

ARCHIVE C

How to Read the Repayment Obligation/Schedule

Repayment Schedule Field	Description
Current Balance	Principal amount remaining to be paid. May include capitalized interest. This is not a payoff amount.
Disbursement Date	Date a loan was first disbursed (loan(s) may include multiple disbursements).
Due Date	When the payment is due to MOHELA.
Estimated Accrued Unpaid Interest to be Capitalized	Estimated amount of accrued interest that will capitalize (be added to the principal) if not paid.
Estimated Amount Total to Be Repaid	Estimate of the total amount to repay based on the unpaid principal balance and accrued unpaid interest (accrued unpaid interest to be capitalized and interest payable over the life of the loan(s)).
Interest Rate	Rate charged to borrow the student loan. May be a fixed or variable interest rate.
Loan Program	Type of student loan.
Number of Payments	Number of monthly installments (Payment Amounts) to make under this schedule.
Original Balance	The initial amount you borrowed.
Owner Name	Lender of the student loan.
Payment Amount	Monthly payment due for this loan. Payment amounts currently due or past due under your prior Repayment Schedule remain in effect. The new payment amount(s) is effective on the due date listed on the enclosure.
Repayment Plan	Repayment plan type. You may request to change repayment plans at any time by calling us at 888.866.4352. If you had a \$0 monthly installment (Payment Amount) on an income-driven repayment (IDR) plan prior to being approved for a new repayment plan, you may not be using the full benefits you are entitled to under the IDR plan.

INTEREST ACCRUAL & CAPITALIZATION

Capitalization happens when unpaid interest gets added to the principal balance of a loan. Then your interest is recalculated based on that higher principal balance, increasing the overall cost of your loan. And depending on your repayment plan, capitalization may also cause your monthly payment amount to increase. On a traditional repayment plan (Standard, Graduated, or Extended), your monthly loan payment covers all the interest that accrues (adds up) between monthly payments. So, no unpaid interest will accrue while you're making payments on one of these plans. But unpaid interest can add up in some situations, such as if you're on an income-driven repayment (IDR) plan or if you're not making payments. Learn about student loan interest and interest capitalization at studentaid.gov/understand-aid/types/loans/interest-rates.

Interest Capitalization Example:

The actual amount of interest that capitalizes depends on factors such as your loan amount, interest rate and length of the time when interest is building up. This example uses an interest rate of 8.25%.

Example: During Deferment*	Loan Amount	Capitalized Interest for 12 months	Principal to be Repaid	Monthly Payment (Rounded)	Number of Payments	Total Amount to Repay
When interest is paid	\$15,000	\$0	\$15,000	\$184	120	\$23,318**
When interest is not paid	\$15,000	\$1,238	\$16,238	\$199	120	\$23,880

** This includes \$1,238 of interest you paid during the deferment.
Result: If you pay the interest during the deferment, you will pay \$15 less per month and \$562 less over the life of the loan.

GOOD TO KNOW

- March 13, 2020 through February 29, 2024, no interest will capitalize.
- Beginning March 1, 2024, interest will no longer capitalize after certain account activities including when ending a forbearance, grace period, and certain income-driven repayment plans. Interest will continue to capitalize after deferments.
- Due to the payment pause ending and the change to how interest can be capitalized going forward, we are in the process of updating our system to accommodate the interest capitalization changes. If interest capitalizes during this period, you may qualify for an interest credit once the system update is complete.

PAYMENT INFORMATION

Always include the account number when making payments. Do Not Send Cash. All payments must be drawn in U.S. currency on U.S. financial institutions or TD Bank.

Mailing Address: Department of Education/MOHELA, P.O. Box 790233, St. Louis, MO 63179-0233

Auto Debit: Automatic monthly payments electronically debited from your bank account may provide a 0.25% interest rate reduction. Apply on mohela.com.

Pay by Phone: Call 888.866.4352, 24/7.

Bill Pay: Use your bank's online bill pay service.

Payoff Loan(s): Visit mohela.com or call 888.866.4352 for a payoff amount.

Payments Made by Check: You authorize us to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. Funds may be withdrawn from your bank account the same day we receive your payment, and you will not receive your check back from your financial institution.

DIFFICULTY MAKING PAYMENTS

Repayment Plans (based on loan program and other factors): Standard, Graduated, Extended, Income-Based, Income-Contingent, Pay As You Earn, and Saving on a Valuable Education (formerly called Revised Pay As You Earn). Different plans may offer you a lower monthly payment. To select a different repayment plan or for details about ways to keep your student loan on track, including consolidation, call 888.866.4352, visit mohela.com or the U.S. Department of Education's website at StudentAid.gov.

Deferment/Forbearance Periods: Visit mohela.com or StudentAid.gov for a list of these options and eligibility requirements or call 888.866.4352. These options do not remove the obligation to repay your loan(s). Accrued interest can be paid at any time.

DEFERMENT/FORBEARANCE

During Deferment/Forbearance: These options may be declined or requested to end at any time. If applicable, Auto Debit will suspend including the 0.25% interest rate reduction.

At the End of Deferment/Forbearance: Repayment will resume according to the terms of your promissory note, the due date may change and unpaid accrued interest may capitalize. An Interest Notice may be sent regarding accrued interest and whether it is expected to capitalize. If applicable, Auto Debit will resume including the 0.25% interest rate reduction.

PAYMENT APPLICATION & ALLOCATION

Standard Payment Application: Payment is applied first toward outstanding accrued interest then to the principal balance. Past due amounts are satisfied first, followed by the current due amounts.

- Overpayments made to consolidated loans will automatically go to the unsubsidized portion of the consolidation.
- Payments made over the required amount will be applied to the highest interest rate loan first. If multiple loans exist at the same rate of interest, MOHELA will apply the overpayment to the unsubsidized loan first, then to the subsidized loan. If loans have the same interest rate and subsidy, the excess amount will be applied in proportion to those loans with a regular monthly payment.
- If loans have the same interest rate and subsidy, the excess amount will be applied in proportion to those loans with a regular monthly payment.

Payments received during an in-school (more than 120 days after a disbursement), grace, deferment, and/or forbearance period are applied to future installments only if your new monthly payment has been disclosed. **Additional Payments:** Additional payments greater than the total amount due can be made at any time without penalty. These payments may not qualify for Public Service Loan Forgiveness.

Paid Ahead: Additional payments greater than the total amount due will change the future total amount due and/or date due, (paying loan(s) ahead). Exceptions: Paid ahead will not occur beyond the income driven repayment (IDR) plan anniversary date, will not occur for \$0 IDR payment schedules, and the monthly installment amount for Auto Debit will continue to extract from your bank account regardless of the total amount due and paid ahead. Visit mohela.com/payingahead or call us for more information.

Partial Payments: Payments less than the total amount due are applied using the Standard Payment Application. If special payment instructions are submitted and a payment amount is selected that does not satisfy the total amount due, the loan(s) may become delinquent and be reported to nationwide consumer reporting agencies.

SUBMITTING SPECIAL PAYMENT INSTRUCTIONS

You can request to have a payment applied in a special manner. For example, if you have multiple loans, you can make an extra payment and request it to be applied to one, specific loan.

One-Time Payment Instructions: To request special payment instructions when making an additional or partial payment, submit your request via:

Web – Log into mohela.com to make and target your payments to be applied to a specific loan or set of loans.

Phone – Contact customer service at 888.866.4352.

Mail – Provide instructions for how to apply the payment. Include the amount, disbursement date, loan type and indicate this is a "one-time payment instruction". Submit your recurring request via fax (866.222.7060) or mail to: MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

Standing Payment Instructions: To never pay loan(s) ahead when you make additional payments greater than the total amount due (See "Additional Payments & Paying Ahead"), or to provide instructions for how all ongoing payments should be applied, provide instructions for how to apply additional payment. Include the amount, disbursement date, loan type and indicate this is a "standing payment instruction". Submit this recurring request via fax (866.222.7060), secure message or mail to: MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

CONSEQUENCES OF DELINQUENCY DURING ON-RAMP PERIOD

Normally if you miss three monthly payments, your loan(s) would be considered delinquent and reported to the national credit reporting agencies. However, the U.S. Department of Education has created a temporary on-ramp period to support you as you start or restart payments following the pandemic pause. As part of the on-ramp, if you miss too many payments we will apply a forbearance to your student loan account for the payments you missed. Here's what this means:

- Your account will no longer be considered delinquent and will be made current.
- Your recent missed payments will not lead to negative credit reporting.
- Your loans are not being sent to collection agencies.

However, interest has accrued during these months of missed payments and your monthly payments may increase to account for the accrued interest.

CONSUMER CREDIT REPORTING AFTER ON-RAMP PERIOD

The status of your student loan(s) is reported monthly to the nationwide consumer reporting agencies. If a loan(s) is past due, late payments may be reported. Late or missed payments or defaults reflected on the consumer credit report will adversely affect consumer credit ratings.

STUDENT LOAN BENEFITS

Direct Loan Up-Front Rebate – If you have a Direct Subsidized Stafford, Direct Unsubsidized Stafford, or Direct PLUS Loan disbursed on or after July 1, 2000 through June 30, 2012, you have received an up-front rebate. To keep this rebate, you must make timely full installment payments for your first 12 payments. Full installments of the amount listed in the "Monthly Installment Amount" field on your billing statement must be made no more than 6 days after your due date. If you fail to make your payments in accordance with these requirements, we will add the rebate amount back to the principal balance of your loans. If you lose the rebate benefit, it cannot be reinstated.

Military Members: Visit mohela.com/military or StudentAid.gov to explore benefits and options.

Forgiveness, Cancellation, or Discharge Types: Public Service Loan Forgiveness, Teacher Loan Forgiveness, Total and Permanent Disability Discharge, Bankruptcy Discharge, Closed School Discharge, False Certification of Student Eligibility, Unauthorized Signature/Payment Discharge, Unpaid Refund Discharge, and Borrower Defense to Repayment. For more information, visit mohela.com or the U.S. Department of Education's website at StudentAid.gov.

Public Service Loan Forgiveness (PSLF): If you are employed by a government or not-for-profit organization, you may be able to receive forgiveness of the remaining balance on your Direct Loans after you have made 120 (10 years) qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. Payments do not qualify if made more than 15 days after your due date or made when payments are not required. Learn more about PSLF qualifications by visiting StudentAid.gov/pslf.

Other Benefits: Other borrower benefit programs may be available. Learn more at mohela.com.

CONTACT INFORMATION

You must notify us promptly if you or your relevant endorser/co-maker's home address, phone number, or email address changes.

OMBUDSMAN CONTACT INFORMATION

Office of the Ombudsman - The Department of Education's Office of Student Financial Assistance has created the Student Loan Ombudsman's office to help you resolve concerns if every effort has been exhausted with us. To learn more about the Office of the Ombudsman, visit StudentAid.gov/feedback-ombudsman/disputes/prepare.

MISCELLANEOUS

Loan Changes: Adjustments may occur on your loan(s) including, but not limited to, the principal, interest, interest rates, and/or payment amounts.

Protecting Your Privacy: View the Privacy Policy on mohela.com. It is also available upon request by calling 888.866.4352.

Alternative Formats Available: Current and prospective borrowers are entitled to receive any student loan related communication or document in an accessible, alternative format. Borrowers interested in receiving student aid forms, student loan statements, notices, written communications, and publications in alternative formats should contact us directly at 1.888.866.4352 or by email at Grp.AltForm@mohela.com. MOHELA offers various alternative formats such as Braille, large print, and audio CD.

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STUDENT LOAN BENEFITS

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Military Members: Visit mohela.com/military or StudentAid.gov to explore benefits and options.

Forgiveness, Cancellation, or Discharge Types: Public Service Loan Forgiveness, Teacher Loan Forgiveness, Total and Permanent Disability Discharge, Bankruptcy Discharge, Closed School Discharge, False Certification of Student Eligibility, Unauthorized Signature/Payment Discharge, Unpaid Refund Discharge, and Borrower Defense to Repayment. For more information, visit mohela.com or the U.S. Department of Education's website at StudentAid.gov.

Public Service Loan Forgiveness (PSLF): If you are employed by a government or not-for-profit organization, you may be able to receive forgiveness of the remaining balance on your Direct Loans after you have made 120 (10 years) qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. Payments do not qualify if made more than 15 days after your due date or made when payments are not required. Learn more about PSLF qualifications by visiting StudentAid.gov/pslf.

Other Benefits: Other borrower benefit programs may be available. Learn more at mohela.com.

CONTACT INFORMATION

You must notify us promptly if you or your relevant endorser/co-maker's home address, phone number, or email address changes.

OMBUDSMAN CONTACT INFORMATION

Office of the Ombudsman - The Department of Education's Office of Student Financial Assistance has created the Student Loan Ombudsman's office to help you resolve concerns if every effort has been exhausted with us. To learn more about the Office of the Ombudsman, visit StudentAid.gov/feedback-ombudsman/disputes/prepare.

MISCELLANEOUS

Loan Changes: Adjustments may occur on your loan(s) including, but not limited to, the principal, interest, interest rates, and/or payment amounts.

Protecting Your Privacy: View the Privacy Policy on mohela.com. It is also available upon request by calling 888.866.4352.

Alternative Formats Available: Current and prospective borrowers are entitled to receive any student loan related communication or document in an accessible, alternative format. Borrowers interested in receiving student aid forms, student loan statements, notices, written communications, and publications in alternative formats should contact us directly at 1.888.866.4352 or by email at Grp.AltForm@mohela.com. MOHELA offers various alternative formats such as Braille, large print, and audio CD.

NSLDS Vendor Code	SSN	Award ID	Safety Net Start Date	Safety Net End Date	Loan Type
Select from list	###-##-####	alphanumeric	date mm/dd/yyyy	date mm/dd/yyyy	Select from list

Vendor	NSLDS Vendor Code	Loan Types
ECSI	529	FFEL Unsubsidized Stafford
EdFinancial	501	FFEL Subsidized Stafford
Example	EXP	FFEL PLUS
Fedloan PHEAA	579	FFEL Consolidation
Fedloan PSLF	PSL	DL Unsubsidized Stafford
Fedloan TEACH	TEA	DL Subsidized Stafford
Granite State	504	DL PLUS
Great Lakes	581	DL Consolidation
MOHELA	500	Perkins
Navient	578	
Nelnet	580	
Nelnet TPD	582	
OSLA	506	
DMCS	556	

Data Field
NSLDS Vendor Code
SSN
Award ID
Safety Net Start Date
Safety Net End Date
Loan Type

Definition
Vendor NSLDS Code
Borrowers SSN
Loan award ID
Date of first payment due date in which the borrower did not pay and the safety net was put in place
Date safety net expires or the borrower made a payment and was put back into repayment
Loan type

MOHELA's proposed changes to callout boxes on disclosures and billing statements to improve readability:

Current callout box at the bottom of disclosure:

Here are some key things you can do to stay on track with your student loans:

Explore an Income-Driven Repayment (IDR) Plan: Payments are based on your income and family size, and may be as low as \$0. And right now, you can self-report this information. Apply for IDR on StudentAid.gov, through the Repayment Plan Evaluator on mohela.com, or by contacting us.

Never Miss a Payment: Sign up for Auto Debit on mohela.com to have your payments automatically taken from your bank account. By enrolling, you may be eligible for a 0.25% interest rate reduction.

Go Paperless: See important electronic correspondence sooner on mohela.com. Sign up on mohela.com.

Proposed changes to callout box on disclosure:

Text:

Payments are Resuming

3 Ways To Prepare:

1. Use *Loan Simulator* to choose a repayment option that best meets your needs. Visit StudentAid.gov/loan-simulator
2. Check out NEW income-driven repayment (IDR) plan, Saving on a Valuable Education (SAVE) that provides nearly all borrowers with the lowest monthly payments of any IDR plan. Visit StudentAid.gov/save
3. Sign up for Auto Debit on mohela.com

Create and Manage Your Account on mohela.com

Update your contact info, go paperless, enroll in Auto Debit, or make your payment

Check if You Qualify for a Type of Loan Forgiveness

Forgiveness options exist for borrowers who work in public service, people who can't pay due to a disability, those who were defrauded by their school, and other reasons. Learn more at StudentAid.gov/forgiveness

Proposed new image on disclosure:

Updated 8/25:

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3. Sign up for Auto Debit on mohela.com



Create and Manage Your Account on mohela.com

Update your contact info, go paperless, enroll in Auto Debit, or make your payment

Check if You Qualify for a Type of Loan Forgiveness

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Proposed callout messages for the new billing statements:

Text (no image provided):

Payments are Resuming

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1. Use *Loan Simulator* to choose a repayment option that best meets your needs. Visit StudentAid.gov/loan-simulator
2. Check out NEW income-driven repayment (IDR) plan, Saving on a Valuable Education (SAVE) that provides nearly all borrowers with the lowest monthly payments of any IDR plan. Visit StudentAid.gov/save
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Create and Manage Your Account on mohela.com

Update your contact info, go paperless, enroll in Auto Debit, or make your payment

Qualifying Payments May Apply Toward Forgiveness

Forgiveness options exist for borrowers who work in public service, people who can't pay due to a disability, those who were defrauded by their school, and other reasons. Learn more at StudentAid.gov/forgiveness

Why Sign Up for Auto Debit?

Save 0.25% on your interest rate

Get a reminder ahead of each withdrawal

Relax knowing your bill will be paid automatically each month

Updated 8/25

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Create and Manage Your Account on mohela.com

Update your contact info, go paperless, enroll in Auto Debit, or make your payment



Contact Center Alert: Return to Repayment Earliest First Payment Due

**What's
New**

When the student loan payment pause ends, borrowers with Direct Loans that are on the COVID-19 Administrative Forbearance will begin to be billed.

The earliest first payment due date after the payment pause ends will be no sooner than the first day of the second month after the pause ends. The actual earliest first payment due is different for each borrower and will be based on when the payment pause ends and the borrower's repayment schedule due date.

Examples:

- If the payment pause ends on 8/31/2023 and the borrower's repayment schedule due date is the 1st of each month, their first payment would be due on 10/1/2023.
- If the payment pause ends on 8/31/2023 and the borrower's repayment schedule due date is the 9th of each month, their first payment would be due on 10/9/2023.

Contact Center **Update: Outreach to Borrowers – Outbound Dialing Campaign (DL and Federally-Owned FFELP Loans Only)**

<p>What's New</p>	<p>Updates have been made to the attached scripting.</p> <p>In preparation for return to repayment, MOHELA will begin performing outbound calling to DL and Federally-Owned FFELP borrowers. Our goal is to update contact information if needed, review repayment options if needed, and to promote paperless delivery and auto debit.</p>
<p>Call Handling for the Campaign</p>	
	<p>The Tower will send an email to agents letting them know which dialer campaign is about to begin. Please use the attached script for guidance.</p> <p>Outbound Calls: Use the Outreach Campaign Script. See Attachment.</p> <p>If a caller refuses to authenticate (verify security information), empathize with them. Let the caller know you understand why they don't want to provide their information, that they can call us to discuss the reason we are calling, and provide the call back number for the campaign provided (preview or predictive).</p> <p>Inbound Calls:</p> <ul style="list-style-type: none"> • Verify contact information is up-to-date. • Advise student loan interest will resume on Sept. 1, 2023, and payments will be due in October. • Provide the borrower with their due date and verify if the current monthly payment amount will be affordable. (Advise the borrower of delinquency and resolve if applicable.) • If the borrower would like to explore repayment plans/options, follow normal call flow procedures. • Proceed as normal with the alerts to discuss required items such as paperless delivery.

Reference Librarian

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Reference Librarian

Contact Center **Update**: Department of Education Q & A Calls for Return to Repayment

What's New	<p>Congress recently passed a law preventing further extensions of the payment pause. Student loan interest will resume starting on Sept. 1, 2023, and payments will be due starting in October. We will notify borrowers well before payments restart.</p> <p>New question and answers have been provided for Income-Drive Repayment.</p>							
Suggested Call Scripting								
<p><i>"Congress recently passed a law preventing further extensions of the payment pause. Student loan interest will resume starting on Sept. 1, 2023, and payments will be due starting in October. We will notify borrowers well before payments restart."</i></p>								
Required Call Handling								
<p>While answering FSA test calls as when speaking with any caller;</p> <ul style="list-style-type: none"> • be polite, friendly and professional • provide clear and complete answers • use inflection while reading scripts to avoid monotone responses • make statements of assistance (I'll be glad to answer your questions) • do not mention or speak to a "reference document" • if necessary, ask the caller to hold for a moment to the reference document to locate information, check back within 30 seconds for silent holds and within 2 minutes for hard holds • remember to use the search feature to locate key words/phrases to quickly locate the applicable Q/A • if a follow up question is asked, answer to the best of your ability. If you are unsure how to answer, reach out to the Assist Line for help • when having any issues locating the necessary information and you are unsure of how to answer, call the Assist Line 								
Q&A from Most Recent Department of Education Test Calls								
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Category</th> <th style="width: 40%;">Questions</th> <th style="width: 35%;">Answer</th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;"> Income-Driven Repayment </td> <td style="vertical-align: top;"> My IDR recertification date is in October 2023. Do I need to recertify by then? </td> <td style="vertical-align: top;"> <p>The earliest you could be required to recertify is March 1, 2024.</p> <p>On your account "My Aid" page, you may still see a recertification date that is earlier than March 1. We are working to</p> </td> </tr> </tbody> </table>			Category	Questions	Answer	Income-Driven Repayment	My IDR recertification date is in October 2023. Do I need to recertify by then?	<p>The earliest you could be required to recertify is March 1, 2024.</p> <p>On your account "My Aid" page, you may still see a recertification date that is earlier than March 1. We are working to</p>
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Income-Driven Repayment	My IDR recertification date is in October 2023. Do I need to recertify by then?	<p>The earliest you could be required to recertify is March 1, 2024.</p> <p>On your account "My Aid" page, you may still see a recertification date that is earlier than March 1. We are working to</p>						

		<p>get those updated, and we thank you for your patience.</p> <p>If your recertification date falls between now and March 1, 2024, it will be pushed out by one year. For example, if your account says your recertification date is Dec. 1, 2023, that date will be pushed out to Dec. 1, 2024.</p>
Income-Driven Repayment	I'm set up on auto pay and my IDR payment amount changed. Will the previous amount or new amount be debited from my bank account?	If your IDR payment amount has changed, the new amount will be debited from your bank account starting with the first bill or auto debit notice that shows the new amount.
Income-Driven Repayment	I want to self-certify my IDR application over the phone. What information do you need?	Self-certification for IDR is available through February 2024. To self-certify, I need your income, family size, filing status, and student loan debt, and your spouse's information if applicable.

Q&A for Department of Education Callers

Category	Questions	Answer
Preparing for Repayment to Resume	Will I receive PSLF credit for September 2023 under the COVID-19 relief payment pause?	<p>The payment pause and the flexibilities offered for PSLF borrowers under the COVID-19 relief end in August. Even though your first payment won't be due until October, you'll receive credit for September 2023 under the payment count adjustment if you've certified employment for that month.</p> <p>Note your account won't reflect this PSLF credit until you submit a PSLF form certifying employment for September 2023. We encourage you to use the PSLF Help Tool to submit any periods of</p>

		employment not yet reported to the U.S. Department of Education.
Preparing for Repayment to Resume	When is my first payment due?	Your first payment will be due in October 2023. You'll get your bill in September or October—at least 21 days before your payment due date—with your payment amount and due date.
Preparing for Repayment to Resume	When will interest start accruing on my account.	Student loan interest will resume starting on September 1, 2023.
Preparing for Repayment to Resume	My account was transferred to a new loan servicer. How can I find out who my servicer is?	To find out who your loan servicer is, <ul style="list-style-type: none"> • visit your account dashboard (studentaid.gov) and scroll down to the "My Loan Servicers" section, or call the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.
Preparing for Repayment to Resume	Will my payment amount change after the payment pause ends if I'm on an IDR plan and have not recertified?	No. If you're on an IDR plan, your payment amount will return to what it was before your payments were paused (unless you've switched plans since the payment pause began).
Preparing for Repayment to Resume	I was on Auto Debit when the payment suspension began back in March of 2020. Will my Auto Debit automatically resume when the payment pause ends?	It depends on when you signed up for Auto Debit. If you were on Auto Debit prior to March 13, 2020, your servicer will contact you before the suspension ends to confirm whether you want to stay on Auto Debit. If you do not respond to these communications, your servicer will stop your Auto Debit. If you signed up after March 13, 2020, Auto Debit payments will resume automatically on your first due date when payments begin again. If you opted out of the payment suspension and are signed up for Auto Debit, you don't have to take any action.

<p>Preparing for Repayment to Resume</p>	<p>I heard the DOE announced there's a final extension of the student loan pause through the date the U.S. Department of Education is permitted to implement the debt relief program or the litigation is resolved. If the debt relief program has not been implemented and the litigation has not been resolved by June 30, 2023 — payments will resume 60 days after that. I would like to know the steps that I need to take to ensure I'm prepared for my account to go back into repayment starting after the payment pause ends?</p>	<p>Here are some steps to make sure you're prepared for payments to resume:</p> <ul style="list-style-type: none"> • Update your contact information with your loan servicer. • Contact your loan servicer if you want to restart you Auto Debit or sign up for the first time. • Check out <i>Loan Simulator</i> on Student Aid.gov to find a repayment plan that meets your needs and goals or to decide whether to consolidate. • Consider applying for an income-driven repayment (IDR) plan to make you monthly payment more affordable, depending on your income and family size.
<p>Preparing for Repayment to Resume</p>	<p>If I am still unable to work while recovering from a COVID 19 related illness, after the CARES ACT ends, are there any specific COVID-19 debt relief options for me?</p>	<p>No, there is no coronavirus-related loan forgiveness for federal student loans. The U.S. Department of Education and your loan servicer should be your trusted sources of information about official loan forgiveness options.</p> <p>You never have to pay for help with your federal student aid. For free help with questions or concerns about loan payments or applying for loan forgiveness, contact your loan servicer.</p>
<p>Preparing for Repayment to Resume</p>	<p>The payment suspension is temporary. How can I</p>	<p>You can visit StudentAid.gov/loan-simulator and check out the Loan Simulator to find a repayment plan that meets your needs and goals or to decide</p>

		<p>prepare for monthly payments to resume?</p>	<p>whether to consolidate. Loan Simulator can help you estimate payments under a variety of repayment plans, including income-driven repayment (IDR) plans. An IDR plan can make your payments more affordable, depending on your income and family size. Loan Simulator also shows you the impact of deferment or forbearance on your overall loan balance.</p> <p>After you apply for an IDR plan, your federal loan servicer will notify you about your eligibility and, if you qualify, your payment amount.</p>
	<p>Preparing for Repayment to Resume</p>	<p>How can I find out how much my payments will be when payments restart?</p>	<p>To find out what your payment amount will be when payments restart, contact your loan servicer.</p> <p>Your loan servicer is your source for official, up-to-date information about your loan and repayment. Contact your loan servicer if you have questions or need help.</p>
	<p>Preparing for Repayment to Resume</p>	<p>Will the payment suspension cause me to take longer to pay off my loans?</p>	<p>It depends on whether you're on a traditional repayment plan or an Income Driven Repayment (IDR) plan. If you are on a traditional plan, such as Standard, Graduated or Extended, the payment pause also paused your repayment schedule. You will still pay the same total number of months. But the date when you were scheduled to complete repayment has been delayed. If you are on an IDR plan, the payment pause has not delayed your progress toward IDR forgiveness because the suspended payments have counted toward your forgiveness.</p>

	<p>Preparing for Repayment to Resume</p>	<p>Will my Auto Debit payments resume automatically?</p>	<p>Auto Debit payments were automatically suspended when the COVID-19 emergency relief period began. Your Auto Debit payments may not resume automatically after the relief period ends, depending on a few factors.</p> <ul style="list-style-type: none">• If you were actively enrolled in Auto Debit before March 13, 2020, your loan servicer will contact you before the suspension period ends to confirm whether you want to stay on Auto Debit. If you do not respond to these communications, your loan servicer will stop your Auto Debit.• If you signed up for Auto Debit after March 13, 2020, your Auto Debit payments will resume automatically on your first due date when payments resume.• If you opted out of the payment suspension and are signed up for Auto Debit, you don't have to take any action to stay on Auto Debit.• If you have loan(s) in Default, your Auto Debit options may be a little different. Contact ED's Default Resolution Group to discuss Auto Debit options.• If you have Perkins Loans and are paying through Auto Debit during the payment suspension, you don't have to take any action to stay on Auto Debit.• If you have Perkins Loans and are not payment through Auto Debit during the payment suspension, you are no longer signed up for Auto Debit. Your loan servicer will contact you to let you know how to sign up again.
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			<p>If you have questions about your auto debit or need to make changes to your auto debit banking information on file, contact your loan servicer (for Direct Loans or Perkins Loans). Borrowers with loans in default should email ED's Default Resolution Group or call them at 1-800-621-3115 (TTY for deaf or hard of hearing 1-877-825-9923).</p>
	<p>Preparing for Repayment to Resume</p>	<p>My monthly student loan payment will be too high, and I can't afford it. What can I do to lower it?</p>	<p>You may be eligible to lower your monthly student loan payment by enrolling in an income-driven repayment (IDR) plan. Under an IDR plan, payments may be as low as \$0 per month. Visit Studentaid.gov/app/ibrInstructions.action and apply for an IDR plan and select the box to be placed on the repayment plan that will provide you with the lowest monthly payment.</p>
	<p>Preparing for Repayment to Resume</p>	<p>How do I restart my payments or stop my payments?</p>	<p>Scenario 1: <u>My loan payments are paused, but I want to make a payment.</u></p> <p>You can still make payments even if your monthly loan payments are paused. Log into MOHELA.com to make a one-time payment or ask to restart your monthly repayment schedule.</p> <p>Paying down your loan during the payment pause may save you money in accrued interest.</p> <p>A: Scenario 2: <u>My loan payments were paused, but I restarted regular payments on my loans and want to stop them.</u></p> <p>Ask us to put your loans back into payment pause status.</p>

		<p><u>A: Scenario 3: My loan payments were never paused—how do I stop paying?</u></p> <p>The payment pause is available only for eligible loans.</p> <p>If your loans are eligible, we automatically paused your payments starting March 13, 2020. If your loans are not eligible, you cannot sign up for the payment pause.</p> <p>If your loans are not eligible, we can discuss your options and help you find the best repayment plan for you.</p>
<p>Preparing for Repayment to Resume</p>	<p>How do I find out what my interest rate will be after the 0% interest rate ends?</p>	<p>For many borrowers, your interest rate will be the same as it was before the 0% interest began.</p> <p>But some borrowers will find their interest rate has changed. For example, your interest may have changed if you consolidated your loans during the payment pause</p>
<p>Preparing for Repayment to Resume</p>	<p>Will my payment amount change after the payment pause ends if I'm on an IDR plan and have not recertified?</p>	<p>No. If you're on an IDR plan, your payment amount will return to what it was before your payments were paused (unless you've switched plans since the payment pause began).</p>
<p>Preparing for Repayment to Resume</p>	<p>Will the payment pause cause me to take longer to pay off my loans?</p>	<p>It depends on whether you're on a traditional repayment plan or an IDR plan. Traditional repayment plans include Standard, Graduated, and Extended Repayment Plans. IDR plans include Revised Pay As You Earn Repayment (REPAYE); Pay As You Earn Repayment (PAYE); Income-Based Repayment (IBR);</p>

			<p>and Income-Contingent Repayment (ICR) Plans.</p> <p><u>Traditional Repayment Plans (Standard, Graduated, or Extended)</u></p> <p>The payment pause also paused your repayment schedule. You will still pay the same total number of months. But the date when you were scheduled to complete repayment has been delayed.</p> <p>For example, say you entered repayment on a 10-year Standard Repayment Plan on Jan. 1, 2018. You would have 10 years from that date to repay your loan. So normally, you would pay your loan in full by Dec. 31, 2028. But the payment pause is excluded from the 10-year period for the repayment plan. If the payment pause were to last two years, then you should repay the loan in full by Dec. 31, 2030.</p> <p><u>Income-Driven Repayment Plans (REPAYE, PAYE, IBR, and ICR)</u></p> <p>The payment pause has not delayed your progress toward IDR forgiveness because the suspended payments have counted toward your forgiveness.</p> <p>Note: This information provides general examples and may not apply to your specific situation.</p>
	<p>Preparing for Repayment to Resume</p>	<p>My monthly student loan payment will be too high, and I can't afford it. What can I do to lower it?</p>	<p>You may be able to lower your monthly student loan payment by enrolling in an income-driven repayment (IDR) plan. Under an IDR plan, payments are based on your income and family size. Apply for an IDR plan and select the box to be placed on the repayment plan that will</p>

		<p>provide you with the lowest monthly payment.</p> <p>If you're not eligible for an IDR plan, we can work with you to help you understand your options.</p>
	<p>Preparing for Repayment to Resume</p>	<p>What if I can't make payments right away when payments resume in October?</p> <p>Borrowers who want to reduce their monthly payments should be sure to use StudentAid.gov to explore repayment plan options—including income-driven repayment plans, which could significantly reduce monthly payments for qualifying borrowers. The U.S. Department of Education has finalized the most affordable repayment plan in history. It's called the Saving on a Valuable Education (SAVE) plan. Borrowers signed up for the current Revised Pay as You Earn (REPAYE) plan will be automatically enrolled in SAVE. Learn more about SAVE.</p> <p>For borrowers who still cannot make their payments, the U.S. Department of Education is creating a temporary "on-ramp" period over the next year that will help borrowers avoid the harshest consequences of missed, partial, or late payments. During that time, missed, partial, or late payments will not lead to negative credit reporting, default, or loans being sent to collection agencies. Borrowers who can make payments should do so, as payments will be due and interest will accrue during this on-ramp period. Additionally, missed payments will not count toward loan forgiveness under any of the income-driven repayment plans or Public Service Loan Forgiveness.</p>

<p>Preparing for Repayment to Resume</p>	<p>How should I prepare for student loan payments to restart?</p>	<ol style="list-style-type: none"> 1. Make sure you know which loan servicer is yours. 2. Update your contact information in your profile on your loan servicer's website and in your StudentAid.gov account. 3. Consider applying for an income-driven repayment (IDR) plan. An IDR plan can make your payments more affordable, depending on your income and family size. This summer, we will begin implementing the SAVE plan, which is our most affordable repayment plan ever. More information about SAVE can be found below. Borrowers signed up for the current REPAYE plan will be automatically enrolled in SAVE. 4. Review your auto-debit enrollment or sign up for the first time to automatically deduct your monthly payment from your bank account. To do so, log in to your loan servicer's website or contact your loan servicer directly. If you were enrolled in auto-debit before the payment pause and you would like to resume when payments resume, you need to confirm your auto-pay enrollment with your student loan servicer if you haven't already done so.
<p>Preparing for Repayment to Resume</p>	<p>What happens if I'm new to repaying my loans/haven't made a payment before?</p>	<p>Your first payment will be due in October 2023, unless you left school recently (within the last 6 months) and will still be in your automatic grace period at that time.</p> <p>Your monthly payment amount will depend on what repayment plan you</p>

			<p>choose. If you don't choose a plan, you'll be put on the Standard Plan that divides your total loan amount into monthly payments over 10 years (this plan is not based on your income). Compare repayment plans using Loan Simulator and consider applying for an income-driven repayment (IDR) plan. In the coming months, we will implement the SAVE plan – most affordable repayment plan ever created. Learn more about SAVE. Borrowers signed up for the current REPAYE plan will be automatically enrolled in the SAVE plan.</p> <p>You'll get your first bill at least 21 days before your payment due date.</p> <p>Learn more about preparing for student loan payments to restart.</p>
	On-Ramp Initiative	What is on-ramp?	<p>Under legislation enacted by Congress, the student loan payment pause is ending and interest will begin accruing on September 1, and payments will be due in October. To help borrowers successfully return to repayment, the Department has created a temporary on-ramp to protect borrowers from the worst consequences of missed, late, or partial payments, such as negative credit reporting. However, borrowers who can make their payments should do so.</p>
	On-Ramp Initiative	What additional flexibilities does the on-ramp transition period allow?	<p>Borrowers who can make their payments should do so. Borrowers unable to afford their payment should explore income-driven repayments plans, especially SAVE. However, for any borrower 90+ days delinquent who would be reported negatively to the credit bureaus,</p>

		<ul style="list-style-type: none"> • a retroactive administrative forbearance will be added, • the account will no longer be considered delinquent, and • negative credit reporting will not occur.
On-Ramp Initiative	What action does a borrower need to take to be eligible for the retroactive forbearance during the on-ramp transition period?	Borrowers who can make their payments should do so. If one or multiple payments are missed Servicers will evaluate any borrower 90+ days delinquent that would be reported negatively (delinquent) to the credit bureaus, add an administrative forbearance for the entire delinquency period, which will prevent any negative credit reporting from occurring.
On-Ramp Initiative	What type of forbearance will be applied during the on-ramp transition period?	An administrative forbearance will be applied.
On-Ramp Initiative	Will the interest rate be set to zero during the on-ramp transition period?	No. Payments are still due, and interest will continue to accrue.
On-Ramp Initiative	Will unpaid interest capitalize at the end of the on-ramp transition period?	<p>No. Unpaid interest will not capitalize at the end of this on-ramp transition period. Even so, borrowers will be responsible for paying this additional interest balance first before paying their principal loan balance.</p> <p>Servicers also may be required to amortize this additional interest balance into borrowers' monthly payment in the future so that the borrowers' loans will be paid off on time. If so, servicers will send to borrowers a notice of the amortization and the changed monthly payment amount.</p>

On-Ramp Initiative	How long is the duration of the on-ramp transition period?	This on-ramp transition period will start on October 1, 2023, and last for one year ending on September 30, 2024.
On-Ramp Initiative	Will months for which the retroactive forbearance is applied count toward PSLF and/or IDR loan forgiveness?	No. Borrowers will not receive credit toward PSLF and/or IDR loan forgiveness if a retroactive forbearance is applied during the on-ramp transition period. Borrowers are encouraged to get onto an IDR repayment plan (StudentAid.gov/idr), such as SAVE (StudentAid.gov/save), and into a regular payment pattern on that plan so payments will count toward forgiveness.
On-Ramp Initiative	Will months for which the retroactive forbearance is applied be considered under the Payment Count Adjustments toward the previously announced IDR Account Adjustment?	The IDR Account Adjustment corrects for periods of past extended forbearances. Any time in forbearance effective after the end of the COVID-19 payment pause but before we make the one-time adjust in 2024 will contribute to a borrower's 12- or 36-month forbearance thresholds.
On-Ramp Initiative	How will the servicers notify borrowers of the details of the on-ramp transition period or application of the retroactive forbearance?	Borrowers will be notified via direct email or postal mail (their preferred communication method) that they were retroactively placed into the On-Ramp administrative forbearance.
On-Ramp Initiative	Can a borrower request the on-ramp forbearance?	No. Borrowers who can make their payments should do so and if they are unable to afford their payment should explore income-driven repayments plans, especially SAVE. The on-ramp forbearance is a tool ED will use to help borrowers transition back into a regular payment pattern and prevent negative credit reporting consequences during the transition period.

SAVE	When can I apply for the SAVE Plan?	<p>A beta version of the updated IDR application is now available and includes the option to enroll in the new SAVE Plan.</p> <p>We're accepting applications now to help us refine our processes ahead of the official launch. If you submit an IDR application now, it will be processed and will not need to be resubmitted. The application may be available on and off during this beta testing period. If the application is not available, try again later. You will receive an email confirmation after you have applied.</p> <p>If you had already enrolled in the REPAYE Plan or recently applied, you will automatically be put on the SAVE Plan. There is no need to reapply or request to change your plan. Learn how to check which plan you're on.</p>
SAVE	How do I apply for the SAVE Plan?	<p>Use the IDR application to apply for the SAVE Plan now. You can select the option for your loan servicer to place you on the lowest monthly payment plan (this will usually be SAVE).</p>
SAVE	What if I'm already on an IDR plan?	<p>If you are already on an IDR plan, check to see if you are on the REPAYE Plan. Log in to StudentAid.gov and go to your My Aid page, scroll down, and view your loans. Each loan will list a repayment plan. If you see that you are in the REPAYE Plan, that means you'll automatically be enrolled in the SAVE Plan later this summer. If you're on a different repayment plan, you'll need to switch into REPAYE now, or SAVE once it's available, to receive the benefits of the SAVE Plan. If you don't have a StudentAid.gov account, you can create an account.</p>

<p>SAVE</p>	<p>How much will I pay each month?</p>	<p>The SAVE Plan calculates your monthly payment amount based on your income and family size. Starting this summer, if you're making \$32,800 a year or less (which is roughly \$15 dollars an hour), your monthly payment will be \$0. If you're making more than that, you will save at least \$1,000 a year, compared to other IDR plans.</p> <p>Starting next summer, borrowers on the SAVE Plan will have their payments on undergraduate loans cut in half (reduced from 10% to 5% of income above 225% of the poverty line). Borrowers who have undergraduate and graduate loans will pay a weighted average of between 5% and 10% of their income based upon the original principal balances of their loans.</p>				
<p>SAVE</p>	<p>What other changes to income-driven repayment are coming this summer?</p>	<p>We are launching the following changes to the income-driven repayment application and process this summer.</p> <table border="1" data-bbox="873 1115 1403 1822"> <thead> <tr> <th data-bbox="873 1115 1068 1241"> <p>Update to IDR</p> </th> <th data-bbox="1068 1115 1403 1241"> <p>What This Means</p> </th> </tr> </thead> <tbody> <tr> <td data-bbox="873 1241 1068 1822"> <p>New integration with the IRS to access financial information</p> </td> <td data-bbox="1068 1241 1403 1822"> <p>When you apply for or recertify your IDR plan, you'll be able to provide approval for the secure disclosure of tax information so that we can automatically access your latest IRS tax return.</p> <p>This saves you time because you don't need to manually provide any income or family size information for your</p> </td> </tr> </tbody> </table>	<p>Update to IDR</p>	<p>What This Means</p>	<p>New integration with the IRS to access financial information</p>	<p>When you apply for or recertify your IDR plan, you'll be able to provide approval for the secure disclosure of tax information so that we can automatically access your latest IRS tax return.</p> <p>This saves you time because you don't need to manually provide any income or family size information for your</p>
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<p>New integration with the IRS to access financial information</p>	<p>When you apply for or recertify your IDR plan, you'll be able to provide approval for the secure disclosure of tax information so that we can automatically access your latest IRS tax return.</p> <p>This saves you time because you don't need to manually provide any income or family size information for your</p>					

				initial application or recertification.
			Automatic IDR recertification of income and family size	<p>If you agree to the secure disclosure of your tax information, the Department of Education and your loan servicer will automatically recertify your enrollment in IDR and adjust your monthly payment amount once a year. You'll be notified when your payment is changing and, additionally, you will always be able to manually recertify your plan.</p> <p>Note: Auto-recertification will be available in 2024. If you apply for IDR electronically in August 2023 or later and you agreed to securely share your tax information, then your plan will automatically be recertified the next time your recertification is due.</p>
			End of interest capitalization when a borrower	As of July 1, unpaid interest on your loans won't be added to your principal when you leave any IDR plan, except the Income-Based Repayment (IBR)

		leaves most IDR plans	Plan (where capitalization is required by statute).
		Redesigned application	The redesigned application will allow you to enroll in IDR in 10 minutes or less, save your progress, and track your application via your StudentAid.gov account.
SAVE	What are the SAVE Plan benefits going into effect next year?	<p>The SAVE Plan includes additional benefits that will go into effect in July 2024. These additional benefits are likely to reduce payments further and make it easier to manage repayment. The benefits include the following:</p> <ul style="list-style-type: none"> • Payments on undergraduate loans will be cut in half (reduced from 10% to 5% of income above 225% of the poverty line). Borrowers who have undergraduate and graduate loans will pay a weighted average of between 5% and 10% of their income based upon the original principal balances of their loans. • Borrowers with original principal balances of \$12,000 or less will receive forgiveness of any remaining balance after making 10 years of payments, with the maximum repayment period before forgiveness rising by one year for every additional \$1,000 borrowed. For example, if your original principal balance is \$14,000, you will see forgiveness after 12 years. Payments made previously (before 	

			<p>2024) and those made going forward will both count toward these maximum forgiveness timeframes.</p> <ul style="list-style-type: none"> • Borrowers who consolidate will not lose progress toward forgiveness. They will receive credit for a weighted average of payments that count toward forgiveness based upon the principal balance of the loans being consolidated. • Borrowers will automatically receive credit toward forgiveness for certain periods of deferment and forbearance. • Borrowers will be given the option to make additional “catch-up” payments to get credit for all other periods of deferment or forbearance. • Borrowers who are 75 days late will be automatically enrolled in IDR if they have agreed to allow the Department of Education to securely access their tax information.
	SAVE	How can my monthly payment amount be \$0?	<p>IDR plans protect a minimum amount of income to ensure you are able to cover basic necessities like food and housing costs. Since IDR plans are calculated based on income and family size, if your household income is below that level, you will have a \$0 monthly payment. Each time you recertify your IDR plan with updated income and family size information, you may see your payment adjusted.</p>

		<p>If you have a \$0 payment due, you do not need to pay anything that month. Just make sure you know your recertification date. Once the SAVE Plan application goes live later this summer, we recommend you consent to the secure use of your tax information so we can automatically recertify your IDR enrollment for you. This way you'll never miss your recertification date and won't have to fill out a recertification application.</p> <p>Tip: If you have additional money in your budget to pay down your student loan balance, you can always set a custom payment amount each month, even if you have a \$0 payment.</p>
SAVE	<p>If I apply for the SAVE Plan this summer, will my application be processed before I have to start making payments in October?</p>	<p>Yes. If you apply for an IDR plan (such as the SAVE Plan) this summer, your application will be processed in time for your first payment due date. It may take your servicer a few weeks to process your request, because they will need to obtain documentation of your income and family size.</p>
Income-Driven Repayment	<p>My IDR recertification date is in October 2023. Do I need to recertify by then?</p>	<p>The earliest you could be required to recertify is March 1, 2024.</p> <p>On your account "My Aid" page, you may still see a recertification date that is earlier than March 1. We are working to get those updated, and we thank you for your patience.</p> <p>If your recertification date falls between now and March 1, 2024, it will be pushed out by one year. For example, if your account says your recertification date is</p>

		Dec. 1, 2023, that date will be pushed out to Dec. 1, 2024.
Income-Driven Repayment	I'm set up on auto pay and my IDR payment amount changed. Will the previous amount or new amount be debited from my bank account?	If your IDR payment amount has changed, the new amount will be debited from your bank account starting with the first bill or auto debit notice that shows the new amount.
Income-Driven Repayment	I want to self-certify my IDR application over the phone. What information do you need?	Self-certification for IDR is available through February 2024. To self-certify, I need your income, family size, filing status, and student loan debt, and your spouse's information if applicable.
Income-Driven Repayment	I'm on an IDR plan. When do I need to complete my annual recertification?	<p>You will not have to recertify your income for IDR before the end of the COVID-19 emergency relief period, regardless of whether your recertification date would have happened prior to the end of the relief period. As part of the payment suspension, your recertification date has been pushed out from your original recertification date. We will send notification when it is time for you to recertify.</p> <p>Now for a Limited Time Income Driven Repayment (IDR) Self-Certification is available. Borrowers can Self Certify for 6 months after the end of the Covid-19 Payment Pause. No documentation of income required to apply, recalculate, or recertify</p>
Income-Driven Repayment	I'm already on an IDR plan. Can I apply for lower payments?	If you're on an IDR plan and your income has changed significantly, you can update your information and get a new payment amount based on your current income. To do so, visit StudentAid.gov/idr , click on "Apply Now," and then start the application by clicking the button beside

		<p>“Recalculate my monthly payment.” After the suspension of payments ends, your monthly payments will resume at the new amount.</p>
	<p>Income-Driven Repayment</p> <p>I am about to enter repayment; can you advise me on the advantages and disadvantages of the Income Driven Repayment plan?</p>	<p>Advantages:</p> <ul style="list-style-type: none"> • Generally, your payment amount under an income-driven repayment plan is a percentage of your discretionary income. Depending on your income and family size, you may have no monthly payment at all. • Any remaining loan balance is forgiven if your federal student loans aren't fully repaid at the end of the repayment period. • If you're making payments under an income-driven repayment plan and also working toward loan forgiveness under the Public Service Loan Forgiveness (PSLF) Program, you may qualify for forgiveness of any remaining loan balance after you've made 120 qualifying payments. • Some IDR plans include interest subsidy benefits. <p>Disadvantages:</p> <ul style="list-style-type: none"> • IDR plans may extend the loan repayment period and whenever you make lower payments or extend your repayment period, you will likely pay more in interest over time. • If you don't recertify your income by the annual deadline under the REPAYE, PAYE, and IBR plans, any unpaid interest will be capitalized after 6 months after the payment pause ends (added to the principal balance of your loans). This will

		<p>increase the total cost of your loans over time, because you will then pay interest on the increased loan principal balance.</p> <p>Under current Internal Revenue Service rules, you may be required to pay income tax on any amount that's forgiven if you still have a remaining balance at the end of your repayment period.</p>								
<p>Auto Debit</p>	<p>Will Auto Debit payments restart after payments begin again?</p>	<p>For most borrowers, Auto Debit payments will not restart automatically. Most borrowers will need to opt in to confirm their Auto Debit enrollment before payments restart.</p> <p>The following table provides different Auto Debit status's and if the borrower needs to take any action based on their status:</p> <table border="1" data-bbox="873 1096 1406 1850"> <thead> <tr> <th data-bbox="873 1096 1065 1159">Status</th> <th data-bbox="1065 1096 1406 1159">Result</th> </tr> </thead> <tbody> <tr> <td data-bbox="873 1159 1065 1533">On Auto Debit before March 13, 2020</td> <td data-bbox="1065 1159 1406 1533">Your servicer will contact you before the payment pause ends to confirm whether you want to stay on Auto Debit. If you do not respond to these messages, your servicer will cancel your Auto Debit.</td> </tr> <tr> <td data-bbox="873 1533 1065 1751">Signed up for Auto Debit after March 13, 2020</td> <td data-bbox="1065 1533 1406 1751">Your Auto Debit payments will start automatically on your first due date when payments begin again.</td> </tr> <tr> <td data-bbox="873 1751 1065 1850">Opted out of the payment</td> <td data-bbox="1065 1751 1406 1850">Your Auto Debit will continue as normal. You</td> </tr> </tbody> </table>	Status	Result	On Auto Debit before March 13, 2020	Your servicer will contact you before the payment pause ends to confirm whether you want to stay on Auto Debit. If you do not respond to these messages, your servicer will cancel your Auto Debit.	Signed up for Auto Debit after March 13, 2020	Your Auto Debit payments will start automatically on your first due date when payments begin again.	Opted out of the payment	Your Auto Debit will continue as normal. You
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pause and are signed up for Auto Debit	don't have to take any action to stay on Auto Debit.			
Tax Information	Why didn't I receive a 1098-E form?	<p>Your IRS Form 1098-E may have been affected by the COVID-19 payment pause.</p> <p>Normally, we send you a 1098-E if you've paid \$600 or more in student loan interest during the tax year. But if your payments were paused, you likely paid less interest than you normally would have.</p> <p>If you paid less than \$600 in student loan interest during the tax year, you may not receive a 1098-E.</p>		
Default	What if I have loans in default?	<p>Most borrowers in default can use the Fresh Start initiative to easily get their loans back in good standing. Don't wait! It's free and takes 10 minutes or less to sign up and enroll in an affordable repayment plan with payments as low as \$0 a month.</p> <p>I've heard that the Department of Education is rolling out a more affordable repayment plan. What is it and how do I sign up?</p> <p>This summer, the U.S. Department of Education will implement parts of the SAVE plan – the most affordable repayment plan ever. Borrowers who enroll in the REPAYE plan will be automatically enrolled in the SAVE plan when it becomes available. For more</p>		

			information on the SAVE plan, visit StudentAid.gov/save .
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Reference Librarian

Call deflection strategies

Communication Channel

<p>IVR</p>	<p>Currently offering</p>	<ul style="list-style-type: none"> *The IVR provides estimated wait times, in addition, there is a long hold message that plays before the main menu with an estimated wait time encouraging callers to self-service on mohela.com and studentaid.gov for more information *IVR messaging is regularly updated with current information to proactively advise borrowers of relevant frequently asked questions *IVR messaging has been reduced to increase borrower capability to reach FAQ's relevant to their situation *We added best times to call in the in-queue hold messaging to proactively direct borrowers to call at times with the shortest hold time *During high call volumes in-queue hold messaging promotes self-service on MOHELA.com or StudentAid.gov *IVR in queue messaging is regularly updated to promote self service and provide general information related to common topics. *Added a message to the IVR promoting IDR self certification on mohela.com or with an agent *Added SAVE plan messaging for callers that may want more information to visit studentaid.gov *Added messaging regarding IDR forgiveness emails recently sent by FSA and providing guidance to visit studentaid.gov for more information *In queue hold messaging that promotes studentaid.gov for the loan simualtor is removed from 7/24/2023-8/7/2023
<p>IVR</p>	<p>Enhancements in progress</p>	<ul style="list-style-type: none"> *Redesigning the main MOHELA Customer Service IVR to improve self-service with focus on Return to Repayment topics. This also makes common topics more prominent to promote self-service(TMS 311828, ETA 7/30/2023) *Updating the proactive account notifications and in queue messages to promote updating contact information, setting up auto debit, and lower payment options on MOHELA.com (In progress, ETA 7/30/2023)
<p>IVR</p>	<p>Potential Future Enhancements</p>	<p>As we learn common call questions we may update the IVR with messaging and/or FAQs within our means</p>
<p>Website</p>	<p>Currently offering</p>	<ul style="list-style-type: none"> *Banner in front of login directs borrowers to studentaid.gov for additional Debt Relief information *Chat is available to borrowers behind the login when inbound service levels meet expectations *Banner in front of login advising borrowers of the IDR adjustment and to visit studentaid.gov for more information *Banner in front of login advising of the extension of the COVID-19 forbearance and 0% interest *Account alerts have been made clearer *Account alerts have been added to the mobile app *Search tool in front of the login for borrowers serviced and not serviced by MOHELA to check the status of their PSLF form *Banner regarding the new SAVE plan that directed to Studentaid.gov for more information *Alerts are more visable and collapsable to see important self service topics such as enrolling in paperless and auto debit. In addition, collapsing the alerts to make the repayment information more prominent for borrowers *Added married filing jointly borrowers to self-certification on the web *Added a auto debit banner to the website to promote auto debit confirmation in front of the login *Updated the IDR forgiveness banner with information about recent emails sent by FSA and directing borrowers to the dedicated MOHELA page for more information

<p>Website</p>	<p>Enhancements in progress</p>	<ul style="list-style-type: none"> *Home page is being updated to promote IDR self-certification on MOHELA.com (TMS 311075, 7/30/2023) *Adding an alert to the mobile app to promote IDR self-service on MOHELA.com (In progress, ETA 8/15/2023) *Updating profile notification is being reset to pop up for every borrower. Then every 30 days after to promote updating contact information, paperless, and mobile consent (TMS 310665, 7/30/2023) *Adding a standalone tab for "my situation" to make it more prominent to promote self service when a borrower cannot make a payment (TMS 309986, ETA 7/30/2023) *Adding a return to repayment banner to the website to promote self-service for borrowers needing a lower or unable to make payments (In progress, ETA 8/15/2023) *Updating the auto debit enrollment page to provide the estimated monetary savings for enrolling (currently on home page only) (TMS 310241, ETA 7/30/2023) *Adding a message to secure emails that provides a warning regarding high volume response delays that promotes self service (TMS 315507, ETA 7/30/2023) *Updating web to provide information regarding the new SAVE IDR plan per CR 6373, 6698 (TMS 312879, 313339, ETA 7/30/2023) *Updating the SAVE banner to provide detail about no action being necessary for existing REPAYE borrowers (In Progress, 8/15/2023)
<p>Website</p>	<p>Potential Future Enhancements</p>	<p>As we learn common call questions we may update the website with messaging and/or FAQs within our means</p>

NSLDS Vendor Code	Reporting Date	SSN	Award ID	Safety Net Applied	Delinquency Date	Forbearance Start	Loan Type
Select from list	date mm/dd/yyyy	#####	alphanumeric	date mm/dd/yyyy	date mm/dd/yyyy	date mm/dd/yyyy	NSLDS Code

Vendor	NSLDS Vendor Code	NSLDS Code	Loan Type
ECSI	529	CL	FFEL Consolidation Loan
EdFinancial	507	DU	National Defense Loan
Example	EXP	D0	Direct Stafford Subsidized (SULA Eligible)
MOHELA	500	D1	Direct Stafford Subsidized
Aidvantage	578	D2	Direct Stafford Unsubsidized
Nelnet	580	D3	Direct PLUS Graduate/Professional
Nelnet TPD	582	D4	Direct PLUS
DMCS	556	D5	Direct Consolidated Unsubsidized
		D6	Direct Consolidated Subsidized
		D7	Direct PLUS Consolidated
		D8	Direct Unsubsidized (TEACH)
		D9	Direct Consolidated Subsidized (SULA Eligible)
		EU	Perkins Expanded Lending
		FI	Federally Insured (FISL)
		IC	Income Contingent (ICL)
		GB	FFEL PLUS Graduate/Professional
		NU	NDSL
		PL	FFEL PLUS Loan
		PU	Federal Perkins Loan
		RF	FFEL Refinanced Loan
		SF	FFEL Stafford Subsidized
		SL	Supplemental Loan (SLS)
		SU	FFEL Stafford Unsubsidized

Data Field	Definition
NSLDS Vendor Code	Vendor NSLDS Code
Reporting Date	Date the report was submitted to FSA
SSN	Borrowers SSN
Safety Net Applied	Date when the safety net was applied to a borrowers account
Delinquency Date	Date when the loan went into delinquency that led to the Safety Net Forbearance
Forbearance Start	Date when the forbearance retroactively started for the borrower when it was applied
SUMMARY TAB	
NSLDS Vendor Code	Vendor NSLDS Code
Reporting Date	Date the report was submitted to FSA
Safety Net Forb Applied (Reporting Period)	# of unique borrowers who had a safety net forbearance applied during the previous month
Safety Net Forb Applied (Cumulative)	# of unique borrowers who had a safety net forbearance applied cumulatively
01-29 Days Delinquent	# of unique borrowers at the end of the previous month who were between 01-29 days delinquent
30-59 Days Delinquent	# of unique borrowers at the end of the previous month who were between 30-59 days delinquent
60-89 Days Delinquent	# of unique borrowers at the end of the previous month who were between 60-89 days delinquent
90+ Days Delinquent	# of unique borrowers at the end of the previous month who were 90+ days delinquent

NSLDS Vendor Code	Reporting Date	SSN	Award ID	Safety Net Applied	Delinquency Date	Forbearance Start	Loan Type
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NSLDS Vendor Code	Reporting Date	SSN	Award ID	On Ramp Applied	Delinquency Date	Forbearance Start	Loan Type
Select from list	date mm/dd/yyyy	#####	alphanumeric	date mm/dd/yyyy	date mm/dd/yyyy	date mm/dd/yyyy	NSLDS Code

Vendor	NSLDS Vendor Code	NSLDS Code	Loan Type
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SUMMARY TAB	
NSLDS Vendor Code	Vendor NSLDS Code
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From: s.tidalsas@chst-sas.mohela.com
Subject: Daily Portfolio Characteristics for Exec and R2R - AVAILABLE
To: Flack, Noelle; Johnston, Anthony; Voigt, Paul; Diaz, Wanda; Strothers, Heather
Sent: August 31, 2023 4:15 PM (UTC+02:00)

[Daily Portfolio for Exec and R2R- 31AUG2023.xlsx](#)

Project Path:

'\\mohela.com\IT_SMS\Production_Queries\sas_queries\DL\Daily\Daily_Portfolio_For_R2R_TMS_309232.egp'

Run Date: 31AUG23

Martin, Christine

From: s.tidalsas@chst-sas.mohela.com
Sent: Thursday, August 31, 2023 9:15 AM
To: Flack, Noelle; Johnston, Anthony; Voigt, Paul; Diaz, Wanda; Strothers, Heather
Subject: Daily Portfolio Characteristics for Exec and R2R - AVAILABLE

[Daily Portfolio for Exec and R2R- 31AUG2023.xlsx](#)

Project Path:

'\\mohela.com\IT_SMS\Production_Queries\sas_queries\DL\Daily\Daily_Portfolio_For_R2R_TMS_309232.egp'

Run Date: 31AUG23

Daily DL Portfolio

Notes

By Unique Borrower Count

Excludes Grace and In School Borrowers

Data as of 04MAY2023

Borrower Count

6,605,046

Auto
Debit
Active

1,337,316

Auto
Debit
No Active

5,267,730

Active IDR
(PFH/REPAYE)

2,284,911

Anniversary Date
within Next 3
Months

19,744

Valid Phone#-
No Mobile
Consent

2,610,401

Valid Phone#-
Mobile
Consent

3,934,050

No Valid
Phone#

60,595

Valid USPS
Address

6,587,177

Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-28th
435,954	2,975,380	1,584,659	1,515,558	2,657,636

Invalid USPS Address	Valid Email Address	Invalid Email Address	Active Paperless
17,869	6,266,378	338,668	3,343,275

Daily DL Portfolio

Notes

By Unique Borrower Count

Excludes Grace and In School Borrowers

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Daily DL Portfolio

Notes

By Unique Borrower Count

Excludes Grace and In School Borrowers

Data as of 04MAY2023

Borrower Count	5,696,245
6,605,046	

Auto Debit Active	Auto Debit No Active	Active IDR (PFH/REPAYE)	Anniversary Date within Next 3 Months
1,337,316	5,267,730	2,284,911	19,744

Valid Phone#- No Mobile Consent	Valid Phone#- Mobile Consent	No Valid Phone#	Valid USPS Address
2,610,401	3,934,050	60,595	6,587,177

RAW Data

BF_SSN	LN_SEQ	LC_TYP_SCH_DIS	BD_ANV_QLF_IBR
1624178	1	CA	7-Sep-24
1624178	2	CA	7-Sep-24
1624178	3	CA	7-Sep-24
1624178	4	CA	7-Sep-24
1624178	5	CA	7-Sep-24
1624178	6	CA	45,542
1624178	7	CA	7-Sep-24
1624178	8	CA	7-Sep-24
1624178	9	CA	7-Sep-24
1624178	10	CA	7-Sep-24
1624178	11	CA	7-Sep-24
1624178	12	CA	7-Sep-24
1624178	13	CA	7-Sep-24
1624178	14	CA	7-Sep-24
1624178	17	L	.

FINAL Data

BF_SSN	BorrowerCnt	PaperlessConsent	ACTIVEEFT
1624178	1	0	0

5,757,853

Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-28th
435,954	2,975,380	1,584,659	1,515,558	2,657,636

Invalid USPS Address	Valid Email Address	Invalid Email Address	Active Paperless
17,869	6,266,378	338,668	3,343,275

Counted 1x in "Active IDR"

LD_RPS_1_PAY_DU	PFH_REPAYE	ANNVDT_IN3MTHS	PERM_STANDARD_ALT	GRAD_LEVEL_OTHER
6-Oct-22	1	0	0	0
6-Oct-22	1	0	0	0
44,857	1	0	0	0
23-Oct-22	1	0	0	0
23-Oct-22	1	0	0	0
44,857	1	0	0	0
23-Oct-22	1	0	0	0
23-Oct-22	1	0	0	0
23-Oct-22	1	0	0	0
19-Oct-22	1	0	0	0
23-Oct-22	1	0	0	0
6-Oct-22	1	0	0	0
26-Oct-22	1	0	0	0
13-Oct-22	1	0	0	0
6-Feb-23	0	0	0	1

PFH_REPAYE	ANNVDT_IN3MTHS	PERM_STANDARD	GRAD_LEVEL_OTHER	DUE_1ST_7TH
1	0	0	0	1

DUE_1ST_7TH DUE_8TH_14TH DUE_15TH_28TH

1	0	0
1	0	0
0	0	1
0	0	1
0	0	1
0	0	1
0	0	1
0	0	1
0	0	1
0	0	1
0	0	1
0	0	1
1	0	0
0	0	1
0	1	0
1	0	0

DUE_8TH_14TH DUE_15TH_28TH VALIDADDRESS VALIDPHONE MOBILECONSENT VALIDEMAIL Date

1	1	1	1	0	1	5-May-23
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Daily DL Portfolio

Notes

By Unique Borrower Count

Excludes Grace and In School Borrowers

Data as of 04MAY2023

Borrower Count

6,605,046

Auto
Debit
Active

1,337,316

Auto
Debit
No Active

5,267,730

Active IDR
(PFH/REPAYE)

2,284,911

Anniversary Date
within Next 3
Months

19,744

Valid Phone#-
No Mobile
Consent

2,610,401

Valid Phone#-
Mobile
Consent

3,934,050

No Valid
Phone#

60,595

Valid USPS
Address

6,587,177

Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-28th
435,954	2,975,380	1,584,659	1,515,558	2,657,636

Invalid USPS Address	Valid Email Address	Invalid Email Address	Active Paperless
17,869	6,266,378	338,668	3,343,275

Daily DL Portfolio

Excl. In School/Grace

Borrowers

By Unique Borrower Count

Data as of 08AUG2023

Borrower Count										
6,431,098										
Auto Debit Active	Auto Debit No Active	Active IDR REPAYE	Active IDR PFH	Anniversary Date within Next 3 Months	Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-21st	Due Dates 22nd-28th
1,318,431 20.50%	5,112,667 79.50%	1,108,041 17.23%	1,214,477 18.88%	25,243 0.39%	414,974 6.45%	2,843,669 44.22%	1,535,034 23.87%	1,453,516 22.60%	1,161,672 18.06%	1,508,147 23.45%
Valid Phone#- No Mobile Consent	Valid Phone#- Mobile Consent	Valid Mobile Phone#- No Mobile Consent	Valid Mobile Phone#- Mobile Consent	No Valid Phone#	Valid USPS Address	Invalid USPS Address	Valid Email Address	Invalid Email Address		
2,838,389 44.14%	4,180,951 65.01%	2,075,785 32.28%	4,089,696 63.59%	66,311 1.03%	6,419,185 99.81%	11,913 0.19%	6,109,967 95.01%	321,131 4.99%		
Made contact via Phone/Web within last 90 days	Active Paperless	PSLF Participants	PSLF Participants with Active IDR	Seperated from School since 3/1/2020	Active Web Account	Transfers since 3/1/2020	Transfer with Active Web Accts			
353,026 5.49%	3,429,393 53.33%	2,026,670 31.51%	1,912,140 29.73%	1,515,219 23.56%	4,211,245 65.48%	3,693,181 57.43%	2,242,878 60.73%			
Midwest	West	Northeast	Southeast	Southwest	Other/Territories					
1,364,461 21.22%	1,315,322 20.45%	1,306,390 20.31%	1,611,795 25.06%	762,607 11.86%	58,610 0.91%					

In School/In Grace

Borrowers

By Unique Borrower Count

Data as of 08AUG2023

Borrower Count	In School Count	In Grace Count
1,347,109	1,112,168	234,941
100.00%	82.56%	17.44%

Auto Debit Active	Auto Debit No Active	Active IDR REPAYE	Active IDR PFH	Anniversary Date within Next 3 Months	Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-21st	Due Dates 22nd-28th
33,008	1,314,101	42,544	39,471	995	17,215	134,908	73,396	66,525	40,205	58,431
2.45%	97.55%	3.16%	2.93%	0.07%	1.28%	10.01%	5.45%	4.94%	2.98%	4.34%

Valid Phone#-No Mobile Consent	Valid Phone#-Mobile Consent	Valid Mobile Phone#-No Mobile Consent	Valid Mobile Phone#-Mobile Consent	No Valid Phone#	Valid USPS Address	Invalid USPS Address	Valid Email Address	Invalid Email Address
314,518	1,172,237	151,814	1,160,105	3,473	1,339,523	7,586	1,332,859	14,250
23.35%	87.02%	11.27%	86.12%	0.26%	99.44%	0.56%	98.94%	1.06%

Made contact via Phone/Web within last 90 days	Active Paperless	PSLF Participants	PSLF Participants with Active IDR	Seperated from School since 3/1/2020	Active Web Account	Transfers since 3/1/2020	Transfer with Active Web Accts
29,761	412,336	84,397	68,234	260,941	496,450	230,242	104,978
2.21%	30.61%	6.27%	5.07%	19.37%	36.85%	17.09%	45.59%

Midwest	West	Northeast	Southeast	Southwest	Other/Territories
287,029	222,661	303,343	353,572	160,774	12,144
21.31%	16.53%	22.52%	26.25%	11.93%	0.90%

In Grace End Date	Borrower Count	% of In Grace Borrowers
07/2023	167	0.07%
08/2023	12,200	5.19%
09/2023	16,940	7.21%
10/2023	25,244	10.74%
11/2023	124,929	53.17%
12/2023	14,499	6.17%
01/2024	11,134	4.74%
02/2024	4,679	1.99%
03/2024	7	0.00%
05/2024	1	0.00%
06/2024	2	0.00%
07/2024	3	0.00%
08/2024	3	0.00%
09/2024	2	0.00%
10/2024	4	0.00%
11/2024	15	0.01%
12/2024	4	0.00%

Dictionary

Field	Detail
Borrower Count	# of Borrowers in the Portfolio Excluding Borrowers with In-School and In-Grace Loans
Auto Debit Active	# of Borrowers that have an Active Auto Debit. If they were to enter into repayment Auto Debit would begin again
Auto Debit No Active	# of Borrowers that are not participating in Auto Debit.
Active IDR (PFH/REPAYE)	# of Borrowers who have at least one loan with an active schedule in the system for IDR PFH or REPAYE. If borrowers have multiple active repayment plans including Active IDR, they will only be counted here.
Anniversary Date W/In Next 3 Months	# of Borrowers that will be due to their annual recertification/renewal for IDR (clean-up from transfers is underway to extend)
Perm Standard/ALT	# of Borrowers that have at least one loan in which the borrower did not recertify/renew. If any loans had Active IDR the borrower would only be counter in Active IDR.
Grad/Level/Other	# of Borrowers with loans on other repayment schedules (excludes borrowers with multiple repayment schedules in which any are Active IDR or Perm Standard/Alt).
Due Dates	# of Borrowers with at least one active repayment schedule with due dates that fall into the due date ranges presented. Borrowers with multiple due dates may be listed in multiple ranges.
Valid Phone	# No Mobile Consent# of Borrowers with valid phone #'s, however none of the phone numbers have mobile consent. Requires effort by MOHELA to gain mobile consent.
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Valid USPS Address	# of Borrowers with valid addresses to send mail through the USPS.
Invalid USPS Address	# of Borrowers with invalid addresses and require skiptracing efforts to obtain a valid address on file.
Valid Email Address	# of Borrowers with valid email address to send emails/email campaigns.
Invalid Email Address	# of Borrowers with invalid email address therefore borrowers are not recipients of any of our email campaigns.
Active Paperless	# of Borrowers actively signed up to receive email notification for mail delivered to mohela.com.
# of PSLF Participants	# of Borrowers with at least one employment certification that has been approved.
# of PSLF IDR Participants	# of PSLF Participants that have an active IDR schedule

Daily DL Portfolio

Excl. In School/Grace

Borrowers

By Unique Borrower Count

Data as of 08AUG2023

Borrower Count										
6,431,098										
Auto Debit Active	Auto Debit No Active	Active IDR REPAYE	Active IDR PFH	Anniversary Date within Next 3 Months	Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-21st	Due Dates 22nd-28th
1,318,431 20.50%	5,112,667 79.50%	1,108,041 17.23%	1,214,477 18.88%	25,243 0.39%	414,974 6.45%	2,843,669 44.22%	1,535,034 23.87%	1,453,516 22.60%	1,161,672 18.06%	1,508,147 23.45%
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Midwest	West	Northeast	Southeast	Southwest	Other/Territories					
1,364,461 21.22%	1,315,322 20.45%	1,306,390 20.31%	1,611,795 25.06%	762,607 11.86%	58,610 0.91%					

In School/In Grace

Borrowers

By Unique Borrower Count

Data as of 08AUG2023

Borrower Count	In School Count	In Grace Count
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100.00%	82.56%	17.44%

Auto Debit Active	Auto Debit No Active	Active IDR REPAYE	Active IDR PFH	Anniversary Date within Next 3 Months	Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-21st	Due Dates 22nd-28th
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2.45%	97.55%	3.16%	2.93%	0.07%	1.28%	10.01%	5.45%	4.94%	2.98%	4.34%

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2.21%	30.61%	6.27%	5.07%	19.37%	36.85%	17.09%	45.59%

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02/2024	4,679	1.99%
03/2024	7	0.00%
05/2024	1	0.00%
06/2024	2	0.00%
07/2024	3	0.00%
08/2024	3	0.00%
09/2024	2	0.00%
10/2024	4	0.00%
11/2024	15	0.01%
12/2024	4	0.00%

Dictionary

Field	Detail
Borrower Count	# of Borrowers in the Portfolio Excluding Borrowers with In-School and In-Grace Loans
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Anniversary Date W/In Next 3 Months	# of Borrowers that will be due to their annual recertification/renewal for IDR (clean-up from transfers is underway to extend)
Perm Standard/ALT	# of Borrowers that have at least one loan in which the borrower did not recertify/renew. If any loans had Active IDR the borrower would only be counter in Active IDR.
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Valid Phone	# Mobile Consent# of Borrowers with valid phone #'s and at least one phone number has mobile consent.
Valid USPS Address	# of Borrowers with valid addresses to send mail through the USPS.
Invalid USPS Address	# of Borrowers with invalid addresses and require skiptracing efforts to obtain a valid address on file.
Valid Email Address	# of Borrowers with valid email address to send emails/email campaigns.
Invalid Email Address	# of Borrowers with invalid email address therefore borrowers are not recipients of any of our email campaigns.
Active Paperless	# of Borrowers actively signed up to receive email notification for mail delivered to mohela.com.
# of PSLF Participants	# of Borrowers with at least one employment certification that has been approved.
# of PSLF IDR Participants	# of PSLF Participants that have an active IDR schedule

Daily DL Portfolio

Notes

By Unique Borrower Count

Excludes Grace and In School Borrowers

Data as of 09MAY2023

Borrower Count

6,592,775

Auto Debit Active	Auto Debit No Active	Active IDR (PFH/REPAYE)	Anniversary Date within Next 3 Months
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1,334,765

5,258,010

2,279,404

20,334

Valid Phone#- No Mobile Consent	Valid Phone#- Mobile Consent	No Valid Phone#	Valid USPS Address
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2,587,969

3,944,191

60,615

6,576,204

Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-28th
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434,895	2,969,660	1,581,660	1,513,264	2,650,388
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Invalid USPS Address	Valid Email Address	Invalid Email Address	Active Paperless	PSLF Participants
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16,571	6,255,716	337,059	3,346,816	2,015,203
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Daily DL Portfolio

Excl. In School/Grace

Borrowers

By Unique Borrower Count

Data as of 10AUG2023

Borrower Count										
6,423,499										
Auto Debit Active	Auto Debit No Active	Active IDR REPAYE	Active IDR PFH	Anniversary Date within Next 3 Months	Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-21st	Due Dates 22nd-28th
1,319,535 20.54%	5,103,964 79.46%	1,115,516 17.37%	1,211,607 18.86%	24,399 0.38%	413,945 6.44%	2,834,159 44.12%	1,531,513 23.84%	1,451,728 22.60%	1,159,962 18.06%	1,506,859 23.46%
Valid Phone#- No Mobile Consent	Valid Phone#- Mobile Consent	Valid Mobile Phone#- No Mobile Consent	Valid Mobile Phone#- Mobile Consent	No Valid Phone#	Valid USPS Address	Invalid USPS Address	Valid Email Address	Invalid Email Address		
2,815,872 43.84%	4,196,462 65.33%	2,054,336 31.98%	4,101,729 63.86%	65,793 1.02%	6,411,708 99.82%	11,791 0.18%	6,105,239 95.05%	318,260 4.95%		
Made contact via Phone/Web within last 90 days	Active Paperless	PSLF Participants	PSLF Participants with Active IDR	Seperated from School since 3/1/2020	Active Web Account	Transfers since 3/1/2020	Transfer with Active Web Accts			
362,992 5.65%	3,436,790 53.50%	2,021,129 31.46%	1,906,586 29.68%	1,518,980 23.65%	4,216,281 65.64%	3,690,751 57.46%	2,249,928 60.96%			
Midwest	West	Northeast	Southeast	Southwest	Other/Territories					
1,363,061 21.22%	1,313,527 20.45%	1,304,771 20.31%	1,609,976 25.06%	761,829 11.86%	58,544 0.91%					

Daily DL Portfolio - States

State	Borrower Count	% of Total Borrower Count	Loan Count	% of Total Loan Count	Principal Balance in millions	% of Total Principal Balance	Interest Balance in millions	% of Total Interest Balance
AK	10,816	0.17%	46,513	0.16%	542.3	0.18%	26.0	0.17%
AL	79,646	1.24%	381,219	1.32%	4,027.6	1.31%	204.0	1.36%
AR	50,122	0.78%	219,510	0.76%	2,301.1	0.75%	113.7	0.75%
AZ	122,547	1.91%	533,690	1.85%	5,741.2	1.86%	303.2	2.01%
CA	812,822	12.65%	3,356,333	11.66%	37,211.6	12.06%	1,845.2	12.26%
CO	122,680	1.91%	534,396	1.86%	6,029.4	1.95%	293.6	1.95%
CT	91,587	1.43%	415,160	1.44%	4,103.5	1.33%	176.6	1.17%
DC	22,807	0.36%	110,111	0.38%	1,791.3	0.58%	99.0	0.66%
DE	22,639	0.35%	99,290	0.35%	1,076.5	0.35%	48.8	0.32%
FL	378,009	5.88%	1,809,930	6.29%	18,795.4	6.09%	1,017.6	6.76%
GA	245,026	3.81%	1,184,295	4.12%	13,552.1	4.39%	706.7	4.69%
HI	18,368	0.29%	76,670	0.27%	965.9	0.31%	46.9	0.31%
IA	72,410	1.13%	354,377	1.23%	2,787.9	0.90%	127.2	0.84%
ID	35,576	0.55%	153,579	0.53%	1,488.7	0.48%	75.4	0.50%
IL	227,168	3.54%	1,063,640	3.70%	11,771.4	3.81%	565.4	3.76%
IN	123,909	1.93%	518,525	1.80%	5,347.7	1.73%	257.3	1.71%
KS	61,608	0.96%	251,690	0.87%	2,508.4	0.81%	115.0	0.76%
KY	70,654	1.10%	334,290	1.16%	3,239.7	1.05%	160.8	1.07%
LA	88,879	1.38%	382,791	1.33%	4,124.9	1.34%	212.1	1.41%
MA	114,382	1.78%	548,001	1.90%	5,881.9	1.91%	260.6	1.73%
MD	155,872	2.43%	698,641	2.43%	8,697.1	2.82%	425.6	2.83%
ME	36,648	0.57%	168,633	0.59%	1,554.6	0.50%	72.7	0.48%
MI	174,480	2.72%	920,751	3.20%	8,870.4	2.87%	429.5	2.85%
MN	128,196	2.00%	626,058	2.18%	5,833.2	1.89%	257.6	1.71%
MO	138,570	2.16%	597,953	2.08%	6,467.1	2.10%	325.6	2.16%
MS	54,007	0.84%	243,476	0.85%	2,810.9	0.91%	149.9	1.00%
MT	23,153	0.36%	93,656	0.33%	1,030.5	0.33%	51.0	0.34%
NC	201,796	3.14%	931,971	3.24%	10,153.0	3.29%	507.5	3.37%
ND	13,894	0.22%	60,665	0.21%	537.8	0.17%	22.5	0.15%
NE	40,523	0.63%	174,144	0.61%	1,700.5	0.55%	76.4	0.51%
NH	34,862	0.54%	164,928	0.57%	1,481.5	0.48%	61.7	0.41%
NJ	191,768	2.99%	865,364	3.01%	8,828.2	2.86%	384.9	2.56%
NM	33,091	0.52%	135,108	0.47%	1,575.9	0.51%	81.7	0.54%
NV	46,119	0.72%	190,772	0.66%	2,053.4	0.67%	105.5	0.70%
NY	308,518	4.80%	1,356,856	4.72%	17,288.2	5.60%	799.6	5.31%
OH	267,909	4.17%	1,237,061	4.30%	12,474.3	4.04%	594.0	3.95%
OK	72,245	1.12%	288,328	1.00%	2,973.2	0.96%	150.6	1.00%
OR	82,949	1.29%	397,464	1.38%	4,351.0	1.41%	219.2	1.46%
PA	284,269	4.43%	1,286,260	4.47%	14,013.0	4.54%	626.1	4.16%
RI	25,347	0.39%	116,424	0.40%	1,047.4	0.34%	47.2	0.31%
SC	113,798	1.77%	520,847	1.81%	5,883.9	1.91%	300.8	2.00%
SD	20,147	0.31%	87,425	0.30%	824.7	0.27%	34.7	0.23%
TN	108,410	1.69%	506,571	1.76%	5,424.6	1.76%	272.7	1.81%
TX	533,946	8.31%	2,221,821	7.72%	22,633.4	7.33%	1,102.3	7.32%
UT	45,509	0.71%	199,748	0.69%	2,033.3	0.66%	103.3	0.69%
VA	184,716	2.88%	834,798	2.90%	9,497.8	3.08%	459.9	3.05%
VT	16,072	0.25%	72,590	0.25%	786.3	0.25%	36.3	0.24%
WA	106,490	1.66%	486,622	1.69%	5,671.6	1.84%	277.8	1.85%
WI	94,247	1.47%	456,042	1.58%	4,410.3	1.43%	192.2	1.28%
WV	34,913	0.54%	161,075	0.56%	1,483.7	0.48%	69.1	0.46%
WY	9,045	0.14%	34,427	0.12%	372.1	0.12%	15.4	0.10%
Other	58,544	0.91%	217,349	0.76%	2,198.8	0.71%	128.9	0.86%
Invalid	11,791	0.18%	48,851	0.17%	342.2	0.11%	17.6	0.12%

In School/In Grace Borrowers

By Unique Borrower Count

Data as of 10AUG2023

Borrower Count	In School Count	In Grace Count
1,350,587	1,103,869	246,718
100.00%	81.73%	18.27%

Auto Debit Active	Auto Debit No Active	Active IDR REPAYE	Active IDR PFH	Anniversary Date within Next 3 Months	Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-21st	Due Dates 22nd-28th
32,698	1,317,889	42,238	38,961	959	16,974	133,838	73,008	65,850	39,738	57,754
2.42%	97.58%	3.13%	2.88%	0.07%	1.26%	9.91%	5.41%	4.88%	2.94%	4.28%

Valid Phone#- No Mobile Consent	Valid Phone#- Mobile Consent	Valid Mobile Phone#- No Mobile Consent	Valid Mobile Phone#- Mobile Consent	No Valid Phone#	Valid USPS Address	Invalid USPS Address	Valid Email Address	Invalid Email Address
313,929	1,176,802	150,631	1,164,838	3,485	1,343,414	7,173	1,336,243	14,344
23.24%	87.13%	11.15%	86.25%	0.26%	99.47%	0.53%	98.94%	1.06%

Made contact via Phone/Web within last 90 days	Active Paperless	PSLF Participants	PSLF Participants with Active IDR	Seperated from School since 3/1/2020	Active Web Account	Transfers since 3/1/2020	Transfer with Active Web Accts
30,130	413,602	83,724	67,308	281,155	498,019	228,725	104,691
2.23%	30.62%	6.20%	4.98%	20.82%	36.87%	16.94%	45.77%

Midwest	West	Northeast	Southeast	Southwest	Other/Territories
286,787	223,754	303,524	355,567	161,565	12,217
21.23%	16.57%	22.47%	26.33%	11.96%	0.90%

In Grace End Date	Borrower Count	% of In Grace Borrowers
07/2023	176	0.07%
08/2023	12,192	4.94%
09/2023	17,079	6.92%
10/2023	25,488	10.33%
11/2023	124,551	50.48%
12/2023	17,251	6.99%
01/2024	16,524	6.70%
02/2024	7,011	2.84%
03/2024	6	0.00%
05/2024	1	0.00%
06/2024	1	0.00%
07/2024	2	0.00%
08/2024	4	0.00%
09/2024	1	0.00%
10/2024	4	0.00%
11/2024	16	0.01%
12/2024	4	0.00%

Daily DL Portfolio - States

State	Borrower Count	% of Total Borrower Count	Loan Count	% of Total Loan Count	Principal Balance in millions	% of Total Principal Balance	Interest Balance in millions	% of Total Interest Balance
AK	1,671	0.12%	7,885	0.12%	50.0	0.13%	0.8	0.14%
AL	20,541	1.52%	111,022	1.68%	654.1	1.70%	12.3	2.21%
AR	12,151	0.90%	62,548	0.95%	368.4	0.96%	6.3	1.12%
AZ	24,044	1.78%	112,408	1.70%	716.4	1.86%	10.0	1.79%
CA	129,158	9.56%	573,345	8.69%	3,888.3	10.12%	53.1	9.52%
CO	22,121	1.64%	101,198	1.53%	617.9	1.61%	8.8	1.57%
CT	19,124	1.42%	95,591	1.45%	514.6	1.34%	5.6	1.01%
DC	2,624	0.19%	14,752	0.22%	127.8	0.33%	2.3	0.41%
DE	4,796	0.36%	24,801	0.38%	134.9	0.35%	2.2	0.40%
FL	75,996	5.63%	423,330	6.41%	2,489.3	6.48%	39.6	7.10%
GA	56,080	4.15%	306,793	4.65%	1,784.8	4.64%	37.7	6.76%
HI	3,869	0.29%	17,359	0.26%	112.6	0.29%	1.8	0.33%
IA	14,889	1.10%	77,303	1.17%	369.9	0.96%	3.9	0.70%
ID	6,324	0.47%	27,722	0.42%	149.2	0.39%	1.9	0.34%
IL	53,655	3.97%	264,390	4.01%	1,537.2	4.00%	20.3	3.63%
IN	26,324	1.95%	123,199	1.87%	644.9	1.68%	8.6	1.55%
KS	12,400	0.92%	57,210	0.87%	317.1	0.83%	4.1	0.74%
KY	17,638	1.31%	89,486	1.36%	493.4	1.28%	7.2	1.29%
LA	23,521	1.74%	125,477	1.90%	677.8	1.76%	11.6	2.08%
MA	36,029	2.67%	173,628	2.63%	903.0	2.35%	7.2	1.29%
MD	27,002	2.00%	138,298	2.10%	891.4	2.32%	16.3	2.92%
ME	6,203	0.46%	32,918	0.50%	165.5	0.43%	1.9	0.34%
MI	36,683	2.72%	188,948	2.86%	1,101.2	2.87%	15.4	2.76%
MN	25,723	1.90%	122,983	1.86%	647.3	1.68%	7.2	1.30%
MO	24,510	1.81%	121,985	1.85%	691.2	1.80%	10.9	1.95%
MS	13,632	1.01%	75,919	1.15%	506.7	1.32%	13.5	2.43%
MT	3,704	0.27%	17,432	0.26%	98.1	0.26%	1.2	0.21%
NC	43,491	3.22%	218,991	3.32%	1,258.6	3.27%	22.3	4.00%
ND	3,158	0.23%	14,823	0.22%	81.8	0.21%	0.8	0.13%
NE	8,806	0.65%	40,668	0.62%	231.5	0.60%	2.5	0.44%
NH	7,798	0.58%	39,449	0.60%	182.9	0.48%	1.9	0.34%
NJ	47,303	3.50%	221,743	3.36%	1,259.3	3.28%	13.8	2.48%
NM	5,332	0.39%	25,085	0.38%	152.9	0.40%	3.1	0.56%
NV	9,493	0.70%	45,424	0.69%	278.7	0.73%	4.4	0.79%
NY	78,052	5.78%	339,346	5.14%	2,143.2	5.58%	23.0	4.12%
OH	53,206	3.94%	263,814	4.00%	1,399.7	3.64%	19.3	3.46%
OK	13,717	1.02%	65,805	1.00%	379.9	0.99%	5.6	1.01%
OR	13,461	1.00%	67,234	1.02%	399.9	1.04%	5.1	0.91%
PA	66,643	4.93%	339,716	5.15%	1,768.2	4.60%	21.2	3.80%
RI	5,238	0.39%	25,712	0.39%	122.7	0.32%	1.3	0.22%
SC	24,749	1.83%	127,171	1.93%	736.2	1.92%	12.9	2.32%
SD	4,166	0.31%	19,170	0.29%	97.4	0.25%	0.9	0.16%
TN	23,819	1.76%	117,191	1.78%	712.7	1.85%	11.4	2.04%
TX	118,472	8.77%	558,287	8.46%	3,086.1	8.03%	49.3	8.83%
UT	11,072	0.82%	48,207	0.73%	289.2	0.75%	2.9	0.51%
VA	36,352	2.69%	173,207	2.62%	1,066.0	2.77%	16.9	3.03%
VT	2,712	0.20%	13,514	0.20%	70.8	0.18%	0.7	0.13%
WA	21,159	1.57%	96,043	1.46%	616.3	1.60%	7.6	1.36%
WI	23,267	1.72%	111,468	1.69%	559.8	1.46%	6.3	1.14%
WV	7,597	0.56%	36,375	0.55%	202.5	0.53%	2.6	0.46%
WY	1,722	0.13%	7,546	0.11%	44.4	0.12%	0.6	0.10%
Other	12,217	0.90%	59,960	0.91%	452.9	1.18%	7.5	1.34%
Invalid	7,173	0.53%	35,882	0.54%	183.0	0.48%	2.5	0.44%

Dictionary

Field	Detail
Borrower Count	# of Borrowers in the Portfolio Excluding Borrowers with In-School and In-Grace Loans
Auto Debit Active	# of Borrowers that have an Active Auto Debit. If they were to enter into repayment Auto Debit would begin again
Auto Debit No Active	# of Borrowers that are not participating in Auto Debit.
Active IDR (PFH/REPAYE)	# of Borrowers who have at least one loan with an active schedule in the system for IDR PFH or REPAYE. If borrowers have multiple active repayment plans including Active IDR, they will only be counted here.
Anniversary Date W/In Next 3 Months	# of Borrowers that will be due to their annual recertification/renewal for IDR (clean-up from transfers is underway to extend)
Perm Standard/ALT	# of Borrowers that have at least one loan in which the borrower did not recertify/renew. If any loans had Active IDR the borrower would only be counter in Active IDR.
Grad/Level/Other	# of Borrowers with loans on other repayment schedules (excludes borrowers with multiple repayment schedules in which any are Active IDR or Perm Standard/Alt).
Due Dates	# of Borrowers with at least one active repayment schedule with due dates that fall into the due date ranges presented. Borrowers with multiple due dates may be listed in multiple ranges.
Valid Phone	# No Mobile Consent# of Borrowers with valid phone #'s, however none of the phone numbers have mobile consent. Requires effort by MOHELA to gain mobile consent.
Valid Phone	# Mobile Consent# of Borrowers with valid phone #'s and at least one phone number has mobile consent.
Valid USPS Address	# of Borrowers with valid addresses to send mail through the USPS.
Invalid USPS Address	# of Borrowers with invalid addresses and require skiptracing efforts to obtain a valid address on file.
Valid Email Address	# of Borrowers with valid email address to send emails/email campaigns.
Invalid Email Address	# of Borrowers with invalid email address therefore borrowers are not recipients of any of our email campaigns.
Active Paperless	# of Borrowers actively signed up to receive email notification for mail delivered to mohela.com.
# of PSLF Participants	# of Borrowers with at least one employment certification that has been approved.
# of PSLF IDR Participants	# of PSLF Participants that have an active IDR schedule

Daily DL Portfolio

Excl. In School/Grace

Borrowers

By Unique Borrower Count

Data as of 10AUG2023

Borrower Count
6,423,499

Auto Debit Active	Auto Debit No Active	Active IDR REPAYE	Active IDR PFH	Anniversary Date within Next 3 Months	Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-21st	Due Dates 22nd-28th
1,319,535 20.54%	5,103,964 79.46%	1,115,516 17.37%	1,211,607 18.86%	24,399 0.38%	413,945 6.44%	2,834,159 44.12%	1,531,513 23.84%	1,451,728 22.60%	1,159,962 18.06%	1,506,859 23.46%

Valid Phone#- No Mobile Consent	Valid Phone#- Mobile Consent	Valid Mobile Phone#- No Mobile Consent	Valid Mobile Phone#- Mobile Consent	No Valid Phone#	Valid USPS Address	Invalid USPS Address	Valid Email Address	Invalid Email Address
2,815,872 43.84%	4,196,462 65.33%	2,054,336 31.98%	4,101,729 63.86%	65,793 1.02%	6,411,708 99.82%	11,791 0.18%	6,105,239 95.05%	318,260 4.95%

Made contact via Phone/Web within last 90 days	Active Paperless	PSLF Participants	PSLF Participants with Active IDR	Seperated from School since 3/1/2020	Active Web Account	Transfers since 3/1/2020	Transfer with Active Web Accts
362,992 5.65%	3,436,790 53.50%	2,021,129 31.46%	1,906,586 29.68%	1,518,980 23.65%	4,216,281 65.64%	3,690,751 57.46%	2,249,928 60.96%

Midwest	West	Northeast	Southeast	Southwest	Other/Territories
1,363,061 21.22%	1,313,527 20.45%	1,304,771 20.31%	1,609,976 25.06%	761,829 11.86%	58,544 0.91%

Daily DL Portfolio - States

State	Borrower Count	% of Total Borrower Count	Loan Count	% of Total Loan Count	Principal Balance in millions	% of Total Principal Balance	Interest Balance in millions	% of Total Interest Balance
AK	10,816	0.17%	46,513	0.16%	542.3	0.18%	26.0	0.17%
AL	79,646	1.24%	381,219	1.32%	4,027.6	1.31%	204.0	1.36%
AR	50,122	0.78%	219,510	0.76%	2,301.1	0.75%	113.7	0.75%
AZ	122,547	1.91%	533,690	1.85%	5,741.2	1.86%	303.2	2.01%
CA	812,822	12.65%	3,356,333	11.66%	37,211.6	12.06%	1,845.2	12.26%
CO	122,680	1.91%	534,396	1.86%	6,029.4	1.95%	293.6	1.95%
CT	91,587	1.43%	415,160	1.44%	4,103.5	1.33%	176.6	1.17%
DC	22,807	0.36%	110,111	0.38%	1,791.3	0.58%	99.0	0.66%
DE	22,639	0.35%	99,290	0.35%	1,076.5	0.35%	48.8	0.32%
FL	378,009	5.88%	1,809,930	6.29%	18,795.4	6.09%	1,017.6	6.76%
GA	245,026	3.81%	1,184,295	4.12%	13,552.1	4.39%	706.7	4.69%
HI	18,368	0.29%	76,670	0.27%	965.9	0.31%	46.9	0.31%
IA	72,410	1.13%	354,377	1.23%	2,787.9	0.90%	127.2	0.84%
ID	35,576	0.55%	153,579	0.53%	1,488.7	0.48%	75.4	0.50%
IL	227,168	3.54%	1,063,640	3.70%	11,771.4	3.81%	565.4	3.76%
IN	123,909	1.93%	518,525	1.80%	5,347.7	1.73%	257.3	1.71%
KS	61,608	0.96%	251,690	0.87%	2,508.4	0.81%	115.0	0.76%
KY	70,654	1.10%	334,290	1.16%	3,239.7	1.05%	160.8	1.07%
LA	88,879	1.38%	382,791	1.33%	4,124.9	1.34%	212.1	1.41%
MA	114,382	1.78%	548,001	1.90%	5,881.9	1.91%	260.6	1.73%
MD	155,872	2.43%	698,641	2.43%	8,697.1	2.82%	425.6	2.83%
ME	36,648	0.57%	168,633	0.59%	1,554.6	0.50%	72.7	0.48%
MI	174,480	2.72%	920,751	3.20%	8,870.4	2.87%	429.5	2.85%
MN	128,196	2.00%	626,058	2.18%	5,833.2	1.89%	257.6	1.71%
MO	138,570	2.16%	597,953	2.08%	6,467.1	2.10%	325.6	2.16%
MS	54,007	0.84%	243,476	0.85%	2,810.9	0.91%	149.9	1.00%
MT	23,153	0.36%	93,656	0.33%	1,030.5	0.33%	51.0	0.34%
NC	201,796	3.14%	931,971	3.24%	10,153.0	3.29%	507.5	3.37%
ND	13,894	0.22%	60,665	0.21%	537.8	0.17%	22.5	0.15%
NE	40,523	0.63%	174,144	0.61%	1,700.5	0.55%	76.4	0.51%
NH	34,862	0.54%	164,928	0.57%	1,481.5	0.48%	61.7	0.41%
NJ	191,768	2.99%	865,364	3.01%	8,828.2	2.86%	384.9	2.56%
NM	33,091	0.52%	135,108	0.47%	1,575.9	0.51%	81.7	0.54%
NV	46,119	0.72%	190,772	0.66%	2,053.4	0.67%	105.5	0.70%
NY	308,518	4.80%	1,356,856	4.72%	17,288.2	5.60%	799.6	5.31%
OH	267,909	4.17%	1,237,061	4.30%	12,474.3	4.04%	594.0	3.95%
OK	72,245	1.12%	288,328	1.00%	2,973.2	0.96%	150.6	1.00%
OR	82,949	1.29%	397,464	1.38%	4,351.0	1.41%	219.2	1.46%
PA	284,269	4.43%	1,286,260	4.47%	14,013.0	4.54%	626.1	4.16%
RI	25,347	0.39%	116,424	0.40%	1,047.4	0.34%	47.2	0.31%
SC	113,798	1.77%	520,847	1.81%	5,883.9	1.91%	300.8	2.00%
SD	20,147	0.31%	87,425	0.30%	824.7	0.27%	34.7	0.23%
TN	108,410	1.69%	506,571	1.76%	5,424.6	1.76%	272.7	1.81%
TX	533,946	8.31%	2,221,821	7.72%	22,633.4	7.33%	1,102.3	7.32%
UT	45,509	0.71%	199,748	0.69%	2,033.3	0.66%	103.3	0.69%
VA	184,716	2.88%	834,798	2.90%	9,497.8	3.08%	459.9	3.05%
VT	16,072	0.25%	72,590	0.25%	786.3	0.25%	36.3	0.24%
WA	106,490	1.66%	486,622	1.69%	5,671.6	1.84%	277.8	1.85%
WI	94,247	1.47%	456,042	1.58%	4,410.3	1.43%	192.2	1.28%
WV	34,913	0.54%	161,075	0.56%	1,483.7	0.48%	69.1	0.46%
WY	9,045	0.14%	34,427	0.12%	372.1	0.12%	15.4	0.10%
Other	58,544	0.91%	217,349	0.76%	2,198.8	0.71%	128.9	0.86%
Invalid	11,791	0.18%	48,851	0.17%	342.2	0.11%	17.6	0.12%

In School/In Grace Borrowers

By Unique Borrower Count

Data as of 10AUG2023

Borrower Count	In School Count	In Grace Count
1,350,587	1,103,869	246,718
100.00%	81.73%	18.27%

Auto Debit Active	Auto Debit No Active	Active IDR REPAYE	Active IDR PFH	Anniversary Date within Next 3 Months	Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-21st	Due Dates 22nd-28th
32,698	1,317,889	42,238	38,961	959	16,974	133,838	73,008	65,850	39,738	57,754
2.42%	97.58%	3.13%	2.88%	0.07%	1.26%	9.91%	5.41%	4.88%	2.94%	4.28%

