

Welcome to insightSM

Nelnet's Delinquency Reporting Tool User's Guide

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1. Overview

1.1 Overview of Nsight/delinquency reporting

Nsight is a web-based business intelligence system designed to equip customers with the ability to access their data, generate reports in various formats, and analyze data interactively. The software provides the ability to access and analyze business data in order to support strategic and tactical decisions using factual and current information.

Real-time data

Data is currently mirrored from different sources into the SQL server tables, which are accessed by the Delinquency Reporting applications. This provides access to data in real-time.

Report generation

With Nsight, your institution's delinquency information is at your fingertips. By using pre-programmed reports and flexible filtering options, you can access real-time information, drill into additional loan detail, and save and export reports. Reports may be run ad-hoc or pre-scheduled to run on a reoccurring basis, allowing you to analyze data whenever you prefer.

Security features

Each user has a profile that gives them access to their particular view or data elements. Users can save session defaults for commonly used options.

Transmissions between your PC and the Nsight Internet server are encrypted for data protection and security.

Terms & Conditions

Upon logging onto Nsight on or after June 18, 2010, all users will be presented with Nelnet's terms and conditions. The first time this is presented, you should read the information carefully. If you agree to the terms, check the "I agree" box prior to clicking "Proceed." For subsequent logons, the terms and conditions will again be presented along with the ability to click "Proceed" to gain access to the site.

1.2 Getting help

This user's guide has been created to provide you step-by-step instructions on accessing and managing your institution's Nelnet-serviced loan and delinquency information. If you require additional assistance beyond what is provided, please contact the School Service Center at 1.866.4NELNET (1.866.463.5638) or e-mail ssc@nelnet.net. You may also contact Nelnet Partner Solutions www.nelnetloanservicing.com

2. Getting Started

2.1 Browser requirements

Nelnet recommends the following browser to achieve optimal performance of Nsight:

- Microsoft Internet Explorer Version 7.0 and above. If you are currently using Version 6.0 you may use the following URL to download Version 7.0.

<http://www.microsoft.com/downloads/details.aspx?FamilyId=9AE91EBE-3385-447C-8A30-081805B2F90B&displaylang=en>

- Mozilla FireFox Version 1.0.4 and above. If you are currently using an out dated Version you may use the following URL to download Version 3.6.

<http://www.mozilla.com/en-US/firefox/ie.html>

- In addition, JAVA Version 6, build 1.6.0 or higher is recommended. Visit www.java.com to download or update this application.

2.2 Creating a shortcut and bookmarking the Nsight URL

Nsight web address:

<https://www.nsisight.nelnet.net/InfoViewAppGen/logon.aspx?ClientID=NN002&Version=School>

Creating a shortcut on your Desktop

1. On your web browser toolbar select File.
2. From the File drop-down menu select Send and then select Shortcut to Desktop.

Bookmarking

On your web browser toolbar select Favorites and then select Add to Favorites.


2.3 User ID and password requirements

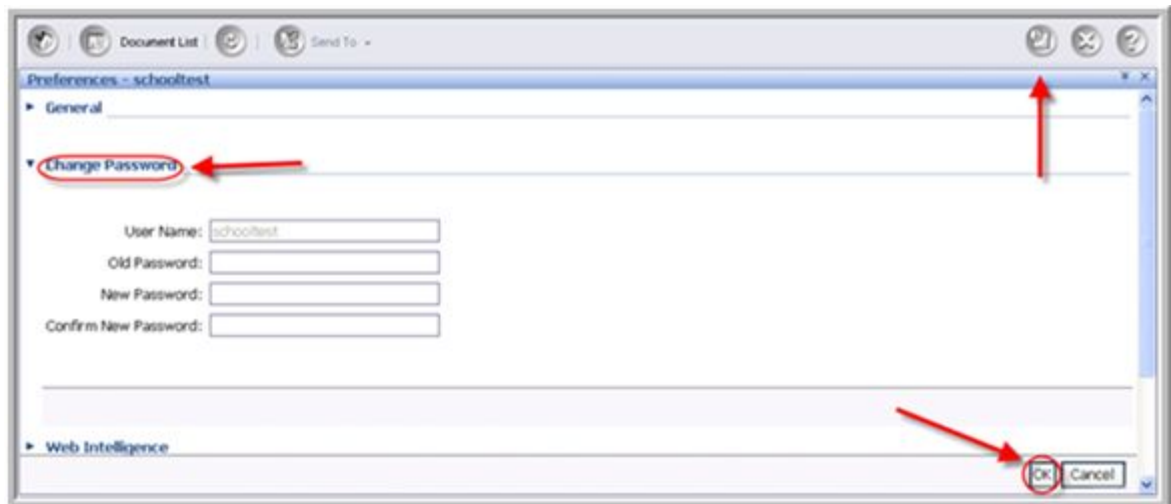
Users will be required to change their password **every 30 days** in Nsight.

- Passwords must be at least eight characters in length.
- Mixed case password requirements—all passwords will need to have at least one capital letter and one lowercase letter included in the password.
- Number/character password requirements—all passwords will need to have at least one number and one character included in the password.
- Users will not be allowed to use their previous eight passwords when creating a new password.

Maximum login attempts will be enforced. After three consecutive incorrect login attempts, your Nsight user ID will be disabled. You will need to contact the School Service Center at 1.866.4NELNET (1.866.463.5638) to request your user ID to be unlocked.

Changing your passwords

1. Select the Preferences Icon  on the Toolbar.
2. Scroll down until you see the ► **Change Password** section which is directly below the General information. Click the ▼ to expand the section.
3. Your User ID will be pre-populated. Enter your old password and your new password and then confirm your new password. The New Password and Confirm New Password entries must match exactly or Nsight will not accept the password change.
4. Click “Ok” at the bottom of the page to complete the password change.



2.4 Logging into Nsight

After you request access to Nsight, Nelnet will assign the user a user name and password. Access for multiple school and branch IDs will be pre-set for each user.

To log on to Nsight, enter your user name and password in the designated fields and click “Log On.”

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Welcome to Nsight

Nelnet is proud to provide our school customers with Nsight, a business intelligence system providing real-time reports and business intelligence. With Nsight, you will be able to access up-to-the-minute data, pull reports in various formats and analyze loan data interactively. As part of our dedication to playing a leading role in default prevention, we feel it is important to offer these reporting capabilities in a self-service format for all of our school customers.

With Nsight, your institution's delinquency information is at your fingertips. By using pre-programmed reports and flexible filtering options you can access real-time information, drill into additional loan detail, save and export reports. Reports may be run ad-hoc or pre-scheduled to run on a reoccurring basis allowing you to analyze data whenever you prefer.

[Click here](#) to access our helpful users guide to learn more about the capabilities offered and learn how to run reports.

If you are unsure of your user ID or are locked out, please contact the Nelnet's School Service Center (1.866.463.5638; SSC@nelnet.net).

Enter your user information and click Log On.
(If you are unsure of your account information, contact your system administrator.)

User Name:

Password:

Nelnet News:

[New terms and conditions for Nsight Users](#)



Upon logging onto Nsight on or after Tuesday, June 15th, 2010, you will be presented with Nelnet's terms and conditions for school users. The first time this is presented you should read the information carefully, and if you agree to the terms, click the "I agree" button prior to clicking "Continue." For subsequent logons the terms and conditions will again be presented along with the ability to click "Continue" to gain access to the site.

2.5 Security questions

Upon initial logon you will be asked to provide answers to security questions and select an image to confirm your identity in the future. At any point you can change or update your security questions and image.

You will also be given the option of selecting a public or a private computer. If using a public computer you will randomly be presented with one of your three security questions to answer each time you log on. If using a private computer, you will only be presented with security questions when using a different or unfamiliar computer.

Changing your security questions

1. Click on the  [Change Security Questions](#) button at the bottom of the home page. This screen will allow you to select new questions and answers or update answers to existing questions or select a new image.
2. Update your security question and answers.
3. Click on  to complete your changes.

2.6 Obtaining access to multiple branches

School users are able to use the same user name and password to access multiple school and/or branch codes. Access to school and branch codes have been set for you by Nelnet as part of your initial setup. Requests for additional access or changes to multiple codes should be directed to e-mail the School Service e-mail at SSC@nelnet.net.

2.7 Logging off from Nsight

To ensure the protection of borrower data, it is recommended that users log off of Nsight when away from their computer for extended periods of time.

