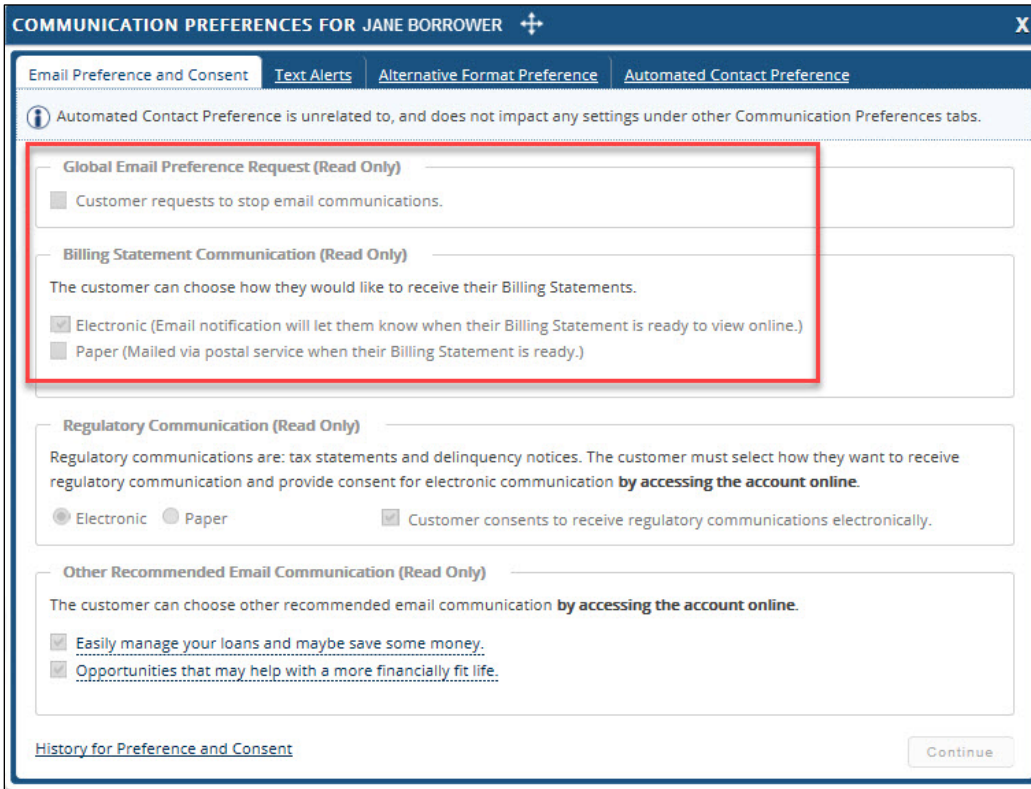


Figure 7. Example of the Communication Preferences for [Borrower Name] overlay, identifying a preference for electronic communication

The Serviced Accounts Panel

The Serviced Accounts panel provides an overall summary of all accounts serviced and account-specific summaries for each account serviced.

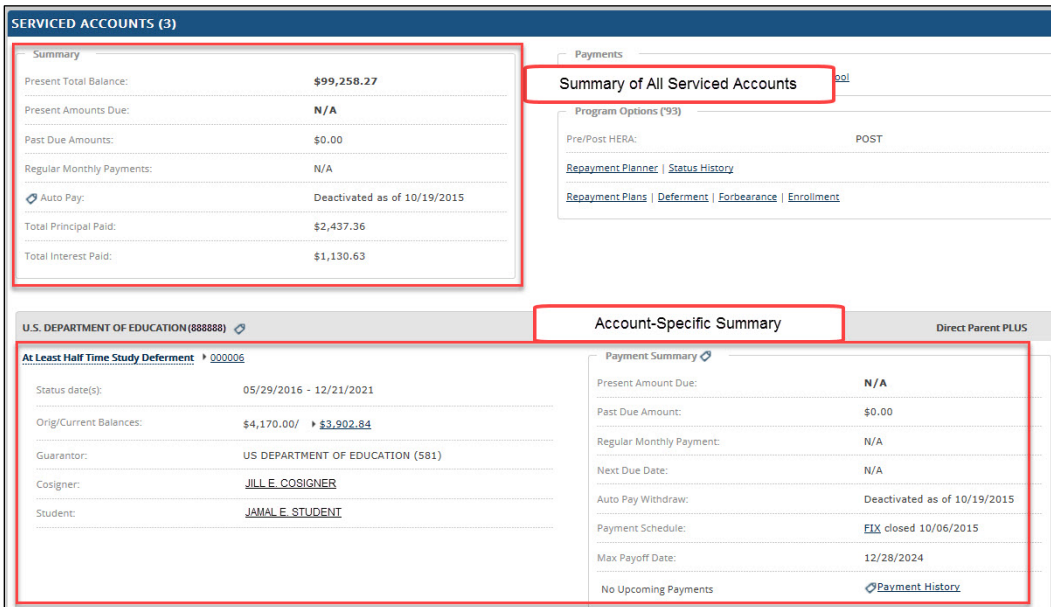


Figure 8. Example of the Serviced Accounts panel, identifying an overall summary and an account-specific summary

Clicking underlined links or drill-down arrows displays a variety of additional information pertaining to repayment options and status history or items connected to the account itself.

U.S. DEPARTMENT OF EDUCATION (888888) Direct Parent PLUS

At Least Half Time Study Deferment 000006

Status date(s): 05/29/2016 - 12/21/2021

Orig/Current Balances: \$4,170.00 / \$3,903.52

Balance Details

| | |
|------------------------------|------------|
| Principal: | \$3,135.87 |
| Total Principal Paid: | \$1,337.36 |
| Accrued Interest: | \$767.65 |
| Total Interest Paid: | \$981.44 |
| Late Fees: | \$0.00 |
| Interest Accrued Per Diem: | \$0.68 |
| Capitalized Interest Amount: | \$303.23 |

Guarantor: US DEPARTMENT OF EDUCATION (581)

Cosigner: JILL E. COSIGNER

Student: JAMAL E. STUDENT

[Show Loans](#)

Payment Summary

| | |
|--------------------------|---------------------------------|
| Present Amount Due: | N/A |
| Past Due Amount: | \$0.00 |
| Regular Monthly Payment: | N/A |
| Next Due Date: | N/A |
| Auto Pay Withdraw: | Deactivated as of 10/19/2015 |
| Payment Schedule: | FIX closed 10/06/2015 |
| Max Payoff Date: | 12/28/2024 |
| No Upcoming Payments | Payment History |

Figure 9. Example of an account-specific summary, identifying the Current Balance drill-down arrow and the [Show Loans](#) link

Identifying Disbursement Details

Access disbursement details by completing the following.

1. Click [Show Loans](#) (Figure 9).

The loan(s) associated to a specific account displays.

| Disb Date | Token | Status | Type | Curr Principal | Curr Balance (Includes Int) | Curr IR | Curr IR Type | Related Person |
|------------|-------|---------|------------------------------|----------------|-----------------------------|---------|--------------|--|
| 08/27/2012 | 425 | DE PPSE | Parent | \$10,935.00 | \$16,022.03 | 7.900% | F | JILL E. COSIGNER (C) JAMAL E. STUDENT (S) |
| 09/03/2013 | 427 | DE PPSE | Student Enrollment Deferment | 2,212.00 | \$16,048.39 | 6.410% | F | JILL E. COSIGNER (C) JAMAL E. STUDENT (S) |
| 08/29/2014 | 429 | DE PPSE | Parent | \$21,744.00 | \$27,926.31 | 7.210% | F | JILL E. COSIGNER (C) JAMAL E. STUDENT (S) |
| 08/30/2015 | 431 | DE HT | Parent | \$21,600.00 | \$25,977.50 | 6.840% | F | N/A JAMAL E. STUDENT (S) |

Figure 10. Example of hover text and information displayed after clicking [Show Loans](#), and identifying the drill-down arrow associated to a specific loan

2. Click the drill-down arrow associated to a specific loan.

The disbursement(s) related to the loan displays.

| Disb Date | Token | Status | Type | Curr Principal | Curr Balance (Includes Int) | Curr IR | Curr IR Type | Related Person | | | | | | | | | | | | | | | | | | |
|---|-------------|--------------|-------------|----------------|-----------------------------|---------|--------------|--|------|-------------|--------------|-------------|------------|-------------------|------------|------------|------------|--|--------|------------|------------|------------|------------|--|--------|------------|
| 08/27/2012 | 425 | DE PPSE | Parent | \$10,935.00 | \$16,022.03 | 7.900% | F | JILL E. COSIGNER (C) JAMAL E. STUDENT (S) | | | | | | | | | | | | | | | | | | |
| Period: 08/29/2012 - 05/15/2013 Disbursements: <table border="1"> <thead> <tr> <th>Date</th> <th>Disb Amount</th> <th>Check Amount</th> <th>Refund Date</th> <th>Refund Amt</th> <th>Adjusted Disb Amt</th> </tr> </thead> <tbody> <tr> <td>08/27/2012</td> <td>\$5,468.00</td> <td>\$5,250.00</td> <td></td> <td>\$0.00</td> <td>\$5,250.00</td> </tr> <tr> <td>01/23/2013</td> <td>\$5,467.00</td> <td>\$5,249.00</td> <td></td> <td>\$0.00</td> <td>\$5,249.00</td> </tr> </tbody> </table> | | | | | | | | | Date | Disb Amount | Check Amount | Refund Date | Refund Amt | Adjusted Disb Amt | 08/27/2012 | \$5,468.00 | \$5,250.00 | | \$0.00 | \$5,250.00 | 01/23/2013 | \$5,467.00 | \$5,249.00 | | \$0.00 | \$5,249.00 |
| Date | Disb Amount | Check Amount | Refund Date | Refund Amt | Adjusted Disb Amt | | | | | | | | | | | | | | | | | | | | | |
| 08/27/2012 | \$5,468.00 | \$5,250.00 | | \$0.00 | \$5,250.00 | | | | | | | | | | | | | | | | | | | | | |
| 01/23/2013 | \$5,467.00 | \$5,249.00 | | \$0.00 | \$5,249.00 | | | | | | | | | | | | | | | | | | | | | |
| Origination Details Disbursement Details | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 09/03/2013 | 427 | DE PPSE | Parent | \$12,212.00 | \$16,048.39 | 6.410% | F | JILL E. COSIGNER (C) JAMAL E. STUDENT (S) | | | | | | | | | | | | | | | | | | |
| 08/29/2014 | 429 | DE PPSE | Parent | \$21,744.00 | \$27,926.31 | 7.210% | F | JILL E. COSIGNER (C) JAMAL E. STUDENT (S) | | | | | | | | | | | | | | | | | | |
| 08/30/2015 | 431 | DE HT | Parent | \$21,600.00 | \$25,977.50 | 6.840% | F | N/A JAMAL E. STUDENT (S) | | | | | | | | | | | | | | | | | | |