Valid Phone#- No Mobile Consent	Valid Phone#- Mobile Consent	Valid Mobile Phone#- No Mobile Consent	Valid Mobile Phone#- Mobile Consent	No Valid Phone#	Valid USPS Address	Invalid USPS Address	Valid Email Address	Invalid Email Address
313,929	1,176,802	150,631	1,164,838	3,485	1,343,414	7,173	1,336,243	14,344
23.24%	87.13%	11.15%	86.25%	0.26%	99.47%	0.53%	98.94%	1.06%

Made contact via Phone/Web within last 90 days	Active Paperless	PSLF Participants	PSLF Participants with Active IDR	Seperated from School since 3/1/2020	Active Web Account	Transfers since 3/1/2020	Transfer with Active Web Accts
30,130	413,602	83,724	67,308	281,155	498,019	228,725	104,691
2.23%	30.62%	6.20%	4.98%	20.82%	36.87%	16.94%	45.77%

Midwest	West	Northeast	Southeast	Southwest	Other/Territories
286,787	223,754	303,524	355,567	161,565	12,217
21.23%	16.57%	22.47%	26.33%	11.96%	0.90%

In Grace End Date	Borrower Count	% of In Grace Borrowers
07/2023	176	0.07%
08/2023	12,192	4.94%
09/2023	17,079	6.92%
10/2023	25,488	10.33%
11/2023	124,551	50.48%
12/2023	17,251	6.99%
01/2024	16,524	6.70%
02/2024	7,011	2.84%
03/2024	6	0.00%
05/2024	1	0.00%
06/2024	1	0.00%
07/2024	2	0.00%
08/2024	4	0.00%
09/2024	1	0.00%
10/2024	4	0.00%
11/2024	16	0.01%
12/2024	4	0.00%

Daily DL Portfolio - States

State	Borrower Count	% of Total Borrower Count	Loan Count	% of Total Loan Count	Principal Balance in millions	% of Total Principal Balance	Interest Balance in millions	% of Total Interest Balance
AK	1,671	0.12%	7,885	0.12%	50.0	0.13%	0.8	0.14%
AL	20,541	1.52%	111,022	1.68%	654.1	1.70%	12.3	2.21%
AR	12,151	0.90%	62,548	0.95%	368.4	0.96%	6.3	1.12%
AZ	24,044	1.78%	112,408	1.70%	716.4	1.86%	10.0	1.79%
CA	129,158	9.56%	573,345	8.69%	3,888.3	10.12%	53.1	9.52%
CO	22,121	1.64%	101,198	1.53%	617.9	1.61%	8.8	1.57%
CT	19,124	1.42%	95,591	1.45%	514.6	1.34%	5.6	1.01%
DC	2,624	0.19%	14,752	0.22%	127.8	0.33%	2.3	0.41%
DE	4,796	0.36%	24,801	0.38%	134.9	0.35%	2.2	0.40%
FL	75,996	5.63%	423,330	6.41%	2,489.3	6.48%	39.6	7.10%
GA	56,080	4.15%	306,793	4.65%	1,784.8	4.64%	37.7	6.76%
HI	3,869	0.29%	17,359	0.26%	112.6	0.29%	1.8	0.33%
IA	14,889	1.10%	77,303	1.17%	369.9	0.96%	3.9	0.70%
ID	6,324	0.47%	27,722	0.42%	149.2	0.39%	1.9	0.34%
IL	53,655	3.97%	264,390	4.01%	1,537.2	4.00%	20.3	3.63%
IN	26,324	1.95%	123,199	1.87%	644.9	1.68%	8.6	1.55%
KS	12,400	0.92%	57,210	0.87%	317.1	0.83%	4.1	0.74%
KY	17,638	1.31%	89,486	1.36%	493.4	1.28%	7.2	1.29%
LA	23,521	1.74%	125,477	1.90%	677.8	1.76%	11.6	2.08%
MA	36,029	2.67%	173,628	2.63%	903.0	2.35%	7.2	1.29%
MD	27,002	2.00%	138,298	2.10%	891.4	2.32%	16.3	2.92%
ME	6,203	0.46%	32,918	0.50%	165.5	0.43%	1.9	0.34%
MI	36,683	2.72%	188,948	2.86%	1,101.2	2.87%	15.4	2.76%
MN	25,723	1.90%	122,983	1.86%	647.3	1.68%	7.2	1.30%
MO	24,510	1.81%	121,985	1.85%	691.2	1.80%	10.9	1.95%
MS	13,632	1.01%	75,919	1.15%	506.7	1.32%	13.5	2.43%
MT	3,704	0.27%	17,432	0.26%	98.1	0.26%	1.2	0.21%
NC	43,491	3.22%	218,991	3.32%	1,258.6	3.27%	22.3	4.00%
ND	3,158	0.23%	14,823	0.22%	81.8	0.21%	0.8	0.13%
NE	8,806	0.65%	40,668	0.62%	231.5	0.60%	2.5	0.44%
NH	7,798	0.58%	39,449	0.60%	182.9	0.48%	1.9	0.34%
NJ	47,303	3.50%	221,743	3.36%	1,259.3	3.28%	13.8	2.48%
NM	5,332	0.39%	25,085	0.38%	152.9	0.40%	3.1	0.56%
NV	9,493	0.70%	45,424	0.69%	278.7	0.73%	4.4	0.79%
NY	78,052	5.78%	339,346	5.14%	2,143.2	5.58%	23.0	4.12%
OH	53,206	3.94%	263,814	4.00%	1,399.7	3.64%	19.3	3.46%
OK	13,717	1.02%	65,805	1.00%	379.9	0.99%	5.6	1.01%
OR	13,461	1.00%	67,234	1.02%	399.9	1.04%	5.1	0.91%
PA	66,643	4.93%	339,716	5.15%	1,768.2	4.60%	21.2	3.80%
RI	5,238	0.39%	25,712	0.39%	122.7	0.32%	1.3	0.22%
SC	24,749	1.83%	127,171	1.93%	736.2	1.92%	12.9	2.32%
SD	4,166	0.31%	19,170	0.29%	97.4	0.25%	0.9	0.16%
TN	23,819	1.76%	117,191	1.78%	712.7	1.85%	11.4	2.04%
TX	118,472	8.77%	558,287	8.46%	3,086.1	8.03%	49.3	8.83%
UT	11,072	0.82%	48,207	0.73%	289.2	0.75%	2.9	0.51%
VA	36,352	2.69%	173,207	2.62%	1,066.0	2.77%	16.9	3.03%
VT	2,712	0.20%	13,514	0.20%	70.8	0.18%	0.7	0.13%
WA	21,159	1.57%	96,043	1.46%	616.3	1.60%	7.6	1.36%
WI	23,267	1.72%	111,468	1.69%	559.8	1.46%	6.3	1.14%
WV	7,597	0.56%	36,375	0.55%	202.5	0.53%	2.6	0.46%
WY	1,722	0.13%	7,546	0.11%	44.4	0.12%	0.6	0.10%
Other	12,217	0.90%	59,960	0.91%	452.9	1.18%	7.5	1.34%
Invalid	7,173	0.53%	35,882	0.54%	183.0	0.48%	2.5	0.44%

Dictionary

Field	Detail
Borrower Count	# of Borrowers in the Portfolio Excluding Borrowers with In-School and In-Grace Loans
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# of PSLF IDR Participants	# of PSLF Participants that have an active IDR schedule

Daily DL Portfolio

Excl. In School/Grace
Borrowers

By Unique Borrower Count

Data as of 13JUN2023

Borrower Count										
6,282,017										
Auto Debit Active	Auto Debit No Active	Active IDR REPAYE	Active IDR PFH	Anniversary Date within Next 3 Months	Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-21st	Due Dates 22nd-28th
1,302,300	4,979,717	224,346	2,006,198	23,991	415,386	2,846,997	1,515,737	1,450,222	1,124,104	1,474,617
20.73%	79.27%	3.57%	31.94%	0.38%	6.61%	45.32%	24.13%	23.09%	17.89%	23.47%
Valid Phone#- No Mobile Consent	Valid Phone#- Mobile Consent	Valid Mobile Phone#- No Mobile Consent	Valid Mobile Phone#- Mobile Consent	No Valid Phone#	Valid USPS Address	Invalid USPS Address	Valid Email Address	Invalid Email Address		
2,945,212	3,905,193	2,198,677	3,821,707	63,469	6,270,411	11,606	5,940,140	341,877		
46.88%	62.16%	35.00%	60.84%	1.01%	99.82%	0.18%	94.56%	5.44%		
Made contact via Phone/Web within last 90 days	Active Paperless	PSLF Participants	PSLF Participants with Active IDR							
289,782	3,270,900	1,971,014	1,845,615							
4.61%	52.07%	31.38%	29.38%							

In School/In Grace Borrowers

By Unique Borrower Count
Data as of 13JUN2023

Borrower Count
1,428,660

Auto Debit Active	Auto Debit No Active	Active IDR REPAYE	Active IDR PFH	Anniversary Date within Next 3 Months	Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-21st	Due Dates 22nd-28th
32,818	1,395,842	6,441	71,987	889	16,982	124,451	65,615	63,149	38,719	56,528
0.52%	22.22%	0.10%	1.15%	0.01%	0.27%	1.98%	1.04%	1.01%	0.62%	0.90%

Valid Phone#- No Mobile Consent	Valid Phone#- Mobile Consent	Valid Mobile Phone#- No Mobile Consent	Valid Mobile Phone#- Mobile Consent	No Valid Phone#	Valid USPS Address	Invalid USPS Address	Valid Email Address	Invalid Email Address
2,945,212	3,905,193	2,198,677	3,821,707	63,469	6,270,411	11,606	5,940,140	341,877
46.88%	62.16%	35.00%	60.84%	1.01%	99.82%	0.18%	94.56%	5.44%

Made contact via Phone/Web within last 90 days	Active Paperless	PSLF Participants	PSLF Participants with Active IDR
28,809	425,124	81,182	64,429
0.46%	6.77%	1.29%	1.03%

Dictionary

Field	Detail
Borrower Count	# of Borrowers in the Portfolio Excluding Borrowers with In-School and In-Grace Loans
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# of PSLF IDR Participants	# of PSLF Participants that have an active IDR schedule

Daily DL Portfolio

Excl. In School/Grace

Borrowers

By Unique Borrower Count

Data as of 14JUN2023

Borrower Count

6,280,768

Auto Debit Active	Auto Debit No Active	Active IDR REPAYE	Active IDR PFH	Anniversary Date within Next 3 Months	Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-21st	Due Dates 22nd-28th
1,302,194	4,978,574	224,528	2,006,510	24,048	415,076	2,845,792	1,515,299	1,449,783	1,124,000	1,474,504
20.73%	79.27%	3.57%	31.95%	0.38%	6.61%	45.31%	24.13%	23.08%	17.90%	23.48%

Valid Phone#- No Mobile Consent	Valid Phone#- Mobile Consent	Valid Mobile Phone#- No Mobile Consent	Valid Mobile Phone#- Mobile Consent	No Valid Phone#	Valid USPS Address	Invalid USPS Address	Valid Email Address	Invalid Email Address
2,941,616	3,907,606	2,195,220	3,824,507	63,642	6,269,250	11,518	5,939,546	341,222
46.84%	62.22%	34.95%	60.89%	1.01%	99.82%	0.18%	94.57%	5.43%

Made contact via Phone/Web within last 90 days	Active Paperless	PSLF Participants	PSLF Participants with Active IDR	Seperated from School since 3/1/2020
290,324	3,272,784	1,970,891	1,845,569	1,393,735
4.62%	52.11%	31.38%	29.38%	22.19%

In School/In Grace Borrowers

By Unique Borrower Count
Data as of 14JUN2023

Borrower Count	In School Count	In Grace Count
1,429,186	1,130,643	298,543
100.00%	79.11%	20.89%

Auto Debit Active	Auto Debit No Active	Active IDR REPAYE	Active IDR PFH	Anniversary Date within Next 3 Months	Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-21st	Due Dates 22nd-28th
32,942	1,396,244	6,479	72,321	892	17,048	124,819	65,842	63,350	38,862	56,768
2.30%	97.70%	0.45%	5.06%	0.06%	1.19%	8.73%	4.61%	4.43%	2.72%	3.97%

Valid Phone#- No Mobile Consent	Valid Phone#- Mobile Consent	Valid Mobile Phone#- No Mobile Consent	Valid Mobile Phone#- Mobile Consent	No Valid Phone#	Valid USPS Address	Invalid USPS Address	Valid Email Address	Invalid Email Address
338,672	1,237,884	167,402	1,225,737	3,392	1,419,958	9,228	1,410,052	19,134
23.70%	86.61%	11.71%	85.76%	0.24%	99.35%	0.65%	98.66%	1.34%

Made contact via Phone/Web within last 90 days	Active Paperless	PSLF Participants	PSLF Participants with Active IDR	Seperated from School since 3/1/2020
28,984	426,110	81,443	64,646	288,518
2.03%	29.81%	5.70%	4.52%	20.19%

In Grace End Date	Borrower Count	% of In Grace Borrowers
07/2023	21,745	7.28%
08/2023	12,184	4.08%
09/2023	14,850	4.97%
10/2023	19,183	6.43%
11/2023	109,883	36.81%
12/2023	4,680	1.57%
01/2024	185	0.06%
02/2024	881	0.30%
03/2024	192	0.06%
04/2024	86	0.03%
05/2024	98	0.03%
06/2024	491	0.16%
07/2024	128	0.04%
08/2024	37	0.01%
09/2024	70	0.02%
10/2024	105	0.04%
11/2024	1,082	0.36%
12/2024	131	0.04%

Dictionary

Field	Detail
Borrower Count	# of Borrowers in the Portfolio Excluding Borrowers with In-School and In-Grace Loans
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Daily DL Portfolio

Notes

By Unique Borrower Count

Excludes Grace and In School Borrowers

Data as of 20APR2023

Borrower Count

6,614,506

Auto Debit Active	Auto Debit No Active	Active IDR (PFH/REPAYE)	Anniversary Date within Next 3 Months	Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-31st
1,340,814	5,273,692	2,292,812	17,668	443,361	3,069,648	1,585,460	1,514,114	2,664,158

Valid Phone#- No Mobile Consent	Valid Phone#- Mobile Consent	No Valid Phone#	Valid USPS Address	Invalid USPS Address	Valid Email Address	Invalid Email Address	Active Paperless
2,634,419	3,919,188	60,899	6,594,928	19,578	6,272,101	342,405	3,344,069

Daily DL Portfolio

Notes

By Unique Borrower Count

Excludes Grace and In School Borrowers

Data as of 23MAY2023

Borrower Count

6,254,759

Auto Debit Active	Auto Debit No Active	Active IDR (PFH/REPAYE)	Anniversary Date within Next 3 Months	Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-28th
1,300,195 20.79%	4,954,564 79.21%	2,205,281 35.26%	21,421 0.34%	416,378 6.66%	2,844,161 45.47%	1,513,119 24.19%	1,448,130 23.15%	2,562,548 40.97%

Valid Phone#- No Mobile Consent	Valid Phone#- Mobile Consent	No Valid Phone#	Valid USPS Address	Invalid USPS Address	Valid Email Address	Invalid Email Address	Active Paperless	PSLF Participants
2,454,376 39.24%	3,739,427 59.79%	60,956 0.97%	6,240,536 99.77%	14,223 0.23%	5,917,257 94.60%	337,502 5.40%	3,215,030 51.40%	1,955,986 31.27%

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Daily DL Portfolio

Notes

By Unique Borrower Count

Excludes Grace and In School Borrowers

Data as of 23MAY2023

Borrower Count

6,254,759

Auto Debit Active	Auto Debit No Active	Active IDR (PFH/REPAYE)	Anniversary Date within Next 3 Months	Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-28th
1,300,286	4,954,473	2,205,079	21,469	416,442	2,844,168	1,513,144	1,448,140	2,562,398
20.79%	79.21%	35.25%	0.34%	6.66%	45.47%	24.19%	23.15%	40.97%
Valid Phone#- No Mobile Consent	Valid Phone#- Mobile Consent	No Valid Phone#	Valid USPS Address	Invalid USPS Address	Valid Email Address	Invalid Email Address	Active Paperless	PSLF Participants
2,456,255	3,737,664	60,840	6,240,517	14,242	5,917,015	337,744	3,213,218	1,955,730
39.27%	59.76%	0.97%	99.77%	0.23%	94.60%	5.40%	51.37%	31.27%

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Ombiri, James

From: Farmer, Jennifer - x3484
Sent: Tuesday, May 9, 2023 4:13 PM
To: Johnston, Tony - x3348
Subject: data dictionary

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Borrower Count	# of Borrowers in the Portfolio Excluding Borrowers with In-School and In-Grace Loans
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Invalid USPS Address	# of Borrowers with invalid addresses and require skiptracing efforts to obtain a valid address.
Valid Email Address	# of Borrowers with valid email address to send emails/email campaigns.
Invalid Email Address	# of Borrowers with invalid email address therefore borrowers are not recipients of any email.
Active Paperless	# of Borrowers actively signed up to receive email notification for mail delivered to mobile devices.
# of PSLF Participants	# of Borrowers with at least one employment certification that has been approved.

Martin, Christine

From: Oversight Special Projects <OversightSpecialProjects@ed.gov>
Sent: Wednesday, August 16, 2023 10:55 AM
To: Knoche, Karen; Hockel, Sarah; Craft, Dan; AidvantagePMO; Analysts-Compliance; 'Shelly Gensmer-Cleek'; Amy.Goheen; Matt.Stover; Grp.FC-Mgmt; 'Polls'; 'Wendy.Drudy@e-hps.com'; 'Budner, Becky (bbudner@ecsi.net)' (bbudner@ecsi.net); Oversight Special Projects; FSAVendorManagementTeam; Murphy, Robert; Gomes, Milene; Lisa Tessitore
Cc: Myers-Wright, Helena; Oversight Special Projects; FSAVendorManagementTeam; FSAVendorOversightGroup
Subject: Data Request regarding the reporting of loan statuses during September 2023 (CR 6495)

Caution: This email originated from outside the organization. Please take care when clicking links or opening attachments.

Hello Servicers,

In order to ensure consistent treatment of the month of September 2023 for IDR/PSLF purposes pursuant to the requirements in CR 6495 (R2R Payment Due), FSA has the following questions for our servicers:

Data Request:

- How will you be reporting to NSLDS, the status of borrowers returning to repayment for the month of September 2023? (e.g., repayment status (RP), administrative forbearance (AD), mandatory administrative forbearance (MA) or other status)?
- Per CR 6495, will you be applying an administrative forbearance (AD) to cover a due date in September?
 - If "Yes", when will that administrative forbearance begin? end?
 - Will those borrowers covered by an admin forb be reported in a repayment status (RP) any day for the month of September 2023?

Background:

CR 6495 requires servicers to "set the earliest first payment due date after the payment pause ends to be no sooner than the first day of the second month after the pause ends" (Oct 1st, 2023). Since some servicer systems would have had dues dates in September, FSA instructed those servicers "to apply a non-capping administrative forbearance to cover the first month for borrowers with a due date in the first month after the payment pause ends." Lastly, servicers who apply this administrative forbearance period to "treat this forbearance period as if payments for the month have been made in full and on-time and on 10-year standard repayment plan towards loan forgiveness programs (PSLF/TEPSLF and IDR). This month will count toward these forgiveness programs even if the borrower is/was not on a qualifying repayment plan. However, borrowers must work for an eligible employer for payment credits to ultimately qualify for PSLF."

Please send all responses to the **Oversight Special Projects mailbox (oversightspecialprojects@ed.gov)** and cc the FSA staff on this request. Please respond to this data request **no later than COB on Wednesday (August 23, 2023)**.

Thank you in advance or your help with this matter.

Latricia

Latricia Wilson

Vendor Oversight and Program Accountability (VOPA)

Vendor Oversight Group (VOG)

U.S. Department of Education | Federal Student Aid

Office: (404) 974-9365

latricia.wilson@ed.gov

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



A Department of Education Servicer

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

[Date]

Acct Number: xxxxxx

#ABCDEFG

#A123 1234 1233 12AB#

Name

Address

City ST Zip

REVIEW CAREFULLY.
YOU MAY HAVE
PAYMENTS DUE SOON

YOUR STUDENT LOAN REPAYMENT DETAILS

You are receiving the enclosed Repayment Obligation/Schedule Disclosure Statement because one or more of your loans is entering repayment. The reason for entering into repayment varies by loan program. Please see **How to Read Your Repayment Obligation** for more information.

About the Repayment Obligation/Schedule Disclosure Statement

- If you did not select a repayment plan or you were not eligible for the repayment plan you selected, your loan(s) were disclosed on the Standard Repayment Plan (L).
- You have the option to make more frequent or additional payments at any time.
- This is an estimate of repayment and may be recalculated in the future to pay off within the number of months allowed for your loan program.
- If more than one loan is or will be entering into repayment, you may receive separate Repayment Obligation/Schedule Disclosure Statements.

Stay on Track with Your Loan(s) at mohela.com

- **Your Account:** Log in to mohela.com to view your loan(s), see your payment history, and update your contact information online.
- **Billing Statements:** Monthly billing statements will be sent to you at least 20 days prior to your due date. **Go Paperless** to receive billing statements and other correspondence faster, and view in your online account.
- **Due Date:** You can request to change your due date. Send us a message from your online account to request.
- **Auto Debit:** Never miss a payment! Sign up for Auto Debit from your online account to have your payments automatically taken from your bank account. By enrolling, you may be eligible for a 0.25% interest rate reduction.
- **Review your Repayment Plan.** You can request to change your repayment plan at any time. Plans include: Standard, Graduated, Extended, and income-driven repayment plans. Your loans may only be eligible for certain repayment plans.
- Use *Loan Simulator* at StudentAid.gov/loan-simulator to see which plans you may be eligible for, including monthly payment and overall cost estimates, and apply.
- **Payment not Affordable?** Explore options to postpone payment through deferment or forbearance. Your loans may also be eligible for discharges, cancellations, forgiveness, and consolidation.

Payments are Resuming

3 Ways To Prepare:

1. Use *Loan Simulator* to choose a repayment option that best meets your needs. Visit StudentAid.gov/loan-simulator
2. Check out the NEW repayment plan, Saving on a Valuable Education (SAVE). Visit StudentAid.gov/save
3. Sign up for Auto Debit on mohela.com



Create and Manage Your Account on mohela.com

Make payments, update your contact info, go paperless

Qualifying Payments May Apply Toward Forgiveness

Your payments may count toward income-driven repayment plan forgiveness or Public Service Loan Forgiveness. Learn more at StudentAid.gov/forgiveness



P 888.866.4352 | f 866.222.7060 | TDD Dial 711 | 7A-8P M, 7A-7P T-W, 7A-5P TH-F CT | mohela.com
[X] fb.com/Mohela.usa [X]@MOHELA 633 Spirit Drive | Chesterfield, MO 63008-1243



HOW TO READ YOUR REPAYMENT SCHEDULE

Account Number	Unique 10-digit identification number under which all of the loan(s) are serviced by MOHELA. <i>Include this number on a check, money order, and bill payer payments.</i>
Accrued Unpaid Interest to be Capitalized	Amount of unpaid interest accrued from the first disbursement date to the date the repayment period begins which will capitalize (added to principal) if not paid. Interest accrues daily.
Amount to be Repaid	Unpaid principal balance, plus accrued unpaid interest to be capitalized.
Current Balance	Principal amount remaining to paid. May include capitalized interest. This is not a payoff amount.
Disbursement Date	Date a loan was first disbursed (loan(s) may include multiple disbursements).
Due Date	When the payment is due to MOHELA
Estimated Amount to Be Repaid	Estimate of the total amount to repay based on the unpaid principal balance and accrued unpaid interest (accrued unpaid interest to be capitalized and interest payable over the life of the loan(s)). This excludes the \$0.00 you've already paid.
Interest Payable	Total interest payable during the repayment period.
Interest Rate	Rate charged to borrow the student loan. May be a fixed or variable interest rate.
Loan Program	Type of student loan. Refer to the table below for more information regarding the loan program and the reason for this statement.

Loan Program Abbreviation	Loan Program Name	Reason Loan Programs Enter Into Repayment
DLSTFD	Direct Subsidized Stafford	No longer enrolled at least half time and the grace period is/has ended.
DLUNST	Direct Unsubsidized Stafford	
DLPLGB	Direct Student PLUS (Graduate PLUS)	Fully disbursed loans. No grace period for this program. School deferment may have been placed based on enrollment and request.
DLPLUS	Direct Parent PLUS	
DLSCNS	Direct Subsidized Consolidation	Consolidation process is complete.
DLUCNS	Direct Unsubsidized Consolidation	
DLCNSL	Direct Consolidation	
DLPCNS	Direct Parent PLUS Consolidation	
DLSSPL	Direct Subsidized Spousal Consolidation	
DLUSPL	Direct Unsubsidized Spousal Consolidation	
DLSPCN	Direct Spousal Consolidation	
TEACH	Direct TEACH	Once a TEACH grant is converted to a loan and the grace period is/has ended.
STFFRD	Federal Subsidized Stafford	No longer enrolled at least half time and the grace period is/has ended.
UNSTFD	Federal Unsubsidized Stafford	
PLUS	Federal Parent PLUS	Fully disbursed loans. No grace period for this program. School deferment may have been placed based on enrollment and request.
SUBCNS	Federal Subsidized Consolidation	Consolidation process is complete.
UNCNS	Federal Unsubsidized Consolidation	

Rehab loans previously defaulted and recently completed loan rehabilitation are in the process of being transferred to MOHELA for servicing.

Next Payment Due	Due date when the payment is due
Next Payment Amount	Amount Due on the date of the Next Payment Due
Number of Payments	Number of monthly payments scheduled.
Original Balance	The initial amount you borrowed.
Payment Amount	Monthly payment due for this loan. The new payment amount(s) is effective on the due date listed on the enclosure.
Payment Start Date	Date the first payment amount will be due.
Principal Balance	Principal amount remaining to be paid. May include capitalized interest. This is not the payoff amount.
Repayment Plan	Repayment plan type (Abbreviation).
Repayment Plan Description	Full name of the repayment plan type. Learn more in the attached documents about repayment plans or visit mohela.com and studentaid.gov .
Repayment Start/ Deferment End Date	Date a loan entered repayment or a school deferment ends.
Student	First name of the student for which the PLUS loan disbursed (if applicable).
Total Amount to be Repaid	Total amount to repay based on the unpaid principal balance and accrued unpaid interest to be capitalized and interest payable over the life of the loan(s).
Total Current Payment Due Monthly	Amount due monthly for all loans listed on this Repayment Obligation.
Unpaid Principal Balance	Sum of unpaid principal for all loans listed on this Repayment Obligation may include capitalized interest (added to principal balance).

INTEREST ACCRUAL & CAPITALIZATION

Capitalization happens when unpaid interest gets added to the principal balance of a loan. Then your interest is recalculated based on that higher principal balance, increasing the overall cost of your loan. And depending on your repayment plan, capitalization may also cause your monthly payment amount to increase. On a traditional repayment plan (Standard, Graduated, or Extended), your monthly loan payment covers all the interest that accrues (adds up) between monthly payments. So, no unpaid interest will accrue while you're making payments on one of these plans. But unpaid interest can add up in some situations, such as if you're on an income-driven repayment (IDR) plan or if you're not making payments.

[Learn about student loan interest and interest capitalization at studentaid.gov/understand-aid/types/loans/interest-rates.](https://studentaid.gov/understand-aid/types/loans/interest-rates)

Interest Capitalization Example:

The actual amount of interest that capitalizes depends on factors such as the loan amount, interest rate, and length of time when interest is building up. This example uses an interest rate of 8.25%.

Example: During Deferment*	Loan Amount	Capitalized Interest for 12 months	Principal to be Repaid	Monthly Payment	Number of Payments	Total Amount Repaid
When interest is paid	\$15,000	\$0	\$15,000	\$184	120	\$23,318**
When interest is not paid	\$15,000	\$1,238	\$16,238	\$199	120	\$23,880

** This includes \$1,238 of interest you paid during the deferment.
If you pay the interest during the deferment/forbearance, you will pay \$15 less per month and \$562 less over the life of the loan.

*For 6 months after the COVID-19 payment pause ends, no interest will capitalize. After 7/1/2023, interest will no longer capitalize after certain account activities including when ending a forbearance, grace period, and certain income-driven repayment plans. Interest will continue to capitalize after deferments. We are updating our system. If interest capitalizes during this transition period, you may qualify for an interest credit once the system updates occur.

PAYMENT INFORMATION

Always include the account number when making payments. Do Not Send Cash. All payments must be drawn in U.S. currency on U.S. financial institutions or TD Bank.

Mailing Address: Department of Education/MOHELA, PO Box 790233, St. Louis, MO 63179-0233

Auto Debit: Automatic monthly payments electronically debited from your bank account may provide a 0.25% interest rate reduction. Apply on mohela.com.

Pay by Phone: Call 1-888-866-4352, 24/7.

Bill Pay: Use your bank's online bill pay service.

Payoff Loan(s): Visit mohela.com or call 1-888-.866-4352 for a payoff amount.

Payments Made by Check: You authorize us to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. Funds may be withdrawn from your bank account the same day we receive your payment, and you will not receive your check back from your financial institution.

DIFFICULTY MAKING PAYMENTS

Repayment Plans (based on loan program and other factors): Standard, Graduated, Extended, Income-Based, Income-Contingent, Pay As You Earn, and Saving on a Valuable Education (SAVE, formerly REPAYE). Different plans may offer you a lower monthly payment. To select a different repayment plan or for details about ways to keep your student loan on track, including consolidation, call 1-888-866-4352, visit mohela.com or the U.S. Department of Education's website at studentaid.gov.

Deferment/Forbearance Periods: Visit mohela.com or studentaid.gov for a list of these options and eligibility requirements or call 1-888-866-4352. These options do not remove the obligation to repay your loan(s). Accrued interest can be paid at any time.

DEFERMENT/FORBEARANCE

During Deferment/Forbearance: These options may be declined or requested to end at any time. If applicable, Auto Debit will suspend including the 0.25% interest rate reduction.

At the End of Deferment/Forbearance: Repayment will resume according to the terms of your promissory note, the due date may change, and unpaid accrued interest may capitalize. An Interest Notice may be sent regarding accrued interest and whether it is expected to capitalize. If applicable, Auto Debit will resume including the 0.25% interest rate reduction.

PAYMENT APPLICATION

Standard Payment Application: Payment applies first toward outstanding accrued interest then to the principal balance. Past due amounts are satisfied first, followed by current due amounts. Payments are distributed proportionally across all loans unless you request otherwise.

Additional Payments: Additional payments greater than the total amount due can be made at any time without penalty. These payments may not qualify for Public Service Loan Forgiveness.

Paid Ahead: Additional payments greater than the total amount due will change the future total amount due and/or due date, (paying loan(s) ahead). Exceptions: Paid ahead will not occur beyond the income-driven repayment (IBR) plan anniversary date, will not occur for \$0 IDR payment schedules, and the monthly installment amount for Auto Debit will continue to extract from your bank account regardless of the total amount due and paid ahead. Visit mohela.com/payingahead or call us for more information.

Partial Payments: Payments less than the total amount due are applied using the Standard Payment Application. If special payment instructions are submitted and a payment amount is selected that does not satisfy the total amount due, the loan(s) may become delinquent and be reported to nationwide consumer reporting agencies.

SUBMITTING SPECIAL PAYMENT INSTRUCTIONS

One-Time Payment Instructions: To request special payment instructions when making an additional or partial payment, submit your request via:

Web – Log into mohela.com to make a payment and target your payments to be applied to a specific loan or set of loans.

Phone – Contact customer service at 1-888-866-4352.

Mail – Provide instructions for how to apply the payment. Include the amount, disbursement date, loan type, and indicate this is a “one-time payment instruction.” Submit a recurring request via fax 866-222-7060 or mail to: MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

Standing Payment Instructions: To never pay loan(s) ahead when you make future payments that are greater than your installment amount due (See “Additional Payments & Paying Ahead”), or to provide instructions for how you want all ongoing payments applied, include a separate document with your payment and allow extra processing time. Submit your recurring request via mail. Include specific instructions on how you want ongoing payments applied. Include the amount, disbursement date, loan type and indicate this is a standing payment instruction. Send instructions to MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

CONSEQUENCES OF DELINQUENCY DURING ON RAMP PERIOD

Normally if you miss three monthly payments, your loan(s) would be considered delinquent and reported to the national credit reporting agencies. However, the U.S. Department of Education has created a temporary on-ramp period to support you as you start or restart payments following the pandemic pause. As part of the on-ramp, if you miss too many payments we will apply a forbearance to your student loan account for the payments you missed.

Here’s what this means:

- Your account will no longer be considered delinquent and will be made current.
- Your recent missed payments will not lead to negative credit reporting.
- Your loans are not being sent to collection agencies.

However, interest has accrued during these months of missed payments and your monthly payments may increase to account for the accrued interest.

STUDENT LOAN BENEFITS

Direct Loan Up-Front Rebate: If you have a Direct Subsidized Stafford, Direct Unsubsidized Stafford, or Direct PLUS Loan disbursed on or after July 1, 2000 through June 30, 2012, you have received an up-front rebate. To keep this rebate, you must make timely full installment payments for your first 12 payments. Full installments of the amount listed in the “Monthly Installment Amount” field on your billing statement must be made no more than 6 days after your due date. If you fail to make your payments in accordance with these requirements, we will add the rebate amount back to the principal balance of your loans. If you lose the rebate benefit, it cannot be reinstated.

Auto Debit: Automatic monthly payments electronically debited from your bank account may provide a 0.25% interest rate reduction. To enroll or manage Auto Debit, visit mohela.com. If you already participate in Auto Debit:

- The previous payment amount will be withdrawn for payment(s) currently due, including any additional amount you have requested. * Any additional amount you have requested will continue to be withdrawn with the payment amount listed on the Repayment Schedule.
- Your new monthly payment amount will be withdrawn on the due date listed.
- Auto Debit withdrawals continue regardless of paid ahead status.

Military Members: Visit mohela.com/military or studentaid.gov/sites/default/files/military-student-loan-benefits.pdf to explore benefits and options.

Forgiveness, Cancellation, or Discharge Types: Public Service Loan Forgiveness, Teacher Loan Forgiveness, Total and Permanent Disability Discharge, Bankruptcy Discharge, Closed School Discharge, False Certification of Student Eligibility, Unauthorized Signature/Payment Discharge, Unpaid Refund Discharge, and Borrower Defense to Repayment. For more information, visit mohela.com or the U.S. Department of Education’s website at studentaid.gov.

Public Service Loan Forgiveness (PSLF): If you are employed by a government or not-for-profit organization, you may be able to receive forgiveness of the remaining balance on your Direct Loans after

you have made 120 (10 years) qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. Learn more about PSLF qualifications by visiting studentaid.gov/manage-loans/forgiveness-cancellation/public-service.

Other Benefits: Other borrower benefit programs may be available. Learn more at mohela.com.

CONTACT INFORMATION

You must notify us promptly if you or your relevant endorser/co-maker's home address, phone number, or email address.

OMBUDSMAN CONTACT INFORMATION

Office of the Ombudsman - The Department of Education's Office of Student Financial Assistance has created the Student Loan Ombudsman's office to help you resolve concerns if every effort has been exhausted with us. To learn more about the Office of the Ombudsman, visit studentaid.gov/feedback-ombudsman/disputes/prepare.

MISCELLANEOUS

Loan Changes: Adjustments may occur on your loan(s) including, but not limited to, the principal, interest, interest rates, and/or payment amounts.

Protecting Your Privacy: View the Privacy Policy on mohela.com. It is also available upon request by calling 1-888-866-4352.

Alternative Formats Available: Current and prospective borrowers are entitled to receive any student loan related communication or document in an accessible, alternative format. Borrowers interested in receiving student aid forms, student loan statements, notices, written communications, and publications in alternative formats should contact us directly at 1-888-8664352 or by email at Grp.AltForm@mohela.com. MOHELA offers various alternative formats such as Braille, large print, audio CD, and digital navigable formats supported by computers and digital talking-book players, delivered through data CD, email, or other electronic means.



[Date]

Acct Number: xxxxxx

#ABCDEFG

#A123 1234 1233 12AB#

Name

Address

City ST Zip

REVIEW CAREFULLY.
YOU MAY HAVE PAYMENTS DUE SOON

YOUR STUDENT LOAN REPAYMENT DETAILS

You are receiving the enclosed Repayment Obligation/Schedule Disclosure Statement because one or more of your loans is entering repayment. The reason for entering into repayment varies by loan program. Please see **How to Read Your Repayment Obligation** for more information.

Important Information About the Repayment Obligation/Schedule Disclosure Statement

- If you did not select a repayment plan or you were not eligible for the repayment plan you selected, your loan(s) were disclosed on the Standard Repayment Plan (L).
- You have the option to make more frequent or additional payments at any time.
- This is an estimate of repayment and may be recalculated in the future to pay off within the number of months allowed for your loan program.
- If more than one loan is or will be entering into repayment, you may receive separate Repayment Obligation/Schedule Disclosure Statements.

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- **Due Date:** You can request to change your due date. Send us a message from your online account to request.
- **Auto Debit:** Never miss a payment! Sign up for Auto Debit from your online account to have your payments automatically taken from your bank account. By enrolling, you may be eligible for a 0.25% interest rate reduction.
- **Review your Repayment Plan:** You can request to change your repayment plan at any time. Plans include: Standard, Graduated, Extended, and income-driven repayment plans. Your loans may only be eligible for certain plans.
- **Payment not Affordable?** Your loans may be eligible for options to defer or postpone your payments, along with different repayment plans. Use *Loan Simulator* at StudentAid.gov/loan-simulator to see which plans you may be eligible for, including monthly payment and overall cost estimates, and to apply.
- **Explore an Income-Driven Repayment (IDR) Plan:** Payments are based on your income and family size, and may be as low as \$0. And right now, you can self-report this information. Apply for IDR on StudentAid.gov, through the Repayment Plan Evaluator on mohela.com, or by contacting us.

Payments are Resuming

3 Ways To Prepare:

1. Use *Loan Simulator* to choose a repayment option that best meets your needs. Visit StudentAid.gov/loan-simulator
2. Check out the NEW repayment plan, Saving on a Valuable Education (SAVE). Visit StudentAid.gov/save
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Create and Manage Your Account on mohela.com

Make payments, update your contact info, go paperless

Qualifying Payments May Apply Toward Forgiveness

Your payments may count toward income-driven repayment plan forgiveness or Public Service Loan Forgiveness. Learn more at StudentAid.gov/forgiveness



HOW TO READ YOUR REPAYMENT OBLIGATION/SCHEDULE

Accrued Unpaid Interest to be Capitalized Amount of unpaid interest accrued from the first disbursement date to the date the repayment period begins which will capitalize (added to principal) if not paid. Interest accrues daily.

Amount to be Repaid Unpaid principal balance, plus accrued unpaid interest to be capitalized.

Current Balance Principal amount remaining to paid. May include capitalized interest. This is not a payoff amount.

Disbursement Date Date a loan was first disbursed (loan(s) may include multiple disbursements).

Estimated Amount to Be Repaid Estimate of the total amount to repay based on the unpaid principal balance and accrued unpaid interest (accrued unpaid interest to be capitalized and interest payable over the life of the loan(s)).

Interest Payable Total interest payable during the repayment period.

Interest Rate Rate charged to borrow the student loan. May be a fixed or variable interest rate.

Loan Program Type of student loan. Refer to the table below for more information regarding the loan program and the reason for this statement.

Loan Program Abbreviation	Loan Program Name	Reason Loan Programs Enter Into Repayment
DLSTFD	Direct Subsidized Stafford	No longer enrolled at least half time and the grace period is/has ended.
DLUNST	Direct Unsubsidized Stafford	
DLPLGB	Direct Student PLUS (Graduate PLUS)	Fully disbursed loans. No grace period for this program. School deferment may have been placed based on enrollment and request.
DLPLUS	Direct Parent PLUS	
DLSCNS	Direct Subsidized Consolidation	Consolidation process is complete.
DLUCNS	Direct Unsubsidized Consolidation	
DLCNSL	Direct Consolidation	
DLPCNS	Direct Parent PLUS Consolidation	
DLSSPL	Direct Subsidized Spousal Consolidation	
DLUSPL	Direct Unsubsidized Spousal Consolidation	
DLSPCN	Direct Spousal Consolidation	
TEACH	Direct TEACH	Once a TEACH grant is converted to a loan and the grace period is/has ended.
STFFRD	Federal Subsidized Stafford	No longer enrolled at least half time and the grace period is/has ended.
UNSTFD	Federal Unsubsidized Stafford	
PLUS	Federal Parent PLUS	Fully disbursed loans. No grace period for this program. School deferment may have been placed based on enrollment and request.
SUBCNS	Federal Subsidized Consolidation	Consolidation process is complete.
UNCNS	Federal Unsubsidized Consolidation	
CNSLDN	Federal Consolidation	

Monthly Due Date When the payment is due to MOHELA.

Number of Payments Number of monthly payments scheduled.

Payment Amount Monthly payment due for this loan. The new payment amount(s) is effective on the due date listed on the enclosure.

Payment Start Date Date the first payment amount will be due.

Principal Balance Principal amount remaining to be paid. May include capitalized interest. This is not the payoff amount.

Repayment Plan Repayment plan type (Abbreviation).

Repayment Plan Description Full name of the repayment plan type. Learn more in the attached documents about repayment plans or visit mohela.com and studentaid.gov.

Repayment Start/Deferment End Date Date a loan entered repayment or a school deferment ends.

Student First name of the student for which the PLUS loan disbursed (if applicable).

Total Amount to be Repaid Total amount to repay based on the unpaid principal balance and accrued unpaid interest to be capitalized and interest payable over the life of the loan(s) list on this Repayment Schedule.

Total Current Payment Due Monthly Amount due monthly for all loans listed on this Repayment Obligation/Schedule.

Unpaid Principal Balance Sum of unpaid principal for all loans listed on this Repayment Obligation/Schedule may include capitalized interest (added to principal balance).

PAGES 3-4 ARE PHEAA TABLES

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INTEREST ACCRUAL & CAPITALIZATION

Capitalization happens when unpaid interest gets added to the principal balance of a loan. Then your interest is recalculated based on that higher principal balance, increasing the overall cost of your loan. And depending on your repayment plan, capitalization may also cause your monthly payment amount to increase. On a traditional repayment plan (Standard, Graduated, or Extended), your monthly loan payment covers all the interest that accrues (adds up) between monthly payments. So, no unpaid interest will accrue while you're making payments on one of these plans. But unpaid interest can add up in some situations, such as if you're on an income-driven repayment (IDR) plan or if you're not making payments. Learn about student loan interest and interest capitalization at studentaid.gov/understand-aid/types/loans/interest-rates.

Interest Capitalization Example:

The actual amount of interest that capitalizes depends on factors such as the loan amount, interest rate, and length of time when interest is building up. This example uses an interest rate of 8.25%.

Example: During Deferment*	Loan Amount	Capitalized Interest for 12 months	Principal to be Repaid	Monthly Payment	Number of Payments	Total Amount Repaid
When interest is paid	\$15,000	\$0	\$15,000	\$184	120	\$23,318**
When interest is not paid	\$15,000	\$1,238	\$16,238	\$199	120	\$23,880

** This includes \$1,238 of interest you paid during the deferment.
If you pay the interest during the deferment/forbearance, you will pay \$15 less per month and \$562 less over the life of the loan.

GOOD TO KNOW

- March 13, 2020 through February 29, 2024, no interest will capitalize.
- Beginning March 1, 2024, interest will no longer capitalize after certain account activities including when ending a forbearance, grace period, and certain income-driven repayment plans. Interest will continue to capitalize after deferments.
- Due to the payment pause ending and the change to how interest can be capitalized going forward, we are in the process of updating our system to accommodate the interest capitalization changes. If interest capitalizes during this period, you may qualify for an interest credit once the system update is complete.

PAYMENT INFORMATION

Always include the account number when making payments. Do Not Send Cash. All payments must be drawn in U.S. currency on U.S. financial institutions or TD Bank.

Mailing Address: Department of Education/MOHELA, PO Box 790233, St. Louis, MO 63179-0233

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Bill Pay: Use your bank's online bill pay service.

Payoff Loan(s): Visit mohela.com or call 1-888-866-4352 for a payoff amount.

Payments Made by Check: You authorize us to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. Funds may be withdrawn from your bank account the same day we receive your payment, and you will not receive your check back from your financial institution.

DIFFICULTY MAKING PAYMENTS

Repayment Plans (based on loan program and other factors): Standard, Graduated, Extended, Income-Based, Income-Contingent, Pay As You Earn, and Saving on a Valuable Education (SAVE, formerly REPAYE). Different plans may offer you a lower monthly payment. To select a different repayment plan or for details about ways to keep your student loan on track, including consolidation, call 1-888-866-4352, visit mohela.com or the U.S. Department of Education's website at studentaid.gov.

Deferment/Forbearance Periods: Visit mohela.com or studentaid.gov for a list of these options and eligibility requirements or call 1-888-866-4352. These options do not remove the obligation to repay your loan(s). Accrued interest can be paid at any time.

DEFERMENT/FORBEARANCE

During Deferment/Forbearance: Deferment or forbearance may be declined or requested to end at any time. If applicable, Auto Debit will suspend including the 0.25% interest rate reduction during periods of deferment or forbearance.

At the End of Deferment/Forbearance: Repayment will resume according to the terms of your promissory note, the due date may change, and unpaid accrued interest may capitalize. An Interest Notice may be sent regarding accrued interest and whether it is expected to capitalize. If applicable, Auto Debit will resume including the 0.25% interest rate reduction.

PAYMENT APPLICATION

Standard Payment Application: Payment applies first toward outstanding accrued interest then to the principal balance. Past due amounts are satisfied first, followed by current due amounts.

- March 13, 2020 through February 29, 2024, no interest will capitalize.
- Beginning March 1, 2024, interest will no longer capitalize after certain account activities including when ending a forbearance, grace period, and certain income-driven repayment plans. Interest will continue to capitalize after deferments.
- Due to the payment pause ending and the change to how interest can be capitalized going forward, we are in the process of updating our system to accommodate the interest capitalization changes. If interest capitalizes during this period, you may qualify for an interest credit once the system update is complete.

Additional Payments: Additional payments greater than the total amount due can be made at any time without penalty. These payments may not qualify for Public Service Loan Forgiveness.

Paid Ahead: Additional payments greater than the total amount due will change the future total amount due and/or due date, (paying loan(s) ahead). Exceptions: Paid ahead will not occur beyond the income-driven repayment (IBR) plan anniversary date, will not occur for \$0 IDR payment schedules, and the monthly installment amount for Auto Debit will continue to extract from your bank account regardless of the total amount due and paid ahead. Visit mohela.com/payingahead or call us for more information.

Partial Payments: Payments less than the total amount due are applied using the Standard Payment Application. If special payment instructions are submitted and a payment amount is selected that does not satisfy the total amount due, the loan(s) may become delinquent and be reported to nationwide consumer reporting agencies.

SUBMITTING SPECIAL PAYMENT INSTRUCTIONS

You can request to have a payment applied in a special manner. For example, if you have multiple loans, you can make an extra payment and request it to be applied to one, specific loan.

One-Time Payment Instructions: To request special payment instructions when making an additional or partial payment, submit your request via:

Web: Log into mohela.com to make a payment and target your payments to be applied to a specific loan or set of loans.

Phone: Contact customer service at 1-888-866-4352.

Mail: Provide instructions for how to apply the payment. Include the amount, disbursement date, loan type, and indicate this is a “one-time payment instruction.” Submit a recurring request via fax 866-222-7060 or mail to: MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

Standing Payment Instructions: To never pay loan(s) ahead when you make future payments that are greater than your installment amount due (See “Additional Payments & Paying Ahead”), or to provide instructions for how you want all ongoing payments applied, include a separate document with your payment and allow extra processing time. Submit your recurring request via mail. Include specific instructions on how you want ongoing payments applied. Include the amount, disbursement date, loan type and indicate this is a standing payment instruction. Send instructions to MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

CONSEQUENCES OF DELINQUENCY DURING ON-RAMP PERIOD

Normally if you miss three monthly payments, your loan(s) would be considered delinquent and reported to the national credit reporting agencies. However, the U.S. Department of Education has created a temporary on-ramp period to support you as you start or restart payments following the pandemic pause. As part of the on-ramp, if you miss too many payments we will apply a forbearance to your student loan account for the payments you missed.

Here’s what this means:

- Your account will no longer be considered delinquent and will be made current.
- Your recent missed payments will not lead to negative credit reporting.
- Your loans are not being sent to collection agencies.

However, interest has accrued during these months of missed payments and your monthly payments may increase to account for the accrued interest.

CONSUMER CREDIT REPORTING AFTER ON-RAMP PERIOD

The status of your student loan(s) is reported monthly to the nationwide consumer reporting agencies. If your loan(s) is past due, late payments may be reported. Late or missed payments or defaults reflected on your consumer credit report will adversely affect your consumer credit ratings.

DEFAULT AFTER ON-RAMP PERIOD

If you fail to make payments and your loan becomes more than 270 days delinquent, your loan is in default. Default is serious and could result in legal or other actions such as loss of tax refunds, collection charges, attorney fees, loss or denial of professional license, negative credit reports and administrative wage garnishment. You can avoid delinquency and default by making your payments by the due date each month. To help you successfully repay your loans, a variety of repayment options are available. If you default, you may be able to remove the default by completing the rehabilitation program. If your interest rate has been discounted and you default on the loans, the interest rate will no longer be discounted.

COLLECTION CHARGES AFTER ON-RAMP PERIOD

You are liable for all costs, including (but not limited to) reasonable attorney fees, court costs and collection agency fees incurred as a result of the collection of your delinquent payments.

STUDENT LOAN BENEFITS

Direct Loan Up-Front Rebate: If you have a Direct Subsidized Stafford, Direct Unsubsidized Stafford, or Direct PLUS Loan disbursed on or after July 1, 2000 through June 30, 2012, you have received an up-front rebate. To keep this rebate, you must make timely full installment payments for your first 12 payments. Full installments of the amount listed in the “Monthly Installment Amount” field on your billing statement must be made no more than 6 days after your due date. If you fail to make your payments in accordance with these requirements, we will add the rebate amount back to the principal balance of your loans. If you lose the rebate benefit, it cannot be reinstated.

Auto Debit: Automatic monthly payments electronically debited from your bank account may provide a 0.25% interest rate reduction. To enroll or manage Auto Debit, visit mohela.com. If you already participate in Auto Debit:

- The previous payment amount will be withdrawn for payment(s) currently due, including any additional amount you have requested.
- Any additional amount you have requested will continue to be withdrawn with the payment amount listed on the Repayment Schedule.
- Your new monthly payment amount will be withdrawn on the due date listed.
- Auto Debit withdrawals continue regardless of paid ahead status.

Military Members: Visit mohela.com/military or studentaid.gov/sites/default/files/military-student-loan-benefits.pdf to explore benefits and options.

Forgiveness, Cancellation, or Discharge Types: Public Service Loan Forgiveness, Teacher Loan Forgiveness, Total and Permanent Disability Discharge, Bankruptcy Discharge, Closed School Discharge, False Certification of Student Eligibility, Unauthorized Signature/Payment Discharge, Unpaid Refund Discharge, and Borrower Defense to Repayment. For more information, visit mohela.com or the U.S. Department of Education’s website at studentaid.gov.

Public Service Loan Forgiveness (PSLF): If you are employed by a government or not-for-profit organization, you may be able to receive forgiveness of the remaining balance on your Direct Loans after you have made 120 (10 years) qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. Learn more about PSLF qualifications by visiting studentaid.gov/manage-loans/forgiveness-cancellation/public-service.

Other Benefits: Other borrower benefit programs may be available. Learn more at mohela.com.

CONTACT INFORMATION

You must notify us promptly of any changes to your or your relevant endorser/co-maker’s home address, phone number, or email address.

OMBUDSMAN CONTACT INFORMATION

Office of the Ombudsman - The Department of Education’s Office of Student Financial Assistance has created the Student Loan Ombudsman’s office to help you resolve concerns if every effort has been exhausted with us. To learn more about the Office of the Ombudsman, visit studentaid.gov/feedback-ombudsman/disputes/prepare.

MISCELLANEOUS

Loan Changes: Adjustments may occur on your loan(s) including, but not limited to, the principal, interest, interest rates, and/or payment amounts.

Protecting Your Privacy: View the Privacy Policy on mohela.com. It is also available upon request by calling 1-888-866-4352.

Alternative Formats Available: Current and prospective borrowers are entitled to receive any student loan related communication or document in an accessible, alternative format. Borrowers interested in receiving student aid forms, student loan statements, notices, written communications, and publications in alternative formats should contact us directly at 1-888-8664352 or by email at Grp.AltForm@mohela.com. MOHELA offers various alternative formats such as Braille, large print, and audio CD.

[Date]

Acct Number: xxxxxx

#ABCDEFG
#A123 1234 1233 12AB#
Name
Address
City ST Zip

REVIEW CAREFULLY.
YOU MAY HAVE
PAYMENTS DUE SOON

YOUR STUDENT LOAN REPAYMENT DETAILS

You are receiving the enclosed Repayment Obligation/Schedule Disclosure Statement because one or more of your loans is entering repayment. The reason for entering into repayment varies by loan program. Please see **How to Read Your Repayment Obligation** for more information.

Important information About the Repayment Obligation/Schedule Disclosure Statement

- If you did not select a repayment plan or you were not eligible for the repayment plan you selected, your loan(s) were disclosed on the Standard Repayment Plan (L).
- You have the option to make more frequent or additional payments at any time.
- This is an estimate of repayment and may be recalculated in the future to pay off within the number of months allowed for your loan program.
- If more than one loan is or will be entering into repayment, you may receive separate Repayment Obligation/Schedule Disclosure Statements.

Stay on Track with Your Loan(s) at mohela.com

- **Your Account:** Log in to mohela.com to view your loan(s), see your payment history, and update your contact information online.
- **Billing Statements:** Monthly billing statements will be sent to you at least 20 days prior to your due date.
- **Go Paperless** to receive billing statements and other correspondence faster, and view in your online account.
- **Due Date:** You can request to change your due date. Send us a message from your online account to request.
- **Auto Debit:** Never miss a payment! Sign up for Auto Debit from your online account to have your payments automatically taken from your bank account. By enrolling, you may be eligible for a 0.25% interest rate reduction.
- **Review your Repayment Plan.** You can request to change your repayment plan at any time. Plans include: Standard, Graduated, Extended, and income-driven repayment plans. Your loans may only be eligible for certain repayment plans.
- **Payment not Affordable?** Your loans may be eligible for options to defer or postpone your payments, along with different repayment plans. Use *Loan Simulator* at StudentAid.gov/loan-simulator to see which plans you may be eligible for, including monthly payment and overall cost estimates, and to apply.





Payments are Resuming
3 Ways To Prepare:



1. Use *Loan Simulator* to choose a repayment option that best meets your needs. Visit StudentAid.gov/loan-simulator
2. Check out the NEW repayment plan, Saving on a Valuable Education (SAVE). Visit StudentAid.gov/save
3. Sign up for Auto Debit on mohela.com

Create and Manage Your Account on mohela.com
Make payments, update your contact info, go paperless

**Qualifying Payments May
Apply Toward Forgiveness**

Your payments may count toward income-driven repayment plan forgiveness or Public Service Loan Forgiveness. Learn more at StudentAid.gov/forgiveness



P 888.866.4352 | f 866.222.7060 | TDD Dial 711 | 7A-8P M, 7A-7P T-W, 7A-5P TH-F CT | mohela.com
[X] fb.com/Mohela.usa [X] [@MOHELA](mailto:MOHELA) 633 Spirit Drive | Chesterfield, MO 63008-1243



HOW TO READ YOUR REPAYMENT SCHEDULE

Accrued Unpaid Interest to be Capitalized	Amount of unpaid interest accrued from the first disbursement date to the date the repayment period begins which will capitalize (added to principal) if not paid. Interest accrues daily.
Amount to be Repaid	Unpaid principal balance, plus accrued unpaid interest to be capitalized.
Current Balance	Principal amount remaining to paid. May include capitalized interest. This is not a payoff amount.
Disbursement Date	Date a loan was first disbursed (loan(s) may include multiple disbursements).
Estimated Amount to Be Repaid	Estimate of the total amount to repay based on the unpaid principal balance and accrued unpaid interest (accrued unpaid interest to be capitalized and interest payable over the life of the loan(s)).
Interest Payable	Total interest payable during the repayment period.
Interest Rate	Rate charged to borrow the student loan. May be a fixed or variable interest rate.
Loan Program	Type of student loan. Refer to the table below for more information regarding the loan program and the reason for this statement.

Loan Program Abbreviation	Loan Program Name	Reason Loan Programs Enter Into Repayment
DLSTFD	Direct Subsidized Stafford	No longer enrolled at least half time and the grace period is/has ended.
DLUNST	Direct Unsubsidized Stafford	
DLPLGB	Direct Student PLUS (Graduate PLUS)	Fully disbursed loans. No grace period for this program. School deferment may have been placed based on enrollment and request.
DLPLUS	Direct Parent PLUS	
DLSCNS	Direct Subsidized Consolidation	Consolidation process is complete.
DLUCNS	Direct Unsubsidized Consolidation	
DLCNSL	Direct Consolidation	
DLPCNS	Direct Parent PLUS Consolidation	
DLSSPL	Direct Subsidized Spousal Consolidation	
DLUSPL	Direct Unsubsidized Spousal Consolidation	
DLSPCN	Direct Spousal Consolidation	
TEACH	Direct TEACH	Once a TEACH grant is converted to a loan and the grace period is/has ended.
STFFRD	Federal Subsidized Stafford	No longer enrolled at least half time and the grace period is/has ended.
UNSTFD	Federal Unsubsidized Stafford	
PLUS	Federal Parent PLUS	Fully disbursed loans. No grace period for this program. School deferment may have been placed based on enrollment and request.
SUBCNS	Federal Subsidized Consolidation	Consolidation process is complete.
UNCNS	Federal Unsubsidized Consolidation	
CNSLDN	Federal Consolidation	



Monthly Due Date	When the payment is due to MOHELA.
Number of Payments	Number of monthly payments scheduled.
Payment Amount	Monthly payment due for this loan. The new payment amount(s) is effective on the due date listed on the enclosure.
Payment Start Date	Date the first payment amount will be due.
Principal Balance	Principal amount remaining to be paid. May include capitalized interest. This is not the payoff amount.
Repayment Plan	Repayment plan type (Abbreviation).
Repayment Plan Description	Full name of the repayment plan type. Learn more in the attached documents about repayment plans or visit mohela.com and studentaid.gov .
Repayment Start/ Deferment End Date	Date a loan entered repayment or a school deferment ends.
Student	First name of the student for which the PLUS loan disbursed (if applicable).
Total Amount to be Repaid	Total amount to repay based on the unpaid principal balance and accrued unpaid interest to be capitalized and interest payable over the life of the loan(s) list on this Repayment Schedule.
Total Current Payment Due Monthly	Amount due monthly for all loans listed on this Repayment Schedule.
Unpaid Principal Balance	Sum of unpaid principal for all loans listed on this Repayment Schedule may include capitalized interest (added to principal balance).

Repayment Obligation / Schedule Disclosure Statement

This document is the Repayment Schedule Disclosure Statement which is provided to you in the promissory note(s) you signed under the Federal Family Education Loan Program or William D. Ford Federal Direct Loan Program. You must repay your loan(s) in compliance with the schedule set forth below.

Summary of Loans Entering Repayment:

Disb Date	Loan Program	Repay Start / Defer End Date	Principal Balance	Interest Rate	Repayment Plan	Payment Amount	Monthly Due Date
08/02/2023	DLUCNS	08/02/2023	\$22,710.07	4.625%	C3	\$200.74	24
08/02/2023	DLSCNS	08/02/2023	\$15,983.15	4.625%	C3	\$141.28	24

Total Current Payment Due Monthly: \$342.02 (see back for additional repayment term details)

Estimated Total to be Repaid:

Unpaid Principal Balance	\$38,693.22			
Accrued Unpaid Interest to be Capitalized*	+	\$0.00	=	\$38,693.22
Amount to be Repaid		+	\$10,139.58	=
Interest Payable		+	\$48,832.80	=
Total Amount to be Repaid				\$97,665.60

* Excludes the \$0.00 you've already paid

INTEREST ACCRUAL & CAPITALIZATION

Capitalization happens when unpaid interest gets added to the principal balance of a loan. Then your interest is recalculated based on that higher principal balance, increasing the overall cost of your loan. And depending on your repayment plan, capitalization may also cause your monthly payment amount to increase. On a traditional repayment plan (Standard, Graduated, or Extended), your monthly loan payment covers all the interest that accrues (adds up) between monthly payments. So, no unpaid interest will accrue while you're making payments on one of these plans. But unpaid interest can add up in some situations, such as if you're on an income-driven repayment (IDR) plan or if you're not making payments.

Learn about student loan interest and interest capitalization at studentaid.gov/understand-aid/types/loans/interest-rates.

Interest Capitalization Example:

The actual amount of interest that capitalizes depends on factors such as the loan amount, interest rate, and length of time when interest is building up. This example uses an interest rate of 8.25%.

Example: During Deferment*	Loan Amount	Capitalized Interest for 12 months	Principal to be Repaid	Monthly Payment	Number of Payments	Total Amount Repaid
When interest is paid	\$15,000	\$0	\$15,000	\$184	120	\$23,318**
When interest is not paid	\$15,000	\$1,238	\$16,238	\$199	120	\$23,880

** This includes \$1,238 of interest you paid during the deferment.

If you pay the interest during the deferment/forbearance, you will pay \$15 less per month and \$562 less over the life of the loan.

* **For** 6 months after the COVID-19 payment pause ends, no interest will capitalize. After 7/1/2023, interest will no longer capitalize after certain account activities including when ending a forbearance, grace period, and certain income-driven repayment plans. Interest will continue to capitalize after deferments. **We** are updating our system. If interest capitalizes during this transition period, you may qualify for an **interest** credit once the system updates occur.

PAYMENT INFORMATION

Always include the account number when making payments. Do Not Send Cash. All payments must be drawn in U.S. currency on U.S. financial institutions or TD Bank.

Mailing Address: Department of Education/MOHELA, PO Box 790233, St. Louis, MO 63179-0233

Auto Debit: Automatic monthly payments electronically debited from your bank account may provide a 0.25% interest rate reduction. Apply on mohela.com.

Pay by Phone: Call 1-888-866-4352, 24/7.

Bill Pay: Use your bank's online bill pay service.

Payoff Loan(s): Visit mohela.com or call 1-888-.866-4352 for a payoff amount.

Payments Made by Check: You authorize us to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. Funds may be withdrawn from your bank account the same day we receive your payment, and you will not receive your check back from your financial institution.

DIFFICULTY MAKING PAYMENTS

Repayment Plans (based on loan program and other factors): Standard, Graduated, Extended, Income-Based, Income-Contingent, Pay As You Earn, and Saving on a Valuable Education (SAVE, formerly REPAYE). Different plans may offer you a lower monthly payment. To select a different repayment plan or for details about ways to keep your student loan on track, including consolidation, call 1-888-866-4352, visit mohela.com or the U.S. Department of Education's website at studentaid.gov.

Deferment/Forbearance Periods: Visit mohela.com or studentaid.gov for a list of these options and eligibility requirements or call 1-888-866-4352. These options do not remove the obligation to repay your loan(s). Accrued interest can be paid at any time.

DEFERMENT/FORBEARANCE

During Deferment/Forbearance: Deferment or forbearance **may** be declined or requested to end at any time. If applicable, Auto Debit will suspend including the 0.25% interest **rate** reduction during periods of deferment or forbearance.

At the End of Deferment/Forbearance: Repayment will resume according to the terms of your promissory note, the due date may change, and unpaid accrued interest may capitalize. An Interest Notice may be sent regarding accrued interest and whether it is expected to capitalize. If applicable, Auto Debit will resume including the 0.25% interest rate reduction.

PAYMENT APPLICATION

Standard Payment Application: Payment applies first toward outstanding accrued interest then to the principal balance. Past due amounts are satisfied first, followed by current due amounts. Payments are distributed proportionally across all loans unless you request otherwise.

Additional Payments: Additional payments greater than the total amount due can be made at any time without penalty. These payments may not qualify for Public Service Loan Forgiveness.

Paid Ahead: Additional payments greater than the total amount due will change the future total amount due and/or due date, (paying loan(s) ahead). Exceptions: Paid ahead will not occur beyond the income-driven repayment (IBR) plan anniversary date, will not occur for \$0 IDR payment schedules, and the monthly installment amount for Auto Debit will continue to extract from your bank account regardless of the total amount due and paid ahead. Visit mohela.com/payingahead or call us for more information.

Partial Payments: Payments less than the total amount due are applied using the Standard Payment Application. If special payment instructions are submitted and a payment amount is selected that does not satisfy the total amount due, the loan(s) may become delinquent and be reported to nationwide consumer reporting agencies.

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One-Time Payment Instructions: To request special payment instructions when making an additional or partial payment, submit your request via:

Web – Log into mohela.com to make a payment and target your payments to be applied to a specific loan or set of loans.

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CONSEQUENCES OF DELINQUENCY DURING ON RAMP PERIOD

Normally if you miss three monthly payments, your loan(s) would be considered delinquent and reported to the national credit reporting agencies. However, the U.S. Department of Education has created a temporary on-ramp period to support you as you start or restart payments following the pandemic pause. As part of the on-ramp, if you miss too many payments we will apply a forbearance to your student loan account for the payments you missed.

Here’s what this means:

- Your account will no longer be considered delinquent and will be made current.
- Your recent missed payments will not lead to negative credit reporting.
- Your loans are not being sent to collection agencies.

However, interest has accrued during these months of missed payments and your monthly payments may increase to account for the accrued interest.

CONSUMER CREDIT REPORTING

The status of your student loan(s) is reported monthly to the nationwide consumer reporting agencies. If your loan(s) is past due, late payments may be reported. Late or missed payments or defaults reflected on your the consumer credit report will adversely affect your consumer credit ratings.

DEFAULT

If you fail to make payments and your loan becomes more than 270 days delinquent, your loan is in default. Default is serious and could result in legal or other actions such as loss of tax refunds, collection charges, attorney fees, loss or denial of professional license, negative credit reports and administrative wage garnishment. You can avoid delinquency and default by making your payments by the due date each

month. To help you successfully repay your loans, a variety of repayment options are available. If you default, you may be able to remove the default by completing the rehabilitation program. If your interest rate has been discounted and you default on the loans, the interest rate will no longer be discounted.

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- Your new monthly payment amount will be withdrawn on the due date listed.
- Auto Debit withdrawals continue regardless of paid ahead status.

Military Members: Visit mohela.com/military or studentaid.gov/sites/default/files/military-student-loan-benefits.pdf to explore benefits and options.

Forgiveness, Cancellation, or Discharge Types: Public Service Loan Forgiveness, Teacher Loan Forgiveness, Total and Permanent Disability Discharge, Bankruptcy Discharge, Closed School Discharge, False Certification of Student Eligibility, Unauthorized Signature/Payment Discharge, Unpaid Refund Discharge, and Borrower Defense to Repayment. For more information, visit mohela.com or the U.S. Department of Education's website at studentaid.gov.

Public Service Loan Forgiveness (PSLF): If you are employed by a government or not-for-profit organization, you may be able to receive forgiveness of the remaining balance on your Direct Loans after you have made 120 (10 years) qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. Learn more about PSLF qualifications by visiting studentaid.gov/manage-loans/forgiveness-cancellation/public-service.

Other Benefits: Other borrower benefit programs may be available. Learn more at mohela.com.

CONTACT INFORMATION

You must notify us promptly of any changes to your or your relevant endorser/co-maker's home address, phone number, or email address.

OMBUDSMAN CONTACT INFORMATION

Office of the Ombudsman - The Department of Education's Office of Student Financial Assistance has created the Student Loan Ombudsman's office to help you resolve concerns if every effort has been exhausted with us. To learn more about the Office of the Ombudsman, visit studentaid.gov/feedback-ombudsman/disputes/prepare.

MISCELLANEOUS

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[Date]

Acct Number: xxxxxx

#ABCDEFG

#A123 1234 1233 12AB#

Name

Address

City ST Zip

REVIEW CAREFULLY.
YOU MAY HAVE
PAYMENTS DUE SOON

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- **Your Account:** Log in to mohela.com to view your loan(s), see your payment history, and update your contact information online.
- **Billing Statements:** Monthly billing statements will be sent to you at least 20 days prior to your due date. **Go Paperless** to receive billing statements and other correspondence faster, and view in your online account.
- **Due Date:** You can request to change your due date. Send us a message from your online account to request.
- **Auto Debit:** Never miss a payment! Sign up for Auto Debit from your online account to have your payments automatically taken from your bank account. By enrolling, you may be eligible for a 0.25% interest rate reduction.
- **Review your Repayment Plan.** You can request to change your repayment plan at any time. Plans include: Standard, Graduated, Extended, and income-driven repayment plans. Your loans may only be eligible for certain repayment plans.
- Use *Loan Simulator* at StudentAid.gov/loan-simulator to see which plans you may be eligible for, including monthly payment and overall cost estimates, and apply.
- **Payment not Affordable?** Explore options to postpone payment through deferment or forbearance. Your loans may also be eligible for discharges, cancellations, forgiveness, and consolidation.



Payments are Resuming
3 Ways To Prepare:



1. Use *Loan Simulator* to choose a repayment option that best meets your needs. Visit StudentAid.gov/loan-simulator
2. Check out the NEW repayment plan, Saving on a Valuable Education (SAVE). Visit StudentAid.gov/save
3. Sign up for Auto Debit on mohela.com

Create and Manage Your Account on mohela.com

Make payments, update your contact info, go paperless

**Qualifying Payments May
Apply Toward Forgiveness**

Your payments may count toward income-driven repayment plan forgiveness or Public Service Loan Forgiveness. Learn more at StudentAid.gov/forgiveness



P 888.866.4352 | f 866.222.7060 | TDD Dial 711 | 7A-8P M, 7A-7P T-W, 7A-5P TH-F CT | mohela.com
[X] fb.com/Mohela.usa [X] [@MOHELA](mailto:MOHELA) 633 Spirit Drive | Chesterfield, MO 63008-1243



HOW TO READ YOUR REPAYMENT SCHEDULE

Account Number	Unique 10-digit identification number under which all of the loan(s) are serviced by MOHELA. <i>Include this number on a check, money order, and bill payer payments.</i>
Accrued Unpaid Interest to be Capitalized	Amount of unpaid interest accrued from the first disbursement date to the date the repayment period begins which will capitalize (added to principal) if not paid. Interest accrues daily.
Amount to be Repaid	Unpaid principal balance, plus accrued unpaid interest to be capitalized.
Current Balance	Principal amount remaining to paid. May include capitalized interest. This is not a payoff amount.
Disbursement Date	Date a loan was first disbursed (loan(s) may include multiple disbursements).
Due Date	When the payment is due to MOHELA
Estimated Amount to Be Repaid	Estimate of the total amount to repay based on the unpaid principal balance and accrued unpaid interest (accrued unpaid interest to be capitalized and interest payable over the life of the loan(s)). This excludes the \$0.00 you've already paid.
Interest Payable	Total interest payable during the repayment period.
Interest Rate	Rate charged to borrow the student loan. May be a fixed or variable interest rate.
Loan Program	Type of student loan. Refer to the table below for more information regarding the loan program and the reason for this statement.

Loan Program Abbreviation	Loan Program Name	Reason Loan Programs Enter Into Repayment
DLSTFD	Direct Subsidized Stafford	No longer enrolled at least half time and the grace period is/has ended.
DLUNST	Direct Unsubsidized Stafford	
DLPLGB	Direct Student PLUS (Graduate PLUS)	Fully disbursed loans. No grace period for this program. School deferment may have been placed based on enrollment and request.
DLPLUS	Direct Parent PLUS	
DLSCNS	Direct Subsidized Consolidation	Consolidation process is complete.
DLUCNS	Direct Unsubsidized Consolidation	
DLCNSL	Direct Consolidation	
DLPCNS	Direct Parent PLUS Consolidation	
DLSSPL	Direct Subsidized Spousal Consolidation	
DLUSPL	Direct Unsubsidized Spousal Consolidation	
DLSPCN	Direct Spousal Consolidation	
TEACH	Direct TEACH	Once a TEACH grant is converted to a loan and the grace period is/has ended.
STFFRD	Federal Subsidized Stafford	No longer enrolled at least half time and the grace period is/has ended.
UNSTFD	Federal Unsubsidized Stafford	
PLUS	Federal Parent PLUS	Fully disbursed loans. No grace period for this program. School deferment may have been placed based on enrollment and request.
SUBCNS	Federal Subsidized Consolidation	Consolidation process is complete.
UNCNS	Federal Unsubsidized Consolidation	



Rehab loans previously defaulted and recently completed loan rehabilitation are in the process of being transferred to MOHELA for servicing.

Next Payment Due	Due date when the payment is due
Next Payment Amount	Amount Due on the date of the Next Payment Due
Number of Payments	Number of monthly payments scheduled.
Original Balance	The initial amount you borrowed.
Payment Amount	Monthly payment due for this loan. The new payment amount(s) is effective on the due date listed on the enclosure.
Payment Start Date	Date the first payment amount will be due.
Principal Balance	Principal amount remaining to be paid. May include capitalized interest. This is not the payoff amount.
Repayment Plan	Repayment plan type (Abbreviation).
Repayment Plan Description	Full name of the repayment plan type. Learn more in the attached documents about repayment plans or visit mohela.com and studentaid.gov .
Repayment Start/ Deferment End Date	Date a loan entered repayment or a school deferment ends.
Student	First name of the student for which the PLUS loan disbursed (if applicable).
Total Amount to be Repaid	Total amount to repay based on the unpaid principal balance and accrued unpaid interest to be capitalized and interest payable over the life of the loan(s).
Total Current Payment Due Monthly	Amount due monthly for all loans listed on this Repayment Obligation.
Unpaid Principal Balance	Sum of unpaid principal for all loans listed on this Repayment Obligation may include capitalized interest (added to principal balance).

INTEREST ACCRUAL & CAPITALIZATION

Capitalization happens when unpaid interest gets added to the principal balance of a loan. Then your interest is recalculated based on that higher principal balance, increasing the overall cost of your loan. And depending on your repayment plan, capitalization may also cause your monthly payment amount to increase. On a traditional repayment plan (Standard, Graduated, or Extended), your monthly loan payment covers all the interest that accrues (adds up) between monthly payments. So, no unpaid interest will accrue while you're making payments on one of these plans. But unpaid interest can add up in some situations, such as if you're on an income-driven repayment (IDR) plan or if you're not making payments.

[Learn about student loan interest and interest capitalization at studentaid.gov/understand-aid/types/loans/interest-rates.](https://studentaid.gov/understand-aid/types/loans/interest-rates)

Interest Capitalization Example:

The actual amount of interest that capitalizes depends on factors such as the loan amount, interest rate, and length of time when interest is building up. This example uses an interest rate of 8.25%.

Example: During Deferment*	Loan Amount	Capitalized Interest for 12 months	Principal to be Repaid	Monthly Payment	Number of Payments	Total Amount Repaid
When interest is paid	\$15,000	\$0	\$15,000	\$184	120	\$23,318**
When interest is not paid	\$15,000	\$1,238	\$16,238	\$199	120	\$23,880

** This includes \$1,238 of interest you paid during the deferment.
If you pay the interest during the deferment/forbearance, you will pay \$15 less per month and \$562 less over the life of the loan.

***For** 6 months after the COVID-19 payment pause ends, no interest will capitalize. After 7/1/2023, interest will no longer capitalize after certain account activities including when ending a forbearance, grace period, and certain income-driven repayment plans. Interest will continue to capitalize after deferments. **We** are updating our system. If interest capitalizes during this transition period, you may qualify for an **interest** credit once the system updates occur.

PAYMENT INFORMATION

Always include the account number when making payments. Do Not Send Cash. All payments must be drawn in U.S. currency on U.S. financial institutions or TD Bank.

Mailing Address: Department of Education/MOHELA, PO Box 790233, St. Louis, MO 63179-0233

Auto Debit: Automatic monthly payments electronically debited from your bank account may provide a 0.25% interest rate reduction. Apply on mohela.com.

Pay by Phone: Call 1-888-866-4352, 24/7.

Bill Pay: Use your bank's online bill pay service.

Payoff Loan(s): Visit mohela.com or call 1-888-.866-4352 for a payoff amount.

Payments Made by Check: You authorize us to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. Funds may be withdrawn from your bank account the same day we receive your payment, and you will not receive your check back from your financial institution.

DIFFICULTY MAKING PAYMENTS

Repayment Plans (based on loan program and other factors): Standard, Graduated, Extended, Income-Based, Income-Contingent, Pay As You Earn, and Saving on a Valuable Education (SAVE, formerly REPAYE). Different plans may offer you a lower monthly payment. To select a different repayment plan or for details about ways to keep your student loan on track, including consolidation, call 1-888-866-4352, visit mohela.com or the U.S. Department of Education's website at studentaid.gov.

Deferment/Forbearance Periods: Visit mohela.com or studentaid.gov for a list of these options and eligibility requirements or call 1-888-866-4352. These options do not remove the obligation to repay your loan(s). Accrued interest can be paid at any time.

DEFERMENT/FORBEARANCE

During Deferment/Forbearance: These options may be declined or requested to end at any time. If applicable, Auto Debit will suspend including the 0.25% interest rate reduction.

At the End of Deferment/Forbearance: Repayment will resume according to the terms of your promissory note, the due date may change, and unpaid accrued interest may capitalize. An Interest Notice may be sent regarding accrued interest and whether it is expected to capitalize. If applicable, Auto Debit will resume including the 0.25% interest rate reduction.

PAYMENT APPLICATION

Standard Payment Application: Payment applies first toward outstanding accrued interest then to the principal balance. Past due amounts are satisfied first, followed by current due amounts. Payments are distributed proportionally across all loans unless you request otherwise.

Additional Payments: Additional payments greater than the total amount due can be made at any time without penalty. These payments may not qualify for Public Service Loan Forgiveness.

Paid Ahead: Additional payments greater than the total amount due will change the future total amount due and/or due date, (paying loan(s) ahead). Exceptions: Paid ahead will not occur beyond the income-driven repayment (IBR) plan anniversary date, will not occur for \$0 IDR payment schedules, and the monthly installment amount for Auto Debit will continue to extract from your bank account regardless of the total amount due and paid ahead. Visit mohela.com/payingahead or call us for more information.

Partial Payments: Payments less than the total amount due are applied using the Standard Payment Application. If special payment instructions are submitted and a payment amount is selected that does not satisfy the total amount due, the loan(s) may become delinquent and be reported to nationwide consumer reporting agencies.

SUBMITTING SPECIAL PAYMENT INSTRUCTIONS

One-Time Payment Instructions: To request special payment instructions when making an additional or partial payment, submit your request via:

Web – Log into mohela.com to make a payment and target your payments to be applied to a specific loan or set of loans.

Phone – Contact customer service at 1-888-866-4352.

Mail – Provide instructions for how to apply the payment. Include the amount, disbursement date, loan type, and indicate this is a “one-time payment instruction.” Submit a recurring request via fax 866-222-7060 or mail to: MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

Standing Payment Instructions: To never pay loan(s) ahead when you make future payments that are greater than your installment amount due (See “Additional Payments & Paying Ahead”), or to provide instructions for how you want all ongoing payments applied, include a separate document with your payment and allow extra processing time. Submit your recurring request via mail. Include specific instructions on how you want ongoing payments applied. Include the amount, disbursement date, loan type and indicate this is a standing payment instruction. Send instructions to MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

CONSEQUENCES OF DELINQUENCY DURING ON RAMP PERIOD

Normally if you miss three monthly payments, your loan(s) would be considered delinquent and reported to the national credit reporting agencies. However, the U.S. Department of Education has created a temporary on-ramp period to support you as you start or restart payments following the pandemic pause. As part of the on-ramp, if you miss too many payments we will apply a forbearance to your student loan account for the payments you missed.

Here’s what this means:

- Your account will no longer be considered delinquent and will be made current.
- Your recent missed payments will not lead to negative credit reporting.
- Your loans are not being sent to collection agencies.

However, interest has accrued during these months of missed payments and your monthly payments may increase to account for the accrued interest.

STUDENT LOAN BENEFITS

Direct Loan Up-Front Rebate: If you have a Direct Subsidized Stafford, Direct Unsubsidized Stafford, or Direct PLUS Loan disbursed on or after July 1, 2000 through June 30, 2012, you have received an up-front rebate. To keep this rebate, you must make timely full installment payments for your first 12 payments. Full installments of the amount listed in the “Monthly Installment Amount” field on your billing statement must be made no more than 6 days after your due date. If you fail to make your payments in accordance with these requirements, we will add the rebate amount back to the principal balance of your loans. If you lose the rebate benefit, it cannot be reinstated.

Auto Debit: Automatic monthly payments electronically debited from your bank account may provide a 0.25% interest rate reduction. To enroll or manage Auto Debit, visit mohela.com. If you already participate in Auto Debit:

- The previous payment amount will be withdrawn for payment(s) currently due, including any additional amount you have requested. * Any additional amount you have requested will continue to be withdrawn with the payment amount listed on the Repayment Schedule.
- Your new monthly payment amount will be withdrawn on the due date listed.
- Auto Debit withdrawals continue regardless of paid ahead status.

Military Members: Visit mohela.com/military or studentaid.gov/sites/default/files/military-student-loan-benefits.pdf to explore benefits and options.

Forgiveness, Cancellation, or Discharge Types: Public Service Loan Forgiveness, Teacher Loan Forgiveness, Total and Permanent Disability Discharge, Bankruptcy Discharge, Closed School Discharge, False Certification of Student Eligibility, Unauthorized Signature/Payment Discharge, Unpaid Refund Discharge, and Borrower Defense to Repayment. For more information, visit mohela.com or the U.S. Department of Education’s website at studentaid.gov.

Public Service Loan Forgiveness (PSLF): If you are employed by a government or not-for-profit organization, you may be able to receive forgiveness of the remaining balance on your Direct Loans after

you have made 120 (10 years) qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. Learn more about PSLF qualifications by visiting studentaid.gov/manage-loans/forgiveness-cancellation/public-service.

Other Benefits: Other borrower benefit programs may be available. Learn more at mohela.com.

CONTACT INFORMATION

You must notify us promptly if you or your relevant endorser/co-maker's home address, phone number, or email address.

OMBUDSMAN CONTACT INFORMATION

Office of the Ombudsman - The Department of Education's Office of Student Financial Assistance has created the Student Loan Ombudsman's office to help you resolve concerns if every effort has been exhausted with us. To learn more about the Office of the Ombudsman, visit studentaid.gov/feedback-ombudsman/disputes/prepare.

MISCELLANEOUS

Loan Changes: Adjustments may occur on your loan(s) including, but not limited to, the principal, interest, interest rates, and/or payment amounts.

Protecting Your Privacy: View the Privacy Policy on mohela.com. It is also available upon request by calling 1-888-866-4352.

Alternative Formats Available: Current and prospective borrowers are entitled to receive any student loan related communication or document in an accessible, alternative format. Borrowers interested in receiving student aid forms, student loan statements, notices, written communications, and publications in alternative formats should contact us directly at 1-888-8664352 or by email at Grp.AltForm@mohela.com. MOHELA offers various alternative formats such as Braille, large print, audio CD, and digital navigable formats supported by computers and digital talking-book players, delivered through data CD, email, or other electronic means.





A Department of Education Servicer

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

[Date]

Acct Number: xxxxxx

#ABCDEFGH
#A123 1234 1233 12AB#
Name
Address
City ST Zip

REVIEW CAREFULLY.
YOU MAY HAVE
PAYMENTS DUE SOON

YOUR STUDENT LOAN REPAYMENT DETAILS

You are receiving the enclosed Repayment Obligation/Schedule Disclosure Statement because one or more of your loans is entering repayment. The reason for entering into repayment varies by loan program. Please see **How to Read Your Repayment Obligation** for more information.

About the Repayment Obligation/Schedule Disclosure Statement

- If you did not select a repayment plan or you were not eligible for the repayment plan you selected, your loan(s) were disclosed on the Standard Repayment Plan (L).
- You have the option to make more frequent or additional payments at any time.
- This is an estimate of repayment and may be recalculated in the future to pay off within the number of months allowed for your loan program.
- If more than one loan is or will be entering into repayment, you may receive separate Repayment Obligation/Schedule Disclosure Statements.

Stay on Track with Your Loan(s) at mohela.com

- **Your Account:** Log into mohela.com to view your loan(s), see your payment history, and update your contact information online.
- **Billing Statements:** Monthly billing statements will be sent to you at least 20 days prior to your due date. **Go Paperless** to receive billing statements and other correspondence faster, and view in your online account.
- **Due Date:** You can request to change your due date. Send us a message from your online account to request.
- **Auto Debit:** Never miss a payment! Sign up for Auto Debit from your online account to have your payments automatically taken from your bank account. By enrolling, you may be eligible for a 0.25% interest rate reduction.
- **Review your Repayment Plan.** You can request to change your repayment plan at any time. Plans include: Standard, Graduated, Extended, and income-driven repayment plans. Your loans may only be eligible for certain repayment plans.
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[X] fb.com/Mohela.usa [X] MOHELA 633 Spirit Drive | Chesterfield, MO 63008-1243



HOW TO READ YOUR REPAYMENT SCHEDULE

Account Number	Unique 10-digit identification number under which all of the loan(s) are serviced by MOHELA. <i>Include this number on a check, money order, and bill payer payments.</i>
Accrued Unpaid Interest to be Capitalized	Amount of unpaid interest accrued from the first disbursement date to the date the repayment period begins which will capitalize (added to principal) if not paid. Interest accrues daily.
Amount to be Repaid	Unpaid principal balance, plus accrued unpaid interest to be capitalized.
Current Balance	Principal amount remaining to paid. May include capitalized interest. This is not a payoff amount.
Disbursement Date	Date a loan was first disbursed (loan(s) may include multiple disbursements).
Due Date	When the payment is due to MOHELA
Estimated Amount to Be Repaid	Estimate of the total amount to repay based on the unpaid principal balance and accrued unpaid interest (accrued unpaid interest to be capitalized and interest payable over the life of the loan(s)). This excludes the \$0.00 you've already paid.
Interest Payable	Total interest payable during the repayment period.
Interest Rate	Rate charged to borrow the student loan. May be a fixed or variable interest rate.
Loan Program	Type of student loan. Refer to the table below for more information regarding the loan program and the reason for this statement.

Loan Program Abbreviation	Loan Program Name	Reason Loan Programs Enter Into Repayment
DLSTFD	Direct Subsidized Stafford	No longer enrolled at least half time and the grace period is/has ended.
DLUNST	Direct Unsubsidized Stafford	
DLPLGB	Direct Student PLUS (Graduate PLUS)	Fully disbursed loans. No grace period for this program. School deferment may have been placed based on enrollment and request.
DLPLUS	Direct Parent PLUS	
DLSCNS	Direct Subsidized Consolidation	Consolidation process is complete.
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TEACH	Direct TEACH	Once a TEACH grant is converted to a loan and the grace period is/has ended.
STFFRD	Federal Subsidized Stafford	No longer enrolled at least half time and the grace period is/has ended.
UNSTFD	Federal Unsubsidized Stafford	
PLUS	Federal Parent PLUS	Fully disbursed loans. No grace period for this program. School deferment may have been placed based on enrollment and request.
SUBCNS	Federal Subsidized Consolidation	Consolidation process is complete.
UNCNS	Federal Unsubsidized Consolidation	



Rehab loans previously defaulted and recently completed loan rehabilitation are in the process of being transferred to MOHELA for servicing.

Next Payment Due	Due date when the payment is due
Next Payment Amount	Amount Due on the date of the Next Payment Due
Number of Payments	Number of monthly payments scheduled.
Original Balance	The initial amount you borrowed.
Payment Amount	Monthly payment due for this loan. The new payment amount(s) is effective on the due date listed on the enclosure.
Payment Start Date	Date the first payment amount will be due.
Principal Balance	Principal amount remaining to be paid. May include capitalized interest. This is not the payoff amount.
Repayment Plan	Repayment plan type (Abbreviation).
Repayment Plan Description	Full name of the repayment plan type. Learn more in the attached documents about repayment plans or visit mohela.com and studentaid.gov .
Repayment Start/ Deferment End Date	Date a loan entered repayment or a school deferment ends.
Student	First name of the student for which the PLUS loan disbursed (if applicable).
Total Amount to be Repaid	Total amount to repay based on the unpaid principal balance and accrued unpaid interest to be capitalized and interest payable over the life of the loan(s).
Total Current Payment Due Monthly	Amount due monthly for all loans listed on this Repayment Obligation.
Unpaid Principal Balance	Sum of unpaid principal for all loans listed on this Repayment Obligation may include capitalized interest (added to principal balance).


INTEREST ACCRUAL & CAPITALIZATION

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[Learn about student loan interest and interest capitalization at studentaid.gov/understand-aid/types/loans/interest-rates.](https://studentaid.gov/understand-aid/types/loans/interest-rates)

Interest Capitalization Example:

The actual amount of interest that capitalizes depends on factors such as the loan amount, interest rate, and length of time when interest is building up. This example uses an interest rate of 8.25%.

Example:  During Deferment*	Loan Amount	Capitalized Interest for 12 months	Principal to be Repaid	Monthly Payment	Number of Payments	Total Amount Repaid
When interest is paid	\$15,000	\$0	\$15,000	\$184	120	\$23,318**
When interest is not paid	\$15,000	\$1,238	\$16,238	\$199	120	\$23,880

** This includes \$1,238 of interest you paid during the deferment.
If you pay the interest during the deferment/forbearance, you will pay \$15 less per month and \$562 less over the life of the loan.

*For 6 months after the COVID-19 payment pause ends, no interest will capitalize. After 7/1/2023, interest will no longer capitalize after certain account activities including when ending a forbearance, grace period, and certain income-driven repayment plans. Interest will continue to capitalize after deferments. We are updating our system. If interest capitalizes during this transition period, you may qualify for an interest credit once the system updates occur.

PAYMENT INFORMATION

Always include the account number when making payments. Do Not Send Cash. All payments must be drawn in U.S. currency on U.S. financial institutions or TD Bank.

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Payments Made by Check: You authorize us to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. Funds may be withdrawn from your bank account the same day we receive your payment, and you will not receive your check back from your financial institution.

DIFFICULTY MAKING PAYMENTS

Repayment Plans (based on loan program and other factors): Standard, Graduated, Extended, Income-Based, Income-Contingent, Pay As You Earn, and Saving on a Valuable Education (SAVE, formerly REPAYE). Different plans may offer you a lower monthly payment. To select a different repayment plan or for details about ways to keep your student loan on track, including consolidation, call 1-888-866-4352, visit mohela.com or the U.S. Department of Education's website at studentaid.gov.

Deferment/Forbearance Periods: Visit mohela.com or studentaid.gov for a list of these options and eligibility requirements or call 1-888-866-4352. These options do not remove the obligation to repay your loan(s). Accrued interest can be paid at any time.

DEFERMENT/FORBEARANCE

During Deferment/Forbearance: These options may be declined or requested to end at any time. If applicable, Auto Debit will suspend including the 0.25% interest rate reduction.

At the End of Deferment/Forbearance: Repayment will resume according to the terms of your promissory note, the due date may change, and unpaid accrued interest may capitalize. An Interest Notice may be sent regarding accrued interest and whether it is expected to capitalize. If applicable, Auto Debit will resume including the 0.25% interest rate reduction.

PAYMENT APPLICATION

Standard Payment Application: Payment applies first toward outstanding accrued interest then to the principal balance. Past due amounts are satisfied first, followed by current due amounts. Payments are distributed proportionally across all loans unless you request otherwise.

Additional Payments: Additional payments greater than the total amount due can be made at any time without penalty. These payments may not qualify for Public Service Loan Forgiveness.

Paid Ahead: Additional payments greater than the total amount due will change the future total amount due and/or due date, (paying loan(s) ahead). Exceptions: Paid ahead will not occur beyond the income-driven repayment (IBR) plan anniversary date, will not occur for \$0 IDR payment schedules, and the monthly installment amount for Auto Debit will continue to extract from your bank account regardless of the total amount due and paid ahead. Visit mohela.com/payingahead or call us for more information.

Partial Payments: Payments less than the total amount due are applied using the Standard Payment Application. If special payment instructions are submitted and a payment amount is selected that does not satisfy the total amount due, the loan(s) may become delinquent and be reported to nationwide consumer reporting agencies.

SUBMITTING SPECIAL PAYMENT INSTRUCTIONS

One-Time Payment Instructions: To request special payment instructions when making an additional or partial payment, submit your request via:

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Phone – Contact customer service at 1-888-866-4352.

Mail – Provide instructions for how to apply the payment. Include the amount, disbursement date, loan type, and indicate this is a “one-time payment instruction.” Submit a recurring request via fax 866-222-7060 or mail to: MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

Standing Payment Instructions: To never pay loan(s) ahead when you make future payments that are greater than your installment amount due (See “Additional Payments & Paying Ahead”), or to provide instructions for how you want all ongoing payments applied, include a separate document with your payment and allow extra processing time. Submit your recurring request via mail. Include specific instructions on how you want ongoing payments applied. Include the amount, disbursement date, loan type and indicate this is a standing payment instruction. Send instructions to MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

COLLECTION CHARGES

You are liable for all costs, including (but not limited to) reasonable attorney fees, court costs and collection agency fees incurred as a result of the collection of your delinquent payments.

CONSUMER CREDIT REPORTING

The status of your student loan(s) is reported monthly to the nationwide consumer reporting agencies. If a loan(s) is past due, late payments may be reported. Late or missed payments or defaults reflected on the consumer credit report will adversely affect consumer credit ratings.

DEFAULT

If you fail to make payments and your loan becomes more than 270 days delinquent, your loan is in default. Default is serious and could result in legal or other actions such as loss of tax refunds, collection charges, attorney fees, loss or denial of professional license, negative credit reports and administrative wage garnishment. You can avoid delinquency and default by making your payments by the due date each month. To help you successfully repay your loans, a variety of repayment options are available. If you default, you may be able to remove the default by completing the rehabilitation program. If your interest rate has been discounted and you default on the loans, the interest rate will no longer be discounted.

STUDENT LOAN BENEFITS

Direct Loan Up-Front Rebate: If you have a Direct Subsidized Stafford, Direct Unsubsidized Stafford, or Direct PLUS Loan disbursed on or after July 1, 2000 through June 30, 2012, you have received an up-front rebate. To keep this rebate, you must make timely full installment payments for your first 12 payments. Full installments of the amount listed in the “Monthly Installment Amount” field on your billing statement must be made no more than 6 days after your due date. If you fail to make your payments in accordance with these requirements, we will add the rebate amount back to the principal balance of your loans. If you lose the rebate benefit, it cannot be reinstated.

Auto Debit: Automatic monthly payments electronically debited from your bank account may provide a 0.25% interest rate reduction. To enroll or manage Auto Debit, visit mohela.com. If you already participate in Auto Debit:

- The previous payment amount will be withdrawn for payment(s) currently due, including any additional amount you have requested. * Any additional amount you have requested will continue to be withdrawn with the payment amount listed on the Repayment Schedule.
- Your new monthly payment amount will be withdrawn on the due date listed.
- Auto Debit withdrawals continue regardless of paid ahead status.

Military Members: Visit mohela.com/military or studentaid.gov/sites/default/files/military-student-loan-benefits.pdf to explore benefits and options.

Forgiveness, Cancellation, or Discharge Types: Public Service Loan Forgiveness, Teacher Loan Forgiveness, Total and Permanent Disability Discharge, Bankruptcy Discharge, Closed School Discharge, False Certification of Student Eligibility, Unauthorized Signature/Payment Discharge, Unpaid Refund

Discharge, and Borrower Defense to Repayment. For more information, visit mohela.com or the U.S. Department of Education's website at studentaid.gov.

Public Service Loan Forgiveness (PSLF): If you are employed by a government or not-for-profit organization, you may be able to receive forgiveness of the remaining balance on your Direct Loans after you have made 120 (10 years) qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. Learn more about PSLF qualifications by visiting studentaid.gov/manage-loans/forgiveness-cancellation/public-service.

Other Benefits: Other borrower benefit programs may be available. Learn more at mohela.com.

CONTACT INFORMATION

You must notify us promptly if you or your relevant endorser/co-maker's home address, phone number, or email address.

OMBUDSMAN CONTACT INFORMATION

Office of the Ombudsman - The Department of Education's Office of Student Financial Assistance has created the Student Loan Ombudsman's office to help you resolve concerns if every effort has been exhausted with us. To learn more about the Office of the Ombudsman, visit studentaid.gov/feedback-ombudsman/disputes/prepare.

MISCELLANEOUS

Loan Changes: Adjustments may occur on your loan(s) including, but not limited to, the principal, interest, interest rates, and/or payment amounts.

Protecting Your Privacy: View the Privacy Policy on mohela.com. It is also available upon request by calling 1-888-866-4352.

Alternative Formats Available: Current and prospective borrowers are entitled to receive any student loan related communication or document in an accessible, alternative format. Borrowers interested in receiving student aid forms, student loan statements, notices, written communications, and publications in alternative formats should contact us directly at 1-888-8664352 or by email at Grp.AltForm@mohela.com. MOHELA offers various alternative formats such as Braille, large print, audio CD, and digital navigable formats supported by computers and digital talking-book players, delivered through data CD, email, or other electronic means.



A Department of Education Servicer

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

[Date]

Acct Number: xxxxxx

#ABCDEFGH
#A123 1234 1233 12AB#
Name
Address
City ST Zip

REVIEW CAREFULLY.
YOU MAY HAVE
PAYMENTS DUE SOON

YOUR STUDENT LOAN REPAYMENT DETAILS

You are receiving the enclosed Repayment Obligation/Schedule Disclosure Statement because one or more of your loans is entering repayment. The reason for entering into repayment varies by loan program. Please see **How to Read Your Repayment Obligation** for more information.

About the Repayment Obligation/Schedule Disclosure Statement

- If you did not select a repayment plan or you were not eligible for the repayment plan you selected, your loan(s) were disclosed on the Standard Repayment Plan (L).
- You have the option to make more frequent or additional payments at any time.
- This is an estimate of repayment and may be recalculated in the future to pay off within the number of months allowed for your loan program.
- If more than one loan is or will be entering into repayment, you may receive separate Repayment Obligation/Schedule Disclosure Statements.

Stay on Track with Your Loan(s) at mohela.com

- **Your Account:** Log into mohela.com to view your loan(s), see your payment history, and update your contact information online.
- **Billing Statements:** Monthly billing statements will be sent to you at least 20 days prior to your due date. **Go Paperless** to receive billing statements and other correspondence faster, and view in your online account.
- **Due Date:** You can request to change your due date. Send us a message from your online account to request.
- **Auto Debit:** Never miss a payment! Sign up for Auto Debit from your online account to have your payments automatically taken from your bank account. By enrolling, you may be eligible for a 0.25% interest rate reduction.
- **Review your Repayment Plan.** You can request to change your repayment plan at any time. Plans include: Standard, Graduated, Extended, and income-driven repayment plans. Your loans may only be eligible for certain repayment plans.
- Use *Loan Simulator* at StudentAid.gov/loan-simulator to see which plans you may be eligible for, including monthly payment and overall cost estimates, and apply.
- **Payment not Affordable?** Explore options to postpone payment through deferment or forbearance. Your loans may also be eligible for discharges, cancellations, forgiveness, and consolidation.

