

NELNET EDUCATION LOAN SERVICES



Presentation To | 2011 TG Conference



PARTNERING WITH SCHOOLS-NELNET'S INNOVATIONS

Kristi Jones, Regional Director, Nelnet Partner Solutions

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BACKGROUND: DL SERVICERS

- September 2009: Federal loan servicers began servicing PUT loans for the Department of Education
- July 2010: Department of Education arranged an agreement with the federal loan servicers to service the Direct Loan Program
 - FedLoan Servicing
 - Great Lakes
 - Nelnet
 - Sallie Mae
- USDE Customer Satisfaction Survey
- NSLDS: DL and PUT servicer assignments

BACKGROUND: NSLDS

NSLDS will reflect the following information when a loan has been PUT:

GUARANTOR

- 577 U.S. DEPARTMENT OF EDUCATION
- 578 DEPT OF ED/SALLIE MAE
- 579 DEPT OF ED/AES PHEAA
- 580 DEPT OF ED/NELNET
- 581 DEPT OF ED/GREAT LAKES

SERVICER

- 700577 U.S. DEPT OF ED/STUDENT LOAN SERVICING C
- 700578 DEPT OF ED/SALLIE MAE
- 700579 DEPT OF ED/PHEAA
- 700580 DEPT OF ED/NELNET
- 700581 DEPT OF ED/GREAT LAKES

LENDER (ON DETAIL PAGE OF LOAN)

- 897577 U.S. DEPT OF ED/2009-2010 LPCP
- 899577 U.S. DEPT OF ED/2008-2009 LPCP
- 898577 U.S. DEPT OF ED/2007-2008 STPP

NOTE – Nelnet is the new servicer for Total and Permanent Disability claims:
Code 582 – Dept. of ED/Nelnet TPD

BACKGROUND: NSLDS – WHO HAS THE LOAN?

- Current servicer for PUT loan

SF FFEL STAFFORD SUB		Status: BP as of 03/11/2009		Loan Detail	
GRAND CANYON UNIVERSITY_00107400					
Guaranteed Amt:	\$9,500	Disbursed Amt:	\$9,500	OPB:	\$1,000
Loan Date:	06/29/2007	Sep. Loan Ind:	A	Agg. OPB:	\$1,000
Last Disb. Date:	01/04/2008	Last Disb. Amt:	\$9,500	Loan Period:	05/07/2007 - 05/04/2008
				Acad. Lv:	A
GA: DEPT OF ED/GREAT LAKES - 501					
Servicer: DEPT OF ED/GREAT LAKES - 700581					

- Loan details show history

? Guaranty Agency / Lender / Servicer Agent History					
Start	End	Code	Name		
Guaranty Agency					
08/01/2009	CURRENT	581	DEPT OF ED/GREAT LAKES		
06/29/2007	07/31/2009	755	GREAT LAKES HIGHER EDUCATION CORPORATION		
Lender					
08/01/2009	CURRENT	899577	U.S. DEPT OF EDUCATION/LPCP		
06/29/2007	07/31/2009	833953	UNION BANK & TRUST ELT CHELA ED FUND INC		
Servicer Agent					
08/01/2009	CURRENT	700581	DEPT OF ED/GREAT LAKES		

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BACKGROUND: DL SERVICERS AGREEMENT

- Servicers comply with legislative regulatory requirements and provide unique services
- Educate and inform borrowers as to the tools and options available to assist them in the management of their student loans
- Offer multiple repayment options tailored to borrower preferences (i.e. online payments, ACH, check, etc.)
- Provide self-service tools for borrowers and options for receiving bills and/or correspondence electronically
- Offer dedicated services to schools to help manage cohort default rates

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OVERVIEW OF PRESENTATION

- Developing new relationships with schools
- Tour of our school-focused website
- Nsight: Our delinquency reporting tool
- Innovations for schools
- Innovations for borrowers
- Contact information