Figure 11. Example of the disbursement list related to a specific loan

3. Click [Origination Details](#) to view the award ID, the loan application date, the lenders involved, etc.
4. Click [Disbursement Details](#) to view fees, amounts, and dates related to adjustments and cancelations, and the estimated final disbursement date.

| Disb Date | Token | Status | Type | Curr Principal | Curr Balance (Includes Int) | Curr IR | Curr IR Type | Related Person |
|---------------------------------|---------------------------------------|--------------|-------------|-------------------------|-------------------------------|---------|--------------|--|
| 08/27/2012 | 425 | DE PPSE | Parent | \$10,935.00 | \$16,022.03 | 7.900% | F | JILL E. COSIGNER (C) JAMAL E. STUDENT (S) |
| Period: 08/29/2012 - 05/15/2013 | | | | | | | | |
| Disbursements | | | | | | | | |
| Date | Disb Amount | Check Amount | Refund Date | Refund Amt | Adjusted Disb Amt | | | |
| 08/27/2012 | \$5,468.00 | \$5,250.00 | | \$0.00 | \$5,250.00 | | | |
| 01/23/2013 | \$5,467.00 | \$5,249.00 | | \$0.00 | \$5,249.00 | | | |
| Origination Details | | | | | | | | |
| Amount Borrowed: | \$10,935.00 | | | School: | MADISON UNIVERSITY (11111111) | | | |
| Orig Lender: | U.S. DEPARTMENT OF EDUCATION (888882) | | | Loan Application Date: | 08/28/2012 | | | |
| Current Lender: | U.S. DEPARTMENT OF EDUCATION (888888) | | | External Award ID: | 00000000000000000000 | | | |
| Previous Lender: | U.S. DEPARTMENT OF EDUCATION (888882) | | | Put (Anticipated Date): | No | | | |
| Disbursement Details | | | | | | | | |
| Adjustment Amount: | \$0.00 | | | Adjustment Amount Date: | N/A | | | |
| Cancel Amount: | \$0.00 | | | Cancel Amount Date: | N/A | | | |
| FDF/Rebate Fee: | \$0.00 | | | Est. Final Disb Date: | 01/23/2013 | | | |
| Origination Fee: | \$436.00 | | | | | | | |

Figure 12. Example of origination and disbursement details

Viewing Optional Repayment Plan Estimates

By clicking [Repayment Plans](#) in the Program Options ('93) section of the Serviced Accounts panel, the Repayment Planner: Plans overlay displays.

| SERVICED ACCOUNTS (1) | |
|--|--------------|
| Summary | |
| Present Total Balance: | \$5,037.36 |
| Present Amounts Due: | \$42.27 |
| Past Due Amounts: | \$0.00 |
| Regular Monthly Payments: | \$42.27 |
| Auto Pay: | Not Enrolled |
| Total Principal Paid: | \$0.00 |
| Total Interest Paid: | \$170.37 |
| Payments | |
| Payment Tool | |
| Program Options ('93) | |
| Pre/Post HERA: | POST |
| Repayment Planner Status History | |
| Repayment Plans Deferment Forbearance Enrollment | |

Figure 13. Example of the Program Options ('93) section, identifying the Repayment Plans hyperlink

After accessing the Repayment Planner: Plans overlay, scroll down to the Plan Details section to view monthly payment estimates under the following standard repayment plan options (Figure 14).

- Level
- Graduated
- Extended Level
- Extended Graduated

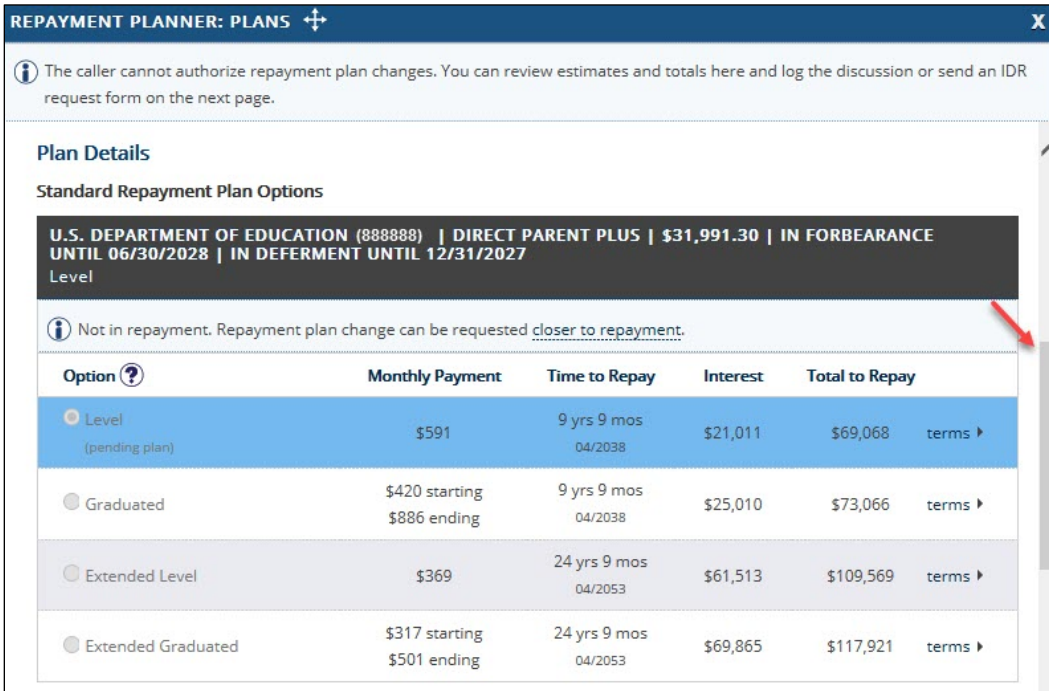


Figure 14. Example of the Repayment Planner: Plans overlay detailing standard repayment plan options and identifying the scroll bar

Note: If a borrower is on an income-driven repayment plan, the Plan Details section defaults to display income-driven repayment plan options. Click [Get Standard Plan Estimates](#) in the Change Summary section to view standard repayment plan options.

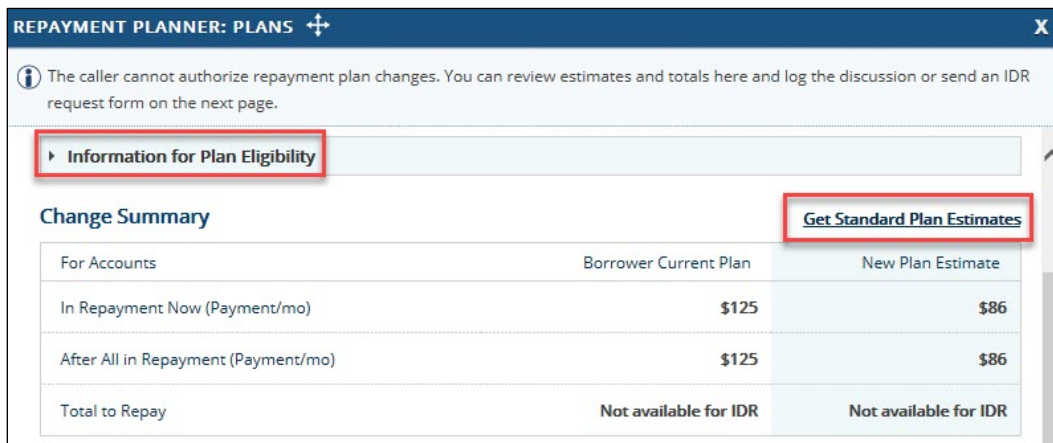


Figure 15. Example of the Change Summary section, identifying the Get Standard Plan Estimates hyperlink and the Information for Plan Eligibility drop-down arrow

Including Loans with Other Servicers

When a borrower's serviced accounts are less than \$30,000, only Level and Graduated standard repayment plans display. You can recheck eligibility for Extended Level and Extended Graduated options if the borrower's loans total \$30,000 or more, including other servicers. To include additional non-serviced loans, complete the following.

1. Click [Any Additional Balance](#) to open the Information for Plan Eligibility section of the IDR Plan Eligibility Calculator.

Note: You can also click the Information for Plan Eligibility drop-down arrow ([Figure 15](#)) to open the Information for Plan Eligibility section.

| Plan Details | | | | | |
|--|------------------------------|-------------------------|----------|----------------|---------|
| Standard Repayment Plan Options | | | | | |
| U.S. DEPARTMENT OF EDUCATION (888888) DIRECT STAFFORD \$5,037.36 Graduated (\$43) | | | | | |
| Option ? | Monthly Payment | Time to Repay | Interest | Total to Repay | |
| <input type="radio"/> Level | \$64 | 7 yrs 10 mos 11/2026 | \$1,294 | \$6,331 | terms ▶ |
| <input checked="" type="radio"/> Graduated (current plan) | \$43 starting \$87 ending | 7 yrs 11 mos 11/2026 | \$2,164 | \$6,799 | terms ▶ |

This account is not eligible for some repayment options due to loan type or the borrower's overall student loan balance. Be sure you've asked the borrower if they have [any additional balance](#) to offer all available options.

Figure 16. Example of the Plan Details section displaying only Level and Graduated repayment plans, and identifying the Any Additional Balance hyperlink

2. Scroll down to the Additional Federal Student Loan Balance section, and then complete the following.
 - a. Select Yes for the question, *Does the borrower have federal loans with other servicers.*
 - b. Select *Yes or Not Sure* for the question, *Does the borrower have \$30,000 or more in Direct loans, across all servicers.*
 - c. Enter the applicable amount in one or both of the following fields.
 - Additional Direct Student Loan Balance
 - Additional FFELP Student Loan Balance
 - d. Answer *Were any of the borrower's federal loans taken out for a graduate program* as appropriate.

Additional Federal Student Loan Balance

Does the borrower have federal loans with other servicers?
 Yes No

If the borrower's total student loan balance is \$30,000 or more, they may be eligible for extended plans.