Payments are Resuming

3 Ways To Prepare:

1. Use *Loan Simulator* to choose a repayment option that best meets your needs. Visit StudentAid.gov/loan-simulator
2. Check out the NEW repayment plan, Saving on a Valuable Education (SAVE). Visit StudentAid.gov/save
3. Sign up for Auto Debit on mohela.com



Create and Manage Your Account on mohela.com

Make payments, update your contact info, go paperless

Qualifying Payments May Apply Toward Forgiveness

Your payments may count toward income-driven repayment plan forgiveness or Public Service Loan Forgiveness. Learn more at StudentAid.gov/forgiveness



P 888.866.4352 | f 866.222.7060 | TDD Dial 711 | 7A-8P M, 7A-7P T-W, 7A-5P TH-F CT | mohela.com
[X] fb.com/Mohela.usa [X] [@MOHELA](mailto:MOHELA) 633 Spirit Drive | Chesterfield, MO 63008-1243



HOW TO READ YOUR REPAYMENT SCHEDULE

Account Number	Unique 10-digit identification number under which all of the loan(s) are serviced by MOHELA. <i>Include this number on a check, money order, and bill payer payments.</i>
Accrued Unpaid Interest to be Capitalized	Amount of unpaid interest accrued from the first disbursement date to the date the repayment period begins which will capitalize (added to principal) if not paid. Interest accrues daily.
Amount to be Repaid	Unpaid principal balance, plus accrued unpaid interest to be capitalized.
Current Balance	Principal amount remaining to paid. May include capitalized interest. This is not a payoff amount.
Disbursement Date	Date a loan was first disbursed (loan(s) may include multiple disbursements).
Due Date	When the payment is due to MOHELA
Estimated Amount to Be Repaid	Estimate of the total amount to repay based on the unpaid principal balance and accrued unpaid interest (accrued unpaid interest to be capitalized and interest payable over the life of the loan(s)). This excludes the \$0.00 you've already paid.
Interest Payable	Total interest payable during the repayment period.
Interest Rate	Rate charged to borrow the student loan. May be a fixed or variable interest rate.
Loan Program	Type of student loan. Refer to the table below for more information regarding the loan program and the reason for this statement.

Loan Program Abbreviation	Loan Program Name	Reason Loan Programs Enter Into Repayment
DLSTFD	Direct Subsidized Stafford	No longer enrolled at least half time and the grace period is/has ended.
DLUNST	Direct Unsubsidized Stafford	
DLPLGB	Direct Student PLUS (Graduate PLUS)	Fully disbursed loans. No grace period for this program. School deferment may have been placed based on enrollment and request.
DLPLUS	Direct Parent PLUS	
DLSCNS	Direct Subsidized Consolidation	Consolidation process is complete.
DLUCNS	Direct Unsubsidized Consolidation	
DLCNSL	Direct Consolidation	
DLPCNS	Direct Parent PLUS Consolidation	
DLSSPL	Direct Subsidized Spousal Consolidation	
DLUSPL	Direct Unsubsidized Spousal Consolidation	
DLSPCN	Direct Spousal Consolidation	
TEACH	Direct TEACH	Once a TEACH grant is converted to a loan and the grace period is/has ended.
STFFRD	Federal Subsidized Stafford	No longer enrolled at least half time and the grace period is/has ended.
UNSTFD	Federal Unsubsidized Stafford	
PLUS	Federal Parent PLUS	Fully disbursed loans. No grace period for this program. School deferment may have been placed based on enrollment and request.
SUBCNS	Federal Subsidized Consolidation	Consolidation process is complete.
UNCNS	Federal Unsubsidized Consolidation	



Rehab loans previously defaulted and recently completed loan rehabilitation are in the process of being transferred to MOHELA for servicing.

Next Payment Due	Due date when the payment is due
Next Payment Amount	Amount Due on the date of the Next Payment Due
Number of Payments	Number of monthly payments scheduled.
Original Balance	The initial amount you borrowed.
Payment Amount	Monthly payment due for this loan. The new payment amount(s) is effective on the due date listed on the enclosure.
Payment Start Date	Date the first payment amount will be due.
Principal Balance	Principal amount remaining to be paid. May include capitalized interest. This is not the payoff amount.
Repayment Plan	Repayment plan type (Abbreviation).
Repayment Plan Description	Full name of the repayment plan type. Learn more in the attached documents about repayment plans or visit mohela.com and studentaid.gov .
Repayment Start/ Deferment End Date	Date a loan entered repayment or a school deferment ends.
Student	First name of the student for which the PLUS loan disbursed (if applicable).
Total Amount to be Repaid	Total amount to repay based on the unpaid principal balance and accrued unpaid interest to be capitalized and interest payable over the life of the loan(s).
Total Current Payment Due Monthly	Amount due monthly for all loans listed on this Repayment Obligation.
Unpaid Principal Balance	Sum of unpaid principal for all loans listed on this Repayment Obligation may include capitalized interest (added to principal balance).


INTEREST ACCRUAL & CAPITALIZATION

Capitalization happens when unpaid interest gets added to the principal balance of a loan. Then your interest is recalculated based on that higher principal balance, increasing the overall cost of your loan. And depending on your repayment plan, capitalization may also cause your monthly payment amount to increase. On a traditional repayment plan (Standard, Graduated, or Extended), your monthly loan payment covers all the interest that accrues (adds up) between monthly payments. So, no unpaid interest will accrue while you're making payments on one of these plans. But unpaid interest can add up in some situations, such as if you're on an income-driven repayment (IDR) plan or if you're not making payments.

[Learn about student loan interest and interest capitalization at studentaid.gov/understand-aid/types/loans/interest-rates.](https://studentaid.gov/understand-aid/types/loans/interest-rates)

Interest Capitalization Example:

The actual amount of interest that capitalizes depends on factors such as the loan amount, interest rate, and length of time when interest is building up. This example uses an interest rate of 8.25%.

Example:  During Deferment*	Loan Amount	Capitalized Interest for 12 months	Principal to be Repaid	Monthly Payment	Number of Payments	Total Amount Repaid
When interest is paid	\$15,000	\$0	\$15,000	\$184	120	\$23,318**
When interest is not paid	\$15,000	\$1,238	\$16,238	\$199	120	\$23,880

** This includes \$1,238 of interest you paid during the deferment.

If you pay the interest during the deferment/forbearance, you will pay \$15 less per month and \$562 less over the life of the loan.

*For 6 months after the COVID-19 payment pause ends, no interest will capitalize. After 7/1/2023, interest will no longer capitalize after certain account activities including when ending a forbearance, grace period, and certain income-driven repayment plans. Interest will continue to capitalize after deferments. We are updating our system. If interest capitalizes during this transition period, you may qualify for an interest credit once the system updates occur.

PAYMENT INFORMATION

Always include the account number when making payments. Do Not Send Cash. All payments must be drawn in U.S. currency on U.S. financial institutions or TD Bank.

Mailing Address: Department of Education/MOHELA, PO Box 790233, St. Louis, MO 63179-0233

Auto Debit: Automatic monthly payments electronically debited from your bank account may provide a 0.25% interest rate reduction. Apply on mohela.com.

Pay by Phone: Call 1-888-866-4352, 24/7.

Bill Pay: Use your bank's online bill pay service.

Payoff Loan(s): Visit mohela.com or call 1-888-.866-4352 for a payoff amount.

Payments Made by Check: You authorize us to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. Funds may be withdrawn from your bank account the same day we receive your payment, and you will not receive your check back from your financial institution.

DIFFICULTY MAKING PAYMENTS

Repayment Plans (based on loan program and other factors): Standard, Graduated, Extended, Income-Based, Income-Contingent, Pay As You Earn, and Saving on a Valuable Education (SAVE, formerly REPAYE). Different plans may offer you a lower monthly payment. To select a different repayment plan or for details about ways to keep your student loan on track, including consolidation, call 1-888-866-4352, visit mohela.com or the U.S. Department of Education's website at studentaid.gov.

Deferment/Forbearance Periods: Visit mohela.com or studentaid.gov for a list of these options and eligibility requirements or call 1-888-866-4352. These options do not remove the obligation to repay your loan(s). Accrued interest can be paid at any time.

DEFERMENT/FORBEARANCE

During Deferment/Forbearance: These options may be declined or requested to end at any time. If applicable, Auto Debit will suspend including the 0.25% interest rate reduction.

At the End of Deferment/Forbearance: Repayment will resume according to the terms of your promissory note, the due date may change, and unpaid accrued interest may capitalize. An Interest Notice may be sent regarding accrued interest and whether it is expected to capitalize. If applicable, Auto Debit will resume including the 0.25% interest rate reduction.

PAYMENT APPLICATION

Standard Payment Application: Payment applies first toward outstanding accrued interest then to the principal balance. Past due amounts are satisfied first, followed by current due amounts. Payments are distributed proportionally across all loans unless you request otherwise.

Additional Payments: Additional payments greater than the total amount due can be made at any time without penalty. These payments may not qualify for Public Service Loan Forgiveness.

Paid Ahead: Additional payments greater than the total amount due will change the future total amount due and/or due date, (paying loan(s) ahead). Exceptions: Paid ahead will not occur beyond the income-driven repayment (IBR) plan anniversary date, will not occur for \$0 IDR payment schedules, and the monthly installment amount for Auto Debit will continue to extract from your bank account regardless of the total amount due and paid ahead. Visit mohela.com/payingahead or call us for more information.

Partial Payments: Payments less than the total amount due are applied using the Standard Payment Application. If special payment instructions are submitted and a payment amount is selected that does not satisfy the total amount due, the loan(s) may become delinquent and be reported to nationwide consumer reporting agencies.

SUBMITTING SPECIAL PAYMENT INSTRUCTIONS

One-Time Payment Instructions: To request special payment instructions when making an additional or partial payment, submit your request via:

Web – Log into mohela.com to make a payment and target your payments to be applied to a specific loan or set of loans.

Phone – Contact customer service at 1-888-866-4352.

Mail – Provide instructions for how to apply the payment. Include the amount, disbursement date, loan type, and indicate this is a “one-time payment instruction.” Submit a recurring request via fax 866-222-7060 or mail to: MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

Standing Payment Instructions: To never pay loan(s) ahead when you make future payments that are greater than your installment amount due (See “Additional Payments & Paying Ahead”), or to provide instructions for how you want all ongoing payments applied, include a separate document with your payment and allow extra processing time. Submit your recurring request via mail. Include specific instructions on how you want ongoing payments applied. Include the amount, disbursement date, loan type and indicate this is a standing payment instruction. Send instructions to MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

COLLECTION CHARGES

You are liable for all costs, including (but not limited to) reasonable attorney fees, court costs and collection agency fees incurred as a result of the collection of your delinquent payments.

CONSUMER CREDIT REPORTING

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A Department of Education Servicer

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

[Date]

Acct Number: xxxxxx

#ABCDEFG
#A123 1234 1233 12AB#
Name
Address
City ST Zip

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- **Due Date:** You can request to change your due date. Send us a message from your online account to request.
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Amount to be Repaid	Unpaid principal balance, plus accrued unpaid interest to be capitalized.
Current Balance	Principal amount remaining to paid. May include capitalized interest. This is not a payoff amount.
Disbursement Date	Date a loan was first disbursed (loan(s) may include multiple disbursements).
Due Date	When the payment is due to MOHELA
Estimated Amount to Be Repaid	Estimate of the total amount to repay based on the unpaid principal balance and accrued unpaid interest (accrued unpaid interest to be capitalized and interest payable over the life of the loan(s)). This excludes the \$0.00 you've already paid.
Interest Payable	Total interest payable during the repayment period.
Interest Rate	Rate charged to borrow the student loan. May be a fixed or variable interest rate.
Loan Program	Type of student loan. Refer to the table below for more information regarding the loan program and the reason for this statement.

Loan Program Abbreviation	Loan Program Name	Reason Loan Programs Enter Into Repayment
DLSTFD	Direct Subsidized Stafford	No longer enrolled at least half time and the grace period is/has ended.
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Rehab loans previously defaulted and recently completed loan rehabilitation are in the process of being transferred to MOHELA for servicing.

Next Payment Due	Due date when the payment is due
Next Payment Amount	Amount Due on the date of the Next Payment Due
Number of Payments	Number of monthly payments scheduled.
Original Balance	The initial amount you borrowed.
Payment Amount	Monthly payment due for this loan. The new payment amount(s) is effective on the due date listed on the enclosure.
Payment Start Date	Date the first payment amount will be due.
Principal Balance	Principal amount remaining to be paid. May include capitalized interest. This is not the payoff amount.
Repayment Plan	Repayment plan type (Abbreviation).
Repayment Plan Description	Full name of the repayment plan type. Learn more in the attached documents about repayment plans or visit mohela.com and studentaid.gov .
Repayment Start/ Deferment End Date	Date a loan entered repayment or a school deferment ends.
Student	First name of the student for which the PLUS loan disbursed (if applicable).
Total Amount to be Repaid	Total amount to repay based on the unpaid principal balance and accrued unpaid interest to be capitalized and interest payable over the life of the loan(s).
Total Current Payment Due Monthly	Amount due monthly for all loans listed on this Repayment Obligation.
Unpaid Principal Balance	Sum of unpaid principal for all loans listed on this Repayment Obligation may include capitalized interest (added to principal balance).


INTEREST ACCRUAL & CAPITALIZATION

Capitalization happens when unpaid interest gets added to the principal balance of a loan. Then your interest is recalculated based on that higher principal balance, increasing the overall cost of your loan. And depending on your repayment plan, capitalization may also cause your monthly payment amount to increase. On a traditional repayment plan (Standard, Graduated, or Extended), your monthly loan payment covers all the interest that accrues (adds up) between monthly payments. So, no unpaid interest will accrue while you're making payments on one of these plans. But unpaid interest can add up in some situations, such as if you're on an income-driven repayment (IDR) plan or if you're not making payments.

[Learn about student loan interest and interest capitalization at studentaid.gov/understand-aid/types/loans/interest-rates.](https://studentaid.gov/understand-aid/types/loans/interest-rates)

Interest Capitalization Example:

The actual amount of interest that capitalizes depends on factors such as the loan amount, interest rate, and length of time when interest is building up. This example uses an interest rate of 8.25%.

Example:  During Deferment*	Loan Amount	Capitalized Interest for 12 months	Principal to be Repaid	Monthly Payment	Number of Payments	Total Amount Repaid
When interest is paid	\$15,000	\$0	\$15,000	\$184	120	\$23,318**
When interest is not paid	\$15,000	\$1,238	\$16,238	\$199	120	\$23,880

** This includes \$1,238 of interest you paid during the deferment.
If you pay the interest during the deferment/forbearance, you will pay \$15 less per month and \$562 less over the life of the loan.

*For 6 months after the COVID-19 payment pause ends, no interest will capitalize. After 7/1/2023, interest will no longer capitalize after certain account activities including when ending a forbearance, grace period, and certain income-driven repayment plans. Interest will continue to capitalize after deferments. We are updating our system. If interest capitalizes during this transition period, you may qualify for an interest credit once the system updates occur.

PAYMENT INFORMATION

Always include the account number when making payments. Do Not Send Cash. All payments must be drawn in U.S. currency on U.S. financial institutions or TD Bank.

Mailing Address: Department of Education/MOHELA, PO Box 790233, St. Louis, MO 63179-0233

Auto Debit: Automatic monthly payments electronically debited from your bank account may provide a 0.25% interest rate reduction. Apply on mohela.com.

Pay by Phone: Call 1-888-866-4352, 24/7.

Bill Pay: Use your bank's online bill pay service.

Payoff Loan(s): Visit mohela.com or call 1-888-.866-4352 for a payoff amount.

Payments Made by Check: You authorize us to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. Funds may be withdrawn from your bank account the same day we receive your payment, and you will not receive your check back from your financial institution.

DIFFICULTY MAKING PAYMENTS

Repayment Plans (based on loan program and other factors): Standard, Graduated, Extended, Income-Based, Income-Contingent, Pay As You Earn, and Saving on a Valuable Education (SAVE, formerly REPAYE). Different plans may offer you a lower monthly payment. To select a different repayment plan or for details about ways to keep your student loan on track, including consolidation, call 1-888-866-4352, visit mohela.com or the U.S. Department of Education's website at studentaid.gov.

Deferment/Forbearance Periods: Visit mohela.com or studentaid.gov for a list of these options and eligibility requirements or call 1-888-866-4352. These options do not remove the obligation to repay your loan(s). Accrued interest can be paid at any time.

DEFERMENT/FORBEARANCE

During Deferment/Forbearance: These options may be declined or requested to end at any time. If applicable, Auto Debit will suspend including the 0.25% interest rate reduction.

At the End of Deferment/Forbearance: Repayment will resume according to the terms of your promissory note, the due date may change, and unpaid accrued interest may capitalize. An Interest Notice may be sent regarding accrued interest and whether it is expected to capitalize. If applicable, Auto Debit will resume including the 0.25% interest rate reduction.

PAYMENT APPLICATION

Standard Payment Application: Payment applies first toward outstanding accrued interest then to the principal balance. Past due amounts are satisfied first, followed by current due amounts. Payments are distributed proportionally across all loans unless you request otherwise.

Additional Payments: Additional payments greater than the total amount due can be made at any time without penalty. These payments may not qualify for Public Service Loan Forgiveness.

Paid Ahead: Additional payments greater than the total amount due will change the future total amount due and/or due date, (paying loan(s) ahead). Exceptions: Paid ahead will not occur beyond the income-driven repayment (IBR) plan anniversary date, will not occur for \$0 IDR payment schedules, and the monthly installment amount for Auto Debit will continue to extract from your bank account regardless of the total amount due and paid ahead. Visit mohela.com/payingahead or call us for more information.

Partial Payments: Payments less than the total amount due are applied using the Standard Payment Application. If special payment instructions are submitted and a payment amount is selected that does not satisfy the total amount due, the loan(s) may become delinquent and be reported to nationwide consumer reporting agencies.

SUBMITTING SPECIAL PAYMENT INSTRUCTIONS

One-Time Payment Instructions: To request special payment instructions when making an additional or partial payment, submit your request via:

Web – Log into mohela.com to make a payment and target your payments to be applied to a specific loan or set of loans.

Phone – Contact customer service at 1-888-866-4352.

Mail – Provide instructions for how to apply the payment. Include the amount, disbursement date, loan type, and indicate this is a “one-time payment instruction.” Submit a recurring request via fax 866-222-7060 or mail to: MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

Standing Payment Instructions: To never pay loan(s) ahead when you make future payments that are greater than your installment amount due (See “Additional Payments & Paying Ahead”), or to provide instructions for how you want all ongoing payments applied, include a separate document with your payment and allow extra processing time. Submit your recurring request via mail. Include specific instructions on how you want ongoing payments applied. Include the amount, disbursement date, loan type and indicate this is a standing payment instruction. Send instructions to MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

COLLECTION CHARGES

You are liable for all costs, including (but not limited to) reasonable attorney fees, court costs and collection agency fees incurred as a result of the collection of your delinquent payments.

CONSUMER CREDIT REPORTING

The status of your student loan(s) is reported monthly to the nationwide consumer reporting agencies. If a loan(s) is past due, late payments may be reported. Late or missed payments or defaults reflected on the consumer credit report will adversely affect consumer credit ratings.

DEFAULT

If you fail to make payments and your loan becomes more than 270 days delinquent, your loan is in default. Default is serious and could result in legal or other actions such as loss of tax refunds, collection charges, attorney fees, loss or denial of professional license, negative credit reports and administrative wage garnishment. You can avoid delinquency and default by making your payments by the due date each month. To help you successfully repay your loans, a variety of repayment options are available. If you default, you may be able to remove the default by completing the rehabilitation program. If your interest rate has been discounted and you default on the loans, the interest rate will no longer be discounted.

STUDENT LOAN BENEFITS

Direct Loan Up-Front Rebate: If you have a Direct Subsidized Stafford, Direct Unsubsidized Stafford, or Direct PLUS Loan disbursed on or after July 1, 2000 through June 30, 2012, you have received an up-front rebate. To keep this rebate, you must make timely full installment payments for your first 12 payments. Full installments of the amount listed in the “Monthly Installment Amount” field on your billing statement must be made no more than 6 days after your due date. If you fail to make your payments in accordance with these requirements, we will add the rebate amount back to the principal balance of your loans. If you lose the rebate benefit, it cannot be reinstated.

Auto Debit: Automatic monthly payments electronically debited from your bank account may provide a 0.25% interest rate reduction. To enroll or manage Auto Debit, visit mohela.com. If you already participate in Auto Debit:

- The previous payment amount will be withdrawn for payment(s) currently due, including any additional amount you have requested. * Any additional amount you have requested will continue to be withdrawn with the payment amount listed on the Repayment Schedule.
- Your new monthly payment amount will be withdrawn on the due date listed.
- Auto Debit withdrawals continue regardless of paid ahead status.

Military Members: Visit mohela.com/military or studentaid.gov/sites/default/files/military-student-loan-benefits.pdf to explore benefits and options.

Forgiveness, Cancellation, or Discharge Types: Public Service Loan Forgiveness, Teacher Loan Forgiveness, Total and Permanent Disability Discharge, Bankruptcy Discharge, Closed School Discharge, False Certification of Student Eligibility, Unauthorized Signature/Payment Discharge, Unpaid Refund

Discharge, and Borrower Defense to Repayment. For more information, visit mohela.com or the U.S. Department of Education's website at studentaid.gov.

Public Service Loan Forgiveness (PSLF): If you are employed by a government or not-for-profit organization, you may be able to receive forgiveness of the remaining balance on your Direct Loans after you have made 120 (10 years) qualifying monthly payments under a qualifying repayment plan while working full-time for a qualifying employer. Learn more about PSLF qualifications by visiting studentaid.gov/manage-loans/forgiveness-cancellation/public-service.

Other Benefits: Other borrower benefit programs may be available. Learn more at mohela.com.

CONTACT INFORMATION

You must notify us promptly if you or your relevant endorser/co-maker's home address, phone number, or email address.

OMBUDSMAN CONTACT INFORMATION

Office of the Ombudsman - The Department of Education's Office of Student Financial Assistance has created the Student Loan Ombudsman's office to help you resolve concerns if every effort has been exhausted with us. To learn more about the Office of the Ombudsman, visit studentaid.gov/feedback-ombudsman/disputes/prepare.

MISCELLANEOUS

Loan Changes: Adjustments may occur on your loan(s) including, but not limited to, the principal, interest, interest rates, and/or payment amounts.

Protecting Your Privacy: View the Privacy Policy on mohela.com. It is also available upon request by calling 1-888-866-4352.

Alternative Formats Available: Current and prospective borrowers are entitled to receive any student loan related communication or document in an accessible, alternative format. Borrowers interested in receiving student aid forms, student loan statements, notices, written communications, and publications in alternative formats should contact us directly at 1-888-8664352 or by email at Grp.AltForm@mohela.com. MOHELA offers various alternative formats such as Braille, large print, audio CD, and digital navigable formats supported by computers and digital talking-book players, delivered through data CD, email, or other electronic means.

Federal Bulletin **2023 – 0XX**

R2R Payment Pause Extension Targeted Outreach Through August 31, 2022 (AV EF MO & NN)

DATE PUBLISHED: January XX, 2023

ISSUED TO: Executive, Senior, and Department Management

Source	Reason	Reference	Date Reference Issued
FSA Directive	X	FSA Change Request 6274	4/25/2022
Regulatory / Statutory			
MOHELA Program Owner Decision			
Other			

IMPLEMENTATION DATE:

January 7, 2023

GUIDANCE PROVIDED:

This activity will prepare targeted borrower segments for return to repayment. Loan servicers will conduct outreach to multiple categories of borrowers.



CR 6274 R2R
Payment Pause Exter

QUESTION(S):

N/A

REFERENCE INFORMATION:

N/A

Federal Bulletin 2023 – 005

R2R Payment Pause Extension Targeted Outreach Through August 31, 2022 (AV EF MO & NN)

DATE PUBLISHED: January 18, 2023

ISSUED TO: Executive, Senior, and Department Management

Source	Reason	Reference	Date Reference Issued
FSA Directive	X	FSA Change Request 6274	4/25/2022
Regulatory / Statutory			
MOHELA Program Owner Decision			
Other			

IMPLEMENTATION DATE:

January 7, 2023

GUIDANCE PROVIDED:

This outreach activity was to prepare targeted borrower segments for return to repayment. Outreach was conducted to multiple categories of borrowers.



CR 6274 R2R
Payment Pause Exter

QUESTION(S):

N/A

REFERENCE INFORMATION:

N/A

Martin, Christine

From: Huffman, Stephanie
Sent: Thursday, August 24, 2023 12:59 PM
To: Maria.Bryant@ed.gov; FSACaresActComms@ed.gov
Cc: benjamin fenwick (benjamin.fenwick@ed.gov); melanie garfield (melanie.garfield@ed.gov); grp.communications; DeNicholas, Victoria; Goos, Bryon
Subject: FOR REVIEW: R2R Web Nag Screen to Promote IDR plans - MOHELA
Attachments: MO_Return to Repayment Web Nag Screen_08242023MO.docx

Good afternoon,

Attached is web nag screen content for FSA's review pertaining to return to repayment. The key message is around applying for IDR or having an IDR plan recalculated.

- **Vendor Name:** MOHELA
- **Primary Vendor Point of Contact Name, Email, and Phone Number:** Jennifer Farmer, farmerj@mohela.com, (866) 333.7860 ext. 3484
- **Primary Communication Point of Contact Name, Email, and Phone Number:** Shelley Lester, shelleyl@mohela.com, (866) 333.7860 ext. 3132
- **Summarized Description of Content to be Reviewed:**
 - Return to Repayment – R2R Website nag screen upon log in.
- **Intended Borrower Audience:**
 - Borrowers logging into mohela.com that are part of the 2 audiences below will receive messages
 - Audience 1: Not currently on IDR or no repayment schedule
 - Audience 2: On an IDR plan greater than \$0
- **Date Approval Needed By:** COB August 29, 2023.

Please let us know if you have any questions or need additional information.

Thanks,

Stephanie Huffman

Pronouns: she/her

Senior Coordinator Communications and Marketing | 

633 Spirit Drive | Chesterfield, Missouri 63005

Direct: 636-733-3700 ext 4460 | Fax 866.222.7060



TMS 317234

Martin, Christine

From: ourweb@mohela.com
Sent: Friday, July 14, 2023 10:54 AM
To: Lester, Shelley - x3132
Subject: Go Green – Paperless Account Management



TEST,

As your federal student loan servicer, MOHELA is committed to providing you with tools to successfully manage your account.

Going Paperless with electronic correspondence offers you:

- Faster delivery of account notifications and time savings
- Access to correspondence 24/7 from anywhere
- Easier document storage through a secure online account
- Helping the environment



This email is an attempt to communicate timely information to you. If you wish to contact us, please go to www.mohela.com. Replies to this message will not be read or responded to. If you do not want to receive future information of this nature, please [unsubscribe](#) or contact customer service at 888.866.4352. Please note that unsubscribing from MOHELA's email campaigns will not cancel or change the status of accounts which have elected MOHELA Paperless delivery.

[Privacy Policy](#)

This message, from a debt collector, is an attempt to collect a debt and any information obtained will be used for that purpose.

California residents: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1.877.FTC.HELP or www.ftc.gov.

Thank you for contacting MOHELA. Due to the unprecedented event for millions of student loan borrowers returning to repayment at the same time, you may experience longer than normal wait times to speak to a Customer Service Representative. Self-service is available 24/7 by logging in to mohela.com or StudentAid.gov. There you can explore your repayment plan options which may help to lower your monthly payment amount. We appreciate your patience.



Due to the unprecedented event for millions of student loan borrowers returning to repayment at the same time, you may experience longer than normal wait times to speak to Customer Service. Self-service is available 24/7 by logging in to mohela.com or StudentAid.gov. There you can explore your repayment plan options which may help to lower your monthly payment amount. We appreciate your patience.

Due to the unprecedented event for millions of student loan borrowers returning to repayment at the same time, you may experience longer than normal wait times to speak to Customer Service. Self-service is available 24/7 by logging in to mohela.com or StudentAid.gov. There you can explore your repayment plan options which may help to lower your monthly payment amount. We appreciate your patience.

July Return to Repayment Up-front IVR Message

The U.S. Department of Education has finalized the most affordable repayment plan in history. It's called the Saving on a Valuable Education Plan, the (SAVE) Plan for short. Borrowers signed up for the current Revised Pay as You Earn Plan, will be automatically enrolled in SAVE. For more information, please visit studentaid.gov.

July Return to Repayment Up-front Message

The U.S. Department of Education has finalized the most affordable repayment plan in history. It's called the Saving on a Valuable Education ( SAVE) Plan. Borrowers signed up for the current Revised Pay as You Earn ( REPAYE) Plan will be automatically enrolled in SAVE. For borrowers who still cannot make their payments, the U.S. Department of Education is creating a temporary "on-ramp" period over the next year that will help borrowers avoid the harshest consequences of missed, partial, or late payments. During the "on-ramp" period through September 30, 2024, borrowers will not be reported late to the Consumer Reporting Agencies. For more information, please visit studentaid.gov.

First Time Paying Your Loans?

CHECKLIST

- ✓ Log in to learn about your loans
- ✓ Learn about repayment options
- ✓ Sign up for Auto Debit
- ✓ Enroll in Paperless Billing



 **MOHELA**[®]

MOHELA September Social Posts

1. Are you ready to make your October student loan payment? If you need a lower payment, consider signing up for an income-driven repayment plan. Use [Loan Simulator](#) to compare repayment plans and see the estimated monthly payment and overall cost, then apply for an IDR plan as soon as possible.



2. First Time Paying Your Loans?

Visit StudentAid.gov/firstpayment to learn what you need to do

- Understand what you owe
- Compare repayment plans via [Loan Simulator](#)
- Choose a repayment plan that best meets your needs

Visit mohela.com to prepare to make your October payment

- Update your contact information
- Sign up for Auto Debit
- Enroll in Paperless Billing



Title 8	Call Center Deflection Messaging Phase 3
Description 8	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	Aligned with Early-Mid September emails

IVR:

Need a lower monthly payment amount? Considering signing up for an income-driven repayment plan, like the new SAVE Plan, now. Visit StudentAid.gov/SAVE for more information or StudentAid.gov>IDR to sign up.

Web:

Return to Repayment

Student loan interest started accruing again on Sept. 1, 2023. Payments will be due starting in October. We will send a billing statement at least three weeks before payment is due. Log in to your account to ensure your contact information is current, enroll in paperless delivery, and sign up for Auto Debit, which could lower your interest rate by 0.25%.

If you need a lower monthly payment amount, consider signing up for an income-driven repayment plan, like the new SAVE Plan, now. We encourage you to visit Federal Student Aid's [Loan Simulator](#). There you can review repayment plans, see estimated payments and costs, and apply for the repayment plan that works best for you.

September R2R

For Internal and FSA Review:

Title 1	Payment Reminders
Audience 1	<p>Automate for borrowers with payments due from 10/1 – 11/30</p> <p>Send email to borrowers who have a payment greater than \$0 due in 7 calendar days</p> <p>KM region borrowers who will have payments due between 10/1/2023-11/30/2023</p> <p>Exclusions: Borrowers with \$0 IDR payments Borrowers who have a payment scheduled in the future</p> <p>Criteria:</p> <ul style="list-style-type: none"> - Look for an installment due date exactly 7 days from today; - Use the current due amount. Exclude any with a \$0 current due bill. - If there is a payment date in the future for an amount that equals or exceeds the remaining amount due, exclude - Make sure the loan has an F41 end date (LN60 end date) of 8/31/2023 and no LN50 end date or LN60 end date greater than 8/31/2023. - Do not send the communication if the borrower has received a prior communication from this campaign <p>2nd campaign</p> <ul style="list-style-type: none"> - Same criteria as above but for Auto Debit borrowers <p>Fields for Non Auto Debit:</p> <p>{FIRSTNAME} {PAYMENTAMOUNT} {PAYMENTDATE}</p> <p>Fields for Auto Debit:</p> <p>{PAYMENTAMOUNT} {DUEDATE} {PAYMENTDATE}</p>
CTA	<ul style="list-style-type: none"> • How to Make a Payment • If you're on Auto Debit, your payment will be withdrawn
Expected Date for Finalized Content	9/8/2023
Start Date	9/24/2023

Subject: Payment Reminder

NON AUTO DEBIT:

Courtesy Payment Reminder

{FIRSTNAME},

Your student loan payments are restarting. We recently sent you a bill with your payment details. A summary of these details is below:

Summary:

Payment Amount: {PAYMENTAMOUNT}

Due Date: {PAYMENTDATE}

Did You Already Make a Payment?

If you have made a payment, thank you! Please allow 2-3 business days after receipt for your payment to be posted to your student loan(s).

Easy Ways to Pay

- [Sign up for Auto Debit](#) and begin saving 0.25% on your interest rate
- [Online](#)
- Use our automated phone system at 888.866.4352 anytime 24/7

What if I need a lower monthly payment amount?

Consider signing up for an income-driven repayment (IDR) plan, like the new [Saving on a Valuable Education \(SAVE\) Plan](#), now. An IDR plan may be a more affordable option because it adjusts your payment amount based on your income and family size. Compare repayment plans with [Loan Simulator](#). For your payment amount to be adjusted before your upcoming bill, apply for an IDR plan as soon as possible.

[Disclaimers: Mini Miranda, Rosenthal, and MA]

Title 4	Payment Notifications – auto debit
Audience 4	Borrowers receiving a monthly auto debit letter
CTA	<ul style="list-style-type: none"> • Add a Special content paragraph – options to have lower payments, if needed
Expected Date for Finalized Content	9/8/2023
Start Date	9/6/2023
<p>Go Paperless! Receive bills and important documents quickly and easily. Log into your account at mohela.com to sign up.</p> <p>Payment not affordable? Use <i>Loan Simulator</i> at StudentAid.gov/loan-simulator to explore different repayment plans your loan(s) qualify for, see estimated payments, and apply.</p> <p>Contact Information Current? Log in to your account at mohela.com to check and update, if necessary.</p>	

AUTO DEBIT:

Courtesy Payment Reminder

{FIRSTNAME},

Your student loan payments are restarting. We recently sent you a bill with your payment details that includes information on when your Auto Debit will occur. A summary of these details is below:

Summary:

Payment Amount: {PAYMENTAMOUNT}

Due Date: {DUEDATE}

Date of Auto Debit Withdrawal: {PAYMENTDATE}

What if I need a lower monthly payment amount?

Consider signing up for an income-driven repayment (IDR) plan, like the new [Saving on a Valuable Education \(SAVE\) Plan](#), now. An IDR plan may be a more affordable option because it adjusts your payment amount based on your income and family size. Compare repayment plans with [Loan Simulator](#). For your payment amount to be adjusted before your upcoming bill, apply for an IDR plan as soon as possible.

[Disclaimers: Mini Miranda, Rosenthal, and MA]

Title 2	Update Contact Information
Audience 2	<p>Borrowers with a valid email but are missing any of the following contact types:</p> <ul style="list-style-type: none"> • valid phone number, OR • valid address, OR • mobile consent <p>Exclusions: In School Status, Borrowers with demographic updates after 1/1/2023</p>
CTA	<ul style="list-style-type: none"> • Log in to review and update your contact information.
Expected Date for Finalized Content	<p>7/14</p> <p>Draft for FSA Review to be provided by 7/13/2023</p> <p>Actual: MO delivered to FSA 7/13/2023 FSA delivered edits to MO 7/17/2023 MO delivered final to FSA 7/17/2023</p>
Start Date	7/20/2023
End Date	8/3/2023
Method	Email
Success Metrics	Changes to personal demographics by 8/17/2023

Subject line:  Update Your Information

Your account is missing important information. Because payments will be due in October 2023 for many borrowers, we have important details to share. [Log in to review and update your account](#) as soon as possible.

Review and Update

- ✓ Address
- ✓ Phone number
- ✓ Paperless delivery

Questions About Payments Starting in October?

Visit StudentAid.gov/restart to see all the resources available to support borrowers as payments resume.

Explore affordable repayment plans, which may provide payments as low as \$0 a month and a path to forgiveness. Check out details of the new, most affordable repayment plan ever created, called the [Saving on a Valuable Education \(SAVE\) Plan](#). Compare repayment plans with the [Loan Simulator](#).

Title 2	Update Contact Information
Audience 2	<p>Borrowers with a valid email but are missing any of the following contact types:</p> <ul style="list-style-type: none"> • valid phone number, OR • valid address, OR • mobile consent <p>Exclusions: In School Status, Borrowers with demographic updates after 1/1/2023</p>
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Method	Email
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Expected Date for Finalized Content	<p>7/14</p> <p>Draft for FSA Review to be provided by 7/13/2023</p> <p>Actual:</p> <p>MO delivered to FSA 7/13/2023 FSA delivered edits to MO 7/17/2023 MO delivered final to FSA 7/17/2023 FSA delivered final edits to MO 7/20/2023 MO delivered final clean to FSA 7/21/2023 for approval</p>
Start Date	7/24/2023
End Date	8/3/2023
Method	Email
Success Metrics	Changes to personal demographics by 8/17/2023

Subject line:  Make Sure Your Contact Information with MOHELA Is Updated

Student loan interest will resume starting on Sept. 1, 2023, and payments will be due starting in October. To make sure you do not miss any new information and get the support you need during this time of transition [log in to review and update your contact information in your account](#) as soon as possible.

Review and Update

- ✓ Address
- ✓ Phone number
- ✓ Paperless delivery

Questions About Payments Starting in October?

Visit StudentAid.gov/restart to see all the resources available to support borrowers as payments resume.

Explore affordable repayment plans, which may provide payments as low as \$0 a month and a path to forgiveness. Check out details of the new, most affordable repayment plan ever created, called the [Saving on a Valuable Education \(SAVE\) Plan](#). Compare repayment plans with the [Loan Simulator](#).

Title 2	Update Contact Information
Audience 2	<p>Borrowers with a valid email but are missing any of the following contact types:</p> <ul style="list-style-type: none"> • valid phone number, OR • valid address, OR • mobile consent <p>Exclusions: In School Status, Borrowers with demographic updates after 1/1/2023</p>
CTA	<ul style="list-style-type: none"> • Log in to review and update your contact information.
Expected Date for Finalized Content	<p>7/14</p> <p>Draft for FSA Review to be provided by 7/13/2023</p> <p>Actual:</p> <p>MO delivered to FSA 7/13/2023 FSA delivered edits to MO 7/17/2023 MO delivered final to FSA 7/17/2023 FSA delivered final edits to MO 7/20/2023 MO delivered final clean to FSA 7/21/2023 for approval</p>
Start Date	7/24/2023
End Date	8/3/2023
Method	Email
Success Metrics	Changes to personal demographics by 8/17/2023

Subject line:  Make Sure Your Contact Information with MOHELA Is Updated

Student loan interest will resume starting on Sept. 1, 2023, and payments will be due starting in October. To make sure you do not miss any new information and get the support you need during this time of transition [log in to review and update your contact information in your account](#) as soon as possible.

Review and Update

- ✓ Address
- ✓ Phone number
- ✓ Paperless delivery

Questions About Payments Starting in October?

Visit StudentAid.gov/restart to see all the resources available to support borrowers as payments resume.

Explore affordable repayment plans, which may provide payments as low as \$0 a month and a path to forgiveness. Check out details of the new, most affordable repayment plan ever created, called the [Saving on a Valuable Education \(SAVE\) Plan](#). Compare repayment plans with the [Loan Simulator](#).

July Return to Repayment Up-front IVR Message

The U.S. Department of Education has finalized the most affordable repayment plan in history. It's called the Saving on a Valuable Education Plan, the (SAVE) Plan for short. Borrowers signed up for the current Revised Pay as You Earn Plan, will be automatically enrolled in SAVE. For more information, please visit studentaid.gov.

July Return to Repayment Web Banner

Return to Repayment Banner on mohela.com in front and behind the log in (DL and Federally-Owned FFEL Only)

1. Remove Covid-19 Banner
2. Add Return to Repayment banner
 - a. Link [Use Federal Student Aid's Loan Simulator](#) to compare repayment plans (log in required)
 - b. Link contact us to <https://mohela.com/DL/common/contactUs.aspx>
 - c. Mock up:

Return to Repayment

Student loan interest will resume starting on Sept. 1, 2023, and payments will be due starting in October. We will send a billing statement at least three weeks before payment is due.

If you are unsure if you can afford your student loan payments, we encourage you to visit Federal Student Aid's [Loan Simulator](#). There you can find the repayment plan that is best for you, including an income-driven repayment plan. Once you complete the loan simulator you can immediately apply for IDR at [StudentAid.gov/IDR](https://studentaid.gov/IDR).

July Return to Repayment Web Banner

Return to Repayment Banner on mohela.com in front and behind the log in (DL and Federally-Owned FFEL Only)

1. Remove Covid-19 Banner
2. Add Return to Repayment banner
 - a. Link [Use Federal Student Aid's Loan Simulator](#) to compare repayment plans (log in required)
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Student loan interest will resume starting on Sept. 1, 2023, and payments will be due starting in October. We will send a billing statement at least three weeks before payment is due.

If you are unsure if you can afford your student loan payments, we encourage you to visit Federal Student Aid's [Loan Simulator](#). There you can find the repayment plan that is best for you, including an income-driven repayment plan. Once you complete the loan simulator you can immediately apply for IDR at [StudentAid.gov/IDR](https://studentaid.gov/IDR).

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 - a. Link [Use Federal Student Aid's Loan Simulator](#) to compare repayment plans (log in required)
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 - c. Mock up:

Return to Repayment

Student loan interest will resume starting on Sept. 1, 2023, and payments will be due starting in October. We will send a billing statement at least three weeks before payment is due.

If you are unsure if you can afford your student loan payments, we encourage you to visit Federal Student Aid's [Loan Simulator](#). There you can find the repayment plan that is best for you, including an income-driven repayment plan. Once you complete the loan simulator you can immediately apply for IDR at [StudentAid.gov/IDR](https://studentaid.gov/IDR). If you apply for the REPAYE plan before July 31, 2023, you will automatically be enrolled into the new [SAVE IDR plan](#).

Return to Repayment website/mobile app nag screen for KM region (DL and Federally-Owned FFELP)

1. Create a pop-up nag screen and display after logging in.
2. Present the nag screen every 15 days
 - a. Display as last nag screen if other nag screens currently exist.
 - b. Develop nag screen in a way that it can be quickly disabled upon request.
3. Present two different nag screens depending on audience (same functionality, different content)
 - a. Functionality
 - i. Button: link to <https://mohela.com/DL/resourceCenter/repaymentPlans.aspx>.
 - ii. 'No Thanks' and 'X' in top right of box: closes nag box and lands on Account Home (/DL/secure/borrower/Account Summary.aspx)
 - b. Content:
 - i. Audience 1: 'Not currently on IDR or no repayment schedule'
 1. Display to all DL and Federally-Owned FFELP borrowers/co-borrowers except:
 - a. On IDR
 - b. In School Status
 - c. In verified bankruptcy/disability status
 - d. All loans in Grace
 - e. On def/forb after the payment pause ends on 8/31/2023.
 2. Title: Prepare for Student Loan Payments to Restart
 3. Subtext:

Looking for a lower payment? You may be able to lower your monthly student loan payment by enrolling in an income-driven repayment (IDR) plan. Under an IDR plan, payments are based on your income and family size.

Most federal student loans are eligible for at least one IDR plan. If your income is low enough, your payment could be as low as \$0 per month.

You can now self-report your income when applying for an IDR plan, no documentation required. This is temporary and planned to be available up until six months after payments restart.
4. Mockup:

AA

staging.mohela.com



Official Servicer of Federal Student Aid.
[What this means to you.](#) ▾



- New Messages (1)
- Contact Us
- Log Out



SEARCH

Post CARES Act

Prepare for student loan payments to restart. X

Looking for a lower payment? You may be able to lower your monthly student loan payment by enrolling in an income-driven repayment (IDR) plan. Under an IDR plan, payments are based on your income and family size.

Most federal student loans are eligible for at least one IDR plan. If your income is low enough, your payment could be as low as \$0 per month.

You can now self-report your income when applying for an IDR plan, no documentation required. This is temporary and planned to be available up until six months after payments restart.

[Learn More and Apply](#)[No thanks](#)

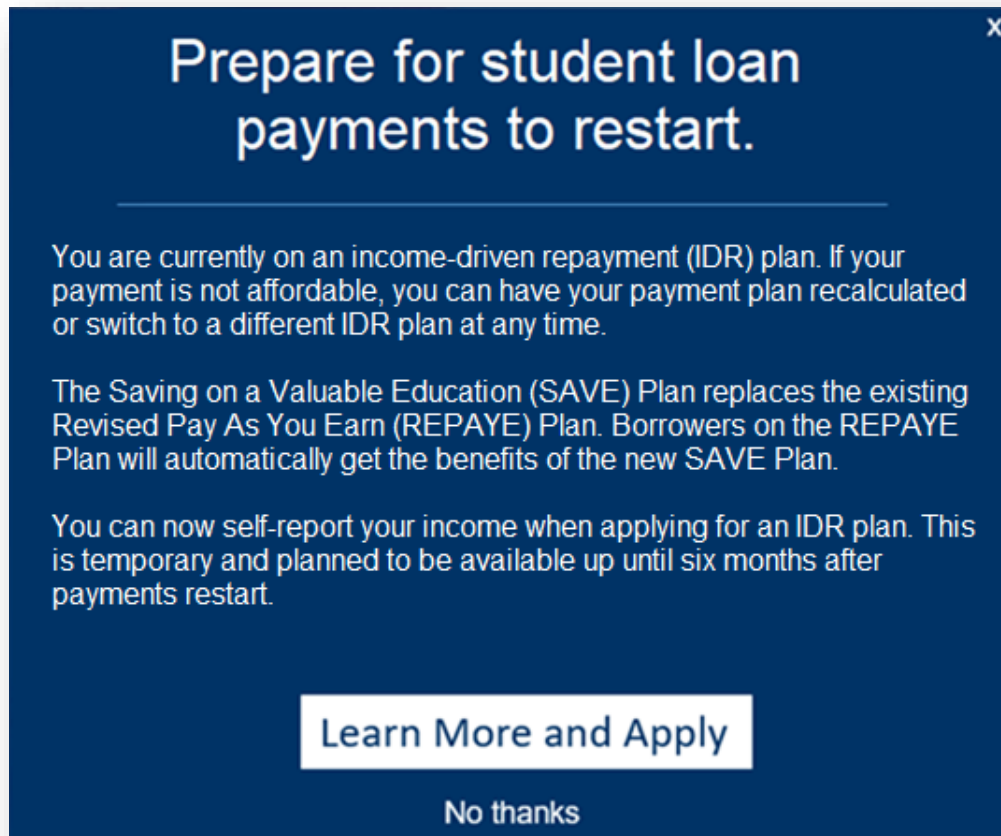
- ii. Audience 2: 'On IDR greater than \$0.00'
 - 1. Display to all DL and Federally-Owned FFELP borrowers/Co-borrowers on an IDR plan with a payment higher than \$0.00.
 - 2. Title: Prepare for student loan payments to restart.

Subtext: You are currently on an income-driven repayment (IDR) plan. If your payment is not affordable, you can have your payment plan recalculated or switch to a different IDR plan at any time.

The Saving on a Valuable Education (SAVE) Plan replaces the existing Revised Pay As You Earn (REPAYE) Plan. Borrowers on the REPAYE Plan will automatically get the benefits of the new [SAVE Plan](#).

You can now self-report your income when applying for an IDR plan. This is temporary and planned to be available up until six months after payments restart.

- 3. Link 'SAVE Plan' to <https://studentaid.gov/announcements-events/save-plan>
- 4. Mockup:



Prepare for student loan payments to restart.

You are currently on an income-driven repayment (IDR) plan. If your payment is not affordable, you can have your payment plan recalculated or switch to a different IDR plan at any time.

The Saving on a Valuable Education (SAVE) Plan replaces the existing Revised Pay As You Earn (REPAYE) Plan. Borrowers on the REPAYE Plan will automatically get the benefits of the new SAVE Plan.

You can now self-report your income when applying for an IDR plan. This is temporary and planned to be available up until six months after payments restart.

[Learn More and Apply](#)

No thanks

Return to Repayment website/mobile app nag screen for KM region (DL and Federally-Owned FFELP)

1. Create a pop-up nag screen and display after logging in.
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 - a. Display as last nag screen if other nag screens currently exist.
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 - i. Button: link to <https://mohela.com/DL/resourceCenter/repaymentPlans.aspx>.
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 - b. Content:
 - i. Audience 1: 'Not currently on IDR or no repayment schedule'
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 - a. On IDR
 - b. In School Status
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 - d. All loans in Grace
 - e. On def/forb after the payment pause ends on 8/31/2023.
 2. Title: Prepare for Student Loan Payments to Restart
 3. Subtext:

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You can now self-report your income when applying for an IDR plan, no documentation required. This is temporary and planned to be available up until six months after payments restart.
4. Mockup:

AA

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[What this means to you.](#) ▾



- New Messages (1)
- Contact Us
- Log Out



SEARCH

Post CARES Act

Prepare for student loan payments to restart. ×

Looking for a lower payment? You may be able to lower your monthly student loan payment by enrolling in an income-driven repayment (IDR) plan. Under an IDR plan, payments are based on your income and family size.

Most federal student loans are eligible for at least one IDR plan. If your income is low enough, your payment could be as low as \$0 per month.

You can now self-report your income when applying for an IDR plan, no documentation required. This is temporary and planned to be available up until six months after payments restart.

[Learn More and Apply](#)[No thanks](#)

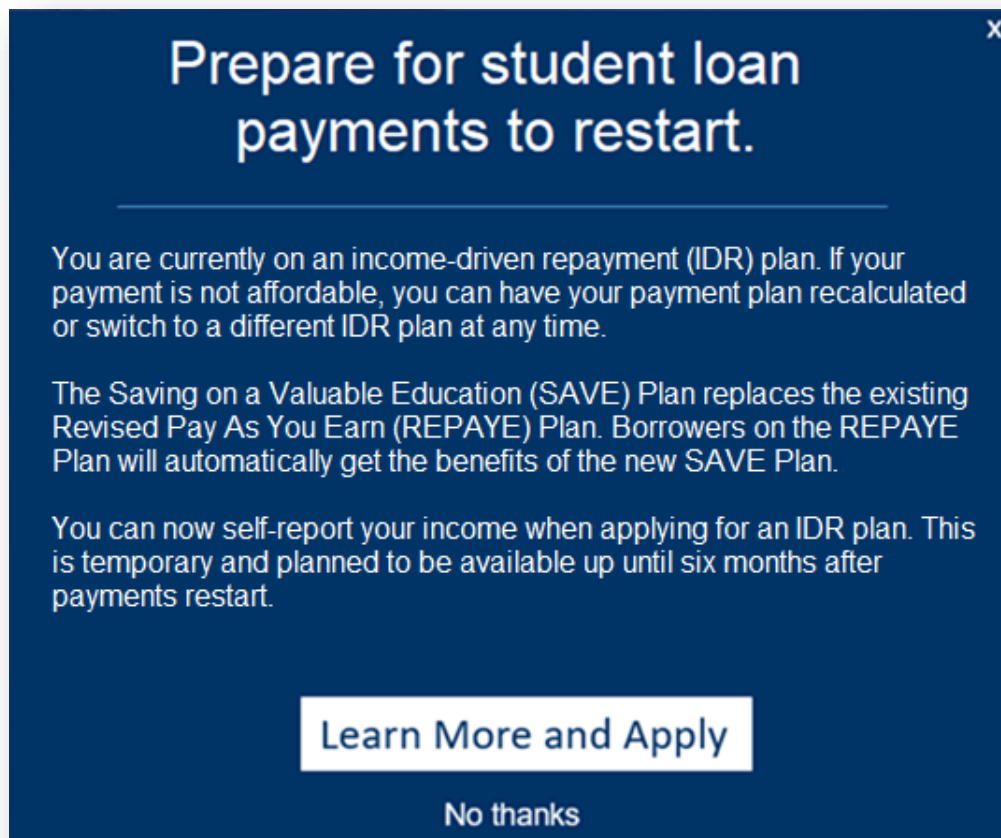
- ii. Audience 2: 'On IDR greater than \$0.00'
 - 1. Display to all DL and Federally-Owned FFELP borrowers/Co-borrowers on an IDR plan with a payment higher than \$0.00.
 - 2. Title: Prepare for student loan payments to restart.

Subtext: You are currently on an income-driven repayment (IDR) plan. If your payment is not affordable, you can have your payment plan recalculated or switch to a different IDR plan at any time.

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- 4. Mockup:



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You can now self-report your income when applying for an IDR plan. This is temporary and planned to be available up until six months after payments restart.

[Learn More and Apply](#)

No thanks

MOHELA Return to Repayment

Communications Playbook

Draft – 7/11/2023

Introduction:

- This plan is preliminary and will be refined as we receive more information and guidance from FSA. An understanding of FSA’s Playbook and key messages will be leveraged to ensure clear and consistent communications for our customers. Our supplemental communications are being planned to reinforce FSA’s outreach, with specific calls to action for borrowers to get to tools that MOHELA offers for borrowers to self-serve.
- Costs and resources may affect the timing and execution methods of outreach that is not required or funded by FSA.
- The influx of servicing volume resulting from outreach to borrowers may impact our ability to send any and all anticipated communications that are not required.
- MOHELA will be transitioning servicing systems during this time period, which may impact our communications plan.
- As MOHELA contact center representatives are available, we may leverage outbound dialing campaigns to get updated contact information for borrowers that will allow us to more effectively communicate with borrowers upon return to repayment.
- Items noted in gray have been completed.

Outreach related to ACH/Auto Debit

Title 1	Outreach to all borrowers based upon their ACH status (CR5881)
Audience 1	All borrowers who are on ACH, but by sign up status (CR5881)
Description 1	Outreach to encourage borrowers to reconfirm their auto-debit and, at the direction of FSA
Expected Date for Finalized Content	Previously provided
Start Date	All communications completed previously except the unenrollment notification – FSA will notify when unenrollment should occur
End Date	All communications completed except the unenrollment notification – FSA will notify when unenrollment should occur
Method	As defined in CR 5881

May 2023

Title 1	Paperless Promotion
Audience 1	Borrowers not on paperless
CTA	Log in to go paperless
Expected Date for Finalized Content	4/28/2023
Start Date	5/5/2023 5/16/2023

End Date	5/26/2023 6/12/2023
Method	Email
Success Metrics	Paperless enrollment by 6/9/2023 6/26/2023 Increased paperless enrollments by 92,674 borrowers

Title 2	Paperless Promotion
Audience 2	Borrowers who call our DL or PSLF phone lines
Expected Date for Finalized Content	5/12/2023
Start Date	6/9/2023
End Date	To be determined
Method	IVR Messaging and Phone In Queue Messaging: Update to promote paperless

Title 3	Paperless Promotion
Audience 3	Borrowers who log into mohela.com
Expected Date for Finalized Content	5/12/2023
Start Date	6/9/2023
End Date	To be determined
Method	Website Functionality: Increase the frequency for the paperless nags on the web to every 30 days

June 2023

Title 1	Update Contact Information
Audience 1	Borrowers with a valid email but are missing any of the following contact types: <ul style="list-style-type: none"> valid phone number, OR valid address, OR mobile consent Exclusions: In School Status, Borrowers with demographic updates after 1/1/2023
CTA	<ul style="list-style-type: none"> Update contact information Promote Paperless Promote creating a web account on mohela.com Promoting auto debit (for borrowers who are not enrolled) Reviewing the borrower's monthly payment amount to make sure they are prepared for their October bill
Start Date	5/8/2023
End Date	7/3/2023
Method	Outbound Phone Calls

Title 2	Actions to prepare
Audience 2	Borrowers who call our DL or PSLF phone lines or visit mohela.com
CTA	<ul style="list-style-type: none"> • Update contact info • Apply for Auto Debit • Apply for IDR
Expected Date for Finalized Content	5/12/2023
Start Date	June 2023
End Date	To be determined
Method	IVR Messaging and Phone In Queue Messaging/Web Messaging to promote easy access to items listed above

Title 3	Return to Repayment Date Confirmation
Description 3	<p>MOHELA put the following banner on our website and IVR.</p> <p>Website/IVR: Congress recently passed a law preventing further extensions of the payment pause. Student loan interest will resume starting on September 1, 2023, and payments will be due starting in October.</p> <p>Borrowers will receive a billing statement from their loan servicer at least three weeks before their payment is due.</p>
Audience 3	All borrowers
Expected Date for Finalized Content	Already provided by FSA
Start Date	As directed by FSA
End Date	As directed by FSA
Method	Website Banner and IVR Updates

July 2023

Title 1	Return to Repayment Resources are available
Audience	All borrowers on mohela.com
Draft for FSA Review	Proposed draft provided to FSA on July 11, 2023.
Start Date	7/17 (Anticipated)
End Date	To be determined
Method	Web banner

Title 2	Update Contact Information
Audience 2	<p>Borrowers with a valid email but are missing any of the following contact types:</p> <ul style="list-style-type: none"> • valid phone number, OR • valid address, OR

	<ul style="list-style-type: none"> mobile consent <p>Exclusions: In School Status, Borrowers with demographic updates after 1/1/2023</p>
CTA	<ul style="list-style-type: none"> Log in to review and update your contact information.
Expected Date for Finalized Content	7/14 Draft for FSA Review to be provided by 7/13/2023
Start Date	7/20/2023
End Date	8/3/2023
Method	Email
Success Metrics	Changes to personal demographics by 8/17/2023

Title 3	Call Center Deflection Messaging
Description 3	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	IVR

Title 4	Call Center Deflection Messaging
Description 4	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Website

Title 5	Call Center Deflection Messaging
Description 5	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be

	used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Email

Title 6	Call Center Deflection Messaging
Description 6	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Letter

August 2023

Title 1	Role of a Servicer and Actions to Prepare for Repayment
Audience 1	KM region borrowers who will have payments due between 10/1/2023-11/30/2023 Exclusions: In School Status, Deferments or forbearances will end dates on/after 12/1/2023
CTA	Additional reminder reinforcing the need for preparing borrowers for disclosures, billing statements, and to start making payments soon. Also encourage to sign up for auto-debit and for IDR (SAVE). Also promote paperless.
Expected Date for Finalized Content	7/31/2023
Start Date	Mid-Late August
End Date	Early-Mid September
Method	Email
Success Metrics	Email clicks

Title 2	Call Center Deflection Messaging
Description 2	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	IVR

Title 3	Call Center Deflection Messaging
Description 3	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Website

Title 4	Call Center Deflection Messaging
Description 4	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	*MOHELA will repost content shared by FSA to ensure consistent messaging.
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Social Media

September 2023

System and CR-related communications:

Disclosures are scheduled to begin going 9/1/2023

CR 5881 cohort 1 EFT removal and notification – firm dates TBD

Bills begin for payments due 10/1 begin on 9/6/2023

Title 1	Payment Reminders
Audience 1	Automate for borrowers with payments due from 10/1 – 11/30 Send email to borrowers who have a payment greater than \$0 due in 7 calendar days KM region borrowers who will have payments due between 10/1/2023-11/30/2023 Exclusions: Borrowers with \$0 IDR payments
CTA	<ul style="list-style-type: none"> • How to Make a Payment • If you're on Auto Debit, your payment will be withdrawn
Expected Date for Finalized Content	9/8/2023
Start Date	9/24/2023
End Date	11/23/2023
Method	Email
Success Metrics	Email Opens

Title 2	Payment Notifications
Audience 2	Borrowers receiving an installment bill
CTA	Add a callout on bills <ul style="list-style-type: none"> • How to Make a Payment • Options to have lower payments, if needed
Expected Date for Finalized Content	8/29/2023
Start Date	9/6/2023
End Date	11/6/2023
Method	Bills

Title 3	Payment Notifications
Audience 3	Borrowers receiving a monthly auto debit letter
CTA	<ul style="list-style-type: none"> • Add a Special content paragraph – options to have lower payments, if needed
Expected Date for Finalized Content	9/8/2023
Start Date	9/6/2023

End Date	11/6/2023
Method	Bills

Title 4	Call Center Deflection Messaging
Description 4	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	IVR

Title 5	Call Center Deflection Messaging
Description 5	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Website

Title 6	Call Center Deflection Messaging
Description 6	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	*MOHELA will repost content shared by FSA to ensure consistent messaging.
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Social Media

October 2023

System and CR-related communications:

Bills continue for payments due

10-day delinquency letter begins 10/11

- *Bills have a friendly reminder if a payment has been missed*

Resume required due diligence

Title 1	Delinquency Prevention
Audience 1	Borrowers who never made a payment
CTA	Remind borrowers that they need to start making payments. Encourage them to seek help if they are unable to afford their first payment. Continue to encourage auto-debit and signing up for IDR (SAVE).
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	Email
Success Metrics	Email clicks

Title 2	Delinquency Outreach
Audience 2	Borrowers who missed their payment 15 days ago
CTA	Primary: Make a Payment Secondary: IDR Self Cert, promote SAVE plan
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	Email
Success Metrics	Email clicks

Title 3	Call Center Deflection Messaging
Description 3	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined

End Date	To be determined
Method	IVR

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Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Website

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Audience	All non-default borrowers
Expected Date for Finalized Content	*MOHELA will repost content shared by FSA to ensure consistent messaging.
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Social Media

November 2023

Title 1	Delinquency Outreach
Audience 1	TBD
CTA	Get borrowers to the IDR application to determine which plan works for them. Provide supporting information on how to enroll and to navigate the new IDR flow. Provide information on the IDR account adjustment.
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	To be determined
Success Metrics	To be determined

Title 2	Call Center Deflection Messaging
Description 2	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	IVR

Title 3	Call Center Deflection Messaging
Description 3	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
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Description 4	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	*MOHELA will repost content shared by FSA to ensure consistent messaging.
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Social Media

December 2023

Title 1	Delinquency Outreach
Audience 1	To be determined
CTA	Promote IDR/SAVE
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	To be determined
Success Metrics	To be determined

Title 2	Call Center Deflection Messaging
Description 2	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	IVR

Title 3	Call Center Deflection Messaging
Description 3	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Website

Title 4	Call Center Deflection Messaging
Description 4	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers

Expected Date for Finalized Content	*MOHELA will repost content shared by FSA to ensure consistent messaging.
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Social Media

January 2024

System and CR-related communications:

On-Ramp Program communication

Title 1	Delinquency Outreach
Audience 1	To be determined
CTA	Promote IDR/SAVE
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	To be determined
Success Metrics	To be determined

Title 2	Call Center Deflection Messaging
Description 2	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	IVR

Title 3	Call Center Deflection Messaging
Description 3	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined

Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Website

Title 4	Call Center Deflection Messaging
Description 4	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	*MOHELA will repost content shared by FSA to ensure consistent messaging.
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Social Media

February 2024

System and CR-related communications:

On-Ramp Program communication

Title 1	IDR Self-Cert Push
Audience 1	To be determined
CTA	Promote IDR/SAVE
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	To be determined
Success Metrics	To be determined

Title 2	Call Center Deflection Messaging
Description 2	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined

End Date	To be determined
Method	IVR

Title 3	Call Center Deflection Messaging
Description 3	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Website

Title 4	Call Center Deflection Messaging
Description 4	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	*MOHELA will repost content shared by FSA to ensure consistent messaging.
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Social Media

March 2024

System and CR-related communications:

On-Ramp Program communication

Title 1	Delinquency Outreach
Audience 1	To be determined
CTA	Promote IDR/SAVE
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	To be determined
Success Metrics	To be determined

Title 2	Call Center Deflection Messaging
Description 2	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	IVR

Title 3	Call Center Deflection Messaging
Description 3	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Website

Title 4	Call Center Deflection Messaging
Description 4	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	*MOHELA will repost content shared by FSA to ensure consistent messaging.
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Social Media

April 2024

System and CR-related communications:

On-Ramp Program communication

Title 1	Delinquency Outreach
Audience 1	To be determined
CTA	Promote IDR/SAVE
Expected Date for Finalized Content	To be determined
Start Date	To be determined
End Date	To be determined
Method	To be determined
Success Metrics	To be determined

Title 2	Call Center Deflection Messaging
Description 2	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	IVR

Title 3	Call Center Deflection Messaging
Description 3	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Website

Title 4	Call Center Deflection Messaging
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Description 4	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA’s IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	*MOHELA will repost content shared by FSA to ensure consistent messaging.
Deflection Messages	To be determined
Start Date	To be determined
End Date	To be determined
Method	Social Media

May 2024 – October 2024

MOHELA will continue to refine the communications plan for this period of time as we get closer. It will include required communications for due diligence.

NSLDS DATA REPORTING POLL 05-11-23

On what date (MM/DD/YY) will you first report the following data points/fields in NSLDS when we return to repayment for borrowers currently in the COVID forbearance?

MOHELA

Loan Status

Loan Status Date

Forearance End Date

Next Payment Due Date

Repayment Plan Record for borrowers entering repayment for the first time

Repayment Plan Record for borrower redisclosed based on REPAYE regulatory changes

Payment Amount Due

On what date (MM/DD/YY) will you first display the due date and amount due on your borrower web portal when we return to repayment for borrowers currently in the COVID forbearance?

NSLDS DATA REPORTING POLL 05-11-23

On what date (MM/DD/YY) will you first report the following data points/fields in NSLDS when we return to repayment for borrowers currently in the COVID forbearance?	MOHELA
Loan Status	09/05/23
Loan Status Date	09/05/23
Forearance End Date	09/05/23
Next Payment Due Date	09/05/23
Repayment Plan Record for borrowers entering repayment for the first time	09/05/23
Repayment Plan Record for borrower redisclosed based on REPAYE regulatory changes	07/31/23
Payment Amount Due	Assuming this is Scheduled Payment Amount on the Repayment Plan (AM) record, will report when the repayment plan is disclosed (even prior to repayment)
On what date (MM/DD/YY) will you first display the due date and amount due on your borrower web portal when we return to repayment for borrowers currently in the COVID forbearance?	This is directly related to billing. Once a bill is generated it will show on the website. This is no later than 21 days in advance of the account's due date.

NSLDS DATA REPORTING POLL 05-11-23

On what date (MM/DD/YY) will you first report the following data points/fields in NSLDS when we return to repayment for borrowers currently in the COVID forbearance?	MOHELA
Loan Status	09/05/23
Loan Status Date	09/05/23
Forearance End Date	09/05/23
Next Payment Due Date	09/05/23
Repayment Plan Record for borrowers entering repayment for the first time	09/05/23
Repayment Plan Record for borrower redisclosed based on REPAYE regulatory changes	07/31/23
Payment Amount Due	Assuming this is Scheduled Payment Amount on the Repayment Plan (AM) record, will report when the repayment plan is disclosed (even prior to repayment)
On what date (MM/DD/YY) will you first display the due date and amount due on your borrower web portal when we return to repayment for borrowers currently in the COVID forbearance?	This is directly related to billing. Once a bill is generated it will show on the website. This is no later than 21 days in advance of the account's due date.

NSLDS DATA REPORTING POLL 05-11-23

On what date (MM/DD/YY) will you first report the following data points/fields in NSLDS when we return to repayment for borrowers currently in the COVID forbearance?

MOHELA

Loan Status

Loan Status Date

Forearance End Date

Next Payment Due Date

Repayment Plan Record for borrowers entering repayment for the first time

Repayment Plan Record for borrower redisclosed based on REPAYE regulatory changes

Payment Amount Due

On what date (MM/DD/YY) will you first display the due date and amount due on your borrower web portal when we return to repayment for borrowers currently in the COVID forbearance?

DATE

#BWBBLCY

ACCT NUMBER: 1234567890

#1234 5678 9012 3456#

name

addr

city, st zip

There has been a change to your Auto Debit amount that MOHELA is scheduled to withdraw from your bank account:

Payment Summary:

Scheduled Monthly Payment Amount:	
Additional Payment Amount Requested:	
Total Payment to be Withdrawn*	

*Regardless of payments you have made that have caused your loan(s) to become paid ahead, the total amount is expected to be withdrawn on the date indicated.

*The actual amount withdrawn may be less if the current principal balance and outstanding accrued interest for any one of your loans is less than the Scheduled Monthly Payment Amount. (See enclosed Loan Information for current principal balance and outstanding accrued interest.)

If the payment date falls on a Federal Holiday or weekend, it may take up to an additional three (3) business days for the payment to be withdrawn from your bank account. Please notify us at least three (3) days prior to your scheduled due date if you no longer want your Auto Debit payments to be withdrawn or if your bank account information has changed. Manage your Auto Debit and view updated account information on mohela.com.

To review the current MOHELA Disclosure Statement for Recurring Auto Debit Payments, visit Mohela.com/autodebit-disclosure. No action is required if you agree with the terms and wish to remain on Auto Debit. Please refer to the Disclosure Statement for ways to cancel your Auto Debit if you wish to end your participation.

Note: If an amount past due is listed in your Loan Information, the past due amount will not be withdrawn and a manual payment is necessary.

GOOD TO KNOW

Go Paperless! Receive bills and important documents quickly and easily. Log into your account at mohela.com to sign up.

Payment not affordable? Use *Loan Simulator* at StudentAid.gov/loan-simulator to explore different repayment plans your loan(s) qualify for, see estimated payments, and apply.

Contact Information Current? Log in to your account at mohela.com to check and update, if necessary.

p 888.866.4352 | f 866.222.7060 | TDD Dial 711 | 7A-9P M-Th, 7A-5P F CT |
www.mohela.com



[fb.com/MOHELA.usa](https://www.facebook.com/MOHELA.usa) |



[@MOHELA](https://twitter.com/MOHELA)

633 Spirit Drive | Chesterfield, MO 63005-1243

OS06BDDSMC

86000000068541247

This message, from a debt collector, is an attempt to collect a debt and any information obtained will be used for that purpose.

CALIFORNIA RESIDENTS: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 877.FTC.HELP or ftc.gov.

LOAN INFORMATION

DLSTFD LOAN DISBURSED: 09/05/2014 (Title IV)	
BEGINNING PRINCIPAL: \$3,500.00	DATE LAST PAYMENT RECEIVED: 08/25/2023
CURRENT PRINCIPAL BALANCE: \$2,420.55	TOTAL PRINCIPAL PAID: \$487.28
MONTHLY PAYMENT AMOUNT: \$5.84	TOTAL INTEREST PAID: \$0.00
AMOUNT PAST DUE: \$0.00	TOTAL AMOUNT PAID: \$487.28
INTEREST RATE: 0.00%	PRINCIPAL PAID SINCE LAST STATEMENT: \$16.41
OUTSTANDING ACCRUED INTEREST: \$0.00	INTEREST PAID SINCE LAST STATEMENT: \$0.00
NEXT PAYMENT DUE: Not Applicable	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$16.41
NEXT PAYMENT AMOUNT: Not Applicable	
DLSTFD LOAN DISBURSED: 09/04/2015 (Title IV)	
BEGINNING PRINCIPAL: \$4,500.00	DATE LAST PAYMENT RECEIVED: 08/25/2023
CURRENT PRINCIPAL BALANCE: \$3,121.15	TOTAL PRINCIPAL PAID: \$616.68
MONTHLY PAYMENT AMOUNT: \$7.51	TOTAL INTEREST PAID: \$0.00
AMOUNT PAST DUE: \$0.00	TOTAL AMOUNT PAID: \$616.68
INTEREST RATE: 0.00%	PRINCIPAL PAID SINCE LAST STATEMENT: \$21.17
OUTSTANDING ACCRUED INTEREST: \$0.00	INTEREST PAID SINCE LAST STATEMENT: \$0.00
NEXT PAYMENT DUE: Not Applicable	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$21.17
NEXT PAYMENT AMOUNT: Not Applicable	
DLSTFD LOAN DISBURSED: 09/02/2016 (Title IV)	
BEGINNING PRINCIPAL: \$5,500.00	DATE LAST PAYMENT RECEIVED: 08/25/2023
CURRENT PRINCIPAL BALANCE: \$3,843.80	TOTAL PRINCIPAL PAID: \$733.19
MONTHLY PAYMENT AMOUNT: \$9.25	TOTAL INTEREST PAID: \$0.00
AMOUNT PAST DUE: \$0.00	TOTAL AMOUNT PAID: \$733.19
INTEREST RATE: 0.00%	PRINCIPAL PAID SINCE LAST STATEMENT: \$26.07
OUTSTANDING ACCRUED INTEREST: \$0.00	INTEREST PAID SINCE LAST STATEMENT: \$0.00
NEXT PAYMENT DUE: Not Applicable	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$26.07
NEXT PAYMENT AMOUNT: Not Applicable	
DLSTFD LOAN DISBURSED: 09/01/2017 (Title IV)	
BEGINNING PRINCIPAL: \$5,500.00	DATE LAST PAYMENT RECEIVED: 08/25/2023
CURRENT PRINCIPAL BALANCE: \$3,814.03	TOTAL PRINCIPAL PAID: \$758.02
MONTHLY PAYMENT AMOUNT: \$9.18	TOTAL INTEREST PAID: \$0.00
AMOUNT PAST DUE: \$0.00	TOTAL AMOUNT PAID: \$758.02
INTEREST RATE: 0.00%	PRINCIPAL PAID SINCE LAST STATEMENT: \$25.87
OUTSTANDING ACCRUED INTEREST: \$0.00	INTEREST PAID SINCE LAST STATEMENT: \$0.00
NEXT PAYMENT DUE: Not Applicable	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$25.87

NEXT PAYMENT AMOUNT: Not Applicable	
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DLUNST LOAN DISBURSED: 09/05/2014 (Title IV)	
BEGINNING PRINCIPAL: \$2,000.00	DATE LAST PAYMENT RECEIVED: 08/25/2023
CURRENT PRINCIPAL BALANCE: \$1,655.04	TOTAL PRINCIPAL PAID: \$333.45
MONTHLY PAYMENT AMOUNT: \$3.98	TOTAL INTEREST PAID: \$0.00
AMOUNT PAST DUE: \$0.00	TOTAL AMOUNT PAID: \$333.45
INTEREST RATE: 0.00%	PRINCIPAL PAID SINCE LAST STATEMENT: \$11.23
OUTSTANDING ACCRUED INTEREST: \$0.00	INTEREST PAID SINCE LAST STATEMENT: \$0.00
NEXT PAYMENT DUE: Not Applicable	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$11.23
NEXT PAYMENT AMOUNT: Not Applicable	

DLUNST LOAN DISBURSED: 09/04/2015 (Title IV)	
BEGINNING PRINCIPAL: \$2,000.00	DATE LAST PAYMENT RECEIVED: 08/25/2023
CURRENT PRINCIPAL BALANCE: \$1,579.41	TOTAL PRINCIPAL PAID: \$311.87
MONTHLY PAYMENT AMOUNT: \$3.80	TOTAL INTEREST PAID: \$0.00
AMOUNT PAST DUE: \$0.00	TOTAL AMOUNT PAID: \$311.87
INTEREST RATE: 0.00%	PRINCIPAL PAID SINCE LAST STATEMENT: \$10.71
OUTSTANDING ACCRUED INTEREST: \$0.00	INTEREST PAID SINCE LAST STATEMENT: \$0.00
NEXT PAYMENT DUE: Not Applicable	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$10.71
NEXT PAYMENT AMOUNT: Not Applicable	

DLUNST LOAN DISBURSED: 09/02/2016 (Title IV)	
BEGINNING PRINCIPAL: \$2,000.00	DATE LAST PAYMENT RECEIVED: 08/25/2023
CURRENT PRINCIPAL BALANCE: \$1,515.32	TOTAL PRINCIPAL PAID: \$288.74
MONTHLY PAYMENT AMOUNT: \$3.65	TOTAL INTEREST PAID: \$0.00
AMOUNT PAST DUE: \$0.00	TOTAL AMOUNT PAID: \$288.74
INTEREST RATE: 0.00%	PRINCIPAL PAID SINCE LAST STATEMENT: \$10.28
OUTSTANDING ACCRUED INTEREST: \$0.00	INTEREST PAID SINCE LAST STATEMENT: \$0.00
NEXT PAYMENT DUE: Not Applicable	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$10.28
NEXT PAYMENT AMOUNT: Not Applicable	

DLUNST LOAN DISBURSED: 09/01/2017 (Title IV)	
BEGINNING PRINCIPAL: \$2,000.00	DATE LAST PAYMENT RECEIVED: 08/25/2023
CURRENT PRINCIPAL BALANCE: \$1,463.42	TOTAL PRINCIPAL PAID: \$290.61
MONTHLY PAYMENT AMOUNT: \$3.52	TOTAL INTEREST PAID: \$0.00
AMOUNT PAST DUE: \$0.00	TOTAL AMOUNT PAID: \$290.61
INTEREST RATE: 0.00%	PRINCIPAL PAID SINCE LAST STATEMENT: \$9.93
OUTSTANDING ACCRUED INTEREST: \$0.00	INTEREST PAID SINCE LAST STATEMENT: \$0.00

NEXT PAYMENT DUE: Not Applicable	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$9.93
NEXT PAYMENT AMOUNT: Not Applicable	



DATE

#BWBBLCY

ACCT NUMBER: 1234567890

#1234 5678 9012 3456#

name

addr

city, st zip

There has been a change to your Auto Debit amount that MOHELA is scheduled to withdraw from your bank account:

Payment Summary:

Scheduled Monthly Payment Amount:	\$46.73
Additional Payment Amount Requested:	\$0.00
Total Payment to be Withdrawn* 09/25/2023	\$46.73

*Regardless of payments you have made that have caused your loan(s) to become paid ahead, the total amount is expected to be withdrawn on the date indicated.

*The actual amount withdrawn may be less if the current principal balance and outstanding accrued interest for any one of your loans is less than the Scheduled Monthly Payment Amount. (See enclosed Loan Information for current principal balance and outstanding accrued interest.)

If the payment date falls on a Federal Holiday or weekend, it may take up to an additional three (3) business days for the payment to be withdrawn from your bank account. Please notify us at least three (3) days prior to your scheduled due date if you no longer want your Auto Debit payments to be withdrawn or if your bank account information has changed. Manage your Auto Debit and view updated account information on mohela.com.

To review the current MOHELA Disclosure Statement for Recurring Auto Debit Payments, visit Mohela.com/autodebit-disclosure. No action is required if you agree with the terms and wish to remain on Auto Debit. Please refer to the Disclosure Statement for ways to cancel your Auto Debit if you wish to end your participation.

Note: If an amount past due is listed in your Loan Information, the past due amount will not be withdrawn and a manual payment is necessary.



GOOD TO KNOW

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Payment not affordable? Use *Loan Simulator* at StudentAid.gov/loan-simulator to explore different repayment plans your loan(s) qualify for, see estimated payments, and apply.

Contact Information Current? Log in to your account at mohela.com to check and update, if necessary.

P 888.866.4352 | F 866.222.7060 | TDD Dial 711 |

7A-8P M, 7A-7P T-W, 7A-5P Th-F CT | mohela.com  fb.com/MOHELA.usa 

@MOHELA 633 Spirit Drive N Chesterfield, MO 63005-1243

This message, from a debt collector, is an attempt to collect a debt and any information obtained will be used for that purpose.

CALIFORNIA RESIDENTS: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 877.FTC.HELP or ftc.gov.

LOAN INFORMATION

DLSTFD LOAN DISBURSED: 09/05/2014 (Title IV)	
BEGINNING PRINCIPAL: \$3,500.00	DATE LAST PAYMENT RECEIVED: 08/25/2023
CURRENT PRINCIPAL BALANCE: \$2,420.55	TOTAL PRINCIPAL PAID: \$487.28
MONTHLY PAYMENT AMOUNT: \$5.84	TOTAL INTEREST PAID: \$0.00
AMOUNT PAST DUE: \$0.00	TOTAL AMOUNT PAID: \$487.28
INTEREST RATE: 0.00%	PRINCIPAL PAID SINCE LAST STATEMENT: \$16.41
OUTSTANDING ACCRUED INTEREST: \$0.00	INTEREST PAID SINCE LAST STATEMENT: \$0.00
NEXT PAYMENT DUE: Not Applicable	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$16.41
NEXT PAYMENT AMOUNT: Not Applicable	
DLSTFD LOAN DISBURSED: 09/04/2015 (Title IV)	
BEGINNING PRINCIPAL: \$4,500.00	DATE LAST PAYMENT RECEIVED: 08/25/2023
CURRENT PRINCIPAL BALANCE: \$3,121.15	TOTAL PRINCIPAL PAID: \$616.68
MONTHLY PAYMENT AMOUNT: \$7.51	TOTAL INTEREST PAID: \$0.00
AMOUNT PAST DUE: \$0.00	TOTAL AMOUNT PAID: \$616.68
INTEREST RATE: 0.00%	PRINCIPAL PAID SINCE LAST STATEMENT: \$21.17
OUTSTANDING ACCRUED INTEREST: \$0.00	INTEREST PAID SINCE LAST STATEMENT: \$0.00
NEXT PAYMENT DUE: Not Applicable	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$21.17
NEXT PAYMENT AMOUNT: Not Applicable	
DLSTFD LOAN DISBURSED: 09/02/2016 (Title IV)	
BEGINNING PRINCIPAL: \$5,500.00	DATE LAST PAYMENT RECEIVED: 08/25/2023
CURRENT PRINCIPAL BALANCE: \$3,843.80	TOTAL PRINCIPAL PAID: \$733.19
MONTHLY PAYMENT AMOUNT: \$9.25	TOTAL INTEREST PAID: \$0.00
AMOUNT PAST DUE: \$0.00	TOTAL AMOUNT PAID: \$733.19
INTEREST RATE: 0.00%	PRINCIPAL PAID SINCE LAST STATEMENT: \$26.07
OUTSTANDING ACCRUED INTEREST: \$0.00	INTEREST PAID SINCE LAST STATEMENT: \$0.00
NEXT PAYMENT DUE: Not Applicable	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$26.07
NEXT PAYMENT AMOUNT: Not Applicable	
DLSTFD LOAN DISBURSED: 09/01/2017 (Title IV)	
BEGINNING PRINCIPAL: \$5,500.00	DATE LAST PAYMENT RECEIVED: 08/25/2023
CURRENT PRINCIPAL BALANCE: \$3,814.03	TOTAL PRINCIPAL PAID: \$758.02
MONTHLY PAYMENT AMOUNT: \$9.18	TOTAL INTEREST PAID: \$0.00
AMOUNT PAST DUE: \$0.00	TOTAL AMOUNT PAID: \$758.02
INTEREST RATE: 0.00%	PRINCIPAL PAID SINCE LAST STATEMENT: \$25.87
OUTSTANDING ACCRUED INTEREST: \$0.00	INTEREST PAID SINCE LAST STATEMENT: \$0.00
NEXT PAYMENT DUE: Not Applicable	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$25.87

NEXT PAYMENT AMOUNT: Not Applicable	
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DLUNST LOAN DISBURSED: 09/05/2014 (Title IV)	
BEGINNING PRINCIPAL: \$2,000.00	DATE LAST PAYMENT RECEIVED: 08/25/2023
CURRENT PRINCIPAL BALANCE: \$1,655.04	TOTAL PRINCIPAL PAID: \$333.45
MONTHLY PAYMENT AMOUNT: \$3.98	TOTAL INTEREST PAID: \$0.00
AMOUNT PAST DUE: \$0.00	TOTAL AMOUNT PAID: \$333.45
INTEREST RATE: 0.00%	PRINCIPAL PAID SINCE LAST STATEMENT: \$11.23
OUTSTANDING ACCRUED INTEREST: \$0.00	INTEREST PAID SINCE LAST STATEMENT: \$0.00
NEXT PAYMENT DUE: Not Applicable	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$11.23
NEXT PAYMENT AMOUNT: Not Applicable	

DLUNST LOAN DISBURSED: 09/04/2015 (Title IV)	
BEGINNING PRINCIPAL: \$2,000.00	DATE LAST PAYMENT RECEIVED: 08/25/2023
CURRENT PRINCIPAL BALANCE: \$1,579.41	TOTAL PRINCIPAL PAID: \$311.87
MONTHLY PAYMENT AMOUNT: \$3.80	TOTAL INTEREST PAID: \$0.00
AMOUNT PAST DUE: \$0.00	TOTAL AMOUNT PAID: \$311.87
INTEREST RATE: 0.00%	PRINCIPAL PAID SINCE LAST STATEMENT: \$10.71
OUTSTANDING ACCRUED INTEREST: \$0.00	INTEREST PAID SINCE LAST STATEMENT: \$0.00
NEXT PAYMENT DUE: Not Applicable	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$10.71
NEXT PAYMENT AMOUNT: Not Applicable	

DLUNST LOAN DISBURSED: 09/02/2016 (Title IV)	
BEGINNING PRINCIPAL: \$2,000.00	DATE LAST PAYMENT RECEIVED: 08/25/2023
CURRENT PRINCIPAL BALANCE: \$1,515.32	TOTAL PRINCIPAL PAID: \$288.74
MONTHLY PAYMENT AMOUNT: \$3.65	TOTAL INTEREST PAID: \$0.00
AMOUNT PAST DUE: \$0.00	TOTAL AMOUNT PAID: \$288.74
INTEREST RATE: 0.00%	PRINCIPAL PAID SINCE LAST STATEMENT: \$10.28
OUTSTANDING ACCRUED INTEREST: \$0.00	INTEREST PAID SINCE LAST STATEMENT: \$0.00
NEXT PAYMENT DUE: Not Applicable	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$10.28
NEXT PAYMENT AMOUNT: Not Applicable	

DLUNST LOAN DISBURSED: 09/01/2017 (Title IV)	
BEGINNING PRINCIPAL: \$2,000.00	DATE LAST PAYMENT RECEIVED: 08/25/2023
CURRENT PRINCIPAL BALANCE: \$1,463.42	TOTAL PRINCIPAL PAID: \$290.61
MONTHLY PAYMENT AMOUNT: \$3.52	TOTAL INTEREST PAID: \$0.00
AMOUNT PAST DUE: \$0.00	TOTAL AMOUNT PAID: \$290.61
INTEREST RATE: 0.00%	PRINCIPAL PAID SINCE LAST STATEMENT: \$9.93
OUTSTANDING ACCRUED INTEREST: \$0.00	INTEREST PAID SINCE LAST STATEMENT: \$0.00

NEXT PAYMENT DUE: Not Applicable	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$9.93
NEXT PAYMENT AMOUNT: Not Applicable	



A Department of Education Servicer

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

November 28, 2018

#BWNDHKB
#B987 1234 6547 12L3#
MO L BORROWER
123 MO LETTER ST
APT A
PO BOX 6543
HARRISBURG PA 17102-6543

ACCT NUMBER: 0011112222

There has been a change to your Auto Debit amount that MOHELA is scheduled to withdraw from your bank account:

Payment Summary:

Table with 2 columns: Description and Amount. Rows include Scheduled Monthly Payment Amount (\$110.00), Additional Payment Amount Requested (\$15.00), and Total Payment to be Withdrawn* 10/06/2021 (\$115.00).

*Regardless of payments you have made that have caused your loan(s) to become paid ahead, the total amount is expected to be withdrawn on the date indicated.

*The actual amount withdrawn may be less if the current principal balance and outstanding accrued interest for any one of your loans is less than the Scheduled Monthly Payment Amount. (See enclosed Loan Information for current principal balance and outstanding accrued interest.)

If the payment date falls on a Federal Holiday or weekend, it may take up to an additional three (3) business days for the payment to be withdrawn from your bank account. Please notify us at least three (3) days prior to your scheduled due date if you no longer want your Auto Debit payments to be withdrawn or if your bank account information has changed. Manage your Auto Debit and view updated account information on mohela.com.

To review the current MOHELA Disclosure Statement for Recurring Auto Debit Payments, visit mohela.com/auto-debit-disclosure. No action is required if you agree with the terms and wish to remain on Auto Debit. Please refer to the Disclosure Statement for ways to cancel your Auto Debit if you wish to end your participation.

Note: If an amount past due is listed in your Loan Information, the past due amount will not be withdrawn and a manual payment is necessary.

GOOD TO KNOW

Go Paperless! Receive bills and important documents quickly and easily. Log into your account at mohela.com to sign up.

Payment not affordable? Use Loan Simulator at StudentAid.gov/loan-simulator to explore different repayment plans your loan(s) qualify for, see estimated payments, and apply.

Contact Information Current? Log in to your account at mohela.com to check and update, if necessary.

OS06BDDSMC

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P 888.866.4352 | F 866.222.7060 | TDD Dial 711 |
7A-8P M, 7A-7P T-W, 7A-5P Th-F CT | mohela.com

This message, from a debt collector, is an attempt to collect a debt and any information obtained will be used for that purpose.

CALIFORNIA RESIDENTS: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 877.FTC.HELP or [ftc.gov](https://www.ftc.gov).

LOAN INFORMATION

DLSTFD LOAN DISBURSED: 10/06/2021 (Title IV)	
BEGINNING PRINCIPAL: \$1,000.00	DATE LAST PAYMENT RECEIVED: 10/06/2021
CURRENT PRINCIPAL BALANCE: \$100.00	TOTAL PRINCIPAL PAID: \$20.00
MONTHLY PAYMENT AMOUNT: \$50.00	TOTAL INTEREST PAID: \$20.00
AMOUNT PAST DUE: \$1.00	TOTAL AMOUNT PAID: \$20.00
INTEREST RATE: 2.36%	PRINCIPAL PAID SINCE LAST STATEMENT: \$20.00
OUTSTANDING ACCRUED INTEREST: \$290.00	INTEREST PAID SINCE LAST STATEMENT: \$20.00
NEXT PAYMENT DUE: 10/06/2021	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$20.00
NEXT PAYMENT AMOUNT: \$50.00	

TEACH LOAN DISBURSED: 10/06/2021	
BEGINNING PRINCIPAL: \$1,000.00	DATE LAST PAYMENT RECEIVED: Not Applicable
CURRENT PRINCIPAL BALANCE: \$100.00	TOTAL PRINCIPAL PAID: \$1.00
MONTHLY PAYMENT AMOUNT: \$60.00	TOTAL INTEREST PAID: \$1.00
AMOUNT PAST DUE: \$1.00	TOTAL AMOUNT PAID: \$1.00
INTEREST RATE: 6.80%	PRINCIPAL PAID SINCE LAST STATEMENT: \$20.00
OUTSTANDING ACCRUED INTEREST: \$277.00	INTEREST PAID SINCE LAST STATEMENT: \$20.00
NEXT PAYMENT DUE: 10/06/2021	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$20.00
NEXT PAYMENT AMOUNT: \$60.00	

**How to Read Your Bill/Statement
Action May Be Necessary**

Bill/Statement Field	Description	Action May Be Necessary
Account Number	Unique 10-digit identification number under which all of the loan(s) are serviced by MOHELA.	Include this number on the check or money order.
Amount Past Due	Overdue amount required to be paid.	Pay the Amount Past Due or contact MOHELA for assistance. Lower payments and/or postponing payment(s) may be available.
Balance	Principal amount remaining to be paid. May include capitalized interest. This is not a payoff amount.	
Beginning Principal	Amount originally borrowed.	
Bill Type	INSTALL (Installment) – Monthly	Payment required if the Amount Past Due, Current Due/Current Amount Due, and/or Total Amount Due is more than \$0.
Current Due/Current Amount Due	Total amount due toward interest and principal for this billing cycle. Additional payments can be made at any time. Overpayments (payment in excess of monthly installment amount) will be applied to the loans with the highest interest rate. If there are multiple loans, such additional amount will be applied to the loan with the highest interest rate, then to loans without a subsidy. If loans have the same interest rate and subsidy, the additional amount will be applied in proportion to those loans with a regular monthly payment	Payment required if more than \$0 is due.
Date Billed	Date the bill was created.	
Date Due	When the payment is due to MOHELA.	Payment received after the due date is considered delinquent.
Date Last Payment	Date the last payment was received.	
Fees Paid Since Last Statement	Not applicable for loans serviced by MOHELA and owned by the Department of Education.	
Disbursement Date	Date a loan was first disbursed (loan(s) may include multiple disbursements)	
Interest Paid Since Last Statement	Amount paid towards interest since the last bill was created.	
Interest Rate	The rate charged to borrow on the student loan. Maybe a fixed or variable interest rate.	Variable interest rates change every July 1 which may cause a change in the monthly installment amount.
Loan Program	Type of student loan – DLSTFD, DLUNST, DLPLGB, DLPLUS, DLSCNS, DLUCNS, DLCNSL, DLPCNS, DLSSPL, DLUSPL, DLSPCN, TEACH, STFFRD, UNSTFD, PLUS SUBCNS, UNCNS, CNSLDN.	
Monthly Installment Amount	The monthly payment due for this loan. Payment amounts currently due or past due under prior Repayment Schedule remain in effect. The new payment amount(s) is effective on the due date listed on the enclosure.	Regardless of paying ahead, interest continues to accrue daily.
Next Payment Due	Due date when the next payment is due.	
Next Payment Amount	Amount Due on the date of the Next Payment Due.	
Outstanding Accrued Interest	Unpaid accrued interest which has not been paid. Interest accrues daily based on the principal balance and interest rate.	Paying more than the Total Amount Due may reduce interest paid over the life of the loan(s).
Owner	Lender of the student loan.	
Principal Paid Since Last Statement	Amount paid to principal balance since the last bill was created.	
Status	Current status of the loan or stage of the loan cycle: REPAY (Repayment) – Monthly payments are due. INTER (Interim) – In school. Monthly payments are not required while attending school. DEFER (Deferment) – Monthly payments are temporarily postponed. You are responsible for interest on unsubsidized loans during deferment. FORB (Forbearance) – Monthly payments are temporarily postponed. You are responsible for interest on subsidized and unsubsidized loans during forbearance. GRACE (Grace Period) – No monthly payment is due for a period of time (typically 6 months) after leaving school, however interest continues to accrue and may capitalize if not paid (be added to the principal balance).	Status as of the date billed may not be REPAY (Repayment), however payment may be due. Refer to the statement, date due and total amount due to confirm if payment is due.
Total Amount Due	Amount Past Due, plus Current Due or Current Amount Due per loan.	Pay the Total Amount Due or contact MOHELA for assistance. Lower payments and/or postponing payment(s) may be available.
Total Amount Paid	Total interest and principal paid to the Department of Education during MOHELA's servicing.	
Total Interest Paid	Total interest paid to the Department of Education during MOHELA's servicing.	
Total Payments Received Since Last Statement	Summary of payments received since the last bill was created.	
Total Principal and Interest Due	Amount Past Due plus Current Due or Current Amount Due.	Pay the Total Amount Due or contact MOHELA for assistance. Lower payments and/or postponing payment(s) may be available.
Total Principal Paid	Total amount of principal paid to the Department of Education during MOHELA's servicing.	

Payment Address: **Department of Education – MOHELA, P.O. Box 790233, St. Louis, MO 63179-0233** Toll-free 1.888.866.4352 International 636.532.0600 TDD Dial 711 Request Assistance (Oral or Written): Call Toll-free 888.866.4352, International 636.532.0600, TDD Dial 711, send a secure message on mohela.com, or mail a written request, including your first and last name, and account or social security number, to MOHELA, 633 Spirit Drive, Chesterfield, MO 63005.

INTEREST ACCRUAL & CAPITALIZATION

Capitalization happens when unpaid interest gets added to the principal balance of a loan. Then your interest is recalculated based on that higher principal balance, increasing the overall cost of your loan. And depending on your repayment plan, capitalization may also cause your monthly payment amount to increase. On a traditional repayment plan (Standard, Graduated, or Extended), your monthly loan payment covers all the interest that accrues (adds up) between monthly payments. So, no unpaid interest will accrue while you're making payments on one of these plans. But unpaid interest can add up in some situations, such as if you're on an income-driven repayment (IDR) plan or if you're not making payments. Learn about student loan interest and interest capitalization at studentaid.gov/understand-aid/types/loans/interest-rates.

Interest Capitalization Example: The actual amount of interest that capitalizes depends on factors such as your loan amount, interest rate and length of time when interest is building up. This example uses an interest rate of 8.25%.

Example: During Deferment*	Loan Amount	Capitalized Interest for 12 months	Principal to be Repaid	Monthly Payment (Rounded)	Number of Payments	Total Amount to Repay
When interest is paid	\$15,000	\$0	\$15,000	\$184	120	\$23,318**
When interest is not paid	\$15,000	\$1,238	\$16,238	\$199	120	\$23,880

**This includes \$1,238 of interest you paid during the deferment. Result: If you pay the interest during the deferment, you will pay \$15 less per month and \$562 less over the life of the loan.

*For 6 months after the COVID-19 payment pause ends, no interest will capitalize. After 7/1/2023, interest will no longer capitalize after certain account activities including when ending a forbearance, grace period, and certain income-driven repayment plans. Interest will continue to capitalize after deferments. We are updating our system. If interest capitalizes during this transition period, you may qualify for an interest credit once the system updates occur.

PAYMENT INFORMATION

Always include the account number when making payments. Do Not Send Cash. All payments must be drawn in U.S. currency on U.S. financial institutions or TD Bank.

Mailing Address: Department of Education/MOHELA, P.O. Box 790233, St. Louis, MO 63179-0233

Auto Debit: Automatic monthly payments electronically debited from your bank account may provide a 0.25% interest rate reduction. Apply on mohela.com. Pay by Phone: Call 888.866.4352, 24/7.

Bill Pay: Use your bank's online bill pay service.

Payoff Loan(s): Visit mohela.com or call 888.866.4352 for a payoff amount.

Payments Made by Check: You authorize us to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. Funds may be withdrawn from your bank account the same day we receive your payment, and you will not receive your check back from your financial institution.

DIFFICULTY MAKING PAYMENTS

Repayment Plans (based on loan program and other factors): Standard, Graduated, Extended, Income-Based, Income-Contingent, Pay As You Earn, and Saving on a Valuable Education (SAVE, formerly called Revised Pay As You Earn). Different plans may offer you a lower monthly payment. To select a different repayment plan or for details about ways to keep your student loan on track, including consolidation, call 888.866.4352, visit mohela.com or the U.S. Department of Education's website at StudentAid.gov.

Deferment/Forbearance Periods: Visit mohela.com or StudentAid.gov for a list of these options and eligibility requirements or call 888.866.4352. These options do not remove the obligation to repay your loan(s). Accrued interest can be paid at any time.

DEFERMENT/ FORBEARANCE

During Deferment/Forbearance: These options may be declined or requested to end at any time. If applicable, Auto Debit will suspend including the 0.25% interest rate reduction.

At the End of Deferment/Forbearance: Repayment will resume according to the terms of your promissory note the due date may change and unpaid accrued interest may capitalize. An Interest Notice may be sent regarding accrued interest and whether it is expected to capitalize. If applicable, Auto Debit will resume including the 0.25% interest rate reduction.

PAYMENT APPLICATION

Standard Payment Application: Payment is applied first toward outstanding accrued interest then to the principal balance. Amount past due is satisfied first, followed by the current amount due.

Additional Payments: You may make additional payments greater than the installment amount at any time without penalty. Additional payments are applied to your principal balance after all outstanding interest is satisfied. Interest continues to accrue between payments. These payments may not qualify for Public Service Loan Forgiveness. If you pay more than your total amount due and at least a portion of your future bill, your additional payment will go toward the loan with the highest interest rate, then to loans without a subsidy. If loans have the same interest rate and subsidy, the additional amount will be applied in proportion to those loans with a regular monthly payment. Additional payments applied to specific loans will cause your loan(s) to become paid ahead. You may submit special payment instructions if you want to remove paid ahead and be due for payment monthly for each loan.