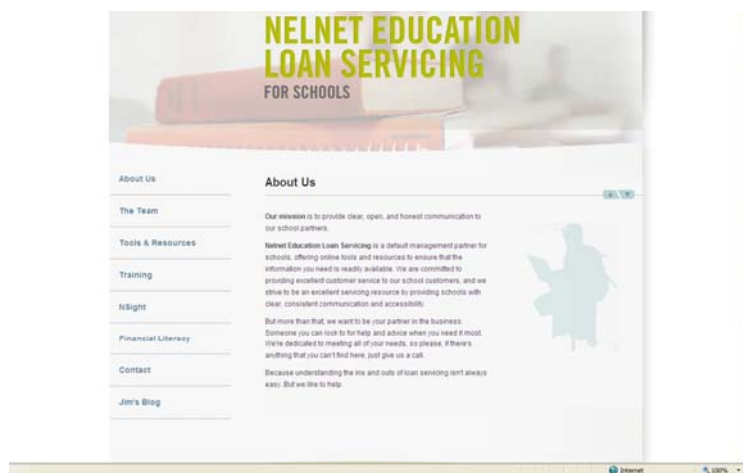
DEVELOPING NEW RELATIONSHIPS

- Expanding our contact database to ensure all schools get the information they need
- Practicing new ways of communicating with schools
 - Blog
 - Facebook
 - Twitter
- Continuing to build/maintain relationships through the Partner Solutions Team
- Goal: Clear, open communication

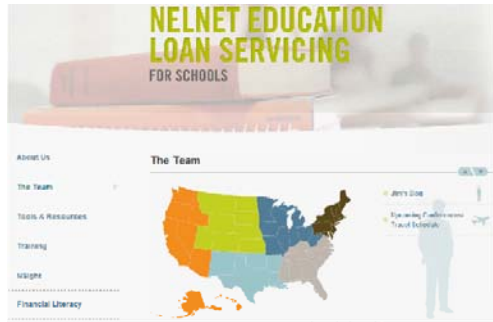
TOUR OF OUR WEBSITE

- About Us
- The Team
- Tools and Resources
- Training
- Nsight
- Financial Literacy
- Contact Information
- Jim's Blog
- Facebook and Twitter

TOUR OF OUR WEBSITE: ABOUT US



TOUR OF OUR WEBSITE: THE TEAM



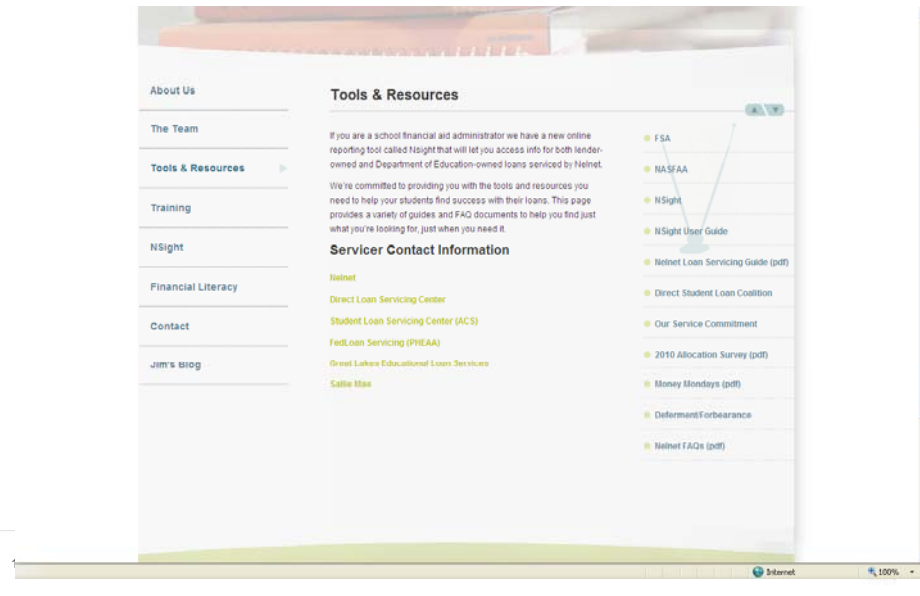
Southeast



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TOUR OF OUR WEBSITE: TOOLS & RESOURCES