Does the borrower have \$30,000 or more in Direct loans, across all servicers?
 Yes or Not Sure No

Provide the borrower's additional federal student loan balance. Do not include any Parent PLUS or Private loan balance.

Additional Direct Student Loan Balance: at

Additional FFELP Student Loan Balance: at

Were any of the borrower's federal loans taken out for a graduate program?
 Yes No

[Reset Finances](#)

Figure 17. Example of the questions in the Additional Federal Student Loan Balance section

3. Click **Check Eligibility**.

The Plan Details results display income-driven repayment plan options by default. To view standard repayment plan options, scroll up to the Change Summary section, and then click [Get Standard Plan Estimates](#).

Viewing Monthly Payments of Extended Plans

The standard repayment plan options for Graduated and Extended Graduated plans display the starting monthly payment and the ending monthly payment in the Monthly Payment column. To view the entire series of estimated monthly payments, click the Terms drop-down arrow.

| U.S. DEPARTMENT OF EDUCATION (888888) DIRECT PARENT PLUS \$48,921.10 IN DEFERMENT UNTIL 12/31/2027 | | | | | |
|--|----------------------------------|-------------------------|----------|----------------|---------|
| Level | | | | | |
| Not in repayment. Repayment plan change can be requested <u>closer to repayment</u> . | | | | | |
| Option ? | Monthly Payment | Time to Repay | Interest | Total to Repay | |
| <input checked="" type="radio"/> Level (pending plan) | \$893 | 9 yrs 6 mos 01/2038 | \$28,589 | \$101,790 | terms ▾ |
| <input type="radio"/> Graduated | \$641 starting \$1,340 ending | 9 yrs 6 mos 01/2038 | \$33,740 | \$106,941 | terms ▾ |
| <input type="radio"/> Extended Level | \$537 | 24 yrs 6 mos 01/2053 | \$84,440 | \$157,642 | terms ▾ |
| <input type="radio"/> Extended Graduated | \$447 starting \$759 ending | 24 yrs 6 mos 01/2053 | \$97,165 | \$170,366 | terms ▾ |

| payments | monthly payment | payments | monthly payment | payments | monthly payment |
|----------|-----------------|----------|-----------------|----------|-----------------|
| 24 | \$447 | 24 | \$557 | 24 | \$695 |
| 24 | \$467 | 24 | \$582 | 24 | \$726 |
| 24 | \$488 | 24 | \$609 | 6 | \$759 |
| 24 | \$510 | 24 | \$636 | | |
| 24 | \$533 | 24 | \$665 | | |

Figure 18. Example of the standard repayment options displaying the entire series of Extended Graduated monthly payments, and identifying the starting and ending graduated payments and the Terms drop-down arrow

Viewing Income-Driven Repayment Plan Options

The Income-Driven Repayment Plan Options section of Plan Details displays one or more of the following income-driven repayment plan types depending on the type of loans serviced.

- IBR (i.e., Income-Based Repayment)
- ICR (i.e., Income-Contingent Repayment)
- Pay As You Earn
- REPAYE (i.e., Revised Pay As You Earn)

To view income-driven repayment plan options, click [Get IDR Plan Estimates](#) in the Change Summary section.

| Change Summary | | | Get IDR Plan Estimates |
|-------------------------------------|-----------------------|--|--|
| For Accounts | Borrower Current Plan | | New Plan Estimate |
| In Repayment Now (Payment/mo) | \$43 | | \$43 |
| After All in Repayment (Payment/mo) | \$43 | | \$43 |
| Total to Repay | \$6,799 | | \$6,799 |

Figure 19. Example of the Change Summary section, identifying the Get IDR Plan Estimates hyperlink

If no repayment options display in the Income-Driven Repayment Plan Options section, it is necessary to add the borrower’s income information. To recalculate based on income, complete the following.

1. Click [Financial Information](#) to access the Information for Plan Eligibility section.

Note: You can also click the Information for Plan Eligibility drop-down arrow to access this section.

IDR Plan Eligibility Calculator

★ ESTIMATES ONLY. Actual amounts and dates may be different, depending on when changes are processed.

▶ **Information for Plan Eligibility**

Change Summary [Get Standard Plan Estimates](#)

| For Accounts | Borrower Current Plan | New Plan Estimate |
|-------------------------------------|-----------------------|-------------------|
| In Repayment Now (Payment/mo) | \$43 | Select New Plan |
| After All in Repayment (Payment/mo) | \$43 | Select New Plan |
| Total to Repay | \$6,799 | Select New Plan |

Plan Details

Income-Driven Repayment Plan Options ([Sample Form](#) / [Spanish](#))

Please provide [financial information](#) to see IDR options and estimates.

Figure 20. Example of the Plan Details section, identifying the Financial Information hyperlink, and the IDR Plan Eligibility Calculator section, identifying the Information for Plan Eligibility drop-down arrow

- Provide the applicable information in the Family & Finances section.

Family & Finances

Gather this information to check eligibility for IDR and other lower payment options.

Marital Status

Single Married

Dependents

How many children (of any age, including unborn) do you have who receive more than half of their support from you?

How many other dependents (excluding spouse and children) do you have living with you who receive more than half of their support from you?

Adjusted Gross Income (AGI) [?]

Enter from tax return Estimate from income sources

Total AGI

Borrower's Hours/Week Worked:

Borrower's Pay Frequency:

Figure 21. Example of the Family & Finances section

- Select *No* for the two questions in the Additional Federal Student Loan Balance section.

Note: Even if the borrower has federal loans with other servicers, this information does not affect the calculation for income-driven repayment plan options.
 - Click **Check Eligibility**.
- The income-driven repayment plan options display.

Plan Details
Income-Driven Repayment Plan Options ([Sample Form](#) / [Spanish](#))

Important IDR Considerations

- Your eligibility and monthly payment amount is an estimate based on information provided and may vary depending on the application/supporting documentation we receive.
- You may request to recalculate your IDR plan or be removed from it if your situation changes.
- It is important to reapply for IDR when you are notified of your renewal period to reduce the risk of unnecessary Interest Capitalization and increased monthly payment(s).

| | Loans We Service | | All Servicers | |
|-------------|------------------------------------|--|----------------------------------|-----------|
| | Initial Payment/mo In Repayment | Initial Payment/mo All in Repayment | IDR Qualifying Payment/mo | |
| IDR Options | | | | |
| IBR | \$0 | \$0 | No Loans with other servicers | Details ▶ |

Figure 22. Example of the Plan Details section displaying the IBR repayment option

- Click the Details drop-down arrow to review a comparison of current payments to estimated payments for each account serviced.

| | | | | |
|--|--|--|----------------------------------|-------------------------------|
| IBR | \$0 | \$0 | No Loans with other servicers | Details ▼ |
| | Maximum Payment/mo In Repayment \$143 | Maximum Payment/mo All in Repayment \$143 | | |
| U.S. DEPARTMENT OF EDUCATION (797577) FEDERAL STAFFORD \$6,064.43 IBR (\$67) → IBR (\$0) | | | | |
| Current Mo. Payment | \$67 | Est. Initial Payment | \$0 | Est. Max. Payment \$76 |
| U.S. DEPARTMENT OF EDUCATION (799577) FEDERAL STAFFORD \$5,341.84 IBR (\$58) → IBR (\$0) | | | | |
| Current Mo. Payment | \$58 | Est. Initial Payment | \$0 | Est. Max. Payment \$67 |

Figure 23. Example of the IBR repayment option displaying each account, and identifying the Details drop-down arrow

Accessing the Related Person Demographics Overlay

By clicking on the hyperlinked name in the *Cosigner* or *Student* field of the account-specific portion of the Serviced Accounts panel, the Related Person Demographics overlay displays, containing a variety of demographic information (e.g., SSN, address, phone, birth date, etc.).

| U.S. DEPARTMENT OF EDUCATION (888888) | | Direct Parent PLUS | |
|--|--|--------------------------|------------------------------|
| At Least Half Time Study Deferment 000006 | | | |
| Status date(s): | 05/29/2016 - 12/21/2021 | Present Amount Due: | N/A |
| Orig/Current Balances: | \$4,170.00/ \$3,903.52 | Past Due Amount: | \$0.00 |
| Guarantor: | US DEPARTMENT OF EDUCATION (581) | Regular Monthly Payment: | N/A |
| Cosigner: | JILL E. COSIGNER | Next Due Date: | N/A |
| Student: | JAMAL E. STUDENT | Auto Pay Withdraw: | Deactivated as of 10/19/2015 |
| | | Payment Schedule: | FIX closed 10/06/2015 |

Figure 24. Example of the account-specific portion of the Serviced Accounts panel, identifying hyperlinked names in the Cosigner and Student fields

RELATED PERSON DEMOGRAPHICS | + ↻ X

JILL E. COSIGNER 999-99--9991 (777777771) ▼

Name

[JILL E](#) COSIGNER

Address

123 MAIN STREET

Second Address Line

MADISON

NY - NEW YORK ▼

555555

Phone & Email

Consent

Pri (555) 555-5553 Ext Yes

Alt Phone Ext N/A

jcosigner@nomail.com

Language: English Spanish

[Communication Preferences](#)

[Original Demo](#) [Reset All](#) | [Save](#)

Figure 25. Example of the Related Person Demographics overlay

The Payment History Overlay

Select *Actions > Payment > Payment History* to access the Payment History overlay. Refer to [Viewing Payment Information](#) for details on navigating the Payment History overlay and the type of information it contains.

Viewing Recent and Full Payment History

The Payment History overlay defaults to Recent Payment History, displaying recent payment history for all accounts and all loan tokens. Click [View Full Payment History](#) to access a full record of a variety of payment types, including disbursements, refunds, payment reversals, and capitalized interest.