Paid Ahead: Additional payments greater than the total amount due will change the future total amount due and/or date due, (paying loan(s) ahead). Exceptions: Paid ahead will not occur beyond the income driven repayment (IDR) plan anniversary date, will not occur for \$0 IDR payment schedules, and the monthly installment amount for Auto Debit will continue to extract from your bank account regardless of the total amount due and paid ahead. Visit mohela.com/paying-ahead or call us for more information.

Partial Payments: Payments less than the total amount due are applied using the Standard Payment Application. If special payment instructions are submitted and a payment amount is selected that does not satisfy the total amount due, the loan(s) may become delinquent and be reported to nationwide consumer reporting agencies.

SUBMITTING SPECIAL PAYMENT INSTRUCTIONS

One-Time Payment Instructions: To request special payment instructions when making an additional or partial payment, submit your request via:

Web – Log into mohela.com to make and target your payments to be applied to a specific loan or set of loans.

Phone – Contact customer service at 888.866.4352.

Mail – Provide instructions for how to apply the payment. Include the amount, disbursement date, loan type and indicate this is a "one-time payment instruction". Submit your recurring request via fax (866.222.7060) or mail to: MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

Standing Payment Instructions: To never pay loan(s) ahead when you make additional payments greater than the total amount due (See "Additional Payments & Paying Ahead"), or to provide instructions for how all ongoing payments should be applied, provide instructions for how to apply additional payment. Include the amount, disbursement date, loan type and indicate this is a "standing payment instruction". If the application of your payment, based on your standing payment instructions, would cause one or more of your loans to become delinquent, MOHELA will notify you that the payment can't be applied as you requested. Submit this recurring request via fax (866.222.7060), secure message or mail to: MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

CONSUMER CREDIT REPORTING

The status of your student loan(s) is reported monthly to the nationwide consumer reporting agencies. If a loan(s) is past due late payments may be reported. Late or missed payments or defaults reflected on the consumer credit report will adversely affect consumer credit ratings.

STUDENT LOAN BENEFITS

Direct Loan Up-Front Rebate: If you have a Direct Subsidized Stafford, Direct Unsubsidized Stafford, or Direct PLUS Loan disbursed on or after July 1, 2000 through June 30, 2012, you have received an up-front rebate. To keep this rebate, you must make timely full installment payments for your first 12 payments. Full installments of the amount listed in the "Monthly Installment Amount" field on your billing statement must be made no more than 6 days after your due date. If you fail to make your payments in accordance with these requirements, we will add the rebate amount back to the principal balance of your loans. If you lose the rebate benefit, it cannot be reinstated.

Military Members: Visit mohela.com/military to explore benefits and options.

Forgiveness, Cancellation, or Discharge Types: Public Service Loan Forgiveness, Teacher Loan Forgiveness, Total and Permanent Disability Discharge, Bankruptcy Discharge (in rare cases), Closed School Discharge, False Certification of Student Eligibility, Unauthorized Signature/Payment Discharge, Unpaid Refund Discharge and Borrower Defense to Repayment. For more information visit mohela.com or the U.S. Department of Education's website at StudentAid.gov.

Public Service Loan Forgiveness (PSLF): If you're employed by a government or not-for-profit organization, you might be eligible for the PSLF Program. The PSLF Program forgives the remaining balance on your Direct Loans after you've made the equivalent of 120 qualifying monthly payments under an accepted repayment plan, and while working full-time for an eligible employer. Learn more about PSLF qualifications by visiting <https://StudentAid.gov/pslf>.

Other Benefits: Other borrower benefit programs may be available. Learn more at mohela.com/infocenter.

CONTACT INFORMATION

You must notify us promptly if your or your relevant endorser/co-maker's home address, phone number and/or email address changes.

OMBUDSMAN CONTACT INFORMATION

Office of the Ombudsman: The Department of Education's Office of Student Financial Assistance has created the Student Loan Ombudsman's office to help you resolve concerns if every effort has been exhausted with us. To learn more about the Office of the Ombudsman, visit ombudsman.ed.gov.

MISCELLANEOUS

Loan Changes: Adjustments may occur on your loan(s) including, but not limited to, the principal, interest, interest rates and/or payment amounts.

Protecting Your Privacy: View the Privacy Policy on mohela.com. It is also available upon request by calling 888.866.4352.

Alternative Formats Available: Current and prospective borrowers are entitled to receive any student loan related communication or document in an accessible, alternative format.

Borrowers interested in receiving student aid forms, student loan statements, notices, written communications, and publications in alternative formats should contact us directly at 1.888.866.4352 or by email at Grp.AltForm@mohela.com. MOHELA offers various alternative formats such as Braille, large print, audio CD, and digital navigable formats supported by computers and digital talking-book players, delivered through data CD, email, or other electronic means.



A Department of Education Servicer

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

November 28, 2018

ACCT NUMBER: 0011112222

#BWNDHKB
#B987 1234 6547 12L3#
MO L BORROWER
123 MO LETTER ST
APT A
PO BOX 6543
HARRISBURG PA 17102-6543

There has been a change to your Auto Debit amount that MOHELA is scheduled to withdraw from your bank account:

Payment Summary:

Table with 2 columns: Description and Amount. Rows include Scheduled Monthly Payment Amount (\$110.00), Additional Payment Amount Requested (\$15.00), and Total Payment to be Withdrawn* 10/06/2021 (\$115.00).

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Contact Information Current? Log in to your account at mohela.com to check and update, if necessary.

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P 888.866.4352 | F 866.222.7060 | TDD Dial 711 | 7A-8P M, 7A-7P T-W, 7A-5P Th-F CT | mohela.com

fb.com/MOHELA.usa | @MOHELA 633 Spirit Drive | Chesterfield, MO 63005-1243

This message, from a debt collector, is an attempt to collect a debt and any information obtained will be used for that purpose.

CALIFORNIA RESIDENTS: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 877.FTC.HELP or [ftc.gov](https://www.ftc.gov).

LOAN INFORMATION

DLSTFD LOAN DISBURSED: 10/06/2021 (Title IV)	
BEGINNING PRINCIPAL: \$1,000.00	DATE LAST PAYMENT RECEIVED: 10/06/2021
CURRENT PRINCIPAL BALANCE: \$100.00	TOTAL PRINCIPAL PAID: \$20.00
MONTHLY PAYMENT AMOUNT: \$50.00	TOTAL INTEREST PAID: \$20.00
AMOUNT PAST DUE: \$1.00	TOTAL AMOUNT PAID: \$20.00
INTEREST RATE: 2.36%	PRINCIPAL PAID SINCE LAST STATEMENT: \$20.00
OUTSTANDING ACCRUED INTEREST: \$290.00	INTEREST PAID SINCE LAST STATEMENT: \$20.00
NEXT PAYMENT DUE: 10/06/2021	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$20.00
NEXT PAYMENT AMOUNT: \$50.00	

TEACH LOAN DISBURSED: 10/06/2021	
BEGINNING PRINCIPAL: \$1,000.00	DATE LAST PAYMENT RECEIVED: Not Applicable
CURRENT PRINCIPAL BALANCE: \$100.00	TOTAL PRINCIPAL PAID: \$1.00
MONTHLY PAYMENT AMOUNT: \$60.00	TOTAL INTEREST PAID: \$1.00
AMOUNT PAST DUE: \$1.00	TOTAL AMOUNT PAID: \$1.00
INTEREST RATE: 6.80%	PRINCIPAL PAID SINCE LAST STATEMENT: \$20.00
OUTSTANDING ACCRUED INTEREST: \$277.00	INTEREST PAID SINCE LAST STATEMENT: \$20.00
NEXT PAYMENT DUE: 10/06/2021	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$20.00
NEXT PAYMENT AMOUNT: \$60.00	

How to Read Your Bill/Statement
Action May Be Necessary

Bill/Statement Field	Description	Action May Be Necessary
Account Number	Unique 10-digit identification number under which all of the loan(s) are serviced by MOHELA.	Include this number on the check or money order.
Amount Past Due	Overdue amount required to be paid.	Pay the Amount Past Due or contact MOHELA for assistance. Lower payments and/or postponing payment(s) may be available.
Balance	Principal amount remaining to be paid. May include capitalized interest. This is not a payoff amount.	
Beginning Principal	Amount originally borrowed.	
Bill Type	INSTALL (Installment) – Monthly	Payment required if the Amount Past Due, Current Due/Current Amount Due, and/or Total Amount Due is more than \$0.
Current Due/Current Amount Due	Total amount due toward interest and principal for this billing cycle. Additional payments can be made at any time. Overpayments (payment in excess of monthly installment amount) will be applied to the loans with the highest interest rate. If there are multiple loans, such additional amount will be applied to the loan with the highest interest rate, then to loans without a subsidy. If loans have the same interest rate and subsidy, the additional amount will be applied in proportion to those loans with a regular monthly payment	Payment required if more than \$0 is due.
Date Billed	Date the bill was created.	
Date Due	When the payment is due to MOHELA.	Payment received after the due date is considered delinquent.
Date Last Payment	Date the last payment was received.	
Fees Paid Since Last Statement	Not applicable for loans serviced by MOHELA and owned by the Department of Education.	
Disbursement Date	Date a loan was first disbursed (loan(s) may include multiple disbursements)	
Interest Paid Since Last Statement	Amount paid towards interest since the last bill was created.	
Interest Rate	The rate charged to borrow on the student loan. Maybe a fixed or variable interest rate.	Variable interest rates change every July 1 which may cause a change in the monthly installment amount.
Loan Program	Type of student loan – DLSTFD, DLUNST, DLPLGB, DLPLUS, DLSCNS, DLUCNS, DLCNSL, DLPCNS, DLSSPL, DLUSPL, DLSPCN, TEACH, STFFRD, UNSTFD, PLUS SUBCNS, UNCNS, CNSLDN.	
Monthly Installment Amount	The monthly payment due for this loan. Payment amounts currently due or past due under prior Repayment Schedule remain in effect. The new payment amount(s) is effective on the due date listed on the enclosure.	Regardless of paying ahead, interest continues to accrue daily.
Next Payment Due	Due date when the next payment is due.	
Next Payment Amount	Amount Due on the date of the Next Payment Due.	
Outstanding Accrued Interest	Unpaid accrued interest which has not been paid. Interest accrues daily based on the principal balance and interest rate.	Paying more than the Total Amount Due may reduce interest paid over the life of the loan(s).
Owner	Lender of the student loan.	
Principal Paid Since Last Statement	Amount paid to principal balance since the last bill was created.	
Status	Current status of the loan or stage of the loan cycle: REPAY (Repayment) – Monthly payments are due. INTER (Interim) – In school. Monthly payments are not required while attending school. DEFER (Deferment) – Monthly payments are temporarily postponed. You are responsible for interest on unsubsidized loans during deferment. FORB (Forbearance) – Monthly payments are temporarily postponed. You are responsible for interest on subsidized and unsubsidized loans during forbearance. GRACE (Grace Period) – No monthly payment is due for a period of time (typically 6 months) after leaving school, however interest continues to accrue and may capitalize if not paid (be added to the principal balance).	Status as of the date billed may not be REPAY (Repayment), however payment may be due. Refer to the statement, date due and total amount due to confirm if payment is due.
Total Amount Due	Amount Past Due, plus Current Due or Current Amount Due per loan.	Pay the Total Amount Due or contact MOHELA for assistance. Lower payments and/or postponing payment(s) may be available.
Total Amount Paid	Total interest and principal paid to the Department of Education during MOHELA's servicing.	
Total Interest Paid	Total interest paid to the Department of Education during MOHELA's servicing.	
Total Payments Received Since Last Statement	Summary of payments received since the last bill was created.	
Total Principal and Interest Due	Amount Past Due plus Current Due or Current Amount Due.	Pay the Total Amount Due or contact MOHELA for assistance. Lower payments and/or postponing payment(s) may be available.
Total Principal Paid	Total amount of principal paid to the Department of Education during MOHELA's servicing.	

Payment Address: **Department of Education – MOHELA, P.O. Box 790233, St. Louis, MO 63179-0233** Toll-free 1.888.866.4352 International 636.532.0600 TDD Dial 711 Request Assistance (Oral or Written): Call Toll-free 888.866.4352, International 636.532.0600, TDD Dial 711, send a secure message on mohela.com, or mail a written request, including your first and last name, and account or social security number, to MOHELA, 633 Spirit Drive, Chesterfield, MO 63005.

INTEREST ACCRUAL & CAPITALIZATION

Capitalization happens when unpaid interest gets added to the principal balance of a loan. Then your interest is recalculated based on that higher principal balance, increasing the overall cost of your loan. And depending on your repayment plan, capitalization may also cause your monthly payment amount to increase. On a traditional repayment plan (Standard, Graduated, or Extended), your monthly loan payment covers all the interest that accrues (adds up) between monthly payments. So, no unpaid interest will accrue while you're making payments on one of these plans. But unpaid interest can add up in some situations, such as if you're on an income-driven repayment (IDR) plan or if you're not making payments. Learn about student loan interest and interest capitalization at studentaid.gov/understand-aid/types/loans/interest-rates.

Interest Capitalization Example: The actual amount of interest that capitalizes depends on factors such as your loan amount, interest rate and length of time when interest is building up. This example uses an interest rate of 8.25%.

Example: During Deferment*	Loan Amount	Capitalized Interest for 12 months	Principal to be Repaid	Monthly Payment (Rounded)	Number of Payments	Total Amount to Repay
When interest is paid	\$15,000	\$0	\$15,000	\$184	120	\$23,318**
When interest is not paid	\$15,000	\$1,238	\$16,238	\$199	120	\$23,880

**This includes \$1,238 of interest you paid during the deferment. Result: If you pay the interest during the deferment, you will pay \$15 less per month and \$562 less over the life of the loan.

*For 6 months after the COVID-19 payment pause ends, no interest will capitalize. After 7/1/2023, interest will no longer capitalize after certain account activities including when ending a forbearance, grace period, and certain income-driven repayment plans. Interest will continue to capitalize after deferments. We are updating our system. If interest capitalizes during this transition period, you may qualify for an interest credit once the system updates occur.

PAYMENT INFORMATION

Always include the account number when making payments. Do Not Send Cash. All payments must be drawn in U.S. currency on U.S. financial institutions or TD Bank.

Mailing Address: Department of Education/MOHELA, P.O. Box 790233, St. Louis, MO 63179-0233

Auto Debit: Automatic monthly payments electronically debited from your bank account may provide a 0.25% interest rate reduction. Apply on mohela.com. Pay by Phone: Call 888.866.4352, 24/7.

Bill Pay: Use your bank's online bill pay service.

Payoff Loan(s): Visit mohela.com or call 888.866.4352 for a payoff amount.

Payments Made by Check: You authorize us to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. Funds may be withdrawn from your bank account the same day we receive your payment, and you will not receive your check back from your financial institution.

DIFFICULTY MAKING PAYMENTS

Repayment Plans (based on loan program and other factors): Standard, Graduated, Extended, Income-Based, Income-Contingent, Pay As You Earn, and Saving on a Valuable Education (SAVE, formerly called Revised Pay As You Earn). Different plans may offer you a lower monthly payment. To select a different repayment plan or for details about ways to keep your student loan on track, including consolidation, call 888.866.4352, visit mohela.com or the U.S. Department of Education's website at StudentAid.gov.

Deferment/Forbearance Periods: Visit mohela.com or StudentAid.gov for a list of these options and eligibility requirements or call 888.866.4352. These options do not remove the obligation to repay your loan(s). Accrued interest can be paid at any time.

DEFERMENT/ FORBEARANCE

During Deferment/Forbearance: These options may be declined or requested to end at any time. If applicable, Auto Debit will suspend including the 0.25% interest rate reduction.

At the End of Deferment/Forbearance: Repayment will resume according to the terms of your promissory note the due date may change and unpaid accrued interest may capitalize. An Interest Notice may be sent regarding accrued interest and whether it is expected to capitalize. If applicable, Auto Debit will resume including the 0.25% interest rate reduction.

PAYMENT APPLICATION

Standard Payment Application: Payment is applied first toward outstanding accrued interest then to the principal balance. Amount past due is satisfied first, followed by the current amount due.

Additional Payments: You may make additional payments greater than the installment amount at any time without penalty. Additional payments are applied to your principal balance after all outstanding interest is satisfied. Interest continues to accrue between payments. These payments may not qualify for Public Service Loan Forgiveness. If you pay more than your total amount due and at least a portion of your future bill, your additional payment will go toward the loan with the highest interest rate, then to loans without a subsidy. If loans have the same interest rate and subsidy, the additional amount will be applied in proportion to those loans with a regular monthly payment. Additional payments applied to specific loans will cause your loan(s) to become paid ahead. You may submit special payment instructions if you want to remove paid ahead and be due for payment monthly for each loan.

Paid Ahead: Additional payments greater than the total amount due will change the future total amount due and/or date due, (paying loan(s) ahead). Exceptions: Paid ahead will not occur beyond the income driven repayment (IDR) plan anniversary date, will not occur for \$0 IDR payment schedules, and the monthly installment amount for Auto Debit will continue to extract from your bank account regardless of the total amount due and paid ahead. Visit mohela.com/paying-ahead or call us for more information.

Partial Payments: Payments less than the total amount due are applied using the Standard Payment Application. If special payment instructions are submitted and a payment amount is selected that does not satisfy the total amount due, the loan(s) may become delinquent and be reported to nationwide consumer reporting agencies.

SUBMITTING SPECIAL PAYMENT INSTRUCTIONS

One-Time Payment Instructions: To request special payment instructions when making an additional or partial payment, submit your request via:

Web – Log into mohela.com to make and target your payments to be applied to a specific loan or set of loans.

Phone – Contact customer service at 888.866.4352.

Mail – Provide instructions for how to apply the payment. Include the amount, disbursement date, loan type and indicate this is a "one-time payment instruction". Submit your recurring request via fax (866.222.7060) or mail to: MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

Standing Payment Instructions: To never pay loan(s) ahead when you make additional payments greater than the total amount due (See "Additional Payments & Paying Ahead"), or to provide instructions for how all ongoing payments should be applied, provide instructions for how to apply additional payment. Include the amount, disbursement date, loan type and indicate this is a "standing payment instruction". If the application of your payment, based on your standing payment instructions, would cause one or more of your loans to become delinquent, MOHELA will notify you that the payment can't be applied as you requested. Submit this recurring request via fax (866.222.7060), secure message or mail to: MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

CONSUMER CREDIT REPORTING

The status of your student loan(s) is reported monthly to the nationwide consumer reporting agencies. If a loan(s) is past due late payments may be reported. Late or missed payments or defaults reflected on the consumer credit report will adversely affect consumer credit ratings.

STUDENT LOAN BENEFITS

Direct Loan Up-Front Rebate: If you have a Direct Subsidized Stafford, Direct Unsubsidized Stafford, or Direct PLUS Loan disbursed on or after July 1, 2000 through June 30, 2012, you have received an up-front rebate. To keep this rebate, you must make timely full installment payments for your first 12 payments. Full installments of the amount listed in the "Monthly Installment Amount" field on your billing statement must be made no more than 6 days after your due date. If you fail to make your payments in accordance with these requirements, we will add the rebate amount back to the principal balance of your loans. If you lose the rebate benefit, it cannot be reinstated.

Military Members: Visit mohela.com/military to explore benefits and options.

Forgiveness, Cancellation, or Discharge Types: Public Service Loan Forgiveness, Teacher Loan Forgiveness, Total and Permanent Disability Discharge, Bankruptcy Discharge (in rare cases), Closed School Discharge, False Certification of Student Eligibility, Unauthorized Signature/Payment Discharge, Unpaid Refund Discharge and Borrower Defense to Repayment. For more information visit mohela.com or the U.S. Department of Education's website at StudentAid.gov.

Public Service Loan Forgiveness (PSLF): If you're employed by a government or not-for-profit organization, you might be eligible for the PSLF Program. The PSLF Program forgives the remaining balance on your Direct Loans after you've made the equivalent of 120 qualifying monthly payments under an accepted repayment plan, and while working full-time for an eligible employer. Learn more about PSLF qualifications by visiting <https://StudentAid.gov/pslf>.

Other Benefits: Other borrower benefit programs may be available. Learn more at mohela.com/infocenter.

CONTACT INFORMATION

You must notify us promptly if your or your relevant endorser/co-maker's home address, phone number and/or email address changes.

OMBUDSMAN CONTACT INFORMATION

Office of the Ombudsman: The Department of Education's Office of Student Financial Assistance has created the Student Loan Ombudsman's office to help you resolve concerns if every effort has been exhausted with us. To learn more about the Office of the Ombudsman, visit ombudsman.ed.gov.

MISCELLANEOUS

Loan Changes: Adjustments may occur on your loan(s) including, but not limited to, the principal, interest, interest rates and/or payment amounts.

Protecting Your Privacy: View the Privacy Policy on mohela.com. It is also available upon request by calling 888.866.4352.

Alternative Formats Available: Current and prospective borrowers are entitled to receive any student loan related communication or document in an accessible, alternative format.

Borrowers interested in receiving student aid forms, student loan statements, notices, written communications, and publications in alternative formats should contact us directly at 1.888.866.4352 or by email at Grp.AltForm@mohela.com. MOHELA offers various alternative formats such as Braille, large print, audio CD, and digital navigable formats supported by computers and digital talking-book players, delivered through data CD, email, or other electronic means.



A Department of Education Servicer



U.S. Department of Education
Information about your federal student loan

MAY 31, 2022

ACCT NUMBER : XXXXXXXXXX

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If the payment date falls on a Federal Holiday or weekend, it may take up to an additional three (3) business days for the payment to be withdrawn from your bank account.

To review the current MOHELA Disclosure Statement for Recurring Auto Debit Payments, visit mohela.com/auto-debit-disclosure.

Note: If an amount past due is listed in your Loan Information, the past due amount will not be withdrawn and a manual payment is necessary.

GOOD TO KNOW

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LOAN INFORMATION

XXXXXX LOAN DISBURSED: XXXXXXXXXX	
BE GINNING P R INC IP AL: XXXXXXXXXXXX	DATE LAS T P AY ME NT R E C E IVE D: XXXXXXXXXX
C UR R E NT P R INC IP AL BALANC E : XXXXXXXXXXXXXXXXXXXX	TOTAL P R INC IP AL P AID: XXXXXXXXXXXXXXXXXXXX
MONTHLY P AY ME NT AMOUNT: XXXXXXXXXX	TOTAL INTE R E S T P AID: XXXXXXXXXXXXXXXXXXXX
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OUTS TANDING AC C R UE D INTE R E S T: XXXXXXXXXX	INTE R E S T P AID S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXXXXXX
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NE XT P AY ME NT AMOUNT: XXXXXXXXXXXXXXXXXXXX	
XXXXXX LOAN DISBURSED: XXXXXXXXXX	
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U.S. Department of Education
Information about your federal student loan

MAY 31, 2022

ACCT NUMBER: XXXXXXXXXX

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LOAN INFORMATION

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A Department of Education Servicer



U.S. Department of Education
Information about your federal student loan

MAY 31, 2022

ACCT NUMBER: XXXXXXXXXX

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U.S. Department of Education
Information about your federal student loan

MAY 31, 2022

ACCT NUMBER : XXXXXXXXXX

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A Department of Education Servicer



U.S. Department of Education
Information about your federal student loan

MAY 31, 2022

ACCT NUMBER : XXXXXXXXXX

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NE XT P AY ME NT AMOUNT: XXXXXXXXXXXXXXXX	
XXXXXX LOAN DISBURSED: XXXXXXXXXX	
BE GINNING P R INC IP AL: XXXXXXXXXX	DATE LAS T P AY ME NT R E C E IVE D: XXXXXXXXXX
C UR R E NT P R INC IP AL BALANC E : XXXXXXXXXXXXXXXX	TOTAL P R INC IP AL P AID: XXXXXXXXXXXXXXXX
MONTHLY P AY ME NT AMOUNT: XXXXXXXXXX	TOTAL INTE R E S T P AID: XXXXXXXXXXXXXXXX
AMOUNT P AS T DUE : XXXXXXXXXX	TOTAL AMOUNT P AID: XXXXXXXXXXXXXXXX
INTE R E S T R ATE : XXXXXXXX	P R INC IP AL P AID S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
OUTS TANDING AC C R UE D INTE R E S T: XXXXXXXXXX	INTE R E S T P AID S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
NE XT P AY ME NT DUE : XXXXXXXXXX	TOTAL P MNTS R C VD S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
NE XT P AY ME NT AMOUNT: XXXXXXXXXXXXXXXX	



A Department of Education Servicer



U.S. Department of Education
Information about your federal student loan

MAY 31, 2022

ACCT NUMBER : XXXXXXXXXXXX

The following Auto Debit payment is scheduled to be withdrawn from your bank account:

Payment Summary:

Table with 2 columns: Description and Amount. Rows include Scheduled Monthly Payment Amount, Additional Payment Amount Requested, and Total Payment to be Withdrawn.

*Regardless of payments you have made to satisfy future bills (paid ahead), the total amount is expected to be withdrawn on the date indicated

*The actual amount withdrawn may be less if the current principal balance and outstanding accrued interest for any one of your loans is less than the Scheduled Monthly Payment Amount.

If the payment date falls on a Federal Holiday or weekend, it may take up to an additional three (3) business days for the payment to be withdrawn from your bank account.

To review the current MOHELA Disclosure Statement for Recurring Auto Debit Payments, visit mohela.com/auto-debit-disclosure.

Note: If an amount past due is listed in your Loan Information, the past due amount will not be withdrawn and a manual payment is necessary.

GOOD TO KNOW

- Go Paperless! Receive bills and important documents quickly and easily.
Payment not affordable? Use Loan Simulator at StudentAid.gov/loan-simulator
Contact Information Current? Log in to your account at mohela.com

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LOAN INFORMATION

XXXXXX LOAN DISBURSED: XXXXXXXXXX	
BE GINNING P R INC IP AL: XXXXXXXXXXXX	DATE LAS T P AY ME NT R E C E IVE D: XXXXXXXXXX
C UR R E NT P R INC IP AL BALANC E : XXXXXXXXXXXXXXXXXX	TOTAL P R INC IP AL P AID: XXXXXXXXXXXXXXXXXX
MONTHLY P AY ME NT AMOUNT: XXXXXXXXXX	TOTAL INTE R E S T P AID: XXXXXXXXXXXXXXXXXX
AMOUNT P AS T DUE : XXXXXXXXXX	TOTAL AMOUNT P AID: XXXXXXXXXXXXXXXXXX
INTE R E S T R ATE : XXXXXXXX	P R INC IP AL P AID S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXXXX
OUTS TANDING AC C R UE D INTE R E S T: XXXXXXXXXX	INTE R E S T P AID S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXXXX
NE XT P AY ME NT DUE : XXXXXXXXXX	TOTAL P MNTS R C VD S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXXXX
NE XT P AY ME NT AMOUNT: XXXXXXXXXXXXXXXXXX	
XXXXXX LOAN DISBURSED: XXXXXXXXXX	
BE GINNING P R INC IP AL: XXXXXXXXXXXX	DATE LAS T P AY ME NT R E C E IVE D: XXXXXXXXXX
C UR R E NT P R INC IP AL BALANC E : XXXXXXXXXXXXXXXXXX	TOTAL P R INC IP AL P AID: XXXXXXXXXXXXXXXXXX
MONTHLY P AY ME NT AMOUNT: XXXXXXXXXX	TOTAL INTE R E S T P AID: XXXXXXXXXXXXXXXXXX
AMOUNT P AS T DUE : XXXXXXXXXX	TOTAL AMOUNT P AID: XXXXXXXXXXXXXXXXXX
INTE R E S T R ATE : XXXXXXXX	P R INC IP AL P AID S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXXXX
OUTS TANDING AC C R UE D INTE R E S T: XXXXXXXXXX	INTE R E S T P AID S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXXXX
NE XT P AY ME NT DUE : XXXXXXXXXX	TOTAL P MNTS R C VD S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXXXX
NE XT P AY ME NT AMOUNT: XXXXXXXXXXXXXXXXXX	



A Department of Education Servicer



U.S. Department of Education
Information about your federal student loan

MAY 31, 2022

ACCT NUMBER : XXXXXXXXXX

The following Auto Debit payment is scheduled to be withdrawn from your bank account:

Payment Summary:

Table with 2 columns: Description and Amount. Rows include Scheduled Monthly Payment Amount, Additional Payment Amount Requested, and Total Payment to be Withdrawn.

*Regardless of payments you have made to satisfy future bills (paid ahead), the total amount is expected to be withdrawn on the date indicated

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GOOD TO KNOW

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Contact Information Current? Log in to your account at mohela.com

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LOAN INFORMATION

XXXXXX LOAN DISBURSED: XXXXXXXXXX	
BE GINNING P R INC IP AL: XXXXXXXXXX	DATE LAS T P AY ME NT R E C E IVE D: XXXXXXXXXX
C UR R E NT P R INC IP AL BALANC E : XXXXXXXXXXXXXXXX	TOTAL P R INC IP AL P AID: XXXXXXXXXXXXXXXX
MONTHLY P AY ME NT AMOUNT: XXXXXXXXXX	TOTAL INTE R E S T P AID: XXXXXXXXXXXXXXXX
AMOUNT P AS T DUE : XXXXXXXXXX	TOTAL AMOUNT P AID: XXXXXXXXXXXXXXXX
INTE R E S T R ATE : XXXXXXXX	P R INC IP AL P AID S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
OUTS TANDING AC C R UE D INTE R E S T: XXXXXXXXXX	INTE R E S T P AID S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
NE XT P AY ME NT DUE : XXXXXXXXXX	TOTAL P MNTS R C VD S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
NE XT P AY ME NT AMOUNT: XXXXXXXXXXXXXXXX	
XXXXXX LOAN DISBURSED: XXXXXXXXXX	
BE GINNING P R INC IP AL: XXXXXXXXXX	DATE LAS T P AY ME NT R E C E IVE D: XXXXXXXXXX
C UR R E NT P R INC IP AL BALANC E : XXXXXXXXXXXXXXXX	TOTAL P R INC IP AL P AID: XXXXXXXXXXXXXXXX
MONTHLY P AY ME NT AMOUNT: XXXXXXXXXX	TOTAL INTE R E S T P AID: XXXXXXXXXXXXXXXX
AMOUNT P AS T DUE : XXXXXXXXXX	TOTAL AMOUNT P AID: XXXXXXXXXXXXXXXX
INTE R E S T R ATE : XXXXXXXX	P R INC IP AL P AID S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
OUTS TANDING AC C R UE D INTE R E S T: XXXXXXXXXX	INTE R E S T P AID S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
NE XT P AY ME NT DUE : XXXXXXXXXX	TOTAL P MNTS R C VD S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
NE XT P AY ME NT AMOUNT: XXXXXXXXXXXXXXXX	



A Department of Education Servicer



U.S. Department of Education
Information about your federal student loan

MAY 31, 2022

ACCT NUMBER : XXXXXXXXXX

The following Auto Debit payment is scheduled to be withdrawn from your bank account:

Payment Summary:

Table with 2 columns: Description and Amount. Rows include Scheduled Monthly Payment Amount, Additional Payment Amount Requested, and Total Payment to be Withdrawn*.

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*The actual amount withdrawn may be less if the current principal balance and outstanding accrued interest for any one of your loans is less than the Scheduled Monthly Payment Amount.

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Contact Information Current? Log in to your account at mohela.com

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LOAN INFORMATION

XXXXXX LOAN DISBURSED: XXXXXXXXXX	
BE GINNING P R INC IP AL: XXXXXXXXXX	DATE LAS T P AY ME NT R E C E IVE D: XXXXXXXXXX
C UR R E NT P R INC IP AL BALANC E : XXXXXXXXXXXXXXXX	TOTAL P R INC IP AL P AID: XXXXXXXXXXXXXXXX
MONTHLY P AY ME NT AMOUNT: XXXXXXXXXX	TOTAL INTE R E S T P AID: XXXXXXXXXXXXXXXX
AMOUNT P AS T DUE : XXXXXXXXXX	TOTAL AMOUNT P AID: XXXXXXXXXXXXXXXX
INTE R E S T R ATE : XXXXXXX	P R INC IP AL P AID S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
OUTS TANDING AC C R UE D INTE R E S T: XXXXXXXXXX	INTE R E S T P AID S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
NE XT P AY ME NT DUE : XXXXXXXXXX	TOTAL P MNTS R C VD S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
NE XT P AY ME NT AMOUNT: XXXXXXXXXXXXXXXX	
XXXXXX LOAN DISBURSED: XXXXXXXXXX	
BE GINNING P R INC IP AL: XXXXXXXXXX	DATE LAS T P AY ME NT R E C E IVE D: XXXXXXXXXX
C UR R E NT P R INC IP AL BALANC E : XXXXXXXXXXXXXXXX	TOTAL P R INC IP AL P AID: XXXXXXXXXXXXXXXX
MONTHLY P AY ME NT AMOUNT: XXXXXXXXXX	TOTAL INTE R E S T P AID: XXXXXXXXXXXXXXXX
AMOUNT P AS T DUE : XXXXXXXXXX	TOTAL AMOUNT P AID: XXXXXXXXXXXXXXXX
INTE R E S T R ATE : XXXXXXX	P R INC IP AL P AID S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
OUTS TANDING AC C R UE D INTE R E S T: XXXXXXXXXX	INTE R E S T P AID S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
NE XT P AY ME NT DUE : XXXXXXXXXX	TOTAL P MNTS R C VD S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
NE XT P AY ME NT AMOUNT: XXXXXXXXXXXXXXXX	



A Department of Education Servicer



U.S. Department of Education
Information about your federal student loan

MAY 31, 2022

ACCT NUMBER : XXXXXXXXXX

The following Auto Debit payment is scheduled to be withdrawn from your bank account:

Payment Summary:

Table with 2 columns: Description and Amount. Rows include Scheduled Monthly Payment Amount, Additional Payment Amount Requested, and Total Payment to be Withdrawn* XXXXXXXXXX.

*Regardless of payments you have made to satisfy future bills (paid ahead), the total amount is expected to be withdrawn on the date indicated

*The actual amount withdrawn may be less if the current principal balance and outstanding accrued interest for any one of your loans is less than the Scheduled Monthly Payment Amount.

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GOOD TO KNOW

Go Paperless! Receive bills and important documents quickly and easily. Log into your account at mohela.com to sign up.

Payment not affordable? Use Loan Simulator at StudentAid.gov/loan-simulator to explore different repayment plans your loan(s) qualify for, see estimated payments, and apply.

Contact Information Current? Log in to your account at mohela.com to check and update, if necessary.

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LOAN INFORMATION

XXXXXX LOAN DISBURSED: XXXXXXXXXX	
BE GINNING P R INC IP AL: XXXXXXXXXX	DATE LAS T P AY ME NT R E C E IVE D: XXXXXXXXXX
C UR R E NT P R INC IP AL BALANC E : XXXXXXXXXXXXXXXX	TOTAL P R INC IP AL P AID: XXXXXXXXXXXXXXXX
MONTHLY P AY ME NT AMOUNT: XXXXXXXXXX	TOTAL INTE R E S T P AID: XXXXXXXXXXXXXXXX
AMOUNT P AS T DUE : XXXXXXXXXX	TOTAL AMOUNT P AID: XXXXXXXXXXXXXXXX
INTE R E S T R ATE : XXXXXXXX	P R INC IP AL P AID S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
OUTS TANDING AC C R UE D INTE R E S T: XXXXXXXXXX	INTE R E S T P AID S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
NE XT P AY ME NT DUE : XXXXXXXXXX	TOTAL P MNTS R C VD S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
NE XT P AY ME NT AMOUNT: XXXXXXXXXXXXXXXX	
XXXXXX LOAN DISBURSED: XXXXXXXXXX	
BE GINNING P R INC IP AL: XXXXXXXXXX	DATE LAS T P AY ME NT R E C E IVE D: XXXXXXXXXX
C UR R E NT P R INC IP AL BALANC E : XXXXXXXXXXXXXXXX	TOTAL P R INC IP AL P AID: XXXXXXXXXXXXXXXX
MONTHLY P AY ME NT AMOUNT: XXXXXXXXXX	TOTAL INTE R E S T P AID: XXXXXXXXXXXXXXXX
AMOUNT P AS T DUE : XXXXXXXXXX	TOTAL AMOUNT P AID: XXXXXXXXXXXXXXXX
INTE R E S T R ATE : XXXXXXXX	P R INC IP AL P AID S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
OUTS TANDING AC C R UE D INTE R E S T: XXXXXXXXXX	INTE R E S T P AID S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
NE XT P AY ME NT DUE : XXXXXXXXXX	TOTAL P MNTS R C VD S INC E LAS T S TATE ME NT: XXXXXXXXXXXXXXXX
NE XT P AY ME NT AMOUNT: XXXXXXXXXXXXXXXX	



A Department of Education Servicer

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

November 28, 2018

#BWNDHKB
#B987 1234 6547 12L3#
MO L BORROWER
123 MO LETTER ST
APT A
PO BOX 6543
HARRISBURG PA 17102-6543

ACCT NUMBER: 0011112222

The following Auto Debit payment is scheduled to be withdrawn from your bank account:

Payment Summary:

Table with 2 columns: Description and Amount. Rows include Scheduled Monthly Payment Amount (\$110.00), Additional Payment Amount Requested (\$15.00), and Total Payment to be Withdrawn* 10/06/2021 (\$115.00).

*Regardless of payments you have made that have caused your loan(s) to become paid ahead, the total amount is expected to be withdrawn on the date listed above.

*The actual amount withdrawn may be less if the current principal balance and outstanding accrued interest for any one of your loans is less than the Scheduled Monthly Payment Amount. (See enclosed Loan Information for current principal balance and outstanding accrued interest.)

If the payment date falls on a Federal Holiday or weekend, it may take up to an additional 3 business days for the payment to be withdrawn from your bank account. Please notify us at least three days prior to your scheduled due date if you no longer want your Auto Debit payments to be withdrawn or if your bank account information has changed. Manage your Auto Debit and view updated account information on mohela.com.

To review the current MOHELA Disclosure Statement for Recurring Auto Debit Payments, visit Mohela.com/auto-debit-disclosure. No action is required if you agree with the terms and wish to remain on Auto Debit. Please refer to the Disclosure Statement for ways to cancel your Auto Debit if you wish to end your participation.

Note: If an amount past due is listed in your Loan Information, the past due amount will not be withdrawn and a manual payment is necessary.

GOOD TO KNOW

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Contact Information Current? Log in to your account at mohela.com to check and update, if necessary.

OS06BDDSMT

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P 888.866.4352 | F 866.222.7060 | TDD Dial 711 |
7A-8P M, 7A-7P T-W, 7A-5P Th-F CT | mohela.com

fb.com/MOHELA.usa | @MOHELA 633 Spirit Drive | Chesterfield, MO 63005-1243

This message, from a debt collector, is an attempt to collect a debt and any information obtained will be used for that purpose.

CALIFORNIA RESIDENTS: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 877.FTC.HELP or [ftc.gov](https://www.ftc.gov).

LOAN INFORMATION

DLSTFD LOAN DISBURSED: 10/06/2021 (Title IV)	
BEGINNING PRINCIPAL: \$1,000.00	DATE LAST PAYMENT RECEIVED: 10/06/2021
CURRENT PRINCIPAL BALANCE: \$100.00	TOTAL PRINCIPAL PAID: \$20.00
MONTHLY PAYMENT AMOUNT: \$50.00	TOTAL INTEREST PAID: \$20.00
AMOUNT PAST DUE: \$1.00	TOTAL AMOUNT PAID: \$20.00
INTEREST RATE: 2.36%	PRINCIPAL PAID SINCE LAST STATEMENT: \$20.00
OUTSTANDING ACCRUED INTEREST: \$290.00	INTEREST PAID SINCE LAST STATEMENT: \$20.00
NEXT PAYMENT DUE: 10/06/2021	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$20.00
NEXT PAYMENT AMOUNT: \$50.00	

TEACH LOAN DISBURSED: 10/06/2021	
BEGINNING PRINCIPAL: \$1,000.00	DATE LAST PAYMENT RECEIVED: Not Applicable
CURRENT PRINCIPAL BALANCE: \$100.00	TOTAL PRINCIPAL PAID: \$1.00
MONTHLY PAYMENT AMOUNT: \$60.00	TOTAL INTEREST PAID: \$1.00
AMOUNT PAST DUE: \$1.00	TOTAL AMOUNT PAID: \$1.00
INTEREST RATE: 6.80%	PRINCIPAL PAID SINCE LAST STATEMENT: \$20.00
OUTSTANDING ACCRUED INTEREST: \$277.00	INTEREST PAID SINCE LAST STATEMENT: \$20.00
NEXT PAYMENT DUE: Not Applicable	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$20.00
NEXT PAYMENT AMOUNT: \$50.00	

**How to Read Your Bill/Statement
Action May Be Necessary**

Bill/Statement Field	Description	Action May Be Necessary
Account Number	Unique 10-digit identification number under which all of the loan(s) are serviced by MOHELA.	Include this number on the check or money order.
Amount Past Due	Overdue amount required to be paid.	Pay the Amount Past Due or contact MOHELA for assistance. Lower payments and/or postponing payment(s) may be available.
Balance	Principal amount remaining to be paid. May include capitalized interest. This is not a payoff amount.	
Beginning Principal	Amount originally borrowed.	
Bill Type	INSTALL (Installment) – Monthly	Payment required if the Amount Past Due, Current Due/Current Amount Due, and/or Total Amount Due is more than \$0.
Current Due/Current Amount Due	Total amount due toward interest and principal for this billing cycle. Additional payments can be made at any time. Overpayments (payment in excess of monthly installment amount) will be applied to the loans with the highest interest rate. If there are multiple loans, such additional amount will be applied to the loan with the highest interest rate, then to loans without a subsidy. If loans have the same interest rate and subsidy, the additional amount will be applied in proportion to those loans with a regular monthly payment	Payment required if more than \$0 is due.
Date Billed	Date the bill was created.	
Date Due	When the payment is due to MOHELA.	Payment received after the due date is considered delinquent.
Date Last Payment	Date the last payment was received.	
Fees Paid Since Last Statement	Not applicable for loans serviced by MOHELA and owned by the Department of Education.	
Disbursement Date	Date a loan was first disbursed (loan(s) may include multiple disbursements)	
Interest Paid Since Last Statement	Amount paid towards interest since the last bill was created.	
Interest Rate	The rate charged to borrow on the student loan. Maybe a fixed or variable interest rate.	Variable interest rates change every July 1 which may cause a change in the monthly installment amount.
Loan Program	Type of student loan – DLSTFD, DLUNST, DLPLGB, DLPLUS, DLSCNS, DLUCNS, DLCNSL, DLPCNS, DLSSPL, DLUSPL, DLSPCN, TEACH, STFFRD, UNSTFD, PLUS SUBCNS, UNCNS, CNSLDN.	
Monthly Installment Amount	The monthly payment due for this loan. Payment amounts currently due or past due under prior Repayment Schedule remain in effect. The new payment amount(s) is effective on the due date listed on the enclosure.	Regardless of paying ahead, interest continues to accrue daily.
Next Payment Due	Due date when the next payment is due.	
Next Payment Amount	Amount Due on the date of the Next Payment Due.	
Outstanding Accrued Interest	Unpaid accrued interest which has not been paid. Interest accrues daily based on the principal balance and interest rate.	Paying more than the Total Amount Due may reduce interest paid over the life of the loan(s).
Owner	Lender of the student loan.	
Principal Paid Since Last Statement	Amount paid to principal balance since the last bill was created.	
Status	Current status of the loan or stage of the loan cycle: REPAY (Repayment) – Monthly payments are due. INTER (Interim) – In school. Monthly payments are not required while attending school. DEFER (Deferment) – Monthly payments are temporarily postponed. You are responsible for interest on unsubsidized loans during deferment. FORB (Forbearance) – Monthly payments are temporarily postponed. You are responsible for interest on subsidized and unsubsidized loans during forbearance. GRACE (Grace Period) – No monthly payment is due for a period of time (typically 6 months) after leaving school, however interest continues to accrue and may capitalize if not paid (be added to the principal balance).	Status as of the date billed may not be REPAY (Repayment), however payment may be due. Refer to the statement, date due and total amount due to confirm if payment is due.
Total Amount Due	Amount Past Due, plus Current Due or Current Amount Due per loan.	Pay the Total Amount Due or contact MOHELA for assistance. Lower payments and/or postponing payment(s) may be available.
Total Amount Paid	Total interest and principal paid to the Department of Education during MOHELA's servicing.	
Total Interest Paid	Total interest paid to the Department of Education during MOHELA's servicing.	
Total Payments Received Since Last Statement	Summary of payments received since the last bill was created.	
Total Principal and Interest Due	Amount Past Due plus Current Due or Current Amount Due.	Pay the Total Amount Due or contact MOHELA for assistance. Lower payments and/or postponing payment(s) may be available.
Total Principal Paid	Total amount of principal paid to the Department of Education during MOHELA's servicing.	

Payment Address: **Department of Education – MOHELA, P.O. Box 790233, St. Louis, MO 63179-0233** Toll-free 1.888.866.4352 International 636.532.0600 TDD Dial 711 Request Assistance (Oral or Written): Call Toll-free 888.866.4352, International 636.532.0600, TDD Dial 711, send a secure message on mohela.com, or mail a written request, including your first and last name, and account or social security number, to MOHELA, 633 Spirit Drive, Chesterfield, MO 63005.

INTEREST ACCRUAL & CAPITALIZATION

Capitalization happens when unpaid interest gets added to the principal balance of a loan. Then your interest is recalculated based on that higher principal balance, increasing the overall cost of your loan. And depending on your repayment plan, capitalization may also cause your monthly payment amount to increase. On a traditional repayment plan (Standard, Graduated, or Extended), your monthly loan payment covers all the interest that accrues (adds up) between monthly payments. So, no unpaid interest will accrue while you're making payments on one of these plans. But unpaid interest can add up in some situations, such as if you're on an income-driven repayment (IDR) plan or if you're not making payments. Learn about student loan interest and interest capitalization at studentaid.gov/understand-aid/types/loans/interest-rates.

Interest Capitalization Example: The actual amount of interest that capitalizes depends on factors such as your loan amount, interest rate and length of time when interest is building up. This example uses an interest rate of 8.25%.

Example: During Deferment*	Loan Amount	Capitalized Interest for 12 months	Principal to be Repaid	Monthly Payment (Rounded)	Number of Payments	Total Amount to Repay
When interest is paid	\$15,000	\$0	\$15,000	\$184	120	\$23,318**
When interest is not paid	\$15,000	\$1,238	\$16,238	\$199	120	\$23,880

**This includes \$1,238 of interest you paid during the deferment. Result: If you pay the interest during the deferment, you will pay \$15 less per month and \$562 less over the life of the loan.

*For 6 months after the COVID-19 payment pause ends, no interest will capitalize. After 7/1/2023, interest will no longer capitalize after certain account activities including when ending a forbearance, grace period, and certain income-driven repayment plans. Interest will continue to capitalize after deferments. We are updating our system. If interest capitalizes during this transition period, you may qualify for an interest credit once the system updates occur.

PAYMENT INFORMATION

Always include the account number when making payments. Do Not Send Cash. All payments must be drawn in U.S. currency on U.S. financial institutions or TD Bank.

Mailing Address: Department of Education/MOHELA, P.O. Box 790233, St. Louis, MO 63179-0233

Auto Debit: Automatic monthly payments electronically debited from your bank account may provide a 0.25% interest rate reduction. Apply on mohela.com. Pay by Phone: Call 888.866.4352, 24/7.

Bill Pay: Use your bank's online bill pay service.

Payoff Loan(s): Visit mohela.com or call 888.866.4352 for a payoff amount.

Payments Made by Check: You authorize us to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. Funds may be withdrawn from your bank account the same day we receive your payment, and you will not receive your check back from your financial institution.

DIFFICULTY MAKING PAYMENTS

Repayment Plans (based on loan program and other factors): Standard, Graduated, Extended, Income-Based, Income-Contingent, Pay As You Earn, and Saving on a Valuable Education (SAVE, formerly called Revised Pay As You Earn). Different plans may offer you a lower monthly payment. To select a different repayment plan or for details about ways to keep your student loan on track, including consolidation, call 888.866.4352, visit mohela.com or the U.S. Department of Education's website at StudentAid.gov.

Deferment/Forbearance Periods: Visit mohela.com or StudentAid.gov for a list of these options and eligibility requirements or call 888.866.4352. These options do not remove the obligation to repay your loan(s). Accrued interest can be paid at any time.

DEFERMENT/ FORBEARANCE

During Deferment/Forbearance: These options may be declined or requested to end at any time. If applicable, Auto Debit will suspend including the 0.25% interest rate reduction.

At the End of Deferment/Forbearance: Repayment will resume according to the terms of your promissory note the due date may change and unpaid accrued interest may capitalize. An Interest Notice may be sent regarding accrued interest and whether it is expected to capitalize. If applicable, Auto Debit will resume including the 0.25% interest rate reduction.

PAYMENT APPLICATION

Standard Payment Application: Payment is applied first toward outstanding accrued interest then to the principal balance. Amount past due is satisfied first, followed by the current amount due.

Additional Payments: You may make additional payments greater than the installment amount at any time without penalty. Additional payments are applied to your principal balance after all outstanding interest is satisfied. Interest continues to accrue between payments. These payments may not qualify for Public Service Loan Forgiveness. If you pay more than your total amount due and at least a portion of your future bill, your additional payment will go toward the loan with the highest interest rate, then to loans without a subsidy. If loans have the same interest rate and subsidy, the additional amount will be applied in proportion to those loans with a regular monthly payment. Additional payments applied to specific loans will cause your loan(s) to become paid ahead. You may submit special payment instructions if you want to remove paid ahead and be due for payment monthly for each loan.

Paid Ahead: Additional payments greater than the total amount due will change the future total amount due and/or date due, (paying loan(s) ahead). Exceptions: Paid ahead will not occur beyond the income driven repayment (IDR) plan anniversary date, will not occur for \$0 IDR payment schedules, and the monthly installment amount for Auto Debit will continue to extract from your bank account regardless of the total amount due and paid ahead. Visit mohela.com/paying-ahead or call us for more information.

Partial Payments: Payments less than the total amount due are applied using the Standard Payment Application. If special payment instructions are submitted and a payment amount is selected that does not satisfy the total amount due, the loan(s) may become delinquent and be reported to nationwide consumer reporting agencies.

SUBMITTING SPECIAL PAYMENT INSTRUCTIONS

One-Time Payment Instructions: To request special payment instructions when making an additional or partial payment, submit your request via:

Web – Log into mohela.com to make and target your payments to be applied to a specific loan or set of loans.

Phone – Contact customer service at 888.866.4352.

Mail – Provide instructions for how to apply the payment. Include the amount, disbursement date, loan type and indicate this is a "one-time payment instruction". Submit your recurring request via fax (866.222.7060) or mail to: MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

Standing Payment Instructions: To never pay loan(s) ahead when you make additional payments greater than the total amount due (See "Additional Payments & Paying Ahead"), or to provide instructions for how all ongoing payments should be applied, provide instructions for how to apply additional payment. Include the amount, disbursement date, loan type and indicate this is a "standing payment instruction". If the application of your payment, based on your standing payment instructions, would cause one or more of your loans to become delinquent, MOHELA will notify you that the payment can't be applied as you requested. Submit this recurring request via fax (866.222.7060), secure message or mail to: MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243.

CONSUMER CREDIT REPORTING

The status of your student loan(s) is reported monthly to the nationwide consumer reporting agencies. If a loan(s) is past due late payments may be reported. Late or missed payments or defaults reflected on the consumer credit report will adversely affect consumer credit ratings.

STUDENT LOAN BENEFITS

Direct Loan Up-Front Rebate: If you have a Direct Subsidized Stafford, Direct Unsubsidized Stafford, or Direct PLUS Loan disbursed on or after July 1, 2000 through June 30, 2012, you have received an up-front rebate. To keep this rebate, you must make timely full installment payments for your first 12 payments. Full installments of the amount listed in the "Monthly Installment Amount" field on your billing statement must be made no more than 6 days after your due date. If you fail to make your payments in accordance with these requirements, we will add the rebate amount back to the principal balance of your loans. If you lose the rebate benefit, it cannot be reinstated.

Military Members: Visit mohela.com/military to explore benefits and options.

Forgiveness, Cancellation, or Discharge Types: Public Service Loan Forgiveness, Teacher Loan Forgiveness, Total and Permanent Disability Discharge, Bankruptcy Discharge (in rare cases), Closed School Discharge, False Certification of Student Eligibility, Unauthorized Signature/Payment Discharge, Unpaid Refund Discharge and Borrower Defense to Repayment. For more information visit mohela.com or the U.S. Department of Education's website at StudentAid.gov.

Public Service Loan Forgiveness (PSLF): If you're employed by a government or not-for-profit organization, you might be eligible for the PSLF Program. The PSLF Program forgives the remaining balance on your Direct Loans after you've made the equivalent of 120 qualifying monthly payments under an accepted repayment plan, and while working full-time for an eligible employer. Learn more about PSLF qualifications by visiting <https://StudentAid.gov/pslf>.

Other Benefits: Other borrower benefit programs may be available. Learn more at mohela.com/infocenter.

CONTACT INFORMATION

You must notify us promptly if your or your relevant endorser/co-maker's home address, phone number and/or email address changes.

OMBUDSMAN CONTACT INFORMATION

Office of the Ombudsman: The Department of Education's Office of Student Financial Assistance has created the Student Loan Ombudsman's office to help you resolve concerns if every effort has been exhausted with us. To learn more about the Office of the Ombudsman, visit ombudsman.ed.gov.

MISCELLANEOUS

Loan Changes: Adjustments may occur on your loan(s) including, but not limited to, the principal, interest, interest rates and/or payment amounts.

Protecting Your Privacy: View the Privacy Policy on mohela.com. It is also available upon request by calling 888.866.4352.

Alternative Formats Available: Current and prospective borrowers are entitled to receive any student loan related communication or document in an accessible, alternative format. Borrowers interested in receiving student aid forms, student loan statements, notices, written communications, and publications in alternative formats should contact us directly at 1.888.866.4352 or by email at Grp.AltForm@mohela.com. MOHELA offers various alternative formats such as Braille, large print, audio CD, and digital navigable formats supported by computers and digital talking-book players, delivered through data CD, email, or other electronic means.



A Department of Education Servicer

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

November 28, 2018

#BWNDHKB
#B987 1234 6547 12L3#
MO L BORROWER
123 MO LETTER ST
APT A
PO BOX 6543
HARRISBURG PA 17102-6543

ACCT NUMBER: 0011112222

The following Auto Debit payment is scheduled to be withdrawn from your bank account:

Payment Summary:

Table with 2 columns: Description and Amount. Rows include Scheduled Monthly Payment Amount (\$110.00), Additional Payment Amount Requested (\$15.00), and Total Payment to be Withdrawn* 10/06/2021 (\$115.00).

*Regardless of payments you have made that have caused your loan(s) to become paid ahead, the total amount is expected to be withdrawn on the date listed above.

*The actual amount withdrawn may be less if the current principal balance and outstanding accrued interest for any one of your loans is less than the Scheduled Monthly Payment Amount. (See enclosed Loan Information for current principal balance and outstanding accrued interest.)

If the payment date falls on a Federal Holiday or weekend, it may take up to an additional three (3) business days for the payment to be withdrawn from your bank account. Please notify us at least three (3) days prior to your scheduled due date if you no longer want your Auto Debit payments to be withdrawn or if your bank account information has changed. Manage your Auto Debit and view updated account information on mohela.com.

To review the current MOHELA Disclosure Statement for Recurring Auto Debit Payments, visit mohela.com/auto-debit-disclosure. No action is required if you agree with the terms and wish to remain on Auto Debit. Please refer to the Disclosure Statement for ways to cancel your Auto Debit if you wish to end your participation.

Note: If an amount past due is listed in your Loan Information, the past due amount will not be withdrawn and a manual payment is necessary.

GOOD TO KNOW

Go Paperless! Receive bills and important documents quickly and easily. Log into your account at mohela.com to sign up.

Payment not affordable? Use Loan Simulator at StudentAid.gov/loan-simulator to explore different repayment plans your loan(s) qualify for, see estimated payments, and apply.

Contact Information Current? Log in to your account at mohela.com to check and update, if necessary.

OS06BDDSMT

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P 888.866.4352 | F 866.222.7060 | TDD Dial 711 |
7A-8P M, 7A-7P T-W, 7A-5P Th-F CT | mohela.com

fb.com/MOHELA.usa | @MOHELA 633 Spirit Drive | Chesterfield, MO 63005-1243

This message, from a debt collector, is an attempt to collect a debt and any information obtained will be used for that purpose.

CALIFORNIA RESIDENTS: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 877.FTC.HELP or [ftc.gov](https://www.ftc.gov).

LOAN INFORMATION

DLSTFD LOAN DISBURSED: 10/06/2021 (Title IV)	
BEGINNING PRINCIPAL: \$1,000.00	DATE LAST PAYMENT RECEIVED: 10/06/2021
CURRENT PRINCIPAL BALANCE: \$100.00	TOTAL PRINCIPAL PAID: \$20.00
MONTHLY PAYMENT AMOUNT: \$50.00	TOTAL INTEREST PAID: \$20.00
AMOUNT PAST DUE: \$1.00	TOTAL AMOUNT PAID: \$20.00
INTEREST RATE: 2.36%	PRINCIPAL PAID SINCE LAST STATEMENT: \$20.00
OUTSTANDING ACCRUED INTEREST: \$290.00	INTEREST PAID SINCE LAST STATEMENT: \$20.00
NEXT PAYMENT DUE: 10/06/2021	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$20.00
NEXT PAYMENT AMOUNT: \$50.00	

TEACH LOAN DISBURSED: 10/06/2021	
BEGINNING PRINCIPAL: \$1,000.00	DATE LAST PAYMENT RECEIVED: Not Applicable
CURRENT PRINCIPAL BALANCE: \$100.00	TOTAL PRINCIPAL PAID: \$1.00
MONTHLY PAYMENT AMOUNT: \$60.00	TOTAL INTEREST PAID: \$1.00
AMOUNT PAST DUE: \$1.00	TOTAL AMOUNT PAID: \$1.00
INTEREST RATE: 6.80%	PRINCIPAL PAID SINCE LAST STATEMENT: \$20.00
OUTSTANDING ACCRUED INTEREST: \$277.00	INTEREST PAID SINCE LAST STATEMENT: \$20.00
NEXT PAYMENT DUE: Not Applicable	TOTAL PMNTS RCVD SINCE LAST STATEMENT: \$20.00
NEXT PAYMENT AMOUNT: \$50.00	

How to Read Your Bill/Statement
Action May Be Necessary

Bill/Statement Field	Description	Action May Be Necessary
Account Number	Unique 10-digit identification number under which all of the loan(s) are serviced by MOHELA.	Include this number on the check or money order.
Amount Past Due	Overdue amount required to be paid.	Pay the Amount Past Due or contact MOHELA for assistance. Lower payments and/or postponing payment(s) may be available.
Balance	Principal amount remaining to be paid. May include capitalized interest. This is not a payoff amount.	
Beginning Principal	Amount originally borrowed.	
Bill Type	INSTALL (Installment) – Monthly	Payment required if the Amount Past Due, Current Due/Current Amount Due, and/or Total Amount Due is more than \$0.
Current Due/Current Amount Due	Total amount due toward interest and principal for this billing cycle. Additional payments can be made at any time. Overpayments (payment in excess of monthly installment amount) will be applied to the loans with the highest interest rate. If there are multiple loans, such additional amount will be applied to the loan with the highest interest rate, then to loans without a subsidy. If loans have the same interest rate and subsidy, the additional amount will be applied in proportion to those loans with a regular monthly payment	Payment required if more than \$0 is due.
Date Billed	Date the bill was created.	
Date Due	When the payment is due to MOHELA.	Payment received after the due date is considered delinquent.
Date Last Payment	Date the last payment was received.	
Fees Paid Since Last Statement	Not applicable for loans serviced by MOHELA and owned by the Department of Education.	
Disbursement Date	Date a loan was first disbursed (loan(s) may include multiple disbursements)	
Interest Paid Since Last Statement	Amount paid towards interest since the last bill was created.	
Interest Rate	The rate charged to borrow on the student loan. Maybe a fixed or variable interest rate.	Variable interest rates change every July 1 which may cause a change in the monthly installment amount.
Loan Program	Type of student loan – DLSTFD, DLUNST, DLPLGB, DLPLUS, DLSCNS, DLUCNS, DLCNSL, DLPCNS, DLSSPL, DLUSPL, DLSPCN, TEACH, STFFRD, UNSTFD, PLUS SUBCNS, UNCNS, CNSLDN.	
Monthly Installment Amount	The monthly payment due for this loan. Payment amounts currently due or past due under prior Repayment Schedule remain in effect. The new payment amount(s) is effective on the due date listed on the enclosure.	Regardless of paying ahead, interest continues to accrue daily.
Next Payment Due	Due date when the next payment is due.	
Next Payment Amount	Amount Due on the date of the Next Payment Due.	
Outstanding Accrued Interest	Unpaid accrued interest which has not been paid. Interest accrues daily based on the principal balance and interest rate.	Paying more than the Total Amount Due may reduce interest paid over the life of the loan(s).
Owner	Lender of the student loan.	
Principal Paid Since Last Statement	Amount paid to principal balance since the last bill was created.	
Status	Current status of the loan or stage of the loan cycle: REPAY (Repayment) – Monthly payments are due. INTER (Interim) – In school. Monthly payments are not required while attending school. DEFER (Deferment) – Monthly payments are temporarily postponed. You are responsible for interest on unsubsidized loans during deferment. FORB (Forbearance) – Monthly payments are temporarily postponed. You are responsible for interest on subsidized and unsubsidized loans during forbearance. GRACE (Grace Period) – No monthly payment is due for a period of time (typically 6 months) after leaving school, however interest continues to accrue and may capitalize if not paid (be added to the principal balance).	Status as of the date billed may not be REPAY (Repayment), however payment may be due. Refer to the statement, date due and total amount due to confirm if payment is due.
Total Amount Due	Amount Past Due, plus Current Due or Current Amount Due per loan.	Pay the Total Amount Due or contact MOHELA for assistance. Lower payments and/or postponing payment(s) may be available.
Total Amount Paid	Total interest and principal paid to the Department of Education during MOHELA's servicing.	
Total Interest Paid	Total interest paid to the Department of Education during MOHELA's servicing.	
Total Payments Received Since Last Statement	Summary of payments received since the last bill was created.	
Total Principal and Interest Due	Amount Past Due plus Current Due or Current Amount Due.	Pay the Total Amount Due or contact MOHELA for assistance. Lower payments and/or postponing payment(s) may be available.
Total Principal Paid	Total amount of principal paid to the Department of Education during MOHELA's servicing.	

Payment Address: **Department of Education – MOHELA, P.O. Box 790233, St. Louis, MO 63179-0233** Toll-free 1.888.866.4352 International 636.532.0600 TDD Dial 711 Request Assistance (Oral or Written): Call Toll-free 888.866.4352, International 636.532.0600, TDD Dial 711, send a secure message on mohela.com, or mail a written request, including your first and last name, and account or social security number, to MOHELA, 633 Spirit Drive, Chesterfield, MO 63005.

INTEREST ACCRUAL & CAPITALIZATION

Capitalization happens when unpaid interest gets added to the principal balance of a loan. Then your interest is recalculated based on that higher principal balance, increasing the overall cost of your loan. And depending on your repayment plan, capitalization may also cause your monthly payment amount to increase. On a traditional repayment plan (Standard, Graduated, or Extended), your monthly loan payment covers all the interest that accrues (adds up) between monthly payments. So, no unpaid interest will accrue while you're making payments on one of these plans. But unpaid interest can add up in some situations, such as if you're on an income-driven repayment (IDR) plan or if you're not making payments. Learn about student loan interest and interest capitalization at studentaid.gov/understand-aid/types/loans/interest-rates.

Interest Capitalization Example: The actual amount of interest that capitalizes depends on factors such as your loan amount, interest rate and length of time when interest is building up. This example uses an interest rate of 8.25%.

Example: During Deferment*	Loan Amount	Capitalized Interest for 12 months	Principal to be Repaid	Monthly Payment (Rounded)	Number of Payments	Total Amount to Repay
When interest is paid	\$15,000	\$0	\$15,000	\$184	120	\$23,318**
When interest is not paid	\$15,000	\$1,238	\$16,238	\$199	120	\$23,880

**This includes \$1,238 of interest you paid during the deferment. Result: If you pay the interest during the deferment, you will pay \$15 less per month and \$562 less over the life of the loan.

*For 6 months after the COVID-19 payment pause ends, no interest will capitalize. After 7/1/2023, interest will no longer capitalize after certain account activities including when ending a forbearance, grace period, and certain income-driven repayment plans. Interest will continue to capitalize after deferments. We are updating our system. If interest capitalizes during this transition period, you may qualify for an interest credit once the system updates occur.

PAYMENT INFORMATION

Always include the account number when making payments. Do Not Send Cash. All payments must be drawn in U.S. currency on U.S. financial institutions or TD Bank.

Mailing Address: Department of Education/MOHELA, P.O. Box 790233, St. Louis, MO 63179-0233

Auto Debit: Automatic monthly payments electronically debited from your bank account may provide a 0.25% interest rate reduction. Apply on mohela.com. Pay by Phone: Call 888.866.4352, 24/7.

Bill Pay: Use your bank's online bill pay service.

Payoff Loan(s): Visit mohela.com or call 888.866.4352 for a payoff amount.

Payments Made by Check: You authorize us to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. Funds may be withdrawn from your bank account the same day we receive your payment, and you will not receive your check back from your financial institution.

DIFFICULTY MAKING PAYMENTS

Repayment Plans (based on loan program and other factors): Standard, Graduated, Extended, Income-Based, Income-Contingent, Pay As You Earn, and Saving on a Valuable Education (SAVE, formerly called Revised Pay As You Earn). Different plans may offer you a lower monthly payment. To select a different repayment plan or for details about ways to keep your student loan on track, including consolidation, call 888.866.4352, visit mohela.com or the U.S. Department of Education's website at StudentAid.gov.

Deferment/Forbearance Periods: Visit mohela.com or StudentAid.gov for a list of these options and eligibility requirements or call 888.866.4352. These options do not remove the obligation to repay your loan(s). Accrued interest can be paid at any time.

DEFERMENT/ FORBEARANCE

During Deferment/Forbearance: These options may be declined or requested to end at any time. If applicable, Auto Debit will suspend including the 0.25% interest rate reduction.

At the End of Deferment/Forbearance: Repayment will resume according to the terms of your promissory note the due date may change and unpaid accrued interest may capitalize. An Interest Notice may be sent regarding accrued interest and whether it is expected to capitalize. If applicable, Auto Debit will resume including the 0.25% interest rate reduction.

PAYMENT APPLICATION

Standard Payment Application: Payment is applied first toward outstanding accrued interest then to the principal balance. Amount past due is satisfied first, followed by the current amount due.

Additional Payments: You may make additional payments greater than the installment amount at any time without penalty. Additional payments are applied to your principal balance after all outstanding interest is satisfied. Interest continues to accrue between payments. These payments may not qualify for Public Service Loan Forgiveness. If you pay more than your total amount due and at least a portion of your future bill, your additional payment will go toward the loan with the highest interest rate, then to loans without a subsidy. If loans have the same interest rate and subsidy, the additional amount will be applied in proportion to those loans with a regular monthly payment. Additional payments applied to specific loans will cause your loan(s) to become paid ahead. You may submit special payment instructions if you want to remove paid ahead and be due for payment monthly for each loan.

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Borrowers interested in receiving student aid forms, student loan statements, notices, written communications, and publications in alternative formats should contact us directly at 1.888.866.4352 or by email at Grp.AltForm@mohela.com. MOHELA offers various alternative formats such as Braille, large print, audio CD, and digital navigable formats supported by computers and digital talking-book players, delivered through data CD, email, or other electronic means.



A Department of Education Servicer



U.S. Department of Education
Information about your federal student loan

MAY 31, 2022

ACCT NUMBER: XXXXXXXXXX

**YOUR LOAN(S) WILL ENTER REPAYMENT SOON!
MAKE SURE YOU ARE ON A REPAYMENT PLAN THAT WORKS FOR YOU!**

As you begin repaying your student loan(s) in the next several months, we are here to help you successfully manage repaying your loans. It's important to decide which repayment plan meets your needs. Your repayment plan affects how much you will pay each month and how long you will repay your loan.

ARE YOU STILL INTERESTED IN A REPAYMENT PLAN BASED ON INCOME?

When you completed exit counseling at your educational institution, you indicated a repayment plan based on your income would work for you. These plans include Income-Based Repayment (IBR), Pay As You Earn (PAYE), Saving on a Valuable Education (SAVE, formerly REPAYE), and Income-Contingent Repayment (ICR) plans.

FIND OUT MORE AND APPLY FOR A REPAYMENT PLAN BASED ON INCOME?

Use *Loan Simulator!* Visit [StudentAid.gov/loan-simulator](https://studentaid.gov/loan-simulator) for a fast, easy, and secure way to calculate your estimate repayment amount under each of the different plans, and to apply. Sign in with your Federal Student Aid ID Follow the instructions to submit your application.

IF YOU ARE NO LONGER INTERESTED IN A REPAYMENT PLAN BASED ON INCOME

If you decide not to pursue a repayment plan based on your income, we will set you up on the Standard Repayment Plan. Don't worry, you can still switch to another plan later on. To find out about other repayment plan options, go to [StudentAid.gov/manage-loans/repayment/plans](https://studentaid.gov/manage-loans/repayment/plans).

WHAT HAPPENS NEXT

- **You can still choose another repayment plan.** You have the option to change your repayment plan at any time. Visit [StudentAid.gov/manage-loans/repayment/plans](https://studentaid.gov/manage-loans/repayment/plans) for more information.
- **We're here for you.** Find resources and services to help you manage your student loan(s) at mohela.com/InfoCenter.

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p.888.866.4352 | f 866.222.7060 | TDD Dial 711 | 7A-9P M-Th, 7A-5P F CT | www.mohela.com



633 Spirit Drive | Chesterfield, MO 63005-1243



A Department of Education Servicer



U.S. Department of Education
Information about your federal student loan

MAY 31, 2022

ACCT NUMBER: XXXXXXXXXX

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- **We're here for you.** Find resources and services to help you manage your student loan(s) at mohela.com/InfoCenter.

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U.S. Department of Education
Information about your federal student loan

MAY 31, 2022

ACCT NUMBER: XXXXXXXXXX

**YOUR LOANS WILL ENTER REPAYMENT SOON!
MAKE SURE YOU ARE ON A REPAYMENT PLAN THAT WORKS FOR YOU!**

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ARE YOU STILL INTERESTED IN A REPAYMENT PLAN BASED ON INCOME?

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IF YOU ARE NO LONGER INTERESTED IN A REPAYMENT PLAN BASED ON INCOME

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
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
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REPAYMENT SCHEDULE CHANGE

Repayment Schedule Continued

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Important Information About Your Repayment Schedule

- Do you have multiple loans? If so, you may receive separate Repayment Schedules.
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Important Information to Manage Your Loan(s)

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Information about your federal student loan

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REPAYMENT SCHEDULES

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<u>OWNER NAME</u>	<u>LOAN PROGRAM</u>	<u>DISBURSEMENT DATE</u>	<u>ORIGINAL BALANCE</u>	<u>CURRENT BALANCE</u>	<u>INTEREST RATE</u>
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<u>REPAYMENT PLAN</u>	<u>EST. AMT TO BE REPAYED</u>	<u>NUMBER OF PAYMENTS</u>	<u>PAYMENT AMOUNT</u>	<u>DUE DATE</u>	<u>EST. CAPITALIZED INTEREST</u>
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<u>REPAYMENT</u> <u>PLAN</u>	<u>EST. AMT TO</u> <u>BE REPAYED</u>	<u>NUMBER OF</u> <u>PAYMENTS</u>	<u>PAYMENT</u> <u>AMOUNT</u>	<u>DUE</u> <u>DATE</u>	<u>EST. CAPITALIZED</u> <u>INTEREST</u>
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A Department of Education Servicer



U.S. Department of Education
Information about your federal student loan

MAY 31, 2022

ACCT NUMBER: XXXXXXXXXX

REPAYMENT SCHEDULE CHANGE

Repayment Schedule Continued

The schedule to repay one or more of your loans has changed. Please review the enclosed Repayment Schedule which includes your minimum monthly payment amount, total number of payments to be made, and your due date.

Changes such as interest rate, balance, payment amount, number of allowable months to repay, due date, repayment plan, and/or status (i.e. deferment/forbearance) may result in future Repayment Schedule changes.

Important Information About Your Repayment Schedule

- Do you have multiple loans? If so, you may receive separate Repayment Schedules.
- If you have a past and/or a current amount due under your prior Repayment Schedule, those payments remain due until they have been paid or deferred.
- Are you signed up for Auto Debit? If not, consider signing up! You'll never forget a payment, and you could receive a 0.25% interest rate reduction. To enroll, log into your account at mohela.com to get started. If you're signed up for Auto Debit, payment currently due under the prior repayment schedule is expected to be withdrawn via Auto Debit, including any additional amount you have requested.
- Have you requested an additional amount to be withdrawn via Auto Debit? If so, any additional amount you requested to be withdrawn will continue to be withdrawn, in addition to the new payment amount for the due date listed on this Repayment Schedule.
- Do you pay more than the minimum payment due on Auto Debit? If so, withdrawals will continue regardless of the additional amount being withdrawn (known as paying ahead) for the minimum monthly payment amount on the due date listed.
- Want to pay your loan off faster? You have the option to make more frequent or additional payments at any time.
- This is an estimate of repayment and may be recalculated in the future to pay off within the number of months allowed for your loan program.

Important Information to Manage Your Loan(s)

- Log into mohela.com to view your loan details, sign up for Paperless correspondence, and keep your contact information current.
- Monthly billing statements will be sent at least 20 days prior to your due date.
- You can request to change your due date.
- You can request to change your repayment plan at any time. Review the enclosed Overview of Repayment Plans or go to StudentAid.gov/manage-loans/repayment/plans. The plans are subject to eligibility requirements, which can be found on StudentAid.gov.
- Options to postpone payment through deferment or forbearance, discharges, cancellations, forgiveness and consolidation may be available.*





Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

July 25, 2023

#BWBLCY
#B347 3095 0607 26L9#
SUNHWA YOON
2218 SEMINARY AVE
RICHMOND VA 23220-1530

ACCT NUMBER: 1062468567

Your Request Is In Process

WHY WE ARE CONTACTING YOU

Your recent request has been received and is expected to be processed within the next 90 business days.

ACTION BY MOHELA

We will review your request and the details of your loan information to determine if the request will be approved, denied for reasons such as not meeting eligibility requirements or the information provided to us is incomplete, or if the request required further review by Federal Student Aid (FSA). Notification will be sent to you after your request has been processed.

ACTION BY YOU

If your loan(s) are suspended through another forbearance or deferment and you are not due for payment, *no action is required at this time*. However, if your loan(s) are in repayment, payment(s) remain due, and if you are participating in Auto Debit, this remains active.

Should your request be denied due to incompleteness, provide the necessary information to us by mail, fax, or upload on mohela.com. If the denial is due to ineligibility and you believe your eligibility has changed, you may reapply by completing and submitting a new request. Please be on the look-out for notification from us for the approval, denial or if the request has been forwarded to FSA for review.

To check the status of your loan(s) 24/7, log in to mohela.com or call us and follow the phone prompts. Please keep your USPS address, email address and phone number(s) up to date to receive important notifications.

This message, from a debt collector, is an attempt to collect a debt and any information obtained will be used for that purpose.

CALIFORNIA RESIDENTS: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 877.FTC.HELP or ftc.gov.

OS06O8DAY

86000000065028552

P 888.866.4352 | F 866.222.7060 | TDD Dial 711 |
7A-8P M, 7A-7P T-W, 7A-5P Th-F CT | mohela.com

fb.com/MOHELA.usa @MOHELA 633 Spirit Drive Chesterfield, MO 63005-1243

2. Copies of all webpages MOHELA has used or plans to use to provide notice or information to borrowers regarding return to repayment or which contain information regarding return to repayment.

MOHELA will offer the following features on our website and mobile application to assist borrowers with return to repayment topics and promote self-service. These include the following:

- Chat is currently available to borrowers behind the login when inbound call service levels meet expectations

Current banner in front of login advising borrowers of the IDR adjustment and to visit studentaid.gov for more information

-
- Current banner in front of login advising the end of the COVID-19 forbearance and 0% interest including information regarding payments beginning in October
- Account alerts have been made more clear
- Account alerts have been added to the mobile app
- Search tool in front of the login for borrowers serviced and not serviced by MOHELA to check the status of their PSLF form
- Home page is being updated to promote IDR self-certification on MOHELA.com
- Adding married filing jointly borrowers to self-certification on the web
- Adding an alert to the mobile app to promote IDR self-service on MOHELA.com
- Updating profile notification is being reset to pop up for every borrower. Then every 30 days after to promote updating contact information, paperless, and mobile consent
- Adding a standalone tab for "my situation" to make it more prominent to promote self-service when a borrower cannot make a payment
- Adding a return to repayment banner to the website to promote self-service for borrowers needing a lower or unable to make payments
- Redesigning the alerts on the home page to make alerts more visible and collapsible to see important self-service topics such as enrolling in paperless and auto debit. In addition, collapsing the alerts to make the repayment information more prominent for borrowers
- Updating the auto debit enrollment page to provide the estimated monetary savings for enrolling (currently on home page only).

Partial Response to – DC – R2R Request #2

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Unique Borrowers Serviced	6-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due

Auto Debit - # of Borrowers (Excludes Grace/In School Borrowers)		IDR - # of Borrowers (Excludes Grace/In School Borrowers)	
Active	No Active	Active IDR (PFH/REPAYE)	Anniversary Date within Next 3 Months

Demographics - # of Borrowers (Excludes)

PHONE			
Valid Phone #'s on File - No Mobile Consent	Valid Phone #'s on file- Mobile Consent	No Valid Phone #	Valid USPS Address

Portfolio Status - # of Borrowers			
91-120 Days Past Due	# of Borrowers In School	# of Borrowers In Grace	# of Borrowers in Forbearance
Other Repayment Schedules (Excludes Grace/In School Borrowers)		Due Dates for Active Repayment (Excludes Grace/In School Borrowers)	
Perm Standard/Alt	Grad/Level/Other	1st-7th	8th-14th
Borrowers (Excludes Grace/In School Borrowers)			
Address			Paperless
Invalid USPS Address on File	Valid Email Address	Invalid Email Address	Active Paperless

# of Borrowers in Deferment	# of Borrowers Other Status (Bankruptcy, Disability, Service Member)
nt Schedule Borrowers)	
15th-28th	

**PROCUREMENT SERVICES
SUPPLIER SELECTION JUSTIFICATION FORM**

Instructions: This form must be completed, signed and forwarded to the Procurement Manager when seeking to purchase items or services in excess of \$5,000. The elements to be satisfied are: 1) the cost basis (bids or quotes); 2) justification/rationale for the supplier selection.

Product Description: IT Equipment workstations, laptops, FTI TMS # 31117
 Selected Supplier: Multiple New ___ / Existing X
 Purchase Budgeted: ___ MBE/WBE: ___

Participating Vendors Company Name	Quote Amount	Small Business Y / N
Various: EPC, PC Connections, FTI, Callisto..	\$ 134,000 NTE	___
_____	\$ _____	_____
_____	\$ _____	_____

Socio-economic Business Status –
 Small Disadvantage Women HUBZone Veteran Service-Disabled Veteran
 None ***Attach Socio-Economic Business Status Form

If none of the participating vendors are eligible small business enterprise(s), what attempts were made to locate a small business concern to participate in the bid process?
 Multiple vendors are being considered and used.

***Attach documents if more space is needed
 If the selected vendor was not the lowest bidder, please explain why their bid was accepted
 Multiple vendors are being considered and used.

***Attach documents if more space is needed

Are any of the following documents required in this procurement?
 Contract Service Agreement Software License Maintenance Agreement
 Service Provider Questionnaire

<u>Kevin Lampe</u>	<u>IT</u>
Purchaser: Name (Print or Type)	Title
<u></u>	<u>5/5/23</u>
Purchaser Signature	Date
<u></u>	<u>5/8/23</u>
Division Sr. Mgmt Signature	Date
<u></u>	<u>5/10/23</u>
Executive Mgmt Signature	Date
<u></u>	<u>5/10/2023</u>
Accounting Signature	Date
<u></u>	<u>5/8/23</u>
Procurement Signature	Date

Procurement Services Purchase Request

This form must be completed and approved by the appropriate senior manager at the beginning of each procurement process for products and/or services greater than \$5,000. Failure to complete the form may result in delays in the procurement process. Upon completion and approval, the form should be submitted to the Procurement Manager for review.

Product/Service: IT Equipment workstations, laptops, FTI RA stations

Product/Service Description or Specifications:

EPC \$52,000 Laptops for additional personnel before surge slow down
FTI \$62,000 RA Stations for anticipated additional locations before surge slow down
EPC \$20,000 Workstations for the training room upgrade. The current workstations do not support Teams/Zoom for training and collaboration.

Business Purpose:

Equipment purchases and PIV-I RA stations on order at the end of the hiring surges.
Workstations for the training room upgrade and cubicles that have Teams/Zoom meetings. The current workstations do not support Teams/Zoom for training and collaboration.

Estimated Cost: \$ 134,000 NTE **Complex or Non-Routine Purchase:** _____
Was this purchase budgeted? _____ **Service Provider Questionnaire Required:** _____
Contract or Agreement Required: _____ **MBE/WBE** _____

Solicitation Method:

- Competitive Bid** – Select if quotes or proposals will be solicited from vendors
Indicate the Competitive Bid process to be used in this purchase
 RFQ – Select if purchase routine or non-complex
 RFP – Select if purchase non-routine or complex

Indicate whether a bid is being provided by one of the following small business concerns:

- Small** **Disadvantaged** **Women-Owned** **HUB Zone**
 Veteran-Owned **Service Disabled Veteran Owned**

Business must complete a MOHELA Socio-Economic Business Status Form to certify status

Non-Competitive - Select if the purchase will be conducted with a sole source supplier, under an emergency situation, through an existing State contract or other reason

- Indicate the Non-Competitive reason which applies to this purchase
 Sole Source Supplier **Emergency** **MO Contract** **Other**

Provide justification to support the use of a non-competitive solicitation process:

Multiple vendors are being considered and used.

Submitted by: Kevin Lampe / IT Operations Manager
Print or Type Name/Title

5/5/23 ^{KL}
05/04/2023
Date

Procurement Comments:

The majority of this amount is to cover existing invoices that have exceeded prior approved spend for equipment during hiring surges. The remaining (roughly \$20k) will be allocated towards a workstation upgrade in the training room.

Outstanding invoices

EPC \$51,000

FTI \$61,640

TTL: \$112,640

Daily DL Portfolio

Notes

By Unique Borrower Count

Excludes Grace and In School Borrowers

Data as of 23MAY2023

Borrower Count
6,254,759

Auto Debit Active	Auto Debit No Active	Active IDR (PFH/REPAYE)	Anniversary Date within Next 3 Months	Perm Standard/Alt	Grad/Level/Other	Due Dates 1st-7th	Due Dates 8th-14th	Due Dates 15th-28th
1,300,195 20.79%	4,954,564 79.21%	2,205,281 35.26%	21,421 0.34%	416,378 6.66%	2,844,161 45.47%	1,513,119 24.19%	1,448,130 23.15%	2,562,548 40.97%

Valid Phone#- No Mobile Consent	Valid Phone#- Mobile Consent	Valid Mobile Phone#- No Mobile Consent	Valid Mobile Phone#- Mobile Consent	No Valid Phone#	Valid USPS Address	Invalid USPS Address	Valid Email Address	Invalid Email Address
2,454,376 39.24%	3,739,427 59.79%	##### ##.###%	##### ##.###%	60,956 0.97%	6,240,536 99.77%	14,223 0.23%	5,917,257 94.60%	337,502 5.40%

Made contact via Phone/web within last 90 days	Active Paperless	PSLF Participants
#####	3,215,030	1,955,986
##.###%	51.40%	31.27%

Field	Detail
Borrower Count	# of Borrowers in the Portfolio Excluding Borrowers with In-School and In-Grace Loans
Auto Debit Active	# of Borrowers that have an Active Auto Debit. If they were to enter into repayment Auto Debit would begin again
Auto Debit No Active	# of Borrowers that are not participating in Auto Debit.
Active IDR (PFH/REPAYE)	# of Borrowers who have at least one loan with an active schedule in the system for IDR PFH or REPAYE. If borrowers have multiple active repayment plans including Active IDR, they will only be counted here.
Anniversary Date W/In Next 3 Months	# of Borrowers that will be due to their annual recertification/renewal for IDR (clean-up from transfers is underway to extend)
Perm Standard/ALT	# of Borrowers that have at least one loan in which the borrower did not recertify/renew. If any loans had Active IDR the borrower would only be counter in Active IDR.
Grad/Level/Other	# of Borrowers with loans on other repayment schedules (excludes borrowers with multiple repayment schedules in which any are Active IDR or Perm Standard/Alt).
Due Dates	# of Borrowers with at least one active repayment schedule with due dates that fall into the due date ranges presented. Borrowers with multiple due dates may be listed in multiple ranges.
Valid Phone	# No Mobile Consent# of Borrowers with valid phone #'s, however none of the phone numbers have mobile consent. Requires effort by MOHELA to gain mobile consent.
Valid Phone	# Mobile Consent# of Borrowers with valid phone #'s and at least one phone number has mobile consent.
Valid Email Address	# of Borrowers with valid email address to send emails/email campaigns.
Invalid Email Address	# of Borrowers with invalid email address therefore borrowers are not recipients of any of our email campaigns.
Active Paperless	# of Borrowers actively signed up to receive email notification for mail delivered to mohela.com.
# of PSLF Participants	# of Borrowers with at least one employment certification that has been approved.

A: Outreach to Borrowers with no valid email/no mobile consent.

<u>Results of Calls</u>	<u>Scripting</u>
Voicemail	<p><i>"Hello! This is MOHELA calling. We are calling to check in with you and to make sure we have your correct contact information on file. Please give us a call at 888-866-4352 or log in to www.mohela.com to review and update your contact information"</i></p>
Borrower Contact	<p>[Introduction]</p> <p><i>"Hello! May I please speak with [Borrower's full name]? Hi, my name is [CSR's Name] calling from MOHELA regarding a private business matter. For security purposes and to discuss the reason for today's call, can you please verify your date of birth and the last four digits of your social security number?"</i></p>
	<p>[Borrower Declines to Authenticate]:</p> <p><i>"We completely understand why you don't want to provide that information. Please return our call so we can share the information we are calling about today. Would you like me to provide you with our number?"</i></p> <p style="text-align: center;">If Yes, "You can reach us at 888.866.4352."</p>
	<p>[Borrower Authenticates]:</p> <p><u>Greeting and Confirmation of Contact Information</u></p> <p><i>"Thank you. For quality assurance purposes, this call may be monitored and recorded. We are calling today to check in with you. During the COVID-19 emergency period you may have experienced a change in your contact information. Let me make sure we have the most up to date contact information for you. Are you still receiving mail at xxxxx? (provide address on file). Your cellular, landline, and/or work number is XXX-XXX-XXXX, is that still accurate? (read for each number listed). Is your email still xxxxxx? (provide email(s) on file).</i></p> <p>[Obtaining Valid or Missing Information]</p> <p><u>If the Borrower Does Not Have a Valid Address:</u></p> <p><i>"I noticed there is no valid address listed on your account. Can you please provide your most current mailing address?"</i></p> <p><i>If the Borrower Refuses to provide Valid Address:</i></p>

"When you took out your loan, you agreed to keep valid contact information on file. If I am not provided a valid address, this may result in MOHELA contacting your references and performing other skip-tracing activity to locate you."

If the Borrower Does Not Have a Valid Phone Number:

"I noticed there is no valid phone number listed on your account. Can you please provide your valid phone number?"

If the Borrower Refuses to provide phone number:

When you took out your loan, you agreed to keep valid contact information on file. If I am not provided a valid phone number, this may result in MOHELA contacting your references and performing other skip-tracing activity to locate you."

If the Borrower Has a Mobile Phone Number on File Without Consent:

"Do we have your permission to contact you at this number using automated telephone dialing equipment, artificial or prerecorded voice messages, or text messages?" (As a reminder, remove mobile consent if it is selected for a landline.)

[After Demographic Verification]

If the Borrower is Not on Paperless:

"Thanks for confirming your contact information. MOHELA does offer paperless delivery of letters, would you like a link sent to you that will help you enroll?"

If Yes, "I have sent a link to your email for you." (Send paperless link from CLX).

If No, "I completely understand."

If the Borrower Doesn't Have an Online Account:

"We have a website available, www.MOHELA.com, where you can create an account to make payments and view your account information."

Advise Borrower of their Monthly Payment Amount:

"Student loan interest will resume starting September 1st, 2023. Your first payment will be due October (insert borrower's due date). You're on the XXX repayment plan with a monthly payment amount of \$XX.XX. Is this amount affordable for you?"

	<p>If Yes, <i>“Thank you. We will send correspondence about 25 days before your payment is due.”</i></p> <p>If No, offer to review options to help the borrower find an affordable plan by going through the repayment options flow in CLX.</p> <p>[Closing]</p> <p><u>Offer Auto Debit if Not Already Enrolled:</u> <i>“We offer an Auto Debit program which will automatically debit payments from your bank account and you would qualify for a .25 percent interest rate reduction. Would you like more information?”</i></p> <p>If Yes, <i>“Great, a link will be emailed to you with more information about the program and ways to enroll. I want to thank you for taking my call, Have a great day!”</i></p> <p>If No, <i>“If you don’t have any further questions, I want to thank you for taking my call. Have a great day!”</i></p>
<p>3rd Party Contact</p>	<p><i>“Hello! May I please speak with (Borrower’s full name)”</i></p> <p>Borrower Unavailable: <i>“Hi, my name is [CSR Name]. Would it be possible to leave a message with you?”</i></p> <p>If Yes, <i>“Please ask [Borrower’s name] to return our call at 888.866.4352.”</i></p>

R2R Targeted Outreach

MOHELA Scripts – Campaigns A

A: Outreach to Borrowers with no valid email/ no mobile consent

<u>Results of Calls</u>	<u>Scripting</u>
Voicemail	<i>"Hello! This is MOHELA calling. We are calling to check in with you and to make sure we have your information on file correct. Give us a call at 888-866-4352 or log in to mohela.com to review and update your contact information"</i>
Borrower Contact	<p><i>"Hello! May I please speak with [Borrower's full name]? Hi, my name is [CSR's Name] calling from MOHELA. We service student loans. For security purposes and to discuss the reason for today's call, can you please verify your date of birth and the last four digits of your social security number?"</i></p> <p><u>Borrower Declines to Authenticate:</u> <i>"We completely understand why you don't want to provide that information. Please return our call so we can share the information we are calling about today. Would you like me to provide you our number?"</i></p> <p style="padding-left: 40px;">If Yes, <i>"You can reach us at 888.866.4352."</i></p> <p><u>[Borrower Authenticates]</u></p> <p><u>Greeting and Request for Confirmation of Contact Information</u> <i>"Thank you. For quality assurance purposes, this call may be monitored and recorded. We are calling today to check in with you. During the COVID-19 emergency period you may have experienced a change in your contact information. Let me make sure we have the most up to date contact information for you. Are you still receiving mail at xxxxx? (provide address on file). Your cellular, landline, and/or work number is XXX-XXX-XXXX, is that still accurate? (read for each number listed). Is your email still xxxxxx? (provide email(S) on file).</i></p> <p><u>[Obtaining Valid or Missing Information]</u></p> <p><u>If the Borrower Does Not Have a Valid Address:</u> <i>"I noticed there is no valid address listed on your account. When you took out your loan, you agreed to keep valid contact information on file. If I am not provided a valid address, this may result in MOHELA contacting your references and performing other skip-tracing activity to locate you."</i></p> <p><u>If the Borrower Does Not Have a Valid Phone Number:</u> <i>"I noticed there is no valid phone number listed on your account. When you took out your loan, you agreed to keep valid contact information on file. If I am not provided a valid phone number, this may result in MOHELA contacting your references and performing other skip-tracing activity to locate you."</i></p>

If the Borrower Has a Mobile Phone Number on File Without Consent:

"Do we have your permission to contact you at this number using automated telephone dialing equipment, artificial or prerecorded voice messages, or text messages?" (As a reminder, remove mobile consent if it is selected for a landline)

After Demographic Verification – If the Borrower is Not on Paperless:

"Thanks for confirming your contact information. MOHELA does offer paperless delivery of letters, would you like a link sent to you that will help you enroll?"

If Yes, "I have sent a link to your email for you." (Send paperless link from CLX).

If No, "I completely understand."

Advise Borrower to create an Online Account if None Exists:

"We have a website available, MOHELA.com, where you can create an account to make payments and view your account information."

[Closing]

Closing - Offer Auto Debit if Not Already Enrolled:

"We offer an Auto Debit program which will automatically debit payments from your bank account and you would qualify for a .25 percent interest rate reduction. Would you like more information?"

If Yes, CSR will assist the borrower by sending them an email link with more information about the program and offering ways to enroll.

If No, "If you don't have any further questions, I want to thank you for taking my call. Have a great day!"

3rd Party Contact

"Hello! May I please speak with (Borrower's full name)"

Borrower Unavailable:

"Hi, my name is [CSR Name]. Would it be possible to leave a message with you?"

If Yes, "Please ask [Borrower's name] to return our call at 888.866.4352."

R2R Targeted Outreach

MOHELA Scripts – Campaigns A

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Borrower Contact	<p><i>"Hello! May I please speak with [Borrower's full name]? Hi, my name is [CSR's Name] calling from MOHELA. We service your student loans. For security purposes and to discuss the reason for today's call, can you please verify your date of birth and the last four digits of your social security number?"</i></p> <p><u>Borrower Declines to Authenticate:</u> <i>"We completely understand why you don't want to provide that information. Please return our call so we can share the information we are calling about today. Would you like me to provide you with our number?"</i></p> <p>If Yes, "You can reach us at 888.866.4352."</p> <p><u>[Borrower Authenticates]</u></p> <p><u>Greeting and Request for Confirmation of Contact Information</u> <i>"Thank you. For quality assurance purposes, this call may be monitored and recorded. We are calling today to check in with you. During the COVID-19 emergency period you may have experienced a change in your contact information. Let me make sure we have the most up to date contact information for you. Are you still receiving mail at xxxxx? (provide address on file). Your cellular, landline, and/or work number is XXX-XXX-XXXX, is that still accurate? (read for each number listed). Is your email still xxxxxx? (provide email(S) on file).</i></p> <p><u>[Obtaining Valid or Missing Information]</u></p> <p><u>If the Borrower Does Not Have a Valid Address:</u> <i>"I noticed there is no valid address listed on your account. Can you please provide your most current mailing address?"</i></p> <p><i>If the Borrower Refuses to provide Valid Address:</i> <i>"When you took out your loan, you agreed to keep valid contact information on file. If I am not provided a valid address, this may result in MOHELA contacting your references and performing other skip-tracing activity to locate you."</i></p> <p><u>If the Borrower Does Not Have a Valid Phone Number:</u> <i>"I noticed there is no valid phone number listed on your account. Can you please provide your valid phone number?"</i></p>

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After Demographic Verification – If the Borrower is Not on Paperless:

"Thanks for confirming your contact information. MOHELA does offer paperless delivery of letters, would you like a link sent to you that will help you enroll?"

If Yes, "I have sent a link to your email for you." (Send paperless link from CLX).

If No, "I completely understand."

Advise Borrower to create an Online Account if None Exists:

"We have a website available, www.MOHELA.com, where you can create an account to make payments and view your account information."

[Closing]

Closing - Offer Auto Debit if Not Already Enrolled:

"We offer an Auto Debit program which will automatically debit payments from your bank account and you would qualify for a .25 percent interest rate reduction. Would you like more information?"

If Yes, "Great, a link will be emailed to you with more information about the program and ways to enroll. I want to thank you for taking my call, Have a great day!"

If No, "If you don't have any further questions, I want to thank you for taking my call. Have a great day!"



**3rd Party
Contact**

"Hello! May I please speak with (Borrower's full name)"

Borrower Unavailable:

"Hi, my name is [CSR Name]. Would it be possible to leave a message with you?"

If Yes, *"Please ask [Borrower's name] to return our call at 888.866.4352."*

R2R Targeted Outreach

MOHELA Scripts – Campaigns A

A: Outreach to Borrowers with no valid email/ no mobile consent

Results of Calls	Scripting
Voicemail	<p>"Hello! This is MOHELA calling. We are calling to check in with you and to make sure we have your correct contact information on file. correct. Please Give-give us a call at 888-866-4352 or log in to www.mohela.com to review and update your contact information"</p>
Borrower Contact	<p>"Hello! May I please speak with [Borrower's full name]? Hi, my name is [CSR's Name] calling from MOHELA. We service your student loans. For security purposes and to discuss the reason for today's call, can you please verify your date of birth and the last four digits of your social security number?"</p> <p>Borrower Declines to Authenticate: "We completely understand why you don't want to provide that information. Please return our call so we can share the information we are calling about today. Would you like me to provide you with our number?"</p> <p>If Yes, "You can reach us at 888.866.4352."</p> <p>[Borrower Authenticates]</p> <p>Greeting and Request for Confirmation of Contact Information "Thank you. For quality assurance purposes, this call may be monitored and recorded. We are calling today to check in with you. During the COVID-19 emergency period you may have experienced a change in your contact information. Let me make sure we have the most up to date contact information for you. Are you still receiving mail at xxxxx? (provide address on file). Your cellular, landline, and/or work number is XXX-XXX-XXXX, is that still accurate? (read for each number listed). Is your email still xxxxxx? (provide email(S) on file)."</p> <p>[Obtaining Valid or Missing Information]</p> <p>If the Borrower Does Not Have a Valid Address: "I noticed there is no valid address listed on your account. Can you please provide your most current mailing address?</p> <p>If the Borrower Refuses to provide Valid Address: "When you took out your loan, you agreed to keep valid contact information on file. If I am not provided a valid address, this may result in MOHELA contacting your references and performing other skip-tracing activity to locate you."</p> <p>If the Borrower Does Not Have a Valid Phone Number: "I noticed there is no valid phone number listed on your account. Can you please provide your valid phone number?</p>

Commented [HJ-x1]: Wouldn't this be considered an autodialer and prerecorded message(voicemail)? I assume it would not be if we call directly and leave a message if not connected?

Commented [HJ-x2]: If they don't have any of these, we would continue with questions, if we validate those which we have we only inquire below for those that we are missing information? Seems obvious, but should we clarify?

Commented [HJ-x3]: Agree with MR. Also, maybe we say something a little bit softer to start such as "without current contact information, you might miss important information which we communicate about your loan". If they refuse, we could then use the more aggressive language.

Commented [MR4]: In this statement, the original statement almost sounded a little threatening before even trying to request the information. It automatically states "When you took your loan, you agreed to keep valid information" "if we don't have your information, we will start contacting your references and other skip trace activity to locate you". Maybe the rep should start off by asking for address first and then stating the remaining part of the statement if borrower refuses.