TOUR OF OUR WEBSITE: TRAINING

The screenshot shows the 'Training' page on the Netnet website. On the left is a navigation menu with links for 'About Us', 'The Team', 'Tools & Resources', 'Training' (highlighted), 'NSight', 'Financial Literacy', 'Contact', and 'Jim's Blog'. The main content area is titled 'Training' and features a sub-section for 'APRIL' with a 'View All Trainings' link. Below this, there is a note that all times are Eastern. A paragraph invites users to click a link to register for upcoming training webinars. Two training sessions are listed: 'Satisfactory Academic Progress Regulatory Update' and 'Top 10 Compliance Issues Resulting From Audit and Program Review'. The first session is on Wednesday, April 6, 2011, at 11:00 a.m. (Eastern), with session number 804 157 614. The second session is on Wednesday, April 6, 2011, at 2:00 p.m. (Eastern), with session number 804 326 438. The second session description states that users will learn what FSA has identified as the top 10 compliance issues resulting from audits and program reviews.

TOUR OF OUR WEBSITE: NSIGHT

The screenshot shows the 'NSight' page on the Netnet website. The header features the text 'NELNET EDUCATION LOAN SERVICING FOR SCHOOLS' over a background image of a laptop. The left navigation menu is identical to the previous page. The main content area is titled 'NSight' and includes a 'Visit NSight Here' link. A paragraph explains that NSight is a tool for schools to access and report upon both lender-owned and Department of Education-owned loans that are serviced by Netnet. It instructs users to email the Netnet School Service Center at SSC@netnet.net and provide the following information for each user in their office:

- First and Last Name
- School Name(s)
- Entire School Code (note: this is an 8 digit code(s))
- Email Address
- Phone Number
- Fax Number

A second paragraph states that the School Service Center will notify the user via email once their user ID is created. If the user does not receive their user ID within 3 business days of their request, they should call the School Service Center at 888-453-5538.

NSIGHT

- Tool for accessing loan information and reports on both lender-owned and Department of Education-owned loans that are serviced by Nelnet
- Analyze real-time data
- Transmissions encrypted for data protection and security
- Access a secure user profile
- Access particular views or data elements
- Generate pre-programmed reports
 - Flexible filtering options, save and export
 - Types of reports:
 - Core data
 - Deferment and forbearance data
 - Reference and PLUS dependent data
 - Select SSN-level data

NSIGHT-HOW TO REQUEST A USER ID

- E-mail the Nelnet School Service Center at SSC@nelnet.net and provide the following information for each user in your office.
 - First and Last Name
 - School Name(s)
 - Entire School Code (Note: this is an 8 digit code(s))
 - E-mail Address
 - Phone Number
 - Fax Number
- The School Service Center will notify you via e-mail once your user ID is created. If you do not receive your user ID within three business days of your request, please call the School Service Center at 1.866.463.5638

UPCOMING NSIGHT ENHANCEMENTS

- Three new reports
- Late Stage Delinquency Report - all borrowers 250 days past due without having to type in criteria (prompts)
- Exiting Forbearance/Deferment Report - all students within 45 days of leaving forbearance/deferment without having to type in criteria (prompts)
- Grace Report - all students within 45 days of entering grace or in grace without having to type in criteria (prompts)

UPCOMING NSIGHT ENHANCEMENTS

- Numerous smaller adjustments are being made to Nsight
- Remove all abbreviations and codes in headers and reports (example: p30 will now say repayment)
- Add the ability to search by cohort year instead of repayment date
- Review and update system terminology to avoid confusion

TOUR OF OUR WEBSITE: FINANCIAL LITERACY



MONEY MONDAYS

Increase Your Financial IQ.
Attend our Money Mondays webinar series to get smart about money.