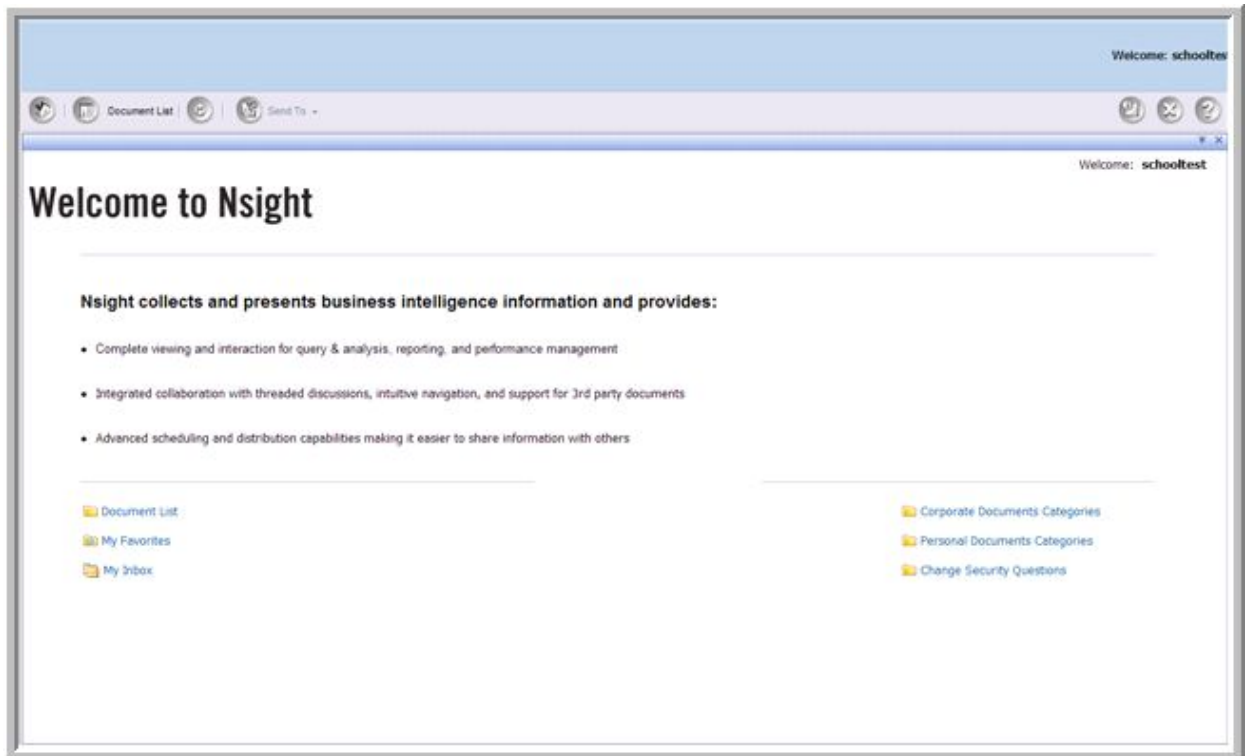


You can log off by clicking the log off button on the toolbar.

For added security the system will prompt you to re-enter your user name and password information on the logon screen after 15 minutes of inactivity.

3. The Welcome to Nsight Homepage

Once logged in users will be brought to the Nsight homepage seen below (a customized initial view can be set up that will bypass this page. See page 12 for more details).

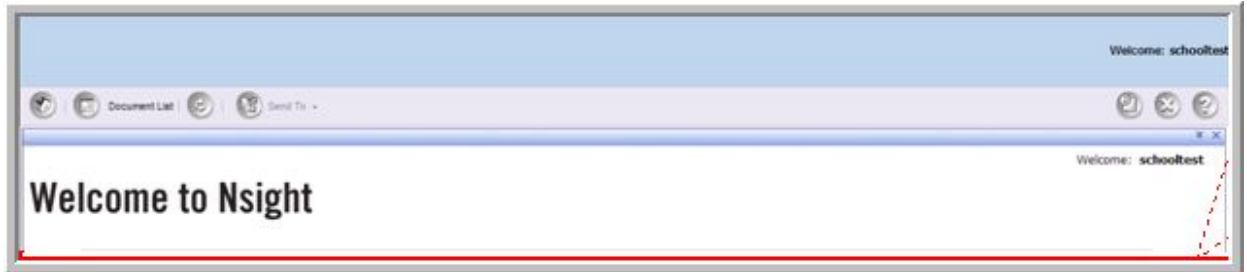


3.1 Homepage links








In the body of the homepage there are links that can aid in quick navigation to commonly used Folders or Categories. The following examples are commonly used links:

1. *Document List* links the user to his or her document list
2. *My Favorites* links the user to his or her favorites within the document list
3. *My Inbox* links the user to his or her Nsight Inbox. This function will be rarely used. It allows Nsight users to send reports to each other's Nsight inboxes.
4. *Corporate Documents Categories* links the user to his or her corporate documents categories
5. *Personal Document Categories* links the user to his or her personal document categories.
6. *Change Security Questions* links the user to change his or her security questions.

3.2 Toolbar



The Nsight toolbar contains several icons for use in navigation. Starting from the left they are as follows:

-  *Home button* allows users to return to home from any point within Nsight by a single click.
-  *Document list button* changes the view to include the Navigation Panel, which contains Folders/Categories directories. Users can navigate from one folder or category to another quickly.
-  *Refresh button* refreshes the current Workplace Panel.
-  *Send button* presents users with a drop-down menu where you can elect to send the current document to another Nsight user's inbox.
-  *Preferences button* offers Nsight users the ability to customize their view, change passwords, and update their security questions.
-  *Log off button* will log the current user off of Nsight.
-  *Help button* opens the InfoView help information in a separate window.

Note: This help section is for all Nsight users and not specific to school users. Not all information in this online help section will be relevant to a school user.

3.3 Customizing your initial view

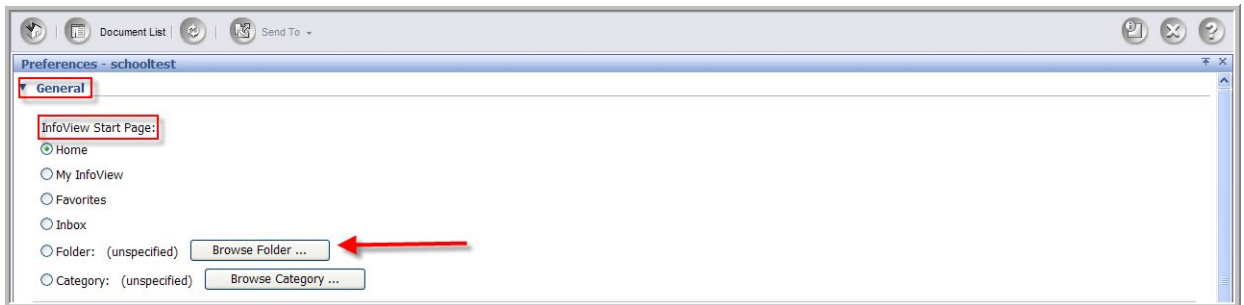
Nsight offers users the option to customize the initial view that appears when logging on. By changing the settings, you will be immediately redirected to a specified folder or category, thereby passing the Nsight homepage.


For example, as a school user you will primarily be using *My Folders* or *Personal Categories* to access the *School Delinquency Reports*. You could set up your initial view so that when you log on you are immediately presented with the folder or category that contains your saved reports.

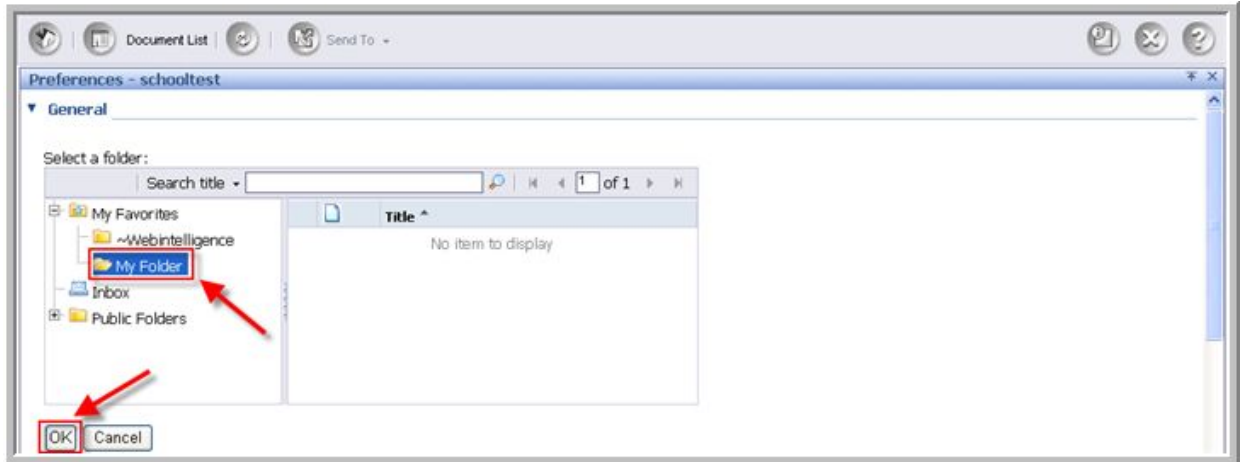
To customize your initial view:



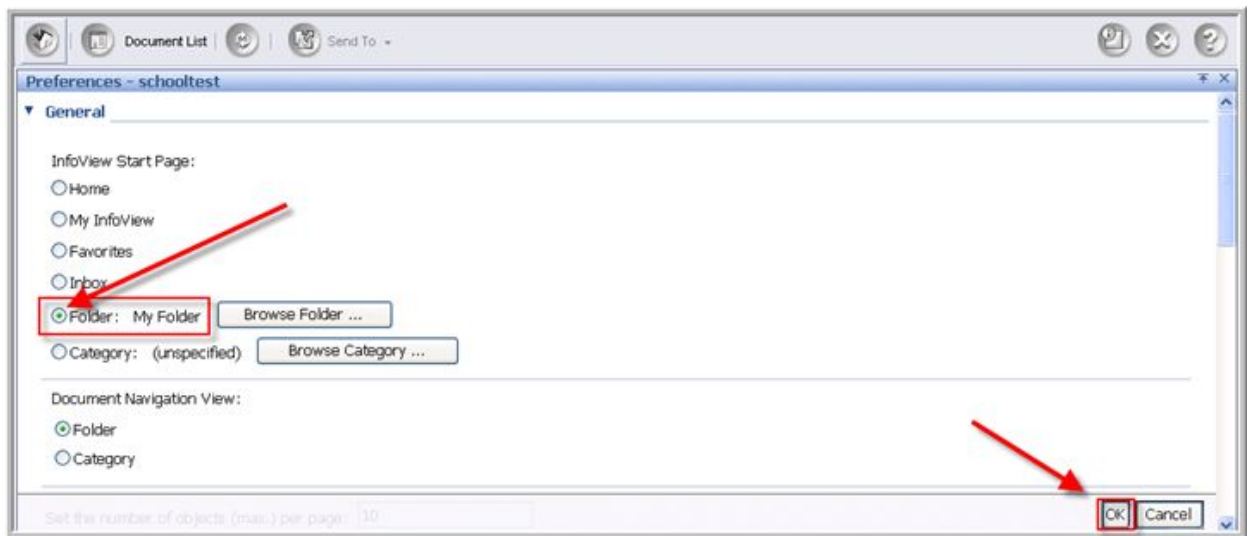
1. Select the *Preferences icon* (on the top right of the toolbar).
2. You will be taken to the *Preferences page* where you can adjust your settings.





3. On the *General section* under *InfoView Start Page* select the type of initial view you prefer.
 - To select a folder or category, click on the radio button  to locate and select the folder or category you would like to view upon logging on.
 - Click on the + to expand the choices under *My Folders* or *Personal Categories*.
 - Select the subfolder or category where you saved your reports.
 - Click "OK" to save your custom view. (Screen Shot on next page)

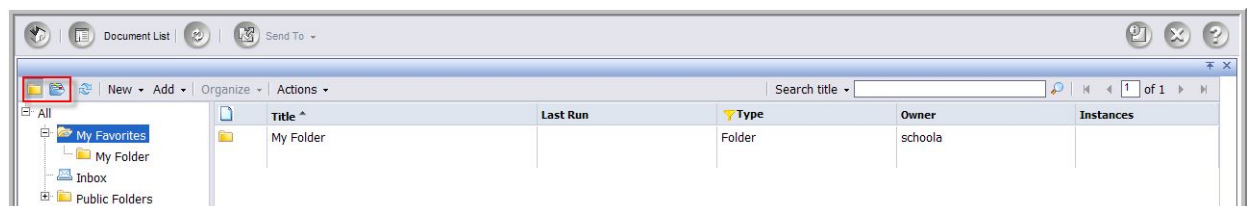


- Mark the button next to either folder or category and click “ok” in the bottom right hand corner.



3.4 Folders and Categories




Nsight documents and reports are organized into Folders  and Categories . As part of your initial setup, you will have a *My Folders* and *Public Folders* in addition to *Personal Categories* and *Corporate Categories*. You can create additional folders and/or categories to organize and save reports and documents in the In *My Folders* and *Personal Categories*..

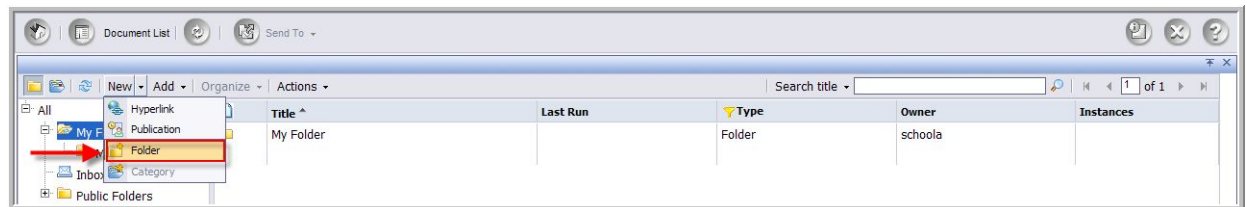


3.5 Creating a Personal Folder

*****IMPORTANT – You can pull reports straight from the public folder at any time without creating a personal folder, or saving reports to your personal folder or category. If you wish to edit or auto schedule you will need to save a copy of the report to the above created personal folder. See section 4.1 or the quick start guide for instructions *****

To create a personal folder in *My Favorites*

1. Click  Document List from the tool bar on the home screen.
2. Click on the *My Favorites* folder to highlight it.
3. Click the  button and select  Folder
4. Name the folder and click “OK”


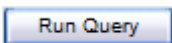


4. School Reports

4.1 Pulling a Quick Report from the Public Folder

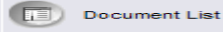
Pulling a quick report from the public folder is the most simple and fastest way to get to your requested data. You will not be able to auto schedule, edit, or save prompt adjustments unless you save a copy of the report to your personal folder. (See Section X for instructions on saving a report to your personal folder or category)

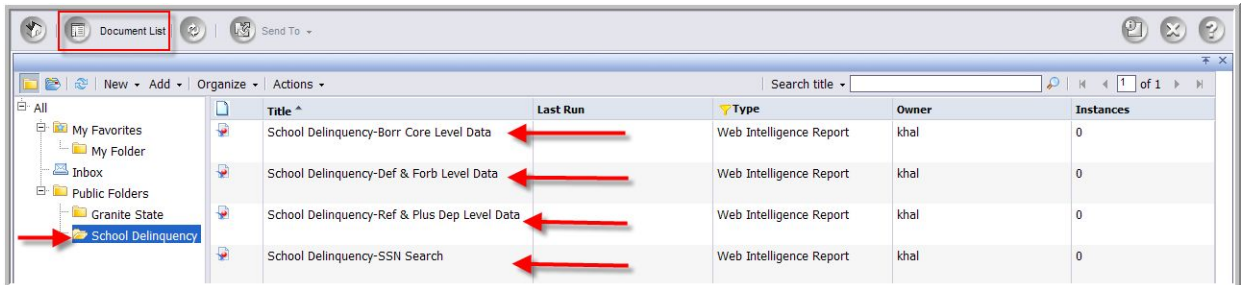
How do you pull a quick report?

1. Select the  Document List (on the top left of the toolbar).
2. Click on the + next to Public Folder
3. Click on the + next to School Reports
4. Double Click the report you want to pull.
5. The prompt window will open up with all possible data range pre-selected.
6. Click  to pull the report

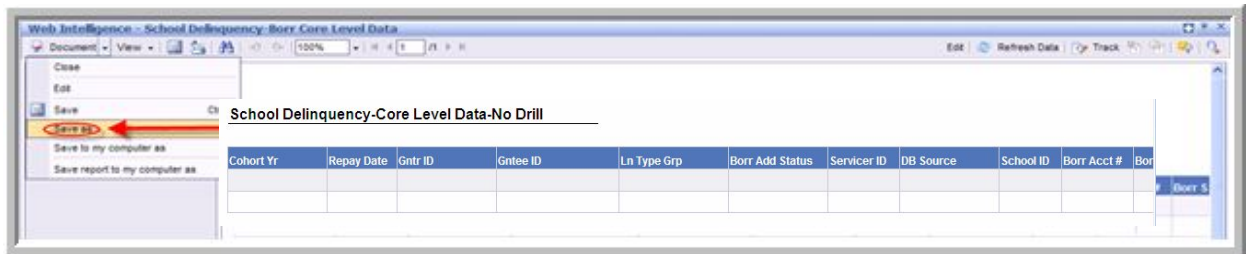
4.2 Saving a report to your Personal Folder or Category

To save a report to *My Folder* or *Personal Categories*: (IMPORTANT you only have to save a copy to your *My Folder* or *Personal Categories* if you wish to auto schedule, save adjustments to the reports or prompts)

1. Click  from the tool bar on the home screen
 2. Click on the + next to the *Public Folders* to expand the subfolders.
 3. Click on the *School Delinquency* link to access the four blank reports.
 4. Double click on the report name that you wish to save
- Note: You will need to repeat these steps for each of the four reports.