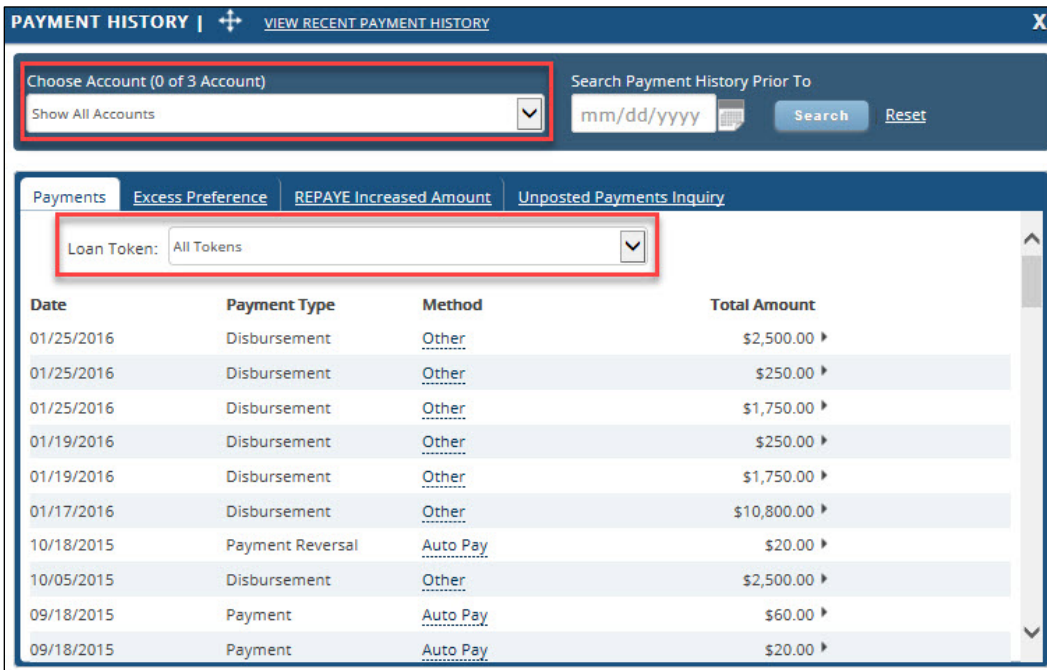


Figure 26. Example of the Payment History overlay, identifying the Choose Account and Loan Token drop-down lists

By selecting a specific account and/or a specific loan token, more details display.

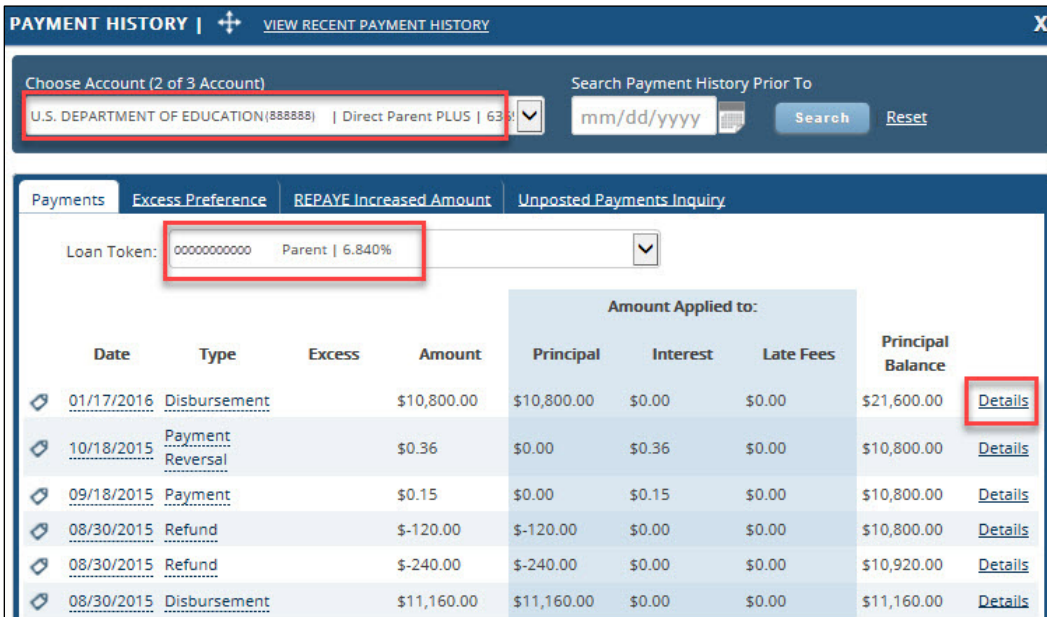


Figure 27. Example of the Payment History overlay, identifying the Details link and the selection of a specific account and loan token

Click Details to access more information, and then click Back to Payment History to return to the payment list.

PAYMENT HISTORY | + VIEW RECENT PAYMENT HISTORY X

Choose Account (2 of 3 Account) U.S. DEPARTMENT OF EDUCATION (8888888) | Direct Parent PLUS | 6361 Search Payment History Prior To mm/dd/yyyy Search Reset

Payments Excess Preference REPAYE Increased Amount Unposted Payments Inquiry

01/17/2016 - Disbursement

Payment Amount: \$10,800.00 Method: Other
 Applied to Interest: - Report Date: 01/24/2016
 Applied to Late Fees: - Post Date: 01/20/2016
 Applied to Principal: \$10,800.00 Reapply Flag: no
 Principal Balance: \$66,491.00 Excess Preference:

Loan Level Payment

| Token Number | Type/IR | Amount | Amount Applied to: | | | Excess Pref | Excess Actual | Principal Balance |
|--------------|--------------|-------------|--------------------|----------|-----------|-------------|---------------|-------------------|
| | | | Principal | Interest | Late Fees | | | |
| 00000000000 | Unsub 6.840% | \$10,800.00 | \$10,800.00 | \$0.00 | \$0.00 | \$0.00 | \$21,600.00 | |

Back to Payment History

Figure 28. Example of the information displayed after clicking the Details link, and identifying the Back to Payment History link

Other tabs display preferences for excess payments, REPAYE increased amounts, and unposted payments.

Payments Excess Preference REPAYE Increased Amount Unposted Payments Inquiry

Excess Payment Preference History: This screen is displaying custom allocations only. It does not include standard allocations

| Set | Ended | Type | Source |
|--|-------|------|--------|
| No preference history is available for this account. | | | |

Figure 29. Example of the Payment History overlay, identifying the Excess Preference, REPAYE Increased Amount, and Unposted Payments Inquiry tabs

The Interest Rate History Overlay

Select *Actions > Account Info > Interest Rate History* to access the Interest Rate History overlay.

The Interest Rate History overlay displays interest rate history by loan within each account.

INTEREST RATE HISTORY | + X

U.S. DEPARTMENT OF EDUCATION (8888888) | Direct Parent PLUS | \$85,955.27

| Token | Type | Effective Date | Curr IR | Curr IR Type | Auto Pay Incentive Rate | Incentive Rate | Flat Rate | Cap |
|-------|--------|----------------|---------|--------------|-------------------------|----------------|-----------|--------|
| 425 | Parent | 08/27/2012 | 7.900% | F | | | | 7.900% |
| 427 | Parent | 09/03/2013 | 6.410% | F | | | | 6.410% |
| 429 | Parent | 08/29/2014 | 7.210% | F | | | | 7.210% |
| 431 | Parent | 08/30/2015 | 6.840% | F | | | | 6.840% |

Figure 30. Example of the Interest Rate History overlay, identifying the drop-down list for filtering by account

Additional interest accrual details are accessed by selecting *Actions > Account Info > Interest Capitalization/Accrual*. The Interest Capitalization/Accrual overlay displays interest capitalized and accrued per token filtered by account.

INTEREST CAPITALIZATION/ACCRUAL | + X

Interest amounts provided are approximations through yesterday's date. These figures are subject to change as a result of adjustments to account status, repayment plans, or other adjustments such as payments being made or reapplied.

U.S. DEPARTMENT OF EDUCATION (888888) | Direct Parent PLUS | \$85,955.2

Interest Type:
Negative Amortization: \$0.00
Regular: \$19,464.29
Non-Capitalizing: \$0.00
Capitalized: \$0.00

| Disb Date | Token | Status | Type | Curr Principal | Curr Balance (Includes Int) | Capitalized Interest | Negative Amortization Interest | Regular Interest | Non-Capitalizing Interest |
|------------|-------|------------|--------|----------------|-----------------------------|----------------------|--------------------------------|------------------|---------------------------|
| 08/27/2012 | 425 | DE PPSE | Parent | \$10,935.00 | \$16,019.67 | N/A | \$0.00 | \$5,083.54 | \$0.00 |
| 09/03/2013 | 427 | DE PPSE | Parent | \$12,212.00 | \$16,046.25 | N/A | \$0.00 | \$3,833.24 | \$0.00 |
| 08/29/2014 | 429 | DE PPSE | Parent | \$21,744.00 | \$27,922.01 | N/A | \$0.00 | \$6,175.98 | \$0.00 |

Figure 31. Example of the Interest Capitalization/Accrual overlay

The Status History Overlay

Select *Actions > Account Info > Status History* to access the Status History overlay. Refer to [Viewing Account Information](#) for details on navigating the Status History overlay and the type of information it contains.

The Status History overlay defaults to the *Serviced Accounts* tab, which displays the current status of each token attributed to each serviced account. Click the drill-down arrow associated to each token, to display previous status information.

STATUS HISTORY | + X

Serviced Accounts | Non-Serviced Accounts | Deferment/Forbearance Inquiry

U.S. DEPARTMENT OF EDUCATION (888888) | Direct Parent PLUS | 0000000000000000

| Token | Type | Curr Status |
|-------------|--------|---|
| 00000000000 | Parent | At Least Half Time Study Deferment as of 05/29/2016 |

U.S. DEPARTMENT OF EDUCATION (888881) | Direct Stafford | 0000000000000001

| Token | Type | Curr Status |
|-------------|-------|---|
| 00000000001 | Sub | Paid by Payment as of 05/03/2014 |
| 00000000002 | Sub | In School At Least Half-Time as of 05/29/2016 |
| 00000000003 | Sub | In School At Least Half-Time as of 05/29/2016 |
| 00000000004 | Unsub | In School At Least Half-Time as of 05/29/2016 |

Figure 32. Example of the Serviced Accounts tab, identifying a drill-down arrow associated with a loan token

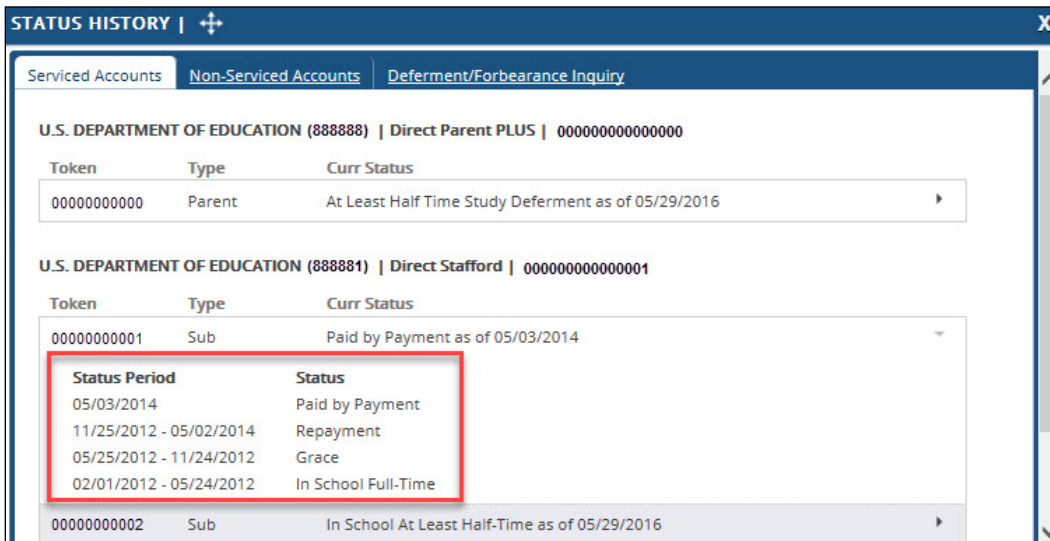


Figure 33. Example of previous status information for a loan token

The Deferment/Forbearance Inquiry Tab

Select *Actions > Account Info > Status History* to access the Status History overlay, and then select the *Deferment/Forbearance Inquiry* tab. Refer to [Viewing Account Information](#) for details on navigating the Status History overlay and the type of information it contains.