Take control of your finances now. Avoid money problems later.

Finances can be intimidating when you suddenly find yourself in charge of all your own money. It's tempting to let loans, budgets, credit scores and checking accounts run themselves until you are forced to deal with big problems.

Money Mondays webinars make it easy to learn about financial basics before problems come up. By increasing your own financial literacy, you will be able to make better financial decisions. Plus you'll gain the necessary skills to talk intelligently and confidently about money and create solid financial plans for your future.

GIVE YOURSELF A GREATER CHANCE FOR A POSITIVE FINANCIAL FUTURE.



Linked logo available for site

Designed specifically for college students. Download a webinar schedule, get more information, and register at www.netnet.com/moneymondays.

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FINANCIAL LITERACY TOOLS (SAMPLES)

BUDGET WORKSHEET

It's easy to prepare a budget. The categories most people spend the majority of their money on have already been identified for you. Just fill in the amount you spend—on average—in each category. You may need to check your bill statements and receipts to obtain the most accurate numbers.

Monthly Expenses	Budget	Actual	Monthly Expenses	Budget	Actual
Education	\$	\$	Personal and Recreational	\$	\$
Savings (to be set aside)	\$	\$	Child Support/Alimony	\$	\$
Child Support/Alimony	\$	\$	Other	\$	\$
Other	\$	\$	Housing	\$	\$
Food/Mortgage Payment	\$	\$	Insurance (Health, Life)	\$	\$
Utilities (Gas, Water, Electric)	\$	\$	Contribution to Charities	\$	\$
Home Insurance and Taxes	\$	\$	Prescription/OTC Drugs	\$	\$
Auto Loans	\$	\$	Laundry/Cleaning	\$	\$
Other	\$	\$	Other	\$	\$
Auto Payment	\$	\$	Education	\$	\$
Student Loan Payment	\$	\$	Utilities	\$	\$
Student Loans	\$	\$	Books/Fees	\$	\$
Other	\$	\$	Supplies	\$	\$
Travel	\$	\$	Other	\$	\$
Recreation	\$	\$	Entertainment	\$	\$
Travel (Out-of-State)	\$	\$	Concerts/Movies	\$	\$
Gasoline/Maintenance	\$	\$	Spring Break	\$	\$
Other	\$	\$	Sports/Recreation Equipment	\$	\$
Transportation	\$	\$	Video, CDs, Music Games	\$	\$
Car Payment	\$	\$	Other	\$	\$
Licenses and Registration	\$	\$	Miscellaneous/Unspecified	\$	\$
Auto	\$	\$	Gifts/Charity	\$	\$
Insurance	\$	\$	Pet Supplies/Feed	\$	\$
Public Transit, Parking, Toll	\$	\$	Tuition/Fees	\$	\$
Other	\$	\$	Car Repairs	\$	\$
Family	\$	\$	Home Repair/Improvement	\$	\$
Day Care/Daycaring	\$	\$	Entertaining Guests	\$	\$
Childcare/Daycare	\$	\$	Other	\$	\$
Pet Sitting	\$	\$	Monthly Net Income	\$	\$
Other	\$	\$	Total Expenses	\$	\$
			Monthly Disposable Income	\$	\$

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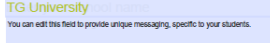