<p><u>If the Borrower Refuses to provide phone number:</u> When you took out your loan, you agreed to keep valid contact information on file. If I am not provided a valid phone number, this may result in MOHELA contacting your references and performing other skip-tracing activity to locate you."</p> <p><u>If the Borrower Has a Mobile Phone Number on File Without Consent:</u> "Do we have your permission to contact you at this number using automated telephone dialing equipment, artificial or prerecorded voice messages, or text messages?" (As a reminder, remove mobile consent if it is selected for a landline)</p> <p><u>After Demographic Verification – If the Borrower is Not on Paperless:</u> "Thanks for confirming your contact information. MOHELA does offer paperless delivery of letters, would you like a link sent to you that will help you enroll?"</p> <p>If Yes, "I have sent a link to your email for you." (Send paperless link from CLX).</p> <p>If No, "I completely understand."</p> <p>Advise Borrower to create an Online Account if None Exists: "We have a website available, www.MOHELA.com, where you can create an account to make payments and view your account information."</p> <p>[Closing]</p> <p>Closing - Offer Auto Debit if Not Already Enrolled: "We offer an Auto Debit program which will automatically debit payments from your bank account and you would qualify for a .25 percent interest rate reduction. Would you like more information?"</p> <p>If Yes, "Great, a link will be emailed to you with more information about the program and ways to enroll. I want to thank you for taking my call. Have a great day!" CSR will assist the borrower by sending them an email link with more information about the program and offering ways to enroll.</p> <p>If No, "If you don't have any further questions, I want to thank you for taking my call. Have a great day!"</p>	
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Commented [MR5]: Same as above.

Commented [HJ-x6]: Does this mean remove the mobile consent flag from the landline field?

Commented [MR7]: Should this be the verbiage CSR rep should relay to the borrower vs directions for CSR rep?

Commented [HJ-x8R7]: Agree.

3rd Party Contact	<p><i>"Hello! May I please speak with (Borrower's full name)"</i></p> <p>Borrower Unavailable:</p> <p><i>"Hi, my name is [CSR Name]. Would it be possible to leave a message with you?"</i></p> <p>If Yes, <i>"Please ask [Borrower's name] to return our call at 888.866.4352."</i></p>
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R2R Targeted Outreach

MOHELA Scripts – Campaigns A

A: Outreach to Borrowers with no valid email/ no mobile consent

<u>Results of Calls</u>	<u>Scripting</u>
Voicemail	<i>"Hello! This is MOHELA calling. We are calling to check in with you and to make sure we have your information on file correct. Give us a call at 888-866-4352 or log in to mohela.com to review and update your contact information"</i>
Borrower Contact	<p><i>"Hello! May I please speak with [Borrower's full name]? Hi, my name is [CSR's Name] calling from MOHELA. We service student loans. For security purposes and to discuss the reason for today's call, can you please verify your date of birth and the last four digits of your social security number?"</i></p> <p><u>Borrower Declines to Authenticate:</u> <i>"We completely understand why you don't want to provide that information. Please return our call so we can share the information we are calling about today. Would you like me to provide you our number?"</i></p> <p>If Yes, "You can reach us at 888.866.4352."</p> <p><u>[Borrower Authenticates]</u></p> <p><u>Greeting and Request for Confirmation of Contact Information</u> <i>"Thank you. For quality assurance purposes, this call may be monitored and recorded. We are calling today to check in with you. During the COVID-19 emergency period you may have experienced a change in your contact information. Let me make sure we have the most up to date contact information for you. Are you still receiving mail at xxxxx? (provide address on file). Your cellular, landline, and/or work number is XXX-XXX-XXXX, is that still accurate? (read for each number listed). Is your email still xxxxxx? (provide email(S) on file).</i></p> <p><u>[Obtaining Valid or Missing Information]</u></p> <p><u>If the Borrower Does Not Have a Valid Address:</u> <i>"I noticed there is no valid address listed on your account. When you took out your loan, you agreed to keep valid contact information on file. If I am not provided a valid address, this may result in MOHELA contacting your references and performing other skip-tracing activity to locate you."</i></p> <p><u>If the Borrower Does Not Have a Valid Phone Number:</u> <i>"I noticed there is no valid phone number listed on your account. When you took out your loan, you agreed to keep valid contact information on file. If I am not provided a valid phone number, this may result in MOHELA contacting your references and performing other skip-tracing activity to locate you."</i></p>

If the Borrower Has a Mobile Phone Number on File Without Consent:

"Do we have your permission to contact you at this number using automated telephone dialing equipment, artificial or prerecorded voice messages, or text messages?" (As a reminder, remove mobile consent if it is selected for a landline)

After Demographic Verification – If the Borrower is Not on Paperless:

"Thanks for confirming your contact information. MOHELA does offer paperless delivery of letters, would you like a link sent to you that will help you enroll?"

If Yes, "I have sent a link to your email for you." (Send paperless link from CLX).

If No, "I completely understand."

Advise Borrower to create an Online Account if None Exists:

"We have a website available, MOHELA.com, where you can create an account to make payments and view your account information."

[Closing]

Closing - Offer Auto Debit if Not Already Enrolled:

"We offer an Auto Debit program which will automatically debit payments from your bank account and you would qualify for a .25 percent interest rate reduction. Would you like more information?"

If Yes, CSR will assist the borrower by sending them an email link with more information about the program and offering ways to enroll.

If No, "If you don't have any further questions, I want to thank you for taking my call. Have a great day!"

3rd Party Contact

"Hello! May I please speak with (Borrower's full name)"

Borrower Unavailable:

"Hi, my name is [CSR Name]. Would it be possible to leave a message with you?"

If Yes, "Please ask [Borrower's name] to return our call at 888.866.4352."



Subject line: Update Your Information

Your account is missing important information. Please [log in to review and update your account](#) as soon as possible. Payments will be due in October 2023 for most borrowers and we have important details to share with you

Review and Update

- ✓ Address
- ✓ Phone number
- ✓ Paperless delivery

Questions about Payments Starting in October?

Visit the [Preparing for Repayments to Resume](#) page to look at all the resources available to support borrowers in the resumption of payments.

Explore affordable repayment plans Check out details of the new, most affordable repayment plan ever created, called the [Saving on a Valuable Education \(SAVE\) Plan](#) or compare repayment plans with the [Loan Simulator](#).



Subject line: Update Your Information

Your account is missing important information. Payments will be due in October 2023 for most borrowers and we have important details to share with you. [Log in to review and update your account](#) as soon as possible.

Review and Update

- ✓ Address
- ✓ Phone number
- ✓ Paperless delivery

Questions about Payments Starting in October?

Visit the [Preparing for Repayments to Resume](#) page to look at all the resources available to support borrowers in difficult situations.

Explore affordable repayment plans for payments as low as \$0 a month and a path to forgiveness. Check out details of the new, most affordable repayment plan ever created, called the [Saving on a Valuable Education \(SAVE\) Plan](#). Compare repayment plans with the [Loan Simulator](#).

Martin, Christine

From: Peplinski, Sherry
Sent: Friday, August 25, 2023 4:29 PM
To: Fenwick, Benjamin; FSACaresActComms; grp.FC-Contracting; grp.FC-Communications; grp.MCS_CCDCC@mohela.com
Cc: Bryant, Maria
Subject: RE: For Review: Revised bill and disclosure
Attachments: MO callout box updates on disclosure and bill 20230823FSA_20230825_MO.docx

Hi Ben,

Changes accepted. I added updated screenshots to reflect the changes as well.

Thank you,
Sherry

From: Fenwick, Benjamin <benjamin.fenwick@ed.gov>
Sent: Friday, August 25, 2023 3:06 PM
To: Peplinski, Sherry <SherryP@MOHELA.com>; FSACaresActComms <FSACaresActComms@ed.gov>; grp.FC-Contracting <grp.FC-Contracting@MOHELA.com>; grp.FC-Communications <grp.FC-Communications@MOHELA.com>; grp.MCS_CCDCC@mohela.com
Cc: Bryant, Maria <Maria.Bryant@ed.gov>
Subject: RE: For Review: Revised bill and disclosure

Caution: This email originated from outside the organization. Please take care when clicking links or opening attachments.

See attached approved. Please accept tracked changes and return final copy for our records.

From: Fenwick, Benjamin
Sent: Friday, August 25, 2023 3:07 PM
To: Peplinski, Sherry <SherryP@MOHELA.com>; FSACaresActComms <FSACaresActComms@ed.gov>; grp.FC-Contracting <grp.FC-Contracting@MOHELA.com>; grp.FC-Communications <grp.FC-Communications@MOHELA.com>; grp.MCS_CCDCC@mohela.com
Cc: Bryant, Maria <Maria.Bryant@ed.gov>
Subject: RE: For Review: Revised bill and disclosure

Sherry,

It is at the final review step

Thanks,
Ben

From: Peplinski, Sherry <SherryP@MOHELA.com>
Sent: Friday, August 25, 2023 3:06 PM
To: FSACaresActComms <FSACaresActComms@ed.gov>; grp.FC-Contracting <grp.FC-Contracting@MOHELA.com>; grp.FC-Communications <grp.FC-Communications@MOHELA.com>; grp.MCS_CCDCC@mohela.com

Cc: Fenwick, Benjamin <benjamin.fenwick@ed.gov>; Bryant, Maria <Maria.Bryant@ed.gov>

Subject: RE: For Review: Revised bill and disclosure

Importance: High

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi Maria,

Can you provide any updates on this review? We have disclosures set to trigger on Monday evening, so we would need any showstoppers by 10am Monday at the latest to have time to make adjustments.

Thanks so much. Happy Friday.

Sherry

From: FSACaresActComms <FSACaresActComms@ed.gov>

Sent: Wednesday, August 23, 2023 2:48 PM

To: Peplinski, Sherry <SherryP@MOHELA.com>; FSACaresActComms <FSACaresActComms@ed.gov>; grp.FC-Contracting <grp.FC-Contracting@MOHELA.com>; grp.FC-Communications <grp.FC-Communications@MOHELA.com>; grp.MCS_CCDCC@mohela.com

Cc: Fenwick, Benjamin <benjamin.fenwick@ed.gov>; Bryant, Maria <Maria.Bryant@ed.gov>

Subject: RE: For Review: Revised bill and disclosure

Caution: This email originated from outside the organization. Please take care when clicking links or opening attachments.

Thanks Sherry—this is in leadership review.

Maria

From: Peplinski, Sherry <SherryP@MOHELA.com>

Sent: Tuesday, August 22, 2023 6:02 PM

To: FSACaresActComms <FSACaresActComms@ed.gov>; grp.FC-Contracting <grp.FC-Contracting@MOHELA.com>; grp.FC-Communications <grp.FC-Communications@MOHELA.com>; grp.MCS_CCDCC@mohela.com

Cc: Fenwick, Benjamin <benjamin.fenwick@ed.gov>; Bryant, Maria <Maria.Bryant@ed.gov>

Subject: RE: For Review: Revised bill and disclosure

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hi Maria,

For the disclosure, we're not changing the content, only the call out on the bottom. The attachment shows the current version next to the proposed version. Does the attachment make it easier?

For the bill, we basically started from scratch, so we didn't feel redlining added much value.

Let us know if it's something that a call would help with.

Thanks,

Sherry

From: FSACaresActComms <FSACaresActComms@ed.gov>

Sent: Monday, August 21, 2023 4:41 PM

To: Peplinski, Sherry <SherryP@MOHELA.com>; FSACaresActComms <FSACaresActComms@ed.gov>; grp.FC-Contracting <grp.FC-Contracting@MOHELA.com>; grp.FC-Communications <grp.FC-Communications@MOHELA.com>; grp.MCS_CCDCC@mohela.com

Cc: Fenwick, Benjamin <benjamin.fenwick@ed.gov>; Bryant, Maria <Maria.Bryant@ed.gov>

Subject: RE: For Review: Revised bill and disclosure

Caution: This email originated from outside the organization. Please take care when clicking links or opening attachments.

Sherry,

Could you please send a redlined Word document of your existing bill and disclosure so we can review your proposed edits to make the bill and disclosure easier to read? In looking at your comms plan, you're proposing to add callouts on bills about how to make a payment and options to have lower payments, if needed.

Thanks,
Maria

From: Peplinski, Sherry <SherryP@MOHELA.com>

Sent: Thursday, August 17, 2023 5:25 PM

To: FSACaresActComms <FSACaresActComms@ed.gov>; grp.FC-Contracting <grp.FC-Contracting@MOHELA.com>; grp.FC-Communications <grp.FC-Communications@MOHELA.com>; grp.MCS_CCDCC@mohela.com

Cc: Fenwick, Benjamin <benjamin.fenwick@ed.gov>

Subject: For Review: Revised bill and disclosure

Importance: High

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Hello,


Attached please find a redesigned bill and disclosure for your review. The disclosure is the higher of the two priorities, should you run into time constraints. Thanks in advance for the rush request.

- **Vendor Name:** MOHELA
- **Primary Vendor Point of Contact Name, Email, and Phone Number:** Jennifer Farmer, farmerj@mohela.com, (866) 333.7860 ext. 3484
- **Primary Communication Point of Contact Name, Email, and Phone Number:** Shelley Lester, shelleyl@mohela.com, (866) 333.7860 ext. 3132
- **Summarized Description of Content to be Reviewed:**
The bill and disclosure were redesigned to be easier for borrowers to read.
- **Intended Borrower Audience:**
Borrowers in repayment
- **Date Approval Needed By:** COB Monday, August 21, 2023

Thank you,

Sherry

Sherry Peplinski

Sr. Business Systems Analyst & Communications | 

633 Spirit Drive | Chesterfield, MO 63005

Phone: 636.733.3700 x5028

SherryP@mohela.com | mohela.com



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Martin, Christine

From: FSACaresActComms <FSACaresActComms@ed.gov>
Sent: Monday, July 24, 2023 8:29 AM
To: Lester, Shelley - x3132; FSACaresActComms; Fenwick, Benjamin
Cc: grp.FC-Contracting; grp.communications; Winzer, Etienna (ET); Bryant, Maria
Subject: RE: FOR REVIEW: R2R IVR, Web, Email - MOHELA
Attachments: MO_July Return to Repayment Email_MO_07172023FSA_CLEAN_07212023MO_CLEAN FSA.docx; MO_July Return to Repayment Web Banner 20230712FSA_CLEAN_07212023MO_CLEAN FSA.docx

Caution: This email originated from outside the organization. Please take care when clicking links or opening attachments.

Shelley (& MOHELA),

Please see attached final approved clean copies for your usage. The IVR message is still under review.

Ben

From: Lester, Shelley - x3132 <ShelleyL@MOHELA.com>
Sent: Friday, July 21, 2023 8:51 AM
To: FSACaresActComms <FSACaresActComms@ed.gov>; Fenwick, Benjamin <benjamin.fenwick@ed.gov>
Cc: grp.FC-Contracting <grp.FC-Contracting@MOHELA.com>; grp.communications <grp.communications@MOHELA.com>; Winzer, Etienna (ET) <Etienna.Winzer@ed.gov>; Bryant, Maria <Maria.Bryant@ed.gov>
Subject: RE: FOR REVIEW: R2R IVR, Web, Email - MOHELA

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good morning,

Attached are the clean versions for FSA's final approval to proceed. The IVR didn't have any comments or edits from FSA, but I am reattaching for final approval to use.

Thanks,
Shelley

From: FSACaresActComms <FSACaresActComms@ed.gov>
Sent: Thursday, July 20, 2023 2:40 PM
To: Fenwick, Benjamin <benjamin.fenwick@ed.gov>; Lester, Shelley - x3132 <ShelleyL@MOHELA.com>; FSACaresActComms <FSACaresActComms@ed.gov>
Cc: grp.FC-Contracting <grp.FC-Contracting@MOHELA.com>; grp.communications <grp.communications@MOHELA.com>; Winzer, Etienna (ET) <Etienna.Winzer@ed.gov>; Bryant, Maria <Maria.Bryant@ed.gov>
Subject: RE: FOR REVIEW: R2R IVR, Web, Email - MOHELA

Caution: This email originated from outside the organization. Please take care when clicking links or opening attachments.

Shelley,

Attached are the three R2R communications for which FSA has feedback that we would like you to implement and send back finalized clean version for review. Once we receive the clean versions we will do one more look over and then provide final approvals to proceed.

Please email it back to the FSACaresActComms@ed.gov box.

Thanks,
Ben

From: Fenwick, Benjamin <benjamin.fenwick@ed.gov>
Sent: Thursday, July 20, 2023 9:45 AM
To: 'Lester, Shelley - x3132' <ShelleyL@MOHELA.com>; FSACaresActComms <FSACaresActComms@ed.gov>
Cc: 'grp.FC-Contracting' <grp.FC-Contracting@MOHELA.com>; 'grp.communications' <grp.communications@MOHELA.com>; Winzer, Etienna (ET) <Etienna.Winzer@ed.gov>; Bryant, Maria <Maria.Bryant@ed.gov>
Subject: RE: FOR REVIEW: R2R IVR, Web, Email - MOHELA

I just sent a follow up to my email last night reiterating the guidance to all servicers. If you have additional questions regarding this guidance please let me know.

From: Fenwick, Benjamin
Sent: Thursday, July 20, 2023 9:42 AM
To: Lester, Shelley - x3132 <ShelleyL@MOHELA.com>; FSACaresActComms <FSACaresActComms@ed.gov>
Cc: grp.FC-Contracting <grp.FC-Contracting@MOHELA.com>; grp.communications <grp.communications@MOHELA.com>; Winzer, Etienna (ET) <Etienna.Winzer@ed.gov>; Bryant, Maria <Maria.Bryant@ed.gov>
Subject: RE: FOR REVIEW: R2R IVR, Web, Email - MOHELA
Importance: High

Shelley,

Do not start these today, per original guidance, FSA must review and provide approval to proceed.

Ben

From: Lester, Shelley - x3132 <ShelleyL@MOHELA.com>
Sent: Thursday, July 20, 2023 9:36 AM
To: FSACaresActComms <FSACaresActComms@ed.gov>
Cc: grp.FC-Contracting <grp.FC-Contracting@MOHELA.com>; grp.communications <grp.communications@MOHELA.com>; Fenwick, Benjamin <benjamin.fenwick@ed.gov>; Winzer, Etienna (ET) <Etienna.Winzer@ed.gov>; Bryant, Maria <Maria.Bryant@ed.gov>
Subject: RE: FOR REVIEW: R2R IVR, Web, Email - MOHELA

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

We plan to start our Return to Repayment – July email today.

FSA, please let us know by noon if you have any concerns.

Thanks,
Shelley

From: Lester, Shelley - x3132
Sent: Monday, July 17, 2023 2:23 PM
To: FSACaresActComms <FSACaresActComms@ed.gov>
Cc: grp.FC-Contracting <grp.FC-Contracting@MOHELA.com>; grp.communications <grp.communications@MOHELA.com>; Fenwick, Benjamin <benjamin.fenwick@ed.gov>; Winzer, Etienna (ET) <Etienna.Winzer@ed.gov>; Bryant, Maria <Maria.Bryant@ed.gov>
Subject: RE: FOR REVIEW: R2R IVR, Web, Email - MOHELA

Good afternoon,

Attached are the two clean documents from this morning:

- Return to Repayment – July email to encourage borrowers with invalid contact information to update their contact information
- Return to Repayment – July IVR messaging about the On-Ramp period and SAVE

We will send the REPAYE -> SAVE disclosure edits in a separate email for tracking purposes.

Thanks,
Shelley

From: FSACaresActComms <FSACaresActComms@ed.gov>
Sent: Monday, July 17, 2023 9:28 AM
To: FSACaresActComms <FSACaresActComms@ed.gov>; Lester, Shelley - x3132 <ShelleyL@MOHELA.com>
Cc: grp.FC-Contracting <grp.FC-Contracting@MOHELA.com>; grp.communications <grp.communications@MOHELA.com>; Fenwick, Benjamin <benjamin.fenwick@ed.gov>; Winzer, Etienna (ET) <Etienna.Winzer@ed.gov>; Bryant, Maria <Maria.Bryant@ed.gov>
Subject: RE: FOR REVIEW: R2R IVR, Web, Email - MOHELA

Caution: This email originated from outside the organization. Please take care when clicking links or opening attachments.

Good morning, Amy,

Please see the SME comments and incorporate the feedback in the attached messages. Also, please send your REPAYE→SAVE disclosure.

If there are no questions, please return clean copies for final review and approval. Your banner message was approved as written. **Please prioritize finalizing this morning.**

Thanks,
Maria

From: FSACaresActComms <FSACaresActComms@ed.gov>
Sent: Friday, July 14, 2023 3:31 PM
To: Lester, Shelley - x3132 <ShelleyL@MOHELA.com>; FSACaresActComms <FSACaresActComms@ed.gov>
Cc: grp.FC-Contracting <grp.FC-Contracting@MOHELA.com>; grp.communications <grp.communications@MOHELA.com>; Fenwick, Benjamin <benjamin.fenwick@ed.gov>; Winzer, Etienna (ET) <Etienna.Winzer@ed.gov>; Bryant, Maria <Maria.Bryant@ed.gov>
Subject: RE: FOR REVIEW: R2R IVR, Web, Email - MOHELA

Good afternoon Shelley and Team,

Thanks for sending these R2R comms for review. We understand your communication plan; however, we ask you to hold on your R2R messaging for now. Please wait for further communication guidance following this review.

Thank you,
Maria

From: Lester, Shelley - x3132 <ShelleyL@MOHELA.com>
Sent: Thursday, July 13, 2023 7:10 PM
To: FSACaresActComms <FSACaresActComms@ed.gov>
Cc: grp.FC-Contracting <grp.FC-Contracting@MOHELA.com>; grp.communications <grp.communications@MOHELA.com>
Subject: FOR REVIEW: R2R IVR, Web, Email - MOHELA

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good evening,
Attached are a variety of communications for FSA's review pertaining to return to repayment.

- **Vendor Name:** MOHELA
- **Primary Vendor Point of Contact Name, Email, and Phone Number:** Jennifer Farmer, farmerj@mohela.com, (866) 333.7860 ext. 3484
- **Primary Communication Point of Contact Name, Email, and Phone Number:** Shelley Lester, shelleyl@mohela.com, (866) 333.7860 ext. 3132
- **Summarized Description of Content to be Reviewed:**
 - Return to Repayment – July Web banner proposed content changes. (Provided in email to FSA on 7/11. Reattaching here for easy reference.)
 - Return to Repayment – July email to encourage borrowers with invalid contact information to update their contact information
 - Return to Repayment – July IVR messaging about the On-Ramp period and SAVE
- **Intended Borrower Audience:**
 - Web banner and IVR – all borrowers
 - Email – borrowers with invalid contact information
- **Date Approval Needed By:** COB Friday, July 14, 2023

Please let us know if you have any questions or need additional information. We're also updating our Playbook based on feedback we've received from FSA and plan to deliver it tomorrow by EOD.

Thanks,

Shelley Lester

Director of Communications and Marketing | MOHELA

633 Spirit Drive | Chesterfield MO 63005

Phone: 636.733.3700 x3132

shelleyl@mohela.com

The information in this email is confidential and may be legally privileged. If you have received this email in error please notify the sender immediately. MOHELA reserves the right to record all email sent to and from this address and may, at its sole discretion, archive, monitor and/or review said email. MOHELA does not accept responsibility for any loss or damage arising from the use of this email or attachments. Any views or opinions expressed in this email are solely those of the author and do not necessarily represent those of MOHELA.

Return to Repayment Banner on mohela.com in front and behind the log in (DL and Federally-Owned FFEL Only)

1. Remove Covid-19 Banner
2. Add Return to Repayment banner
 - a. Link [Use our Repayment Plan Evaluator](#) to <https://mohela.com/DL/secure/borrower/repaymentOptions/RepaymentCalculator.asp>
[x](#)
 - b. Link contact us to <https://mohela.com/DL/common/contactUs.aspx>
 - c. Mock up:

Return to Repayment

Student loan interest will resume starting on Sept. 1, 2023, and payments will be due starting in October. We will send a billing statement at least three weeks before payment is due.

If all your loans are Direct Loans, through Feb. 29, 2024 you can self-report your income when applying for or recertifying an income-driven repayment (IDR) plan. [Use our Repayment Plan Evaluator](#) or [contact us](#) to apply and self-report your income.

Return to Repayment website/mobile app nag screen for KM region (DL and Federally-Owned FFELP)

1. Create a pop-up nag screen and display after logging in.
2. Present the nag screen every 15 days
 - a. Display as last nag screen if other nag screens currently exist.
 - b. Develop nag screen in a way that it can be quickly disabled upon request.
3. Present two different nag screens depending on audience (same functionality, different content)
 - a. Functionality
 - i. Button: link to <https://mohela.com/DL/resourceCenter/repaymentPlans.aspx>.
 - ii. 'No Thanks' and 'X' in top right of box: closes nag box and lands on Account Home (/DL/secure/borrower/Account Summary.aspx)
 - b. Content:
 - i. Audience 1: 'Not currently on IDR or no repayment schedule'
 1. Display to all DL and Federally-Owned FFELP borrowers/co-borrowers except:
 - a. On IDR
 - b. In School Status
 - c. In verified bankruptcy/disability status
 - d. All loans in Grace
 - e. On def/forb after the payment pause ends on 8/31/2023.
 2. Title: Prepare for Student Loan Payments to Restart
 3. Subtext:

Looking for a lower payment? You may be able to lower your monthly student loan payment by enrolling in an income-driven repayment (IDR) plan. Under an IDR plan, payments are based on your income and family size.

Most federal student loans are eligible for at least one IDR plan. If your income is low enough, your payment could be as low as \$0 per month.

You can now self-report your income when applying for an IDR plan, no documentation required. This is temporary and planned to be available up until six months after payments restart.
4. Mockup:

AA

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- New Messages (1)
- Contact Us
- Log Out



SEARCH

Post CARES Act

Prepare for student loan payments to restart. X

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[Learn More and Apply](#)[No thanks](#)

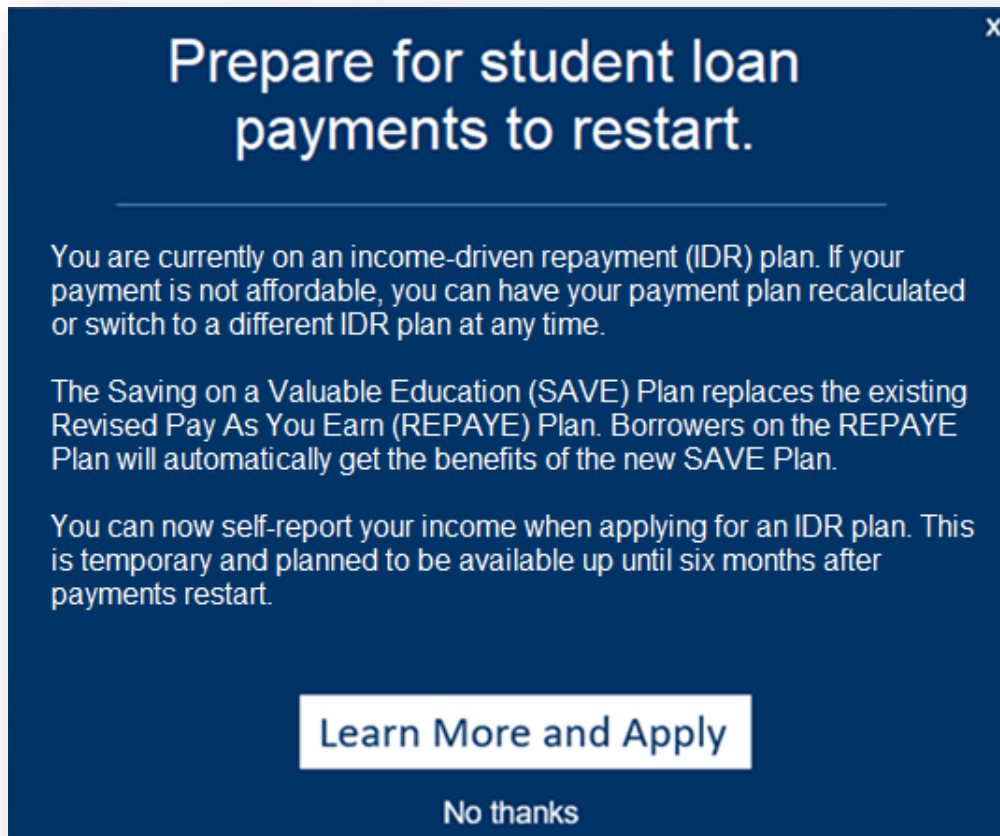
- ii. Audience 2: 'On IDR greater than \$0.00'
 - 1. Display to all DL and Federally-Owned FFELP borrowers/Co-borrowers on an IDR plan with a payment higher than \$0.00.
 - 2. Title: Prepare for student loan payments to restart.

Subtext: You are currently on an income-driven repayment (IDR) plan. If your payment is not affordable, you can have your payment plan recalculated or switch to a different IDR plan at any time.

The Saving on a Valuable Education (SAVE) Plan replaces the existing Revised Pay As You Earn (REPAYE) Plan. Borrowers on the REPAYE Plan will automatically get the benefits of the new [SAVE Plan](#).

You can now self-report your income when applying for an IDR plan. This is temporary and planned to be available up until six months after payments restart.

- 3. Link 'SAVE Plan' to <https://studentaid.gov/announcements-events/save-plan>
- 4. Mockup:



The mockup is a dark blue rectangular banner with a white 'x' in the top right corner. The main heading is 'Prepare for student loan payments to restart.' in white text. Below the heading is a horizontal line. The body text is in white and consists of three paragraphs: 'You are currently on an income-driven repayment (IDR) plan. If your payment is not affordable, you can have your payment plan recalculated or switch to a different IDR plan at any time.', 'The Saving on a Valuable Education (SAVE) Plan replaces the existing Revised Pay As You Earn (REPAYE) Plan. Borrowers on the REPAYE Plan will automatically get the benefits of the new SAVE Plan.', and 'You can now self-report your income when applying for an IDR plan. This is temporary and planned to be available up until six months after payments restart.' At the bottom, there are two buttons: a white button with blue text 'Learn More and Apply' and a white button with blue text 'No thanks'.

Prepare for student loan payments to restart.

You are currently on an income-driven repayment (IDR) plan. If your payment is not affordable, you can have your payment plan recalculated or switch to a different IDR plan at any time.

The Saving on a Valuable Education (SAVE) Plan replaces the existing Revised Pay As You Earn (REPAYE) Plan. Borrowers on the REPAYE Plan will automatically get the benefits of the new SAVE Plan.

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[Learn More and Apply](#)

[No thanks](#)

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Mockup is for Mohela.com and will need to be modified for mobile app

AA

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[What this means to you](#) ▾



[New Messages \(1\)](#)

[Contact Us](#)

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[SEARCH](#)

Post CARES Act

Prepare for student loan payments to restart. X

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[Learn More and Apply](#)

[No thanks](#)



- ii. Audience 2: 'On IDR greater than \$0.00'
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Prepare for student loan payments to restart.

You are currently on an income-driven repayment (IDR) plan. If your family size has increased or your household income has decreased, you can have your payment plan recalculated. You can also switch to a different IDR plan at any time.

You can now self-report your income when recalculating or switching an IDR plan. This is temporary and planned to be available up until six months after return to repayment.

[Learn More and Apply](#)

No thanks

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[New Messages \(1\)](#)

[Contact Us](#)

[Log Out](#)



[SEARCH](#)

Post CARES Act

Prepare for student loan payments to restart. X

Looking for a lower payment? An income-driven repayment (IDR) plan may be a more affordable option depending on your income and family size.

You can now self-report your income when applying for an IDR plan, no documentation required. This is temporary and planned to be available up until six months after return to repayment.

[Learn More and Apply](#)

[No thanks](#)



- ii. Audience 2: 'On IDR greater than \$0.00'
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You are currently on an income-driven repayment (IDR) plan. If your family size has increased *or* your household income has decreased, you can have your payment plan recalculated. You can also switch to a different IDR plan at any time.

You can now self-report your income when recalculating or switching an IDR plan. This is temporary and planned to be available up until six months after return to repayment.

[Learn More and Apply](#)

No thanks

Martin, Christine

From: ourweb@mohela.com
Sent: Tuesday, September 19, 2023 4:47 PM
To: grp.communications
Subject: Sending file for TMS 321409 update



TEST,

Student loan interest will resume starting on September 1, 2023. Payments will be due in October 2023 for most borrowers. MOHELA is your loan servicer, assigned by Federal Student Aid to handle billing and other tasks associated with your student loan(s). As you start making payments, we want to ensure a smooth transition. To make this process easier, we've outlined the next steps and important information about actions you can take now to prepare.

What's Next?

- You may receive a repayment correspondence called a "disclosure" in early September. If you are entering repayment for the first time or if your repayment plan has been recalculated. Your disclosure will let you know what your monthly payment will be.
- MOHELA will send your first bill, with your payment amount and due date, at least 21 days before your due date.
- If you're on Auto Debit, and didn't opt to stay enrolled, you will be removed from Auto Debit before you get your billing statement. If you are removed, we will send a notification. You can re-apply for Auto Debit at any time on mohela.com.

What if I need a more affordable repayment plan?

Compare repayment plans with [Loan Simulator](#). An income-driven repayment (IDR) plan may be a more affordable option because it adjusts your payment amount based on your income and family size. For your payment amount to be adjusted before your first bill, apply for an IDR plan as soon as possible. Check out details of the new, most affordable IDR plan ever created, called the [Saving on a Valuable Education \(SAVE\) Plan](#).

What actions can you take now to prepare with MOHELA?

- Visit mohela.com to log in to or create your new MOHELA account.
- **Update your contact information.** Review and update your address, phone number, and email to ensure your information is current.
- **Enroll (or re-enroll) in Auto Debit to save 0.25% on your interest rate!** Signing up for Auto Debit is optional, but it's a great way to ensure your payment is automatically processed every month so you don't miss a payment. And you'll pay less money in interest.
- **Opt-In to Paperless Correspondence** to receive your monthly billing statements and other time-sensitive documents faster via your inbox instead of your (snail) mailbox.
- **Check if you qualify for a type of targeted [loan forgiveness](#).**
- Visit Federal Student Aid's [Preparing for Repayments to Resume](#) page to look at all the resources available to support borrowers in difficult situations.

Beware of Scams!

You might be contacted by a company saying they will help you get loan discharge, forgiveness, cancellation, or debt relief for a fee. You never have to pay for help with your federal student aid. Learn more about how you can protect yourself from scams at StudentAid.gov/scams.

This email is an attempt to communicate timely information to you. If you wish to contact us, please go to www.moheila.com. Replies to this message will not be read or responded to. If you do not want to receive future information of this nature, please [unsubscribe](#) or contact customer service at 888.866.4352. Please note that unsubscribing from MOHELA's email campaigns will not cancel or change the status of accounts which have elected MOHELA Paperless delivery.

[Privacy Policy](#)

This message is an attempt to collect a debt and any information obtained will be used for that purpose.

California residents: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 877.FTC.HELP or www.ftc.gov.

September R2R

For Internal and FSA Review:

Title 1	Payment Reminders
Audience 1	<p>Automate for borrowers with payments due from 10/1 – 11/30</p> <p>Send email to borrowers who have a payment greater than \$0 due in 7 calendar days</p> <p>KM region borrowers who will have payments due between 10/1/2023-11/30/2023</p> <p>Exclusions: Borrowers with \$0 IDR payments Exclude borrowers who have a payment scheduled in the future (Can we get as granular as to know that the payment amount covers the amount due?)</p> <p>Criteria:</p> <ul style="list-style-type: none"> - Look for an installment due date exactly 7 days from today; - Use the current due amount. Exclude any with a \$0 current due bill. - If there is a payment date in the future for an amount that equals or exceeds the remaining amount due, exclude - Make sure the loan has an F41 end date (LN60 end date) of 8/31/2023 and no LN50 end date or LN60 end date greater than 8/31/2023. - Do not send the communication if the borrower has received a prior communication from this campaign <p>2nd campaign</p> <ul style="list-style-type: none"> - Same criteria as above but for Auto Debit borrowers <p>Fields for Non Auto Debit:</p> <p>{FIRSTNAME} {PAYMENTAMOUNT} {PAYMENTDATE}</p> <p>Fields for Auto Debit:</p> <p>{PAYMENTAMOUNT} {DUEDATE} {PAYMENTDATE}</p>
CTA	<ul style="list-style-type: none"> • How to Make a Payment • If you're on Auto Debit, your payment will be withdrawn
Expected Date for Finalized Content	9/8/2023
Start Date	9/24/2023

Subject: Payment Reminder

NON AUTO DEBIT:

Courtesy Payment Reminder

{FIRSTNAME},

Your student loan payments are restarting. We recently sent you a bill with your payment details. A summary of these details is below:

Summary:

Payment Amount: {PAYMENTAMOUNT}

Due Date: {PAYMENTDATE}

Did You Already Make a Payment?

If you have made a payment, thank you! Please allow 2-3 business days after receipt for your payment to be posted to your student loan(s).

Easy Ways to Pay

- [Sign up for Auto Debit](#) to receive a 0.25% interest rate reduction
- [Online](#)
- Use our automated phone system at 888.866.4352 anytime 24/7

What if I need a more affordable repayment plan?

Compare repayment plans with [Loan Simulator](#). An income-driven repayment (IDR) plan may be a more affordable option because it adjusts your payment amount based on your income and family size. For your payment amount to be adjusted before your first bill, apply for an IDR plan as soon as possible. Check out details of the new, most affordable IDR plan ever created, called the [Saving on a Valuable Education \(SAVE\) Plan](#).

[Disclaimers: Mini Miranda, Rosenthal, and MA]

AUTO DEBIT:

Courtesy Payment Reminder

{FIRSTNAME},

Your student loan payments are restarting. We recently sent you a bill with your payment details that includes information on when your Auto Debit will occur. A summary of these details is below:

Summary:

Scheduled Withdrawal Amount*: {PAYMENTAMOUNT}* This includes an additional amount you've requested, if applicable.

Due Date: {DUEDATE} **What if I need a more affordable repayment plan?**

Compare repayment plans with [Loan Simulator](#). An income-driven repayment (IDR) plan may be a more affordable option because it adjusts your payment amount based on your income and family size. For your payment amount to be adjusted before your first bill, apply for an IDR plan as soon as possible. Check out details of the new, most affordable IDR plan ever created, called the [Saving on a Valuable Education \(SAVE\) Plan](#).

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Title 4	Payment Notifications – auto debit
Audience 4	Borrowers receiving a monthly auto debit letter
CTA	<ul style="list-style-type: none">• Add a Special content paragraph – options to have lower payments, if needed
Expected Date for Finalized Content	9/8/2023
Start Date	9/12/2023

GOOD TO KNOW

Go Paperless! Receive bills and important documents quickly and easily. Log into your account at mohela.com to sign up.

Payment not affordable? Use *Loan Simulator* at [StudentAid.gov/loan-simulator](#) to explore different repayment plans your loan(s) qualify for, see estimated payments, and apply.

Contact Information Current? Log in to your account at mohela.com to check and update, if necessary.

Title 8	Call Center Deflection Messaging Phase 3
Description 8	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA's IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	Aligned with Early-Mid September emails



Can't afford your monthly payment? Considering signing up for the new income-driven repayment plan, SAVE, now. Visit StudentAid.gov/SAVE for more information or StudentAid.gov/IDR to sign up.

Web:

Return to Repayment

Student loan interest started accruing again on Sept. 1, 2023. Payments will be due starting in October. We will send a billing statement at least three weeks before payment is due. Log in to your account to ensure your contact information is current, enroll in paperless delivery, and sign up for Auto Debit, which could lower your interest rate by 0.25%.

If you are unsure if you can afford your student loan payments, we encourage you to visit Federal Student Aid's [Loan Simulator](#). There you can review repayment plans, see estimated payments and costs, and apply for the repayment plan that works best for you

Social:

1. Are you ready to make your student loan payment in October? If your payment is not affordable, there are options available to help. Use *Loan Simulator* to view the repayment plan options your loan(s) is eligible for, see the estimated monthly payment and overall cost, and apply.

Are You Ready?

Are you ready to make your student loan payment in October? If your payment is not affordable, there are options available to help.

Use *Loan Simulator* to view the repayment plan options your loan(s) are eligible for, see the estimated monthly payment and overall cost, and apply.



MOHELA

2. Entering repayment on your student loans for the first time? Learn about how your loan(s) work, your repayment plan options, and find other helpful tips at StudentAid.gov/manage-loans/repayment/repaying-first-time.



First Time Paying Your Loans?

CHECKLIST

- ✓ Log in to learn about your loans
- ✓ Learn about repayment options
- ✓ Sign up for Auto Debit
- ✓ Enroll in Paperless Billing



MOHELA

September R2R

For Internal and FSA Review:

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Return to Repayment

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If you are unsure if you can afford your student loan payments, we encourage you to visit Federal Student Aid's [Loan Simulator](#). There you can review repayment plans, see estimated payments and costs, and apply for the repayment plan that works best for you

Social:

1. Are you ready to make your student loan payment in October? If your payment is not affordable, there are options available to help. Use *Loan Simulator* to view the repayment plan options your loan(s) is eligible for, see the estimated monthly payment and overall cost, and apply.

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MOHELA

2. Entering repayment on your student loans for the first time? Learn about how your loan(s) work, your repayment plan options, and find other helpful tips at StudentAid.gov/manage-loans/repayment/repaying-first-time.



First Time Paying Your Loans?

CHECKLIST

- ✓ Log in to learn about your loans
- ✓ Learn about repayment options
- ✓ Sign up for Auto Debit
- ✓ Enroll in Paperless Billing



MOHELA

September R2R

For Internal and FSA Review:

Title 1	Payment Reminders
Audience 1	<p>Automate for borrowers with payments due from 10/1 – 11/30</p> <p>Send email to borrowers who have a payment greater than \$0 due in 7 calendar days</p> <p>KM region borrowers who will have payments due between 10/1/2023-11/30/2023</p> <p>Exclusions: Borrowers with \$0 IDR payments Exclude borrowers who have a payment scheduled in the future (Can we get as granular as to know that the payment amount covers the amount due?)</p> <p>Criteria:</p> <ul style="list-style-type: none"> - Look for an installment due date exactly 7 days from today; - Use the current due amount. Exclude any with a \$0 current due bill. - If there is a payment date in the future for an amount that equals or exceeds the remaining amount due, exclude - Make sure the loan has an F41 end date (LN60 end date) of 8/31/2023 and no LN50 end date or LN60 end date greater than 8/31/2023. - Do not send the communication if the borrower has received a prior communication from this campaign <p>2nd campaign</p> <ul style="list-style-type: none"> - Same criteria as above but for Auto Debit borrowers <p>Fields for Non Auto Debit:</p> <p>{FIRSTNAME} {PAYMENTAMOUNT} {PAYMENTDATE}</p> <p>Fields for Auto Debit:</p> <p>{PAYMENTAMOUNT} {DUEDATE} {PAYMENTDATE}</p>
CTA	<ul style="list-style-type: none"> • How to Make a Payment • If you're on Auto Debit, your payment will be withdrawn
Expected Date for Finalized Content	9/8/2023
Start Date	9/24/2023

Subject: Payment Reminder

NON AUTO DEBIT:

Courtesy Payment Reminder

{FIRSTNAME},

Your student loan payments are restarting. We recently sent you a bill with your payment details. A summary of these details is below:

Summary:

Payment Amount: {PAYMENTAMOUNT}

Due Date: {PAYMENTDATE}

Did You Already Make a Payment?

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Easy Ways to Pay

- [Sign up for Auto Debit](#) to receive a 0.25% interest rate reduction
- [Online](#)
- Use our automated phone system at 888.866.4352 anytime 24/7

What if I need a more affordable repayment plan?

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Title 4	Payment Notifications – auto debit
Audience 4	Borrowers receiving a monthly auto debit letter
CTA	<ul style="list-style-type: none">• Add a Special content paragraph – options to have lower payments, if needed
Expected Date for Finalized Content	9/8/2023
Start Date	9/12/2023

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Contact Information Current? Log in to your account at mohela.com to check and update, if necessary.

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Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	Aligned with Early-Mid September emails



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Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	Aligned with Early-Mid September emails

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
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 *Image in process*

September R2R

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What if I need a lower monthly payment amount?

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[Disclaimers: Mini Miranda, Rosenthal, and MA]

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Title 4	Payment Notifications – auto debit
Audience 4	Borrowers receiving a monthly auto debit letter
CTA	<ul style="list-style-type: none">• Add a Special content paragraph – options to have lower payments, if needed
Expected Date for Finalized Content	9/8/2023
Start Date	9/12/2023

GOOD TO KNOW

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Title 8	Call Center Deflection Messaging Phase 3
Description 8	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA’s IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	Aligned with Early-Mid September emails



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MOHELA

The graphic features a woman sitting on a stack of books, using a laptop. Surrounding her are icons for a clock, a laptop, a coffee cup, and a smartphone, all set against a light green background with abstract shapes.

2. **First** Time Paying Your Loans?

Visit StudentAid.gov/firstpayment to learn what you need to do

- Understand what you owe
- Compare repayment plans via [Loan Simulator](#)
- Choose a repayment plan that best meets your needs
- Visit mohela.com to prepare to make your October payment
- Sign up for Auto Debit
- Enroll in Paper Billing



First Time Paying Your Loans?

CHECKLIST

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 **MOHELA**[®]

September R2R

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Image in process

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Courtesy Payment Reminder

{FIRSTNAME},

Your student loan payments are restarting. We recently sent you a bill with your payment details. A summary of these details is below:

Summary:

Payment Amount: {PAYMENTAMOUNT}

Due Date: {PAYMENTDATE}

Did You Already Make a Payment?

If you have made a payment, thank you! Please allow 2-3 business days after receipt for your payment to be posted to your student loan(s).

Easy Ways to Pay

- [Sign up for Auto Debit](#) and begin receiving a 0.25% interest rate reduction
- [Online](#)
- Get MOHELA's app at the iPhone [App Store](#) or Android [Google play!](#)
- Use our automated phone system at 888.866.4352 anytime 24/7

What if I need a more affordable repayment plan?

Compare repayment plans with [Loan Simulator](#). An income-driven repayment (IDR) plan may be a more affordable option because it adjusts your payment amount based on your income and family size. For your payment amount to be adjusted before your first bill, apply for an IDR plan as soon as possible. Check out details of the new, most affordable IDR plan ever created, called the [Saving on a Valuable Education \(SAVE\) Plan](#).

[Disclaimers: Mini Miranda, Rosenthal, and MA]

AUTO DEBIT:

Courtesy Payment Reminder

{FIRSTNAME},

Your student loan payments are restarting. We recently sent you a bill with your payment details that includes information on when your Auto Debit will occur. A summary of these details is below:

Summary:

Payment Amount: {PAYMENTAMOUNT}

Due Date: {DUE DATE}

Date of Auto Debit Withdrawal: {PAYMENTDATE}

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Title 4	Payment Notifications – auto debit
Audience 4	Borrowers receiving a monthly auto debit letter
CTA	<ul style="list-style-type: none">• Add a Special content paragraph – options to have lower payments, if needed
Expected Date for Finalized Content	9/8/2023
Start Date	9/6/2023

Go Paperless! Receive bills and important documents quickly and easily. Log into your account at mohela.com to sign up.

Payment not affordable? Use [Loan Simulator](http://StudentAid.gov/loan-simulator) at StudentAid.gov/loan-simulator to explore different repayment plans your loan(s) qualify for, see estimated payments, and apply.

Contact Information Current? Log in to your account at mohela.com to check and update, if necessary.

Title 8	Call Center Deflection Messaging Phase 3
Description 8	FSA will be providing messaging to servicers to help with coordinated call deflection efforts to promote self-service. These messages will be used in MOHELA’s IVR, Banner language on websites, and social media promotion in concert with FSA email campaigns
Audience	All non-default borrowers
Expected Date for Finalized Content	To be determined
Deflection Messages	To be determined
Start Date	Aligned with Early-Mid September emails

IVR:

Can’t afford your monthly payment? Considering signing up for the new income-driven repayment plan, SAVE, now. Visit StudentAid.gov/SAVE for more information or StudentAid.gov/IDR to sign up.

Web:

Return to Repayment

Student loan interest started accruing again on Sept. 1, 2023. Payments will be due starting in October. We will send a billing statement at least three weeks before payment is due. Log in to your account to ensure your contact information is current, enroll in paperless delivery, and sign up for Auto Debit, which could lower your interest rate by 0.25%.

If you are unsure if you can afford your student loan payments, we encourage you to visit Federal Student Aid's [Loan Simulator](#). There you can review repayment plans, see estimated payments and costs, and apply for the repayment plan that works best for you



1. Are you ready to make your student loan payment in October? If your payment is not affordable, there are options available to help. Use *Loan Simulator* to view the repayment plan options your loan(s) is eligible for, see the estimated monthly payment and overall cost, and apply.

Are You Ready?

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 **MOHELA**[®]



2. Entering repayment on your student loans for the first time? Learn about how your loan(s) work, your repayment plan options, and find other helpful tips at StudentAid.gov/manage-loans/repayment/repaying-first-time.

First Time Paying Your Loans? CHECKLIST

- ✓ Log in to learn about your loans
- ✓ Learn about repayment options
- ✓ Sign up for Auto Debit
- ✓ Enroll in Paperless Billing



 **MOHELA**[®]

September R2R

For Internal and FSA Review:

Title 1	Payment Reminders
Audience 1	<p>Automate for borrowers with payments due from 10/1 – 11/30</p> <p>Send email to borrowers who have a payment greater than \$0 due in 7 calendar days</p> <p>KM region borrowers who will have payments due between 10/1/2023-11/30/2023</p> <p>Exclusions: Borrowers with \$0 IDR payments Exclude borrowers who have a payment scheduled in the future (Can we get as granular as to know that the payment amount covers the amount due?)</p> <p>Criteria:</p> <ul style="list-style-type: none"> - Look for an installment due date exactly 7 days from today; - Use the current due amount. Exclude any with a \$0 current due bill. - If there is a payment date in the future for an amount that equals or exceeds the remaining amount due, exclude - Make sure the loan has an F41 end date (LN60 end date) of 8/31/2023 and no LN50 end date or LN60 end date greater than 8/31/2023. - Do not send the communication if the borrower has received a prior communication from this campaign <p>2nd campaign</p> <ul style="list-style-type: none"> - Same criteria as above but for Auto Debit borrowers <p>Fields for Non Auto Debit:</p> <p>{FIRSTNAME} {PAYMENTAMOUNT} {PAYMENTDATE}</p> <p>Fields for Auto Debit:</p> <p>{PAYMENTAMOUNT} {DUEDATE} {PAYMENTDATE}</p>
CTA	<ul style="list-style-type: none"> • How to Make a Payment • If you're on Auto Debit, your payment will be withdrawn
Expected Date for Finalized Content	9/8/2023
Start Date	9/24/2023

Subject: Payment Reminder

NON AUTO DEBIT:

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Deflection Messages	To be determined
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Image in process

Servicer Name:

Please provide a cumulative list of your federally managed borrowers that have engaged with you since May 1, 2023. This list should include any federally managed borrowers who took any of the following actions since May 1, 2023: logged into your website, called one of your call centers, initiated a chat session; submitted a request relating to their federal student loans such as a consolidation application, IDR application, forgiveness or discharge application, or deferment, forbearance, or auto-debit request. This list should be submitted approximately 3 business days after the end of the month to account for monthly activity. After the initial month, only new borrowers who first engaged with the servicers since the last report should be added to the file.

SSN (9 digit number)	First Name	Last Name	Month of First Engagement Since May 1, 2023 (MM-YYYY)
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General Info -

[Modify Task](#)

Task Tracking Number:	301955	CCC Number:	Policy Bulletin Number:
Assigned Department:	FEDERAL CONTRACTS		
Application/Sub-application:	BULLETINS -		
Status:	CLOSED		
Assigned To:	Lester, Shelley Business Analyst:		
Requested By:	FEDERAL CONTRACTS - Johnson, Taylor	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	01/20/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	Fiserv: USDS:
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	R2R Payment Pause Extension through 8/31/2022		
Task Description:	CR 6274 This activity will prepare targeted borrower segments for return to repayment. Loan servicers will conduct outreach to multiple categories of borrowers.		
Distribution List:	grp.fc-contracting Edit		
Entered By:	TAYLORJ 1/18/2023 8:42:12 AM		
Last Mod. By:	TAYLORJ 1/18/2023 4:55:49 PM		

Note Log (4) -

[New Note](#)

	Created By	Created Time	Email List	Note
1605203	Johnson, Taylor	01/18/2023 04:55:49 PM	grp.fc-contracting@mohela.com; shelley1@mohela.com; taylorj@mohela.com	
Bulletin emailed today. Closing task. On 1/18/2023 4:55:49 PM, Taylor Johnson changed status from ASSIGNED to CLOSED.				
1605049	Lester, Shelley	01/18/2023 02:28:29 PM	shelley1@mohela.com; taylorj@mohela.com	
Below are suggestions for the Guidance Provided. The rest looks good and is approved to be finalized and published.				
"This outreach activity was to prepare targeted borrower segments for return to repayment. Outreach was conducted to multiple categories of borrowers."				

1604620	Johnson, Taylor	01/18/2023 08:42:30 AM	shelleyl@mohela.com	
Assignment Changed: (old)-->SHELLEYL(new); (old BA)-->(new BA).				
On 1/18/2023 8:42:30 AM, Taylor Johnson changed status from OPEN to ASSIGNED.				
1604616	Johnson, Taylor	01/18/2023 08:42:12 AM	grp.fc-contracting@mohela.com; taylorj@mohela.com	
Taylor Johnson opened the task with required date "01/20/2023". Explanation: FC turnaround time for support				

Attachment Log (2) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
362333	Johnson, Taylor	01/18/2023 04:52:42 PM	Other	Federal Bulletin 2023-005 R2R Payment Pause Extension Targeted Outreach Through August 31, 2022 (AV EF MO & NN).docx
362197	Johnson, Taylor	01/18/2023 08:42:12 AM	Other	Federal Bulletin 2023-0XX R2R Payment Pause Extension Targeted Outreach Through August 31, 2022 (AV EF MO & NN).docx

Linked Tasks (1) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
287642	FEDERAL CONTRACTS	FSA CHANGE REQUEST	General	CR 6274 R2R Payment Pause Extension Outreach Thru 8/31/2022	Johnson, Taylor	Archived - Work Complete

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (3) -

[Change Status](#)


Date/Time	Previous Status	Next Status	Made By
01/18/2023 04:55:49 PM	ASSIGNED	CLOSED	Johnson, Taylor
01/18/2023 08:42:30 AM	OPEN	ASSIGNED	Johnson, Taylor
01/18/2023 08:42:12 AM	OPEN	OPEN	Johnson, Taylor

General Info -[Modify Task](#)

Task Tracking Number:	310898	CCC Number:	Policy Bulletin Number:
Assigned Department:	LOAN SERVICING PROCESSING		
Application/Sub-application:	Other - General		
Status:	CLOSED		
Assigned To:	Lathrop, John	Business Analyst:	
Requested By:	FEDERAL CONTRACTS - Johnston, Tony	Project Approval: Severity: Classification:	
Task Type:	Research	ECD:	Est. Hrs: Act. Hrs:
Required Date:	05/17/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	USDS:
	False	Fiserv: False	
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	POLL- NSLDS and Web Account updates for R2R		
Task Description:	<p>POLL Questions:</p> <p>On what date (MM/DD/YY) will you first report the following data points/fields in NSLDS when we return to repayment for borrowers currently in the COVID forbearance?</p> <p>Loan Status Loan Status Date Forbearance End Date Next Payment Due Date Repayment Plan Record for borrowers entering repayment for the first time Repayment Plan Record for borrower redisclosed based on REPAYE regulatory changes Payment Amount Due</p> <p>in addition, regarding bwr's online accounts at mohela.com:</p> <p>On what date (MM/DD/YY) will you first display the due date and amount due on your borrower web portal when we return to repayment for borrowers currently in the COVID forbearance?</p>		
Distribution List:	bryong@mohela.com; grp.fc-contracting Edit		

Entered By:	TONYJ 5/10/2023 11:31:45 AM
Last Mod. By:	TONYJ 5/19/2023 12:32:41 PM

Note Log (28) -[New Note](#)

	Created By	Created Time	Email List	Note
1675795	Johnston, Tony	05/19/2023 12:32:41 PM	bryong@mohela.com; grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; johnl@mohela.com; tonyj@mohela.com	
On 5/19/2023 12:32:41 PM, Tony Johnston changed status from PENDING FSA to CLOSED.				
1674507	Johnston, Tony	05/17/2023 03:14:55 PM	bryong@mohela.com; grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; johnl@mohela.com; tonyj@mohela.com	
Thx John I sent the response to FSA On 5/17/2023 3:14:55 PM, Tony Johnston changed status from PENDING REQUESTOR to PENDING FSA.				
1673691	Lathrop, John	05/16/2023 02:43:40 PM	johnl@mohela.com	
On 5/16/2023 2:43:40 PM, John Lathrop changed status from ASSIGNED to PENDING REQUESTOR.				
1673690	Lathrop, John	05/16/2023 02:43:25 PM	bryong@mohela.com; grp.fc-contracting@mohela.com; johnl@mohela.com; tonyj@mohela.com	
The first non-Cares Act interest rate will report 9/5/23, assuming the R2R date is not changed.				
1673583	Johnston, Tony	05/16/2023 01:25:20 PM	bryong@mohela.com; grp.fc-contracting@mohela.com; johnl@mohela.com	
Tony Johnston changed required date from "05/11/2023" to "05/17/2023". Explanation: by 11am tomorrow				
1673582	Johnston, Tony	05/16/2023 01:24:45 PM	bryong@mohela.com; grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; johnl@mohela.com; tonyj@mohela.com	
On 5/16/2023 1:24:45 PM, Tony Johnston changed status from PENDING FSA to ASSIGNED.				
1673581	Johnston, Tony	05/16/2023 01:24:27 PM	bryong@mohela.com; grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; johnl@mohela.com; tonyj@mohela.com	

Follow-up from FSA:			
John, When will the first instance of the “current” (non-CARES ACT 0%) interest rate be reported? (dd/mm/yyyy)			
1671631	Lathrop, John	05/12/2023 09:31:49 AM	bryong@mohela.com; grp.fc-contracting@mohela.com; johnl@mohela.com; paulv@mohela.com; tonyj@mohela.com
Tony that's correct.			
1671615	Voigt, Paul	05/12/2023 09:20:43 AM	bryong@mohela.com; grp.fc-contracting@mohela.com; johnl@mohela.com; tonyj@mohela.com
Hi John, for this question "Repayment Plan Record for borrower rediscovered based on REPAYE regulatory changes" would the first time it could possibly be reported would be 7/31? Thanks			
1671605	Lathrop, John	05/12/2023 09:12:49 AM	bryong@mohela.com; grp.fc-contracting@mohela.com; johnl@mohela.com; tonyj@mohela.com
Updated spreadsheet attached.			
On what date (MM/DD/YY) will you first report Repayment Plan Record for borrower rediscovered based on REPAYE regulatory changes in NSLDS when we return to repayment for borrowers currently in the COVID forbearance?			
Will report when the repayment plan is disclosed based on REPAYE regulatory changes even if prior to repayment.			
1671572	Johnston, Tony	05/12/2023 08:48:56 AM	bryong@mohela.com; grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; johnl@mohela.com; tonyj@mohela.com
John, sent you an email, can you update poll responses and attach to TMS, seperately please note TMS with clarifications specific to FSA's question on:			
On what date (MM/DD/YY) will you first report Repayment Plan Record for borrower rediscovered based on REPAYE regulatory changes in NSLDS when we return to repayment for borrowers currently in the COVID forbearance?			
1671540	Lathrop, John	05/12/2023 08:08:02 AM	bryong@mohela.com; grp.fc-contracting@mohela.com; johnl@mohela.com; tonyj@mohela.com
Hi Tony, I was under the impression this was all related to reporting for R2R. Our first reporting for the changes made under CR 6343 will be 7/31/23, the monday after 7/30/23. I was incorrect when providing the 9/4 reporting date as this is Labor day weekend so our reporting will be delayed by 1 day. We will report on R2R changed 9/5.			

1671536	Johnston, Tony	05/12/2023 07:57:54 AM	bryong@mohela.com; grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; johnl@mohela.com; taylorj@mohela.com; tcharap@mohela.com; tonyj@mohela.com	
Follow-up from FSA:				
Including: FC Compliance				
For the question below in the poll. MOHELA provided a date of 9/4. We would expect this date to be 7/30 to coincide with the implementation of CR 6373. Can you please let us know why 9/4 was provided as a response?				
Repayment Plan Record for borrower redisclosed based on REPAYE regulatory changes				
1671102	Johnston, Tony	05/11/2023 12:39:24 PM	bryong@mohela.com; grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; johnl@mohela.com; tonyj@mohela.com	
Sent to FSA				
On 5/11/2023 12:39:24 PM, Tony Johnston changed status from PENDING PHEAA to PENDING FSA.				
1671083	Johnston, Tony	05/11/2023 12:26:01 PM	bryong@mohela.com; grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; johnl@mohela.com; tonyj@mohela.com	
THX all! we'll answer w/ 09/04/2023 as 1st reporting date of status changes in NSLDS				
1671080	Lathrop, John	05/11/2023 12:17:23 PM	bryong@mohela.com; grp.fc-contracting@mohela.com; johnl@mohela.com; tonyj@mohela.com	
MOHELA will report Monday 9/4 on fields that require update after R2R.				
1671043	Hoefft, Lindsey	05/11/2023 11:44:07 AM	bryong@mohela.com; grp.fc-contracting@mohela.com; johnl@mohela.com; tonyj@mohela.com	
PHEAA sends our NSLDS submittal on Monday's for all changes that occurred during the week prior.				
1670896	Johnston, Tony	05/11/2023 10:08:10 AM	bryong@mohela.com; grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; johnl@mohela.com; tonyj@mohela.com	
From FSA:				
When will you have the information for this poll? We needed the information by 11 EDT.				

1670895	Voigt, Paul	05/11/2023 10:07:42 AM	bryong@mohela.com; grp.fc-contracting@mohela.com; johnl@mohela.com; tonyj@mohela.com	
<p>Hi John, Thanks, FSA is asking for an eta. Would PHEAA have to provide all the data elements? If so can you check with them again. Sorry for the rush, Paul</p>				
1670883	Lathrop, John	05/11/2023 09:57:22 AM	davidve@mohela.com; johnl@mohela.com; tonyj@mohela.com	
<p>Assignment Changed: (old)-->JOHNL(new); (old BA)-->(new BA).</p> <p>On 5/11/2023 9:57:22 AM, John Lathrop changed status from OPEN to PENDING PHEAA.</p>				
1670869	Johnston, Tony	05/11/2023 09:44:54 AM	bryong@mohela.com; grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; johnl@mohela.com; tonyj@mohela.com	
<p>THX - Can this TMS be assigned and let us know if you have a eta on data</p>				
1670837	Lathrop, John	05/11/2023 09:28:29 AM	bryong@mohela.com; grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; tonyj@mohela.com	
<p>Hi Tony, I have reached out to PHEAA to confirm our reporting dates. I will not be able to provide a response by 10am today.</p>				
1670736	Johnston, Tony	05/11/2023 08:08:12 AM	benp@mohela.com; bryong@mohela.com; grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; johnl@mohela.com; lindseyk@mohela.com; tonyj@mohela.com	
<p>Hi, Please let me know status on the NSLDS answers for FSA, due back to them by 10 am this morning. THX</p>				
1670500	Lathrop, John	05/10/2023 03:53:55 PM	bryong@mohela.com; grp.fc-contracting@mohela.com; lindseyk@mohela.com; tonyj@mohela.com	
<p>Lindsey, do you have any info regarding when PHEAA is sending the listed data for R2R?</p>				
1670446	Johnston, Tony	05/10/2023 03:22:03 PM	bryong@mohela.com; grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; tonyj@mohela.com	
<p>NSLDS Team, please review and answer data update questions, please do so this is due back to FSA by 10am tomorrow</p>				
1670392	Goos, Bryon	05/10/2023 02:47:05	bryong@mohela.com; grp.fc-contracting@mohela.com;	

		PM	tonyj@mohela.com
Good afternoon,			
Regarding the web question this will be directly related to billing. Once a bill is generated it will show on the website. This is no later than 21 days in advance of the due date. Please let me know if you have any questions.			
Bryon			
1670166	Johnston, Tony	05/10/2023 11:35:06 AM	bryong@mohela.com; grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; tonyj@mohela.com
Tyler, Ben A- not sure if Systems needs to assist, FSA is asking about data updates on NSLDS and a bwrs online account. Bryon, your input on web, thx			
1670163	Johnston, Tony	05/10/2023 11:31:45 AM	bryong@mohela.com; grp.fc-contracting@mohela.com; tonyj@mohela.com
Tony Johnston opened the task with required date "05/11/2023". Explanation: for FSA by 10am			

Attachment Log (3) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
374131	Johnston, Tony	05/12/2023 11:29:24 AM	Other	NSLDS DATA REPORTING POLL 05-11-23_MOHELA v2.xlsx
374101	Lathrop, John	05/12/2023 09:10:02 AM	Other	NSLDS DATA REPORTING POLL 05-11-23_MOHELA.xlsx
373797	Johnston, Tony	05/10/2023 11:32:30 AM	Other	NSLDS DATA REPORTING POLL 05-11-23_MOHELA.xlsx

Linked Tasks (0) -

[Link Tasks](#)

Department	App Name	Sub Name	Title	Assigned To	Status
No Records Found!					

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (7) -

[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
05/19/2023 12:32:41 PM	PENDING FSA	CLOSED	Johnston, Tony
05/17/2023 03:14:55 PM	PENDING REQUESTOR	PENDING FSA	Johnston, Tony
05/16/2023 02:43:40 PM	ASSIGNED	PENDING REQUESTOR	Lathrop, John

05/16/2023 01:24:45 PM	PENDING FSA	ASSIGNED	Johnston, Tony
05/11/2023 12:39:24 PM	PENDING PHEAA	PENDING FSA	Johnston, Tony
05/11/2023 09:57:22 AM	OPEN	PENDING PHEAA	Lathrop, John
05/10/2023 11:31:45 AM	OPEN	OPEN	Johnston, Tony

TMS 312185 Title: POLL- R2R Discussion follow-up questions from FSA.

Our numbers are based on the last 90 days

1. FSA is looking to deflect calls via its communication channels to certain locations (e.g., encouraging self-service options). We are seeking servicer inputs on where FSA should be deflecting borrowers by its communications. Please include the topic areas, path that you would want the borrowers to take, and the ultimate call to action that we should communicate
 - To visit MOHELA.com for making payments, to self-certify income for an IDR plan whether first time applying or to recalculate, review their account profile information (address, email & phone), sign up for auto-debit, and paperless eDelivery.
 - Once repayment has begun: log into MOHELA.com to see payment amount, current repayment plan, loan status, and when their next payment is due.
 - Strongly encourage borrowers to use web self-service overall, both FSA site and MOHELA
 - Reinforce most questions can be answered without waiting on hold to speak to a CSR
 - Avoid phrases such as call or chat with your servicer
 - Push the verbiage of login to your web account, go online, etc
 - Have FSA acknowledge to be patient with the servicers as there may longer than average wait times
 - Avoid sending out mass communications at the same time, perhaps they can be staggered over a longer period of time or rotate between each servicer that receives a dedicated allotment each day. This may help balancing the load of calls each servicer receives after a mass communication is sent
 - Exclude any phone numbers to call into on all communications
2. Previously we asked you for your top 5 call reasons by reason code. We would like more details beyond just the reason code, especially if one of your reason codes is “general” or generic in nature. In your responses please provide more details on the top five call reasons today beyond the reason code and what the top 5 questions you think you’ll get in the future as we get closer to return to repayment.

Current top 5 Reason for Call

1. PSLF Status
2. PSLF Questions
3. Loan Detail- The following reasons will fall into this category: Loan Type, Account Status, Number of loans, Disbursement Date, School the loan was for, Repayment Start Date, Account Number, Details of past conversation/interaction, Current Payment Plan, Current Payment Amount, Option History
4. Email/Letter
5. PSLF Denial/Missing Info

Anticipated Top 5 Reason for Call

1. When is my due date/payment amount?
2. When will I receive a bill/am I on Auto Debit?
3. What is my payment plan/help me change my plan?

4. My loans are going to be forgiven under PSLF, do I have to keep paying?
 5. I need help getting logged into my web account.
3. What are the top reason codes that equate to about 70% of call volume to CSR? How do you think this will change as we get closer to R2R? (Looking for Aug & Sept and after)
1. PSLF Status
 2. PSLF Questions
 3. Loan Detail
 4. Email/Letter
 5. PSLF Denial/Missing info
 6. Refund

Changes as we get closer to R2R will also be dependent on the status of loan forgiveness and/or Debt Relief. If Debt Relief loans, we anticipate that being an extremely high reason for calls. Without additional debt relief details, we anticipate borrower's wanting to know information regarding their repayment plan, assistance with changing it, what the payment will be, and what is noted above in question 2.

4. From the top reasons that you expect for the months post R2R, what are your deflection plans around those topics? Does this update your deflection plans as you think through these changes as originally provided (or soon to be provided) to FSA? **A call deflection plan was recently shared with plans currently in place along with modifications in process. Below includes that information as well.**

Call deflection strategies

Communication Channel

IVR	Currently offering	<p>What are your current call deflection strategies in place? IVR callback settings, hold messages, FAQ scripts etc. Does your IVR share estimated wait times?</p> <p>*We offer call backs and adjust this option throughout the day based on the total calls in queue and the availability of CSRs to handle the call backs during business hours</p> <p>*The IVR provides estimated wait times, in addition, there is a long hold message that plays before the main menu with an estimated wait time encouraging callers to self-service on mohela.com and studentaid.gov for more information</p> <p>*IVR messaging is regularly updated with current information to proactively advise borrowers of relevant frequently asked questions</p> <p>*IVR messaging has been reduced to increase</p>
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		<p>borrower capability to reach FAQ's relevant to their situation</p> <ul style="list-style-type: none"> *We added best times to call in the in-queue hold messaging to proactively direct borrowers to call at times with the shortest hold time *Increased external call ports/line capacity to support anticipated higher call volume *During high call volumes in-queue hold messaging promotes self-service on MOHELA.com or StudentAid.gov *IVR in queue messaging is regularly updated to promote self-service and provide general information related to common topics
<p>IVR</p>	<p>Modifications for anticipated high call volume</p>	<p>What would/could be done differently to deflect calls away from agents?</p> <ul style="list-style-type: none"> *Currently redesigning the main MOHELA Customer Service IVR to improve self-service with focus on Return to Repayment topics. This also makes common topics more prominent to promote self-service *Currently expanding skilling options in the IVR to improve skill-based routing and shorten call handling *Updating the proactive account notifications to promote updating contact information, setting up auto debit, and lower payment options on MOHELA.com
<p>Website</p>	<p>Currently offering</p>	<p>What features do you have on your website that assist in call deflection? EX. Live chat, banner messaging, virtual agent, etc..</p> <ul style="list-style-type: none"> *Current banner in front of login directs borrowers to studentaid.gov for additional Debt Relief information *Chat is currently available to borrowers behind the login when inbound service levels meet expectations *Current banner in front of login advising borrowers of the IDR adjustment and to visit studentaid.gov for more information *Current banner in front of login advising of the extension of the COVID-19 forbearance and 0% interest *Account alerts have been made clearer

		<p>*Account alerts have been added to the mobile app</p> <p>*Search tool in front of the login for borrowers serviced and not serviced by MOHELA to check the status of their PSLF form</p>
<p>Website</p>	<p>Modifications for anticipated high call volume</p>	<p>What would/could be done differently to deflect calls away from agents?</p> <p>*Home page is being updated to promote IDR self-certification on MOHELA.com</p> <p>*Adding married filing jointly borrowers to self-certification on the web</p> <p>*Adding an alert to the mobile app to promote IDR self-service on MOHELA.com</p> <p>*Updating profile notification is being reset to pop up for every borrower. Then every 30 days after to promote updating contact information, paperless, and mobile consent</p> <p>*Adding a standalone tab for "my situation" to make it more prominent to promote self-service when a borrower cannot make a payment</p> <p>*Adding a return to repayment banner to the website to promote self-service for borrowers needing a lower or unable to make payments</p> <p>*Redesigning the alerts on the home page to make alerts more visible and collapsible to see important self-service topics such as enrolling in paperless and auto debit. In addition, collapsing the alerts to make the repayment information more prominent for borrowers</p> <p>*Updating the auto debit enrollment page to provide the estimated monetary savings for enrolling (currently on home page only)</p>

5. What is the volume of self service in the IVR by topic? Please report this in terms of % of total calls. **This number is not available to provide based on the structure of the IVR. However, this is an area we are looking to improve in the future.**
6. What is the volume of self service in the Web by topic? Please report this in terms of % of total calls. **We currently do not have queries established to generate the information. To build these queries will be labor intensive. However, this is an area we are looking to improve in the future.**

7. Do you have goals for self-service? How do these goals relate to your deflection strategies? **We currently do not have goals for self-service. However, with time and costs constraints we are establishing as much self service and call deflection as possible. Our general assumption with staffing assumes most borrowers will want to speak with a live CSR rather than pursue self service options.**

8. How are/or will you measure the effectiveness of self service? **The IVR and Web do not have the capability to measure self-service, however with the IVR we take a baseline assumption that if the borrower calls within business hours and do not enter into the queue to speak to a CSR we assume their inquiry has been resolved.**

9. What is your process for continually evaluating call reasons and implementing new deflection strategies quickly during the anticipated peak of R2R calls? **We are consistently reviewing the reason for calls, monitoring calls, gathering feedback from CSRs, Supervisors, and other members of the team to identify areas that we can promote self-service or improve a communication. In addition, we partner with our CAT team on gathering feedback on escalated calls to improve information available to the borrower. Based upon findings, information is reviewed and when applicable are prioritized with our partnering departments (IT etc.) for changes to be implemented.**

10. Do you see a need for additional self serv topics? If so which channels? How can FSA assist through its communication channels to promote self-service with your borrowers? **A channel that may gain traction, is snail mail. Can FSA mail a traditional letter with their servicer information, answers to common questions, and promoting the borrower to servicer website. FSA has traditionally sent emails, however, many of us received lots of emails, and these can get buried in an inbox. Also, some students that have left school may not have an updated email (they may have used their school). Old fashion snail mail is formal, especially on Department of Education letterhead/envelope, and can also be specific to the borrower, their servicer, servicer website, and other information available at the time the letter is sent. In addition, when a PSLF discharge or an updated proxy file is sent to MOHELA we would benefit from FSA providing a warning of these actions to borrowers in advance of the processing of the file. Within this messaging this should answer basic questions regarding what is occurring. This would help alleviate some common calls and could direct questions to FSA or MOHELA's sites for self-service options on PSLF updates.**

11. What topics are not right for self-serv and need CSR interaction? **Please see the chart below.**

No Self-Service Option	Mohela.com FAQs (X if yes)	Secure Email to Obtain Information (X if yes)
Refunds		X
Credit concerns including disputes	X	X
Reapplication of payments/targeting a consolidation loan payment to subsidized or unsubsidized	No but it is a disclosure on "make a payment" online	X

Due date changes	X	X
Pre-conversion payment history		X
Repayment estimate letter		X
Adjust/Remove forbearance/deferments		X
Administrative Forbearance		X
Borrowers in need of form W-9 from MOHELA		X
Requesting a custom letter		X
Bankruptcy concerns or notification		X
Borrower cancellation payment information	X	X
Fraud / ID Theft / Closed School / False Certification Discharges	Only closed school in FAQs	X
Opting out of Forgiveness (Biden forgiveness, IDR Adjustment, Covid forb)		X
TEACH grant Servicing	X	X
Promise to pay		X
Cease and desist requests		X
Speak to someone in Spanish		
PSLF Reprocess, reconsideration, or dispute requests		X
Copy of Records such as MPN or items sent such as bill		X
Confirmation of NSLDS receipt of enrollment		X
Confirmation of school cancellation refunds/disbursement decreases		X
Alleged Death notification		
Other processing errors		X
Adding a security PIN or reporting security concern	X	X
Return calls from MOHELA or FSA outreach		X
Verbal PLUS borrower deferment requests		X
SCRA concerns / verbal Military deferment requests	X	X

12. Do you have any stats on how many borrowers have touched base with MOHELA in past 3 months via phone or web?

Calls offered 3/1/23-5/26/23 (This is Calls Offered, not Individual Borrower Count)

DL: 186,158

PSLF: 365,273

DocTypeKey	DocDesc	DepartmentName	HigginsRequired
3	Skip Tracing	SUPPORT SERVICES	0
4	MOFELP Application	Specialty Loan Servicing	0
5	MOFELP Disclosure	Specialty Loan Servicing	0
7	Faxes	SUPPORT SERVICES	0
8	Traditional/Alternative Repayment Options	LOAN SERVICING	1
9	IDR	LOAN SERVICING	1
10	IDR Future Consol Bor	PRODUCT DEVELOPMENT	0
11	Trad/Alt Repay Plan Future Consol Bor	PRODUCT DEVELOPMENT	0
12	GoodWill-Letter	SUPPORT SERVICES	0
13	Auto Debit	ACCOUNTING	0
14	Fax Multiple Docs	SUPPORT SERVICES	0
15	Auto Debit - Forb	LOAN SERVICING	1
16	SOFI Auto Pay	ACCOUNTING	0
17	MOFELP Auto Debit	ACCOUNTING	0
18	Auto Debit Follow-up	ACCOUNTING	0
19	SOFI Auto Pay Follow-up	ACCOUNTING	0
20	MOFELP Auto Debit Follow-up	ACCOUNTING	0
21	CRO-Letter	SUPPORT SERVICES	0
22	ELFI Auto Pay	ACCOUNTING	0
23	LRB Auto Pay	ACCOUNTING	0
24	ELFI Auto Pay Follow-up	ACCOUNTING	0
25	LRB Auto Pay Follow-up	ACCOUNTING	0
27	SoFi Cosigner Release	Specialty Loan Servicing	0
28	Due Date Change	LOAN SERVICING	1
29	Sofi Due Date Change	Specialty Loan Servicing	0
34	LockBox	ACCOUNTING	0
35	Accounting Correspondence	ACCOUNTING	0
36	Bankruptcy	LOAN SERVICING	0
37	Bankruptcy - Discharge of Debtors	LOAN SERVICING	0
38	ID Theft	LOAN SERVICING	1
39	Death Certificate	LOAN SERVICING	1
40	Loan Discharge	LOAN SERVICING	0
41	TPD	LOAN SERVICING	1
42	Specialty Servicing Paid-In-Full Letter	SUPPORT SERVICES	0
43	Oracle Review	SUPPORT SERVICES	0
45	IDR Counter Requests	LOAN SERVICING	0
46	Address Change	SUPPORT SERVICES	0
48	PAYH	FEDERAL CONTRACTS	0
50	Credit ACDV	LOAN SERVICING	0
51	SoFi Hardship	Specialty Loan Servicing	0
52	SoFi Return-To-School	Specialty Loan Servicing	0
53	SoFi Unemployment	Specialty Loan Servicing	0
54	SoFi Military	Specialty Loan Servicing	0
55	Laurel Road Forbearance	Specialty Loan Servicing	0
56	Laurel Road Medical Residency Deferment	Specialty Loan Servicing	0
57	Laurel Road Military	Specialty Loan Servicing	0
58	ELFI Forb - General Hardship	Specialty Loan Servicing	0
59	TLF	LOAN SERVICING	1
60	MOFELP Correspondence	Specialty Loan Servicing	0
61	MOFELP Personal Letter	Specialty Loan Servicing	0
62	IDR Counters - Transfer Out	LOAN SERVICING	0
63	MOFELP School Skip Ltr	Specialty Loan Servicing	0
64	MOFELP Reduced Payment Forbearance	Specialty Loan Servicing	0

65 MOFELP Standard Forbearance	Specialty Loan Servicing	0
66 MOFELP In-School Deferment	Specialty Loan Servicing	0
67 Credit Dispute	LOAN SERVICING	1
69 IDR Counter Supervisor Review	LOAN SERVICING	0
70 Disqualifying Status	LOAN SERVICING	1
71 ATB	LOAN SERVICING	1
72 School Closure	LOAN SERVICING	1
73 Unpaid Refunds	LOAN SERVICING	1
74 CASH Modification	Specialty Loan Servicing	0
76 SoFi Medical Residency Deferment	Specialty Loan Servicing	0
77 IDR Counter QA	LOAN SERVICING	0
79 Resolution	Customer Advocacy	1
80 Personal Letter - Military	Customer Advocacy	1
81 CAT - Misc Docs	Customer Advocacy	1
82 POA/3rd Party Auth	LOAN SERVICING	1
83 Forb Review	Customer Advocacy	0
84 Deferment - Cancer Treatment	LOAN SERVICING	1
85 Unauthorized Signature/Payment	LOAN SERVICING	1
86 CASH Cosigner Release	Specialty Loan Servicing	0
87 CASH Death Certificate	Specialty Loan Servicing	0
88 CASH Forbearance	Specialty Loan Servicing	0
89 CASH In-School Deferment	Specialty Loan Servicing	0
90 Laurel Road Cosigner Release	Specialty Loan Servicing	0
91 Laurel Road Death Certificate	Specialty Loan Servicing	0
92 Laurel Road Due Date Change	Specialty Loan Servicing	0
93 Laurel Road Personal Letter	Specialty Loan Servicing	0
94 Laurel Road TPD	Specialty Loan Servicing	0
95 ELFI Death Certificate	Specialty Loan Servicing	0
96 ELFI Due Date Change	Specialty Loan Servicing	0
97 ELFI Personal Letters	Specialty Loan Servicing	0
98 SoFi Death Certificate	Specialty Loan Servicing	0
99 SoFi Disability Rehab	Specialty Loan Servicing	0
100 SoFi Forb - Admin	Specialty Loan Servicing	0
101 SoFi Personal Letters	Specialty Loan Servicing	0
102 SoFi TPD	Specialty Loan Servicing	0
103 MOFELP Authorization Forms	Specialty Loan Servicing	0
104 CASH Medical Residency Deferment	Specialty Loan Servicing	0
105 BFF Hardship Forbearance	ISA Servicing	1
106 BFF Work Status Forbearance	ISA Servicing	1
107 BFF Income Documentation	ISA Servicing	1
108 BFF TPD	ISA Servicing	1
109 BFF Death Documentation	ISA Servicing	1
110 BFF IRS Form 4506-T	ISA Servicing	1
111 BFF Auto Pay	ACCOUNTING	0
112 Judgement	Legal	1
113 Legal Letters	Legal	1
114 Affidavit	Legal	1
115 Manual Form	LOAN SERVICING	1
116 Personal Letter	LOAN SERVICING	1
117 Exit Interview	LOAN SERVICING	0
118 DOD Form	LOAN SERVICING	1
119 Military Benefits	LOAN SERVICING	1
120 PSRP	LOAN SERVICING	0
122 External LVCs	LOAN SERVICING	0

124 Forb - DOD SLRP	LOAN SERVICING	1
125 Forb - SERV	LOAN SERVICING	1
126 Name Change	LOAN SERVICING	0
127 SSN Change	LOAN SERVICING	0
128 School Related Deferment Waiver	LOAN SERVICING	1
129 School Verification	LOAN SERVICING	0
130 Final Demand Letters	LOAN SERVICING	0
131 Reaffirmation Agreement	LOAN SERVICING	1
132 CRA Notification	LOAN SERVICING	0
133 Credit Rehab	LOAN SERVICING	0
134 Supporting Documents Only	LOAN SERVICING	0
135 Signed RSDS	LOAN SERVICING	1
136 Claims Returns	LOAN SERVICING	0
137 Alleged Death	LOAN SERVICING	0
138 Deferment - Economic Hardship	LOAN SERVICING	1
139 Deferment - Education Related	LOAN SERVICING	1
140 Deferment - InSchool	LOAN SERVICING	1
141 Deferment - ParentalLeave	LOAN SERVICING	1
142 Deferment - PLUS Borrower	LOAN SERVICING	1
143 Deferment - Public Service	LOAN SERVICING	1
144 Deferment - Temp Total Disab	LOAN SERVICING	1
145 Deferment - Unemployment	LOAN SERVICING	1
146 Forb - General In-School	LOAN SERVICING	1
147 Forb - General Temp Hardship	LOAN SERVICING	1
148 Forb - Internship Residency	LOAN SERVICING	1
149 Forb - Legal	LOAN SERVICING	1
150 Forb - Loan Debt Burden	LOAN SERVICING	1
151 Forb - Natl Community Service	LOAN SERVICING	1
152 Forb - Teacher Loan Forgiveness	LOAN SERVICING	1
153 Forb - Verbal	LOAN SERVICING	1
154 Forb - Processing	LOAN SERVICING	1
155 CASH Modification 270+	Legal	0
156 CASH Addendum 270+	Legal	0
157 BFF Payment Deferral	ISA Servicing	1
158 CURE Modification	Specialty Loan Servicing	0
159 Specialty Servicing PIF Letter QA	SUPPORT SERVICES	0
160 Forb - Borrower Defense	LOAN SERVICING	0
161 CAT - Consumer Dispute	Customer Advocacy	1
162 Promissory Note	Customer Advocacy	0
163 CASH Addendum Approved	Specialty Loan Servicing	0
164 CASH Addendum Executed	Specialty Loan Servicing	0
165 Settlement Agreement	Legal	0
166 Settlement Agreement Approved	Legal	0
167 Settlement Agreement Partially Executed	Legal	0
168 Settlement Agreement Executed	Legal	0
169 Payment History	Legal	0
170 Doc Prep/Debt Relief Document	Legal	0
171 CASH Loan Write-Off Approval	Legal	0
172 Credit Report	Legal	0
173 Specialty - Bankruptcy	LOAN SERVICING	0
174 Specialty - Death Certificate	Specialty Loan Servicing	1
175 Specialty - TPD	Specialty Loan Servicing	1
176 DAAR	LOAN SERVICING	0
177 DR Bank Forbearance	Specialty Loan Servicing	1

178 DR Bank Medical Residency Deferment	Specialty Loan Servicing	1
179 DR Bank Military	Specialty Loan Servicing	1
180 DR Bank Cosigner Release	Specialty Loan Servicing	1
181 DR Bank Death Certificate	Specialty Loan Servicing	0
182 DR Bank Due Date Change	Specialty Loan Servicing	0
183 DR Bank Personal Letter	Specialty Loan Servicing	0
184 DR Bank TPD	Specialty Loan Servicing	0
185 DRB Auto Pay	ACCOUNTING	0
186 DRB Auto Pay Follow-up	ACCOUNTING	0
187 Pathway ID Theft	LOAN SERVICING	0
188 Borrower Defense - Stop Forbearance	LOAN SERVICING	0
189 Borrower Defense - Start Forbearance	LOAN SERVICING	0
190 Borrower Defense - Denial/Interest Credits	LOAN SERVICING	1
191 Borrower Defense - Approval	LOAN SERVICING	0
192 Figure Hardship	Specialty Loan Servicing	0
193 Figure In School	Specialty Loan Servicing	0
194 ELFI TPD	Specialty Loan Servicing	0
195 Figure Auto Pay	ACCOUNTING	0
196 KF Hardship Forbearance	ISA Servicing	0
197 Satisfaction of Judgment	Legal	0
198 TPDR Outbound Correspondence	Legal	0
199 CURE Addendum Approved	Specialty Loan Servicing	0
200 CURE Addendum Executed	Specialty Loan Servicing	0
201 KF Annual Reconciliation	ISA Servicing	0
202 KF Income Documentation	ISA Servicing	0
203 KF TPD	ISA Servicing	0
204 KF Death Documentation	ISA Servicing	0
205 KF IRS Form 4506-T	ISA Servicing	0
206 KF Payment Deferral	ISA Servicing	0
207 National Emergency Forbearance	LOAN SERVICING	1
208 SoFi National Emergency Forbearance - Auto	Specialty Loan Servicing	0
209 SoFi National Emergency Forbearance - Review	Specialty Loan Servicing	0
210 SoFi EGRRCPA Form	Specialty Loan Servicing	0
211 ACDV Images-Fraud Allegation	LOAN SERVICING	0
214 SOFI Recertification NEF - Auto	Specialty Loan Servicing	0
215 SOFI Recertification NEF - Review	Specialty Loan Servicing	0
216 SOFI Forms	Specialty Loan Servicing	0
217 KF Third Party Authorization	ISA Servicing	0
218 KF Military Forbearance	ISA Servicing	0
219 CASH Payment Agreement	Legal	0
220 Stride Hardship Forbearance	ISA Servicing	0
221 Stride Authorized Third Party	ISA Servicing	0
222 Stride Annual Reconciliation	ISA Servicing	0
223 Stride Income Documentation	ISA Servicing	0
224 Stride Auto Pay	ACCOUNTING	0
225 Figure Personal Letters	Specialty Loan Servicing	0
226 Figure Forms	Specialty Loan Servicing	0
227 Figure Due Date Change	Specialty Loan Servicing	0
228 ELFI Military	Specialty Loan Servicing	0
229 Figure Death Certificate	Specialty Loan Servicing	0
230 Figure Military	Specialty Loan Servicing	0
231 Pathway Auto Pay	ACCOUNTING	0
232 Laurel Road Forms	Specialty Loan Servicing	0
233 DR Bank Forms	Specialty Loan Servicing	0

234 CASH Settlement Offer	Specialty Loan Servicing	0
235 CASH Due Date Change	Specialty Loan Servicing	0
236 Laurel Road QWR	Specialty Loan Servicing	0
237 Laurel Road Escalated QWR	Customer Advocacy	0
238 SOFI ID Theft Packet	LOAN SERVICING	0
239 MOFELP Death Certificate	Specialty Loan Servicing	0
241 Pathway EGRRCPA Form	Specialty Loan Servicing	0
242 Pathway Death Certificate	Specialty Loan Servicing	0
243 Pathway TPD	Specialty Loan Servicing	0
244 Pathway Military	Specialty Loan Servicing	0
245 Pathway Personal Letters	Specialty Loan Servicing	0
246 Pathway Cosigner Release	Specialty Loan Servicing	0
248 Pathway Hardship	Specialty Loan Servicing	0
249 Pathway Return-to-School	Specialty Loan Servicing	0
250 Pathway Disability Rehabilitation Training Deferme	Specialty Loan Servicing	0
251 SOFI Loan Disclosure	Specialty Loan Servicing	0
252 KF Forms	ISA Servicing	0
253 CASH Personal Letter	Specialty Loan Servicing	0
254 KF Personal Letter	ISA Servicing	0
255 Cash Third Party Authorization	Specialty Loan Servicing	0
256 MOFELP Third Party Authorization	Specialty Loan Servicing	0
257 SOFI Third Party Authorization	Specialty Loan Servicing	0
258 ELFI Third Party Authorization	Specialty Loan Servicing	0
259 Laurel Road Third Party Authorization	Specialty Loan Servicing	0
260 DR Bank Third Party Authorization	Specialty Loan Servicing	0
261 Pathway Third Party Authorization	Specialty Loan Servicing	0
262 Figure Third Party Authorization	Specialty Loan Servicing	0
263 Cash Forms	Specialty Loan Servicing	0
264 MOFELP Forms	Specialty Loan Servicing	0
265 Pathway Forms	Specialty Loan Servicing	0
266 ELFI Forms	Specialty Loan Servicing	0
267 Stride TPD Discharge	ISA Servicing	0
268 Stride Due Date Change	ISA Servicing	0
269 Stride Military Forbearance	ISA Servicing	0
270 KF Due Date Change	ISA Servicing	0
271 BFF Annual Reconciliation	ISA Servicing	0
272 Fast Track EGRRCPA Form	Specialty Loan Servicing	0
273 Fast Track Death	Specialty Loan Servicing	0
274 Fast Track TPD	Specialty Loan Servicing	0
275 Fast Track Military Deferment	Specialty Loan Servicing	0
276 Fast Track Personal Letters	Specialty Loan Servicing	0
277 Fast Track Medical Deferment	Specialty Loan Servicing	0
278 Fast Track Hardship Deferment	Specialty Loan Servicing	0
279 Fast Track Return-to-School Deferment	Specialty Loan Servicing	0
280 Fast Track Forms	Specialty Loan Servicing	0
281 Pathway Settlement Correspondence	Legal	0
282 Pathway E-mail Correspondence	Legal	0
283 Pathway Outside Counsel Final Demand	Legal	0
284 Pathway Outside Counsel Validation Letter	Legal	0
285 DR Bank Loan Disclosure	Specialty Loan Servicing	0
286 Laurel Road Loan Disclosure	Specialty Loan Servicing	0
287 ELFI Loan Disclosure	Specialty Loan Servicing	0
288 Pathway Loan Modification	Specialty Loan Servicing	0
289 Pathway Addendum Partially Executed	Specialty Loan Servicing	0

290 Pathway Addendum Approved	Legal	0
291 Pathway Addendum Fully Executed	Legal	0
292 Fast Track Auto Pay	ACCOUNTING	0
293 Fast Track Third Party Authorization	Specialty Loan Servicing	0
294 Pathway Name Change Docs	Specialty Loan Servicing	0
295 Pathway Order Dismissing Lawsuit	Legal	0
296 CAT - Qualified Phone Request	Customer Advocacy	0
297 Qualified Phone Requests	Customer Advocacy	0
298 SOFI - Qualified Phone Request	Specialty Loan Servicing	0
299 DRB - Qualified Phone Request	Specialty Loan Servicing	0
300 LR - Qualified Phone Request	Specialty Loan Servicing	0
301 EFi - Qualified Phone Request	Specialty Loan Servicing	0
302 Pathway - Qualified Phone Request	Specialty Loan Servicing	0
303 Cash - Qualified Phone Request	Specialty Loan Servicing	0
304 Knowledge Finance - Qualified Phone Request	ISA Servicing	0
305 MOFELP - Qualified Phone Request	Specialty Loan Servicing	0
306 Stride SVA Tuition Discharge	ISA Servicing	0
307 Stride Payment Deferral	ISA Servicing	0
308 MOFELP School Certification	Specialty Loan Servicing	0
309 Meritize Auto Pay	ACCOUNTING	1
310 Meritize In School Forbearance	Specialty Loan Servicing	1
311 Meritize Hardship Forbearance	Specialty Loan Servicing	1
312 Meritize Third Party Authorization	Specialty Loan Servicing	1
313 Meritize Due Date Change	Specialty Loan Servicing	1
314 Meritize Military Forbearance	Specialty Loan Servicing	1
315 Meritize National Emergency Forbearance	Specialty Loan Servicing	1
316 Meritize TPD	Specialty Loan Servicing	0
317 KF Auto Pay	ACCOUNTING	0
318 Meritize - Qualified Phone Request	Specialty Loan Servicing	0
319 NOTE	SUPPORT SERVICES	0
320 DEFR	SUPPORT SERVICES	0
321 FORB	SUPPORT SERVICES	0
322 CORR	SUPPORT SERVICES	0
323 SCOR	SUPPORT SERVICES	0
324 BCOR	SUPPORT SERVICES	0
325 DDBD	SUPPORT SERVICES	0
326 PHST	SUPPORT SERVICES	0
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328 SRVH	SUPPORT SERVICES	0
329 ENDA	SUPPORT SERVICES	0
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332 TAXX	SUPPORT SERVICES	0
333 STAT	SUPPORT SERVICES	0
334 SCHD	SUPPORT SERVICES	0
335 INTR	SUPPORT SERVICES	0
336 CNSL	SUPPORT SERVICES	0
337 EMAL	SUPPORT SERVICES	0
338 CHAT	SUPPORT SERVICES	0
339 ANOT	SUPPORT SERVICES	0
340 Transfer WIP	SUPPORT SERVICES	0
341 Accelerate Indiana Auto Pay	ACCOUNTING	0
342 Accelerate Indiana Discretionary Forbearance	ISA Servicing	0
343 Accelerate Indiana Hardship Forbearance	ISA Servicing	0

344 Accelerate Indiana Military Forbearance	ISA Servicing	0
345 Accelerate Indiana Third Party Authorization	ISA Servicing	0
346 Accelerate Indiana TPD Discharge Request	ISA Servicing	0
347 Accelerate Indiana Death Designation	ISA Servicing	0
348 Fast Track - Qualified Phone Request	Specialty Loan Servicing	0
349 Figure - Qualified Phone Request	Specialty Loan Servicing	0
350 Meritize Temporary Total Disability Forbearance	Specialty Loan Servicing	0
351 Accelerate Indiana Income Documentation	ISA Servicing	0
352 Meritize Personal Letters	Specialty Loan Servicing	0
354 SoFi ISL Undergrad In School Deferment	Specialty Loan Servicing	0
355 Verbal DR Bank Medical Residency Def	PRODUCT DEVELOPMENT	0
356 Verbal DR Bank Hardship Forb	PRODUCT DEVELOPMENT	0
357 Verbal DR Bank Natural Disaster Forb	PRODUCT DEVELOPMENT	0
358 Verbal DR Bank National Emergency Forb	PRODUCT DEVELOPMENT	0
359 Verbal ELFI Hardship Forb	PRODUCT DEVELOPMENT	0
360 Verbal ELFI Natural Disaster Forb	PRODUCT DEVELOPMENT	0
361 Verbal LR Medical Residency Def	PRODUCT DEVELOPMENT	0
362 Verbal LR Hardship Forb	PRODUCT DEVELOPMENT	0
363 Verbal LR Natural Disaster Forb	PRODUCT DEVELOPMENT	0
364 Verbal LR National Emergency Forb	PRODUCT DEVELOPMENT	0
365 Verbal SoFi Disability Rehab Training Def	PRODUCT DEVELOPMENT	0
366 Verbal SoFi Medical Residency Def	PRODUCT DEVELOPMENT	0
367 Verbal SoFi Return-To-School Def	PRODUCT DEVELOPMENT	0
368 Verbal SoFi Economic Hardship Forb	PRODUCT DEVELOPMENT	0
369 Verbal SoFi Natural Disaster Forb	PRODUCT DEVELOPMENT	0
370 Verbal SoFi National Emergency Forb	PRODUCT DEVELOPMENT	0
371 Verbal SoFi Unemployment Forb	PRODUCT DEVELOPMENT	0
373 Legal Document	Legal	0
374 PSLF Manual Application	FEDERAL CONTRACTS	0
376 PSLF FSA Dispute	FEDERAL CONTRACTS	0
377 SOFI Reinstate In School Status/Enrollment Verif	Specialty Loan Servicing	0
378 SoFi Auto Pay - Co-Signer	ACCOUNTING	0
379 Pathway Mod Request	Specialty Loan Servicing	0
381 Pathway Reduced Payment Forbearance	Specialty Loan Servicing	0
382 Pathway Repayment Plan Change	Specialty Loan Servicing	0
383 PSLF Pre-con Payment Count	FEDERAL CONTRACTS	0
384 PSLF Pre-con Pmt Count No ECF	FEDERAL CONTRACTS	0
385 PSLF Bill With No Schedule	FEDERAL CONTRACTS	0
386 PSLF Duplicate Bill	FEDERAL CONTRACTS	0
387 PSLF Review Period of Conversion	FEDERAL CONTRACTS	0
388 PSLF AC/PC/DOD Pmt Review	FEDERAL CONTRACTS	0
389 PSLF Form M Status Review	FEDERAL CONTRACTS	0
390 PSLF Spousal Consol Pmt Counts	FEDERAL CONTRACTS	0
391 PSLF TLF Exclusion Review	FEDERAL CONTRACTS	0
392 PSLF TLF Exclusion >5 yrs	FEDERAL CONTRACTS	0
393 PSLF Variance Review	FEDERAL CONTRACTS	0
394 PSLF Military Form Processing	FEDERAL CONTRACTS	0
397 Review PSLF Forgiveness Status	FEDERAL CONTRACTS	0
400 Meritize Forms	Specialty Loan Servicing	1
401 Meritize Death Certificate	Specialty Loan Servicing	0
402 PSLF App-Non-Mohela Brwr	FEDERAL CONTRACTS	0
403 TEACH Grant Certification	FEDERAL CONTRACTS	1
404 TEACH Grant Suspension - Qualifying Program	FEDERAL CONTRACTS	1
405 TEACH Grant Suspension - Disaster Area	FEDERAL CONTRACTS	1