The *Deferment/Forbearance Inquiry* tab displays deferment and forbearance types, indicating the months used, month limit, and months remaining for each type.

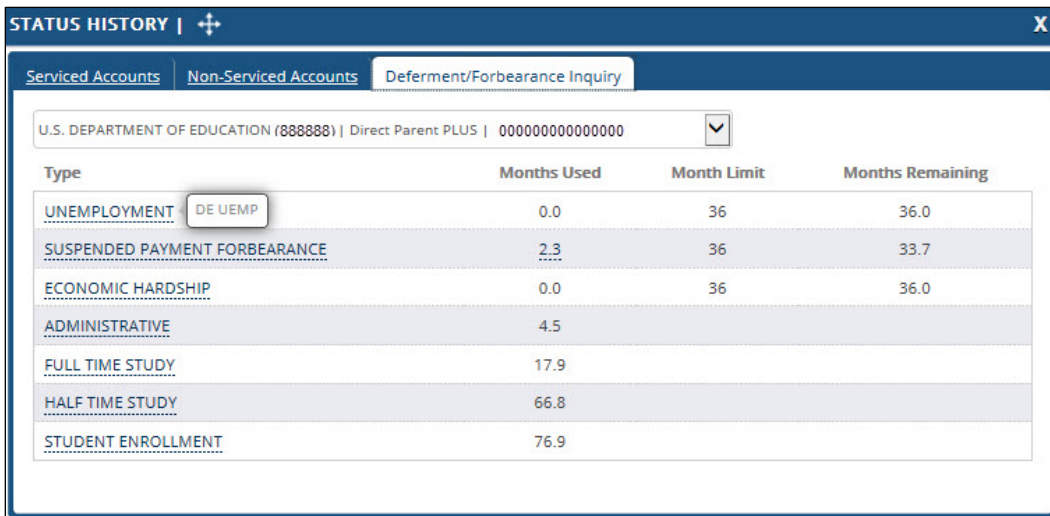


Figure 34. Example of the Deferment/Forbearance Inquiry tab, displaying hover text

The Payment Schedule Overlay

Select *Actions > Payments > PSD - Current* to access the Payment Schedule overlay.

The Payment Schedule overlay displays current payment schedules with the ability to drill down and view the loan disbursement(s) associated to the payment schedule and payment schedule details. Click [Show Loans](#) to view loan disbursement detail, and then click [Show Details](#) to view payment schedule details.

PAYMENT SCHEDULE | + ↻ X

Payment schedule reflects payment amounts and due dates when schedule was generated. It may not reflect any due date/payment amount changes which may have processed since the generation date.

Choose Account (1 of 3 Account) U.S. DEPARTMENT OF EDUCATION (888888) | Direct Parent PLUS | 000000000000000

Max Payoff Date: 09/28/2023

| Start Date | Number of Payments | Monthly Payment Amount |
|------------------------------|--------------------|--------------------------------------|
| Show Loans | | |
| Hide Details | | |
| Interest Rate: | 4.320% | Generation Date: 08/20/2017 |
| Unpaid Principal Amount: | \$3,469.64 | First Payment Due Date: 10/03/2017 |
| Type Code: | Level | Schedule Accrued to Date: 08/15/2017 |
| Schedule Category: | PRE HERA | Close Date: |
| MRP Principal Amount: | \$3,470.00 | Roll Delinquent Date: |
| Increase Letter Date: | | Final Payment Date: 09/03/2023 |

[Payment Schedule History](#)

Figure 35. Example of the Payment Schedule overlay, displaying payment schedule details

The Payment Schedule overlay can also be accessed by clicking the loan type link in the *Payment Schedule* field of the account-specific portion of the Serviced Accounts panel.

U.S. DEPARTMENT OF EDUCATION (888888) | Direct Parent PLUS

At Least Half Time Study Deferment | 000006

| | |
|------------------------|--|
| Status date(s): | 05/29/2016 - 12/21/2021 |
| Orig/Current Balances: | \$4,170.00/ \$3,903.52 |
| Guarantor: | US DEPARTMENT OF EDUCATION (581) |
| Cosigner: | JILL E. COSIGNER |
| Student: | JAMAL E. STUDENT |

| Payment Summary | |
|--------------------------|---------------------------------------|
| Present Amount Due: | N/A |
| Past Due Amount: | \$0.00 |
| Regular Monthly Payment: | N/A |
| Next Due Date: | N/A |
| Auto Pay Withdraw: | Deactivated as of 10/19/2015 |
| Payment Schedule: | FIX closed 10/06/2015 |
| Max Payoff Date: | 12/28/2024 |
| No Upcoming Payments | Payment History |

Figure 36. Example of the Payment Schedule field, identifying the loan type link

The Payment Schedule History Overlay

Select *Actions > Payments > PSD - History* to access the Payment Schedule overlay.

The Payment Schedule History overlay displays expired payment schedules with the ability to drill down and view the loan disbursement(s) associated to the payment schedule and payment schedule details. Click [Show Loans](#) to view loan disbursement detail, and then click [Show Details](#) to view payment schedule details.

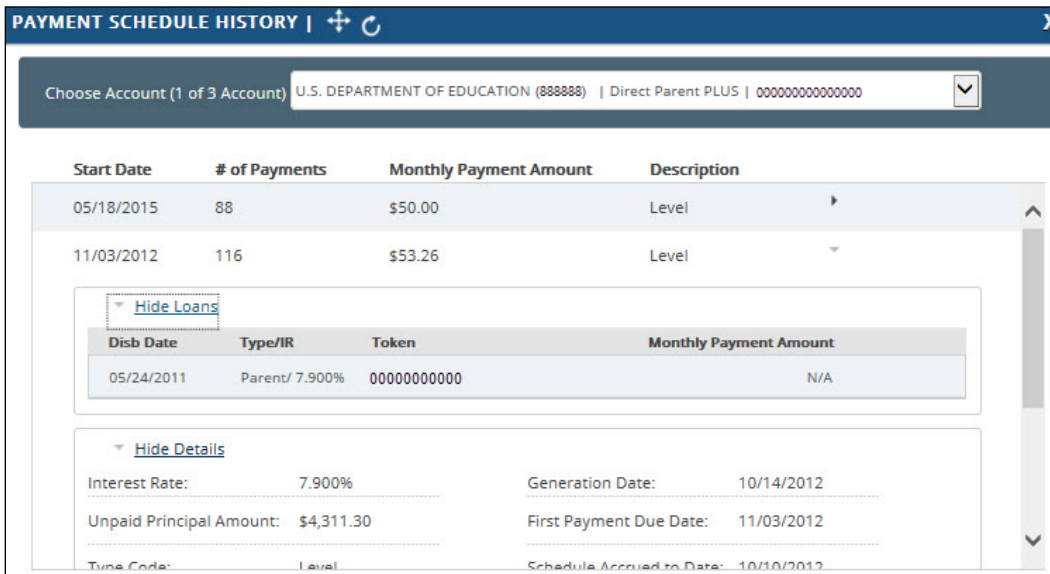


Figure 37. Example of the Payment Schedule History overlay, displaying the loan disbursement and payment schedule details

The Incentives Overlay

Select *Actions > Payments > Incentives* to access the Incentives overlay.

The Incentives overlay displays a summary of all incentives applied to a particular account. By clicking the arrow associated with the incentive type, more details display.

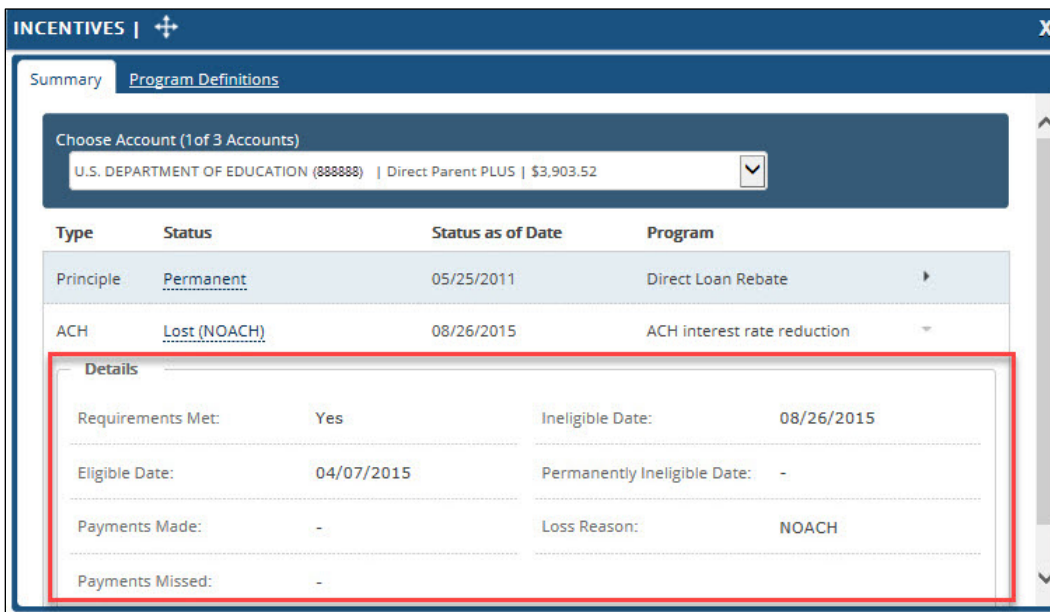


Figure 38. Example of the Incentives overlay, identifying additional detail

Four Commonly Used Features: A Close-Up View

This section provides information about and instructions for the following activities within myCompass.