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EDUCATION LOAN SERVICES


STRATEGIES TO SAVE MONEY

- Housing**
 - Set your thermostat lower
 - Unsubscribe from your cable TV service
 - Turn off the lights when not in use
 - Get a roommate
 - Live at home or with a relative
- Transportation**
 - Utilize public transportation
 - Carpool with a friend or family member
 - Ride your bike or walk
 - Regularly have your oil changed and use coupons for auto maintenance
 - Make sure your tires are properly inflated
- Entertainment**
 - Eat out less frequently
 - Eat early and take advantage of happy hours and early bird specials
 - Split or share meals with friends
 - Make your own lunch and bring it to work
 - Use restaurant coupons
 - Learn to cook dinner for yourself
 - Rent movies
 - Go to the movies in the afternoon rather than in the evening
 - Visit local libraries, museums, and parks
 - Participate in sports
 - Read a book or hike a trail
- Food**
 - Use a shopping list
 - Use coupons
 - Compare prices
 - Buy in bulk
 - Don't shop more than once a week
 - Don't buy what you can't or won't use
- Personal/Health**
 - Exercise
 - Don't smoke
 - Drink alcohol in moderation
 - Give yourself your own manicure and/or pedicure
 - Use coupons or take advantage of specials for haircuts
 - Cancel unused club or gym memberships
 - Buy generic and OTC medications
- Debt Payments**
 - Stop using credit cards as a primary payment method
 - Pay off the full balance on each credit card at the end of the month
- Miscellaneous**
 - Make a budget
 - Consider needs vs. wants
 - Don't spend money to relieve stress
 - Avoid impulse purchases such as coffee or candy
 - Give homemade gifts or give the gift of service rather than a retail item

Brought to you by

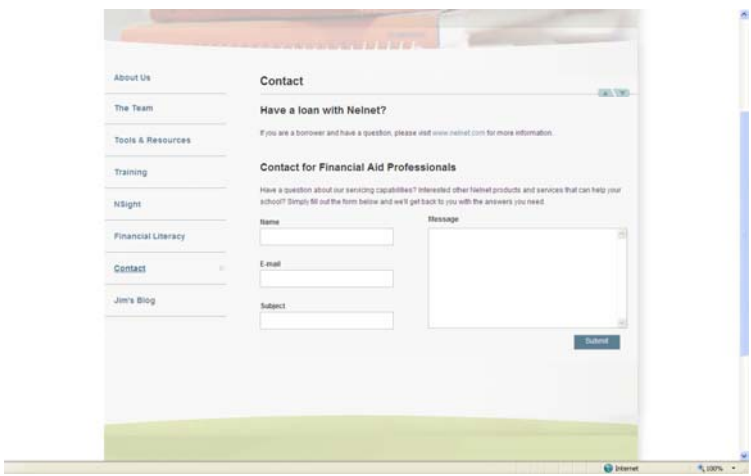


TG University
You can edit this field to provide unique messaging, specific to your students.



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TOUR OF OUR WEBSITE: CONTACT INFO



TOUR OF OUR WEBSITE: JIM'S BLOG

NELNET LOAN SERVICING
with Jim Harris

A light-hearted look at the world of loan servicing. Home About Jim Harris's Blog Calendar

Pam's Link Alerts: Learn about Key Changes in the Credit Card Industry

MARCH 10, 2011

by jimharrisblog [Tags: Credit Card, Link Alerts, Nelnet, Pam King](#)

http://www.federalreserve.gov/consumersinfo/scythk_creditcardrules.htm

The Board of Governors of the Federal Reserve System's "What You Need To Know" series highlights the key changes consumers should expect from credit card companies beginning on February 22, 2010.

- Outlines what credit card companies are required to tell consumers
- Provides an overview of new rules regarding rates, fees and limits
- Highlights the changes to the billing and payment process
- PDF is available in both English and Spanish
- Chief terms section

Share this: [Email](#) [Print](#) [Facebook](#) [Twitter](#)

JIM HARRIS
Jim Harris works for Nelnet, Inc. With over 20 years of experience in the student loans industry, he brings a wealth of knowledge to the world of financial aid.