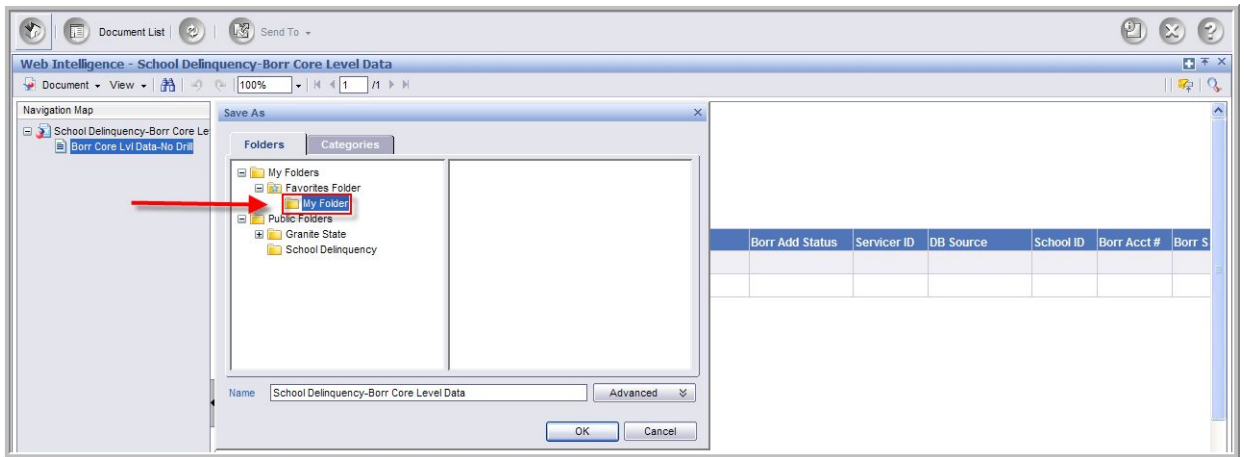


5. Once the report has opened, you will need to save it to a personal folder or category within Nsight by selecting the "save as" option in the document drop-down box.



6. A new window will open that allows you to select the location at which you would like to save the document within Nsight. You may choose to save the report in either *My Folders* (or a folder you've created) or *Personal Categories* (or a category you've created).
7. Click on "OK" to save the report to your chosen location.

Example of Nsight window to save a report within Nsight folders or categories:




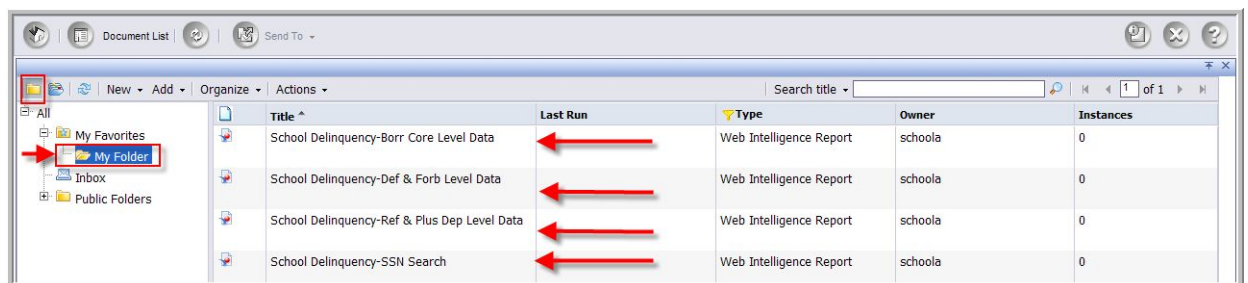
After your reports have been saved to your personal folders or categories, you will be able to refresh the report data as well as work with any available filters directly from your saved location. You will not need to repeat the steps of initially saving reports from the public folders to your personal folders or categories. See Page 14 for more information on running reports from your saved location.

4.3 Refreshing reports saved to your personal folders or categories

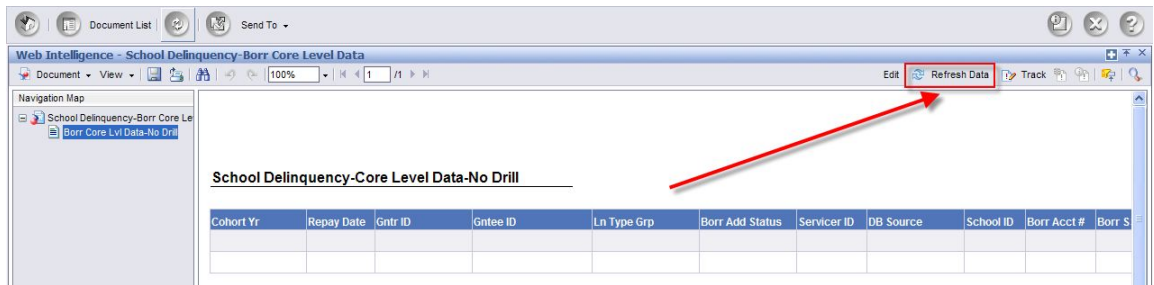
If you decide to save reports in either *My Folders* (or a folder you've created) or *Personal Categories* (or a category you've created), you will be able to refresh the report with real-time data and save any adjustments made to the prompt or data fields.

To access the report:

1. Select the  Document List (on the top left of the toolbar).
2. Click on the folder or categories icon depending on where you initially saved your reports.
3. Click on the + next to *My Folders* or *Personal Categories* to expand the subfolders.
4. Open the location where you initially saved your reports.
5. Once your saved reports are displayed, double click on the report to open.



- The report will auto open to the prompts menu, click on the **Run Query** button. The report will refresh with real-time information. It is important to refresh your report each time you wish to view current information.

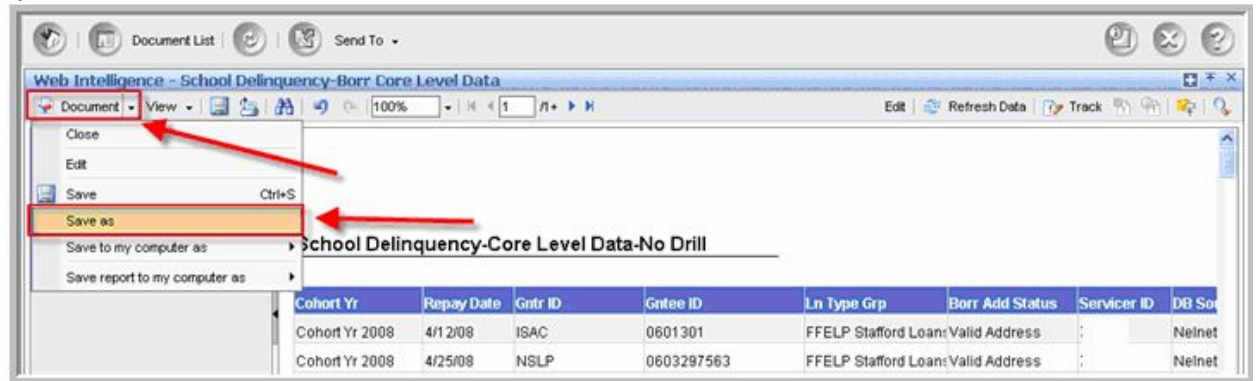


4.4 Saving reports run from your personal folders or categories

You may save reports to your PC, network drive, or within Nsight to your *My Folders* (favorites or another personal folder you've created) or *Personal Categories* (or another personal category you've created).

Saving a report within Nsight

After refreshing reports run from your personal folders or categories, you may save them within your personal folders or categories (or subfolders or categories that you may have created) within Nsight by selecting the "Save As" option in the *Document* drop-down box.



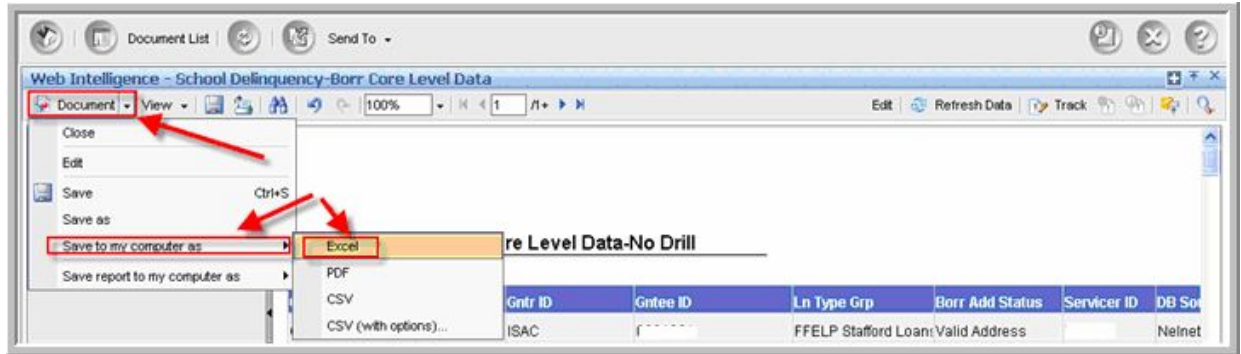
- A pop-up window will open that allows you to select the location at which you would like to save the document within Nsight. You may choose to save the report in either *My Folders* or *Personal Categories* (or the subfolders and categories that you have created).
- Click "OK" to save your report in the designated Nsight location.