Note: Functionality is limited based on access rights. Not all options display for all users. Additionally, your access to myCompass is limited to view-only; you cannot make updates to customer accounts.

- Viewing account information, including status history

- Checking the status of a Direct Consolidation Loan application
- Viewing enrollment information, including enrollment history
- Viewing payment information, including payment history

Viewing Account Information

How Do I Access Account Information?

Account information is available from the Actions panel in myCompass. Complete the following to access it.

1. Search for the customer in myCompass, pulling up their account details. Refer to *myCompass Overview for Business Partners*, available on Support Central, for more information.
2. Select *Account Info* in the Actions panel.

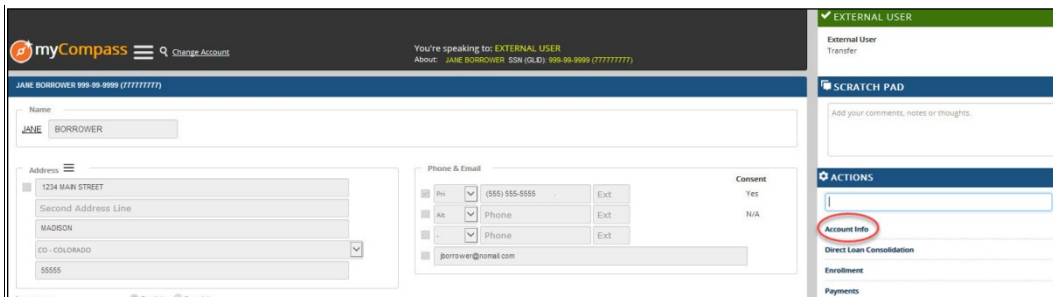


Figure 39. Example of the myCompass interface, identifying the Account Info menu item in the Actions panel

The Account Info menu expands, displaying available options. Refer to the [What Account Information Is Available in myCompass?](#) section for more information about these options.

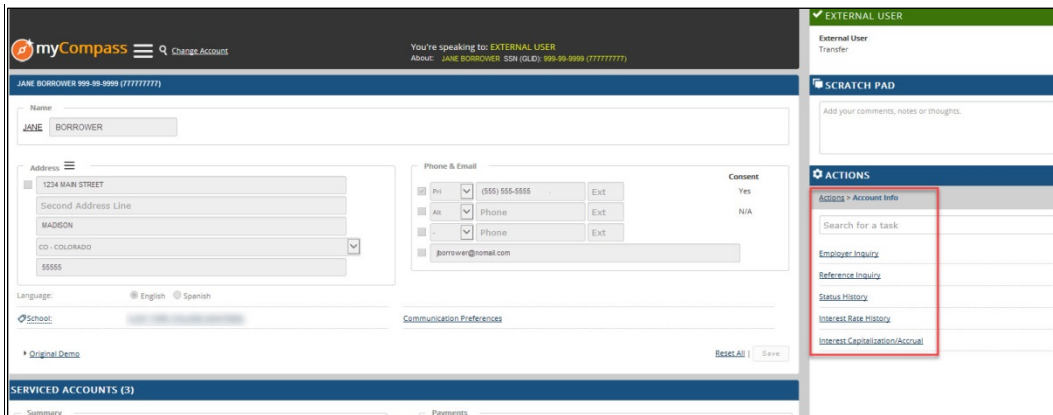


Figure 40. Example of the myCompass interface, identifying the expanded Account Info menu in the Actions panel

How Do I View and Navigate Status History?

1. Search for the customer in myCompass, pulling up their account details. Refer to *myCompass Overview for Business Partners*, available on Support Central, for more information.
2. In the Actions panel, select *Account Info*, and then click Status History in the menu that displays.

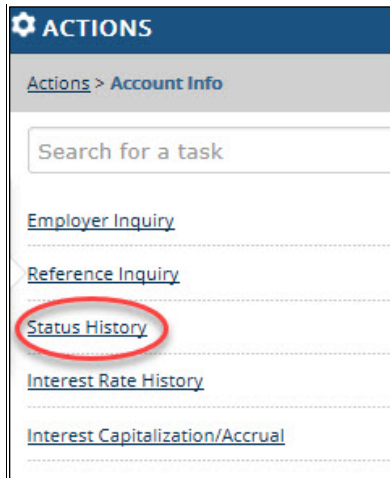


Figure 41. Example of the Actions panel, identifying the Status History link

The Status History overlay opens, showing status changes displayed by group at a loan disbursement (i.e., token) level.

3. Navigate the customer’s status history, as needed.
 - **Serviced Accounts:** Select this tab to view the customer’s status history for GLELSI serviced accounts.
 - **Non-Serviced Accounts:** Select this tab to view the customer’s status history for non-GLELSI serviced accounts.
 - **Deferment/Forbearance Inquiry:** Select this tab to view details about the most common deferred payment options available.

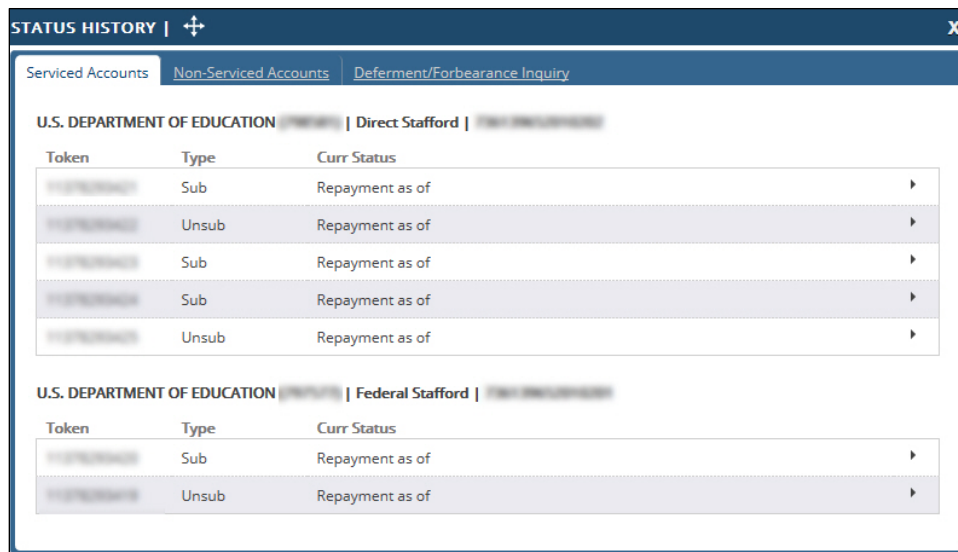


Figure 42. Example of the Status History overlay with the Serviced Accounts tab selected

4. As needed, click the arrow corresponding to the appropriate loan token to expand additional details about its status history.

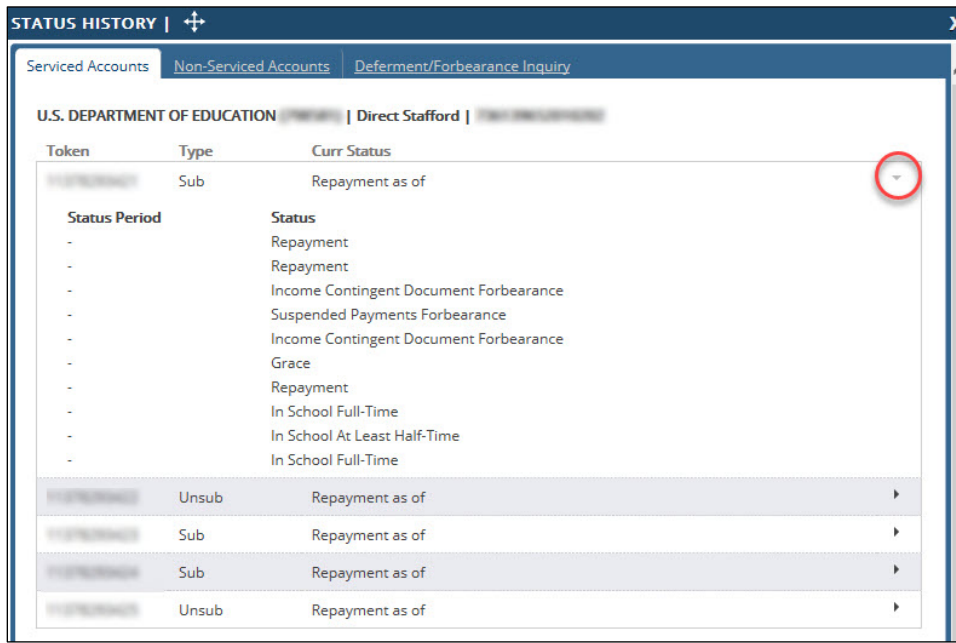


Figure 43. Example of the Status History overlay, identifying the navigation for viewing details at the loan token level

Tip: You can typically get a clear perspective on the account grouping as a whole by viewing the oldest disbursement. In general, most disbursement status histories within an account are aligned.

What Account Information Is Available in myCompass?

The following table provides a comprehensive list of the account information and actions available in myCompass.

| Option | Description |
|--|---|
| Employer Inquiry | Provides contact information for employers who may have been contacted during skiptracing efforts. |
| Reference Inquiry | Provides contact information for references who may have been contacted during skiptracing efforts. |
| Status History | Provides a historical timeline of status changes, displayed by group at a loan disbursement (i.e., token) level. Refer to the How Do I View and Navigate Status History? section for more information about this topic. |
| Transaction History | Provides a historical list of transactions, with options for recent history and full history, that can be filtered by transaction type. |
| Interest Rate History | Provides a historical view of changes to the interest rate over the life of a loan. Note: Direct Loans have a fixed interest rate. |
| Interest Capitalization/Accrual | Provides a detailed breakdown of differing interest types and how those amounts were applied to each account grouping at the loan disbursement (i.e., token) level. |

Viewing Direct Consolidation Loan Application Statuses

How Do I Access Direct Consolidation Loan Information?

Direct Consolidation Loan information is available from the Actions panel in myCompass. Complete the following to access it.