406 TEACH Grant Suspension - Military Spouse	FEDERAL CONTRACTS	1
407 TEACH Grant Suspension - Military	FEDERAL CONTRACTS	1
408 TEACH Grant Suspension - FMLA	FEDERAL CONTRACTS	1
409 TEACH Grant Misc Documentation	FEDERAL CONTRACTS	1
410 SoFi 1 Month Skip-a-Pay	Specialty Loan Servicing	0
411 Verbal SoFi Economic Hardship Reduced Rpmt Option	PRODUCT DEVELOPMENT	0
412 Verbal SoFi Unemployment Reduced Repayment Option	PRODUCT DEVELOPMENT	0
413 Meritize Auto Pay Follow-up	ACCOUNTING	0
414 Verbal SoFi 1 Month Skip-a-Pay	PRODUCT DEVELOPMENT	0
415 Faxes - PSLF	SUPPORT SERVICES	0
416 Verbal Meritize in School Forbearance	PRODUCT DEVELOPMENT	0
417 Verbal Meritize Hardship Forbearance	PRODUCT DEVELOPMENT	0
418 Verbal Pathway Economic Hardship Forbearance	PRODUCT DEVELOPMENT	0
419 Verbal Pathway In-School Deferment	PRODUCT DEVELOPMENT	0
420 Verbal Pathway Loan Modification	PRODUCT DEVELOPMENT	0
421 Verbal Pathway Temporary Reduced Repay Plan Change	PRODUCT DEVELOPMENT	0
422 Verbal Pathway Income-Based Repay Plan Change	PRODUCT DEVELOPMENT	0
423 Verbal Pathway Extended Repay Plan Change	PRODUCT DEVELOPMENT	0
424 NJ Pay It Forward Hardship Forbearance	Specialty Loan Servicing	0
425 NJ Pay It Forward Military Forbearance	Specialty Loan Servicing	0
426 NJ Pay It Forward National Emergency Forbearance	Specialty Loan Servicing	0
427 NJ Pay It Forward Unemployment/Underemployment Def	Specialty Loan Servicing	0
428 NJ Pay It Forward Third Party Authorization	Specialty Loan Servicing	0
429 NJ Pay It Forward TPD	Specialty Loan Servicing	0
430 NJ Pay It Forward Temporary TPD Forbearance	Specialty Loan Servicing	0
431 NJ Pay It Forward Personal Letters	Specialty Loan Servicing	0
432 NJ Pay It Forward Forms	Specialty Loan Servicing	0
433 NJ Pay It Forward Death Certificate	Specialty Loan Servicing	0
434 NJ Pay It Forward Qualified Phone Request	Specialty Loan Servicing	0
435 NJ Pay It Forward QWR	Specialty Loan Servicing	0
436 NJ Pay It Forward Auto Pay	ACCOUNTING	0
437 TEACH Grant Convert to Loan	FEDERAL CONTRACTS	0
438 TEACH Grant Reconsiderations	FEDERAL CONTRACTS	0
439 Meritize Graduation Date Change	Specialty Loan Servicing	0
440 Enrollment Updates	LOAN SERVICING	0
442 TEACH Grant Military Service Discharge	FEDERAL CONTRACTS	1
443 SoFi Completed Loan Modification	Specialty Loan Servicing	0
444 EA80 Document Review	SUPPORT SERVICES	0
445 PSLF History Review	SUPPORT SERVICES	0
446 NYAG Forms	FEDERAL CONTRACTS	0
447 PSLF Review (TIFF)	FEDERAL CONTRACTS	0
448 PSLF W2s	FEDERAL CONTRACTS	0
449 PSLF Discrepancy Rework	FEDERAL CONTRACTS	0
450 PSLF E-Sign Application	FEDERAL CONTRACTS	0
451 Verbal SoFi Loan Modification	PRODUCT DEVELOPMENT	0
452 TEPSLF IDR Review	FEDERAL CONTRACTS	0
453 Meritize Extended Level	Specialty Loan Servicing	0
454 Meritize Temporary Loan Modification	Specialty Loan Servicing	0
455 Meritize Extension Level - Max Term Remediation	Specialty Loan Servicing	0

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DLSCSL	2012010	000500	00000000	1/1/2012	
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DLSCUC	2012010	000500	00000000	1/1/2012	
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DLSCNS	1992030	000500	00000000	9/1/2023	
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DLSCNS	1992031	000500	00000000	9/1/2023	
DLSCNS	1992031	000500	898500	9/1/2023	
DLSCNS	1992032	000500	00000000	9/1/2023	

DLSCNS	1992032	000500	898500	9/1/2023	
DLSPCN	1994009	000500	00000000	9/1/2023	
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DLSPCN	1994018	000500	00000000	9/1/2023	
DLSPCN	1994018	000500	898500	9/1/2023	
DLSPCN	1994019	000500	00000000	9/1/2023	
DLSPCN	1994019	000500	898500	9/1/2023	
DLSPCN	1994020	000500	00000000	9/1/2023	
DLSPCN	1994020	000500	898500	9/1/2023	
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SLS	1992011	000500	898577	9/1/2023	
SLS	1992011	000500	899577	9/1/2023	
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DLSCCN	2012010	000500	00000000	1/1/2012	20230026
DLSCCN	2012010	000500	898500	1/1/2012	
DLSCPG	2012010	000500	00000000	1/1/2012	
DLSCPG	2012010	000500	898500	1/1/2012	
DLSCPL	2012010	000500	00000000	1/1/2012	
DLSCPL	2012010	000500	898500	1/1/2012	
DLSCSC	2012010	000500	00000000	1/1/2012	
DLSCSC	2012010	000500	898500	1/1/2012	
DLSCSL	2012010	000500	00000000	1/1/2012	
DLSCSL	2012010	000500	898500	1/1/2012	

DLSCST	2012010	000500	00000000	1/1/2012	
DLSCST	2012010	000500	898500	1/1/2012	
DLSCUC	2012010	000500	00000000	1/1/2012	
DLSCUC	2012010	000500	898500	1/1/2012	
DLSCUN	2012010	000500	00000000	1/1/2012	
DLSCUN	2012010	000500	898500	1/1/2012	

IC_LON_PGM	PF_RGL_CAT	IF_GTR	IF_OWN	PD_EFF_SR_LPD10	PN_MIN_DAY_DLA_RPD	PN_MAX_DAY_DLA_RPD	Batch
FISL	1992012	000500	00000000	11/8/1965	1	45	20230005
FISL	1992012	000500	888577	11/8/1965	1	45	
FISL	1992012	000500	895577	11/8/1965	1	45	
FISL	1992012	000500	896577	11/8/1965	1	45	
FISL	1992012	000500	897577	11/8/1965	1	45	
FISL	1992012	000500	898577	11/8/1965	1	45	
FISL	1992012	000500	899577	11/8/1965	1	45	
PLUS	1992010	000500	00000000	9/15/2000	1	50	20230006
PLUS	1992010	000500	888577	9/15/2000	1	50	
PLUS	1992010	000500	895577	9/15/2000	1	50	
PLUS	1992010	000500	896577	9/15/2000	1	50	
PLUS	1992010	000500	897577	9/15/2000	1	50	
PLUS	1992010	000500	898577	9/15/2000	1	50	
PLUS	1992010	000500	899577	9/15/2000	1	50	
DLPLGB	2006010	000500	00000000	7/1/2008	1	50	20230007
DLPLGB	2006010	000500	898500	7/1/2008	1	50	
DLPLUS	1992011	000500	00000000	7/1/2008	1	50	
DLPLUS	1992011	000500	898500	7/1/2008	1	50	
DLSTFD	1994005	000500	00000000	7/1/2008	1	50	
DLSTFD	1994005	000500	898500	7/1/2008	1	50	
DLUNST	1994006	000500	00000000	7/1/2008	1	50	
DLUNST	1994006	000500	898500	7/1/2008	1	50	
PLUS	1992011	000500	00000000	7/1/2008	1	50	
PLUS	1992011	000500	888577	7/1/2008	1	50	
PLUS	1992011	000500	895577	7/1/2008	1	50	
PLUS	1992011	000500	896577	7/1/2008	1	50	
PLUS	1992011	000500	897577	7/1/2008	1	50	
PLUS	1992011	000500	898577	7/1/2008	1	50	
PLUS	1992011	000500	899577	7/1/2008	1	50	
PLUSGB	2006010	000500	00000000	7/1/2008	1	50	
PLUSGB	2006010	000500	888577	7/1/2008	1	50	
PLUSGB	2006010	000500	895577	7/1/2008	1	50	
PLUSGB	2006010	000500	896577	7/1/2008	1	50	
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STFFRD	1992013	000500	896577	7/1/2008	1	50	
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STFFRD	1992014	000500	896577	7/1/2008	1	50	
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STFFRD	1992014	000500	899577	7/1/2008	1	50	
STFFRD	1992015	000500	00000000	7/1/2008	1	50	
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STFFRD	1992015	000500	896577	7/1/2008	1	50	
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STFFRD	1992033	000500	896577	7/1/2008	1	50	
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STFFRD	1992033	000500	899577	7/1/2008	1	50	
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TEACHG	1994006	000500	00000000	7/1/2008	1	50	
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No attachments exist on this TMS

This is the only attachement for this TMS

No attachments exist on this TMS

General Info -

[Modify Task](#)

Task Tracking Number:	321895	CCC Number:	Policy Bulletin Number:
Assigned Department:	Consumer Lending Compliance		
Application/Sub-application:	Consumer Lending Compliance - General		
Status:	CLOSED		
Assigned To:	Heutel, Jeffrey Business Analyst:		
Requested By:	Communications - Peplinski, Sherry	Project Approval:	Severity: Classification:
Task Type:	Research	ECD:	Est. Hrs: Act. Hrs:
Required Date:	09/07/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	USDS: True
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	Sept R2R activities - need review		
Task Description:	Attached are several September R2R activities needing review. CLC is the first stop. Legal is next, and then I'll send to FSA. Thank you again for the tight turn around.		
Distribution List:	grp.fc-contracting Edit		
Entered By:	SHERRY P 9/6/2023 11:21:59 AM		
Last Mod. By:	SHERRY P 9/11/2023 3:45:23 PM		

Note Log (8) -

[New Note](#)

	Created By	Created Time	Email List	Note
1757971	Peplinski, Sherry	09/11/2023 03:45:23 PM	chriss@mohela.com; grp.fc-contracting@mohela.com; jeffhe@mohela.com; jimm@mohela.com; luvinniep@mohela.com; paulm@mohela.com; scottla@mohela.com; sherry@mohela.com; timothys@mohela.com	
On 9/11/2023 3:45:23 PM, Sherry Peplinski changed status from ASSIGNED to CLOSED.				
1756129	Lester, Shelley	09/07/2023 06:33:23 PM	jeffhe@mohela.com; sherry@mohela.com	

Attached are edits. I opened and linked the task for legal's review.				
1755956	Heutel, Jeffrey	09/07/2023 03:25:30 PM	grp.fc-contracting@mohela.com; jeffhe@mohela.com; sherryp@mohela.com	
Shelley, Please see attached. Let me know if you have any follow-up questions. Jeff				
1755669	Lester, Shelley	09/07/2023 12:45:32 PM	jeffhe@mohela.com; sherryp@mohela.com	
Jeff, attached is the updated document with responses to your comments. Can you let us know if you have any changes today? I'm going to then funnel this to legal.				
1755213	Link, Casey	09/07/2023 08:23:15 AM	grp.fc-contracting@mohela.com; jeffhe@mohela.com; sherryp@mohela.com	
Jeff- I attached the in process graphic for you to review				
1755203	Heutel, Jeffrey	09/07/2023 08:17:07 AM	grp.fc-contracting@mohela.com; jeffhe@mohela.com; sherryp@mohela.com	
Please see attached. Let me know if you have any questions. Jeff				
1754587	Stacy, Timothy	09/06/2023 12:39:00 PM	chriss@mohela.com; jeffhe@mohela.com; jimm@mohela.com; luvinniep@mohela.com; paulm@mohela.com; scottla@mohela.com; timothys@mohela.com	
Assignment Changed: (old)-->JEFFHE(new); (old BA)-->(new BA).				
On 9/6/2023 12:39:00 PM, Timothy Stacy changed status from OPEN to ASSIGNED.				
1754485	Peplinski, Sherry	09/06/2023 11:21:59 AM	grp.fc-contracting@mohela.com; sherryp@mohela.com	
Sherry Peplinski opened the task with required date "09/07/2023". Explanation: R2R - September activities				

Attachment Log (6) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
397757	Lester, Shelley	09/07/2023 06:32:43 PM	Other	September R2R Comms_MO_09012023_DRAFT-1-CLC Comments 9-6-23_SLester comments - CLC Response 9-7-23-1-2.docx
397720	Heutel, Jeffrey	09/07/2023 03:24:50 PM	Other	September R2R Comms_MO_09012023_DRAFT-1-CLC Comments 9-6-23_SLester comments - CLC Response 9-7-23-1.docx

397678	Lester, Shelley	09/07/2023 12:43:55 PM	Other	September R2R Comms_MO_09012023_DRAFT-1-CLC Comments 9-6-23_SLEster comments.docx
397603	Link, Casey	09/07/2023 08:22:51 AM	Other	LIST(3).png
397600	Heutel, Jeffrey	09/07/2023 08:16:32 AM	Other	September R2R Comms_MO_09012023_DRAFT-1-CLC Comments 9-6-23.docx
397413	Peplinski, Sherry	09/06/2023 11:21:59 AM	Other	September R2R Comms_MO_09012023_DRAFT-1.docx

Linked Tasks (2) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
321893	Communications & Marketing	Borrower Communications		Sept R2R activities - need review	Peplinski, Sherry	ASSIGNED
322154	LEGAL	LEGAL	Other	Sept R2R activities - need review	Lause, Scott	IN PROGRESS

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (3) -

[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
09/11/2023 03:45:23 PM	ASSIGNED	CLOSED	Peplinski, Sherry
09/06/2023 12:39:00 PM	OPEN	ASSIGNED	Stacy, Timothy
09/06/2023 11:21:59 AM	OPEN	OPEN	Peplinski, Sherry

[Modify Task](#)


General Info -

Task Tracking Number:	302967	CCC Number:	Policy Bulletin Number:
Assigned Department:	SYSTEM MANAGEMENT & SUPPORT		
Application/Sub-application:	SAS QUERY -		
Status:	ASSIGNED		
Assigned To:	Fortress, Mark	Business Analyst: Canham, Andrew	
Requested By:	FEDERAL CONTRACTS - Johnston, Tony	Project Approval:	Severity: Classification:
Task Type:	Development	ECD:	Est. Hrs: Act. Hrs:
Required Date:	12/05/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	USDS:
	False	Fiserv: False	
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	CR 6703- R2R Safety Net Weekly Report (New Report)		
Task Description:	<p>Purpose: Data Needs for weekly report showing R2R safety net forbs placed</p> <p>Detail: Loan level reporting pertaining to CR 6730 R2R Safety Net, data definitions and loan type on template.</p> <p>Frequency: Weekly</p> <p>File Path: T:\SAS_Queries_Fed_MDD\DL\2023</p> <p>Region: KM</p> <p>Criteria: The servicer shall create a system identifier to uniquely identify and track borrowers and loans that received an administrative forbearance because of the "Safety Net Period."</p> <p>a. A summary report on a template provided by FSA (see attached) shall be submitted on each Tuesday after R2R until all administrative forbearances have been added. The servicers shall notify FSA when the final report is issued. For any retroactive adjustments that occur after the final report, the servicer shall submit on Tuesday, a revised final report.</p> <p>b. Reports should be provided to TivasReports@ed.gov, DSEWReports@Ed.gov, VOG-FSA@ed.gov, and FSACaresActComms@ed.gov (other addresses may be added).</p> <p>c. The report shall contain a list of borrowers & loans</p>		

	<p>that received the administrative forbearance. The report shall show the SSN, award ID, Forbearance start/end dates, and loan type of the loan(s) forborne.</p> <p>Fields to Include:</p> <p>Sort Order:</p> <p>Exists in another form or similar query:</p> <p>Notify:</p>
Distribution List:	grp.fc-contracting Edit
Entered By:	TONYJ 1/31/2023 11:00:49 AM
Last Mod. By:	ANDYC 8/16/2023 2:28:27 PM

Note Log (18) -

[New Note](#)

	Created By	Created Time	Email List	Note
1742212	Fortress, Mark	08/16/2023 04:50:37 PM	andyc@mohela.com; grp.fc-contracting@mohela.com; markfo@mohela.com; tonyj@mohela.com	
Understood.				
Thank you, sir.				
1741978	Canham, Andrew	08/16/2023 02:32:59 PM	andyc@mohela.com; grp.fc-contracting@mohela.com; markfo@mohela.com; tonyj@mohela.com	
The report looks pretty straightforward. The forbearance type will be 30, and this is unique to the on ramp forbearance. I think we just need someone to map the COMPASS loan programs to the 'Loan Type' - those are not housed on COMPASS. I think we can use the end of the LN16 record to determine how delinquent the loan was at time of placement.				
1741975	Canham, Andrew	08/16/2023 02:28:27 PM		
On 8/16/2023 2:28:27 PM, Andrew Canham changed status from PENDING REQUESTOR to ASSIGNED.				
1741939	Canham, Andrew	08/16/2023 02:03:52 PM	andyc@mohela.com; grp.fc-contracting@mohela.com; markfo@mohela.com; paulv@mohela.com; tonyj@mohela.com	
Andrew Canham changed required date from "08/31/2023" to "12/05/2023". Explanation: First Tuesday (per task description) after the first applicable run of month end forbearances.				
1741908	Voigt, Paul	08/16/2023 01:36:00 PM	andyc@mohela.com; grp.fc-contracting@mohela.com; markfo@mohela.com; tonyj@mohela.com	
Good afternoon,				
MOHELA received ATO from FSA on CR 6703. Please submit and link any required TMS tasks for the implementation of requirements.				

**MOHELA's Proposed Implementation Date:
11/30/2023**

1707760	Fortress, Mark	07/11/2023 03:48:38 PM	andyc@mohela.com; grp.fc-contracting@mohela.com; markfo@mohela.com; paulv@mohela.com; tonyj@mohela.com
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Understood.
Thank you, sir.

1707756	Canham, Andrew	07/11/2023 03:46:50 PM	andyc@mohela.com; grp.fc-contracting@mohela.com; markfo@mohela.com; paulv@mohela.com; tonyj@mohela.com
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Just mentioning that we do not have ATO on FSA CR 6703 and no work should occur at this time.

1707741	Fortress, Mark	07/11/2023 03:35:22 PM	andyc@mohela.com; grp.fc-contracting@mohela.com; markfo@mohela.com; paulv@mohela.com; tonyj@mohela.com
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Thanks for the additional info, Paul.

1707731	Voigt, Paul	07/11/2023 03:27:42 PM	andyc@mohela.com; grp.fc-contracting@mohela.com; markfo@mohela.com; tonyj@mohela.com
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Adding the language from the 7/3 CR regarding this, attached template:
10. The servicer shall create a system identifier to uniquely identify and track borrowers and loans the On Ramp forbearance.
a. A detailed and summary report on a template provided by FSA shall be submitted on the first business day of every month for the duration of the On Ramp period and one additional month after the end of the On Ramp period.
b. Reports will be provided to TivasReports@ed.gov, DSEWReports@ed.gov, and VOG-FSA@ed.gov, and other addresses to be determined, if needed.
c. The summary tab shall contain the total number of borrowers 30-59 and 60-89 days delinquent at the end of the previous month.
d. The detailed tab shall contain a list of borrowers that received the On Ramp forbearance in the previous month.
Servicers shall only report for the immediately previous month and not cumulatively for all previous months.

1684813	Fortress, Mark	06/06/2023 11:19:21 AM	andyc@mohela.com; grp.fc-contracting@mohela.com; grp.systemsmgmtsupport@mohela.com; markfo@mohela.com; tonyj@mohela.com
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Thanks for the help and clarification, Tony and Andy.

1684611	Johnston, Tony	06/06/2023 09:16:37 AM	andyc@mohela.com; grp.fc-contracting@mohela.com; grp.systemsmgmtsupport@mohela.com; markfo@mohela.com; tonyj@mohela.com	
I attached the new CR 6703 Safety Net Template (AKey 376557)				
1684513	Johnston, Tony	06/06/2023 08:12:25 AM	andyc@mohela.com; grp.fc-contracting@mohela.com; grp.systemsmgmtsupport@mohela.com; markfo@mohela.com; tonyj@mohela.com	
Updated task description to CR 6703 - we can update the Required date if necessary. I'll check to see if any layout changes are needed. THX Andy				
1684280	Canham, Andrew	06/05/2023 04:17:13 PM	andyc@mohela.com; grp.fc-contracting@mohela.com; markfo@mohela.com; tonyj@mohela.com	
Please let us know how you want to handle this TMS with the Stop Work Order on FSA CR 6022. Do you want to cancel and open a new one for 6703? Change the title/description and add a new layout on this one? Thanks - Andy				
1684279	Canham, Andrew	06/05/2023 04:15:31 PM		
On 6/5/2023 4:15:31 PM, Andrew Canham changed status from ASSIGNED to PENDING REQUESTOR.				
1612967	Johnston, Tony	02/01/2023 01:02:52 PM	andyc@mohela.com; grp.fc-contracting@mohela.com; markfo@mohela.com	
Tony Johnston changed required date from "07/03/2023" to "08/31/2023". Explanation: updated				
1612713	Canham, Andrew	02/01/2023 09:23:45 AM	andyc@mohela.com; markfo@mohela.com	
Assignment Changed: (old)-->MARKFO(new); (old BA)-->ANDYC(new BA).				
On 2/1/2023 9:23:45 AM, Andrew Canham changed status from OPEN to ASSIGNED.				
1612712	Canham, Andrew	02/01/2023 09:23:13 AM	grp.fc-contracting@mohela.com; tonyj@mohela.com	
Can you confirm the required date? Are they wanting a blank report for probably four months, since not only do COVID forbearances run through 8/31, but a safety net forbearances would not be applied until several months after that?				
1611833	Johnston, Tony	01/31/2023 11:00:49 AM	grp.fc-contracting@mohela.com; tonyj@mohela.com	
Tony Johnston opened the task with required date "07/03/2023". Explanation: for FSA				

Attachment Log (4) -[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
394847	Voigt, Paul	08/16/2023 01:20:17 PM	Other	CR 6703 On Ramp Template 06015023 (003)-1.xlsx
380598	Voigt, Paul	07/11/2023 03:22:13 PM	Other	CR 6703 att Safety Net Template 06012023 rcvd 7.6.2023.xlsx
376557	Johnston, Tony	06/06/2023 09:14:40 AM	Other	CR 6703 att Safety Net Template 06012023.xlsx
363571	Johnston, Tony	01/31/2023 11:00:49 AM	Other	6022 Safety Net Template 20210916.xlsx

Linked Tasks (2) -[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
269806	FEDERAL CONTRACTS	FSA CHANGE REQUEST		CR 6022 - R2R- Safety Net Period	Johnson, Taylor	Work in Progress
312628	FEDERAL CONTRACTS	FSA CHANGE REQUEST		CR 6703 Safety Net Period Update	Seth, Bradley	Work in Progress

CMMI Audit Tracking[Additional Information](#)[CMMI SharePoint Site](#)

Create CMMI Audit Tracking

Reminder Log (0) -[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (4) -[Change Status](#)

<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By</u>
08/16/2023 02:28:27 PM	PENDING REQUESTOR	ASSIGNED	Canham, Andrew
06/05/2023 04:15:31 PM	ASSIGNED	PENDING REQUESTOR	Canham, Andrew
02/01/2023 09:23:45 AM	OPEN	ASSIGNED	Canham, Andrew
01/31/2023 11:00:49 AM	OPEN	OPEN	Johnston, Tony


General Info -

[Modify Task](#)

Task Tracking Number:	309086	CCC Number:	Policy Bulletin Number:
Assigned Department:	Reference Library		
Application/Sub-application:	Reference Material - General		
Status:	CLOSED		
Assigned To:	Sulpizio, Shannon	Business Analyst:	
Requested By:	CONTACT CENTER - DeNicholas, Victoria	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	USDS:
	False	Fiserv: False	
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	CC Alert- CR 6495 R2R Payment Due Date		
Task Description:	Good Afternoon- please notify staff of the attached e-ref. Thanks!		
Distribution List:	andrewbl@mohela.com; aidanb@mohela.com; laura.catlett@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting Edit		
Entered By:	VICTORIAD 4/17/2023 5:06:47 PM		
Last Mod. By:	SHANNONS 4/19/2023 8:05:06 AM		

Note Log (3) -

[New Note](#)

	Created By	Created Time	Email List	Note
1656380	Sulpizio, Shannon	04/19/2023 08:05:06 AM	aidanb@mohela.com; andrewbl@mohela.com; annaisp@mohela.com; bryong@mohela.com; cathiem@mohela.com; coreym@mohela.com; ginny.burns@mohela.com; grp.fc-contracting@mohela.com; hr-training@mohela.com; jessicar@mohela.com; laura.catlett@mohela.com; shannons@mohela.com; susanc@mohela.com;	

			vanitam@mohela.com; victoriad@mohela.com
On 4/19/2023 8:05:06 AM, Shannon Sulpizio changed status from ASSIGNED to CLOSED.			
1656376	Sulpizio, Shannon	04/19/2023 08:04:44 AM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; shannons@mohela.com; victoriad@mohela.com
akey 371333 sent to Grp.Call Contact; grp.CBE; grp.TSI; grp.Performant; grp.SRS; grp.CiCX; grp.Goldschmitt; grp.GCservices; grp.HSF; grp.HESC; grp.Windham; grp.Wipro; grp.RobertHalf; grp.InsightGlobal; grp.Keystone; grp.CRI; grp.Coast; *Loan Servicing - Processing; grp.SA and CC One Note updated 4/19/23.			
1655986	Sulpizio, Shannon	04/18/2023 02:02:17 PM	annaisp@mohela.com; cathiem@mohela.com; ginny.burns@mohela.com; hr-training@mohela.com; jessicar@mohela.com; shannons@mohela.com; susanc@mohela.com; vanitam@mohela.com
Assignment Changed: (old)-->SHANNONS(new); (old BA)-->(new BA).			
On 4/18/2023 2:02:17 PM, Shannon Sulpizio changed status from OPEN to ASSIGNED.			

Attachment Log (1) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
371333	DeNicholas, Victoria	04/17/2023 05:06:47 PM	Other	Contact Center Alert- Return to Repayment Admin Forbearance CR6495 FC Review CLEAN.docx

Linked Tasks (1) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
298254	FEDERAL CONTRACTS	FSA CHANGE REQUEST		CR 6495 R2R Payment Due Date (Application of Admin Forb)	Seth, Bradley	Work in Progress

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (3) -

[Change Status](#)

<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By</u>
04/19/2023 08:05:06 AM	ASSIGNED	CLOSED	Sulpizio, Shannon
04/18/2023 02:02:17 PM	OPEN	ASSIGNED	Sulpizio, Shannon
04/17/2023 05:06:47 PM	OPEN	OPEN	DeNicholas, Victoria

[Modify Task](#)


General Info -

Task Tracking Number:	309232	CCC Number:	Policy Bulletin Number:
Assigned Department:	SYSTEM MANAGEMENT & SUPPORT		
Application/Sub-application:	SAS QUERY -		
Status:	CLOSED		
Assigned To:	Flack, Noelle	Business Analyst:	Canham, Andrew
Requested By:	FEDERAL CONTRACTS - Farmer, Jennifer	Project Approval:	Severity: Classification:
Task Type:	Development	ECD:	Est. Hrs: Act. Hrs:
Required Date:	04/28/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	Fiserv: False USDS: False
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	Daily Portfolio Characteristics for Exec and R2R		
Task Description:	<p>Purpose: Data Needs Detail: Please provide queries to identify the following, borrower level: Auto Debit - # of Borrowers (Excludes Grace/In School Borrowers Active vs. Not Active; IDR - # of Borrowers (Excludes Grace/In School Borrowers)Active IDR (PFH/REPAYE) and Anniversary Dates within Next 3 Months; On Other Repayment Schedules (Excludes Grace/In School Borrowers) Perm Standard/Alt vs. Grad/Level/Other; Due dates for Active Repayment Schedule (Excludes Grace/In School Borrowers)- 1st-7th, 8th-14th, 15th-28th; Phone (Excludes Grace/In School Borrowers)- Valid Phone #'s on File - No Mobile Consent, Valid Phone #'s on file- Mobile Consent, No Valid Phone #; Address (Excludes Grace/In School Borrowers)- Valid USPS Address, Invalid USDS Address on File; Email(Excludes Grace/In School Borrowers) - Valid Email Address on File, Invalid Email Address on File; Paperless (Excludes Grace/In School Borrowers) - Active Frequency: Daily File Path: TBD Region: KM Criteria: Account Balances Greater than \$0, Exclude if the Borrower is In-School or In-Grace Fields to Include: Does not require SSN detail at this time</p>		

	Sort Order: refer to template Exists in another form or similar query: You may have other queries for others that may be useful Notify: Farmer, Jennifer; Johnston, Tony; Voigt, Paul
Distribution List:	LAURA.CATLETT@mohela.com; MARIEG@mohela.com; JOHNH@mohela.com Edit
Entered By:	FARMERJ 4/19/2023 9:12:53 AM
Last Mod. By:	NOELLEF 5/12/2023 1:56:02 PM

Note Log (44) -

[New Note](#)

	Created By	Created Time	Email List	Note
1671869	Flack, Noelle	05/12/2023 01:56:02 PM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com	
On 5/12/2023 1:56:02 PM, Noelle Flack changed status from PENDING APPROVAL to CLOSED.				
1671868	Johnston, Tony	05/12/2023 01:54:56 PM	andyc@mohela.com; farmerj@mohela.com; noellef@mohela.com; tonyj@mohela.com	
yes. THX again Noelle				
1671865	Flack, Noelle	05/12/2023 01:51:07 PM	andyc@mohela.com; farmerj@mohela.com; noellef@mohela.com; tonyj@mohela.com	
Is this okay to close?				
1671292	Johnston, Tony	05/11/2023 03:15:32 PM	andyc@mohela.com; farmerj@mohela.com; grp.systemsmgmtsupport@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com	
Thanks- Looks great				
1671236	Flack, Noelle	05/11/2023 02:38:20 PM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
Hi Tony,				
As we discussed offline, I updated the report to have the same population as the "Daily_Performance_Forecasting_COMBINE_SUMMY" report. The populations were different because of a hierarchy used to put borrowers into the performance category.				
The program that creates the "Daily_Performance_Forecasting_COMBINE_SUMMY" saves out a loan level table, so I am using that table to ensure they always match. The new run for today is in the dashboard folder.				

Program Name: Daily_Portfolio_For_R2R_TMS_309232.epg			
On 5/11/2023 2:38:20 PM, Noelle Flack changed status from IN PROGRESS to PENDING APPROVAL.			
1671054	Flack, Noelle	05/11/2023 11:57:51 AM	noellef@mohela.com
On 5/11/2023 11:57:51 AM, Noelle Flack changed status from IN PRODUCTION to IN PROGRESS.			
1670897	Flack, Noelle	05/11/2023 10:09:26 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com
Yes, it is a SAS query that pulls from DW01, GPL_Consent, LN83, LN65, RS10, LN10, etc.			
1670890	Johnston, Tony	05/11/2023 10:04:14 AM	noellef@mohela.com
Just to confirm, DL portfolio, can you attach where you get this data? Is it a query?			
1670506	Flack, Noelle	05/10/2023 03:55:59 PM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com; paulv@mohela.com; tonyj@mohela.com
Tidal does not have access to the original location discussed, so I saved the output here:			
\\mohela.com\Federal_Contracts\SAS_Queries\Dashboard\			
Tony and Paul: You should have received an email notification a few minutes ago.			
1670496	Flack, Noelle	05/10/2023 03:51:57 PM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com; tonyj@mohela.com
On 5/10/2023 3:51:57 PM, Noelle Flack changed status from PENDING APPROVAL to IN PRODUCTION.			
1670330	Flack, Noelle	05/10/2023 02:13:52 PM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com
I attached today's run. I'm still tinkering with the email part.			

1669980	Johnston, Tony	05/10/2023 09:30:52 AM	noellef@mohela.com; tonyj@mohela.com	
That would be great, can that email be sent to me and Paul Voigt				
1669975	Flack, Noelle	05/10/2023 09:27:03 AM	noellef@mohela.com; tonyj@mohela.com	
Yes, I can run it today.				
I can schedule it for 8am, but it doesn't mean that it will run at 8am. It runs based on the resources available. Do you want me to add an email to notify you when it completes each day or are you okay just looking for it?				
1669927	Johnston, Tony	05/10/2023 09:04:45 AM	andyc@mohela.com; farmerj@mohela.com; grp.systemsmgmtsupport@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com	
Hi Noelle, Reporting looks great, can one be generated for today showing COB yesterday or will it take overnight processing and start tomorrow? Also, can this run by 8am each morning?				
1669831	Flack, Noelle	05/10/2023 08:08:01 AM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com	
Hi Tony, I added the dictionary and changed the PSLF title. Please see the attachment.				
1669627	Johnston, Tony	05/09/2023 04:20:23 PM	andyc@mohela.com; farmerj@mohela.com; grp.systemsmgmtsupport@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com	
Noelle, I spoke to Jennifer, looks great. Couple small edits, please update Data Dictionary tab w/ latest attachment on this TMS and change the title on PSLF bwr # column to PSLF Participants				
1669225	Flack, Noelle	05/09/2023 10:58:04 AM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com	
I attached a copy of the report with the PSLF application approval count (a borrower is only counted once).				
I defined it as EML2.BC_BR_ECF_STA='A' and EML2.BC_BR_EMP_REC_STA='A'				

<p>Once approved, I will schedule the program to run daily and export to: \\Mohela.com\Federal_Contracts\Documentation\Dashboard\</p>			
<p>Thanks</p>			
<p>On 5/9/2023 10:58:04 AM, Noelle Flack changed status from PENDING REQUESTOR to PENDING APPROVAL.</p>			
1668841	Farmer, Jennifer	05/08/2023 05:39:34 PM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com; paulv@mohela.com; tonyj@mohela.com
<p>thank you that makes sense. Can we add one more category? Borrower Level - # w/PSLF (meaning they have at least one approved PSLF ECF on file? Paul/Tony, This will be ready include in the Daily DL email - Please also refer to the data dictionary as well. I asked for the PSLF to be added. Thanks!</p>			
1668193	Flack, Noelle	05/08/2023 10:05:01 AM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com
<p>Jennifer,</p> <p>I attached the report with a borrower example of why the Due Dates are totaling to more than the repayment schedule count.</p> <p>Let me know how you want me to handle this example.</p>			
1668110	Farmer, Jennifer	05/08/2023 09:26:45 AM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com
<p>Also why would we have a difference between these? I would think they would be the same?</p> <p>Due Date Sum Active Schedule Sum 5,757,853 5,696,245</p>			
1668081	Canham, Andrew	05/08/2023 09:02:05 AM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com
<p>Correct, mostly S2S - the transfer team met about this project (to get them all updated) on Friday.</p>			
1668076	Farmer, Jennifer	05/08/2023 09:00:04 AM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com;

			laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com	
<p>Thank you - please run today and daily going forward. One question about the IDR Anniversary date - do we have some showing because all of them have not been flipped to be extended?</p>				
1667359	Flack, Noelle	05/05/2023 10:34:22 AM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com	
<p>I attached a run for today with the hierarchy of:</p> <ol style="list-style-type: none"> 1. Active IDR 2. Perm Standard/Alt 3. Grad/Level/Other <p>I'm not clear on how you want the anniversary date handled, so you will still see a count there using rs05.BD_ANV_QLF_IBR. On 5/5/2023 10:34:23 AM, Noelle Flack changed status from IN PROGRESS to PENDING REQUESTOR.</p>				
1667250	Flack, Noelle	05/05/2023 09:18:56 AM	farmerj@mohela.com; noellef@mohela.com	
<p>On 5/5/2023 9:18:56 AM, Noelle Flack changed status from PENDING to IN PROGRESS.</p>				
1666814	Farmer, Jennifer	05/04/2023 01:59:18 PM	noellef@mohela.com	
<p>On 5/4/2023 1:59:18 PM, Jennifer Farmer changed status from PENDING REQUESTOR to PENDING.</p>				
1666813	Farmer, Jennifer	05/04/2023 01:59:08 PM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com	
<p>yes</p>				
1665853	Flack, Noelle	05/03/2023 12:31:11 PM	andyc@mohela.com; farmerj@mohela.com; noellef@mohela.com	
<p>Jennifer,</p> <p>If a borrower has loans in both "Perm Standard/Alt" and "Grad/Level/Other", should it default to "Perm Standard/Alt"? On 5/3/2023 12:31:11 PM, Noelle Flack changed status from PENDING to PENDING REQUESTOR.</p>				
1665205	Canham, Andrew	05/02/2023 04:27:25 PM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com;	

			marieg@mohela.com; noellef@mohela.com	
Yes - these should be largely S2S accounts that have been excluded from the normal CARES extensions due to varying issues (more than two levels, etc.). Note that the suspension of the Requalification job has been extended to 5/31 while this is discussed internally (outside of this TMS).				
1665197	Farmer, Jennifer	05/02/2023 04:22:29 PM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com	
Active IDR - if a borrower has a combo of active IDR and active Grad/Level/Other - then count them in the IDR and not in Grad/Level/Other - I only want to count one time for one schedule. Anniversary Date - we should be looking at the anniversary dates in the table, is the only reason an anniversary date would be within the next 3 months because all anniversary date have not been extended during covid as they should have been?				
1660323	Flack, Noelle	04/25/2023 11:36:08 AM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com	
I defined Active IDR (PFH/REPAYE) as: LC_TYP_SCH_DIS in ('C1','C2','C3','CA','I3','I5','IB') on active loans. Since a borrower can have several loans, it is possible that a borrower will be counted once in all 3 categories; "Active IDR", "Perm Standard/Alt" and "Grad/Level/Other". As Andy stated, I will need a hierarchy provided if you do not want that. As for the IDR Anniversary date, I defined it as: LC_TYP_SCH_DIS in ('C1','C2','C3','CA','I3','I5','IB') and (rs05.BD_ANV_QLF_IBR between current date and current date + 3 months) on active loans. Example 1: SSN 545539368 is counted once as IDR Active for ln_seq=1, once in Perm Standard/Alt for ln_seq=2 and once as having an anniversary in 3 months. Ln_seq=1 has a BD_ANV_QLF_IBR of 27APR2023. Example 2: SSN 579179587 has 7 loans and is counted once in all 3 schedules (Active IDR, Perm Standard, Grad Level/Other). It has an anniversary date of 16JUN2023.				
1660097	Farmer, Jennifer	04/25/2023 10:16:56 AM	noellef@mohela.com	
On 4/25/2023 10:16:56 AM, Jennifer Farmer changed status from PENDING APPROVAL to PENDING.				
1660078	Canham, Andrew	04/25/2023 10:08:00 AM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com	

That's not a query issue - I suspect it's related to some of the S2S discussions (also, a reminder that IDR requalification is off the schedule).

Some people have more than on IDR schedule - how do you want that handled? Do you want to provide a hierarchy? Not saying it's right or wrong - it's just the data. If it's an issue, that belongs outside of this TMS.

Noelle, your Paperless query is right.

1660035	Farmer, Jennifer	04/25/2023 09:47:00 AM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com
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Also for the IDR Anniversary Date - this should only be for Active IDR and with the extensions I would not have thought that any #'s would be listed, please review. thanks!

1660024	Farmer, Jennifer	04/25/2023 09:37:51 AM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com
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Good morning, thank you for working on this so quickly - I have a few responses to your 1-4, please refer to these for action:

- 1. USPS Address is the legal address. (jf - agree)**
- 2. Not every borrower has an active repayment schedule. (jf - understood- please confirm you are only indicating the borrower one time if they have more than one type of active schedule e.g. if one active schedule is IDR and another if Grad - then default that borrower to IDR)**
- 3. I extended the last due date category to the 31st. (jf - for Compass we only have due dates 1st-28th)**
- 4. I couldn't find the table "GPL_PaperlessConsent", but I found other programs used "GPL_Consent" where Deactivated = 'N' for paperless consent, so that is what I coded. (jf - not sure I understand, we need to capture borrowers that are active paperless?)**

**Once final; please begin providing daily in this location:
\\Mohela.com\Federal_Contracts\Documentation\Dashboard**

1658616	Flack, Noelle	04/21/2023 01:21:47 PM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com
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I attached a draft of today's run.

I want to bring attention to the following:

- 1. USPS Address is the legal address.**
- 2. Not every borrower has an active repayment schedule.**
- 3. I extended the last due date category to the 31st.**

4. I couldn't find the table "GPL_PaperlessConsent", but I found other programs used "GPL_Consent" where Deactivated = 'N' for paperless consent, so that is what I coded.

Once this is finalized, where should it be saved?

On 4/21/2023 1:21:47 PM, Noelle Flack changed status from IN PROGRESS to PENDING APPROVAL.

1657724	Canham, Andrew	04/20/2023 01:55:16 PM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com
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Hi Noelle - Good questions.

- The due date would be the DD portion of the RS10.LD_RPS_1_PAY_DU (of your active schedule).

- Yes, please. Your example would generate a record in two categories.

1657722	Flack, Noelle	04/20/2023 01:52:29 PM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com
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Thanks Andy,

Last 2 questions...

What does "Due Dates for Active Repayment Schedule" mean? Is that the bill due date (ln80.LD_BIL_DU_LON) for loans on an active repayment schedule? I don't see anything in LN65 that makes sense to me.

Also, since a borrower can have more than one loan that fits into a category, I will count each instance of the borrower. For example, A borrower can have 3 loans that are PFH/REPAYE and another 2 that are Perm Standard/Alt. In that case, 1 count goes to PFH/REPAYE and another count goes to Perm Standard. Is that correct?

Thanks

1657624	Canham, Andrew	04/20/2023 12:22:23 PM	
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On 4/20/2023 12:22:23 PM, Andrew Canham changed status from PENDING REQUESTOR to IN PROGRESS.

1657623	Canham, Andrew	04/20/2023 12:21:59 PM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com
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Hi Noelle - I think active is a good assumption.

Your schedules are all right, except move IA to 'Perm Standard/Alt' and also add IP to 'Perm Standard/Alt'.

1657606	Flack, Noelle	04/20/2023 12:14:53 PM	andyc@mohela.com; farmerj@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; noellef@mohela.com
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I need clarification on the repayment schedule codes (LC_TYP_SCH_DIS):

PFH/REPAYE: C1,C2,C3,CA,I3,I5,IA,IB
Perm Standard/Alt: CP, CQ, IL
Grad/Level/Other: all other codes, excluding the ones above

Also, the "Other Repayment Schedules" section doesn't say Active, but I'm assuming it should be. Is that correct?

Thanks

On 4/20/2023 12:14:53 PM, Noelle Flack changed status from IN PROGRESS to PENDING REQUESTOR.

1657205	Flack, Noelle	04/20/2023 07:01:43 AM	noellef@mohela.com
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On 4/20/2023 7:01:43 AM, Noelle Flack changed status from ASSIGNED to IN PROGRESS.

1657162	Canham, Andrew	04/19/2023 07:11:36 PM	noellef@mohela.com
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I think some of the guidance on the linked task still applies. Let me know where you have questions, once you digest, and I can provide a quick answer.

I believe everything you'll need is in these tables:
DW01 for loan statuses
LN83 for Auto Debit
LN65 for active repayment schedules and due dates
RS05 for anniversary dates (join to LN65 via RS10)
PD30, PD32 and PD40 for PDEM
GPL_PaperlessConsent

1657157	Canham, Andrew	04/19/2023 07:04:58 PM	andyc@mohela.com; noellef@mohela.com
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Assignment Changed: (old)-->NOELLEF(new); (old BA)-->ANDYC(new BA).

On 4/19/2023 7:04:58 PM, Andrew Canham changed status from OPEN to ASSIGNED.

1656451	Farmer, Jennifer	04/19/2023 09:12:53 AM	farmerj@mohela.com; grp.fc-contracting@mohela.com
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Jennifer Farmer opened the task with required date "04/28/2023". Explanation: need for Exec Reporting and R2R

Attachment Log (8) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
373826	Flack, Noelle	05/10/2023 02:13:09 PM	Other	Daily Portfolio for Exec and R2R- 10MAY2023.xlsx
373767	Flack, Noelle	05/10/2023 08:06:14 AM	Other	Daily Portfolio for Exec and R2R- 05MAY2023.xlsx
373749	Johnston, Tony	05/09/2023 04:16:32 PM	Other	data dictionary.msg
373677	Flack, Noelle	05/09/2023 10:58:24 AM	Other	Daily Portfolio for Exec and R2R- 05MAY2023.xlsx
373386	Flack, Noelle	05/08/2023 10:07:40 AM	Other	Daily Portfolio for Exec and R2R- 05MAY2023-2.xlsx
373271	Flack, Noelle	05/05/2023 10:30:34 AM	Other	Daily Portfolio for Exec and R2R- 05MAY2023.xlsx
371921	Flack, Noelle	04/21/2023 01:16:46 PM	Other	Daily Portfolio for Exec and R2R- 21APR2023.xlsx
371462	Farmer, Jennifer	04/19/2023 09:12:53 AM	Other	Portfolio Dashboard 2023.xlsx

Linked Tasks (2) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
309045	SYSTEM MANAGEMENT & SUPPORT	SAS QUERY	General	Mobile Consent by Loan Status / Catagory	Flack, Noelle	CANCELED
311945	SYSTEM MANAGEMENT & SUPPORT	SAS QUERY	Enhancements to existing SAS Query	Edit to query output- DL Portfolio Characteristics for R2R	Flack, Noelle	CLOSED

CMMI Audit Tracking

[Additional Information](#)

[CMMI SharePoint Site](#)

Create CMMI Audit Tracking

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (16) -

[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
05/12/2023 01:56:02 PM	PENDING APPROVAL	CLOSED	Flack, Noelle
05/11/2023 02:38:20 PM	IN PROGRESS	PENDING APPROVAL	Flack, Noelle
05/11/2023 11:57:51 AM	IN PRODUCTION	IN PROGRESS	Flack, Noelle

05/10/2023 03:51:57 PM	PENDING APPROVAL	IN PRODUCTION	Flack, Noelle
05/09/2023 10:58:04 AM	PENDING REQUESTOR	PENDING APPROVAL	Flack, Noelle
05/05/2023 10:34:22 AM	IN PROGRESS	PENDING REQUESTOR	Flack, Noelle
05/05/2023 09:18:56 AM	PENDING	IN PROGRESS	Flack, Noelle
05/04/2023 01:59:18 PM	PENDING REQUESTOR	PENDING	Farmer, Jennifer
05/03/2023 12:31:11 PM	PENDING	PENDING REQUESTOR	Flack, Noelle
04/25/2023 10:16:56 AM	PENDING APPROVAL	PENDING	Farmer, Jennifer
04/21/2023 01:21:47 PM	IN PROGRESS	PENDING APPROVAL	Flack, Noelle
04/20/2023 12:22:23 PM	PENDING REQUESTOR	IN PROGRESS	Canham, Andrew
04/20/2023 12:14:53 PM	IN PROGRESS	PENDING REQUESTOR	Flack, Noelle
04/20/2023 07:01:43 AM	ASSIGNED	IN PROGRESS	Flack, Noelle
04/19/2023 07:04:58 PM	OPEN	ASSIGNED	Canham, Andrew
04/19/2023 09:12:53 AM	OPEN	OPEN	Farmer, Jennifer


General Info -

[Modify Task](#)

Task Tracking Number:	309805	CCC Number:	Policy Bulletin Number:
Assigned Department:	Consumer Lending Compliance		
Application/Sub-application:	Consumer Lending Compliance - General		
Status:	CLOSED		
Assigned To:	Rubio, Marvin Business Analyst:		
Requested By:	CONTACT CENTER - DeNicholas, Victoria	Project Approval: Severity: Classification:	
Task Type:	Research	ECD:	Est. Hrs: Act. Hrs:
Required Date:	Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True False	NextGen: False Fiserv: False	USDS:
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	R2R outreach scripting		
Task Description:	Good Afternoon- CC would like approval on the attached scripting in preparation of returning to repayment. Please let us know if there are any questions or concerns. Thanks!		
Distribution List:	andrewbl@mohela.com; aidanb@mohela.com; laura.catlett@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting Edit		
Entered By:	VICTORIAD 4/26/2023 1:04:42 PM		
Last Mod. By:	VICTORIAD 5/2/2023 11:30:15 AM		

Note Log (5) -

[New Note](#)

	Created By	Created Time	Email List	Note
1664772	DeNicholas, Victoria	05/02/2023 11:30:15 AM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; chriss@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; jeffhe@mohela.com; jimm@mohela.com; laura.catlett@mohela.com; luvinniep@mohela.com; marvinr@mohela.com;	

			paulm@mohela.com; scottla@mohela.com; timothys@mohela.com; victoriad@mohela.com
<p>Thank you! Changes accepted- closing task. On 5/2/2023 11:30:15 AM, Victoria DeNicholas changed status from ASSIGNED to CLOSED.</p>			
1664746	Rubio, Marvin	05/02/2023 11:12:56 AM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; marvinr@mohela.com; victoriad@mohela.com
<p>Good morning, Please see attached. Thank you, Marvin</p>			
1664541	Goos, Bryon	05/02/2023 08:40:47 AM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; marvinr@mohela.com; victoriad@mohela.com
<p>Good morning, Any chance can CLC take a look at this task CC is wanting to start dialing ASAP. Thank you in advance.</p>			
1661808	Heutel, Jeffrey	04/27/2023 09:45:14 AM	chriss@mohela.com; jeffhe@mohela.com; jimm@mohela.com; luvinniep@mohela.com; marvinr@mohela.com; paulm@mohela.com; scottla@mohela.com; timothys@mohela.com
<p>Assignment Changed: JEFFHE(old)-->MARVINR(new); (old BA)-->(new BA).</p>			
1661306	Stacy, Timothy	04/26/2023 01:22:03 PM	chriss@mohela.com; jeffhe@mohela.com; jimm@mohela.com; luvinniep@mohela.com; paulm@mohela.com; scottla@mohela.com; timothys@mohela.com
<p>Assignment Changed: (old)-->JEFFHE(new); (old BA)-->(new BA). On 4/26/2023 1:22:03 PM, Timothy Stacy changed status from OPEN to ASSIGNED.</p>			

Attachment Log (2) -[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
372820	Rubio, Marvin	05/02/2023 11:13:40 AM	Other	R2R Targeted Outreach 4.25.23_SL Script edits (2)_MR comments- heutel comments.docx
372371	DeNicholas, Victoria	04/26/2023 01:04:42 PM	Other	R2R Targeted Outreach 4.25.23_SL Script edits (2).docx

Linked Tasks (4) -[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
309806	FEDERAL CONTRACTS	Web Content Review	General	R2R outreach scripting	DeNicholas, Victoria	CLOSED
309807	LEGAL	LEGAL	Other	R2R outreach scripting	Lause, Scott	CLOSED
309877	SYSTEM MANAGEMENT & SUPPORT	SAS QUERY	New SAS Query requests	Group 1 No Mobile Consent	Thota, Ramakrishna	CLOSED
310376	Reference Library	Reference Material	General	Contact Center Alert-Outreach to Borrowers Outbound Dialing	Sulpizio, Shannon	CLOSED

Reminder Log (0) -[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						


Status Action History (3) -[Change Status](#)

<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By</u>
05/02/2023 11:30:15 AM	ASSIGNED	CLOSED	DeNicholas, Victoria
04/26/2023 01:22:03 PM	OPEN	ASSIGNED	Stacy, Timothy
04/26/2023 01:04:42 PM	OPEN	OPEN	DeNicholas, Victoria

General Info -[Modify Task](#)

Task Tracking Number:	309806	CCC Number:	Policy Bulletin Number:
Assigned Department:	FEDERAL CONTRACTS		
Application/Sub-application:	Web Content Review - General		
Status:	CLOSED		
Assigned To:	DeNicholas, Victoria	Business Analyst:	
Requested By:	CONTACT CENTER - DeNicholas, Victoria	Project Approval:	Severity: Classification:
Task Type:	Research	ECD:	Est. Hrs: Act. Hrs:
Required Date:	04/28/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	USDS:
	False	Fiserv: False	
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	R2R outreach scripting		
Task Description:	Good Afternoon- CC would like approval on the attached scripting in preparation of returning to repayment. Please let us know if there are any questions or concerns. Thanks!		
Distribution List:	andrewbl@mohela.com; aidanb@mohela.com; laura.catlett@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting Edit		
Entered By:	VICTORIAD 4/26/2023 1:04:45 PM		
Last Mod. By:	VICTORIAD 4/26/2023 3:35:13 PM		

Note Log (4) -[New Note](#)

	Created By	Created Time	Email List	Note
1661484	DeNicholas, Victoria	04/26/2023 03:35:14 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; victoriad@mohela.com	
Assignment Changed: (old)-->VICTORIAD(new); (old BA)-->(new BA).				
On 4/26/2023 3:35:13 PM, Victoria DeNicholas changed status from OPEN to CLOSED.				

1661482	DeNicholas, Victoria	04/26/2023 03:34:56 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc- contracting@mohela.com; laura.catlett@mohela.com; taylorj@mohela.com; victoriad@mohela.com	
Thanks Taylor, closing task.				
1661422	Johnson, Taylor	04/26/2023 03:00:21 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc- contracting@mohela.com; laura.catlett@mohela.com; victoriad@mohela.com	
I don't see any issues with this scripting.				
1661289	DeNicholas, Victoria	04/26/2023 01:04:45 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc- contracting@mohela.com; laura.catlett@mohela.com; victoriad@mohela.com	
Victoria DeNicholas opened the task with required date "04/28/2023". Explanation: FC turnaround time for support				

Attachment Log (1) -[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
372372	DeNicholas, Victoria	04/26/2023 01:04:45 PM	Other	R2R Targeted Outreach 4.25.23_SL Script edits (1).docx

Linked Tasks (4) -[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
309805	Consumer Lending Compliance	Consumer Lending Compliance	General	R2R outreach scripting	Rubio, Marvin	CLOSED
309807	LEGAL	LEGAL	Other	R2R outreach scripting	Lause, Scott	CLOSED
309877	SYSTEM MANAGEMENT & SUPPORT	SAS QUERY	New SAS Query requests	Group 1 No Mobile Consent	Thota, Ramakrishna	CLOSED
310376	Reference Library	Reference Material	General	Contact Center Alert-	Sulpizio, Shannon	CLOSED

				Outreach to Borrowers Outbound Dialing		
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Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (2) -

[Change Status](#)

<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By</u>
04/26/2023 03:35:14 PM	OPEN	CLOSED	DeNicholas, Victoria
04/26/2023 01:04:45 PM	OPEN	OPEN	DeNicholas, Victoria


General Info -

[Modify Task](#)

Task Tracking Number:	309807	CCC Number:	Policy Bulletin Number:
Assigned Department:	LEGAL		
Application/Sub-application:	LEGAL - Other		
Status:	CLOSED		
Assigned To:	Lause, Scott Business Analyst:		
Requested By:	CONTACT CENTER - DeNicholas, Victoria	Project Approval: Severity: Classification:	
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	05/02/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True False	NextGen: False Fiserv: False	USDS:
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	R2R outreach scripting		
Task Description:	Good Afternoon- CC would like approval on the attached scripting in preparation of returning to repayment. Please let us know if there are any questions or concerns. Thanks!		
Distribution List:	andrewbl@mohela.com; aidanb@mohela.com; laura.catlett@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting Edit		
Entered By:	VICTORIAD 4/26/2023 1:04:47 PM		
Last Mod. By:	VICTORIAD 5/3/2023 1:39:38 PM		

Note Log (5) -

[New Note](#)

	Created By	Created Time	Email List	Note
1665937	DeNicholas, Victoria	05/03/2023 01:39:38 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc- contracting@mohela.com; grp.generalcounsel@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; victoriad@mohela.com	

**Thank you! Closing task
On 5/3/2023 1:39:38 PM, Victoria DeNicholas changed status from ASSIGNED to**

CLOSED.				
1665936	Matchefts, Jim	05/03/2023 01:38:46 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; grp.generalcounsel@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; victoriad@mohela.com	
The attached scripting is approved by Legal as to form only.				
Jim				
1665019	Goos, Bryon	05/02/2023 02:29:16 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; scottla@mohela.com	
Bryon Goos changed required date from "" to "05/02/2023". Explanation: to begin dialing 5/3/23				
1664539	Goos, Bryon	05/02/2023 08:39:32 AM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; grp.generalcounsel@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; scottla@mohela.com; victoriad@mohela.com	
Good morning Scott. Any chance can you take a look at this task. CC is wanting to start dialing ASAP. Thank you in advance.				
1661476	Martin, Christine	04/26/2023 03:32:23 PM	scottla@mohela.com	
Assignment Changed: (old)-->SCOTTLA(new); (old BA)-->(new BA).				
On 4/26/2023 3:32:23 PM, Christine Martin changed status from OPEN to ASSIGNED.				

Attachment Log (1) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
372827	DeNicholas, Victoria	05/02/2023 11:29:53 AM	Other	R2R Targeted Outreach 4.25.23_SL Script edits (2)_MR comments- heutel comments vd responses 5.2.23.docx

Linked Tasks (4) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
309805	Consumer Lending Compliance	Consumer Lending Compliance	General	R2R outreach scripting	Rubio, Marvin	CLOSED
309806	FEDERAL CONTRACTS	Web Content Review	General	R2R outreach scripting	DeNicholas, Victoria	CLOSED
309877	SYSTEM MANAGEMENT & SUPPORT	SAS QUERY	New SAS Query requests	Group 1 No Mobile Consent	Thota, Ramakrishna	CLOSED
310376	Reference Library	Reference Material	General	Contact Center Alert-Outreach to Borrowers Outbound Dialing	Sulpizio, Shannon	CLOSED

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (3) -


[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
05/03/2023 01:39:38 PM	ASSIGNED	CLOSED	DeNicholas, Victoria
04/26/2023 03:32:23 PM	OPEN	ASSIGNED	Martin, Christine
04/26/2023 01:04:47 PM	OPEN	OPEN	DeNicholas, Victoria

General Info -[Modify Task](#)

Task Tracking Number:	311117	CCC Number:	Policy Bulletin Number:
Assigned Department:	PROCUREMENT		
Application/Sub-application:	PROCUREMENT -		
Status:	CLOSED		
Assigned To:	Egan, Trevor	Business Analyst:	
Requested By:	IT - Lampe, Kevin	Project Approval:	Severity: Classification:
Task Type:	Procurement	ECD:	Est. Hrs: Act. Hrs:
Required Date:	Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	False		
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	IT Equipment for Transfers WFH R2R Growth		
Task Description:	See attached for details		
Distribution List:	Edit		
Entered By:	TREVORE 5/12/2023 10:15:55 AM		
Last Mod. By:	TREVORE 5/12/2023 4:26:04 PM		

Note Log (1) -[New Note](#)

	Created By	Created Time	Email List	Note
1672040	Egan, Trevor	05/12/2023 04:26:04 PM	kevinl@mohela.com; trevore@mohela.com	
Assignment Changed: (old)-->TREVORE(new); (old BA)-->(new BA). Please proceed. Thanks! On 5/12/2023 4:26:04 PM, Trevor Egan changed status from OPEN to CLOSED.				

Attachment Log (1) -[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
374176	Egan, Trevor	05/12/2023 04:24:36 PM	Other	PR.SJ.Quote 5.12.23.pdf

Linked Tasks (0) -[Link Tasks](#)

Department	App Name	Sub Name	Title	Assigned To	Status
No Records Found!					

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime	
No Records Found!							

Status Action History (2) -

[Change Status](#)

<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By</u>
05/12/2023 04:26:04 PM	OPEN	CLOSED	Egan, Trevor
05/12/2023 10:15:55 AM	OPEN	OPEN	Egan, Trevor


General Info -

[Modify Task](#)

Task Tracking Number:	311945	CCC Number:	Policy Bulletin Number:
Assigned Department:	SYSTEM MANAGEMENT & SUPPORT		
Application/Sub-application:	SAS QUERY - Enhancements to existing SAS Query		
Status:	CLOSED		
Assigned To:	Flack, Noelle	Business Analyst:	Canham, Andrew
Requested By:	FEDERAL CONTRACTS - Johnston, Tony	Project Approval:	Severity: Classification:
Task Type:	Research	ECD:	Est. Hrs: Act. Hrs:
Required Date:	06/20/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	USDS:
	False	Fiserv: False	
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	Edit to query output- DL Portfolio Characteristics for R2R		
Task Description:	<p>Purpose: Data Needs to enhance linked TMS query result running daily Detail: Please add % lines with formulas to current output (see attached for example) also please edit data diction (see example) Frequency: Daily File Path: Region: KM Criteria: Fields to Include: Sort Order: Exists in another form or similar query: Notify:</p>		
Distribution List:	ANDYC@mohela.com Edit		
Entered By:	TONYJ 5/24/2023 7:54:15 AM		
Last Mod. By:	TONYJ 6/30/2023 12:03:35 PM		

Note Log (59) -

[New Note](#)

	Created By	Created Time	Email List	Note
1701566	Johnston, Tony	06/30/2023 12:03:35 PM	andyc@mohela.com; grp.systemsmgmtsupport@mohela.com;	

			noellef@mohela.com; tonyj@mohela.com	
Thank you Noelle On 6/30/2023 12:03:35 PM, Tony Johnston changed status from IN PRODUCTION to CLOSED.				
1699885	Flack, Noelle	06/28/2023 04:47:26 PM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
Okay thanks...I put it in production for tomorrow.				
1699868	Johnston, Tony	06/28/2023 04:30:18 PM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
it does sound correct. thx				
1699847	Flack, Noelle	06/28/2023 04:23:51 PM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
I'm getting 1,105,140 for REPAYE now. Does that sound correct? I don't see where note 1677801 says 651k borrowers. I see 1.08m. Maybe I'm misinterpreting.				
New definition: LC_TYP_SCH_DIS in ('I5') = REPAYE, LC_TYP_SCH_DIS in ('CA','I3','IB','C1','C2','C3') = PFH, LC_TYP_SCH_DIS in ('CP','CQ','IL','IA','IP') = Perm_Standard_Alt else Grad_Level_Other				
1699671	Canham, Andrew	06/28/2023 02:36:04 PM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
I would add C1, C2, C3 and I5 to PFH. Technically, the concept of PFH does not exist for ICR and REPAYE, but that's what management means.				
"PFH" means the calculated payment has to be lower than a certain value in order for the borrower to get that payment amount; otherwise, they're denied; if the borrower applies for ICR or REPAYE, that comparison does not occur - the borrower gets what they apply for. But those LN66 GRD 1 values for all IDR plans are still called "PFH" familiarly.				
1699659	Flack, Noelle	06/28/2023 02:29:57 PM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
This is what I have:				
LC_TYP_SCH_DIS in ('C1','C2','C3') = REPAYE, LC_TYP_SCH_DIS in ('CA','I3','I5','IB') = PFH, LC_TYP_SCH_DIS in ('CP','CQ','IL','IA','IP') = Perm_Standard_Alt LC_TYP_SCH_DIS not in ('CP','CQ','IL','IA','IP','C1','C2','C3','CA','I3','I5','IB') = Grad_Level_Other				
New code below. Where should I put C1, C2 C3?				
LC_TYP_SCH_DIS in ('I5') = REPAYE, LC_TYP_SCH_DIS in ('CA','I3','IB') = PFH, LC_TYP_SCH_DIS in ('CP','CQ','IL','IA','IP') = Perm_Standard_Alt				

LC_TYP_SCH_DIS not in ('CP','CQ','IL','IA','IP','C1','C2','C3','CA','I3','I5','IB') = Grad_Level_Other				
1699651	Canham, Andrew	06/28/2023 02:24:39 PM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
In ('C1','C2','C3') is ICR (income contingent repayment); I5 is REPAYE.				
1699648	Flack, Noelle	06/28/2023 02:22:59 PM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
<p>Hi Tony,</p> <p>I defined REPAYE as ln65.LC_TYP_SCH_DIS in ('C1','C2','C3'). The other ticket is for LC_TYP_SCH_DIS = 'I5'.</p> <p>In the R2R report I5 is in the PFH column.</p> <p>Let me know how to proceed. Thanks</p>				
1699606	Johnston, Tony	06/28/2023 01:57:29 PM	andyc@mohela.com; grp.systemsmgmtsupport@mohela.com; noellef@mohela.com; taylorj@mohela.com; tonyj@mohela.com	
<p>Sorry Noelle, Just as a check, Based on TMS 311037 the REPAYE numbers look low. TMS 311037 linked on Note 1677801 states 651,000 borrowers - we show roughly 238,000 on active schedule. If you can clarify difference possibly? Including Taylor J</p>				
1698494	Flack, Noelle	06/27/2023 12:14:51 PM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
On 6/27/2023 12:14:51 PM, Noelle Flack changed status from PENDING APPROVAL to IN PRODUCTION.				
1698254	Johnston, Tony	06/27/2023 09:48:46 AM	andyc@mohela.com; grp.systemsmgmtsupport@mohela.com; noellef@mohela.com; tonyj@mohela.com	
Noelle- Looks good. Lets move this to production				
1692320	Johnston, Tony	06/16/2023 10:50:47 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
no - you 're correct thank Andy- my mistake. Let me check w/ Jennifer				
1692319	Canham, Andrew	06/16/2023 10:46:44 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
Tony, in 1689278, you asked for grace periods ending through 12/2024. You're right that loans in grace NOW will enter repayment < = 6 months from now, but your request is not clear.				
1692315	Johnston, Tony	06/16/2023 10:42:19 AM	andyc@mohela.com; grp.systemsmgmtsupport@mohela.com; noellef@mohela.com; tonyj@mohela.com	

Hi Noelle, For the In-Grace end date date: Shouldn't Grace only be 6-months - therefore 12/2023 should be the latest date and shouldn't the chart total 100% when adding up all Grace end dates by month?

1691264	Flack, Noelle	06/15/2023 10:00:17 AM	andyc@mohela.com; farmerj@mohela.com; noellef@mohela.com; paulv@mohela.com; tonyj@mohela.com
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I attached a draft of the report. I checked the overall totals to "Daily_Performance_Forecasting_COMBINE_SUMMY.14JUN202309235419" and they match.

New data dictionary entries should probably be added for the new fields. Let me know what you want those to say.

On 6/15/2023 10:00:17 AM, Noelle Flack changed status from IN PROGRESS to PENDING APPROVAL.

1690527	Johnston, Tony	06/14/2023 12:15:05 PM	andyc@mohela.com; grp.systemsmgmtsupport@mohela.com; noellef@mohela.com; tonyj@mohela.com
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earliest- thank you

1690466	Canham, Andrew	06/14/2023 11:12:00 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com
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Hi Noelle - Your SD10 logic is correct (you can join at a loan level through the LN13 if you need to).

1690465	Flack, Noelle	06/14/2023 11:09:21 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com
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Tony,

I've found that borrowers can have loans with different grace end dates. Should I take the earliest or latest date?

Example

BF_SSN LN_SEQ LD_END_GRC_PRD

883952995/ 2 Mar-2024

883952995/ 3 Sep-2023

883952995/ 4 Sep-2023

1690399	Flack, Noelle	06/14/2023 10:15:13 AM	andyc@mohela.com; noellef@mohela.com
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Hi Andy,

For the # borrowers not in school since 3/1/2020, I found the code below in the Weekly_Enrollment program.

Is this the logic I should use?

**CASE WHEN SD10.LC_REA_SCL_SPR IN ('01') THEN SD10.LD_SCL_SPR
END AS Graduated_Date,**

**CASE WHEN SD10.LC_REA_SCL_SPR NOT IN ('00', '01', '10', '11') THEN
SD10.LD_SCL_SPR END AS Withdrawal_Date**

Thanks				
1690318	Johnston, Tony	06/14/2023 09:28:11 AM	andyc@mohela.com; grp.systemsmgmtsupport@mohela.com; noellef@mohela.com; tonyj@mohela.com	
I like that tab, you can keep it all for now, and just add # of bwrs that separated from School since March 1st, 2020				
1690306	Flack, Noelle	06/14/2023 09:18:05 AM	andyc@mohela.com; farmerj@mohela.com; noellef@mohela.com; paulv@mohela.com; tonyj@mohela.com	
Can you tell me which columns I should get rid of for the In School/In Grace report?				
It sounds like I should keep Row 2, but what do you want to keep from row 1 and 3?				
I attached a draft so you can see what I mean. It is just a duplicate of the 1st report without the other items requested.				
If you could highlight what you want to keep and send it back that would be great.				
1690196	Johnston, Tony	06/14/2023 08:09:17 AM	andyc@mohela.com; farmerj@mohela.com; grp.systemsmgmtsupport@mohela.com; noellef@mohela.com; paulv@mohela.com; tonyj@mohela.com	
THX Noelle appreciate you adding these to the report, from Scott G.--please add the # of Borrowers who have graduated or left school (sep date) since March, 2020				
1689544	Flack, Noelle	06/13/2023 12:05:20 PM	noellef@mohela.com	
On 6/13/2023 12:05:20 PM, Noelle Flack changed status from PENDING REQUESTOR to IN PROGRESS.				
1689469	Johnston, Tony	06/13/2023 11:15:37 AM	andyc@mohela.com; farmerj@mohela.com; noellef@mohela.com; paulv@mohela.com; tonyj@mohela.com	
yes				
1689359	Flack, Noelle	06/13/2023 10:17:26 AM	andyc@mohela.com; farmerj@mohela.com; noellef@mohela.com; paulv@mohela.com; tonyj@mohela.com	
I still need to know how to handle the phone number categories. If a borrower has 4 phone numbers that fall into 3 categories, should I count the borrower once in each category? If not, what is the hierarchy?				
1689283	Johnston, Tony	06/13/2023 09:32:12 AM	andyc@mohela.com; noellef@mohela.com	
Tony Johnston changed required date from "05/26/2023" to "06/20/2023". Explanation: for exec mgmt review				

1689278	Johnston, Tony	06/13/2023 09:31:14 AM	andyc@mohela.com; farmerj@mohela.com; grp.systemsmgmtsupport@mohela.com; noellef@mohela.com; paulv@mohela.com; tonyj@mohela.com
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From Jennifer-

Some additional changes to this daily quickview:

- **Spilt out REPAYE from the other IDR's (ICR/IBR/PAYE)**
- **For the due dates, split the 15th-28th to be 15th-21th and 22st -28th**
- **For PSLF Participants, please add a column and identify how many of those borrowers are on an active IDR schedule (so we can then tell of those on active IDR, which ones are PSLF participants)**
- **For a separate view we will need to begin a sheet for In School/In Grace:**
 - o **# of unique borrowers in each status (in School overrides in Grace)**
 - o **# of borrowers that end Grace 7/2023, 8/2023, 9/2023, 10/2023, 11/2023, 12/2023, 1/2024 etc. through 12/2024**
 - o **Same demographic statistics as we have for the non in-school in grace**

1687470	Johnston, Tony	06/09/2023 10:39:15 AM	andyc@mohela.com; grp.systemsmgmtsupport@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; noellef@mohela.com; paulv@mohela.com; tonyj@mohela.com
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Laura, John-

Can you pls help with this requirement? You guys are looking for the # of valid mobile phs with mobile consent. Systems has some add'l questions. Please advise them. THX

1684761	Johnston, Tony	06/06/2023 10:52:23 AM	andyc@mohela.com; grp.systemsmgmtsupport@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; noellef@mohela.com; tonyj@mohela.com
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Adding Laura Catlett and John Hope.

Laura/John, on the mobile consent daily review as part of Jennifer's R2R Characteristics dashboard-please review latest note from Systems and list requirements for the addition section you requested more specifically on valid mobile ph#s and mobile consent.

There are several phone number categories and Systems needs details to pull this data.

Please indicate specifics

1684747	Canham, Andrew	06/06/2023 10:44:26 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com
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You didn't answer the question. Please just type out the requirements for both of your new phone number fields.

1684742	Johnston, Tony	06/06/2023 10:42:42	andyc@mohela.com; noellef@mohela.com;
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		AM	tonyj@mohela.com	
Yes				
1684740	Canham, Andrew	06/06/2023 10:40:50 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
For which category? If ANY of the phone numbers on the account has one of those values?				
1684726	Johnston, Tony	06/06/2023 10:34:16 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
Sorry- Can you just provide #s for N and P below				
1684721	Canham, Andrew	06/06/2023 10:30:40 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
What do you mean 'list all accounts'? The report does not list accounts.				
Tell us your requirements for each new requested telephone data point on the report. You can use the codes below if you need to.				
We need to wrap this up - it's eating into required work.				
Noelle - For 'mobile-ness', you should not use DC_PHN = 'M'. You want to use DC-ALW-ADL-PHN IN ('N','P').				
CODE NAME DC-ALW-ADL-PHN				
CODE VALUE DESCRIPTION				
L LANDLINE/CONSENT				
N MOBILE/NO CONSENT				
P MOBILE/CONSENT				
Q LANDLINE/NO CONSENT				
U UNKNOWN/NO CONSENT				
X UNKNOWN/CONSENT				
1684615	Johnston, Tony	06/06/2023 09:21:29 AM	andyc@mohela.com; grp.systemsmgmtsupport@mohela.com; noellef@mohela.com; tonyj@mohela.com	
If you need hierarchy from me, please list all accounts w/phone numbers listed as mobile that do not have consent and do not have landline#s				
1682819	Johnston, Tony	06/02/2023 08:24:23 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
Thank you				
1682804	Flack, Noelle	06/02/2023 08:17:00 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
Kevin K. was able to help me with how to identify the web contact, so I'm coding that today.				
I still need to know the hierarchy for the phone categories.				
Thanks				

1682795	Johnston, Tony	06/02/2023 08:14:02 AM	andyc@mohela.com; grp.systemsmgmtsupport@mohela.com; noellef@mohela.com; paulv@mohela.com; tonyj@mohela.com	
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Hi Noelle- No rush, just wanted to see how these add-ons were coming along. Pls advise. THX

1681110	Flack, Noelle	05/31/2023 09:39:25 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
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This is how I'm planning to define the phone categories, but a borrower could end up in multiple categories so the 5 categories will end up being larger than the total borrower count if we don't have a hierarchy:

"Valid Phone#-

No Mobile

Consent: " DC_PHN IN('H','A','W') and DC_ALW_ADL_PHN <> 'P' and DI_PHN_VLD='Y'

"Valid

Phone#-

Mobile

Consent: " DC_PHN IN('H','A','W') and DC_ALW_ADL_PHN = 'P' and DI_PHN_VLD='Y'

"Valid Mobile Phone#-

No Mobile

Consent: " DC_PHN = 'M' and DC_ALW_ADL_PHN <> 'P' and DI_PHN_VLD='Y'

"Valid Mobile

Phone#-

Mobile

Consent: " DC_PHN = 'M' and DC_ALW_ADL_PHN = 'P' and DI_PHN_VLD='Y'

"No Valid

Phone#: " Total borrower count minus 4 categories above

I've asked Kevin Kopp if he knows where to find out the "contact by web" information.

1681098	Johnston, Tony	05/31/2023 09:27:36 AM	andyc@mohela.com; grp.systemsmgmtsupport@mohela.com; noellef@mohela.com; tonyj@mohela.com	
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On the phone number side, we just want any Home, Work or Alt that is marked as "mobile - Y" to get breakdown of consent - Yes vs Consent- No

1681096	Johnston, Tony	05/31/2023 09:25:40 AM	andyc@mohela.com; grp.systemsmgmtsupport@mohela.com; noellef@mohela.com; tonyj@mohela.com	
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From FSA:

We're trying to understand the unique total if available. So like if you have 1 million borrowers, but only 10K connected with you in the last 3 months, we're looking for that 10K number.

1681061	Canham, Andrew	05/31/2023 09:07:24 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
Can you ask if you're not sure - we don't want to keep updating this. There's too much going on to keep revisiting the same query with new requirements. Also let us know about the phone numbers.				
1681056	Johnston, Tony	05/31/2023 09:04:27 AM	andyc@mohela.com; grp.systemsmgmtsupport@mohela.com; noellef@mohela.com; tonyj@mohela.com	
Noelle, I believe its the latter				
1680989	Flack, Noelle	05/31/2023 08:11:17 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
Tony,				
I also need to know what you want the hierarchy to be for the phone categories.				
A borrower can have several phone numbers stored that fall into multiple categories.				
Thanks				
1680653	Flack, Noelle	05/30/2023 02:23:20 PM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
One more thing...				
Do you want to know what borrowers logged into the web in the last 90 days or are you talking about borrowers that filled out a some type of form or submitted a question through the web?				
I know how to find out who logged into the web, but I'll have to ask around about the latter.				
1680643	Flack, Noelle	05/30/2023 02:14:39 PM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
I attached a proposed layout of where the new fields will go. Let me know if you want anything changed.				
Can you give me the entries for the data dictionary?				
On 5/30/2023 2:14:39 PM, Noelle Flack changed status from IN PRODUCTION to PENDING REQUESTOR.				
1680510	Johnston, Tony	05/30/2023 12:21:58 PM	andyc@mohela.com; farmerj@mohela.com; grp.systemsmgmtsupport@mohela.com; noellef@mohela.com; paulv@mohela.com; tonyj@mohela.com	

Noelle, Jennifer asked me to add three new categories on this daily DL Portfolio Characteristics for R2R				
"Valid Mobile Phone#- No Mobile Consent" (only valid ph# marked M for Mobile)				
"Valid Mobile Phone#- with Mobile Consent" Only valid ph# marked M for Mobile)				
Bwrs that made contact with us (via Phone/web) within last 90 days				
Can you please draft this report with those three new columns, giving # of bwrs and the percentage				
1679454	Johnston, Tony	05/26/2023 10:43:05 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
Thank you				
1679453	Flack, Noelle	05/26/2023 10:41:40 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
Hi Tony, I checked Tidal and it is still running. My guess is you should receive an email within an hour.				
1679429	Johnston, Tony	05/26/2023 10:26:03 AM	andyc@mohela.com; grp.systemsmgmtsupport@mohela.com; noellef@mohela.com; tonyj@mohela.com	
Hi Noelle, Can you attach today's?				
1678664	Flack, Noelle	05/25/2023 10:47:32 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
You should see the change in tomorrow's run. Thanks On 5/25/2023 10:47:32 AM, Noelle Flack changed status from PENDING REQUESTOR to IN PRODUCTION.				
1678643	Johnston, Tony	05/25/2023 10:28:50 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
ok- please place in production. THX Noelle				
1678636	Flack, Noelle	05/25/2023 10:26:56 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
The numbers are calculated in SAS so I can't pass a formula.				
1678608	Johnston, Tony	05/25/2023 09:59:15 AM	andyc@mohela.com; grp.systemsmgmtsupport@mohela.com; noellef@mohela.com; tonyj@mohela.com	

Can the %s keep the formula?				
1678277	Flack, Noelle	05/24/2023 03:22:16 PM	noellef@mohela.com; tonyj@mohela.com	
I added the percentages (see attachment). Let me know about the dictionary. On 5/24/2023 3:22:16 PM, Noelle Flack changed status from IN PROGRESS to PENDING REQUESTOR.				
1677899	Flack, Noelle	05/24/2023 08:17:43 AM	andyc@mohela.com; noellef@mohela.com; tonyj@mohela.com	
Hi Tony,				
What is the data dictionary edit? I compared the attachment's dictionary to what I currently have and they match.				
Thanks				
1677876	Flack, Noelle	05/24/2023 08:00:44 AM	andyc@mohela.com; noellef@mohela.com	
Assignment Changed: (old)-->NOELLEF(new); (old BA)-->ANDYC(new BA).				
On 5/24/2023 8:00:44 AM, Noelle Flack changed status from OPEN to IN PROGRESS.				
1677870	Johnston, Tony	05/24/2023 07:56:50 AM	grp.fc-contracting@mohela.com; grp.systemsmgmtsupport@mohela.com; noellef@mohela.com; tonyj@mohela.com	
Noelle, if you have any questions -please let me know				
1677864	Johnston, Tony	05/24/2023 07:54:15 AM	grp.fc-contracting@mohela.com; tonyj@mohela.com	
Tony Johnston opened the task with required date "05/26/2023". Explanation: for Exec Mgmt				

Attachment Log (5) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
377785	Flack, Noelle	06/15/2023 09:57:48 AM	Other	Daily Portfolio for Exec and R2R- 14JUN2023.xlsx
377637	Flack, Noelle	06/14/2023 09:18:25 AM	Other	Daily Portfolio for Exec and R2R- 13JUN2023.xlsx
375779	Flack, Noelle	05/30/2023 01:25:10 PM	Other	Proposed Rpt.xlsx
375305	Flack, Noelle	05/24/2023 03:21:31 PM	Other	Daily Portfolio for Exec and R2R- 24MAY2023-1.xlsx
375257	Johnston, Tony	05/24/2023 07:54:15 AM	Other	Daily Portfolio for Exec and R2R- 24MAY2023.xlsx

Linked Tasks (3) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
309232	SYSTEM MANAGEMENT & SUPPORT	SAS QUERY		Daily Portfolio Characteristics for Exec and R2R	Flack, Noelle	CLOSED
311037	SYSTEM MANAGEMENT & SUPPORT	SAS QUERY	New SAS Query requests	REPAYE Population for CR 6373	Canham, Andrew	CLOSED
317468	SYSTEM MANAGEMENT & SUPPORT	SAS QUERY	Enhancements to existing SAS Query	R2R DL Portfolio Characteristics output (daily) update	Flack, Noelle	CLOSED

[CMMI Audit Tracking](#) [Additional Information](#) [CMMI SharePoint Site](#)

Create CMMI Audit Tracking

[Reminder Log \(0\) -](#) [New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

[Status Action History \(9\) -](#) [Change Status](#)

Date/Time	Previous Status	Next Status	Made By
06/30/2023 12:03:35 PM	IN PRODUCTION	CLOSED	Johnston, Tony
06/27/2023 12:14:51 PM	PENDING APPROVAL	IN PRODUCTION	Flack, Noelle
06/15/2023 10:00:17 AM	IN PROGRESS	PENDING APPROVAL	Flack, Noelle
06/13/2023 12:05:20 PM	PENDING REQUESTOR	IN PROGRESS	Flack, Noelle
05/30/2023 02:14:39 PM	IN PRODUCTION	PENDING REQUESTOR	Flack, Noelle
05/25/2023 10:47:32 AM	PENDING REQUESTOR	IN PRODUCTION	Flack, Noelle
05/24/2023 03:22:16 PM	IN PROGRESS	PENDING REQUESTOR	Flack, Noelle
05/24/2023 08:00:44 AM	OPEN	IN PROGRESS	Flack, Noelle
05/24/2023 07:54:15 AM	OPEN	OPEN	Johnston, Tony

[Modify Task](#)


General Info -

Task Tracking Number:	312185	CCC Number:	Policy Bulletin Number:
Assigned Department:	Contact Center		
Application/Sub-application:	MOHELA.com - Questions		
Status:	CLOSED		
Assigned To:	Johnston, Tony	Business Analyst:	
Requested By:	FEDERAL CONTRACTS - Johnston, Tony	Project Approval:	Severity: Classification:
Task Type:	Research	ECD:	Est. Hrs: Act. Hrs:
Required Date:	05/30/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	USDS:
	False	Fiserv: False	
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	POLL- R2R Discussion follow-up questions from FSA		
Task Description:	<p>As discussed on the R2R Discussion Call, here are the follow up questions from FSA. Please provide responses by 3pm on Tuesday 5/30.</p> <ul style="list-style-type: none"> • What are the top reason codes that equate to about 70% of call volume to CSR? How do you think this will change as we get closer to R2R? (Looking for Aug & Sept and after)(Contact Center) • What is the volume of self service in the IVR by topic? (Contact Center) • What is the volume of self service in the Web by topic? (IT) • Do you have goals for self-service? (Contact Center, IT) • How are/or will you measure the effectiveness of self service? (Contact Center, IT) • Do you see a need for additional self serv topics? If so which channels? (Contact Center) • What topics are not right for self-serv and need CSR interaction? (Contact Center) • Do you have any stats on how many borrowers have touched base with MOHLEA in past 3 months via phone or web? (Contact Center, IT) • From the top reasons that you expect for the months post R2R, what are your deflection plans around those topics? (Contact Center) 		

	<ul style="list-style-type: none"> • What is your process for continually evaluating call reasons and implementing new deflection strategies quickly during the anticipated peak of R2R calls? (Contact Center)
Distribution List:	LAURA.CATLETT@mohela.com; PATRICKF@mohela.com; MARIEG@mohela.com; BRYONG@mohela.com; JOHNH@mohela.com; LAURIEK@mohela.com Edit
Entered By:	TONYJ 5/26/2023 9:19:59 AM
Last Mod. By:	TONYJ 7/19/2023 4:04:08 PM

Note Log (18) -

[New Note](#)

	Created By	Created Time	Email List	Note
1713923	Johnston, Tony	07/19/2023 04:04:08 PM	bryong@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; marieg@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
On 7/19/2023 4:04:08 PM, Tony Johnston changed status from PENDING REQUESTOR to CLOSED.				
1693807	Ketts, Laurie	06/20/2023 04:39:17 PM	lauriek@mohela.com; tonyj@mohela.com	
Assignment Changed: LAURIEK(old)-->TONYJ(new); (old BA)-->(new BA). Changing back to FC as Tony you should be receiving this information via another TMS according to Andy if you haven't already. Thank you. On 6/20/2023 4:39:17 PM, Laurie Ketts changed status from IN PROGRESS to PENDING REQUESTOR.				
1684111	Johnston, Tony	06/05/2023 02:05:54 PM	bryong@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; marieg@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Assignment Changed: (old)-->LAURIEK(new); (old BA)-->(new BA).				
On 6/5/2023 2:05:54 PM, Tony Johnston changed status from OPEN to IN PROGRESS.				
1684091	Johnston, Tony	06/05/2023 01:50:06 PM	andyc@mohela.com; bryong@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; marieg@mohela.com; patrickf@mohela.com; tonyj@mohela.com	

sending to FSA, will follow-up on the #12 question regarding unique bwr counts reaching out to us by ph and web				
1683284	Canham, Andrew	06/02/2023 02:08:19 PM	bryong@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; marieg@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
You're requesting the information on a different task. When it's ready there, you'll have the answer.				
1683282	Johnston, Tony	06/02/2023 02:06:23 PM	andyc@mohela.com; bryong@mohela.com; grp.mcs_ccdcc@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; marieg@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Andy, On the question below, do we have the unique bwr count on phone calls as of yet or do we need more time? (if we need add'l time that's fine I can let FSA know) --Do you have any stats on how many borrowers have touched base with MOHLEA in past 3 months via phone or web? (Contact Center, IT)				
1682513	Ketts, Laurie	06/01/2023 03:21:54 PM	andyc@mohela.com; bryong@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; marieg@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Hi Paul,				
Definitely. I have included our responses in AKEY 376154, however please be advised that question 12 is highlighted in yellow as that is the one we still need information for. I have also added Andy to this TMS as well.				
1682507	Voigt, Paul	06/01/2023 03:19:21 PM	bryong@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; marieg@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Thank you Laurie for the update. If tomorrow we are still waiting on the last piece, can we send what we have and we can let them know we are working on gathering it. Thanks				
1682007	Ketts, Laurie	06/01/2023 09:38:59 AM	bryong@mohela.com; johnh@mohela.com; laura.catlett@mohela.com;	

			lauriek@mohela.com; marieg@mohela.com; patrickf@mohela.com; paulv@mohela.com; tonyj@mohela.com	
Good morning, We are waiting for Andy's team to finish collecting information for #12.				
1682006	Voigt, Paul	06/01/2023 09:37:35 AM	bryong@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; marieg@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Good Morning, Checking on the rest of the questions we need to provide responses on. Thanks for your help, Paul				
1681133	Johnston, Tony	05/31/2023 09:51:32 AM	bryong@mohela.com; grp.mcs_ccdcc@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; marieg@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
THX Laurie for responses for #1 and #2.				
Clarification from FSA on #12- We're (FSA) trying to understand the unique total if available. e.g. So like if you have 1 million borrowers, but only 10K connected with you in the last 3 months, we're looking for that 10K number.				
1680734	Ketts, Laurie	05/30/2023 03:28:34 PM	bryong@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; marieg@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Hello, For the response of questions 1 and 2 they would like to have asap.				
1. FSA is looking to deflect calls via its communication channels to certain locations (e.g., encouraging self-service options). We are seeking servicer inputs on where FSA should be deflecting borrowers by its communications. Please include the topic areas, path that you would want the borrowers to take, and the ultimate call to action that we should communicate				

- To visit MOHELA.com for making payments, to self-certify income for an IDR plan whether first time applying or to recalculate, review their account profile information (address, email & phone), sign up for auto-debit, and paperless eDelivery.
- Once repayment has begun: log into MOHELA.com to see payment amount, current repayment plan, loan status, and when their next payment is due.
- Strongly encourage borrowers to use web self-service overall, both FSA site and MOHELA
- Reinforce most questions can be answered without waiting on hold to speak to a CSR
- Avoid phrases such as call or chat with your servicer
- Push the verbiage of login to your web account, go online, etc
- Have FSA acknowledge to be patient with the servicers as there may longer than average wait times
- Avoid sending out mass communications at the same time, perhaps they can be staggered over a longer period of time or rotate between each servicer that receives a dedicated allotment each day. This may help balancing the load of calls each servicer receives after a mass communication is sent
- Exclude any phone numbers to call into on all communications

2. Previously we asked you for your top 5 call reasons by reason code. We would like more details beyond just the reason code, especially if one of your reason codes is “general” or generic in nature. In your responses please provide more details on the top five call reasons today beyond the reason code and what the top 5 questions you think you’ll get in the future as we get closer to return to repayment.

Current top 5 Reason for Call

1. PSLF Status
2. PSLF Questions
3. Loan Detail- The following reasons will fall into this category: Loan Type, Account Status, Number of loans, Disbursement Date, School the loan was for, Repayment Start Date, Account Number, Details of past conversation/interaction, Current Payment Plan, Current Payment Amount, Option History
4. Email/Letter
5. PSLF Denial/Missing Info

Anticipated Top 5 Reason for Call

1. When is my due date/payment amount?
2. When will I receive a bill/am I on Auto Debit?
3. What is my payment plan/help me change my plan?
4. My loans are going to be forgiven under PSLF, do I have to keep paying?
5. I need help getting logged into my web account.

1680229	Johnston, Tony	05/30/2023 09:38:11 AM	bryong@mohela.com; grp.mcs_ccdcc@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; marieg@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
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Additional clarification on questions from FSA:

Please see the revised list of question we need responses for by COB today.

1. FSA is looking to deflect calls via its communication channels to certain locations (e.g., encouraging self-service options). We are seeking servicer inputs on where FSA should be deflecting borrowers by its communications. Please include the topic areas, path that you would want the borrowers to take, and the ultimate call to action that we should communicate

2. Previously we asked you for your top 5 call reasons by reason code. We would like more details beyond just the reason code, especially if one of your reason codes is “general” or generic in nature. In your responses please provide more details on the top five call reasons today beyond the reason code and what the top 5 questions you think you’ll get in the future as we get closer to return to repayment.

3. What are the top reason codes that equate to about 70% of call volume to CSR? How do you think this will change as we get closer to R2R? (Looking for Aug & Sept and after)

4. From the top reasons that you expect for the months post R2R, what are your deflection plans around those topics? Does this update your deflection plans as you think through these changes as originally provided (or soon to be provided) to FSA?

5. What is the volume of self service in the IVR by topic? Please report this in terms of % of total calls.

6. What is the volume of self service in the Web by topic? Please report this in terms of % of total calls.

7. Do you have goals for self-service? How do these goals relate to your deflection strategies?

8. How are/or will you measure the effectiveness of self service?

9. What is your process for continually evaluating call reasons and implementing new deflection strategies quickly during the anticipated peak of R2R calls?

10. Do you see a need for additional self serv topics? If so which channels? How can FSA assist through its communication channels to promote self-service with your borrowers?

11. What topics are not right for self-serv and need CSR interaction?

12. Do you have any stats on how many borrowers have touched base with MOHLEA in past 3 months via phone or web?

1680227	Johnston, Tony	05/30/2023 09:36:18 AM	bryong@mohela.com; grp.mcs_ccdcc@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; marieg@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
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Yes, This should include PSLF (all going back into Repayment)

1680199	Goos, Bryon	05/30/2023 09:21:09 AM	bryong@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; marieg@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Adding Laurie				
1680191	DeNicholas, Victoria	05/30/2023 09:19:33 AM	bryong@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Are we to include PSLF information? Thanks!				
1679352	Johnston, Tony	05/26/2023 09:21:56 AM	bryong@mohela.com; grp.fc-contracting@mohela.com; grp.mcs_ccdcc@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Bryon, Can this response effort be coordinated through Contact Center? FSA is looking for responses to these questions				
Thank you				
1679348	Johnston, Tony	05/26/2023 09:19:59 AM	grp.fc-contracting@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; marieg@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Tony Johnston opened the task with required date "05/30/2023". Explanation: for FSA				

Attachment Log (1) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
376154	Ketts, Laurie	06/01/2023 03:20:31 PM	Other	TMS 312185 Poll Questions.docx

Linked Tasks (0) -

[Link Tasks](#)

Department	App Name	Sub Name	Title	Assigned To	Status
No Records Found!					

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (4) -[Change Status](#)


<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By.</u>
07/19/2023 04:04:08 PM	PENDING REQUESTOR	CLOSED	Johnston, Tony
06/20/2023 04:39:17 PM	IN PROGRESS	PENDING REQUESTOR	Ketts, Laurie
06/05/2023 02:05:54 PM	OPEN	IN PROGRESS	Johnston, Tony
05/26/2023 09:19:59 AM	OPEN	OPEN	Johnston, Tony

General Info -[Modify Task](#)

Task Tracking Number:	314106	CCC Number:	Policy Bulletin Number:
Assigned Department:	SYSTEM MANAGEMENT & SUPPORT		
Application/Sub-application:	SAS QUERY - New SAS Query requests		
Status:	CLOSED		
Assigned To:	Thota, Ramakrishna Business Analyst: Canham, Andrew		
Requested By:	FEDERAL CONTRACTS - Johnston, Tony	Project Approval: Severity: Classification:	
Task Type:	Development	ECD:	Est. Hrs: Act. Hrs:
Required Date:	07/05/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True False	NextGen: False USDS: False	Fiserv:
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	Monthly Report for FSA- R2R Data Call- Engagement Metric		
Task Description:	<p>Purpose: Data Needs for FSA (Monthly cumulative report) Detail: FSA is requesting information to track federally managed borrower engagement with FSA loan servicers since May 1, 2023.</p> <p>This R2R data request is for servicers to complete the attached template and submit cumulative data monthly - - to be delivered 3 business days after the end of each month. (box.com)</p> <p>Data needed: SSN, first Name, last name, Date mm-YYYY 1st engagement starting May 1st (no repeat SSN after 1st engagement)</p> <p>Please send the report to: FSAVendorManagementTeam@ed.gov; DSEWReports@ed.gov; TivasReports@ed.gov</p> <p>Frequency: Monthly File Path: T:\SAS_Queries_Fed_MDD\DL\2023\2023-06 Region: KM Criteria: Fields to Include:</p>		

	Sort Order: Exists in another form or similar query: Notify:
Distribution List:	BENJAMINA@mohela.com; VICTORIAD@mohela.com; WANDAD@mohela.com; BRYONG@mohela.com; JOHNSH@mohela.com Edit
Entered By:	TONYJ 6/15/2023 1:30:54 PM
Last Mod. By:	RAMAKRISHNAT 7/7/2023 12:07:31 PM

Note Log (34) -[New Note](#)

	Created By	Created Time	Email List	Note
1732935	Johnston, Tony	08/02/2023 12:57:29 PM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	

Thank you Krishna

1732932	Thota, Ramakrishna	08/02/2023 12:56:40 PM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
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Scheduled to run monthly 2nd day of monthly**it did run for today and file is available in****\\mohela.com\Team_Share\SAS_Queries_Fed_MDD\DL\2023\2023-08**

1732830	Johnston, Tony	08/02/2023 11:18:48 AM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
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On the second day of the month, please.

1732823	Thota, Ramakrishna	08/02/2023 11:15:19 AM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
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No need of new TMS, what date of month you want to run it?

1732767	Johnston, Tony	08/02/2023 10:46:16 AM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; grp.systemsmgmtsupport@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
Krishna, will this be run monthly. Do I need a new TMS?				
1705394	Thota, Ramakrishna	07/07/2023 12:07:31 PM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
On 7/7/2023 12:07:30 PM, Ramakrishna Thota changed status from PENDING FSA to CLOSED.				
1705388	Johnston, Tony	07/07/2023 12:05:27 PM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; grp.systemsmgmtsupport@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
We can close this- THX Krishna for all your help				
1704951	Thota, Ramakrishna	07/07/2023 08:16:37 AM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
Can we close this or do we need to wait for FSA feedback/approval?				
1704940	Thota, Ramakrishna	07/07/2023 08:13:35 AM	ramakrishnat@mohela.com	
On 7/7/2023 8:13:35 AM, Ramakrishna Thota changed status from IN PROGRESS to PENDING FSA.				
1704821	Johnston, Tony	07/06/2023 05:26:20 PM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; grp.systemsmgmtsupport@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com;	

			victoriad@mohela.com; wandad@mohela.com	
THX Krishna, I appreciate all your work on this. I sent our initial report to FSA (bwr data from may 1-june 5)				
1704668	Thota, Ramakrishna	07/06/2023 03:36:09 PM	ramakrishnat@mohela.com	
On 7/6/2023 3:36:09 PM, Ramakrishna Thota changed status from ASSIGNED to IN PROGRESS.				
1704652	Thota, Ramakrishna	07/06/2023 03:28:03 PM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
I created new text file(Mohela_Engagement_data_test) in more readable format, if it helps, @ \\mohela.com\Team_Share\SAS_Queries_Fed_MDD\2023\2023-07				
1704607	Thota, Ramakrishna	07/06/2023 03:07:25 PM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
Exported data to \\mohela.com\Team_Share\SAS_Queries_Fed_MDD\2023\2023-07 It is in CSV form, you have to open it in text editor, let me know if it works.				
1704595	Thota, Ramakrishna	07/06/2023 03:03:47 PM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
Got the location. \\mohela.com\Team_Share\SAS_Queries_Fed_MDD\2023\2023-06 .. is this correct?				
1704590	Thota, Ramakrishna	07/06/2023 03:01:50 PM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
Can you give me full path for T:\SAS_Queries_Fed_MDD\DL\2023\2023-06? I can put it there. Having issues to attach to TMS				
1704588	Thota, Ramakrishna	07/06/2023 02:59:35 PM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com;	

			johnh@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
If it is OK I can create text file , while exporting to excel it is dropping some data because of # of records.				
1704551	Johnston, Tony	07/06/2023 02:36:38 PM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; grp.systemsmgmtsupport@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
Krishna, looks good, can you please format on the attachment --I'm having trouble w/ cut and paste on 1 million lines.				
Just need the attachment to have SSN format = 9 digits including leading zeros (text should be fine)				
First and last names are fine				
Dates please formatted as= mm/dd/yyyy				
1704345	Thota, Ramakrishna	07/06/2023 12:35:55 PM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
Attached csv file (Akey=380085).				
1704044	Johnston, Tony	07/06/2023 09:20:20 AM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; grp.systemsmgmtsupport@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com; taylorj@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
Hi Krishna,				
Please let me know if you have all you need to run this query. I need to send this to FSA by COB today.				
THX				
1703513	Johnston, Tony	07/05/2023 02:19:51 PM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; grp.systemsmgmtsupport@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com;	

			victoriad@mohela.com; wandad@mohela.com	
On 7/5/2023 2:19:51 PM, Tony Johnston changed status from PENDING REQUESTOR to ASSIGNED.				
1703508	Johnston, Tony	07/05/2023 02:18:22 PM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; farmerj@mohela.com; grp.systemsmgmtsupport@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com; tcharap@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
Hi, Please provide update on this query -THX				
1703017	Johnston, Tony	07/05/2023 08:48:55 AM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; farmerj@mohela.com; grp.systemsmgmtsupport@mohela.com; johnh@mohela.com; paulv@mohela.com; ramakrishnat@mohela.com; taylorj@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
Krishna, Do you have all you need to produce this by tomorrow due date?				
1700575	Akers, Benjamin	06/29/2023 01:31:33 PM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; johnh@mohela.com; korynns@mohela.com; meganb@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com; tylerc@mohela.com; victoriad@mohela.com; wandad@mohela.com	
We don't get Consolidation applications but we do get paper LVCs from time-to-time which is ICQ 122. Not sure if that is needed but that is all we have for consolidation.				
IDR = ICQ 9				
Forgiveness and discharges = 38, 39, 40, 41, 59, 70, 71, 72, 73, 85				
Deferment and forbearance = 15, 84, 119, 124, 125, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 207. If verbal gen forbs should be included that is ICQ 153. For military deferments need to look at ICQ 119 that have been dispositioned as 'approved' and has a corresponding D38 with an applied date within +-3 days of the closed date of the ICQ task.				