This process allows you to save custom filtered reports that can be easily refreshed, saved to your PC or network drive, or scheduled to auto run.

Saving a report to your PC or network drive

The preferred location to save your daily, weekly, or monthly working reports is to your PC or to your network drive. This way you can access them without logging into Nsight.


- After opening and refreshing reports run from your personal folders or categories location, you may save them to your PC or network drive.
- Click on the *Documents* drop-down arrow. Select “Save to My Computer” as an
 - Excel file
 - PDF file
 - CSV file

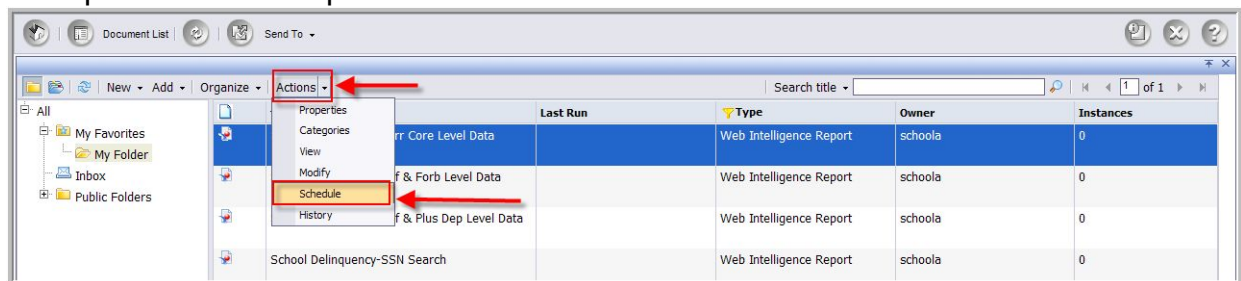


We recommend saving as an Excel file to allow you to utilize that program for sorting, filtering, or other application functions. If you are using Excel 2003 and your report contains over 66,000 lines, we recommend that you save it as a PDF to capture all data within the report. With Excel 2007 new tabs will open once 66,000 lines have been reached for each page.

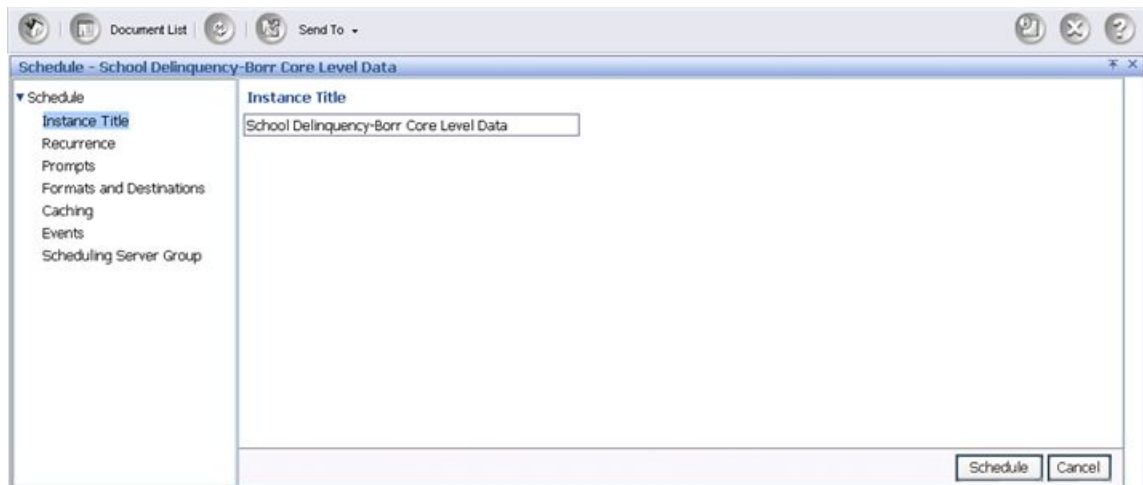
4.5 Scheduling auto-run reports


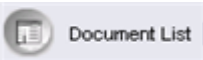
Nsight offers you the ability to set a scheduled auto-run and auto-send for a specific report. To do so, you will first need to save your report in either *My Folders* (or a folder you’ve created) or *Personal Categories* (or a category you’ve created).

1. Click  **Document List** from the tool bar on the home screen.
2. Click on the report you would like to schedule to highlight it.
3. Click on *Actions* at the top of the reports sections and select *Schedule* to set up an Auto Run report.



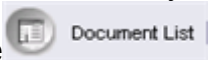
4. Once you select *Schedule* you’ll be taken to the Schedule screen.



5. From this screen you'll be able to set your schedule parameters. The following fields are required to schedule a report.
 - *Instance Title*: Report you want to schedule
 - *Recurrence*: When you want the report to run
 - *Prompts*: Details of what the report will pull (click "modify" to adjust prompts)
 - *Formats and Destinations*: How and where the report will be sent.
 - Caching, Events, and Scheduling Server Group will not be needed for most users.
6. Once you set your schedule parameters click  in the lower right hand corner
7. This will take you to your report history page. Click the  to return to your reports to schedule more. (The history page is a record of all the reports you have run or scheduled to run.)

Examples of how to set up a weekly report:

The following step by step instructions will help you schedule a report pulled once a week and e-mailed to your designated e-mail address:

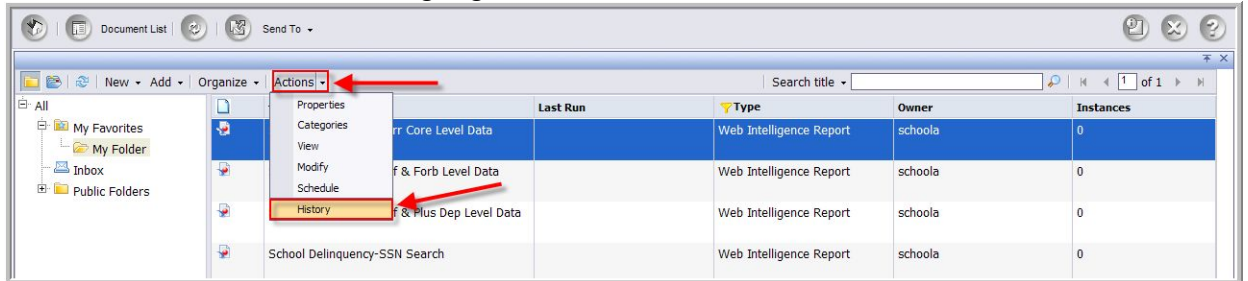
1. Click the  button from the home page.
2. Select the folder or category that you saved your reports.
3. Single click the report you would like to schedule to highlight it.
4. Click on *Actions* at the top of the reports section and select *Schedule to set up an Auto Run report*.
5. Select *Reoccurrence* on the left had side of the page.
 - a. Change the *Run Object* to weekly (or which ever frequency you would like the report to run).
 - b. Select the day of the week to run the report
 - c. Select the start and end time for the report to run.
 - i. **We suggest you set your run time frame overnight so you are running reports during low traffic periods.**
6. Click on *Prompts* in the left hand box to ensure that all your intended prompts are included.
7. Select *Formats and Destinations* in the left hand box.
 - a. Set the output format to your preferred median.
 - b. Set the *Output Format Details to E-mail*
8. Scroll down and click | ► **Destinations Options and Settings** to expand the section.
9. Enter in the information for the recipient, subject, and message.
10. Click *Schedule* in the lower right hand corner.
11. The report will run and be e-mailed to the recipient that you selected.

Updating a scheduled report

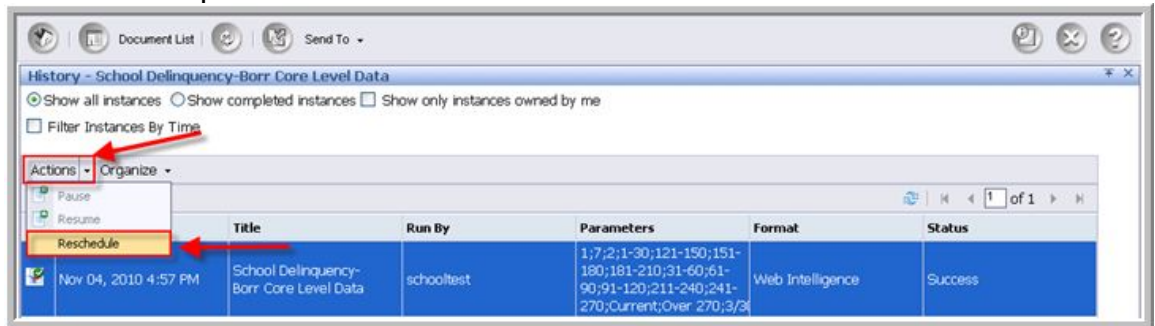
You may change the settings that you have created for any scheduled report.