1. Search for the customer in myCompass, pulling up their account details. Refer to *myCompass Overview for Business Partners*, available on Support Central, for more information.
2. Select *Direct Loan Consolidation* in the Actions panel.

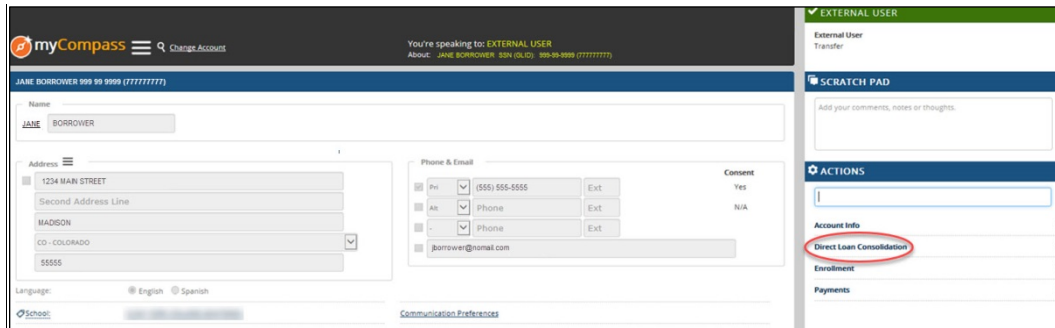


Figure 44. Example of the myCompass interface, identifying the Direct Loan Consolidation menu item in the Actions panel

The Direct Loan Consolidation menu expands, displaying available options. Refer to the [What Direct Consolidation Loan Information Is Available in myCompass?](#) section for more information about these options.

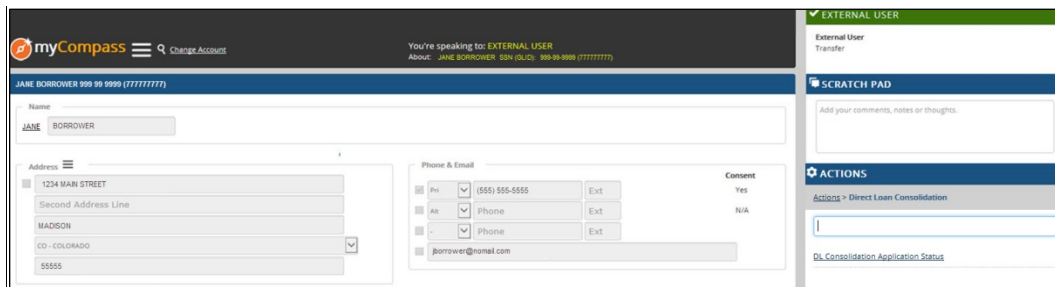


Figure 45. Example of the myCompass interface with the Direct Loan Consolidation menu expanded in the Actions panel

How Do I View and Navigate Application Status?

1. Search for the customer in myCompass, pulling up their account details. Refer to *myCompass Overview for Business Partners*, available on Support Central, for more information.
2. In the Actions panel, select *Direct Loan Consolidation*, and then click DL Consolidation Application Status in the menu that displays.

The Direct Loan Consolidation Application overlay opens, showing application information, including status and other details.

3. Navigate the customer's application information, as needed.
 - **Application Status:** Select this tab to view details about the current status of the Direct Consolidation Loan application.

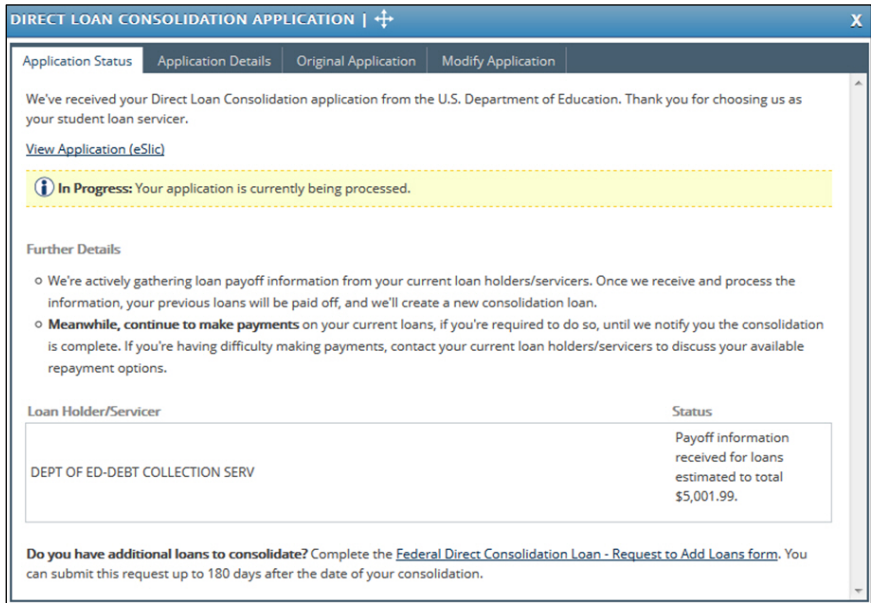


Figure 46. Example of the Application Status tab

- Application Details:** Select this tab for the current view of the loan information with the loan type, disbursed date, and estimated balance from the Loan Verification Certificate (LVC), if received. It may also contain add-on loans that were not part of the original application. If the LVC is not yet received, *No loan information available* displays.

Note: This tab provides no distinction between which loans are to be included and which loans are not to be included.

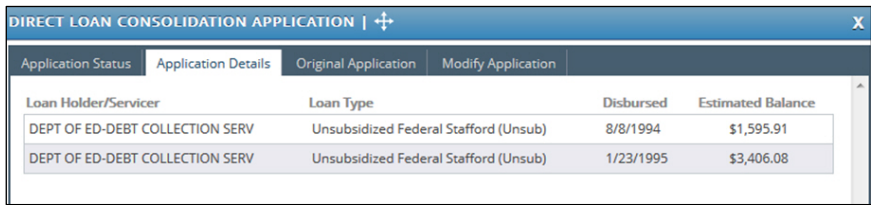


Figure 47. Example of the Application Details tab

- Original Application:** Select this tab to view loan information as it was at the time the electronic application was received. It provides details on which loans the borrower requested to have included in the consolidation and which loans, if any, the borrower requested to have excluded. Information is only displayed on this tab in cases where the application was submitted through the Federal Student Aid website (<https://studentloans.gov>). If the borrower submitted a paper application, no information displays.

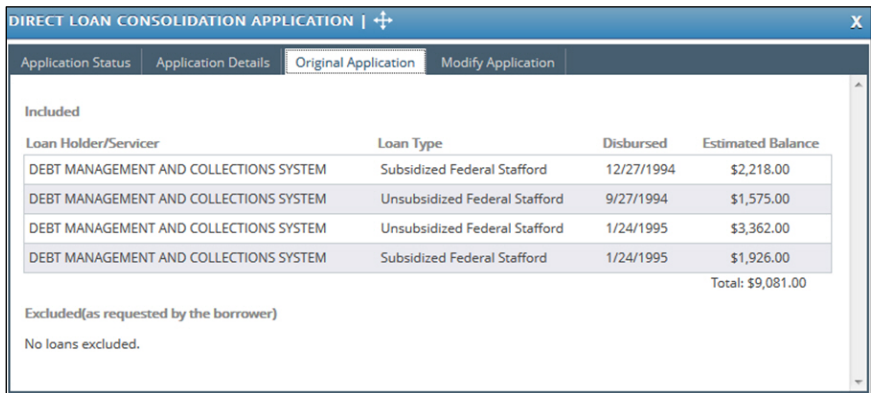


Figure 48. Example of the Original Application tab

What Direct Consolidation Loan Information Is Available in myCompass?

The following table provides a comprehensive list of the Direct Loan consolidation information available in myCompass.

Note: Functionality is limited based on access rights. Not all functionality displays for all users. Additionally, your access to myCompass is limited to view-only; you cannot make updates to customer accounts.

| Option | Description |
|--|---|
| DL Consolidation Application Status | Provides details about the current status of the Direct Consolidation Loan application. |

Viewing Enrollment Information

How Do I Access Enrollment Information?

Enrollment information is available from the Actions panel in myCompass. Complete the following to access it.

1. Search for the customer in myCompass, pulling up their account details. Refer to *myCompass Overview for Business Partners*, available on Support Central, for more information.
2. Select *Enrollment* in the Actions panel.

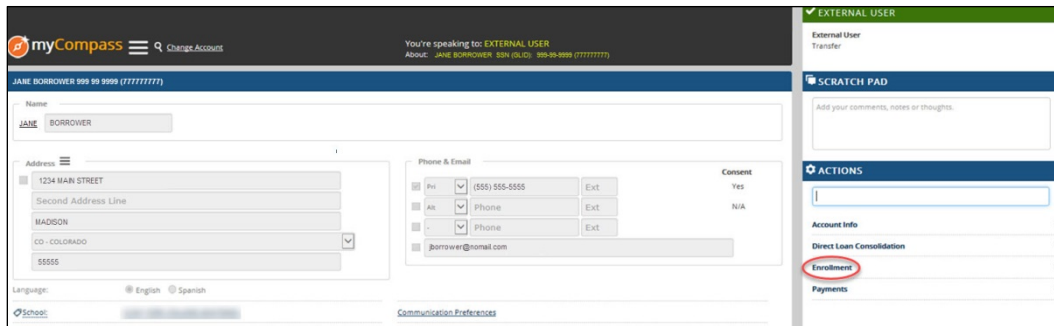


Figure 49. Example of the myCompass interface, identifying the Enrollment menu item in the Actions panel

The Enrollment menu expands, displaying available options. Refer to the [What Enrollment Information Is Available in myCompass?](#) section for more information about these options.

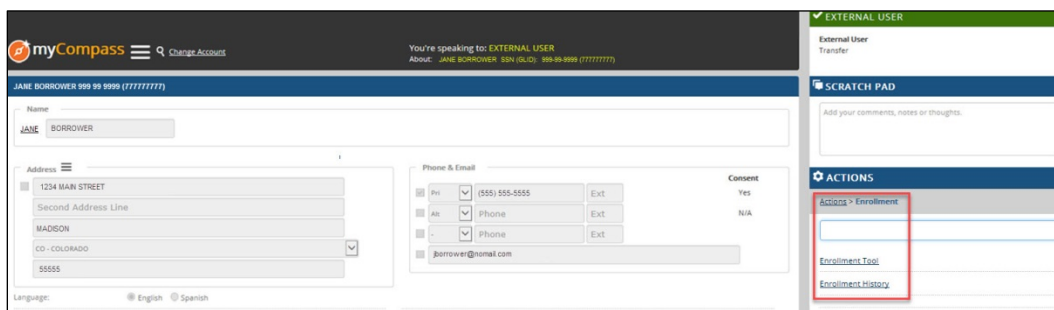


Figure 50. Example of the myCompass interface, identifying the Enrollment menu expanded in the Actions panel

How Do I View and Navigate Enrollment History?