Megan, Tyler, Korynn, please review as well and let me know if anything is missing.

1700218	Johnston, Tony	06/29/2023 09:50:49 AM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; grp.systemsmgmtsupport@mohela.com; johnh@mohela.com; meganb@mohela.com; paulv@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com; tylerc@mohela.com; victoriad@mohela.com; wandad@mohela.com
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Krishna, so far looks great On additional logic, I'll defer to Ben A and LSP.

Ben, is there a way SMS can detect accounts that submitted a request for "consolidation application, IDR application, forgiveness or discharge application, or deferment, forbearance, or auto-debit request"?

1695093	Thota, Ramakrishna	06/22/2023 09:03:48 AM	ramakrishnat@mohela.com
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On 6/22/2023 9:03:48 AM, Ramakrishna Thota changed status from IN PROGRESS to PENDING REQUESTOR.

1693826	Thota, Ramakrishna	06/20/2023 04:54:14 PM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com
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Attached a spreadsheet(Akey 378162) that includes first part of the logic.

- logged into the website;
- inbound call; OR
- initiated a chat session.

If borrowers falls in more than one engagement category(web login/inbound call/chat), I am keeping earliest engagement, let me know if this works.

Still need to add logic to pull second part of data, need input on how to capture below. "consolidation application, IDR application, forgiveness or discharge application, or deferment, forbearance, or auto-debit request"

1693810	Thota, Ramakrishna	06/20/2023 04:40:48 PM	ramakrishnat@mohela.com
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On 6/20/2023 4:40:48 PM, Ramakrishna Thota changed status from ASSIGNED to IN PROGRESS.

1693177	Canham, Andrew	06/20/2023 10:06:37 AM	andyc@mohela.com; benjamina@mohela.com; bryong@mohela.com; johnh@mohela.com; ramakrishnat@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
<p>Krishna - Let this group know if you need guidance around any of the following:</p> <ul style="list-style-type: none"> - logged into the website; - inbound call; OR - initiated a chat session. <p>Who will be providing the (I assume ICQ) queue IDs for the following borrower requests?</p> <ul style="list-style-type: none"> - Relating to their federal student loans such as a consolidation application, IDR application, forgiveness or discharge application, or deferment, forbearance, or auto-debit request. 				
1693170	Canham, Andrew	06/20/2023 10:03:24 AM	andyc@mohela.com; ramakrishnat@mohela.com	
<p>Assignment Changed: (old)-->RAMAKRISHNAT(new); (old BA)-->ANDYC(new BA).</p> <p>On 6/20/2023 10:03:24 AM, Andrew Canham changed status from OPEN to ASSIGNED.</p>				
1691851	Canham, Andrew	06/15/2023 04:59:38 PM	benjamina@mohela.com; bryong@mohela.com; johnh@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
<p>OK - this may not be ready by 7/5. CRs (and there are a lot) will take priority over this. It's obviously not ad hoc by virtue of them indicating a specific monthly cadence.</p>				
1691713	Voigt, Paul	06/15/2023 03:30:43 PM	benjamina@mohela.com; bryong@mohela.com; johnh@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
<p>We agree that it should be a CR. Jennifer pushed back and requested one and was told that this is an ad hoc report in our requirements and that the last report to be delivered will be in October.</p>				
1691706	Canham, Andrew	06/15/2023 03:23:56 PM	benjamina@mohela.com; bryong@mohela.com; johnh@mohela.com; tonyj@mohela.com; victoriad@mohela.com; wandad@mohela.com	
<p>We'll only be able to provide this for COMPASS borrowers, until we can convert queries over to Fiserv. This seems like it should fall under a CR - does it? It seems like</p>				

we should invoice (twice - one for COMPASS coding and one for Fiserv coding) for the multiple dozens of hours it will take to establish this ongoing process.

1691592	Johnston, Tony	06/15/2023 01:32:41 PM	benjamina@mohela.com; johnh@mohela.com; tonyj@mohela.com; wandad@mohela.com
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additional info on report :

Please provide a cumulative list of your federally managed borrowers that have engaged with you since May 1, 2023. This list should include any federally managed borrowers who took any of the following actions since May 1, 2023: logged into your website, called one of your call centers, initiated a chat session; submitted a request relating to their federal student loans such as a consolidation application, IDR application, forgiveness or discharge application, or deferment, forbearance, or auto-debit request. This list should be submitted approximately 3 business days after the end of the month to account for monthly activity. After the initial month, only new borrowers who first engaged with the servicers since the last report should be added to the file.

1691587	Johnston, Tony	06/15/2023 01:30:54 PM	benjamina@mohela.com; grp.fc-contracting@mohela.com; johnh@mohela.com; tonyj@mohela.com
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Tony Johnston opened the task with required date "07/05/2023". Explanation: for FSA Reporting

Attachment Log (3) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
380085	Thota, Ramakrishna	07/06/2023 12:34:49 PM	Other	Mohela_Engagement_data.06JUL2023.csv
378162	Thota, Ramakrishna	06/20/2023 04:46:38 PM	Other	Mohela_Engagement_data.20JUN2023.xlsx
377839	Johnston, Tony	06/15/2023 01:30:54 PM	Other	Servicer-engagement-data template_MOHELA.xlsx

Linked Tasks (1) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
324319	SYSTEM MANAGEMENT & SUPPORT	SAS QUERY	Enhancements to existing SAS Query	R2R Engagement Text File status for Oct 2 2023	Canham, Andrew	CLOSED

[CMMI Audit Tracking](#)

[Additional Information](#)

[CMMI SharePoint Site](#)

Create CMMI Audit Tracking

Reminder Log (0) -[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime	
No Records Found!							

Status Action History (8) -[Change Status](#)

<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By</u>
07/07/2023 12:07:31 PM	PENDING FSA	CLOSED	Thota, Ramakrishna
07/07/2023 08:13:35 AM	IN PROGRESS	PENDING FSA	Thota, Ramakrishna
07/06/2023 03:36:09 PM	ASSIGNED	IN PROGRESS	Thota, Ramakrishna
07/05/2023 02:19:51 PM	PENDING REQUESTOR	ASSIGNED	Johnston, Tony
06/22/2023 09:03:48 AM	IN PROGRESS	PENDING REQUESTOR	Thota, Ramakrishna
06/20/2023 04:40:48 PM	ASSIGNED	IN PROGRESS	Thota, Ramakrishna
06/20/2023 10:03:24 AM	OPEN	ASSIGNED	Canham, Andrew
06/15/2023 01:30:54 PM	OPEN	OPEN	Johnston, Tony


General Info -

[Modify Task](#)

Task Tracking Number:	315382	CCC Number:	Policy Bulletin Number:
Assigned Department:	Reference Library		
Application/Sub-application:	Staff Notification - General		
Status:	CLOSED		
Assigned To:	Sulpizio, Shannon Business Analyst:		
Requested By:	CONTACT CENTER - Maune, Corey	Project Approval: Severity:	Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True False	NextGen: False Fiserv: False	USDS:
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	R2R Campaign CSR Call Handling/Script		
Task Description:	Please send update e-ref and updated script for return to repayment campaign for DL and Federally-owned FFEL loans.		
Distribution List:	ANDREWBL@mohela.com; AIDANB@mohela.com; LAURA.CATLETT@mohela.com; PHILLIPD@mohela.com; VICTORIAD@mohela.com; BRYONG@mohela.com; ROBERTWE@mohela.com Edit		
Entered By:	COREYM 6/29/2023 9:49:30 AM		
Last Mod. By:	SHANNONS 6/29/2023 10:59:04 AM		

Note Log (6) -

[New Note](#)

	Created By	Created Time	Email List	Note
1700355	Sulpizio, Shannon	06/29/2023 10:59:04 AM	aidanb@mohela.com; andrewbl@mohela.com; annaisp@mohela.com; bryong@mohela.com; cathiem@mohela.com; coreym@mohela.com; ginny.burns@mohela.com; hr-training@mohela.com; jessicar@mohela.com; laura.catlett@mohela.com;	

			phillipd@mohela.com; robertwe@mohela.com; shannons@mohela.com; vanitam@mohela.com; victoriad@mohela.com
On 6/29/2023 10:59:04 AM, Shannon Sulpizio changed status from ASSIGNED to CLOSED.			
1700354	Sulpizio, Shannon	06/29/2023 10:58:51 AM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; robertwe@mohela.com; shannons@mohela.com; victoriad@mohela.com
akey 379470 and 379458 were sent to grp.Call Contact; grp.CBE; grp.TSI; grp.Performant; grp.SRS; grp.CiCX; grp.Goldschmitt; grp.GCServices; grp.HSF; grp.HESC; grp.Windham; grp.Wipro; grp.RobertHalf; grp.InsightGlobal; grp.Keystone; grp.CRI; grp.Coast; *Loan Servicing - Processing; grp.SA and Cc OneNote updated 6/29/23			
1700287	Maune, Corey	06/29/2023 10:18:15 AM	annaisp@mohela.com; cathiem@mohela.com; ginny.burns@mohela.com; hr-training@mohela.com; jessicar@mohela.com; shannons@mohela.com; vanitam@mohela.com
That works. Thank you. On 6/29/2023 10:18:15 AM, Corey Maune changed status from PENDING REQUESTOR to ASSIGNED.			
1700273	Sulpizio, Shannon	06/29/2023 10:14:26 AM	annaisp@mohela.com; cathiem@mohela.com; ginny.burns@mohela.com; hr-training@mohela.com; jessicar@mohela.com; shannons@mohela.com; vanitam@mohela.com
On 6/29/2023 10:14:26 AM, Shannon Sulpizio changed status from ASSIGNED to PENDING REQUESTOR.			
1700272	Sulpizio, Shannon	06/29/2023 10:13:46 AM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; shannons@mohela.com; victoriad@mohela.com
Hi, Corey,			

I highlighted the bullets that separated - see attached. If okay to do, let me know. I will also change the name to the page as well.

1700222	Sulpizio, Shannon	06/29/2023 09:53:58 AM	annaisp@mohela.com; cathiem@mohela.com; ginny.burns@mohela.com; hr-training@mohela.com; jessicar@mohela.com; shannons@mohela.com; vanitam@mohela.com
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Assignment Changed: (old)-->SHANNONS(new); (old BA)-->(new BA).
On 6/29/2023 9:53:58 AM, Shannon Sulpizio changed status from OPEN to ASSIGNED.

Attachment Log (3) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
379470	Sulpizio, Shannon	06/29/2023 10:14:10 AM	Other	Contact Center Update- Outreach to Borrowers– Outbound Dialing Campaign (DL and F-O FFEL) draft not sent 06292023.docx
379459	Maune, Corey	06/29/2023 09:49:51 AM	Other	R2R Campaign CSR DL&FOFFEL Scripts - Updated 20230629.docx
379458	Maune, Corey	06/29/2023 09:49:30 AM	Other	Contact Center Update- Outreach to Borrowers– Outbound Dialing Campaign (DL and F-O FFEL). 20230629.docx

Linked Tasks (5) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
311081	Consumer Lending Compliance	Consumer Lending Compliance		Amend scripting where "We service student loans" is present	Heutel, Jeffrey	CLOSED
311326	LEGAL	Program Documents		Amend scripting where "We service student loans" is present	Lause, Scott	CLOSED
315383	Reference Library	Staff Notification	General	Com FFEL Campaign CSR Call Handling/Script Update	Sulpizio, Shannon	CLOSED
315391	Reference Library	Staff Notification	General	CC Update - 3rd Party Payment Limitations	Sulpizio, Shannon	CLOSED
315402	TRAINING	One Note		Update Scripting > Greeting/Voicemail - Outbound Page	Sulpizio, Shannon	CLOSED

Reminder Log (0) -[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (5) -[Change Status](#)

<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By</u>
06/29/2023 10:59:04 AM	ASSIGNED	CLOSED	Sulpizio, Shannon
06/29/2023 10:18:15 AM	PENDING REQUESTOR	ASSIGNED	Maune, Corey
06/29/2023 10:14:26 AM	ASSIGNED	PENDING REQUESTOR	Sulpizio, Shannon
06/29/2023 09:53:58 AM	OPEN	ASSIGNED	Sulpizio, Shannon
06/29/2023 09:49:30 AM	OPEN	OPEN	Maune, Corey


General Info -

[Modify Task](#)

Task Tracking Number:	316109	CCC Number:	Policy Bulletin Number:
Assigned Department:	Communications & Marketing		
Application/Sub-application:	Borrower Communications - Other		
Status:	CLOSED		
Assigned To:	Lester, Shelley Business Analyst:		
Requested By:	CONTACT CENTER - DeNicholas, Victoria	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True False	NextGen: False USDS: False	Fiserv:
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	Return to Repayment Banner on mohela.com		
Task Description:	Good Morning- cc would like to have the attached web banner approved to gear up for R2R. Thanks!		
Distribution List:	andrewbl@mohela.com; aidanb@mohela.com; phillipd@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting Edit		
Entered By:	VICTORIAD 7/7/2023 10:20:35 AM		
Last Mod. By:	SHELLEYL 7/31/2023 8:18:04 PM		

Note Log (4) -

[New Note](#)

	Created By	Created Time	Email List	Note
1731616	Lester, Shelley	07/31/2023 08:18:04 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; phillipd@mohela.com; shelleyl@mohela.com; victoriad@mohela.com	
Attached is the final approved content, and FSA's approval email. On 7/31/2023 8:18:04 PM, Shelley Lester changed status from PENDING FSA to CLOSED.				
1731175	DeNicholas, Victoria	07/31/2023 01:04:13 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-	

			contracting@mohela.com; phillipd@mohela.com; shelleyl@mohela.com; victoriad@mohela.com
Can this be closed? Thanks!			
1705620	Lester, Shelley	07/07/2023 02:54:37 PM	shelleyl@mohela.com
Assignment Changed: (old)-->SHELLEYL(new); (old BA)-->(new BA).			
On 7/7/2023 2:54:37 PM, Shelley Lester changed status from OPEN to PENDING FSA.			
1705612	Lester, Shelley	07/07/2023 02:52:21 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc- contracting@mohela.com; phillipd@mohela.com; victoriad@mohela.com
I'm including this content in our Playbook to FSA for review next week.			

Attachment Log (3) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
393002	Lester, Shelley	07/31/2023 08:16:54 PM	Other	RE FOR REVIEW R2R IVR Web Email - MOHELA_FSA approval for July Web Banner and Email_2023.07.24.msg
393001	Lester, Shelley	07/31/2023 08:16:54 PM	Other	MO_July Return to Repayment Web Banner 20230712FSA_CLEAN_07212023MO_CLEAN FSA.docx
380195	DeNicholas, Victoria	07/07/2023 10:20:35 AM	Other	Return to Repayment Banner on mohela cm review.docx

Linked Tasks (1) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
317745	PRODUCT DEVELOPMENT	INTERNET PRODUCT (MOHELA.COM)	Other - Public Content	Return to Repayment Web Banner	Ferrario, Patrick	CLOSED

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (3) -

[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
07/31/2023 08:18:04 PM	PENDING FSA	CLOSED	Lester, Shelley
07/07/2023 02:54:37 PM	OPEN	PENDING FSA	Lester, Shelley

07/07/2023 10:20:35 AM	OPEN	OPEN	DeNicholas, Victoria
------------------------	------	------	----------------------


General Info -

[Modify Task](#)

Task Tracking Number:	316187	CCC Number:	Policy Bulletin Number:
Assigned Department:	Communications & Marketing		
Application/Sub-application:	Borrower Communications - Other		
Status:	CLOSED		
Assigned To:	DeNicholas, Victoria Business Analyst:		
Requested By:	CONTACT CENTER - DeNicholas, Victoria	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True False	NextGen: False USDS: False	Fiserv:
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	R2R call deflection web updates		
Task Description:	Good Afternoon- CC would like approval on the attached R2R call deflection web updates. Thanks!		
Distribution List:	andrewbl@mohela.com; aidanb@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting Edit		
Entered By:	VICTORIAD 7/7/2023 4:04:39 PM		
Last Mod. By:	VICTORIAD 7/13/2023 4:40:18 PM		

Note Log (3) -

[New Note](#)

	Created By	Created Time	Email List	Note
1709931	DeNicholas, Victoria	07/13/2023 04:40:18 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.communications@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; victoriad@mohela.com	
Thank you Shelley- edits accepted and closing task. On 7/13/2023 4:40:18 PM, Victoria DeNicholas changed status from PENDING REQUESTOR to CLOSED.				

1709916	Lester, Shelley	07/13/2023 04:35:39 PM	victoriad@mohela.com	
Assignment Changed: (old)-->VICTORIAD(new); (old BA)-->(new BA).				
On 7/13/2023 4:35:39 PM, Shelley Lester changed status from OPEN to PENDING REQUESTOR.				
1709915	Lester, Shelley	07/13/2023 04:35:16 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc- contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; victoriad@mohela.com	
Attached are some minor edits. As this uses content from FSA's website, it doesn't need to go to FSA for approval.				

Attachment Log (2) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
380964	Lester, Shelley	07/13/2023 04:33:55 PM	Other	WEB updates for Call Deflection - TMS 316187.docx
380290	DeNicholas, Victoria	07/07/2023 04:04:39 PM	Other	WEB updates for Call Deflection.docx

Linked Tasks (1) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
316862	PRODUCT DEVELOPMENT	INTERNET PRODUCT (MOHELA.COM)	Other - Miscellaneous	WEB updates for Call Deflection	Lane, Thomas	CLOSED

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (3) -

[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
07/13/2023 04:40:18 PM	PENDING REQUESTOR	CLOSED	DeNicholas, Victoria
07/13/2023 04:35:39 PM	OPEN	PENDING REQUESTOR	Lester, Shelley
07/07/2023 04:04:39 PM	OPEN	OPEN	DeNicholas, Victoria


General Info -

[Modify Task](#)

Task Tracking Number:	316538	CCC Number:	Policy Bulletin Number:
Assigned Department:	Consumer Lending Compliance		
Application/Sub-application:	Consumer Lending Compliance -		
Status:	CLOSED		
Assigned To:	Rubio, Marvin Business Analyst:		
Requested By:	Communications - Lester, Shelley	Project Approval:	Severity: Classification:
Task Type:	Research	ECD:	Est. Hrs: Act. Hrs:
Required Date:	Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	False		
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	R2R Borrower Email Review		
Task Description:	Please review this email to ensure compliance		
Distribution List:	shelleyl@mohela.com Edit		
Entered By:	CASEYL 7/11/2023 3:52:59 PM		
Last Mod. By:	CASEYL 7/19/2023 9:10:49 AM		

Note Log (6) -

[New Note](#)

	Created By	Created Time	Email List	Note
1713274	Link, Casey	07/19/2023 09:10:49 AM	caseyl@mohela.com; chriss@mohela.com; jeffhe@mohela.com; jimm@mohela.com; luvinniep@mohela.com; marvinr@mohela.com; paulm@mohela.com; scottla@mohela.com; shelleyl@mohela.com; timothys@mohela.com	
On 7/19/2023 9:10:49 AM, Casey Link changed status from ASSIGNED to CLOSED.				
1711786	Link, Casey	07/17/2023 03:09:37 PM	caseyl@mohela.com; marvinr@mohela.com; shelleyl@mohela.com	
Final version is attached.				
1710004	Lester, Shelley	07/13/2023 06:42:02 PM	caseyl@mohela.com; marvinr@mohela.com; shelleyl@mohela.com	
Thanks, Marvin, we incorporated yours and Legal's input and have delivered a draft to FSA for review. Will attach the final once we get it back.				

1709894	Rubio, Marvin	07/13/2023 04:27:09 PM	caseyl@mohela.com; marvinr@mohela.com; shelleyl@mohela.com	
<p>Good afternoon,</p> <p>Please see attached.</p> <p>Thanks, Marvin</p>				
1709271	Link, Casey	07/13/2023 09:57:26 AM	caseyl@mohela.com; marvinr@mohela.com; shelleyl@mohela.com	
<p>Is there an update on this? FSA is requesting these today by EOD</p>				
1708039	Stacy, Timothy	07/12/2023 07:52:42 AM	chriss@mohela.com; jeffhe@mohela.com; jimm@mohela.com; luvinniep@mohela.com; marvinr@mohela.com; paulm@mohela.com; scottla@mohela.com; timothys@mohela.com	
<p>Assignment Changed: (old)-->MARVINR(new); (old BA)-->(new BA).</p> <p>On 7/12/2023 7:52:42 AM, Timothy Stacy changed status from OPEN to ASSIGNED.</p>				

Attachment Log (3) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
381278	Link, Casey	07/17/2023 03:09:14 PM	Other	MO_July Return to Repayment Email_MO_07172023FSA_07172023MO (1).docx
380959	Rubio, Marvin	07/13/2023 04:28:14 PM	Other	R2R_UpdateContactInfo_Email-1_CLC comments.docx
380620	Link, Casey	07/11/2023 03:52:59 PM	Other	R2R_UpdateContactInfo_Email-1.docx

Linked Tasks (3) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
316534	LEGAL	Correspondence Review		R2R Email Borrower Review	Lause, Scott	CLOSED
316727	Communications & Marketing	Borrower Communications	Email	R2R Email Borrower Review - July 2023	Link, Casey	CLOSED
316903	SYSTEM MANAGEMENT & SUPPORT	SAS QUERY	Letter & Email Campaigns	July 2023 R2R Email - Update Contact Information	Thota, Ramakrishna	CLOSED

Reminder Log (0) -[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime	
No Records Found!							

Status Action History (3) -[Change Status](#)

<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By</u>
07/19/2023 09:10:49 AM	ASSIGNED	CLOSED	Link, Casey
07/12/2023 07:52:42 AM	OPEN	ASSIGNED	Stacy, Timothy
07/11/2023 03:52:59 PM	OPEN	OPEN	Link, Casey


General Info -

[Modify Task](#)

Task Tracking Number:	316582	CCC Number:	Policy Bulletin Number:
Assigned Department:	FEDERAL CONTRACTS		
Application/Sub-application:	Web Content Review - General		
Status:	CLOSED		
Assigned To:	Lester, Shelley Business Analyst:		
Requested By:	CONTACT CENTER - Maune, Corey	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	07/14/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	USDS:
	False	Fiserv: False	
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	R2R SAVE / On ramp IVR up-front message and Web Banner Alert		
Task Description:	<p>CC is requesting approval to add the following up-front message to the IVR. TMS to Communications for review/approval linked.</p> <p>"The U.S. Department of Education has finalized the most affordable repayment plan in history. It's called the Saving on a Valuable Education (SAVE) plan. Borrowers signed up for the current Revised Pay as You Earn (REPAYE) plan will be automatically enrolled in SAVE. For borrowers who still cannot make their payments, the U.S. Department of Education is creating a temporary "on-ramp" period over the next year that will help borrowers avoid the harshest consequences of missed, partial, or late payments. During the "on-ramp" period through October 30, 2024, borrowers will not be reported late to the Consumer Reporting Agencies. For more information please visit studentaid.gov."</p>		
Distribution List:	andrewbl@mohela.com; aidanb@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; victoriad@mohela.com; bryong@mohela.com; shelleyl@mohela.com; grp.fc-contracting Edit		
Entered By:	COREYM 7/12/2023 8:39:04 AM		
Last Mod. By:	VICTORIAD 8/21/2023 3:13:43 PM		

Note Log (7) -

[New Note](#)

	<u>Created By</u>	<u>Created Time</u>	<u>Email List</u>	<u>Note</u>
1744615	DeNicholas, Victoria	08/21/2023 03:13:43 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; shelleyl@mohela.com; victoriad@mohela.com	
Closing task as this is not longer needed. Thanks! On 8/21/2023 3:13:43 PM, Victoria DeNicholas changed status from ASSIGNED to CLOSED.				
1742676	DeNicholas, Victoria	08/17/2023 11:31:11 AM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; shelleyl@mohela.com; victoriad@mohela.com	
Any updates on this content? Thanks!				
1710867	Lester, Shelley	07/15/2023 06:24:25 AM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; shelleyl@mohela.com; victoriad@mohela.com	
This was delivered to FSA for review in the evening of 7/13.				
1710866	Lester, Shelley	07/15/2023 06:23:12 AM	shelleyl@mohela.com	
Assignment Changed: (old)-->SHELLEYL(new); (old BA)-->(new BA). On 7/15/2023 6:23:12 AM, Shelley Lester changed status from OPEN to ASSIGNED.				
1708366	Maune, Corey	07/12/2023 10:55:37 AM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; shelleyl@mohela.com; victoriad@mohela.com	

The following sentence was added to the task description that is not in the linked FSA content.				
During the "on-ramp" period through September 30, 2024, borrowers will not be reported late to the Consumer Reporting Agencies.				
1708138	Maune, Corey	07/12/2023 08:51:33 AM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; shelleyl@mohela.com; victoriad@mohela.com	
This language is taken from the FAQ "What if I can't make payments right away when payments resume in October?" on https://studentaid.gov/manage-loans/forgiveness-cancellation/debt-relief-info.				
1708108	Maune, Corey	07/12/2023 08:39:04 AM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; shelleyl@mohela.com; victoriad@mohela.com	
Corey Maune opened the task with required date "07/14/2023". Explanation: FC turnaround time for support				

Attachment Log (0) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
No Records Found!				

Linked Tasks (1) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
316583	Communications & Marketing	Borrower Communications	Other	R2R SAVE / On ramp IVR up-front message	Lester, Shelley	CLOSED

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (3) -

[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
08/21/2023 03:13:43 PM	ASSIGNED	CLOSED	DeNicholas, Victoria


07/15/2023 06:23:12 AM	OPEN	ASSIGNED	Lester, Shelley
07/12/2023 08:39:04 AM	OPEN	OPEN	Maune, Corey

No attachments exist for this TMS

General Info -

[Modify Task](#)

Task Tracking Number:	316583	CCC Number:	Policy Bulletin Number:
Assigned Department:	Communications & Marketing		
Application/Sub-application:	Borrower Communications - Other		
Status:	CLOSED		
Assigned To:	Lester, Shelley Business Analyst:		
Requested By:	CONTACT CENTER - Maune, Corey	Project Approval:	Severity: Classification:
Task Type:	Research	ECD:	Est. Hrs: Act. Hrs:
Required Date:	Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	USDS:
	False	Fiserv: False	
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	R2R SAVE / On ramp IVR up-front message		
Task Description:	<p>CC is requesting approval to add the following up-front message to the IVR. TMS to FC for review/approval linked.</p> <p>"The U.S. Department of Education has finalized the most affordable repayment plan in history. It's called the Saving on a Valuable Education (SAVE) plan. Borrowers signed up for the current Revised Pay as You Earn (REPAYE) plan will be automatically enrolled in SAVE. For borrowers who still cannot make their payments, the U.S. Department of Education is creating a temporary "on-ramp" period over the next year that will help borrowers avoid the harshest consequences of missed, partial, or late payments. During the "on-ramp" period through October 30, 2024, borrowers will not be reported late to the Consumer Reporting Agencies. For more information, please visit studentaid.gov."</p>		
Distribution List:	andrewbl@mohela.com; aidanb@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; victoriad@mohela.com; bryong@mohela.com; grp.fc-contracting Edit		
Entered By:	COREYM 7/12/2023 8:40:50 AM		
Last Mod. By:	VICTORIAD 8/17/2023 11:29:58 AM		

	<u>Created By</u>	<u>Created Time</u>	<u>Email List</u>	<u>Note</u>
1742674	DeNicholas, Victoria	08/17/2023 11:29:59 AM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.communications@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; shelleyl@mohela.com; victoriad@mohela.com	
<p>We have the following up in the IVR so I am closing this task:</p> <p>Most borrowers with Direct Loans can get lower payments from the new SAVE plan (formerly the REPAYE program). If you sign up for or you are already participating in the REPAYE Plan, you will automatically be enrolled in the SAVE Plan before payments resume so no action is necessary. MOHELA will notify you of your new payment amount prior to any bill being due.</p> <p>On 8/17/2023 11:29:58 AM, Victoria DeNicholas changed status from ASSIGNED to CLOSED.</p>				
1735460	DeNicholas, Victoria	08/07/2023 11:01:24 AM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; shelleyl@mohela.com; victoriad@mohela.com	
<p>Hi Shelley- I see the new version of the playbook still has TBD for potential start and end dates. I want to confirm that this information currently falls on page 13 of V11. Thanks!</p>				
1730389	Lester, Shelley	07/28/2023 04:09:17 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; shelleyl@mohela.com; victoriad@mohela.com	
<p>FSA approved the following content to be used AFTER the SAVE soft launch in August. Date for posting this is TBD.</p> <p>The U.S. Department of Education has finalized the most affordable repayment plan in history. It's called the Saving on a Valuable Education Plan, the (SAVE) Plan for short. Borrowers signed up for the current Revised Pay as You Earn Plan, will be automatically enrolled in SAVE. For more information, please visit studentaid.gov/save.</p>				
1726667	Lester, Shelley	07/24/2023 12:56:52 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com;	

			coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; shelleyl@mohela.com; victoriad@mohela.com	
FSA let us know today that they are still reviewing.				
1726381	Goos, Bryon	07/24/2023 10:05:29 AM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; shelleyl@mohela.com; victoriad@mohela.com	
Any update				
1711681	Lester, Shelley	07/17/2023 02:24:35 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.communications@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; shelleyl@mohela.com; victoriad@mohela.com	
Thanks, Torie. I sent FSA the clean content.				
1711649	DeNicholas, Victoria	07/17/2023 02:07:48 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.communications@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; shelleyl@mohela.com; victoriad@mohela.com	
Assignment Changed: (old)-->SHELLEYL(new); (old BA)-->(new BA). Clean version attached with FSA edits accepted. Thanks! On 7/17/2023 2:07:48 PM, Victoria DeNicholas changed status from OPEN to ASSIGNED.				
1711627	Lester, Shelley	07/17/2023 01:51:46 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; victoriad@mohela.com	
CC team - attached are FSA's comments on the content we delivered. Please provide a final clean version that I can return to FSA.				

1708371	Maune, Corey	07/12/2023 10:57:31 AM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc- contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; victoriad@mohela.com	
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The following sentence was added to the task description that is not in the linked FSA content.

During the "on-ramp" period through September 30, 2024, borrowers will not be reported late to the Consumer Reporting Agencies.

1708137	Maune, Corey	07/12/2023 08:51:14 AM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc- contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; victoriad@mohela.com	
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This language is taken from the FAQ "What if I can't make payments right away when payments resume in October?" on <https://studentaid.gov/manage-loans/forgiveness-cancellation/debt-relief-info>.

Attachment Log (2) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
381247	DeNicholas, Victoria	07/17/2023 02:07:02 PM	Other	July Return to Repayment Upfront IVR Message CLEAN.docx
381243	Lester, Shelley	07/17/2023 01:50:16 PM	Other	July Return to Repayment Upfront IVR Message_MO_07172023FSA.docx

Linked Tasks (1) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
316582	FEDERAL CONTRACTS	Web Content Review	General	R2R SAVE / On ramp IVR up-front message and Web Banner Alert	Lester, Shelley	CLOSED

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (3) -

[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
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08/17/2023 11:29:58 AM	ASSIGNED	CLOSED	DeNicholas, Victoria
07/17/2023 02:07:48 PM	OPEN	ASSIGNED	DeNicholas, Victoria
07/12/2023 08:40:50 AM	OPEN	OPEN	Maune, Corey


General Info -

[Modify Task](#)

Task Tracking Number:	316727	CCC Number:	Policy Bulletin Number:
Assigned Department:	Communications & Marketing		
Application/Sub-application:	Borrower Communications - Email		
Status:	CLOSED		
Assigned To:	Link, Casey Business Analyst:		
Requested By:	Communications - Lester, Shelley	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True False	NextGen: False USDS: False	Fiserv:
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	R2R Email Borrower Review - July 2023		
Task Description:	This is the master TMS for the R2R email anticipated to be sent in July 2023.		
Distribution List:	grp.fc-contracting Edit		
Entered By:	SHELLEYL 7/12/2023 5:50:03 PM		
Last Mod. By:	CASEYL 8/14/2023 11:14:00 AM		

Note Log (5) -

[New Note](#)

	Created By	Created Time	Email List	Note
1739856	Link, Casey	08/14/2023 11:14:00 AM	caseyl@mohela.com; grp.communications@mohela.com; grp.fc-contracting@mohela.com; shelleyl@mohela.com	
Sherry has received the necessary info for R2R July Email Campaign Metrics On 8/14/2023 11:14:00 AM, Casey Link changed status from ASSIGNED to CLOSED.				
1739852	Link, Casey	08/14/2023 11:12:19 AM	caseyl@mohela.com; grp.fc-contracting@mohela.com; shelleyl@mohela.com	
Linked 319255 to obtain the open rate and population of borrowers for Sherry for R2R Playbook results of campaign				
1735730	Huffman, Stephanie	08/07/2023 02:35:41 PM	caseyl@mohela.com; shelleyl@mohela.com	
Assignment Changed: SHELLEYL(old)-->CASEYL(new); (old BA)-->(new BA).				

1711635	Lester, Shelley	07/17/2023 01:59:02 PM	grp.communications@mohela.com; shelleyl@mohela.com	
Casey, please attach the final content to the linked legal and elc tasks. Please also work on setting up an email campaign and ask Julie for assistance, if needed. Brian Price may also be needed to pull in the alert emoji in the subject line.				
1708958	Lester, Shelley	07/12/2023 05:50:14 PM	shelleyl@mohela.com	
Assignment Changed: (old)-->SHELLEYL(new); (old BA)-->(new BA).				
On 7/12/2023 5:50:14 PM, Shelley Lester changed status from OPEN to ASSIGNED.				

Attachment Log (1) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
381245	Lester, Shelley	07/17/2023 01:56:21 PM	Other	MO_July Return to Repayment Email_MO_07172023FSA_07172023MO.docx

Linked Tasks (4) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
316534	LEGAL	Correspondence Review		R2R Email Borrower Review	Lause, Scott	CLOSED
316538	Consumer Lending Compliance	Consumer Lending Compliance		R2R Borrower Email Review	Rubio, Marvin	CLOSED
316903	SYSTEM MANAGEMENT & SUPPORT	SAS QUERY	Letter & Email Campaigns	July 2023 R2R Email - Update Contact Information	Thota, Ramakrishna	CLOSED
319255	IT	DBA		Metrics for TMS 316903	Howell, Christopher	CLOSED

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (3) -

[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
08/14/2023 11:14:00 AM	ASSIGNED	CLOSED	Link, Casey
07/12/2023 05:50:14 PM	OPEN	ASSIGNED	Lester, Shelley
07/12/2023 05:50:03 PM	OPEN	OPEN	Lester, Shelley

This is the only attachment to this TMS


General Info -

[Modify Task](#)

Task Tracking Number:	316821	CCC Number:	Policy Bulletin Number:
Assigned Department:	PRODUCT DEVELOPMENT		
Application/Sub-application:	INTERNET PRODUCT (MOHELA.COM) -		
Status:	CLOSED		
Assigned To:	Kopp, Kevin Business Analyst:		
Requested By:	Legal - Statler, Cristiana	Project Approval:	Severity: Classification:
Task Type:	Research	ECD:	Est. Hrs: Act. Hrs:
Required Date:	07/17/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	Fiserv: False USDS: False
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	DC AG Return-to-Repayment Request - #2		
Task Description:	<p>The District of Columbia Attorney General's Office has issue a request for information on MOHELA, regarding Return-to-Repayment ("R2R").</p> <p>#2 - Copies of all webpages MOHELA has used or plans to use to provide notice or information to borrowers regarding return to repayment or which contain information regarding return to repayment.</p> <p>Please note that the information requested above may be the same information previously provided in TMS 314136.</p> <p>Please provide the requested information and materials for those two requests by the July 17th deadline by dropping them into the following location: T:\Procs\Legal_Share\DC_R2R_Request.</p> <p>Thank you</p> <p>Cristiana</p>		
Distribution List:	ulyanab@mohela.com; scottla@mohela.com; bridgetw@mohela.com; grp.fc-contracting Edit		
Entered By:	CRISTIANAS 7/13/2023 2:12:41 PM		
Last Mod. By:	SCOTTLA 7/21/2023 9:08:27 AM		

Note Log (7) -

[New Note](#)

	<u>Created By</u>	<u>Created Time</u>	<u>Email List</u>	<u>Note</u>
1715254	Lause, Scott	07/21/2023 09:08:27 AM	bridgetw@mohela.com; cristianas@mohela.com; grp.fc- contracting@mohela.com; kevink@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
On 7/21/2023 9:08:27 AM, Scott Lause changed status from PENDING REQUESTOR to CLOSED.				
1715083	Lause, Scott	07/20/2023 08:31:26 PM	bridgetw@mohela.com; cristianas@mohela.com; grp.fc- contracting@mohela.com; kevink@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
<p>Okay - Thank you, Torie.</p> <p>If there is nothing additional on point, beyond what is in that TMS, we will close here.</p> <p>Scott</p>				
1712936	Kopp, Kevin	07/18/2023 04:28:46 PM	bridgetw@mohela.com; cristianas@mohela.com; grp.fc- contracting@mohela.com; kevink@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
On 7/18/2023 4:28:46 PM, Kevin Kopp changed status from ASSIGNED to PENDING REQUESTOR.				
1712744	DeNicholas, Victoria	07/18/2023 02:18:32 PM	bridgetw@mohela.com; cristianas@mohela.com; grp.development@mohela.com; grp.fc-contracting@mohela.com; kevink@mohela.com; marieg@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
CC already provided a response to this on linked TMS 316822. Thanks!				
1711033	Statler, Cristiana	07/17/2023 08:15:55 AM	bridgetw@mohela.com; cristianas@mohela.com; grp.fc- contracting@mohela.com; kevink@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
<p>Following up on this.</p> <p>Cristiana</p>				
1710990	Ferrario, Patrick	07/17/2023 07:22:05	kevink@mohela.com	

		AM	
Assignment Changed: (old)-->KEVINK(new); (old BA)-->(new BA).			
On 7/17/2023 7:22:05 AM, Patrick Ferrario changed status from OPEN to ASSIGNED.			
1709655	Statler, Cristiana	07/13/2023 02:12:41 PM	bridgetw@mohela.com; cristianas@mohela.com; grp.fc-contracting@mohela.com; scottla@mohela.com; ulyanab@mohela.com
Cristiana Statler opened the task with required date "07/17/2023". Explanation: State Regulator Request			

Attachment Log (0) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
No Records Found!				

Linked Tasks (2) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
314136	PRODUCT DEVELOPMENT	INTERNET PRODUCT (MOHELA.COM)		CFPB Exam 11276 - RR.13	Price, Brian	CLOSED
316822	Contact Center	MOHELA.com		DC AG - Return-to-Repayment - Requests #1 & #2	Walton, Bridget	PENDING REQUESTOR

CMMI Audit Tracking

[Additional Information](#)

[CMMI SharePoint Site](#)

Create CMMI Audit Tracking

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (4) -

[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
07/21/2023 09:08:27 AM	PENDING REQUESTOR	CLOSED	Lause, Scott
07/18/2023 04:28:46 PM	ASSIGNED	PENDING REQUESTOR	Kopp, Kevin
07/17/2023 07:22:05 AM	OPEN	ASSIGNED	Ferrario, Patrick
07/13/2023 02:12:41 PM	OPEN	OPEN	Statler, Cristiana

No attachments exists for this TMS

General Info -


[Modify Task](#)

Task Tracking Number:	316822	CCC Number:	Policy Bulletin Number:
Assigned Department:	Contact Center		
Application/Sub-application:	MOHELA.com -		
Status:	PENDING REQUESTOR		
Assigned To:	Walton, Bridget Business Analyst:		
Requested By:	Legal - Walton, Bridget	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	07/17/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False USDS: False	Fiserv: False
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	DC AG - Return-to-Repayment - Requests #1 & #2		
Task Description:	<p>The District of Columbia Attorney General's Office has issued a request for information on MOHELA, regarding Return-to-Repayment ("R2R").</p> <p>Two of these requests relate to communications with borrowers and MOHELA's webpages regarding R2R. The requests are below:</p> <ol style="list-style-type: none"> 1. Copies of all letters, emails, or other correspondence MOHELA has sent or plans to send to borrowers regarding return to repayment or which contain information regarding return to repayment. 2. Copies of all webpages MOHELA has used or plans to use to provide notice or information to borrowers regarding return to repayment or which contain information regarding return to repayment. <p>Please note that the information requested above may be the same information previously provided in TMS 314144, although there may be additional information or materials since the information was gathered for TMS 314144.</p> <p>Please provide the requested information and materials for these two requests by the July 17th deadline by dropping them to the following location: T:\Procs\Legal_Share\DC_R2R_Request</p>		

	Thank you, -Bridget
Distribution List:	ulyanab@mohela.com; laura.catlett@mohela.com; bryong@mohela.com; scottla@mohela.com Edit
Entered By:	BRIDGETW 7/13/2023 2:15:52 PM
Last Mod. By:	SCOTTLA 7/22/2023 2:09:47 PM

Note Log (27) -

[New Note](#)

	Created By	Created Time	Email List	Note
1728878	Goos, Bryon	07/27/2023 07:52:39 AM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	

Sorry Scott for any confusion. 1. We changed the title "New messages" to "messages" to call out the "alerts" better behind the login. In addition, we collapsed the alerts behind the login so they are all visible rather than fill the entire page above the fold on the website. 2. We can remove the item loaded on 7/21 it was provided to provide more information for the question asked at the time.

1728800	Lause, Scott	07/26/2023 07:27:19 PM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
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Just the other outstanding questions from the notes below, which are:

--> Question: Any additional detail on how account alerts were made clearer relative to the website, mobile app.?

--> Are the Validation artifacts that you dropped in the folder below on 7-21, still to be provided?

T:\Procs\Legal_Share\DC_R2R_Request\Request_1\Other

1728703	Goos, Bryon	07/26/2023 04:29:17 PM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
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This is due to an outage is my understanding. The loan simulator will not be available so I removed the messages for that period as directed by FSA. I hope that helps and let me know if you need anything further.

1728678	Lause, Scott	07/26/2023 04:11:49 PM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
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Thanks, Bryon. I will adjust to that phrasing, as I think that sounds good.

--> In the same spreadsheet, there is the below statement in terms of what we are currently offering for the IVR:

"*In queue hold messaging that promotes studentaid.gov for the loan simulator is removed from 7/24/2023-8/7/2023"

Question: Just so I'm clear, does that mean we removed the promotion of studentaid.gov, while borrowers are on hold?

--> **Question: Any additional detail on how account alerts were made clearer relative to the website, mobile app.?**

Thanks,

Scott

1728483	Goos, Bryon	07/26/2023 01:41:07 PM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
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Can we call it self service promotion. That is true and I think more appropriate.

1728435	Lause, Scott	07/26/2023 12:55:50 PM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
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Thanks, Bryon.

I admit, I am a bit concerned about the phrasing "Call Deflection" though I understand that is a Contact Center. Particularly, as noted on the call, FSA has not used it specifically, so I don't know if there is another way to phrase it?

Also, are the Validation artifacts that you dropped in the folder below on 7-21, still to be provided?

T:\Procs\Legal_Share\DC_R2R_Request\Request_1\Other

Thanks,

Scott

1727294	Goos, Bryon	07/25/2023 09:33:28 AM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
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Scott I just added two documents, one is with responses to the partial response request. and the other is the most recent version of that document that houses all these items for call deflection. Please let me know if you have any questions.

1727263	Lause, Scott	07/25/2023 09:02:02 AM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
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Bryon - Also, will you and Laurie be provided updates to the points in AKey 381957?

Thanks,

Scott

1727080	Lause, Scott	07/24/2023 07:20:01 PM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
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Okay - Thank you. We will proceed with providing these items.

1726939	Goos, Bryon	07/24/2023 03:54:42 PM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
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Laura did review it and suggested the edits. She is out of office and unable to review.				
1726792	Lause, Scott	07/24/2023 02:16:20 PM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
<p>Thanks, Bryon -</p> <p>Is the documentation provided approved by Laura for delivery?</p> <p>Thanks,</p> <p>Scott</p>				
1726534	Goos, Bryon	07/24/2023 11:29:58 AM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
Dana/Scott. reviewed and uploaded appropriate CC response for #2. Please let me know if anything else is needed.				
1716018	Lause, Scott	07/22/2023 02:25:35 PM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
<p>Also, I've attached the part of our proposed response to Request #2, which was pulled from a response provided to the CFPB R2R Exam relative to RR.13, which read:</p> <p>RR.13 Describe any modifications to your website that you anticipate making prior to the return to repayment that will streamline key information for borrowers about resuming payment and repayment plan availability.</p> <p>-----</p> <p>We would like any edits, clarifications on these bullet points by EOB Monday. I know we had discussed some clarification to the types of alerts/notices we updated, and possibly other items.</p> <p>Thanks,</p> <p>Scott</p>				
1716016	Lause, Scott	07/22/2023 02:09:47 PM	bridgetw@mohela.com; bryong@mohela.com; grp.mcs_cdcc@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
Scott Lause changed the Department from Communications & Marketing to Contact Center.				
1716015	Lause, Scott	07/22/2023 01:23:38 PM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
<p>Laura/Bryon -</p> <p>Okay - Thank you. We will need the updated documents by mid-day Monday, as we need to deliver.</p> <p>Scott</p>				
1715502	Catlett, Laura	07/21/2023 11:42:10 AM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	

There are some documents that need a bit of updating/editing. I have contacted Bryon.

1715330	Goos, Bryon	07/21/2023 10:06:52 AM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
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Updated for the following

Added web and IVR information to folder 1 as requested. and attached for review. located T:\Procs\Legal_Share\DC_R2R_Request\Request_1\Other

1715134	Lester, Shelley	07/21/2023 08:00:18 AM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
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- The Communications Playbook has some grayed out portions indicating the items that have been completed. Besides the email you have provided, is there any other content or communication that has been sent out and, if so, can you please provide that content or communication?

-- DCC team can provide any web or IVR content. No other outbound emails or letters have been sent yet.

- Please confirm that everything referenced in the Communications Playbook that has been completed has been provided in response to Request #1.

-- DCC will need to provide the artifacts for the items outside of the email.

- Per the Communications Playbook, please confirm if there is any approved content or communications scheduled to go out and, if so, can you provide that content or communication?

-- We're in final approval phases for email, IVR and web items for July. They are pending FSA's approval to implement. I'm attaching for your reference. Some still have comments/edits in them.

1715082	Lause, Scott	07/20/2023 08:29:23 PM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
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Laura,

Can you please review by tomorrow, and provide any feedback or sign-off?

Thanks,

Scott

1713942	Walton, Bridget	07/19/2023 04:14:54 PM	bridgetw@mohela.com; bryong@mohela.com; grp.communications@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; shelleyl@mohela.com; ulyanab@mohela.com	
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Shelley,

Following up on Request #1 -

- The Communications Playbook has some grayed out portions indicating the items that have been completed. Besides the email you have provided, is there any other content or communication that has been sent out and, if so, can you please provide that content or communication?

- Please confirm that everything referenced in the Communications Playbook that has been completed has been provided in response to Request #1.

- Per the Communications Playbook, please confirm if there is any approved content or communications scheduled to go out and, if so, can you provide that content or communication?

Thank you,

-Bridget

1712323	Walton, Bridget	07/18/2023 09:58:52 AM	bridgetw@mohela.com; bryong@mohela.com; grp.communications@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
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Thank you Tori! We will look for Laura's approval.

-Bridget

1711817	DeNicholas, Victoria	07/17/2023 03:27:47 PM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
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Hi Bridget, items have been added to the folder for #2 pending Laura's approval. Thanks!

1710508	Lester, Shelley	07/14/2023 01:41:24 PM	bridgetw@mohela.com; bryong@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
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Bryon and Laura, as appropriate based on this morning's call, can you provide any items needed for #2 on this task?

1710471	Walton, Bridget	07/14/2023 01:02:48 PM	bridgetw@mohela.com; grp.communications@mohela.com; grp.fc-contracting@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
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Thank you Shelley! I will download the attached to the Legal_Share\DC_R2R_Request folder.

For #2, can you please add who you think the appropriate contact is to this TMS and maybe drop them a note as to what you believe is the responsive information?

Thank you,

-Bridget

1710324	Lester, Shelley	07/14/2023 11:15:51 AM	bridgetw@mohela.com	
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Assignment Changed: (old)-->BRIDGETW(new); (old BA)-->(new BA).

On 7/14/2023 11:15:51 AM, Shelley Lester changed status from OPEN to PENDING REQUESTOR.

1710298	Lester, Shelley	07/14/2023 10:57:04 AM	bridgetw@mohela.com; bryong@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
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For #1 - Attached are the Playbook v1 we delivered to FSA on 7/11 that outlines what we plan to send. We're working on version 2 but it's not finalized yet. I also attached an email we sent in May.

For #2, this should be provided by the Contact Center DCC Team.

1709659	Walton, Bridget	07/13/2023 02:15:52 PM	bridgetw@mohela.com; grp.fc-contracting@mohela.com; scottla@mohela.com; ulyanab@mohela.com	
Bridget Walton opened the task with required date "07/17/2023". Explanation: State Regulator Request				

Attachment Log (9) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
392183	Goos, Bryon	07/25/2023 09:32:10 AM	Other	Copy of MOHELA CC Response Call Deflection 7.21.23.xlsx
392182	Goos, Bryon	07/25/2023 09:32:10 AM	Other	Partial Response to DC R2R -2 with bg edits.docx
381957	Lause, Scott	07/22/2023 02:10:17 PM	Other	Partial Response to DC R2R #2.docx
381843	Goos, Bryon	07/21/2023 10:07:08 AM	Other	Validation artifacts for DC audit.docx
381813	Lester, Shelley	07/21/2023 08:01:10 AM	Other	MO_July Return to Repayment Upfront IVR Message_MO_07172023FSA_CLEAN.docx
381812	Lester, Shelley	07/21/2023 08:01:10 AM	Other	MO_July Return to Repayment Email_MO_07172023FSA_CLEAN_07212023MO.docx
381811	Lester, Shelley	07/21/2023 08:01:10 AM	Other	MO_July Return to Repayment Web Banner 20230712FSA_CLEAN_07212023MO.docx
381020	Lester, Shelley	07/14/2023 10:55:22 AM	Other	Go Green - Paperless Account Management.msg
381019	Lester, Shelley	07/14/2023 10:55:22 AM	Other	MOHELA Return to Repayment Communications Plan_2023-07-11_FSA deliverable-v1.pdf

Linked Tasks (1) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
316821	PRODUCT DEVELOPMENT	INTERNET PRODUCT (MOHELA.COM)		DC AG Return-to-Repayment Request - #2	Kopp, Kevin	CLOSED

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (2) -

[Change Status](#)

<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By</u>
07/14/2023 11:15:51 AM	OPEN	PENDING REQUESTOR	Lester, Shelley
07/13/2023 02:15:52 PM	OPEN	OPEN	Walton, Bridget


General Info -

[Modify Task](#)

Task Tracking Number:	316889	CCC Number:	Policy Bulletin Number:
Assigned Department:	PRODUCT DEVELOPMENT		
Application/Sub-application:	Intranet Applications - ICQ		
Status:	PENDING FEDERAL CONTRACTS		
Assigned To:	Powell, Tchara Business Analyst:		
Requested By:	Communications - Lester, Shelley	Project Approval: Severity: Classification:	
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	07/17/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False Fiserv: True	USDS: False
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	Higgins (OS06O8DAY) Letter triggers		
Task Description:	<p>What queues/things currently trigger the OS06O8DAY day letter?</p> <p>R2R Question: Is the Higgins letter (OS06O8DAY) sent if an auto debit application has been received but is still in queue after 7 days?</p>		
Distribution List:	<p>BENJAMINA@mohela.com; MEGANB@mohela.com; GINNY.BURNS@mohela.com; TYLERC@mohela.com; FARMERJ@mohela.com; KELLY@mohela.com; TCHARAP@mohela.com Edit</p>		
Entered By:	SHELLEYL 7/14/2023 8:30:41 AM		
Last Mod. By:	SHELLEYL 7/26/2023 7:38:42 PM		

Note Log (7) -

[New Note](#)

	Created By	Created Time	Email List	Note
1728818	Akers, Benjamin	07/26/2023 09:32:37 PM	benjamina@mohela.com; farmerj@mohela.com; ginny.burns@mohela.com; kelly@mohela.com; meganb@mohela.com; shelleyl@mohela.com;	

			tcharap@mohela.com; tylerc@mohela.com	
The document types for LSP are correct.				
1728805	Lester, Shelley	07/26/2023 07:39:33 PM	benjamina@mohela.com; farmerj@mohela.com; ginny.burns@mohela.com; kelly@mohela.com; meganb@mohela.com; shelleyl@mohela.com; tcharap@mohela.com; tylerc@mohela.com	
LSP - please also review the attachment and confirm if any of your other queues should trigger OS06O8DAY.				
1728804	Lester, Shelley	07/26/2023 07:38:42 PM	mikei@mohela.com; tcharap@mohela.com	
Assignment Changed: MIKEI(old)-->TCHARAP(new); (old BA)-->(new BA).				
On 7/26/2023 7:38:42 PM, Shelley Lester changed status from PENDING REQUESTOR to PENDING FEDERAL CONTRACTS.				
1728803	Lester, Shelley	07/26/2023 07:38:18 PM	benjamina@mohela.com; farmerj@mohela.com; ginny.burns@mohela.com; kelly@mohela.com; meganb@mohela.com; shelleyl@mohela.com; tcharap@mohela.com; tylerc@mohela.com	
FC - The DL requirements don't specifically list a requirement for sending the Higgins letter for auto debit applications. Please confirm if we should add the Auto Debit queue to the list of queues that trigger OS06O8DAY (attached, for your reference)				
5048.0: The servicer shall notify the borrower when a "non-discretionary" benefit (i.e. all loan discharge applications, deferment applications, forbearance applications) has been received.				
5049.0: The servicer shall notify the borrower about the results of the review of "non-discretionary" benefit (i.e. all loan discharge applications, deferment applications, forbearance applications) received.				
5049.06: Single notification can be sent for requirements 5048 and 5049 if they are completed within 7 calendar days.				
1726878	Isenberg, Michael	07/24/2023 03:06:13 PM	mikei@mohela.com; shelleyl@mohela.com	
Assignment Changed: (old)-->MIKEI(new); (old BA)-->(new BA).				
Shelly, I attached a list of current ICQ queues with owning department and if the Higgins letter is scheduled. Currently ICQ 13 - Auto Debit is not set to trigger the Higgins letter if it is in queue greater than 7 days. Let me know if you have further questions. Mike				

On 7/24/2023 3:06:13 PM, Michael Isenberg changed status from OPEN to PENDING REQUESTOR.

1710124	Canham, Andrew	07/14/2023 09:10:02 AM	grp.development@mohela.com; grp.fc-contracting@mohela.com; shelleyl@mohela.com	
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Andrew Canham changed the Department from SYSTEM MANAGEMENT & SUPPORT to PRODUCT DEVELOPMENT.

1710081	Lester, Shelley	07/14/2023 08:30:41 AM	grp.fc-contracting@mohela.com; shelleyl@mohela.com	
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Shelley Lester opened the task with required date "07/17/2023". Explanation: R2R and Fiserv

Attachment Log (2) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
392490	Lester, Shelley	07/26/2023 07:25:32 PM	Other	os06O8DAY.pdf
392107	Isenberg, Michael	07/24/2023 03:03:48 PM	Other	TMS 316889 - Higgins (OS06O8DAY) Letter triggers.xlsx

Linked Tasks (0) -

[Link Tasks](#)

Department	App Name	Sub Name	Title	Assigned To	Status
No Records Found!					

CMMI Audit Tracking

[Additional Information](#)

[CMMI SharePoint Site](#)

Create CMMI Audit Tracking

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (3) -

[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
07/26/2023 07:38:42 PM	PENDING REQUESTOR	PENDING FEDERAL CONTRACTS	Lester, Shelley
07/24/2023 03:06:13 PM	OPEN	PENDING REQUESTOR	Isenberg, Michael
07/14/2023 08:30:41 AM	OPEN	OPEN	Lester, Shelley

General Info -


[Modify Task](#)

Task Tracking Number:	316903	CCC Number:	Policy Bulletin Number:
Assigned Department:	SYSTEM MANAGEMENT & SUPPORT		
Application/Sub-application:	SAS QUERY - Letter & Email Campaigns		
Status:	CLOSED		
Assigned To:	Thota, Ramakrishna Business Analyst: Canham, Andrew		
Requested By:	Communications - Lester, Shelley	Project Approval:	Severity: Classification:
Task Type:	Development	ECD:	Est. Hrs: Act. Hrs:
Required Date:	07/20/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False USDS: False	Fiserv: False
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	July 2023 R2R Email - Update Contact Information		
Task Description:	<p>Campaign Type: Email Region: DL Loan Criteria: - Include Deconverted Loans: No - \$0 Balance Loans: No - Minimum Loan Principal: \$ - Minimum Account Principal: \$ Maximum # of Records: Suppression: Normal Delinquency: - Minimum: - Maximum: - Include Interest Delinquencies: No Metric Segment: All IDR Schedule: N/A Email Specific: - Email Campaign Code(s): TBD_will provide once the campaign is set up Other Criteria: Borrowers with a valid email but are missing any of the following contact types: • valid phone number, OR • valid address, OR • mobile consent</p> <p>Exclusions: In School Status, Borrowers with demographic updates after 1/1/2023</p>		
Distribution List:	sierrad@mohela.com; caseyl@mohela.com; juliem@mohela.com; grp.fc-contracting Edit		

Entered By:	SHELLEYL 7/14/2023 10:16:59 AM
Last Mod. By:	ANDYC 7/24/2023 3:53:36 PM

Note Log (54) -

[New Note](#)

	Created By	Created Time	Email List	Note
1728812	Lester, Shelley	07/26/2023 08:49:56 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Andy or Krishna, can you please attach the final population to this TMS so we have it for R2R tracking purposes?				
1726938	Canham, Andrew	07/24/2023 03:53:36 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
On 7/24/2023 3:53:36 PM, Andrew Canham changed status from IN PROGRESS to CLOSED.				
1726937	Canham, Andrew	07/24/2023 03:53:25 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Thank you Krishna! I see about 20K sent so far, with almost 800K total staggered over the requested dates. Closing task.				
1726915	Thota, Ramakrishna	07/24/2023 03:37:36 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Insert data complete here are releasetimes				
releasetime 2023-07-25 15:31:36.517 2023-07-31 15:31:37.223 2023-08-02 15:31:37.453 2023-08-01 15:31:37.343 2023-07-27 15:31:36.743 2023-07-26 15:31:36.627 2023-07-28 15:31:36.877 2023-07-30 15:31:37.107 2023-07-24 15:31:36.407 2023-07-29 15:31:36.993				
1726869	Lester, Shelley	07/24/2023 03:00:13 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Let's do 80K/day, with any left over running on 8/3.				
1726851	Thota, Ramakrishna	07/24/2023 02:52:43 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Just to confirm, if start today, @100000/day, it would complete all by 7/31				
1726842	Lester, Shelley	07/24/2023 02:48:43 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com;	

			ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
There aren't restrictions for ReleaseTime of Saturday and Sunday that I am aware of. If you can limit the hours for the emails between 10 a.m. - 8 p.m. CT, that would be appreciated.				
1726653	Thota, Ramakrishna	07/24/2023 12:49:39 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Is it OK to have ReleaseTime of Saturday and Sunday?				
1726554	Lester, Shelley	07/24/2023 11:42:40 AM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Apologies, I thought I had included the staggering in the requirements. Based on what was approved by FSA, they are to be sent from 7/24-8/3. Since we have 800K, please do 100K each day from 7/24-8/3, and any extra on 8/3.				
1726542	Canham, Andrew	07/24/2023 11:36:26 AM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
This is the first we're hearing of the need to stagger. I think we can set the ReleaseTime to a future DTS(s) with one insert (or at least multiple inserts on the same inserting day) and be done, but there's no information on what staggering means. Please expand on the expectations.				
1726507	Thota, Ramakrishna	07/24/2023 11:16:55 AM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Andy, For inserting, I believe, it's one single insert is that right?				
1726495	Lester, Shelley	07/24/2023 11:11:43 AM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Andy, we have this planned to be staggered between 7/24-8/3. I just wanted to confirm SMS will be doing that or bring in Brian Price if needed.				
1726486	Canham, Andrew	07/24/2023 11:05:26 AM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
We don't control subject line. The inked TemplateKey still has no FormFields values, so you're good to insert as is, Krishna. Thnks - Andy				
1726447	Link, Casey	07/24/2023 10:51:00 AM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
FSA sent us a final approved version. This is ready to go. Template key is now 3182, campaign key is 1244.				
Subject Line should be: Make Sure Your Contact Information with MOHELA Is Updated				
1715913	Canham, Andrew	07/21/2023 05:02:38 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com;	

			ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
As Krishna kind of noted with an early question, these two contradict each other • valid phone number and • mobile consent. Which took some logical acrobatics.				
1715912	Canham, Andrew	07/21/2023 05:00:08 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
If that person has another valid number, he/she won't be emailed; if that person's had any update to name, address, email address or any phone in the last 7 months, he/she won't be emailed.				
1715845	Lester, Shelley	07/21/2023 04:04:13 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Also, just to clarify, I know on the Daily Portfolio report for Exec and R2R, it says there are 2,112,074 valid mobile phone #- no mobile consent. I'm not sure how that group is defined vs. what I have in here.				
1715843	Lester, Shelley	07/21/2023 04:01:44 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
This looks good. Is this the entire population? 804,122				
I will get back to you on Monday re: inserting the records.				
1715164	Canham, Andrew	07/21/2023 08:20:04 AM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
No changes need to the query for that - 3181 still has no FormFields values; same CampaignKey.				
1715161	Mauzy, Julie	07/21/2023 08:18:32 AM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Email template was updated today with FSA approved text.				
New template key is 3181 Campaign key is 1244				
1715137	Lester, Shelley	07/21/2023 08:03:27 AM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Andy, I'm off today, but plan to log back in this afternoon to QC the query. I updated the proposed run dates on the campaign to begin Monday. FSA is reviewing the final content and the dates we proposed before giving us approval to send.				
1715081	Canham, Andrew	07/20/2023 07:25:51 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Last sentence was for Shelley and team - sorry.				
1715080	Canham, Andrew	07/20/2023 07:24:56 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com;	

			ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
035663464 is a good example of you catching a valid address but no valid phone (instead of just valid mobile/no consent). I think this looks good. Let us know if you see any issues or when you're ready to insert.				
Thank you, Krishna!				
1715079	Thota, Ramakrishna	07/20/2023 07:18:30 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Attached (381806) is the result after fix.				
1715078	Canham, Andrew	07/20/2023 07:17:14 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
I have not done too much more digging - the population you caught looked good. I think we may have just been missing some. I suspect that your correction corrected that.				
1715074	Thota, Ramakrishna	07/20/2023 07:12:22 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Andy, 001840471 supposed to be in the list, corrected query, found any more ?				
1715058	Canham, Andrew	07/20/2023 06:37:04 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Sorry about that - what about 001840471?				
1715044	Thota, Ramakrishna	07/20/2023 05:52:56 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Yes it is falling off, it has invalid email.				
1715025	Canham, Andrew	07/20/2023 05:16:29 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Thanks Krishna - Can you see where 003382757 is falling out? He has an invalid address, no verified dates after 1/1/2023 and is balanced/statused correctly.				
1714986	Thota, Ramakrishna	07/20/2023 04:40:55 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Can you please review attached(381785)?				
1714852	Canham, Andrew	07/20/2023 03:06:11 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Let's try that again -				
- Identify all borrowers with a valid email address and a >\$0 OPB loan(s) in <> '02 STA. (BASE)				

- Identify anyone from BASE with a PD10.DD_NME_VER_LST > '01JAN2023'd OR PD30.DD_VER_ADR > '01JAN2023'd OR PD32.DD_VER_ADR_EML > '01JAN2023'd OR PD40.DD_PHN_VER > '01JAN2023'd; then exclude these from BASE to yield BASE2
 - Identify anyone from BASE2 with (PD40.DI_PHN_VLD = Y AND PD40.DC_ALW_ADL_PHN IN ('L','P','Q','U','X')) AND PD30.DI_VLD_ADR = Y; then exclude these from BASE2 to yield FINAL

1714839	Canham, Andrew	07/20/2023 03:01:45 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com
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Sorry, let me change one thing.

1714837	Canham, Andrew	07/20/2023 03:00:18 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com
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This is how I would approach this, Krishna -

- Identify all borrowers with a valid email address and a >\$0 OPB loan(s) in <> '02 DW01 STA. (BASE)
 - Identify anyone from BASE with a PD10.DD_NME_VER_LST > '01JAN2023'd OR PD30.DD_VER_ADR > '01JAN2023'd OR PD32.DD_VER_ADR_EML > '01JAN2023'd OR PD40.DD_PHN_VER > '01JAN2023'd; then exclude these from BASE to yield BASE2
 - Identify anyone from BASE2 with PD30.DI_VLD_ADR = Y; then exclude these from BASE2 to yield BASE3;
 - Identify anyone from BASE3 with PD40.DI_PHN_VLD = Y AND PD40.DC_ALW_ADL_PHN IN ('L','P','Q','U','X'); then exclude these from BASE3 to yield BASE3 to yield FINAL

1714231	Canham, Andrew	07/20/2023 08:56:50 AM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com
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I have some time carved out to review today, but as you know there are some regulator, IDR forgiveness and PSLF D2D items in flight that all outweigh this.

1714217	Lester, Shelley	07/20/2023 08:46:18 AM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com
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Noting that we should not actually trigger the emails until I get explicit approval from FSA. I know the query is still being finalized, but we need to ensure we don't pull the trigger until FSA gives approval.

1713459	Canham, Andrew	07/19/2023 10:43:34 AM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com
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Hi Krisha - There should be no FormValues values based upon the TemplateKey 3178 set up. I had started a note yesterday with some logic but tied myself in a knot. Let me work through that in conjunction with the most recent attachment.

1713458	Thota, Ramakrishna	07/19/2023 10:43:33 AM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com
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As Andy noted in 1712645

- 1) Excluding borrowers with demographic updated after 1/1/23
- 2) From above population get borrowers with mobile no consent

3) From 2 exclude borrowers that have other mobile consent

I am not looking at address validity

Please let me know if it needs to be modified

1713420	Lester, Shelley	07/19/2023 10:23:58 AM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com
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In a review by the comms team, we didn't see borrowers in the attachment that are missing a valid phone number, OR are missing a valid address. Can you point out some in the file for us to review or determine if the query needs modifications?

1713284	Lester, Shelley	07/19/2023 09:16:39 AM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com
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SMS team - is the query ready for Comms team to QC or is an SMS BA reviewing first?

1713007	Thota, Ramakrishna	07/18/2023 05:13:28 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com
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**Attached result(381490) for review.
I can change FormValues if needed.**

1712921	Thota, Ramakrishna	07/18/2023 04:11:34 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com
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**Andy,
I believe
campaigncode= "R2R UPDATE CONTACT INFO" (correct me if wrong).**

What should I populate FormValues with?

1712646	Lester, Shelley	07/18/2023 01:03:55 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com
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That's correct

1712645	Canham, Andrew	07/18/2023 01:01:30 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com
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As long as that inactivation didn't occur after 1/1/2023, right? That's a demographic update.

And also, they should also be included if they have a valid mobile number (regardless of address validity) without consent and no other mobile number with consent (consent is phone # level, not borrower level). Is that right?

1712637	Lester, Shelley	07/18/2023 12:57:29 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com
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1st bullet - if the borrower doesn't have at least 1 valid phone number on file, they should be included in this campaign.

1712608	Thota, Ramakrishna	07/18/2023 12:31:21 PM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
From below exclude list				
<ul style="list-style-type: none"> • valid phone number, OR • valid address, OR • mobile consent 				
Just wondering if 1st bullet point includes 3rd bullet point population. Can you please clarify?				
1712420	Thota, Ramakrishna	07/18/2023 10:54:24 AM	ramakrishnat@mohela.com	
On 7/18/2023 10:54:24 AM, Ramakrishna Thota changed status from ASSIGNED to IN PROGRESS.				
1712281	Canham, Andrew	07/18/2023 09:32:40 AM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
On 7/18/2023 9:32:40 AM, Andrew Canham changed status from PENDING REQUESTOR to ASSIGNED.				
1712234	Mauzy, Julie	07/18/2023 09:10:52 AM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Email Campaign 1244 Email Template 3178				
1712224	Canham, Andrew	07/18/2023 09:05:39 AM	andyc@mohela.com; caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
When will we be getting the template information?				
1712208	Lester, Shelley	07/18/2023 08:51:09 AM	andyc@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com	
For scheduling purposes, we will need to send all of the emails before 7/24, when FSA is requiring a communications pause about IDR.				
1712054	Lester, Shelley	07/17/2023 09:31:26 PM	andyc@mohela.com; ramakrishnat@mohela.com; shelleyl@mohela.com	
Missing mobile consent - the borrower has a valid MOBILE number that does not have consent				
1712041	Canham, Andrew	07/17/2023 08:27:59 PM	andyc@mohela.com; ramakrishnat@mohela.com	
Assignment Changed: (old)-->RAMAKRISHNAT(new); (old BA)-->ANDYC(new BA).				
On 7/17/2023 8:27:59 PM, Andrew Canham changed status from OPEN to PENDING REQUESTOR.				
1712040	Canham, Andrew	07/17/2023 08:27:37 PM	caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
What do you mean by 'missing mobile consent' - the borrower has a valid number that does not have consent, the borrower has a valid MOBILE number that does not have consent, the borrower				

has no valid #s with mobile consent , etc.?

1710234	Lester, Shelley	07/14/2023 10:16:59 AM	caseyl@mohela.com; grp.fc-contracting@mohela.com; juliem@mohela.com; shelleyl@mohela.com; sierrad@mohela.com	
Shelley Lester opened the task with required date "07/20/2023". Explanation: R2R				

Attachment Log (3) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
381806	Thota, Ramakrishna	07/20/2023 07:17:01 PM	Other	R2R_Email_Update_Contact_Information.20JUL2023-1.csv
381785	Thota, Ramakrishna	07/20/2023 04:39:10 PM	Other	R2R_Email_Update_Contact_Information.20JUL2023.csv
381490	Thota, Ramakrishna	07/18/2023 05:10:45 PM	Other	R2R_Email_Update_Contact_Information.18JUL2023.csv

Linked Tasks (4) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
316534	LEGAL	Correspondence Review		R2R Email Borrower Review	Lause, Scott	CLOSED
316538	Consumer Lending Compliance	Consumer Lending Compliance		R2R Borrower Email Review	Rubio, Marvin	CLOSED
316727	Communications & Marketing	Borrower Communications	Email	R2R Email Borrower Review - July 2023	Link, Casey	CLOSED
319255	IT	DBA		Metrics for TMS 316903	Howell, Christopher	CLOSED

CMMI Audit Tracking

[Additional Information](#)

[CMMI SharePoint Site](#)

Create CMMI Audit Tracking

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (5) -

[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
07/24/2023 03:53:36 PM	IN PROGRESS	CLOSED	Canham, Andrew
07/18/2023 10:54:24 AM	ASSIGNED	IN PROGRESS	Thota, Ramakrishna
07/18/2023 09:32:40 AM	PENDING REQUESTOR	ASSIGNED	Canham, Andrew
07/17/2023 08:27:59 PM	OPEN	PENDING REQUESTOR	Canham, Andrew
07/14/2023 10:16:59 AM	OPEN	OPEN	Lester, Shelley

General Info -

[Modify Task](#)

Task Tracking Number:	317234	CCC Number:	Policy Bulletin Number:
Assigned Department:	Communications & Marketing		
Application/Sub-application:	Borrower Communications - Other		
Status:	CLOSED		
Assigned To:	Maune, Corey Business Analyst:		
Requested By:	CONTACT CENTER - Maune, Corey	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False USDS: False	Fiserv: False
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	R2R website nag screen for call deflection		
Task Description:	CC is requesting review of content and audiences for adding a nag screen for return to repayment to our website for borrowers that will be in repayment status when the payment pause ends. Specifications and content attached.		
Distribution List:	andrewbl@mohela.com; aidanb@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; victoriad@mohela.com; bryong@mohela.com; grp.fc-contracting Edit		
Entered By:	COREYM 7/18/2023 1:09:01 PM		
Last Mod. By:	VICTORIAD 8/29/2023 2:22:20 PM		

Note Log (14) -

[New Note](#)

	Created By	Created Time	Email List	Note
1750039	DeNicholas, Victoria	08/29/2023 02:22:20 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; victoriad@mohela.com	
On 8/29/2023 2:22:20 PM, Victoria DeNicholas changed status from PENDING REQUESTOR to CLOSED.				
1750027	DeNicholas, Victoria	08/29/2023 02:16:17 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com;	

			grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; victoriad@mohela.com	
Thanks- TMS 321200 opened to PD. This task can be closed.				
1748722	Huffman, Stephanie	08/28/2023 10:23:50 AM	coreym@mohela.com; stephanie.huffman@mohela.com	
Assignment Changed: STEPHANIE.HUFFMAN(old)-->COREYM(new); (old BA)-->(new BA). FSA has approved the attached On 8/28/2023 10:23:50 AM, Stephanie Huffman changed status from PENDING FSA to PENDING REQUESTOR.				
1747083	Huffman, Stephanie	08/24/2023 01:00:27 PM	shelleyl@mohela.com; stephanie.huffman@mohela.com	
Assignment Changed: SHELLEYL(old)-->STEPHANIE.HUFFMAN(new); (old BA)-->(new BA). On 8/24/2023 1:00:27 PM, Stephanie Huffman changed status from ASSIGNED to PENDING FSA.				
1747082	Huffman, Stephanie	08/24/2023 12:59:23 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; shelleyl@mohela.com; victoriad@mohela.com	
Request for FSA's review sent today. See attached.				
1740951	DeNicholas, Victoria	08/15/2023 11:22:49 AM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.communications@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; shelleyl@mohela.com; victoriad@mohela.com	
Any updates on this task? Thanks!				
1729076	Lester, Shelley	07/27/2023 10:17:37 AM	coreym@mohela.com; shelleyl@mohela.com	
I'm going to send this to FSA today.				
1729074	Lester, Shelley	07/27/2023 10:17:17 AM	coreym@mohela.com; shelleyl@mohela.com	
Assignment Changed: COREYM(old)-->SHELLEYL(new); (old BA)-->(new BA). On 7/27/2023 10:17:17 AM, Shelley Lester changed status from OPEN to ASSIGNED.				
1726729	Maune, Corey	07/24/2023 01:39:12	aidanb@mohela.com; andrewbl@mohela.com;	

		PM	bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; victoriad@mohela.com
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A clean version is attached for FSA review. I made a couple of edits.
1. Audience 1 changed to 3 paragraphs because of the amount of content.
2. Updated to IDR after first mention of IDR.
3. Changed 'after payments resume' to 'after payments restart' because this is in line with FSA messaging.

Let me know if you have any concerns on the clean version.

1726683	Maune, Corey	07/24/2023 01:04:44 PM	coreym@mohela.com
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Reopening for FSA approval.
On 7/24/2023 1:04:44 PM, Corey Maune changed status from CLOSED to OPEN.

1726655	Lester, Shelley	07/24/2023 12:50:21 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; victoriad@mohela.com
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Yes, they do need to go to FSA based on FSA's guidance last week. Can you please attach a clean document for Communications to send to FSA for edits/approval?

1715868	Maune, Corey	07/21/2023 04:16:09 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; victoriad@mohela.com
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Shelley, does this need to go to FSA or approval?

1715861	Maune, Corey	07/21/2023 04:12:52 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting@mohela.com; laura.catlett@mohela.com; phillipd@mohela.com; victoriad@mohela.com
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Thank you.
On 7/21/2023 4:12:52 PM, Corey Maune changed status from PENDING REQUESTOR to CLOSED.

1713079	Lester, Shelley	07/18/2023 08:03:21 PM	coreym@mohela.com
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Assignment Changed: (old)-->COREYM(new); (old BA)-->(new BA).
Corey, attached are edits for consideration. Let me know if you have any questions.
On 7/18/2023 8:03:21 PM, Shelley Lester changed status from OPEN to PENDING REQUESTOR.

Attachment Log (5) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
396170	Huffman, Stephanie	08/28/2023 10:22:50 AM	Other	MO_R2R Web Nag Screen_8.24FSA.docx
395862	Huffman, Stephanie	08/24/2023 12:59:42 PM	Other	FOR REVIEW_R2R Web Nag Screen to Promote IDR plans - MOHELA.msg
392072	Maune, Corey	07/24/2023 01:39:46 PM	Other	Return to Repayment Nag Screen 20230724 (CLEAN)-1.docx
381513	Lester, Shelley	07/18/2023 08:02:35 PM	Other	Return to Repayment Nag Screen_SLester edits.docx
381419	Maune, Corey	07/18/2023 01:09:01 PM	Design Specification	Return to Repayment Nag Screen.docx

Linked Tasks (3) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
321200	PRODUCT DEVELOPMENT	INTERNET PRODUCT (MOHELA.COM)	Borrower - Miscellaneous	Return to Repayment website/mobile app nag screen for KM reg	Ferrario, Patrick	CLOSED
321208	PRODUCT DEVELOPMENT	Mobile App - User (Front End)	Other	Return to Repayment website/mobile app nag screen for KM reg	Brune, Peter	UAT PASSED
321209	PRODUCT DEVELOPMENT	INTERNET PRODUCT (MOHELA.COM)	Mobile App - Programming (Back End)	Return to Repayment website/mobile app nag screen for KM reg	Kopp, Kevin	UAT PASSED

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (8) -

[Change Status](#)


Date/Time	Previous Status	Next Status	Made By
08/29/2023 02:22:20 PM	PENDING REQUESTOR	CLOSED	DeNicholas, Victoria
08/28/2023 10:23:50 AM	PENDING FSA	PENDING REQUESTOR	Huffman, Stephanie
08/24/2023 01:00:27 PM	ASSIGNED	PENDING FSA	Huffman, Stephanie
07/27/2023 10:17:17 AM	OPEN	ASSIGNED	Lester, Shelley
07/24/2023 01:04:44 PM	CLOSED	OPEN	Maune, Corey

07/21/2023 04:12:52 PM	PENDING REQUESTOR	CLOSED	Maune, Corey
07/18/2023 08:03:21 PM	OPEN	PENDING REQUESTOR	Lester, Shelley
07/18/2023 01:09:01 PM	OPEN	OPEN	Maune, Corey

General Info -

[Modify Task](#)

Task Tracking Number:	317468	CCC Number:	Policy Bulletin Number:
Assigned Department:	SYSTEM MANAGEMENT & SUPPORT		
Application/Sub-application:	SAS QUERY - Enhancements to existing SAS Query		
Status:	CLOSED		
Assigned To:	Flack, Noelle	Business Analyst:	Canham, Andrew
Requested By:	FEDERAL CONTRACTS - Johnston, Tony	Project Approval:	Severity: Classification:
Task Type:	Development	ECD:	Est. Hrs: Act. Hrs:
Required Date:	Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True False	NextGen: False USDS: False	Fiserv:
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	R2R DL Portfolio Characteristics output (daily) update		
Task Description:	<p>Purpose: Data Needs on R2R Portfolio Characteristics dashboard (TMS 309232) Detail: Jennifer is asking that on both tabs, tab #1 that population provide the # of bwrs w/ an active User ID/Password on MOHELA.com and tab #2 that population (In-school and In-Grace) - provide the # of bwrs that have an active User ID/Password on Mohela.com Frequency: Daily File Path: Region: KM Criteria: # of Active Mohela.com users w/ User ID and Password that are active Fields to Include: Sort Order: Exists in another form or similar query: Notify: Ferrario, Patrick; George, Marie; Price, Brian</p> <p>Including web team for assistance as to how that population can be queried and put on this daily output</p>		
Distribution List:	ANDYC@mohela.com; PATRICKF@mohela.com; NOELLEF@mohela.com; MARIEG@mohela.com; JESSICAJ.NEL@mohela.com; BRIANP@mohela.com Edit		
Entered By:	TONYJ 7/20/2023 10:02:45 AM		
Last Mod. By:	TONYJ 8/18/2023 1:55:01 PM		

	Created By	Created Time	Email List	Note
1743695	Johnston, Tony	08/18/2023 01:55:01 PM	andyc@mohela.com; brianp@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
On 8/18/2023 1:55:01 PM, Tony Johnston changed status from IN PRODUCTION to CLOSED.				
1743694	Johnston, Tony	08/18/2023 01:54:48 PM	andyc@mohela.com; brianp@mohela.com; grp.systemsmgmtsupport@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Thanks Noelle				
1740488	Flack, Noelle	08/14/2023 05:14:25 PM	andyc@mohela.com; brianp@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Tony, I put the report in production and reran today's report to make sure it worked without errors. The report that ran this morning was relabeled _V1.				
<p>I spoke with Kevin and we are both defining active web accounts the same way now. My base population is different than his though. He has all DL loans in IVRdown. My population, as you know, matches the "Daily_Performance_Forecasting_COMBINE_SUMMY" report. At first glance, the main difference I see is that the daily performance report filters out 0 balances and excludes inactive and rejected statuses. There may be other differences, but I did not delve into it too deeply.</p> <p>On 8/14/2023 5:14:25 PM, Noelle Flack changed status from IN PROGRESS to IN PRODUCTION.</p>				
1740318	Johnston, Tony	08/14/2023 03:34:07 PM	andyc@mohela.com; brianp@mohela.com; grp.systemsmgmtsupport@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Noelle, please let me know when the revised daily w/ the latest updates will be put into production				
1739299	Johnston, Tony	08/11/2023 04:13:07 PM	noellef@mohela.com; tonyj@mohela.com	
THX Noelle				
1739255	Flack, Noelle	08/11/2023 03:34:35 PM	noellef@mohela.com; tonyj@mohela.com	
I figured out how to prevent some of the unintended text wrapping. I uploaded a new report.				
1739080	Flack, Noelle	08/11/2023 12:59:27 PM	andyc@mohela.com; brianp@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	

Tony, I attached today's run with all the changes.				
Kevin sent me his query, but I want to ask him a couple of questions next week before I confirm that the active web accounts # is correct. Either way, it is very close.				
1738526	Johnston, Tony	08/10/2023 03:58:07 PM	andyc@mohela.com; brianp@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Noelle, Alphabetical is good, and the "\$ in Millions" is good				
1738497	Flack, Noelle	08/10/2023 03:42:12 PM	andyc@mohela.com; brianp@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Do you want the state principal and interest balances to be in the millions or should I show the full number?				
Do you want the states sorted alphabetically or should I sort by a statistic like largest to smallest borrower count?				
I've attached what I have so far. Let me know if you want any other changes.				
1738256	Flack, Noelle	08/10/2023 12:14:07 PM	noellef@mohela.com	
On 8/10/2023 12:14:07 PM, Noelle Flack changed status from PENDING REQUESTOR to IN PROGRESS.				
1738255	Flack, Noelle	08/10/2023 12:13:54 PM	noellef@mohela.com; tonyj@mohela.com	
Thanks...I'm working on adding the state report.				
1738198	Johnston, Tony	08/10/2023 11:23:41 AM	andyc@mohela.com; brianp@mohela.com; grp.systemsmgmtsupport@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Noelle, I like the updates.				
1737671	Johnston, Tony	08/09/2023 04:14:40 PM	andyc@mohela.com; brianp@mohela.com; grp.systemsmgmtsupport@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
sorry- that's because of invalid address isn't it?				
1737658	Johnston, Tony	08/09/2023 04:08:58 PM	andyc@mohela.com; brianp@mohela.com; grp.systemsmgmtsupport@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
will the sum of all bwrs per region total all bwrs in that tab?				
1737642	Johnston, Tony	08/09/2023 04:00:10 PM	andyc@mohela.com; brianp@mohela.com; grp.systemsmgmtsupport@mohela.com; jessicaj.nel@mohela.com;	

			marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
I will review the attached changes.				
Additional request from Exec MGMT--please provide which states the borrowers with active balances in the KM region reside. Please include # of borrowers, # of loans, total principal balance and total interest balance. See similar one-time TMS 319099				
1737033	Flack, Noelle	08/09/2023 09:27:21 AM	andyc@mohela.com; brianp@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Hi Tony,				
I attached the 07AUG report with the changes. As I mentioned previously, I won't know if the active web accounts number is correct until I speak with Kevin next week. I'm hoping that you can say whether or not it seems within the ballpark.				
For the percentage under "Transfer with Active Web Accts", I divided it by the total Transfers (3,693,181) and not the grand total (6,431,098). Let me know if I misunderstood what you wanted.				
When you add all the regions together, you also have to add the invalid USPS Address count in G16 to get to the grand total.				
Let me know if you want any formatting changes or anything added to the data dictionary tab.				
On 8/9/2023 9:27:21 AM, Noelle Flack changed status from IN PROGRESS to PENDING REQUESTOR.				
1736543	Johnston, Tony	08/08/2023 02:16:30 PM	andyc@mohela.com; brianp@mohela.com; grp.systemsmgmtsupport@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
yes- all servicer-to-servicer transfers (including those from PHEAA/FedLoans)				
1736528	Flack, Noelle	08/08/2023 02:00:52 PM	noellef@mohela.com; tonyj@mohela.com	
Do you want PHEAA to MOHELA transfers or servicer to servicer transfers(Edfinancial, Netnet, etc)?				
I'm assuming it is servicer to servicer, but I want to make sure. Thanks				
1736305	Flack, Noelle	08/08/2023 11:16:54 AM	noellef@mohela.com	
On 8/8/2023 11:16:54 AM, Noelle Flack changed status from ASSIGNED to IN PROGRESS.				
1736231	Johnston, Tony	08/08/2023 10:26:41 AM	andyc@mohela.com; brianp@mohela.com; grp.systemsmgmtsupport@mohela.com; jessicaj.nel@mohela.com;	

			marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Hi Noelle, whatever is easiest. Please do the five regions and other/territory. I really appreciate your help on this.				
1736216	Flack, Noelle	08/08/2023 10:22:11 AM	andyc@mohela.com; brianp@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
There are other territories we need to categorize beside PR and VI. AP, GU, AA, etc. We probably should put those in another region...maybe "Territory"?				
1736205	Flack, Noelle	08/08/2023 10:15:35 AM	noellef@mohela.com; tonyj@mohela.com	
The East and South regions are throwing me.				
Most maps break it into West, Midwest, Northeast and South or into 5 regions: West, Midwest, Northeast, Southwest, Southeast				
I also need to know what region you want to have Puerto Rico and the Virgin Islands.				
Thanks				
1736128	Johnston, Tony	08/08/2023 09:20:14 AM	andyc@mohela.com; brianp@mohela.com; grp.systemsmgmtsupport@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Sorry Noelle- Can you do four regions: West, Central , East, South?				
1736098	Flack, Noelle	08/08/2023 09:01:39 AM	andyc@mohela.com; brianp@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Yes, I need you to confirm the regions. Do we need to add another region? For example, TX doesn't fit into any of these.				
I spoke with the web team and they gave me instructions on how to pull the active accounts. Kevin Kopp produces an FC report that has this number, so I need to wait until I get his query to make sure we match. He is out of the office until next week. In the meantime, I can run the number I get so we can test the format.				
1736063	Johnston, Tony	08/08/2023 08:35:32 AM	andyc@mohela.com; brianp@mohela.com; grp.systemsmgmtsupport@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Noelle- do you need more info from me?				
1735400	Flack, Noelle	08/07/2023 10:08:11 AM	andyc@mohela.com; brianp@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
Tony,				

I reached out to the web team and I am receiving guidance on how to pull active user accounts. One question that has come up is should I include locked accounts?

1735303	Flack, Noelle	08/07/2023 09:22:49 AM	andyc@mohela.com; brianp@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
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Can you confirm the regions below? Where should the other states go?

East Coast: ME, NH, MA, RI, CT, NY, NJ, PA, DE, MD, VA, NC, SC, GA

West Coast: CA, OR, WA

Mid-West: IL, IN, IA, KS, MI, MN, MO, NE, ND, OH, SD, WI

1735256	Johnston, Tony	08/07/2023 08:51:07 AM	andyc@mohela.com; brianp@mohela.com; grp.systemsmgmtsupport@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
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On 8/7/2023 8:51:07 AM, Tony Johnston changed status from PENDING to ASSIGNED.

1735255	Johnston, Tony	08/07/2023 08:50:43 AM	andyc@mohela.com; brianp@mohela.com; grp.systemsmgmtsupport@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
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Another add besides the one in Note 1735215

Can we please get a % of borrowers on our DL Portfolio that are considered on East Coast, West Coast, Mid-West - going by valid USPS address for state.

So we can see the spread of the repayment portfolio vs. the in school/in grace.

1735215	Johnston, Tony	08/07/2023 08:12:08 AM	andyc@mohela.com; brianp@mohela.com; grp.systemsmgmtsupport@mohela.com; jessicaj.nel@mohela.com; marieg@mohela.com; noellef@mohela.com; patrickf@mohela.com; tonyj@mohela.com	
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Noelle From Jennifer:

Next item to add - # of transferred borrowers since 3/2020 who have an active loan balance, next would be of those the #/% of borrowers with an active online account. You can break this down between the 2 tabs, all others and in school/in grace. Thanks!

1714534	Canham, Andrew	07/20/2023 11:40:42 AM	andyc@mohela.com; grp.fc-contracting@mohela.com; noellef@mohela.com; tonyj@mohela.com	
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Andrew Canham changed required date from "07/26/2023" to "". Explanation: Pending instructions - these should have been provided as part of the TMS description, per yesterday's conversation.

1714531	Canham, Andrew	07/20/2023 11:39:28 AM	andyc@mohela.com; noellef@mohela.com	
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Assignment Changed: (old)-->NOELLEF(new); (old BA)-->ANDYC(new BA).

On 7/20/2023 11:39:28 AM, Andrew Canham changed status from OPEN to PENDING.

1714335	Johnston, Tony	07/20/2023 10:02:45	grp.fc-contracting@mohela.com; tonyj@mohela.com	
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		AM	
Tony Johnston opened the task with required date "07/26/2023". Explanation: for Exec Mgmt daily R2R portfolio dashboard			

Attachment Log (4) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
394416	Flack, Noelle	08/11/2023 03:33:22 PM	Other	Daily Portfolio for Exec and R2R-11AUG2023-1.xlsx
394369	Flack, Noelle	08/11/2023 12:57:03 PM	Other	Daily Portfolio for Exec and R2R-11AUG2023.xlsx
394258	Flack, Noelle	08/10/2023 03:42:46 PM	Other	Daily Portfolio for Exec and R2R-07AUG2023.xlsx
393951	Flack, Noelle	08/09/2023 09:25:17 AM	Other	Daily Portfolio for Exec and R2R-07AUG2023.xlsx

Linked Tasks (3) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
311945	SYSTEM MANAGEMENT & SUPPORT	SAS QUERY	Enhancements to existing SAS Query	Edit to query output- DL Portfolio Characteristics for R2R	Flack, Noelle	CLOSED
318056	PRODUCT DEVELOPMENT	Intranet Applications	Web Service	Daily update on the total # of DL bwr online	Kopp, Kevin	CLOSED
321603	SYSTEM MANAGEMENT & SUPPORT	SAS QUERY	General	Run R2R DL Portfolio Characteristics output (daily)	Canham, Andrew	CLOSED

CMMI Audit Tracking

[Additional Information](#)

[CMMI SharePoint Site](#)

Create CMMI Audit Tracking

Reminder Log (1) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
19782	08/14/2023	email Kevin questions about query	NOELLEF@mohela.com	08/14/2023 06:35:30 AM	NOELLEF	08/09/2023 02:24:29 PM

Status Action History (8) -

[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
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08/18/2023 01:55:01 PM	IN PRODUCTION	CLOSED	Johnston, Tony
08/14/2023 05:14:25 PM	IN PROGRESS	IN PRODUCTION	Flack, Noelle
08/10/2023 12:14:07 PM	PENDING REQUESTOR	IN PROGRESS	Flack, Noelle
08/09/2023 09:27:21 AM	IN PROGRESS	PENDING REQUESTOR	Flack, Noelle
08/08/2023 11:16:54 AM	ASSIGNED	IN PROGRESS	Flack, Noelle
08/07/2023 08:51:07 AM	PENDING	ASSIGNED	Johnston, Tony
07/20/2023 11:39:28 AM	OPEN	PENDING	Canham, Andrew
07/20/2023 10:02:45 AM	OPEN	OPEN	Johnston, Tony

General Info -

[Modify Task](#)

Task Tracking Number:	318081	CCC Number:	Policy Bulletin Number:
Assigned Department:	SYSTEM MANAGEMENT & SUPPORT		
Application/Sub-application:	PHEAA SYSTEM - Other		
Status:	PENDING		
Assigned To:	Canham, Andrew Business Analyst: Maciak, Jeannine		
Requested By:	SYSTEM MANAGEMENT & SUPPORT - Canham, Andrew	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	Edit	B/A Hrs: 0.50	Bill. Hrs:
Direct Lending:	True	NextGen: False	USDS:
	False	Fiserv: False	
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	R2R/FSA CR 6495 - LPD Updates		
Task Description:	<p>Change LP10 Min/Max to 34/57 (currently 1/50)</p> <p>Change LP03 Disclosure Lead Time change to 35 (currently 30)</p> <p>Change ON 8/1.</p>		
Distribution List:	<p>mikea@mohela.com; benjamina@mohela.com; laura.catlett@mohela.com; tylerc@mohela.com; victoriad@mohela.com; farmerj@mohela.com; marieg@mohela.com; bryong@mohela.com; lindseyk@mohela.com; johnh@mohela.com; taylorj@mohela.com; lauriek@mohela.com; shelleyl@mohela.com; coreym@mohela.com; tcharap@mohela.com; bradleys@mohela.com; grp.fc-contracting Edit</p>		
Entered By:	ANDYC 7/26/2023 12:02:58 PM		
Last Mod. By:	ANDYC 8/28/2023 4:05:54 PM		

Note Log (16) -

[New Note](#)

	Created By	Created Time	Email List	Note
1769928	Canham, Andrew	09/29/2023 09:07:09	andyc@mohela.com; benjamina@mohela.com;	

		AM	bradleys@mohela.com; bryong@mohela.com; coreym@mohela.com; farmerj@mohela.com; grp.fc- contracting@mohela.com; jeanninem@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; lindseyk@mohela.com; marieg@mohela.com; mikea@mohela.com; shelleyl@mohela.com; taylorj@mohela.com; tcharap@mohela.com; tylerc@mohela.com; victoriad@mohela.com	
Noting that the Repayment Schedules batch job will be returned to its "normal schedule" by PHEAA next Monday evening. The group agreed to return to our "normal" (pre R2R) LPDs before then. I'll work on the LPDs before Monday night.				
1762638	Canham, Andrew	09/18/2023 07:21:11 PM	andyc@mohela.com; benjamina@mohela.com; bradleys@mohela.com; bryong@mohela.com; coreym@mohela.com; farmerj@mohela.com; grp.fc- contracting@mohela.com; jeanninem@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; lindseyk@mohela.com; marieg@mohela.com; mikea@mohela.com; shelleyl@mohela.com; taylorj@mohela.com; tcharap@mohela.com; tylerc@mohela.com; victoriad@mohela.com	
LPD batches 20230022-2023024/20230026/20230027 approved to change LP10 window to 26/40 based upon R2R schedule.				
1758023	Maciak, Jeannine	09/11/2023 04:16:58 PM	andyc@mohela.com; benjamina@mohela.com; bradleys@mohela.com; bryong@mohela.com; coreym@mohela.com; farmerj@mohela.com; grp.fc- contracting@mohela.com; jeanninem@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com;	

			lindseyk@mohela.com; marieg@mohela.com; mikea@mohela.com; shelleyl@mohela.com; taylorj@mohela.com; tcharap@mohela.com; tylerc@mohela.com; victoriad@mohela.com	
I ran through all of the programs and batches and the changes look good				
1758004	Canham, Andrew	09/11/2023 04:05:53 PM	andyc@mohela.com; benjamina@mohela.com; bradleys@mohela.com; bryong@mohela.com; coreym@mohela.com; farmerj@mohela.com; grp.fc- contracting@mohela.com; jeanninem@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; lindseyk@mohela.com; marieg@mohela.com; mikea@mohela.com; shelleyl@mohela.com; taylorj@mohela.com; tcharap@mohela.com; tylerc@mohela.com; victoriad@mohela.com	
<p>PHEAA will be running the RPS batch job once a week for the next three weeks. In order to keep our schedules in October, I'll need to make LPD updates each of those three weeks, and then again to return them to whatever we want our steady state setup to be.</p> <p>Jeannine, I have batches 20230015-20230019 in pending status to change the LP10 disclosure window from 34-57 days to 26-47 days. Please QC.</p> <p>Thanks - Andy</p>				
1749265	Canham, Andrew	08/28/2023 04:05:54 PM	andyc@mohela.com; benjamina@mohela.com; bradleys@mohela.com; bryong@mohela.com; coreym@mohela.com; farmerj@mohela.com; grp.fc- contracting@mohela.com; jeanninem@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; lindseyk@mohela.com; marieg@mohela.com; mikea@mohela.com; shelleyl@mohela.com; taylorj@mohela.com;	

			tcharap@mohela.com; tylerc@mohela.com; victoriad@mohela.com	
Andrew Canham changed required date from "08/01/2023" to "". Explanation: Pending.				
1749264	Canham, Andrew	08/28/2023 04:05:38 PM		
On 8/28/2023 4:05:38 PM, Andrew Canham changed status from IN PROGRESS to PENDING.				
1749263	Canham, Andrew	08/28/2023 04:05:25 PM	andyc@mohela.com; benjamina@mohela.com; bradleys@mohela.com; bryong@mohela.com; coreym@mohela.com; farmerj@mohela.com; grp.fc- contracting@mohela.com; jeanninem@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; lindseyk@mohela.com; marieg@mohela.com; mikea@mohela.com; shelleyl@mohela.com; taylorj@mohela.com; tcharap@mohela.com; tylerc@mohela.com; victoriad@mohela.com	
UNSPC/1994009/000500/898500/2009-07-01 was approved today (just to align with others).				
I'll pend this until the LPDs need to be returned to pre-R2R values.				
1748087	Canham, Andrew	08/25/2023 02:54:28 PM	andyc@mohela.com; benjamina@mohela.com; bradleys@mohela.com; bryong@mohela.com; coreym@mohela.com; cynthiac@mohela.com; farmerj@mohela.com; grp.fc- contracting@mohela.com; jeanninem@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; lindseyk@mohela.com; marieg@mohela.com; mikea@mohela.com; shelleyl@mohela.com; taylorj@mohela.com; tcharap@mohela.com; tylerc@mohela.com; victoriad@mohela.com	

Thanks Cindy! 20230005-20230009 are marked for approval. PHEAA indicated that I missed one (I agree); I queried and we don't have any loans (UNSPC/1994009/000500/898500/2009-07-01). I'll get that straggler later.