Instructions for changing the settings for a scheduled report:

1. From the *Saved Report Selection* screen, single click the report you would like to reschedule to highlight.



2. Select the **Actions** button to open up the drop down menu then select **History** to access your scheduled reports.
3. You will be redirected to your scheduled reports screen.
4. To reschedule the report, click **Actions** then *Reschedule* at the bottom of the drop down list.



5. Once you have selected the reschedule option, you will be redirected to the *Schedule Reports* screen to make any changes
6. Update/change any of the scheduling criteria (if you have any issues please reference page 16 titled "Scheduling Reports.")
7. Click the **Schedule** button in the lower right hand side to save your changes.

4.6 Reading reports tabs

Once a report is open there may be additional report views available on multiple tabs; to see each report click on each tab at the bottom of the report output.

Report filters

Drill filters are available for the following reports via the Drill tab view:

- School Delinquency – Deferment & Forbearance Level Data
- School Delinquency – Reference and PLUS Dependent Level Data
- School Delinquency – Select SSN(s)

The screenshot shows a Web Intelligence report interface. At the top, there are several filter menus for 'LNC Nelnet or Ed Servicing', 'BRC SSN', 'DF Def/Forb Types', 'LNC School and Branch', 'LNC Lender ID', and 'BRC Borrower Full Name'. Below these filters, the report title is 'School Delinquency-Def & Forb Data-Drill'. The main content area is a table with the following columns: Source, School ID, Borrower SSN, Borrower Acct#, Borrower Name, Curr Lender, Ln type, Ln Status, Def/Forb Start Dt, Def/Forb End Dt, and Days Between. The table is currently empty. At the bottom of the report, there are two tabs: 'Def & Forb-No Drilling' and 'Def & Forb-Drill', with the latter being the active tab.

If drill filters exist, they will be at the top of the report including drop-down menus. These drop-down menus will only show after you have selected the *Drill* tab at the bottom of the report.

Drilling down (Filter)

To drill into a report:

1. Select the appropriate tab at the bottom of the report view that ends with "Drill."
2. Once on the drillable report, the filters will appear above the report. Using the drop-down menu from the filters, select the filter and then the value to isolate that value from the full report.

For example, you can choose to filter the report to only show lender-owned or ED-owned Nelnet-serviced loans.

The screenshot shows a web application interface for 'Web Intelligence - A-blocked-School Delinquency-Def & Forb Level Data'. The main area displays a report titled 'School Delinquency-Def & Forb Data-Drill'. The report is filtered by 'LNC Nelnet or Ed Servicing'. The data table below shows the following columns and rows:

Source	School ID	Borrower SSN	Borrower Acct#	Borrower Name	Curr Lender	Ln type	Ln Status	Def/Forb Start Dt	Def/Forb End Dt	Days Between (def/forb)
Ed-Servicing				WILLIAM RICHARD	EDDLO	Direct Sub Stafford L	Repayment	3/24/09	8/30/09	98
Ed-Servicing				WILLIAM RICHARD	EDDLO	Direct Sub Stafford L	Repayment	7/28/09	9/28/09	62
Ed-Servicing				WILLIAM RICHARD	EDDLO	Direct Unsub Stafford	Repayment	3/24/09	8/30/09	98
Ed-Servicing				WILLIAM RICHARD	EDDLO	Direct Unsub Stafford	Repayment	7/28/09	9/28/09	62
Ed-Servicing				JESSICA MULVEY	DEPTED	FFELP Sub Stafford i	Forbearances	6/14/09	7/14/09	30
Ed-Servicing				WAYNE CHENEY	DEPTED	FFELP Unsub Plus Lo	Repayment	10/14/09	10/15/09	1
Ed-Servicing				DAWN BAKER	DEPTED	FFELP Sub Stafford i	Repayment	1/13/09	2/13/09	31
Ed-Servicing				DAWN BAKER	DEPTED	FFELP Sub Stafford i	Repayment	2/14/09	12/14/09	303
Ed-Servicing				DAVID HORION	EDPART09	FFELP Unsub Plus Lo	Deferments	3/10/09	3/10/09	0
Nelnet-Servicing				VINCENT TULLOS	NELNET	Private Loans	Repayment	5/25/09	8/24/09	30
Nelnet-Servicing				DEVIN DOBROWOJ	GUARNBK	FFELP Sub Stafford i	Paid in Full-Bank	7/1/09	12/30/09	182
Nelnet-Servicing				DEVIN DOBROWOJ	GUARNBK	FFELP UnSUB Staffo	Paid in Full-Bank	7/1/09	12/30/09	182

Report Prompts

For all reports, a prompt panel is available for viewing or changing the report prompts. (Prompts are the report details that you wish to pull)

A prompt window will automatically pull up, when the user selects the *Refresh Data* button.

Prompts

Reply to prompts before running the query.

Enter Delinq Range: 1-30;121-150;151-180;181-210;31-60;61-90;91-120;21...

Enter Begin Repayment Dt: 1/2/1901 12:00:00 AM

Enter Ending Repayment Dt: 12/31/9999 12:00:00 AM

Enter value(s) for LNC School and Branch: 00000000

Type values here

Refresh Values

To see the content of the list, please click the Refresh values button.

Enter your search pattern here

Enter Delinq Range:

- 1-30
- 121-150
- 151-180
- 181-210
- 31-60
- 61-90
- 91-120
- 211-240
- 241-270
- Current
- Over 270

More Information

Select or type the values you want to return to reports for each prompt displayed here.

Run Query Cancel

Prompt Values for All Reports

Following are the values available for all prompts by report type.

Core Borrower Level Data Report

Delinq Range:

- Current
- 1 - 30
- 31-60
- 61-90
- 91-120
- 121-150
- 151-180
- 181-210
- 211-240
- 241-270
- Over 270

Begin Repayment Date:

- You can type a date or select the calendar to the right of the text box.
- Dates must be in MM/DD/YYYY 12:00:00AM format.
- The up/down arrows on the left side of calendar move the month.
- The up/down arrows on the right side of the calendar move the year.
- If you want ALL loans, use a "Begin Repayment Date" of 01/02/1901 (the first date on our systems).
- If you want only a specific set of repayment dates, insert the first date you want to pull.

Ending Repayment Date:

- You can type a date or select the calendar to the right of the text box.
- Dates must be in MM/DD/YYYY 12:00:00AM format.
- The up/down arrows on the left side of calendar move the month.
- The up/down arrows on the right side of the calendar move the year.
- If you want ALL loans, use an "End Repayment Date" of 12/31/9999 (the last date on our systems).
- If you want only a specific set of repayment dates, insert the last date you want to pull.

School and Branch Code:

- If you leave the OPEID/Branch code as 00000000 you will receive all schools you are authorized to view
- If you select a OPEID/Branch code you will receive all your authorized schools and another tab with just your selected schools
- You can type any OPEID/Branch code combination you have authorization to view to receive this information on a separate tab.

Grace Period End Report/Late Stage Delinquency Report/Deferment & Forbearance End Report (Core Borrower Easy Button Reports)

School and Branch Code:

- If you leave the OPEID/Branch code as 00000000 you will receive all schools you are authorized to view
- If you select a OPEID/Branch code you will receive 2 tabs
 - 1 tab with all schools you are authorized to view
 - 1 tab with just the school codes you entered in the prompt field.
- You can type any OPEID/Branch code combination you have authorization to view to receive this information on a separate tab.

Deferment & Forbearance Level Data

Delinq Range:

- Current
- 1-30
- 31-60
- 61-90
- 91-120
- 121-150
- 151-180
- 181-210
- 211-240
- 241-270
- Over 270

Begin Repayment Date:

- You can type a date or select the calendar to the right of the text box.
- Dates must be in MM/DD/YYYY 12:00:00AM format.
- The up/down arrows on the left side of calendar move the month.
- The up/down arrows on the right side of the calendar move the year.
- If you want ALL loans, use a "Begin Repayment Date" of 01/02/1901 (the first date on our systems).
- If you want only a specific set of repayment dates, insert the first date you want to pull.

Ending Repayment Date:

- You can type a date or select the calendar to the right of the text box.
- Dates must be in MM/DD/YYYY 12:00:00AM format.
- The up/down arrows on the left side of calendar move the month.
- The up/down arrows on the right side of the calendar move the year.
- If you want ALL loans, use an “End Repayment Date” of 12/31/9999 (the last date on our systems).
- If you want only a specific set of repayment dates, insert the last date you want to pull.

DefForb Start Date (> greater than)

- You can type a date or select the calendar to the right of the text box.
- Dates must be in MM/DD/YYYY 12:00:00AM format.
- The up/down arrows on the left side of calendar move the month.
- The up/down arrows on the right side of the calendar move the year.
- If you want ALL loans with an active deferment or forbearance, use a “DefForb Start Date” of 01/02/1901 (the first date on our systems).
- If you want only a specific set of DefForb dates, insert the first date you want to pull.

DefForb End Date (< = less than or equal to)

- You can type a date or select the calendar to the right of the text box.
- Dates must be in MM/DD/YYYY 12:00:00AM format.
- The Up/Down arrows on the left side of calendar move the month.
- The Up/Down arrows on the right side of the calendar move the year.
- If you want ALL loans with an active deferment or forbearance, use a “DefForb End Date” of 12/31/9999 (the last date on our systems).
- If you want only a specific set of DefForb dates, insert the last date you want to pull.