1. Search for the customer in myCompass, pulling up their account details. Refer to *myCompass Overview for Business Partners*, available on Support Central, for more information.
2. In the Actions panel, click *Enrollment*, and then click Enrollment History in the menu that displays.

The Enrollment History overlay opens, displaying enrollment information.

| Certification Date | Method | Received Date | Transaction Date |
|--------------------|--------------------|---------------|------------------|
| 06/02/2017 | NSLDS (Electronic) | 06/13/2017 | 06/13/2017 |
| 03/13/2017 | NSLDS (Electronic) | 04/11/2017 | 04/11/2017 |

Figure 51. Example of the Enrollment History overlay

- Click the arrow for the enrollment history row to navigate the customer’s status history and view details, as needed.

| Certification Date | Method | Received Date | Transaction Date |
|--|--------------------|---------------|------------------|
| 06/02/2017 | NSLDS (Electronic) | 06/13/2017 | 06/13/2017 |
| <p>School Name (ID): ...</p> <p>Period: N/A - N/A</p> <p>Less than Half-Time as of: 05/06/2017</p> <p>Method: NSLDS (Electronic)</p> <p>Status: Less Than Half Time</p> <p>Summer Def Resume Dt: N/A</p> <p>Condition: Graduated</p> | | | |
| 03/13/2017 | NSLDS (Electronic) | 04/11/2017 | 04/11/2017 |

Figure 52. Example of the Enrollment History overlay, identifying the arrow used to expand enrollment details

What Enrollment Information Is Available in myCompass?

The following table provides a comprehensive list of the enrollment information and actions available in myCompass.

| Option | Description |
|---------------------------|---|
| Enrollment Tool | Opens the Enrollment flow, which guides contact center agents through options based on the customer’s unique situation. The flow is dependent on many variables such as loan type, status, customer type selected, etc. |
| Enrollment History | Provides a historical timeline of enrollment changes, displayed by certification date. Refer to the How Do I View and Navigate Enrollment History? section for more information about this topic. |

Viewing Payment Information

How Do I Access Payment Information?

Payment information is available from the Actions panel in myCompass. Complete the following to access it.

- Search for the customer in myCompass, pulling up their account details. Refer to *myCompass Overview for Business Partners*, available on Support Central, for more information.
- Select *Payments* in the Actions panel.

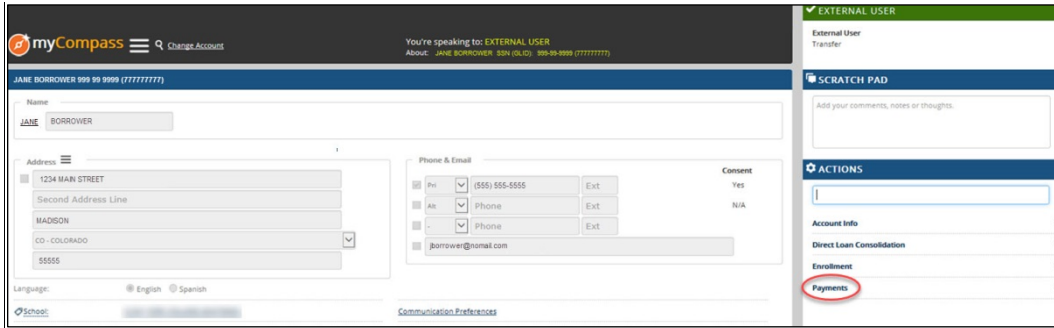


Figure 53. Example of the myCompass interface, identifying the Payments menu item in the Actions panel

The Payments menu expands, displaying available options. Refer to the [What Payment Information Is Available in myCompass?](#) section for more information about these options.

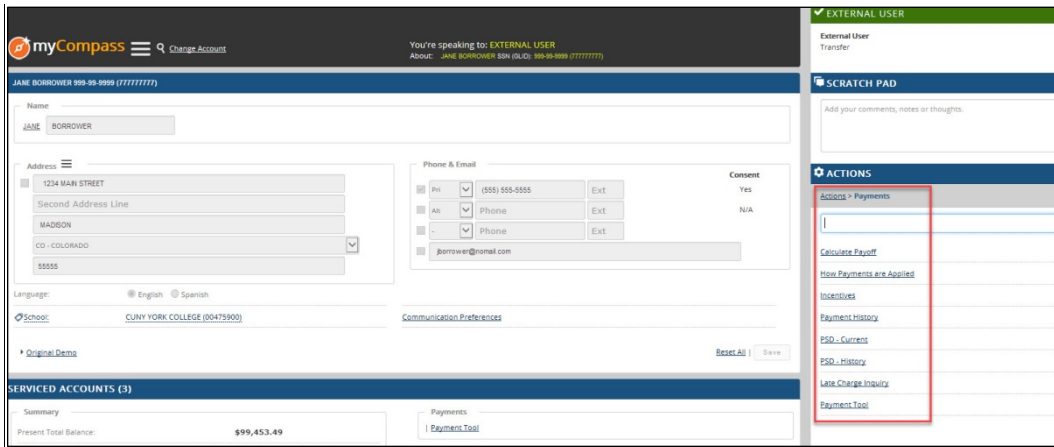


Figure 54. Example of the myCompass interface, identifying the Payments menu expanded in the Actions panel

How Do I View and Navigate Payment History?

1. Search for the customer in myCompass, pulling up their account details. Refer to *myCompass Overview for Business Partners*, available on Support Central, for more information.
2. In the Actions panel, click *Payments*, and then click Payment History in the menu that displays.

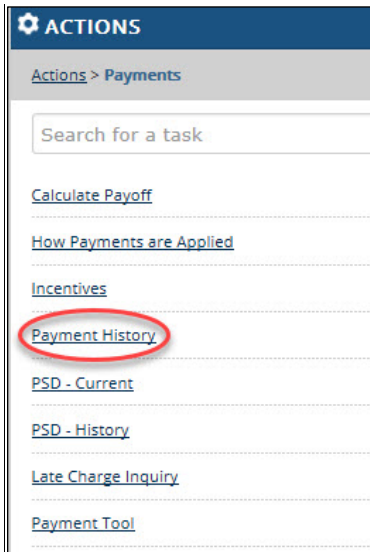


Figure 55. Example of the Actions panel, identifying the Payment History link

The Payment History overlay opens, showing the most-recent 12 months of transactions.

3. Navigate the customer’s payment history, as needed.
 - **Full Payment History:** Click [View Full Payment History](#) in the Payment History heading bar.
 - **Account-Level Payment History:** Select the appropriate grouping from the *Choose Account* drop-down list.
 - **Loan-Level Payment History:** Select the appropriate grouping from the *Loan Token* drop-down list.

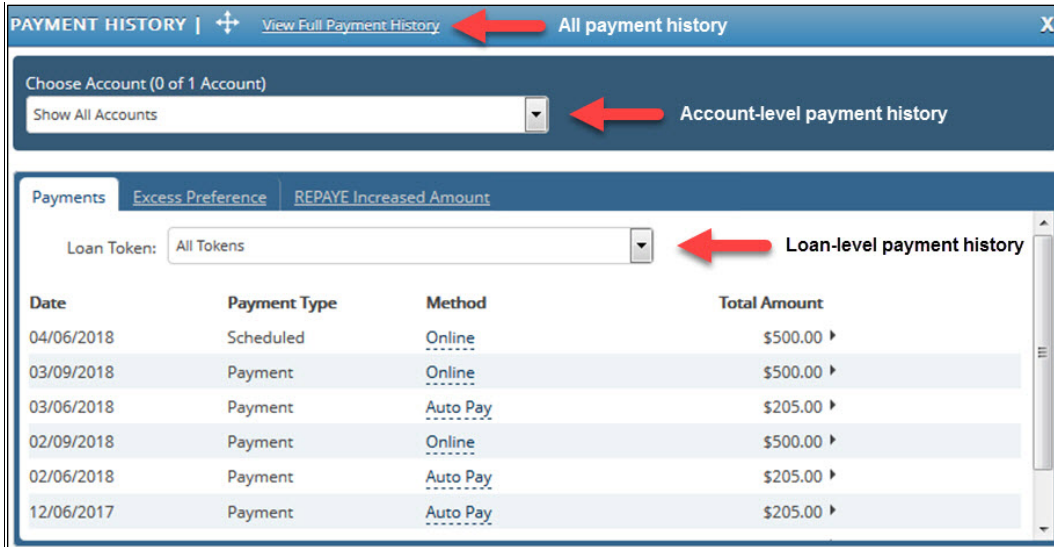


Figure 56. Example of the Payment History overlay, identifying the payment history navigation options

4. Click the arrow corresponding to the payment in the Total Amount column to expand additional details about the payment.

Note: The *REPAYE Increased Amount* tab only contains data if the customer has had increased payment amounts at some point in the past.

What Payment Information Is Available in myCompass?

The following table provides a comprehensive list of the payment information and actions available in myCompass.

| Option | Description |
|---------------------------------|--|
| Calculate Payoff | Provides access to the Calculate Payoff Tool, which allows contact center agents to determine the payoff amount for accounts. |
| How Payments Are Applied | Opens the “ How Payments Are Applied ” Knowledge Center article on the Great Lakes website (https://www.mygreatlakes.org). |
| Incentives | Provides a summary of student loan incentives (e.g., Direct Loan rebate or Automated Clearing House interest rate reduction), including an account summary of incentives and program definitions. |
| Payment History | Provides access to the customer’s history of payments. Refer to the How Do I View and Navigate Payment History? section for more information about this topic. |
| PSD – Current | Provides details about the active payment schedule and disclosures (PSD), such as monthly payment and due date. Note: This page may not reflect any due date/payment amount changes that have processed since the PSD was generated. |

| Option | Description |
|----------------------------|--|
| PSD – History | Provides historical details about all PSDs that have existed for a given account grouping. Expandable details allow users to drill down to more specific information about the PSD, in some cases, even down to payment amounts at the loan level. |
| Late Charge Inquiry | Provides details about any late charges presently due, as well as late charge history. |