1747969	Cook, Cynthia	08/25/2023 01:21:53 PM	andyc@mohela.com; benjamina@mohela.com; bradleys@mohela.com; bryong@mohela.com; coreym@mohela.com; farmerj@mohela.com; grp.fc-contracting@mohela.com; jeanninem@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; lindseyk@mohela.com; marieg@mohela.com; mikea@mohela.com; shelleyl@mohela.com; taylorj@mohela.com; tcharap@mohela.com; tylerc@mohela.com; victoriad@mohela.com
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Andy, all LP10 batches look good.

1747896	Canham, Andrew	08/25/2023 12:49:09 PM	andyc@mohela.com; benjamina@mohela.com; bradleys@mohela.com; bryong@mohela.com; coreym@mohela.com; farmerj@mohela.com; grp.fc-contracting@mohela.com; jeanninem@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; lindseyk@mohela.com; marieg@mohela.com; mikea@mohela.com; shelleyl@mohela.com; taylorj@mohela.com; tcharap@mohela.com; tylerc@mohela.com; victoriad@mohela.com
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I approved LP03 batch 20230004 based upon Jwannine's QC yesterday.

1747890	Canham, Andrew	08/25/2023 12:43:26 PM	andyc@mohela.com; benjamina@mohela.com; bradleys@mohela.com; bryong@mohela.com; coreym@mohela.com; cynthiac@mohela.com; farmerj@mohela.com; grp.fc-contracting@mohela.com; jeanninem@mohela.com; johnh@mohela.com;
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			laura.catlett@mohela.com; lauriek@mohela.com; lindseyk@mohela.com; marieg@mohela.com; mikea@mohela.com; shelleyl@mohela.com; taylorj@mohela.com; tcharap@mohela.com; tylerc@mohela.com; victoriad@mohela.com	
Thanks Jeannine! Cindy or Lindsey, can you please QC the pending LP10 batches - 20230005 through 20230009. I've attached my sheet. I'm changing the MAX ALW DAYS DELAY from 45/50 to 57 and MIN ALW DAYS DELAY from 1 to 34 Thank you!				
1747160	Maciak, Jeannine	08/24/2023 02:41:49 PM	andyc@mohela.com; benjamina@mohela.com; bradleys@mohela.com; bryong@mohela.com; coreym@mohela.com; farmerj@mohela.com; grp.fc-contracting@mohela.com; jeanninem@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; lindseyk@mohela.com; marieg@mohela.com; mikea@mohela.com; shelleyl@mohela.com; taylorj@mohela.com; tcharap@mohela.com; tylerc@mohela.com; victoriad@mohela.com	
I went through all of the DL and Federal held programs and they look correct.				
1747137	Canham, Andrew	08/24/2023 02:16:07 PM	andyc@mohela.com; benjamina@mohela.com; bradleys@mohela.com; bryong@mohela.com; coreym@mohela.com; farmerj@mohela.com; grp.fc-contracting@mohela.com; jeanninem@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; lindseyk@mohela.com; marieg@mohela.com;	

			mikea@mohela.com; shelleyl@mohela.com; taylorj@mohela.com; tcharap@mohela.com; tylerc@mohela.com; victoriad@mohela.com	
Jeannine, can you please QC pending LP03 batch 20230004 -				
I'm changing #DAYS PRIOR REPAY from 30 to 35.				
I used an existing effective date (3/1/2022) since we're going to change them back after R2R.				
Thanks!				
1731651	Canham, Andrew	08/01/2023 04:27:40 AM		
On 8/1/2023 4:27:40 AM, Andrew Canham changed status from ASSIGNED to IN PROGRESS.				
1731650	Canham, Andrew	08/01/2023 04:27:32 AM	andyc@mohela.com; jeanninem@mohela.com	
Assignment Changed: (old)-->ANDYC(new); (old BA)-->JEANNINEM(new BA).				
On 8/1/2023 4:27:31 AM, Andrew Canham changed status from OPEN to ASSIGNED.				
1728362	Canham, Andrew	07/26/2023 12:02:58 PM	andyc@mohela.com; benjamina@mohela.com; bradleys@mohela.com; bryong@mohela.com; coreym@mohela.com; farmerj@mohela.com; grp.fc- contracting@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; lauriek@mohela.com; lindseyk@mohela.com; marieg@mohela.com; mikea@mohela.com; shelleyl@mohela.com; taylorj@mohela.com; tcharap@mohela.com; tylerc@mohela.com; victoriad@mohela.com	
Andrew Canham opened the task with required date "08/01/2023". Explanation: R2R Marker				

Attachment Log (3) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
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398889	Canham, Andrew	09/18/2023 07:27:06 PM	Other	TMS 318081-LP10_09182023.xlsx
398088	Canham, Andrew	09/11/2023 04:08:21 PM	Other	TMS 318081-LP10_09112023.xlsx
396012	Canham, Andrew	08/25/2023 12:48:23 PM	Other	TMS 318081-LP10.xlsx

Linked Tasks (1) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
298254	FEDERAL CONTRACTS	FSA CHANGE REQUEST		CR 6495 R2R Payment Due Date (Application of Admin Forb)	Seth, Bradley	Work in Progress

CMMI Audit Tracking

[Additional Information](#)

[CMMI SharePoint Site](#)

Create CMMI Audit Tracking

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (4) -

[Change Status](#)

<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By</u>
08/28/2023 04:05:37 PM	IN PROGRESS	PENDING	Canham, Andrew
08/01/2023 04:27:40 AM	ASSIGNED	IN PROGRESS	Canham, Andrew
08/01/2023 04:27:31 AM	OPEN	ASSIGNED	Canham, Andrew
07/26/2023 12:02:58 PM	OPEN	OPEN	Canham, Andrew

General Info -


[Modify Task](#)

Task Tracking Number:	318173	CCC Number:	Policy Bulletin Number:
Assigned Department:	Communications & Marketing		
Application/Sub-application:	Borrower Communications - Letter		
Status:	PENDING		
Assigned To:	Huffman, Stephanie Business Analyst:		
Requested By:	Communications - Kramer, Kelly	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	07/28/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	USDS:
	False	Fiserv: False	
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	R2R - Auto Debit Hold Letter		
Task Description:	<p>If the borrower doesn't have an active repayment schedule but is expected to enter into repayment within the next 6 months (we would expect a repayment schedule to become active), the application is placed on hold by Accounting to be worked at a future date.</p> <p>A letter is needed to notify the borrower that the application is on hold.</p> <p>Draft content:</p> <p>MOHELA received your application for Auto Debit.</p> <p>Your recertification request has been placed on hold. Learn more below:</p> <ul style="list-style-type: none"> • Your application will be processed after a Repayment Schedule is created for your loans. • We expect the Repayment Schedule to be created within the next 6 months. • You will be sent information regarding the approval or denial of your application after it is processed. • No additional action is required at this time regarding your recertification request. <p>If you would like to make payments, please log into</p>		

	mohela.com You can also access and review your loan(s) information 24/7 by logging into mohela.com.
Distribution List:	grp.fc-contracting Edit
Entered By:	SHELLEYL 7/26/2023 7:54:39 PM
Last Mod. By:	STEPHANIE.HUFFMAN 10/6/2023 12:34:04 PM

Note Log (10) -

[New Note](#)

	<u>Created By</u>	<u>Created Time</u>	<u>Email List</u>	<u>Note</u>
1774254	Huffman, Stephanie	10/06/2023 12:34:04 PM	stephanie.huffman@mohela.com	
On 10/6/2023 12:34:04 PM, Stephanie Huffman changed status from PENDING APPROVAL to PENDING.				
1773856	Huffman, Stephanie	10/06/2023 08:31:33 AM	grp.fc-contracting@mohela.com; kelly@mohela.com; shelleyl@mohela.com; stephanie.huffman@mohela.com	
Kelly - please link the TMS for the trigger - We are moving forward with this letter considering CLCs feedback				
1758048	Huffman, Stephanie	09/11/2023 04:35:27 PM	kelly@mohela.com; stephanie.huffman@mohela.com	
Assignment Changed: KELLY(old)-->STEPHANIE.HUFFMAN(new); (old BA)-->(new BA). Once CLC approves, will send CLC approved draft to Legal before implementation. On 9/11/2023 4:35:27 PM, Stephanie Huffman changed status from PENDING REQUESTOR to PENDING APPROVAL.				
1758047	Huffman, Stephanie	09/11/2023 04:34:34 PM	grp.fc-contracting@mohela.com; kelly@mohela.com; shelleyl@mohela.com	
Kelly, the document draft has been created, and attached are the SmartComm and CLC requests - once TMS 322393 is approved, please work with PD to have the ICQ's on-hold status trigger the ARC appropriately.				
1739659	Kramer, Kelly	08/14/2023 08:48:19 AM	grp.fc-contracting@mohela.com; kelly@mohela.com; shelleyl@mohela.com	
This looks good for Compass. How will AR request the letter? Will it be added to ICQ as a selection?				
1729985	Lester, Shelley	07/28/2023 11:20:43 AM	edwinm@mohela.com; grp.fc-contracting@mohela.com; kelly@mohela.com; shelleyl@mohela.com	
Can you let us know if you'd like this for Compass? Based on an Auto Debit call a few weeks ago, I thought we had intended to use this during the R2R timeframe, if we're able to get it implemented in time.				
1729976	Maneval-Shaffer, Edwin	07/28/2023 11:16:12 AM	grp.fc-contracting@mohela.com; kelly@mohela.com; shelleyl@mohela.com	

Reviewing. Pending information from Fiserv.				
1729905	Kramer, Kelly	07/28/2023 10:18:33 AM	edwinm@mohela.com; grp.fc-contracting@mohela.com; kelly@mohela.com; shelleyl@mohela.com	
Hi Ed,				
Please review the letter to see if any updates are needed for processing auto pay in Class.				
1728807	Lester, Shelley	07/26/2023 07:55:26 PM	kelly@mohela.com	
Assignment Changed: (old)-->KELLY(new); (old BA)-->(new BA). Kelly, please let us know if you have any changes to the draft content in this task description. On 7/26/2023 7:55:26 PM, Shelley Lester changed status from OPEN to PENDING REQUESTOR.				
1728806	Lester, Shelley	07/26/2023 07:54:39 PM	grp.fc-contracting@mohela.com; kelly@mohela.com; shelleyl@mohela.com	
Shelley Lester opened the task with required date "07/28/2023". Explanation: R2R				

Attachment Log (0) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
No Records Found!				

Linked Tasks (3) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
322393	SYSTEM MANAGEMENT & SUPPORT	LETTERWRITER	New Letter Requests	R2R - Auto Debit Hold Letter	Clouser Yohn, Hunter	PENDING REQUESTOR
322394	Consumer Lending Compliance	Consumer Lending Compliance	General	R2R - Auto Debit Hold Letter	Rubio, Marvin	CLOSED
324218	LEGAL	Correspondence Review	DL	R2R - Auto Debit Hold Letter	Lause, Scott	ASSIGNED

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (4) -[Change Status](#)

<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By</u>
10/06/2023 12:34:04 PM	PENDING APPROVAL	PENDING	Huffman, Stephanie
09/11/2023 04:35:27 PM	PENDING REQUESTOR	PENDING APPROVAL	Huffman, Stephanie
07/26/2023 07:55:26 PM	OPEN	PENDING REQUESTOR	Lester, Shelley
07/26/2023 07:54:39 PM	OPEN	OPEN	Lester, Shelley

No attachments exist for this TMS


General Info -

[Modify Task](#)

Task Tracking Number:	318434	CCC Number:	Policy Bulletin Number:
Assigned Department:	PRODUCT DEVELOPMENT		
Application/Sub-application:	Internal Apps - EML		
Status:	ASSIGNED		
Assigned To:	Price, Brian Business Analyst:		
Requested By:	Communications - Lester, Shelley	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	08/11/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	USDS:
	False	Fiserv: False	
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	Email data for R2R		
Task Description:	on 8/11, please run a report of email data for campaigns 1244 (July/August update contact info promo) and 1231 (May Paperless promo). Anything that is available about open rates, clicks, bouncebacks, etc.		
Distribution List:	grp.fc-contracting Edit		
Entered By:	SHELLEYL 7/30/2023 8:57:02 AM		
Last Mod. By:	BRIANP 8/1/2023 9:10:37 AM		

Note Log (2) -

[New Note](#)

	<u>Created By</u>	<u>Created Time</u>	Email List	Note
1731851	Price, Brian	08/01/2023 09:10:37 AM	brianp@mohela.com	
Assignment Changed: (old)-->BRIANP(new); (old BA)-->(new BA).				
On 8/1/2023 9:10:37 AM, Brian Price changed status from OPEN to ASSIGNED.				
1730600	Lester, Shelley	07/30/2023 08:57:02 AM	grp.fc-contracting@mohela.com; shelleyl@mohela.com	
Shelley Lester opened the task with required date "08/11/2023". Explanation: R2R campaign data				

Attachment Log (0) -[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
No Records Found!				

Linked Tasks (0) -[Link Tasks](#)

Department	App Name	Sub Name	Title	Assigned To	Status
No Records Found!					

CMMI Audit Tracking[Additional Information](#)[CMMI SharePoint Site](#)

Create CMMI Audit Tracking

Reminder Log (0) -[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (2) -[Change Status](#)

<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By</u>
08/01/2023 09:10:37 AM	OPEN	ASSIGNED	Price, Brian
07/30/2023 08:57:02 AM	OPEN	OPEN	Lester, Shelley

No attachments exist for this TMS


General Info -

[Modify Task](#)

Task Tracking Number:	318732	CCC Number:	Policy Bulletin Number:
Assigned Department:	FEDERAL CONTRACTS		
Application/Sub-application:	Federal Loan Compliance - Communications		
Status:	PENDING FSA		
Assigned To:	Powell, Tchara Business Analyst:		
Requested By:	Communications - Lester, Shelley	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	08/04/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	USDS:
	False	Fiserv: False	
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	R2R: Interest Notice - Suppression		
Task Description:	<p>On 8/5, PHEAA will begin processing interest notices for borrowers that have been in the COVID forb. We currently have suppression in place for any interest notices that would be \$0.</p> <p>Per the R2R internal meeting today, can we suppress all interest notices through the print stream because borrowers will be receiving bills in advance of making payments and no interest will capitalize for at least 6 months?</p>		
Distribution List:	<p>ANDYC@mohela.com; LAURA.CATLETT@mohela.com; VICTORIAD@mohela.com; SIERRAD@mohela.com; FARMERJ@mohela.com; MICALF@mohela.com; BRYONG@mohela.com; GREGG@mohela.com; CASEYL@mohela.com; JULIEM@mohela.com; BRIANP@mohela.com; COLLEENS@mohela.com Edit</p>		
Entered By:	SHELLEYL 8/2/2023 11:25:10 AM		
Last Mod. By:	VICTORIAD 8/4/2023 11:49:34 AM		

Note Log (17) -

[New Note](#)

	Created By	Created Time	Email List	Note
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1744399	Canham, Andrew	08/21/2023 12:27:06 PM	andyc@mohela.com; brianp@mohela.com; bryong@mohela.com; caseyl@mohela.com; colleens@mohela.com; farmerj@mohela.com; gregg@mohela.com; juliem@mohela.com; laura.catlett@mohela.com; micalf@mohela.com; shelleyl@mohela.com; sierrad@mohela.com; tcharap@mohela.com; victoriad@mohela.com	
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As mentioned last week, PHEAA has pulled the job through 8/31. We can always shorten that if we need to.

1740591	Canham, Andrew	08/15/2023 06:21:19 AM	andyc@mohela.com; brianp@mohela.com; bryong@mohela.com; caseyl@mohela.com; colleens@mohela.com; farmerj@mohela.com; gregg@mohela.com; juliem@mohela.com; laura.catlett@mohela.com; micalf@mohela.com; shelleyl@mohela.com; sierrad@mohela.com; tcharap@mohela.com; victoriad@mohela.com	
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SM&S had PHEAA pull the interest billing job from the batch schedule from 8/4 through 8/18. The downside is that this impacts the NSLDS process. Here's more information on that.

PHEAA - To add context regarding NSLDS, the issue is that when interest billing is not running, an 'NSLDS status' is not assigned. Any new loans that you receive will error and not load to NSLDS. Also, any loan status changes on existing loans will not get reported, although that is minimal at this point with most people in forbearance.

The additional problem is that when the new loans are reported, 15-20 records are reported and each error individually, so that means 15-20 errors per loan. Since last Friday, there are now 60,000 loans without a status, so that will mean at least 900,000 extra errors [Andy - this was stated on 8/11]. The good news is that the errors self-correct when interest billing is turned back on without any intervention. So, in this scenario, the NSLDS errors are probably the lesser of two evils, but I wanted to make you aware of the actual impact.

Lindsey - Thanks for that information on the NSLDS piece – it's very helpful. Can you confirm what specific NSLDS reporting records would be impacted if this job remains off?

PHEAA - Any of the record types could potentially be sent depending on what has happened on the loan, but here are the main ones that are triggered for new loans on the system and will error without the status being set:

For a newly disbursed loan, there will be a minimum of the following record types:

AB - PERSON/BRWR

AF - LOAN

AT - ENROLLMENT

AQ - OUTSTANDING BAL

AI - DISBURSEMENT

AL - INTEREST BENEFIT

AV - MPN

And more than likely the following are also sent:

AC - ADDRESS/BRWR

AD - EMAIL/BRWR

AG - LOAN SUPPLEMENT

AH - LOAN STATUS

AS - DEFER/FORB

AX - PHONE

AB - PERSON/STUDENT (DLPLUS only)

For loans that are transferring in from other servicers, these will also be sent:

AU – TRANSFER

BJ – PAYMENT

If it is an incoming PSLF transfer, the following will also be sent:

BC, CG - PSLF PROGRESS (multiple rows for each year and month)

BK - PSLF EMPLOYMENT (multiple rows if multiple approved forms)

CC, CD, CE - PSLF APPLICATION (multiple rows if multiple forms)

1737343	Powell, Tchara	08/09/2023 12:49:03 PM	andyc@mohela.com; brianp@mohela.com; bryong@mohela.com; caseyl@mohela.com; colleens@mohela.com; farmerj@mohela.com; gregg@mohela.com; juliem@mohela.com; laura.catlett@mohela.com; micalf@mohela.com; shelleyl@mohela.com; sierrad@mohela.com; tcharap@mohela.com; victoriad@mohela.com	
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FSA supplied verbally in a meeting on 8/8 (Brenda Cox) that the suppression indicated through 8/31 was intended to address quarterly interest notices. As of 9/1 we would be expected to resume all activities associated with repayment; however, FSA is reviewing the ongoing need to generate quarterly interest notices since interest capping events has been significantly reduced.

1734669	Maciak, Jeannine	08/04/2023 12:53:58 PM	andyc@mohela.com; brianp@mohela.com; bryong@mohela.com; caseyl@mohela.com;	
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			colleens@mohela.com; farmerj@mohela.com; gregg@mohela.com; juliem@mohela.com; laura.catlett@mohela.com; micalf@mohela.com; shelleyl@mohela.com; sierrad@mohela.com; tcharap@mohela.com; victoriad@mohela.com
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This is from Pheaa
The JCL has completed and interest billing is officially off the schedule through 8/9/23.

Thanks!

1734570	Powell, Tchara	08/04/2023 11:19:06 AM	andyc@mohela.com; brianp@mohela.com; caseyl@mohela.com; colleens@mohela.com; farmerj@mohela.com; gregg@mohela.com; juliem@mohela.com; micalf@mohela.com; shelleyl@mohela.com; sierrad@mohela.com; tcharap@mohela.com
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As indicated in the email - let's prevent the job from being run at PHEAA. We are making additional outreaches to FSA for confirmation that the interest notices do not need to go out.

1734531	Powell, Tchara	08/04/2023 10:51:54 AM	andyc@mohela.com; brianp@mohela.com; caseyl@mohela.com; colleens@mohela.com; farmerj@mohela.com; gregg@mohela.com; juliem@mohela.com; micalf@mohela.com; shelleyl@mohela.com; sierrad@mohela.com; tcharap@mohela.com
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There is an 11AM meeting today and this will be at the top of the agenda to obtain decisions

1734415	Fitt, Mical	08/04/2023 09:29:16 AM	andyc@mohela.com; brianp@mohela.com; caseyl@mohela.com; colleens@mohela.com; farmerj@mohela.com; gregg@mohela.com; juliem@mohela.com; micalf@mohela.com; shelleyl@mohela.com; sierrad@mohela.com; tcharap@mohela.com
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Do you want me to move forward with suppressing all DL Int Notices? or are we waiting approval from FSA? and how long should the suppression be there? currently it is thru 8/31 for \$0.

1734400	Powell, Tchara	08/04/2023 09:20:10 AM	andyc@mohela.com; brianp@mohela.com; caseyl@mohela.com; colleens@mohela.com; farmerj@mohela.com; gregg@mohela.com; juliem@mohela.com; micalf@mohela.com; shelleyl@mohela.com; sierrad@mohela.com; tcharap@mohela.com
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Non \$0 should also not be sent at this time

1734399	Fitt, Mical	08/04/2023 09:19:22 AM	andyc@mohela.com; brianp@mohela.com; caseyl@mohela.com; colleens@mohela.com; farmerj@mohela.com; gregg@mohela.com; juliem@mohela.com; micalf@mohela.com; shelleyl@mohela.com; sierrad@mohela.com; tcharap@mohela.com
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FYI - Per TMS 290444, \$0 Int Notices are currently being suppressed thru 8/31 for DL, so only Non-\$0 ones will be sent...

1734322	Powell, Tchara	08/04/2023 08:26:27 AM	colleens@mohela.com; ericf@mohela.com; farmerj@mohela.com; mikea@mohela.com; paulv@mohela.com; shelleyl@mohela.com; tcharap@mohela.com; tonyj@mohela.com; wandad@mohela.com
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On 8/4/2023 8:26:27 AM, Tchara Powell changed status from ASSIGNED to PENDING FSA.

1734320	Powell, Tchara	08/04/2023 08:26:12 AM	andyc@mohela.com; brianp@mohela.com; caseyl@mohela.com; colleens@mohela.com; farmerj@mohela.com; gregg@mohela.com; juliem@mohela.com; micalf@mohela.com; mikea@mohela.com; shelleyl@mohela.com; sierrad@mohela.com; tcharap@mohela.com
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Noting this TMS - interest notices should be suppressed for the time being pending confirmation from FSA that we need to send these. I'll pend this task until a

response is received.			
1733877	Canham, Andrew	08/03/2023 12:27:54 PM	andyc@mohela.com; brianp@mohela.com; caseyl@mohela.com; colleens@mohela.com; farmerj@mohela.com; gregg@mohela.com; juliem@mohela.com; micalf@mohela.com; shelley1@mohela.com; sierrad@mohela.com; tcharap@mohela.com
FYI, I did ask on the R2R call with PHEAA if they had done any estimates, and they expect 3-4 million.			
1733868	Lester, Shelley	08/03/2023 12:18:02 PM	andyc@mohela.com; brianp@mohela.com; caseyl@mohela.com; gregg@mohela.com; juliem@mohela.com; micalf@mohela.com; shelley1@mohela.com; sierrad@mohela.com; tcharap@mohela.com
T'Chara, is this being worked? We need an answer by NLT tomorrow morning. Interest notices are going to kick off this weekend.			
1733864	Lester, Shelley	08/03/2023 12:16:34 PM	colleens@mohela.com; ericf@mohela.com; farmerj@mohela.com; micalf@mohela.com; mikea@mohela.com; paulv@mohela.com; shelley1@mohela.com; tcharap@mohela.com; tonyj@mohela.com; wandad@mohela.com
Assignment Changed: MICALF(old)-->TCHARAP(new); (old BA)-->(new BA).			
1732891	Lester, Shelley	08/02/2023 12:22:42 PM	brianp@mohela.com; colleens@mohela.com; ericf@mohela.com; farmerj@mohela.com; micalf@mohela.com; mikea@mohela.com; paulv@mohela.com; shelley1@mohela.com; tonyj@mohela.com; wandad@mohela.com
Brian and Mical, this task is to get Compliance approval before placing any further suppression. If we get approval, we will open a Print Stream task for your team to implement. I put you on this task for awareness.			
1732888	Price, Brian	08/02/2023 12:19:04 PM	colleens@mohela.com; ericf@mohela.com; farmerj@mohela.com;

			micalf@mohela.com; mikea@mohela.com; paulv@mohela.com; shelleyl@mohela.com; tonyj@mohela.com; wandad@mohela.com
Assignment Changed: (old)-->MICALF(new); (old BA)-->(new BA).			
On 8/2/2023 12:19:04 PM, Brian Price changed status from OPEN to ASSIGNED.			
1732845	Lester, Shelley	08/02/2023 11:25:10 AM	andyc@mohela.com; brianp@mohela.com; gregg@mohela.com; grp.fc- contracting@mohela.com; micalf@mohela.com; shelleyl@mohela.com
Shelley Lester opened the task with required date "08/04/2023". Explanation: R2R			

Attachment Log (0) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
No Records Found!				

Linked Tasks (0) -

[Link Tasks](#)

Department	App Name	Sub Name	Title	Assigned To	Status
No Records Found!					

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (3) -

[Change Status](#)

<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By</u>
08/04/2023 08:26:27 AM	ASSIGNED	PENDING FSA	Powell, Tchara
08/02/2023 12:19:04 PM	OPEN	ASSIGNED	Price, Brian
08/02/2023 11:25:10 AM	OPEN	OPEN	Lester, Shelley


General Info -

[Modify Task](#)

Task Tracking Number:	319565	CCC Number:	Policy Bulletin Number:
Assigned Department:	PRODUCT DEVELOPMENT		
Application/Sub-application:	Internal Apps - Print Stream		
Status:	ASSIGNED		
Assigned To:	Price, Brian Business Analyst:		
Requested By:	Communications - Lester, Shelley	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	08/14/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	USDS:
	False	Fiserv: False	
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	Interest Bill and Notices - Suppress thru 8/31/2023		
Task Description:	Per our conversation in R2R meeting 8/11, we are going to suppress all interest notices and bills in the KM region thru 8/31/2023. They are being held at PHEAA as well, but we'd like suppression on to ensure nothing slips through.		
Distribution List:	grp.fc-contracting Edit		
Entered By:	SHELLEYL 8/11/2023 11:36:31 AM		
Last Mod. By:	BRIANP 8/11/2023 11:39:19 AM		

Note Log (2) -

[New Note](#)

	Created By	Created Time	Email List	Note
1738998	Price, Brian	08/11/2023 11:39:19 AM	brianp@mohela.com	
Assignment Changed: (old)-->BRIANP(new); (old BA)-->(new BA).				
On 8/11/2023 11:39:19 AM, Brian Price changed status from OPEN to ASSIGNED.				
1738990	Lester, Shelley	08/11/2023 11:36:31 AM	grp.fc-contracting@mohela.com; shelleyl@mohela.com	
Shelley Lester opened the task with required date "08/14/2023". Explanation: Interest Bill and Notice Suppression. Job from PHEAA will come thru 8/15/2023				

Attachment Log (0) -[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
No Records Found!				

Linked Tasks (1) -[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
321808	Communications & Marketing	Borrower Communications	Letter	Update: How to Read your Bill/Statement, enclosure 293	Peplinski, Sherry	PENDING FSA

CMMI Audit Tracking[Additional Information](#)[CMMI SharePoint Site](#)

Create CMMI Audit Tracking

Reminder Log (0) -[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (2) -[Change Status](#)

<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By</u>
08/11/2023 11:39:19 AM	OPEN	ASSIGNED	Price, Brian
08/11/2023 11:36:31 AM	OPEN	OPEN	Lester, Shelley

There are no attachments on this TMS

General Info -


[Modify Task](#)

Task Tracking Number:	319970	CCC Number:	Policy Bulletin Number:
Assigned Department:	LOAN SERVICING PROCESSING		
Application/Sub-application:	Discharge/Forgiveness - General		
Status:	CLOSED		
Assigned To:	Lathrop, John Business Analyst:		
Requested By:	FEDERAL CONTRACTS - Johnston, Tony	Project Approval: Severity: Classification:	
Task Type:	Research	ECD:	Est. Hrs: Act. Hrs:
Required Date:	08/23/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True False	NextGen: False Fiserv: False	USDS:
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	Data Request --CR 6495 reporting of loan statuses-Sept		
Task Description:	<p>In order to ensure consistent treatment of the month of September 2023 for IDR/PSLF purposes pursuant to the requirements in CR 6495 (R2R Payment Due), FSA has the following questions for our servicers:</p> <p>Data Request:</p> <ul style="list-style-type: none"> • How will you be reporting to NSLDS, the status of borrowers returning to repayment for the month of September 2023? (e.g., repayment status (RP), administrative forbearance (AD), mandatory administrative forbearance (MA) or other status)? • Per CR 6495, will you be applying an administrative forbearance (AD) to cover a due date in September? <ul style="list-style-type: none"> o If “Yes”, when will that administrative forbearance begin? end? o Will those borrowers covered by an admin forb be reported in a repayment status (RP) any day for the month of September 2023? <p>Background:</p> <p>CR 6495 requires servicers to “set the earliest first payment due date after the payment pause ends to be no sooner than the first day of the second month after the pause ends” (Oct 1st, 2023). Since some servicer systems would have had dues dates in September,</p>		

	FSA instructed those servicers “to apply a non-capping administrative forbearance to cover the first month for borrowers with a due date in the first month after the payment pause ends.” Lasty, servicers who apply this administrative forbearance period to “treat this forbearance period as if payments for the month have been made in full and on-time and on 10-year standard repayment plan towards loan forgiveness programs (PSLF/TEPSLF and IDR). This month will count toward these forgiveness programs even if the borrower is/was not on a qualifying repayment plan. However, borrowers must work for an eligible employer for payment credits to ultimately qualify for PSLF.”
Distribution List:	grp.fc-contracting Edit
Entered By:	TONYJ 8/16/2023 11:20:01 AM
Last Mod. By:	TONYJ 8/23/2023 4:47:05 PM

Note Log (11) -

[New Note](#)

	<u>Created By</u>	<u>Created Time</u>	<u>Email List</u>	<u>Note</u>
1746514	Johnston, Tony	08/23/2023 04:47:05 PM	grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; johnl@mohela.com; tonyj@mohela.com	
<p>sent to FSA On 8/23/2023 4:47:05 PM, Tony Johnston changed status from ASSIGNED to CLOSED.</p>				
1746150	Johnston, Tony	08/23/2023 12:59:43 PM	grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; johnl@mohela.com; tonyj@mohela.com	

Data Request:

• **How will you be reporting to NSLDS, the status of borrowers returning to repayment for the month of September 2023? (e.g., repayment status (RP), administrative forbearance (AD), mandatory administrative forbearance (MA) or other status)?**

For the borrower's that return to repayment we will begin reporting the repayment status the tuesday after they enter a repayment status. Borrower's that stay in a forbearance status will not have a new forbearance status reported since we can't report the same status twice in a row.

• **Per CR 6495, will you be applying an administrative forbearance (AD) to cover a due date in September?**

NO

o **Will those borrowers covered by an admin forb be reported in a repayment status (RP) any day for the month of September 2023?**

we will report the borrowers in repayment status with a 9/1 begin date.

1745902	Lathrop, John	08/23/2023 09:31:00 AM	grp.fc-contracting@mohela.com; johnl@mohela.com; tonyj@mohela.com	
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Thanks for the update. In that case we will report the borrowers in repayment status with a 9/1 begin date.

1745884	Johnston, Tony	08/23/2023 09:20:21 AM	grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; johnl@mohela.com; tonyj@mohela.com	
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Assignment Changed: (old)-->JOHNL(new); (old BA)-->(new BA).

On 8/23/2023 9:20:21 AM, Tony Johnston changed status from OPEN to ASSIGNED.

1745851	Voigt, Paul	08/23/2023 09:01:02 AM	grp.fc-contracting@mohela.com; johnl@mohela.com; tonyj@mohela.com	
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**Hi John,
Based on Taylor's response, can you answer question 2.
Thanks for your help,
Paul**

1745847	Johnson, Taylor	08/23/2023 08:59:28 AM	grp.fc-contracting@mohela.com; tonyj@mohela.com	
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We are not placing a forbearance for September. This was the initial request on the CR, but after discussions with FSA, we are to have the borrower in Repayment during September, but with no bill due.

1745844	Voigt, Paul	08/23/2023 08:56:41 AM	grp.fc-contracting@mohela.com; tonyj@mohela.com	
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**Taylor,
Based on CR 6495 can you answer question 2 and what we provided?
Thanks and sorry for the short notice as it is due today.
Thanks,
Paul**

1743765	Johnston, Tony	08/18/2023 02:46:43 PM	farmerj@mohela.com; grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; tonyj@mohela.com	
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THX John.

1743757	Lathrop, John	08/18/2023 02:39:27 PM	grp.fc-contracting@mohela.com; tonyj@mohela.com	
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1 - Hi Tony, for the borrower's that return to repayment we will begin reporting the repayment status the tuesday after they enter a repayment status. Borrower's that stay in a forbearance status will not have a new forbearance status reported since we can't report the same status twice in a row.

2 - I don't have any information on MOHELA's plans to add administrative forbearances. If the admin forbearances are added prior to repayment then MOHELA will not report a repayment status for any day of Sept.

1743660	Johnston, Tony	08/18/2023 01:25:18 PM	grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; johnl@mohela.com; tonyj@mohela.com	
John, are you able to review and update TMS with a possible response FC might provide FSA on regarding this?				
1741757	Johnston, Tony	08/16/2023 11:20:01 AM	grp.fc-contracting@mohela.com; tonyj@mohela.com	
Tony Johnston opened the task with required date "08/23/2023". Explanation: for FSA POLL by 11am				

Attachment Log (1) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
395192	Johnston, Tony	08/18/2023 01:27:28 PM	Email	Data Request regarding the reporting of loan statuses during September 2023 (CR 6495).msg

Linked Tasks (0) -

[Link Tasks](#)

Department	App Name	Sub Name	Title	Assigned To	Status
No Records Found!					

Reminder Log (1) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
19796	08/22/2023	due cob wed	TONYJ@mohela.com	08/22/2023 06:36:31 AM	TONYJ	08/18/2023 01:28:01 PM

Status Action History (3) -

[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
08/23/2023 04:47:05 PM	ASSIGNED	CLOSED	Johnston, Tony
08/23/2023 09:20:21 AM	OPEN	ASSIGNED	Johnston, Tony
08/16/2023 11:20:01 AM	OPEN	OPEN	Johnston, Tony

This is the only attachment to the TMS

General Info -

[Modify Task](#)

Task Tracking Number:	320237	CCC Number:	Policy Bulletin Number:
Assigned Department:	Reference Library		
Application/Sub-application:	Reference Material - General		
Status:	CLOSED		
Assigned To:	Sulpizio, Shannon	Business Analyst:	
Requested By:	CONTACT CENTER - DeNicholas, Victoria	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True False	NextGen: False Fiserv: False	USDS:
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	DOE Q&A for R2R e-ref		
Task Description:	please notify staff of the attached e-ref. Thanks!		
Distribution List:	sheaa@mohela.com; andrewbl@mohela.com; aidanb@mohela.com; phillipd@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc-contracting Edit		
Entered By:	VICTORIAD 8/18/2023 11:48:17 AM		
Last Mod. By:	SHANNONS 8/18/2023 12:49:03 PM		

Note Log (3) -

[New Note](#)

	Created By	Created Time	Email List	Note
1743629	Sulpizio, Shannon	08/18/2023 12:49:03 PM	aidanb@mohela.com; andrewbl@mohela.com; annaisp@mohela.com; bryong@mohela.com; cathiem@mohela.com; coreym@mohela.com; ginny.burns@mohela.com; grp.fc-contracting@mohela.com; hr-training@mohela.com; jessicar@mohela.com; phillipd@mohela.com; shannons@mohela.com; sheaa@mohela.com;	

			susanc@mohela.com; vanitam@mohela.com; victoriad@mohela.com
On 8/18/2023 12:49:03 PM, Shannon Sulpizio changed status from ASSIGNED to CLOSED.			
1743628	Sulpizio, Shannon	08/18/2023 12:48:47 PM	aidanb@mohela.com; andrewbl@mohela.com; bryong@mohela.com; coreym@mohela.com; grp.fc- contracting@mohela.com; phillipd@mohela.com; shannons@mohela.com; sheaa@mohela.com; victoriad@mohela.com
akey 395164 sent to grp.CallContact; grp.CBE; grp.TSI; grp.Performant; grp.SRS; grp.CiCX; grp.Goldschmitt; grp.GCservices; grp.HSF; grp.HESC; grp.Windham; grp.Wipro; grp.RobertHalf; grp.InsightGlobal; grp.Keystone; grp.CRI; grp.Coast; *Loan Servicing - Processing; grp.SA; grp.radiusglobal and CC OneNote updated 08/18/23.			
1743600	Sulpizio, Shannon	08/18/2023 12:18:38 PM	annaisp@mohela.com; cathiem@mohela.com; ginny.burns@mohela.com; hr- training@mohela.com; jessicar@mohela.com; shannons@mohela.com; susanc@mohela.com; vanitam@mohela.com
Assignment Changed: (old)-->SHANNONS(new); (old BA)-->(new BA).			
On 8/18/2023 12:18:38 PM, Shannon Sulpizio changed status from OPEN to ASSIGNED.			

Attachment Log (1) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
395164	DeNicholas, Victoria	08/18/2023 11:48:17 AM	Other	Contact Center Update- Department of Education Q & A Calls for Return to Repayment vd review.docx

Linked Tasks (0) -

[Link Tasks](#)

Department	App Name	Sub Name	Title	Assigned To	Status
No Records Found!					

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (3) -

[Change Status](#)

<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By</u>
08/18/2023 12:49:03 PM	ASSIGNED	CLOSED	Sulpizio, Shannon
08/18/2023 12:18:38 PM	OPEN	ASSIGNED	Sulpizio, Shannon
08/18/2023 11:48:17 AM	OPEN	OPEN	DeNicholas, Victoria


General Info -

[Modify Task](#)

Task Tracking Number:	320243	CCC Number:	Policy Bulletin Number:
Assigned Department:	Communications & Marketing		
Application/Sub-application:	Borrower Communications - Letter		
Status:	PENDING		
Assigned To:	Peplinski, Sherry Business Analyst:		
Requested By:	BORROWER EXPERIENCE - Huffman, Stephanie	Project Approval:	Severity: Classification:
Task Type:	Research	ECD:	Est. Hrs: Act. Hrs:
Required Date:	08/23/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False USDS: False	Fiserv: False
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	Disclosure and Letter Updates for Call Deflection and R2R		
Task Description:	Letter updates for call deflection and R2R for Disclosure, OS06BRER4, and OS06BIDREC		
Distribution List:	SHERRY@mohela.com Edit		
Entered By:	STEPHANIE.HUFFMAN 8/18/2023 12:39:36 PM		
Last Mod. By:	STEPHANIE.HUFFMAN 9/27/2023 4:11:29 PM		

Note Log (7) -

[New Note](#)

	Created By	Created Time	Email List	Note
1773635	Peplinski, Sherry	10/05/2023 04:28:03 PM	sherry@mohele.com; stephanie.huffman@mohele.com	
Rcvd CLC and legal approval for updates. See linked tasks.				
1768838	Huffman, Stephanie	09/27/2023 04:11:29 PM	sherry@mohele.com	
working edits				
On 9/27/2023 4:11:29 PM, Stephanie Huffman changed status from PENDING LEGAL to PENDING.				
1765206	Huffman, Stephanie	09/21/2023 04:42:46 PM	sherry@mohele.com	
Assignment Changed: (old)-->SHERRY(new); (old BA)-->(new BA). linked to related task for OS06BTRT4 updates - these are pending final approval from Legal - On 9/21/2023 4:42:46 PM, Stephanie Huffman changed status from OPEN to PENDING LEGAL.				
1751016	Peplinski, Sherry	08/30/2023 04:01:42 PM	sherry@mohele.com; stephanie.huffman@mohele.com	
Added enclosure 227 to this ticket. Updates needed to sync up with disclosure (last 2 pages).				

1750927	Peplinski, Sherry	08/30/2023 03:04:34 PM	sherryp@mohela.com; stephanie.huffman@mohela.com	
Combined clc & legal edits into a single doc for the two letters and attached.				
1748234	Peplinski, Sherry	08/25/2023 04:37:16 PM	sherryp@mohela.com; stephanie.huffman@mohela.com	
Attached clean disclosure. Still pending legal sign off.				
1745624	Link, Casey	08/22/2023 04:38:13 PM	sherryp@mohela.com	
Casey Link changed required date from "" to "08/23/2023". Explanation: R2R item. This begins triggering on Monday 8/28, we need time to have I.T. make updates				

Attachment Log (11) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
401026	Peplinski, Sherry	10/05/2023 04:13:40 PM	Approved Text	OS06BIDREC_9-26-23_clean-1.docx
401025	Peplinski, Sherry	10/05/2023 04:13:40 PM	Approved Text	OS06BTRT4_9-27-23_clean-1.docx
398075	Peplinski, Sherry	09/11/2023 03:37:56 PM	Approved Text	RE_For Review_Revised bill and disclosure -1.msg
396686	Peplinski, Sherry	08/30/2023 04:01:04 PM	Other	227_Sample_20230830_SP edits.docx
396661	Peplinski, Sherry	08/30/2023 03:04:07 PM	Other	OS06BIDREC_current_redlined-2 - Legal Edits - SP 8-30-23.docx
396660	Peplinski, Sherry	08/30/2023 03:04:07 PM	Other	OS06BTRT4_current_redlined-1 - Heutel comments 8-23-23_SP comments 08-30-23.docx
396091	Peplinski, Sherry	08/25/2023 04:36:27 PM	Other	Disclosure_redlined-1 - 08-25-23_clean.docx
395504	Link, Casey	08/22/2023 04:38:25 PM	Other	Disclosure_redlined-2.docx
395180	Huffman, Stephanie	08/18/2023 12:39:57 PM	Other	Disclosure_redlined.docx
395179	Huffman, Stephanie	08/18/2023 12:39:57 PM	Other	OS06BTRT4_current_redlined.docx
395178	Huffman, Stephanie	08/18/2023 12:39:57 PM	Other	OS06BIDREC_current_redlined.docx

Linked Tasks (10) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
315491	Communications & Marketing	Borrower Communications		2023 Annual Interest Rate Notification - Variable Rates Only	Mauzy, Julie	CLOSED
318223	LEGAL	Correspondence Review		REPAYE to SAVE changes for review	Lause, Scott	CLOSED

320244	Consumer Lending Compliance	Consumer Lending Compliance	General	Disclosure and Letter Updates for Call Deflection and R2R	Heutel, Jeffrey	ASSIGNED
320247	LEGAL	Program Documents	Disclosures	Disclosure and Letter Updates for Call Deflection and R2R	Lause, Scott	ASSIGNED
320617	PRODUCT DEVELOPMENT	Internal Apps	Print Stream	Disclosure Changes to Implement	Fitt, Mical	CLOSED
321988	PRODUCT DEVELOPMENT	Internal Apps	Print Stream	Update Call Out Boxes on Bills	Fitt, Mical	IN PRODUCTION
322044	Communications & Marketing	Borrower Communications	Issues	Borrowers missing redisclosure remediation	Huffman, Stephanie	PENDING APPROVAL
324545	SYSTEM MANAGEMENT & SUPPORT	LETTERWRITER	Modification to existing letters	Update OS06BTRT4	Clouser Yohn, Hunter	PENDING REQUESTOR
324547	SYSTEM MANAGEMENT & SUPPORT	LETTERWRITER	Modification to existing letters	Update OS06BIDREC	Hires, Matthew	ASSIGNED
324549	Communications & Marketing	xDesign		Update OS06BTRT4 and OS06BIDREC		OPEN

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (3) -

[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
09/27/2023 04:11:29 PM	PENDING LEGAL	PENDING	Huffman, Stephanie
09/21/2023 04:42:46 PM	OPEN	PENDING LEGAL	Huffman, Stephanie
08/18/2023 12:39:36 PM	OPEN	OPEN	Huffman, Stephanie


General Info -

[Modify Task](#)

Task Tracking Number:	320244	CCC Number:	Policy Bulletin Number:
Assigned Department:	Consumer Lending Compliance		
Application/Sub-application:	Consumer Lending Compliance - General		
Status:	ASSIGNED		
Assigned To:	Heutel, Jeffrey Business Analyst:		
Requested By:	BORROWER EXPERIENCE - Huffman, Stephanie	Project Approval: Severity: Classification:	
Task Type:	Research	ECD:	Est. Hrs: Act. Hrs:
Required Date:	08/23/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True False	NextGen: False Fiserv: False	USDS:
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	Disclosure and Letter Updates for Call Deflection and R2R		
Task Description:	Please Review Letter updates for call deflection and R2R for Disclosure, OS06BRER4, and OS06BIDREC		
Distribution List:	grp.fc-contracting Edit		
Entered By:	STEPHANIE.HUFFMAN 8/18/2023 12:41:47 PM		
Last Mod. By:	CASEYL 8/22/2023 4:37:08 PM		

Note Log (9) -

[New Note](#)

	Created By	Created Time	Email List	Note
1768855	Huffman, Stephanie	09/27/2023 04:28:53 PM	grp.fc-contracting@mohela.com; jeffhe@mohela.com; stephanie.huffman@mohela.com	
added OS06BRTR4, and OS06BIDREC for your review. Please advise when good to send to Legal				
1751019	Peplinski, Sherry	08/30/2023 04:03:53 PM	grp.fc-contracting@mohela.com; jeffhe@mohela.com; stephanie.huffman@mohela.com	
Added 227 to the review. Changes were needed to sync up with the last 2 pages of the disclosure. thanks.				
1750930	Peplinski, Sherry	08/30/2023 03:06:30 PM	grp.fc-contracting@mohela.com; jeffhe@mohela.com; stephanie.huffman@mohela.com	

Hi Jeff, I combined your and Scott's edits into a single doc for the two outstanding letters. Let me know if you have questions. thank you!				
1746705	Heutel, Jeffrey	08/24/2023 08:06:53 AM	grp.fc-contracting@mohela.com; jeffhe@mohela.com; stephanie.huffman@mohela.com	
I can meet with Legal as needed. Please let me know. Jeff				
1746689	Peplinski, Sherry	08/24/2023 07:56:14 AM	grp.fc-contracting@mohela.com; jeffhe@mohela.com; stephanie.huffman@mohela.com	
Hi Jeff, sorry, I made the wrong note on this TMS. Would you be able to meet with legal today, if needed, to resolve any outstanding questions. thanks.				
1746681	Peplinski, Sherry	08/24/2023 07:52:20 AM	grp.fc-contracting@mohela.com; jeffhe@mohela.com	
Hi Jeff, Shelley and I have a few comments/questions for you. I accepted or resolved most of your questions and edits, which are noted. I'll be uploading the two letters shortly as well.				
We are still pending CLC feedback, and we need to get these completed today. If needed, would you be available to meet with us and CLC to resolve any outstanding issues to get this finished today?				
thanks, Sherry				
1746469	Heutel, Jeffrey	08/23/2023 04:09:25 PM	grp.fc-contracting@mohela.com; jeffhe@mohela.com; stephanie.huffman@mohela.com	
Please find attached. I was not clear on how these will be sent to borrowers. There would be privacy concerns if loan information is sent out in an unsecure manner. Also, you might want to run this by Paul Mosquera to confirm no state law issues. Please let me know if you have any questions. Jeff				
1745623	Link, Casey	08/22/2023 04:37:08 PM	grp.fc-contracting@mohela.com; jeffhe@mohela.com	
Casey Link changed required date from "" to "08/23/2023". Explanation: Please let us know of any stowstoppers. This is an R2R file and is beginning Monday, 8/28. We are wanting time for I.T. to make updates				
1744044	Stacy, Timothy	08/21/2023 07:54:33 AM	chriss@mohela.com; jeffhe@mohela.com; jimm@mohela.com; luvinniep@mohela.com; paulm@mohela.com; scottla@mohela.com; timothys@mohela.com	
Assignment Changed: (old)-->JEFFHE(new); (old BA)-->(new BA).				
On 8/21/2023 7:54:33 AM, Timothy Stacy changed status from OPEN to ASSIGNED.				

Attachment Log (13) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
400066	Huffman, Stephanie	09/27/2023 04:27:23 PM	Other	OS06BTRT4_9-27-23_clean.docx
400065	Huffman, Stephanie	09/27/2023 04:27:23 PM	Other	OS06BIDREC_9-6-23_clean - SL_9-26-23_SP.docx
396688	Peplinski, Sherry	08/30/2023 04:03:19 PM	Other	227_Sample_20230830_SP edits-2.docx
396665	Peplinski, Sherry	08/30/2023 03:06:49 PM	Other	OS06BIDREC_current_redlined-2 - Legal Edits - SP_8-30-23-2.docx
396664	Peplinski, Sherry	08/30/2023 03:06:49 PM	Other	OS06BTRT4_current_redlined-1 - Heutel comments 8-23-23_SP comments 08-30-23-2.docx
395768	Peplinski, Sherry	08/24/2023 07:44:42 AM	Other	Disclosure_redlined-1 - Heutel comments 8-23-23 - SP comments 8-23-23.docx
395733	Heutel, Jeffrey	08/23/2023 04:04:25 PM	Other	OS06BTRT4_current_redlined-1 - Heutel comments 8-23-23.docx
395732	Heutel, Jeffrey	08/23/2023 04:04:25 PM	Other	OS06BIDREC_current_redlined-1 - Heutel comments 8-23-23.docx
395731	Heutel, Jeffrey	08/23/2023 04:04:25 PM	Other	Disclosure_redlined-1 - Heutel comments 8-23-23.docx
395503	Link, Casey	08/22/2023 04:36:15 PM	Other	Disclosure_redlined-1.docx
395183	Huffman, Stephanie	08/18/2023 12:43:01 PM	Other	Disclosure_redlined-1.docx
395182	Huffman, Stephanie	08/18/2023 12:43:00 PM	Other	OS06BTRT4_current_redlined-1.docx
395181	Huffman, Stephanie	08/18/2023 12:41:48 PM	Other	OS06BIDREC_current_redlined-1.docx

Linked Tasks (1) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
320243	Communications & Marketing	Borrower Communications	Letter	Disclosure and Letter Updates for Call	Peplinski, Sherry	PENDING

				Deflection and R2R			
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Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (2) -

[Change Status](#)

<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By</u>
08/21/2023 07:54:33 AM	OPEN	ASSIGNED	Stacy, Timothy
08/18/2023 12:41:47 PM	OPEN	OPEN	Huffman, Stephanie


General Info -

[Modify Task](#)

Task Tracking Number:	320484	CCC Number:	Policy Bulletin Number:
Assigned Department:	SYSTEM MANAGEMENT & SUPPORT		
Application/Sub-application:	SAS QUERY - Enhancements to existing SAS Query		
Status:	ON HOLD		
Assigned To:	Hu, Annie Business Analyst: Canham, Andrew		
Requested By:	CONTACT CENTER - Bridges, Charity	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	False		
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	Disable SAS Query for OPX1 until we R2R		
Task Description:	<p>Purpose: Problem Resolution Detail: Please disable SAS query for OPX1 until R2R. Frequency: Daily File Path: Region: KM Criteria: The query is unnecessary until we need to start calling DL again. Fields to Include: n/a Sort Order: Exists in another form or similar query: Notify: Canham, Andrew</p>		
Distribution List:	Edit		
Entered By:	CHARITYB 8/22/2023 11:01:39 AM		
Last Mod. By:	ANDYC 8/22/2023 11:09:41 AM		

Note Log (2) -

[New Note](#)

	Created By	Created Time	Email List	Note
1745146	Canham, Andrew	08/22/2023 11:10:28 AM	andyc@mohela.com; annieh@mohela.com; charityb@mohela.com	
Annie has stopped today's query and disabled the query.				
I will set a reminder to ask about re-enabling in early September.				
1745144	Canham, Andrew	08/22/2023 11:09:41 AM	andyc@mohela.com; annieh@mohela.com	

Assignment Changed: (old)-->ANNIEH(new); (old BA)-->ANDYC(new BA).
On 8/22/2023 11:09:41 AM, Andrew Canham changed status from OPEN to ON HOLD.

Attachment Log (0) - [New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
No Records Found!				

Linked Tasks (0) - [Link Tasks](#)

Department	App Name	Sub Name	Title	Assigned To	Status
No Records Found!					

CMMI Audit Tracking [Additional Information](#) [CMMI SharePoint Site](#)

Create CMMI Audit Tracking

Reminder Log (1) - [New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
19802	09/06/2023	Should this be re-enabled?	CHARITYB@mohela.com; ANDYC@mohela.com; ANNIEH@mohela.com	09/06/2023 06:36:30 AM	ANDYC	08/22/2023 11:11:03 AM

Status Action History (2) - [Change Status](#)

Date/Time	Previous Status	Next Status	Made By
08/22/2023 11:09:41 AM	OPEN	ON HOLD	Canham, Andrew
08/22/2023 11:01:39 AM	OPEN	OPEN	Bridges, Charity


General Info -

[Modify Task](#)

Task Tracking Number:	321066	CCC Number:	Policy Bulletin Number:
Assigned Department:	LEGAL		
Application/Sub-application:	Correspondence Review - DL		
Status:	CLOSED		
Assigned To:	Matchefts, Jim Business Analyst:		
Requested By:	BORROWER EXPERIENCE - Huffman, Stephanie	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False USDS: False	Fiserv: False
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	Please review auto debit payment reminder notice		
Task Description:	In response to FSA's request in the September's R2R playbook, please review the attached for edits to OS06BDDSMT for September		
Distribution List:	grp.fc-contracting Edit		
Entered By:	STEPHANIE.HUFFMAN 8/28/2023 1:40:02 PM		
Last Mod. By:	SHERRY P 9/13/2023 9:25:07 AM		

Note Log (3) -

[New Note](#)

	Created By	Created Time	Email List	Note
1759417	Peplinski, Sherry	09/13/2023 09:25:07 AM	grp.fc-contracting@mohela.com; jimm@mohela.com; stephanie.huffman@mohela.com	
On 9/13/2023 9:25:07 AM, Sherry Peplinski changed status from PENDING REQUESTOR to CLOSED.				
1750824	Matchefts, Jim	08/30/2023 02:00:43 PM	jimm@mohela.com	
Assignment Changed: (old)-->JIMM(new); (old BA)-->(new BA).				
On 8/30/2023 2:00:43 PM, Jim Matchefts changed status from OPEN to PENDING REQUESTOR.				
1750822	Matchefts, Jim	08/30/2023 02:00:00 PM	grp.fc-contracting@mohela.com; grp.generalcounsel@mohela.com; stephanie.huffman@mohela.com	
The attached Notice is approved by Legal.				
Jim				

Attachment Log (3) -[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
397378	Peplinski, Sherry	09/06/2023 09:56:06 AM	Approved Text	OS06BDDSMT_AutoDebitReminderNotice_20230906_clean-2.docx
396745	Lause, Scott	08/30/2023 11:00:19 PM	Other	OS06BDDSMT_AutoDebitReminderNotice_20230825_redlined-1 (1) - SL.docx
396250	Huffman, Stephanie	08/28/2023 01:40:02 PM	Other	OS06BDDSMT_AutoDebitReminderNotice_20230825_redlined-1.docx

Linked Tasks (1) -[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
321064	Communications & Marketing	Borrower Communications	Letter	OS06BDDSMT edits for September	Huffman, Stephanie	CLOSED

Reminder Log (0) -[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (3) -[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
09/13/2023 09:25:07 AM	PENDING REQUESTOR	CLOSED	Peplinski, Sherry
08/30/2023 02:00:43 PM	OPEN	PENDING REQUESTOR	Matchefts, Jim
08/28/2023 01:40:02 PM	OPEN	OPEN	Huffman, Stephanie

General Info -


[Modify Task](#)

Task Tracking Number:	321160	CCC Number:	Policy Bulletin Number:
Assigned Department:	LOAN SERVICING PROCESSING		
Application/Sub-application:	Discharge/Forgiveness -		
Status:	OPEN		
Assigned To:	Business Analyst:		
Requested By:	FEDERAL CONTRACTS - Johnston, Tony	Project Approval: Severity: Classification:	
Task Type:		ECD:	Est. Hrs: Act. Hrs:
Required Date:	09/01/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	USDS:
	False	Fiserv: False	
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	Mohela Borrower Defense Forbearance R2R-MO_SvcrRequest_AHv2		
Task Description:	<p>Attached is a list of borrowers who have pending borrower defense applications waiting to be reviewed. These borrowers should have been sent to servicers when the completed applications were received to have the borrower defense forbearance added to the accounts, however with return to repayment we need you to verify the forbearance has been added to all loans for these borrowers. *</p> <p>Please review your systems to verify these borrowers are in a borrower defense forbearance, and if not, add it to the account. (*IF NOT ADD IT TO THE ACCOUNT)</p> <p>We did not include Sweet Exhibit C, Sweet Streamlined. or CCI individual applications in this list as each servicer receives those on a monthly basis to review, so forbearances should already be on those accounts. These are specific to pending applications.</p> <p>We apologize for the short notice but please have these reviewed by COB Friday, again due to return to repayment.</p> <p>July-Sept. 2023 SEAD PW = sptREzxmOn#^68dJ</p>		

Distribution List:	grp.fc-contracting Edit
Entered By:	TONYJ 8/29/2023 11:25:35 AM
Last Mod. By:	

Note Log (3) -

[New Note](#)

	Created By	Created Time	Email List	Note
1770945	Johnston, Tony	10/02/2023 11:44:40 AM	grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; tonyj@mohela.com	
Has this report been reviewed and forbs placed as directed?				
1750745	Johnston, Tony	08/30/2023 12:55:21 PM	grp.fc-contracting@mohela.com; grp.lsp_management@mohela.com; tonyj@mohela.com	
Tyler, Can this TMS please be assigned and update on status- it has a very quick due date turnaround				
1749787	Johnston, Tony	08/29/2023 11:25:35 AM	grp.fc-contracting@mohela.com; tonyj@mohela.com	
Tony Johnston opened the task with required date "09/01/2023". Explanation: for FSA				

Attachment Log (1) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
396375	Johnston, Tony	08/29/2023 11:25:35 AM	Other	MO_SvcrRequest_AH_v2.xlsb

Linked Tasks (0) -

[Link Tasks](#)

Department	App Name	Sub Name	Title	Assigned To	Status
No Records Found!					

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (1) -

[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
08/29/2023 11:25:35 AM	OPEN	OPEN	Johnston, Tony

General Info -

[Modify Task](#)

Task Tracking Number:	321409	CCC Number:	Policy Bulletin Number:
Assigned Department:	PRODUCT DEVELOPMENT		
Application/Sub-application:	Internal Apps - EML		
Status:	CLOSED		
Assigned To:	Price, Brian Business Analyst:		
Requested By:	Communications - Lester, Shelley	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	08/31/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	USDS:
	False	Fiserv: False	
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	R2R August Email campaign - updated schedule		
Task Description:	<p>We have 4.2M R2R emails queued up to be sent from the August campaign (Campaign Key 1245).</p> <p>Contact Center wants to move those further out toward the end of the campaign timeframe of 9/5. Below is the revised schedule. Please update the send scheduling.</p> <p>Thursday Night, 8/31: .3M [From 6 p.m. - 2 a.m.]</p> <p>Friday Night, 9/1: .6M [noon-Midnight]</p> <p>Saturday, 9/2: 1.5M [Running 24 hours]</p> <p>Sunday, 9/3: 1.5M [Running 24 hours]</p> <p>Monday, 9/4: .3M + Any remainder that weren't able to be sent previously</p>		
Distribution List:	laura.catlett@mohela.com; johnh@mohela.com; sherryp@mohela.com; grp.fc-contracting Edit		
Entered By:	SHELLEYL 8/30/2023 8:40:32 PM		
Last Mod. By:	STEPHANIE.HUFFMAN 9/19/2023 4:46:07 PM		

Note Log (5) -

[New Note](#)

	Created By	Created Time	Email List	Note
1763521	Huffman, Stephanie	09/19/2023 04:46:07 PM	brianp@mohela.com; grp.fc-contracting@mohela.com; johnh@mohela.com;	

			laura.catlett@mohela.com; shelleyl@mohela.com; sherry@mohela.com	
Confirmed 4,010,623 sent - attached email to TMS - closed as successful On 9/19/2023 4:46:07 PM, Stephanie Huffman changed status from ASSIGNED to CLOSED.				
1752463	Price, Brian	09/01/2023 11:58:20 AM	brianp@mohela.com; grp.fc- contracting@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; shelleyl@mohela.com; sherry@mohela.com	
Partial campaign ~300K completed this morning around 1:30 AM. The next set ~600K will begin sending in the next few minutes.				
1751591	Price, Brian	08/31/2023 12:11:08 PM	brianp@mohela.com; grp.fc- contracting@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; shelleyl@mohela.com; sherry@mohela.com	
Thanks Shelley, just a quick note to confirm we are accommodating the outlined schedule and will resume the campaign this evening between 6PM-2AM.				
1751582	Price, Brian	08/31/2023 12:04:58 PM	brianp@mohela.com	
Assignment Changed: (old)-->BRIANP(new); (old BA)-->(new BA).				
On 8/31/2023 12:04:58 PM, Brian Price changed status from OPEN to ASSIGNED.				
1751195	Lester, Shelley	08/30/2023 08:40:32 PM	grp.fc-contracting@mohela.com; johnh@mohela.com; laura.catlett@mohela.com; shelleyl@mohela.com; sherry@mohela.com	
Shelley Lester opened the task with required date "08/31/2023". Explanation: R2R August Email				

Attachment Log (1) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
399022	Huffman, Stephanie	09/19/2023 04:47:52 PM	Email	Sending file for TMS 321409 update.msg

Linked Tasks (2) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
319594	SYSTEM MANAGEMENT & SUPPORT	SAS QUERY	Letter & Email Campaigns	August 2023 - Return to Repayment Email	Flack, Noelle	CLOSED

319871	Communications & Marketing	Borrower Communications		August 2023 - Return to Repayment Email	Link, Casey	CLOSED
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[CMMI Audit Tracking](#)

[Additional Information](#)

[CMMI SharePoint Site](#)

Create CMMI Audit Tracking

[Reminder Log \(0\) -](#)

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

[Status Action History \(3\) -](#)

[Change Status](#)

<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By</u>
09/19/2023 04:46:07 PM	ASSIGNED	CLOSED	Huffman, Stephanie
08/31/2023 12:04:58 PM	OPEN	ASSIGNED	Price, Brian
08/30/2023 08:40:32 PM	OPEN	OPEN	Lester, Shelley


General Info -

[Modify Task](#)

Task Tracking Number:	321592	CCC Number:	Policy Bulletin Number:
Assigned Department:	Consumer Lending Compliance		
Application/Sub-application:	Consumer Lending Compliance - General		
Status:	CLOSED		
Assigned To:	Mosquera, Paul Business Analyst:		
Requested By:	Communications - Lester, Shelley	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	09/05/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True False	NextGen: False USDS: False	Fiserv:
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	R2R - Web/IVR message for high call volume		
Task Description:	Attached is messaging for the web and IVR about high call volume. I'm sending this to FSA for approval concurrently to expedite the review process.		
Distribution List:	grp.fc-contracting Edit		
Entered By:	SHELLEYL 9/1/2023 12:48:31 PM		
Last Mod. By:	STEPHANIE.HUFFMAN 9/12/2023 12:31:17 PM		

Note Log (4) -

[New Note](#)

	Created By	Created Time	Email List	Note
1758665	Huffman, Stephanie	09/12/2023 12:31:17 PM	chriss@mohela.com; grp.fc-contracting@mohela.com; jeffhe@mohela.com; jimm@mohela.com; luvinniep@mohela.com; paulm@mohela.com; scottla@mohela.com; shelleyl@mohela.com; timothys@mohela.com	
On 9/12/2023 12:31:17 PM, Stephanie Huffman changed status from ASSIGNED to CLOSED.				
1752652	Mosquera, Paul	09/01/2023 02:22:28 PM	grp.fc-contracting@mohela.com; paulm@mohela.com; shelleyl@mohela.com	
After reviewing Legal's edit, CLC has no further comments.				

1752651	Mosquera, Paul	09/01/2023 02:21:08 PM	chriss@mohela.com; jeffhe@mohela.com; jimm@mohela.com; luvinniep@mohela.com; paulm@mohela.com; scottla@mohela.com; timothys@mohela.com	
Assignment Changed: (old)-->PAULM(new); (old BA)-->(new BA).				
On 9/1/2023 2:21:08 PM, Paul Mosquera changed status from OPEN to ASSIGNED.				
1752532	Lester, Shelley	09/01/2023 12:48:31 PM	grp.fc-contracting@mohela.com; shelleyl@mohela.com	
Shelley Lester opened the task with required date "09/05/2023". Explanation: R2R				

Attachment Log (1) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
396966	Lester, Shelley	09/01/2023 12:48:31 PM	Other	IVR and Web - High Volume Message_MO_20230901_DRAFT-1.docx

Linked Tasks (3) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
321311	Communications & Marketing	Borrower Communications	Other	approval of web/IVR message for high call volume	Huffman, Stephanie	CLOSED
321591	LEGAL	LEGAL	Other	R2R - Web/IVR message for high call volume	Lause, Scott	CLOSED
321615	PRODUCT DEVELOPMENT	INTERNET PRODUCT (MOHELA.COM)	Other - Public Content	New Important Announcement for unprecedented call volume	Ferrario, Patrick	CLOSED

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (3) -

[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
09/12/2023 12:31:17 PM	ASSIGNED	CLOSED	Huffman, Stephanie
09/01/2023 02:21:08 PM	OPEN	ASSIGNED	Mosquera, Paul

09/01/2023 12:48:31 PM	OPEN	OPEN	Lester, Shelley
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General Info -

[Modify Task](#)

Task Tracking Number:	321603	CCC Number:	Policy Bulletin Number:
Assigned Department:	SYSTEM MANAGEMENT & SUPPORT		
Application/Sub-application:	SAS QUERY - General		
Status:	CLOSED		
Assigned To:	Canham, Andrew Business Analyst:		
Requested By:	FEDERAL CONTRACTS - Strothers, Heather	Project Approval: Severity: Classification:	
Task Type:	Research	ECD:	Est. Hrs: Act. Hrs:
Required Date:	09/01/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True False	NextGen: False Fiserv: False	USDS:
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	Run R2R DL Portfolio Characteristics output (daily)		
Task Description:	Purpose: Automation Detail: The daily email has not been received Frequency: Daily File Path: Region: MO Criteria: Fields to Include: Sort Order: Exists in another form or similar query: Notify:		
Distribution List:	tonyj@mohela.com; heatherst@mohela.com; paulv@mohela.com; grp.fc-contracting Edit		
Entered By:	HEATHERST 9/1/2023 1:19:10 PM		
Last Mod. By:	ANDYC 9/5/2023 7:04:15 PM		

Note Log (2) -

[New Note](#)

	Created By	Created Time	Email List	Note
1754068	Canham, Andrew	09/05/2023 07:04:15 PM	andyc@mohela.com; grp.fc-contracting@mohela.com; heatherst@mohela.com; paulv@mohela.com; tonyj@mohela.com	

**Assignment Changed: (old)-->ANDYC(new); (old BA)-->(new BA).
This ran SAT-MON and is in queue for today.
On 9/5/2023 7:04:15 PM, Andrew Canham changed status from OPEN to CLOSED.**

1752581	Strothers, Heather	09/01/2023 01:19:10 PM	grp.fc-contracting@mohela.com; heatherst@mohela.com; paulv@mohela.com; tonyj@mohela.com	
Heather Strothers opened the task with required date "09/01/2023". Explanation: SAS Never ran				

Attachment Log (1) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
396973	Strothers, Heather	09/01/2023 01:19:10 PM	Email	Daily Portfolio Characteristics for Exec and R2R - AVAILABLE.msg

Linked Tasks (1) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
317468	SYSTEM MANAGEMENT & SUPPORT	SAS QUERY	Enhancements to existing SAS Query	R2R DL Portfolio Characteristics output (daily) update	Flack, Noelle	CLOSED

CMMI Audit Tracking

[Additional Information](#)

[CMMI SharePoint Site](#)

Create CMMI Audit Tracking

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (2) -

[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
09/05/2023 07:04:15 PM	OPEN	CLOSED	Canham, Andrew
09/01/2023 01:19:10 PM	OPEN	OPEN	Strothers, Heather


General Info -

[Modify Task](#)

Task Tracking Number:	321878	CCC Number:	Policy Bulletin Number:
Assigned Department:	SYSTEM MANAGEMENT & SUPPORT		
Application/Sub-application:	LETTERWRITER - Modification to existing letters		
Status:	CLOSED		
Assigned To:	Clouser Yohn, Hunter Business Analyst:		
Requested By:	Communications - Peplinski, Sherry	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	09/06/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	Fiserv: False
		USDS: False	
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	Auto Debit Notification updates		
Task Description:	Update auto debit reminder notifications for R2R		
Distribution List:	ANDYC@mohela.com Edit		
Entered By:	SHERRY P 9/6/2023 9:55:15 AM		
Last Mod. By:	HUNTER Y 9/8/2023 1:42:31 PM		

Note Log (14) -

[New Note](#)

	Created By	Created Time	Email List	Note
1756691	Clouser Yohn, Hunter	09/08/2023 01:42:31 PM	andyc@mohela.com; huntery@mohela.com; sherryp@mohela.com	
Updates have been moved to production. Closing TMS.				
On 9/8/2023 1:42:31 PM, Hunter Clouser Yohn changed status from ASSIGNED to CLOSED.				
1756683	Peplinski, Sherry	09/08/2023 01:33:17 PM	huntery@mohela.com	
On 9/8/2023 1:33:17 PM, Sherry Peplinski changed status from PENDING REQUESTOR to ASSIGNED.				
1756682	Peplinski, Sherry	09/08/2023 01:32:46 PM	andyc@mohela.com; huntery@mohela.com; sherryp@mohela.com	
The new samples look good, thank you. I am approving. Please push to production.				
1756668	Clouser Yohn, Hunter	09/08/2023 01:24:54 PM	andyc@mohela.com; huntery@mohela.com; sherryp@mohela.com	
New samples have been attached.				
On 9/8/2023 1:24:54 PM, Hunter Clouser Yohn changed status from ASSIGNED to PENDING REQUESTOR.				

1756665	Peplinski, Sherry	09/08/2023 01:20:11 PM	huntery@mohela.com	
On 9/8/2023 1:20:11 PM, Sherry Peplinski changed status from PENDING REQUESTOR to ASSIGNED.				
1756637	Peplinski, Sherry	09/08/2023 12:45:19 PM	andyc@mohela.com; huntery@mohela.com; sherryp@mohela.com	
Hi Hunter,				
The samples don't reflect the edits. Can you update?				
thanks, Sherry				
1756215	Clouser Yohn, Hunter	09/08/2023 08:03:12 AM	andyc@mohela.com; huntery@mohela.com; shelleyl@mohela.com; sherryp@mohela.com	
Good morning - samples have been attached for review.				
On 9/8/2023 8:03:12 AM, Hunter Clouser Yohn changed status from ASSIGNED to PENDING REQUESTOR.				
1756169	Canham, Andrew	09/07/2023 11:25:13 PM	huntery@mohela.com	
Assignment Changed: (old)-->HUNTERY(new); (old BA)-->(new BA).				
On 9/7/2023 11:25:13 PM, Andrew Canham changed status from OPEN to ASSIGNED.				
1755677	Peplinski, Sherry	09/07/2023 12:54:22 PM	andyc@mohela.com; grp.fc-contracting@mohela.com	
redlined versions attached				
1755589	Lester, Shelley	09/07/2023 11:49:54 AM	andyc@mohela.com; sherryp@mohela.com	
Andy/SmartComm team - is anyone available to make these updates today?				
1754785	Lester, Shelley	09/06/2023 02:32:37 PM	grp.fc-contracting@mohela.com; grp.systemsmgmtsupport@mohela.com; sherryp@mohela.com	
Shelley Lester changed the Department from PRODUCT DEVELOPMENT to SYSTEM MANAGEMENT & SUPPORT.				
1754771	Peplinski, Sherry	09/06/2023 02:19:22 PM	grp.fc-contracting@mohela.com; sherryp@mohela.com	
Added revised OS06BDDSMC to ticket.				
1754483	Lester, Shelley	09/06/2023 11:20:11 AM	sherryp@mohela.com	
The changes should also be made to OS06BDDSMC.				
1754336	Peplinski, Sherry	09/06/2023 09:55:15 AM	grp.fc-contracting@mohela.com; sherryp@mohela.com	
Sherry Peplinski opened the task with required date "09/06/2023". Explanation: Need to update prior to these being generated again.				

Attachment Log (8) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
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397851	Clouser Yohn, Hunter	09/08/2023 01:23:52 PM	Other	OS06BDDSMT_SAMPLE_NEW.pdf
397850	Clouser Yohn, Hunter	09/08/2023 01:23:52 PM	Other	OS06BDDSMC_SAMPLE_NEW.pdf
397766	Clouser Yohn, Hunter	09/08/2023 08:02:18 AM	Other	OS06BDDSMC_SAMPLE.pdf
397765	Clouser Yohn, Hunter	09/08/2023 08:02:18 AM	Other	OS06BDDSMT_SAMPLE (2).pdf
397682	Peplinski, Sherry	09/07/2023 12:53:52 PM	Other	OS06BDDSMT_AutoDebitReminderNotice_20230825_redlined-1(1)-SL(1).docx
397681	Peplinski, Sherry	09/07/2023 12:53:52 PM	Other	OS06BDDSMC_9.6.23_redlined.docx
397491	Peplinski, Sherry	09/06/2023 02:18:48 PM	Approved Text	OS06BDDSMC_9.6.23_clean.docx
397375	Peplinski, Sherry	09/06/2023 09:55:15 AM	Other	OS06BDDSMT_AutoDebitReminderNotice_20230906_clean-1.docx

Linked Tasks (1) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
321064	Communications & Marketing	Borrower Communications	Letter	OS06BDDSMT edits for September	Huffman, Stephanie	CLOSED

CMMI Audit Tracking

[Additional Information](#)

[CMMI SharePoint Site](#)

Edit	Practice	Yes	No	Reasoning for Determination	Last Mod.	Audited
Edit	Does this require CMMI?	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (7) -

[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
09/08/2023 01:42:31 PM	ASSIGNED	CLOSED	Clouser Yohn, Hunter
09/08/2023 01:33:17 PM	PENDING REQUESTOR	ASSIGNED	Peplinski, Sherry
09/08/2023 01:24:54 PM	ASSIGNED	PENDING REQUESTOR	Clouser Yohn, Hunter
09/08/2023 01:20:11 PM	PENDING REQUESTOR	ASSIGNED	Peplinski, Sherry
09/08/2023 08:03:12 AM	ASSIGNED	PENDING REQUESTOR	Clouser Yohn, Hunter
09/07/2023 11:25:13 PM	OPEN	ASSIGNED	Canham, Andrew
09/06/2023 09:55:15 AM	OPEN	OPEN	Peplinski, Sherry


General Info -

[Modify Task](#)

Task Tracking Number:	321893	CCC Number:	Policy Bulletin Number:
Assigned Department:	Communications & Marketing		
Application/Sub-application:	Borrower Communications -		
Status:	ASSIGNED		
Assigned To:	Peplinski, Sherry Business Analyst:		
Requested By:	Communications - Peplinski, Sherry	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	09/07/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True False	NextGen: False USDS: False	Fiserv:
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	Sept R2R activities - need review		
Task Description:	<p>Hello, we have several September Return to Repayment activities that need to be reviewed please.</p> <ol style="list-style-type: none"> 1. New notification: Payment reminders (Title 1). Two draft, auto debit and non-auto debit. 2. Payment notifications (title 4). You can ignore this one as it's being reviewed via 321064. 3. Call deflection messaging (title 8). There are four for review, one IVR, one web banner, and two social posts. <p>Sending to CLC first, then legal, then FSA.</p>		
Distribution List:	VICTORIAD@mohela.com; BRYONG@mohela.com Edit		
Entered By:	SHERRY P 9/6/2023 11:17:56 AM		
Last Mod. By:	VICTORIAD 9/21/2023 2:04:00 PM		

Note Log (5) -

[New Note](#)

	Created By	Created Time	Email List	Note
1764922	Peplinski, Sherry	09/21/2023 01:16:54 PM	grp.fc-contracting@mohela.com; sherryp@mohela.com	
FSA approved copy for Sep R2R activities are attached. Casey is working on posting social, and is working on the email templates. Will get the IVR and Web updates to DCC.				
1764790	Peplinski, Sherry	09/21/2023 11:07:59 AM	grp.fc-contracting@mohela.com	
We received FSA edits this morning. I've incorporated theirs with ours and sent to legal. I am sending a clean version of this to FSA for final approval today. If you have				

any showstoppers that need addressing, please let me know today. I'm hoping we'll have final approval from FSA today so we can get the social posts done right away and start sending the emails tomorrow.

1756130	Lester, Shelley	09/07/2023 06:33:54 PM	sherryp@mohela.com	
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Assignment Changed: (old)-->SHERRYP(new); (old BA)-->(new BA).

On 9/7/2023 6:33:54 PM, Shelley Lester changed status from OPEN to ASSIGNED.

1754881	Peplinski, Sherry	09/06/2023 03:39:06 PM	grp.fc-contracting@mohela.com; sherryp@mohela.com	
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Attached updated copy which includes second social post.

1754479	Peplinski, Sherry	09/06/2023 11:17:56 AM	grp.fc-contracting@mohela.com; sherryp@mohela.com	
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Sherry Peplinski opened the task with required date "09/07/2023". Explanation: Sept R2R items

Attachment Log (6) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
399248	Peplinski, Sherry	09/21/2023 01:15:47 PM	Approved Text	MO Sept Social Posts 9.21MO-1.docx
399247	Peplinski, Sherry	09/21/2023 01:15:47 PM	Approved Text	MO Sept web.IVR updates 9.21MO-1.docx
399246	Peplinski, Sherry	09/21/2023 01:15:47 PM	Approved Text	MO SeptEM_pmt.reminders_9.21MO_clean-1.docx
399211	Peplinski, Sherry	09/21/2023 11:05:37 AM	Other	September R2R Comms_MO_09012023_DRAFT-1-Comments from Legal (1)_Comms09212023-1.docx
397533	Peplinski, Sherry	09/06/2023 03:38:44 PM	Other	September R2R Comms_MO_09012023_DRAFT-2.docx
397406	Peplinski, Sherry	09/06/2023 11:17:56 AM	Other	September R2R Comms_MO_09012023_DRAFT.docx

Linked Tasks (4) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
321895	Consumer Lending Compliance	Consumer Lending Compliance	General	Sept R2R activities - need review	Heutel, Jeffrey	CLOSED
321898	SYSTEM MANAGEMENT & SUPPORT	SAS QUERY	Letter & Email Campaigns	Automate Payment Reminders	Johnson, Tabitha	PENDING BA

322154	LEGAL	LEGAL	Other	Sept R2R activities - need review	Lause, Scott	IN PROGRESS
323324	PRODUCT DEVELOPMENT	INTERNET PRODUCT (MOHELA.COM)	Other - Public Content	Return to Repayment banner	Ferrario, Patrick	CLOSED

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

Status Action History (2) -

[Change Status](#)

<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By</u>
09/07/2023 06:33:54 PM	OPEN	ASSIGNED	Lester, Shelley
09/06/2023 11:17:56 AM	OPEN	OPEN	Peplinski, Sherry


General Info -

[Modify Task](#)

Task Tracking Number:	321591	CCC Number:	Policy Bulletin Number:
Assigned Department:	LEGAL		
Application/Sub-application:	LEGAL - Other		
Status:	CLOSED		
Assigned To:	Lause, Scott Business Analyst:		
Requested By:	Communications - Lester, Shelley	Project Approval:	Severity: Classification:
Task Type:	Support	ECD:	Est. Hrs: Act. Hrs:
Required Date:	09/05/2023 Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True False	NextGen: False USDS: False	Fiserv:
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	R2R - Web/IVR message for high call volume		
Task Description:	Attached is messaging for the web and IVR about high call volume. I'm sending this to FSA for approval concurrently to expedite the review process.		
Distribution List:	grp.fc-contracting Edit		
Entered By:	SHELLEYL 9/1/2023 12:46:46 PM		
Last Mod. By:	STEPHANIE.HUFFMAN 9/12/2023 12:31:38 PM		

Note Log (5) -

[New Note](#)

	<u>Created By</u>	<u>Created Time</u>	Email List	Note
1758666	Huffman, Stephanie	09/12/2023 12:31:38 PM	grp.fc-contracting@mohela.com; scottla@mohela.com; shelleyl@mohela.com	
Thank you On 9/12/2023 12:31:38 PM, Stephanie Huffman changed status from PENDING REQUESTOR to CLOSED.				
1754473	Matchefts, Jim	09/06/2023 11:12:53 AM	scottla@mohela.com	
On 9/6/2023 11:12:53 AM, Jim Matchefts changed status from ASSIGNED to PENDING REQUESTOR.				
1754472	Matchefts, Jim	09/06/2023 11:12:37 AM	grp.fc-contracting@mohela.com; grp.generalcounsel@mohela.com; scottla@mohela.com; shelleyl@mohela.com	

Hi Shelley:

I have attached a redline containing my suggested edits.

Jim

1753416	Martin, Christine	09/05/2023 11:16:11 AM	scottla@mohela.com	Delete
Assignment Changed: (old)-->SCOTTLA(new); (old BA)-->(new BA).				
On 9/5/2023 11:16:11 AM, Christine Martin changed status from OPEN to ASSIGNED.				
1752533	Lester, Shelley	09/01/2023 12:48:57 PM	grp.fc-contracting@mohela.com	
Shelley Lester changed required date from "09/01/2023" to "09/05/2023". Explanation: R2R				

Attachment Log (2) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
397402	Matchefts, Jim	09/06/2023 11:11:41 AM	Other	IVR and Web - High Volume Message_MO_20230901_DRAFT (2).docx
396965	Lester, Shelley	09/01/2023 12:46:46 PM	Other	IVR and Web - High Volume Message_MO_20230901_DRAFT.docx

Linked Tasks (3) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
321311	Communications & Marketing	Borrower Communications	Other	approval of web/IVR message for high call volume	Huffman, Stephanie	CLOSED
321592	Consumer Lending Compliance	Consumer Lending Compliance	General	R2R - Web/IVR message for high call volume	Mosquera, Paul	CLOSED
321615	PRODUCT DEVELOPMENT	INTERNET PRODUCT (MOHELA.COM)	Other - Public Content	New Important Announcement for unprecedented call volume	Ferrario, Patrick	CLOSED

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
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No Records Found!

Status Action History (4) -

[Change Status](#)

<u>Date/Time</u>	<u>Previous Status</u>	<u>Next Status</u>	<u>Made By</u>
09/12/2023 12:31:38 PM	PENDING REQUESTOR	CLOSED	Huffman, Stephanie
09/06/2023 11:12:53 AM	ASSIGNED	PENDING REQUESTOR	Matchefts, Jim
09/05/2023 11:16:11 AM	OPEN	ASSIGNED	Martin, Christine
09/01/2023 12:46:46 PM	OPEN	OPEN	Lester, Shelley


General Info -

[Modify Task](#)

Task Tracking Number:	321068	CCC Number:	Policy Bulletin Number:
Assigned Department:	Consumer Lending Compliance		
Application/Sub-application:	Consumer Lending Compliance - General		
Status:	CLOSED		
Assigned To:	Heutel, Jeffrey Business Analyst:		
Requested By:	BORROWER EXPERIENCE - Huffman, Stephanie	Project Approval:	Severity: Classification:
Task Type:	Research	ECD:	Est. Hrs: Act. Hrs:
Required Date:	Edit	B/A Hrs:	Bill. Hrs:
Direct Lending:	True	NextGen: False	Fiserv: False
		USDS: False	
Military Borrower:	False		
Billable:	False		
CAMP:	False		
BU Impact:	False		
File/SQL Changed:			
Task Title:	Please review auto debit payment reminder notice		
Task Description:	In response to FSA's request in the September's R2R playbook, please review the attached for edits to OS06BDDSMT for September		
Distribution List:	grp.fc-contracting Edit		
Entered By:	STEPHANIE.HUFFMAN 8/28/2023 1:42:56 PM		
Last Mod. By:	SHERRY P 9/13/2023 9:25:53 AM		

Note Log (5) -

[New Note](#)

	Created By	Created Time	Email List	Note
1759418	Peplinski, Sherry	09/13/2023 09:25:53 AM	chris@mohela.com; grp.fc-contracting@mohela.com; jeffhe@mohela.com; jimm@mohela.com; luvinniep@mohela.com; paulm@mohela.com; scottla@mohela.com; stephanie.huffman@mohela.com; timothys@mohela.com	
On 9/13/2023 9:25:53 AM, Sherry Peplinski changed status from ASSIGNED to CLOSED.				
1755121	Heutel, Jeffrey	09/06/2023 09:01:50 PM	grp.fc-contracting@mohela.com; jeffhe@mohela.com; stephanie.huffman@mohela.com	
Please find attached with CLC comments. Let me know if you have any questions. Jeff				
1754332	Peplinski, Sherry	09/06/2023 09:53:10 AM	jeffhe@mohela.com	
Need to get updates into prod asap. Created clean copy based on the legal's minor edits. Attached to this ticket and emailed to CLC as well. Will update again if CLC has edits.				
1753568	Peplinski, Sherry	09/05/2023 12:55:20 PM	jeffhe@mohela.com; stephanie.huffman@mohela.com	

Hi Jeff,

Scott's edits are attached if you want to use his copy for your review.

thanks!
Sherry

1749039	Stacy, Timothy	08/28/2023 01:53:57 PM	chriss@mohela.com; jeffhe@mohela.com; jimmm@mohela.com; luvinniep@mohela.com; paulm@mohela.com; scottla@mohela.com; timothys@mohela.com
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Assignment Changed: (old)-->JEFFHE(new); (old BA)-->(new BA).

On 8/28/2023 1:53:57 PM, Timothy Stacy changed status from OPEN to ASSIGNED.

Attachment Log (4) -

[New Attachment](#)

AKey	Created By	Created Time	Attachment Type	File
397592	Heutel, Jeffrey	09/06/2023 09:00:51 PM	Other	OS06BDDSMT_AutoDebitReminderNotice_20230906_clean-Heutel comments 9-6-23.docx
397374	Peplinski, Sherry	09/06/2023 09:52:08 AM	Approved Text	OS06BDDSMT_AutoDebitReminderNotice_20230906_clean.docx
397228	Peplinski, Sherry	09/05/2023 12:54:36 PM	Other	OS06BDDSMT_AutoDebitReminderNotice_20230825_redlined-1(1) - SL.docx
396251	Huffman, Stephanie	08/28/2023 01:42:56 PM	Other	OS06BDDSMT_AutoDebitReminderNotice_20230825_redlined-2.docx

Linked Tasks (1) -

[Link Tasks](#)

	Department	App Name	Sub Name	Title	Assigned To	Status
321064	Communications & Marketing	Borrower Communications	Letter	OS06BDDSMT edits for September	Huffman, Stephanie	CLOSED

Reminder Log (0) -

[New Reminder](#)

RKey	Date	Note	Recipient	Executed	Created By	CreatedTime
No Records Found!						

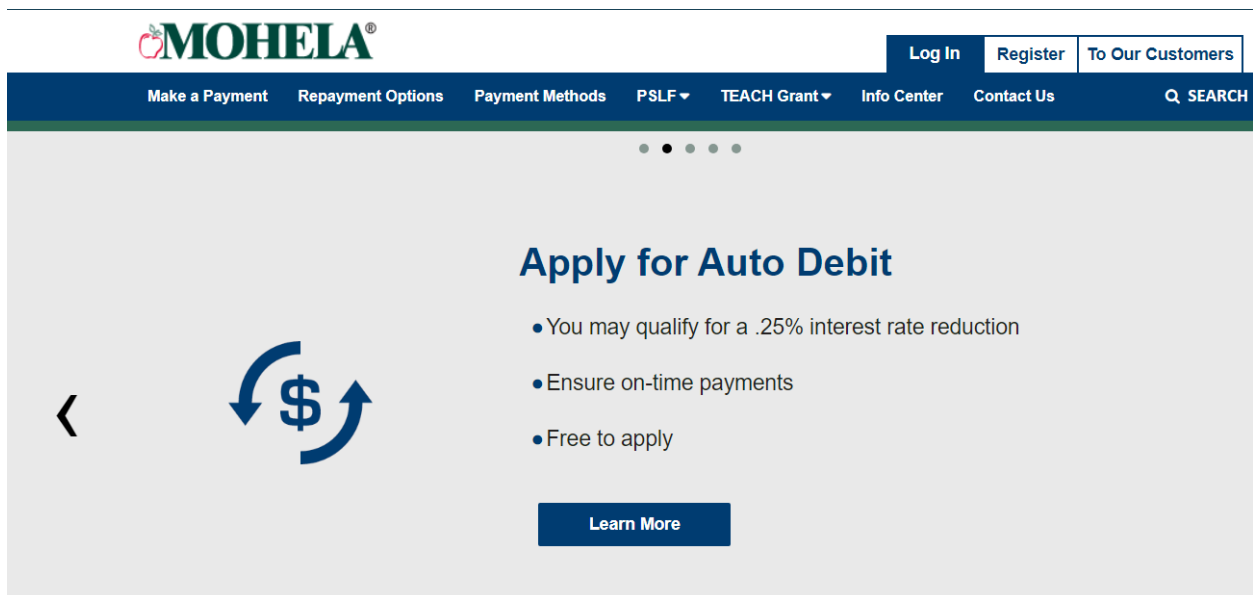
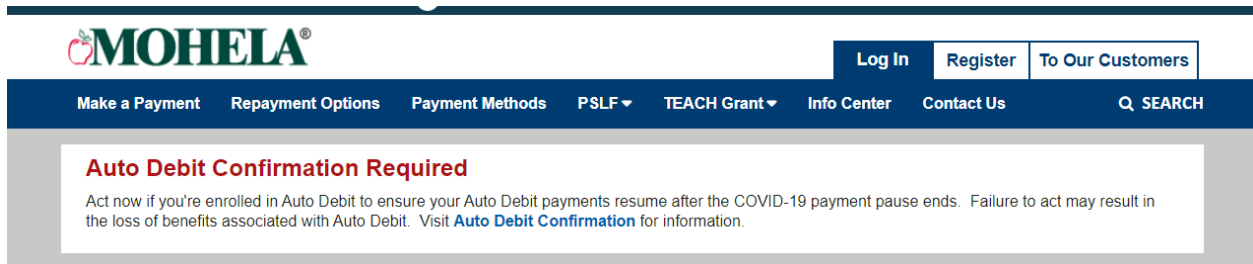
Status Action History (3) -

[Change Status](#)

Date/Time	Previous Status	Next Status	Made By
09/13/2023 09:25:53 AM	ASSIGNED	CLOSED	Peplinski, Sherry
08/28/2023 01:53:57 PM	OPEN	ASSIGNED	Stacy, Timothy
08/28/2023 01:42:56 PM	OPEN	OPEN	Huffman, Stephanie

Validation artifacts for #1 as of 7/21/23

Screenshot for web auto debit banner and link on homepage (in front of the login)



IVR Messaging for on hold

“Want to lower your interest rate by .25%? Sign up for auto debit online. It’s fast and easy.”

Paperless promotion (in front of the login)

The screenshot shows the MOHELA website interface. At the top, there is a dark blue header with the FSA logo and the text "Official Servicer of Federal Student Aid. What this means to you". Below this is the MOHELA logo. To the right of the logo are buttons for "Log In", "Register", and "To Our Customers". Below the logo is a dark blue navigation bar with links for "Make a Payment", "Repayment Options", "Payment Methods", "PSLF", "TEACH Grant", "Info Center", "Contact Us", and a search icon labeled "SEARCH".

The main content area features a light green background with a "Go Paperless" banner. The banner includes the text "See important account correspondence online sooner" and a "Learn More" button. To the right of the text is a circular icon with a crossed-out document, symbolizing paperless communication. A left-pointing arrow is visible on the left side of the banner.

At the bottom of the screenshot, there is a small chat window with the following text: "On 7/18/2023 9:58:52 AM, Bridget Walton wrote: Thank you Tori! We will look -- We're in final approval phases for email, IVR and web items for July. They are pending FSA's approval to implement. I'm attaching for your reference. Some still have comments/edits in them."

Paperless NAG behind the login

Paperless Sign Up

Cosigners and Co-borrowers may view account information, change their contact information and make payments through our website. Other functions may be limited.

Sign up for paperless communications to receive letters, forms and other notifications like your monthly statement in your online inbox instead of receiving them by mail. You will receive an email notification when correspondence is ready to view online. The paperless documents are stored online for up to 12 months.

Paperless Disclosure and Consent

By enrolling in MOHELA's Go Paperless, you agree to:

1. Receive information from MOHELA in electronic form by logging into your online account. If you do not consent to receive information in electronic form, such information will be provided to you in paper form.

Your consent to receive information electronically is effective until you withdraw consent, as explained below. Your consent will apply to all information sent regarding your student loan account, including but not limited to tax documents such as IRS Form 1098-E or 1099-C.

You may print any document directly from your MOHELA My Messages inbox, and you may request that MOHELA provide a paper copy of any document. If you need a paper copy of any document, including but not limited to a tax statement, you can contact us at:

! If your USPS address becomes invalid, your selected Paperless Delivery options may be suspended, until a valid USPS address has been provided to MOHELA.

- YES, PLEASE. I have read and understand the notice above and give my consent to receive correspondence via my online account.
- NO THANK YOU. I would like to receive correspondence via U.S. Mail.

Paperless IVR message played on hold

“Explore the convenience of mohela.com. You’re just a click away from making a payment, going paperless and access to prefilled forms.”

Update Contact Information (profile NAG)



Profile Review

Please take a moment to review your contact information to make sure it is current.

Name:	JIN MYUNGJIN MIMS
Mailing Address:	3735 S GRAMERCY PL
City:	NATCHITOCHE
State:	CA
Zip:	90039-3915
Primary Email:	web_techsupport@mohela.com
Primary Phone:	636-532-0600
Alternate Phone:	
Work Phone:	

If any information is incorrect, please select Update Profile. If the above information is correct, please select Continue to proceed.

Update Profile

Continue

Update contact Information On hold message

“Make sure MOHELA has the most up to date contact information for you so we can send important account updates. Visit mohela.com to access the account profile and notifications page to update contact information at any time.”

COVID Web Messaging banner (in front of the login)

COVID-19 Information

Congress recently passed a law preventing further extensions of the payment pause. Student loan interest will resume starting on September 1, 2023, and payments will be due starting in October.

Borrowers will receive a billing statement from their loan servicer at least three weeks before their payment is due.

IVR messaging for COVID

“Congress recently passed a law preventing further extensions of the payment pause. Student loan interest will resume starting on Sept. 1, 2023, and payments will be due starting in October. We will notify borrowers well before payments restart.”

WEB updates for Call Deflection

1. Info center
 - a. <https://www.mohela.com/DL/resourceCenter/OptionsToPreventDefault.aspx>
 - i. Saving on a Valuable Education (SAVE, formerly the REPAYE plan) link <https://studentaid.gov/announcements-events/save-plan>
 - ii. This will replace Revised Pay as you Earn (REPAYE) below:

[Back to Info Center](#)

Difficulty Making Your Payments?

Change Your Payment Due Date

Is your student loan payment due before you get paid? Changing your due date to another date within the month may be a solution (excludes the 29th through 31st). If requested and approved, please allow up to two additional billing cycles to complete the change and be aware that your payment amount may change. In some instances, this may cause you to pay more interest over the life of the loan.

Change Your Repayment Plan

Need lower monthly payments? Determine if your income and family size will lower your monthly payment by using our [Repayment Plan Evaluator](#). You may qualify for a payment as low as \$0 on an Income Driven Repayment Plan. What you ultimately pay depends on the plan you choose and when you borrowed. You can switch to a different plan at any time to suit your needs and goals.

Repayment Plans:

Regular Repayment Plans	Income-Driven Repayment Plans (IDR)
Standard* : Fixed	Income Based (IBR)* : Generally 10% or 15% of discretionary income
Graduated : Low then increasing every 2 years	Income-Contingent (ICR)* : Generally 20% or less of discretionary income
Extended Repayment : Fixed or Graduated for up to 25 years	Pay As You Earn (PAYE)* : Generally 10% of discretionary income
	Revised Pay As You Earn (REPAYE)* : Generally 10% of discretionary income

* In general, plans qualify towards Public Service Loan Forgiveness (PSLF). For more PSLF information visit studentaid.ed.gov. For the Standard plan this must be a 10-year plan, however no balance may be left to forgive, therefore this is not a good plan for PSLF.

2. Add the following banner to:
<https://www.mohela.com/DL/resourceCenter/RepaymentPlans.aspx> and
<https://www.mohela.com/DL/resourceCenter/IDRPlans.aspx>

SAVE Repayment Plan

Student loan borrowers can get lower payments from the [new SAVE Plan](#). If you sign up for the REPAYE Plan now, you will automatically be enrolled in the SAVE Plan before payments resume. Borrowers already on the REPAYE Plan will automatically get the benefits of the new SAVE Plan and do not need to take any action.

3. FAQ's on secure messaging

What is the new SAVE plan?

Student loan borrowers can get lower payments from the [new SAVE Plan](#).

How do I apply for the new SAVE plan?

If you are already enrolled in the REPAYE Plan or if you sign up for the REPAYE Plan today, you will automatically be put on the SAVE Plan once it becomes available. The application for the new SAVE Plan will be available this summer.

If you [apply for an IDR plan now](#) and select the REPAYE Plan, you will automatically be put on the SAVE Plan once it becomes available.

What if I am already on the REPAYE plan?

If you are already enrolled in the REPAYE Plan or if you sign up for the REPAYE Plan today, you will automatically be put on the SAVE Plan once it becomes available. No further action is needed from you.

4. Banner on secure messaging

- a. new SAVE Plan links to <https://studentaid.gov/announcements-events/save-plan>

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5. Banner on repayment evaluator behind the log in (DL Only)

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