CONTACT US
Have questions about a post? Want to attend a webinar? (Webinars? Don't be put to rest with the Federal Reserve. Come! Learning for FAPE?)
Visit our servicing hub - [College Loans Services](#) to find more tools and resources as well as new ways to get in touch.

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Enter your email address to subscribe to this blog and receive notifications of new posts by email.



TOUR OF OUR WEBSITE: FACEBOOK

Nelnet Loan Servicing Like

Wall Info Photos Notes Discussions

Jerry Grahn I know some of you....some I don't, but I do know Nelnet is the best!!!
about an hour ago · Comment · Like · Flag

Nelnet Loan Servicing
Add a Comment
22 hours ago · Comment · Like

Nelnet Loan Servicing
Add a Comment
August 6 at 5:51pm · Comment · Like

Nelnet Loan Servicing
Add a Comment
August 6 at 6:55am · Comment · Like

FAQ: When will Direct Loans be transferred to the new servicers? Question: When will Direct Loans be transferred to the four new servicers (AES/PHEAA, Great Lakes, Nelnet and Sallie Mae)...

Profiles in the Financial Aid Profession: Don Zackary, Dallas Baptist University Don Zackary is the Director of Financial Aid at Dallas Baptist University. When I spoke with Don about completing these questions, I knew he was waiting for a double-lung transplant....

Join Us for August Webinar Wednesday Series As one of the nation's premier education finance companies, Nelnet has been a proven leader in the industry for more than 32 years. O...

Audience: Financial Aid Professionals
Clear, open communication—that's our commitment to our school partners.



TOUR OF OUR WEBSITE: TWITTER



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INNOVATIONS FOR SCHOOLS

- Nsight - Look for exciting new enhancements and improved functionality
- Jim's blog - From interviews with financial aid professionals, to financial literacy best practices, Jim's blog provides links and resources, FAQs, and other information directly to your inbox!
- Nelnet Loan Servicing website - Redesign of the school-focused website is in process
- Facebook and Twitter - If you have a Facebook account or enjoy tweeting, you can follow Nelnet
- Financial literacy materials - Materials for schools and borrowers were recently developed including tools to accompany the Money Mondays financial literacy series

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INNOVATIONS FOR SCHOOLS

- Webinar Wednesdays: Free webinar series began May of 2010
- Designed to provide additional training to schools on current relevant topics, Webinar Wednesdays continues to be a resounding success!
- Topics have included:
 - Using NSLDS
 - Navigating the New Landscape
 - Social Media
 - Federal Direct Consolidation Loans
 - Top Ten Compliance Issues
 - Satisfactory Academic Progress
 - New Program Integrity Rules
 - More to be determined based on school needs