School and Branch Code:

- If you leave the OPEID/Branch code as 00000000 you will receive all schools you are authorized to view
- If you select a OPEID/Branch code you will receive all your authorized schools and another tab with just your selected schools
- You can type any OPEID/Branch code combination you have authorization to view to receive this information on a separate tab.

Reference and PLUS Dependent Level Data

Delinq Range:

- Current
- 1-30
- 31-60
- 61-90
- 91-120
- 121-150
- 151-180
- 181-210
- 211-240
- 241-270
- Over 270

Begin Repayment Date:

- You can type a date or select the calendar to the right of the text box.
- Dates must be in MM/DD/YYYY 12:00:00AM format.
- The up/down arrows on the left side of calendar move the month.
- The up/down arrows on the right side of the calendar move the year.
- If you want ALL loans, use a “Begin Repayment Date” of 01/02/1901 (the first date on our systems).
- If you want only a specific set of repayment dates, insert the first date you want to pull.

Ending Repayment Date

- You can type a date or select the calendar to the right of the text box.
- Dates must be in MM/DD/YYYY 12:00:00AM format.
- The up/down arrows on the left side of calendar move the month.
- The up/down arrows on the right side of the calendar move the year.
- If you want ALL loans, use an “End Repayment Date” of 12/31/9999 (the last date on our systems).
- If you want only a specific set of repayment dates, insert the last date you want to pull.

School Delinquency – SSN(s) Search Level Data

- Enter one or more SSNs separated by a semi-colon (;) into the *SSN field* (Type Value Here field) and use the > to move the SSN to the right hand box. Click on *Run Query* to run the report
- You may enter up to 100 SSNs.
- Do not include any spaces between the ; (semicolon) and the additional SSNs.

Example of Multiple SSNs 000110000;1111001111;222002222;

4.7 Sending reports

We recommend that you send reports through your normal e-mail account by attaching a report saved to your PC or network drive. Please refer to your institution's guidelines for sending attachments that contain personal information.

4.8 Printing reports

We recommend printing reports after saving your document as an Excel or PDF to your PC or network drive (see Saving Reports page 15) and then printing using your printer functions.

4.9 Available reports

- Core Borrower Level Data
- Grace Period End
- Late Stage Delinquency
- Deferment & Forbearance End Deferment & Forbearance Level Data
- Reference and PLUS Dependent Level Data
- Select SSN(s)

5. Report Fields

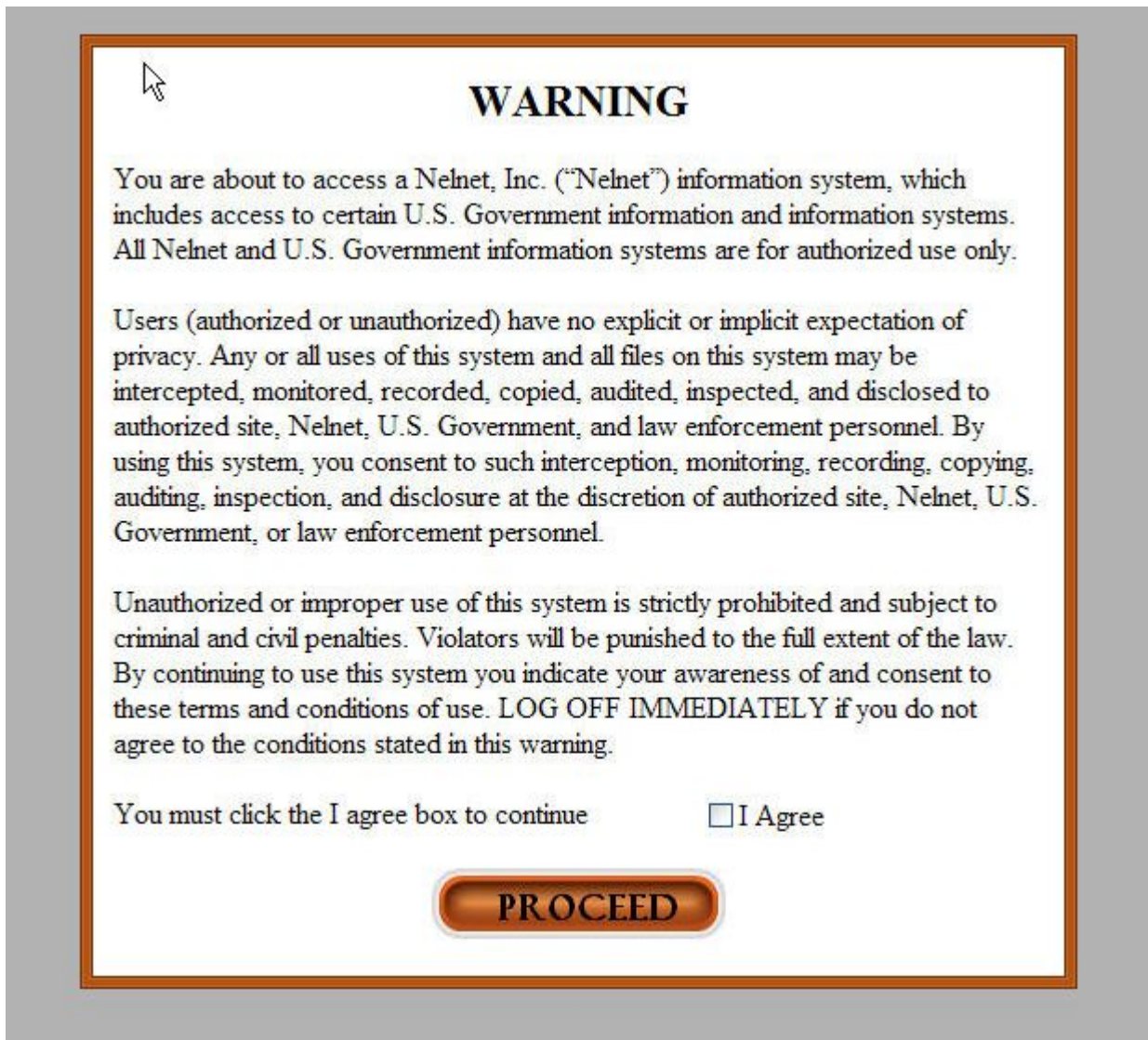
Deferment and Forbearance Level Data
Source
School ID
Borrower SSN
Borrower Account Number
Borrower Name
Current Lender
Loan Type
Loan Status
Deferment Forbearance Start Date
Deferment Forbearance End Date
Days Between (Def/Forb)
Deferment Forbearance Types

Core Borrower report/Grace End/Late Stage Delinq Df & Forb End	
Cohort Year	Last Payment Date
Repay Date	Last Payment Amount
Guarantor ID	Loan Period Start Date
Guarantee ID	Loan Period End Date
Loan Type Grouping	Grad/Sep Date
Borrower Address Status	Loan Status Grouping
Servicer ID	Last Claim Activity Date (if exists)
Database Source	GRC Group Claim Code description
School ID	Claim Type Description
Borrower Account Number	Borrower Address1
Borrower SSN	Borrower Address2
Borrower First Name	Borrower City
Borrower Last Name	Borrower State
Date of Birth	Borrower Zip
Enrollment Status	Borrower Country
Enrollment Effective Date	Borrower Address Source
Delinquency Range	Borrower Permanent Area Code
Days Past Due	Borrower Permanent Phone Number
Group Due Date	Borrower Permanent Phone Status
Previous Lender	Borrower Other Area Code
Lender ID	Borrower Other Phone Number
Lender Name	Borrower Other Phone Status
Commonline Unique ID and Sequence Number	Borrower Temporary Area Code
Loan Award ID	Borrower Temporary Phone Number
Original Loaned Amount	Borrower Temporary Phone Status
Outstanding Interest	Borrower Employer Area Code
Outstanding Principal	Borrower Employer Phone Number
Total Outstanding	Borrower Employer Phone Status
Monthly Payment Amount	Borrower Email Address
Repayment Plan	

Ref and Plus Dependant Report	SSN Look Up
Source	Borrower SSN
Borrower Account Number	Borrower Name
Borrower SSN	Borrower Account Number
Borrower Name	Loan Type
Reference Name	Loan Type Grouping
Reference Address 1	Database Source
Reference Address 2	Cohort Year
Reference City	School Code
Reference State	LenderID
Reference Zip	Current Outstanding Principal
Reference Country	Monthly Loan Payment Amount
Reference Home Area Code	Repayment Plan
Reference Home Phone Number	Last Payment Date
Reference Phone Status	Last Payment Amount
Reference Address Status	Loan Start Date
Reference Source	Loan End Date
Reference Relationship	Loan Status Grouping
Plus Dependent SSN	Last Claim Activity Date (if exists)
Plus Dependent Name	GRC Group Claim Code description
Plus Dependent Date of Birth	Claim Type Description
Plus Dependent Address 1	Loan Grad/Sep Date
Plus Dependent Address 2	Group Next Due Date
Plus Dependent Address Source	Repayment Date
Plus Dependent Address Status	Days Past Due
Plus Dependent City	Borrower Address1
Plus Dependent State	Borrower Address2
Plus Dependent Zip Code	Borrower City
Plus Dependent Area Code	Borrower State
Plus Dependent Phone Number	Borrower Zip Code
Plus Dependent Phone Status	Borrower Country
Loan Type Grouping	Borrower Address Status
School ID	Borrower Home Number Area Code
	Borrower Home Number
	Home Phone Status
	Borrower Other Phone Number Area Code
	Borrower Other Phone Number
	Other Phone Status
	Borrower Email Address

APPENDIX A: Terms and Conditions

The user is presented with the following Terms and Conditions upon initial log-on.



A warning dialog box with a white background and a brown border. In the top-left corner, there is a mouse cursor icon. The word "WARNING" is centered at the top in a bold, black, serif font. Below the title, there are three paragraphs of text. The first paragraph states that the user is about to access a Nelnet, Inc. ("Nelnet") information system, which includes access to certain U.S. Government information and information systems, and that all such systems are for authorized use only. The second paragraph explains that users have no expectation of privacy and that their activities may be intercepted, monitored, recorded, copied, audited, inspected, and disclosed to authorized personnel. The third paragraph states that unauthorized or improper use is strictly prohibited and subject to criminal and civil penalties, and that by continuing to use the system, the user indicates awareness and consent to these terms. At the bottom of the dialog, there is a line of text: "You must click the I agree box to continue" followed by an unchecked checkbox and the text "I Agree". Below this line is a large, rounded rectangular button with a brown gradient and the word "PROCEED" in bold, black, uppercase letters.

WARNING

You are about to access a Nelnet, Inc. ("Nelnet") information system, which includes access to certain U.S. Government information and information systems. All Nelnet and U.S. Government information systems are for authorized use only.

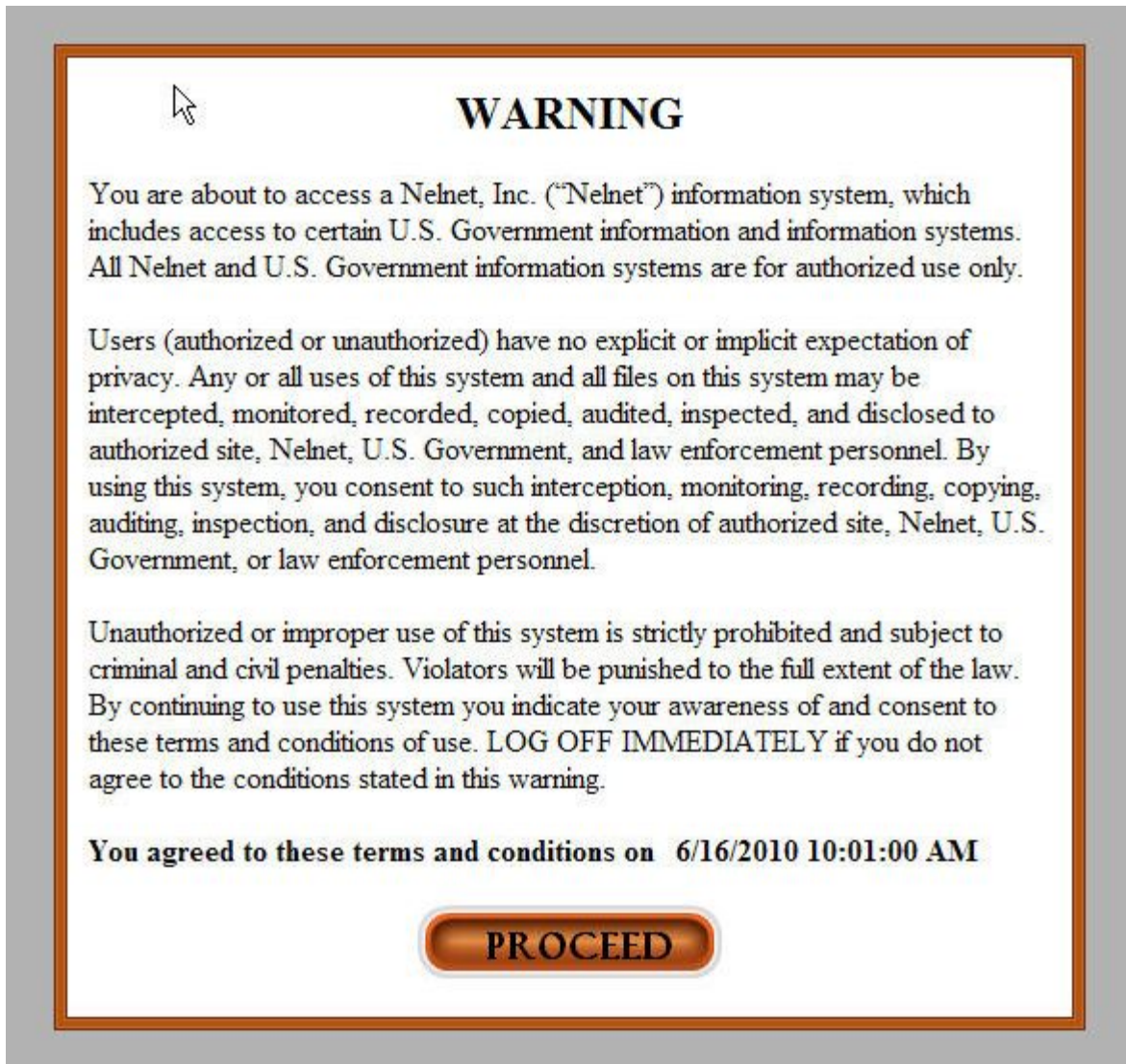
Users (authorized or unauthorized) have no explicit or implicit expectation of privacy. Any or all uses of this system and all files on this system may be intercepted, monitored, recorded, copied, audited, inspected, and disclosed to authorized site, Nelnet, U.S. Government, and law enforcement personnel. By using this system, you consent to such interception, monitoring, recording, copying, auditing, inspection, and disclosure at the discretion of authorized site, Nelnet, U.S. Government, or law enforcement personnel.

Unauthorized or improper use of this system is strictly prohibited and subject to criminal and civil penalties. Violators will be punished to the full extent of the law. By continuing to use this system you indicate your awareness of and consent to these terms and conditions of use. **LOG OFF IMMEDIATELY** if you do not agree to the conditions stated in this warning.

You must click the I agree box to continue I Agree

PROCEED

After initial log-on and acceptance of the Terms and Conditions, the user will be presented with a screen displaying the date of agreement. The user may click “Proceed” to continue.



Cohort Year

A cohort year is the same as a federal fiscal year, which begins on October 1 of a year and ends on September 30 of the following year. The cohort year is based upon when a **borrower enters repayment**, not the separation/graduation date.

For example, if a borrower enters repayment in November of 2008 the borrower would be included in the 2009 cohort year; October 1, 2008 to September 30, 2009.

Additional examples of cohort years are below.

2008- October 1, 2007-September 30, 2008
2007- October 1, 2006-September 30, 2007
2006- October 1, 2005-September 30, 2006
2005- October 1, 2004-September 30, 2005
2004- October 1, 2003-September 30, 2004

Cohort Default Rate (CDR)

The cohort default rate is based on the number of borrowers entering repayment, not the number and types of loans entering repayment. The formula the Department of Education uses for calculating a school's cohort default rate begins with counting the number of borrowers from the school who enter repayment in a particular cohort year. That group of borrowers (frequently referred to as a "cohort") is followed during the base year and then subsequent years to monitor how many of them go into default over time. The CDR is calculated using both numbers:

number of borrowers who go into default over period being monitored (2 or 3 yrs—see key facts)/# of borrowers who went into repayment in a specific cohort year.

Other key facts:

- School cohort default rates for years prior to 2009 included the number of borrowers who go into default over a two-year period (base cohort year and the following year)
- Beginning with the 2009 cohort year, schools cohort default rates include the number of borrowers who go into default over a three-year period (base cohort year and the following two years).

Note that cohort default rates are based on the number of borrowers who enter repayment, not the number and type of loans that enter repayment. A borrower with multiple loans from the same school whose loans enter repayment during the same cohort fiscal year will be included in the formula only once for that cohort fiscal year.

The following loans are not included in the cohort default rate calculation:

- Federal PLUS Loans

- Federal Graduate/Professional PLUS Loans
- Federal Direct Graduate/Professional PLUS Loans
- Federal Insured Student Loans (FISLs)
- Federal Perkins Loans. (Please note that Federal Perkins Loans have separate cohort default rate calculations.)

Federal Consolidation Loans and Federal Direct Consolidation Loans are not directly included in the cohort default rate calculation. However, the status of a consolidation loan may affect the cohort default rate calculation.