INNOVATIONS FOR BORROWERS

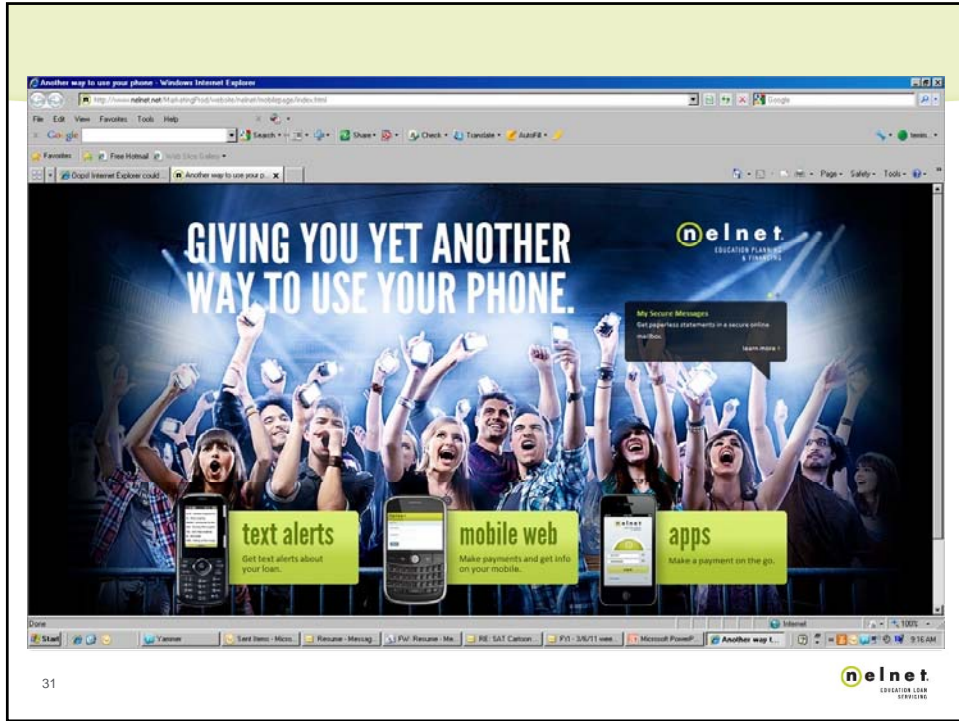
- Money Mondays
 - In partnership with schools, free financial literacy webinars provided to students
 - E-mail templates, a logo for your website, and flyers are available
- Borrower correspondence - Based on school feedback, envelopes used for borrower correspondence were updated, readily identifying Nelnet as a Department of Education servicer
- New payment system - Streamlines the process of making a payment on both commercial and Department of Education-owned loans while allowing borrowers to make only one payment to Nelnet.

INNOVATIONS FOR BORROWERS: IVR UPGRADES

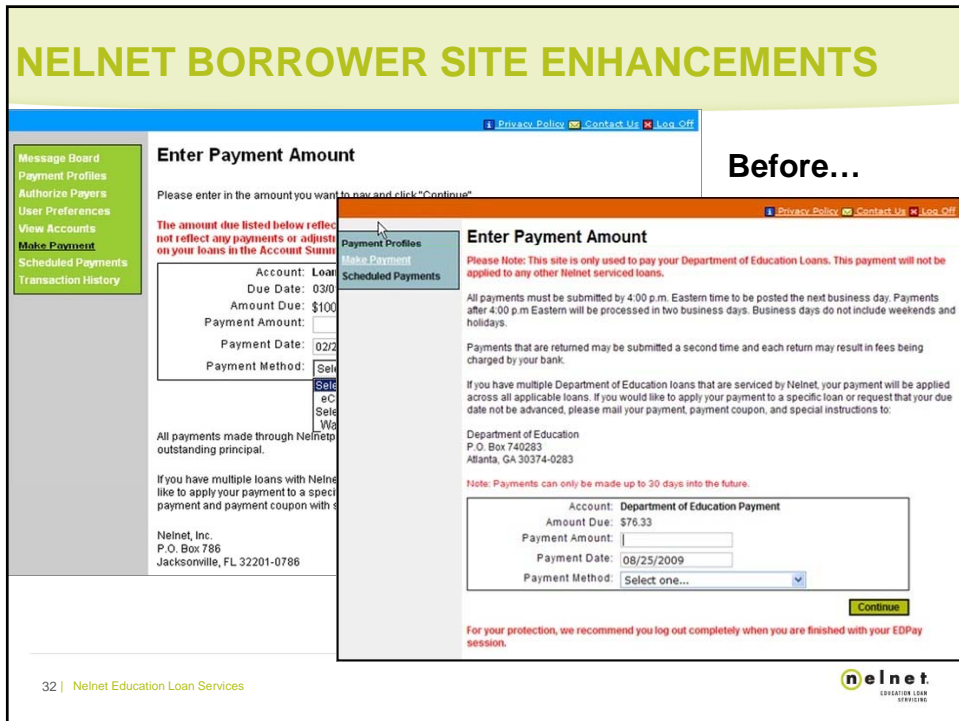
- Interactive Voice Response (IVR) upgrades (based on borrower and school feedback)
 - Ability to make or postpone a payment
 - Obtain payment plan and loan status information
 - Request documents
 - Listen to tax information
 - Reach a representative from the main menu

BORROWER SITE & MOBILE MICROSITE

- Borrower website enhancements (redesign in progress)
 - Modified online payment
 - New look and feel to “Manage My Account” area
- Mobile microsite
 - Nelnet launched www.nelnetmobile.com
 - Offers ability to sign up for text messaging
 - Option to link to an optimized version of www.nelnet.com
 - Download the Loan Assist and Loan Calculator mobile applications for iPhone and Android
- Text messaging - Borrowers can opt to receive texts including:
 - Payment due date
 - Past due notifications
 - Loan status changes
 - Notifications that their online statement is ready to view



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NELNET BORROWER SITE ENHANCEMENTS

The screenshot displays the Nelnet borrower portal. On the left is a navigation menu with options like 'Home', 'My Info and Preferences', 'Make A Payment', 'Payment History', 'Repayment Options', and 'Message Center'. The main content area is titled 'Pay Now' and shows account information: 'Due Date: 12/29/2010', 'Paid Due: \$46.80', and 'Amount Due: \$323.80'. Below this, there are two payment entries: one for account J8832776 with a payment date of 03/18/2011 and amount of 140, and another for account 00627776 with a payment date of 03/18/2011 and amount of 100. A 'Select Payment Method' dropdown is set to 'Bank of America Checking', showing details like routing number 453897504 and account name 'Bank of America C'. A green 'Make A Payment' button is at the bottom right.

Online Payment System – in development

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Account updates
via text messaging



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NELNET MOBILE APPLICATIONS

- Loan Assist Mobile Application (iPhone & Android)
 - Allows borrowers to schedule payments up to 30 day in advance
 - Provides customers with a way to review their account and group summary
 - View their payment history
 - Check the status of deferment/forbearance requests
 - Use loan calculators
- Loan Calculator Mobile Application (iPhone & Android)
 - Calculate monthly payments
 - Explore the amount of interest that will accrue during a period of deferment or forbearance
 - View different repayment scenarios

Mobile website (nelnet.com)



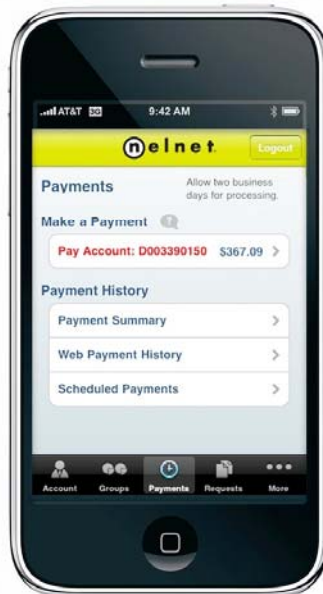
Online Payment System App (Loan Assist)



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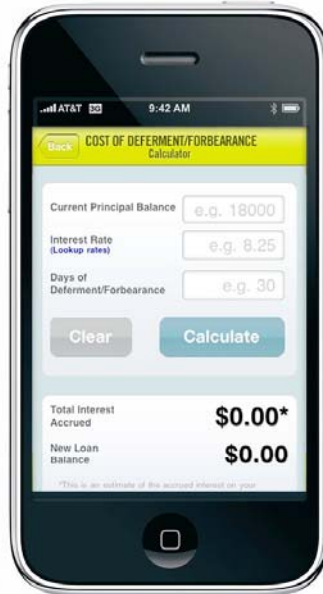
Online Payment System App (Loan Assist)



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Loan Calculator App



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CONTACT INFORMATION

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- Nelnet School Service Center (SSC)
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 - ssc@nelnet.net
 - 1.866.463.5638
- Nelnet Borrower Customer Center (Service and Repayment)
 - www.nelnet.com
 - 1.888.486.4722

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