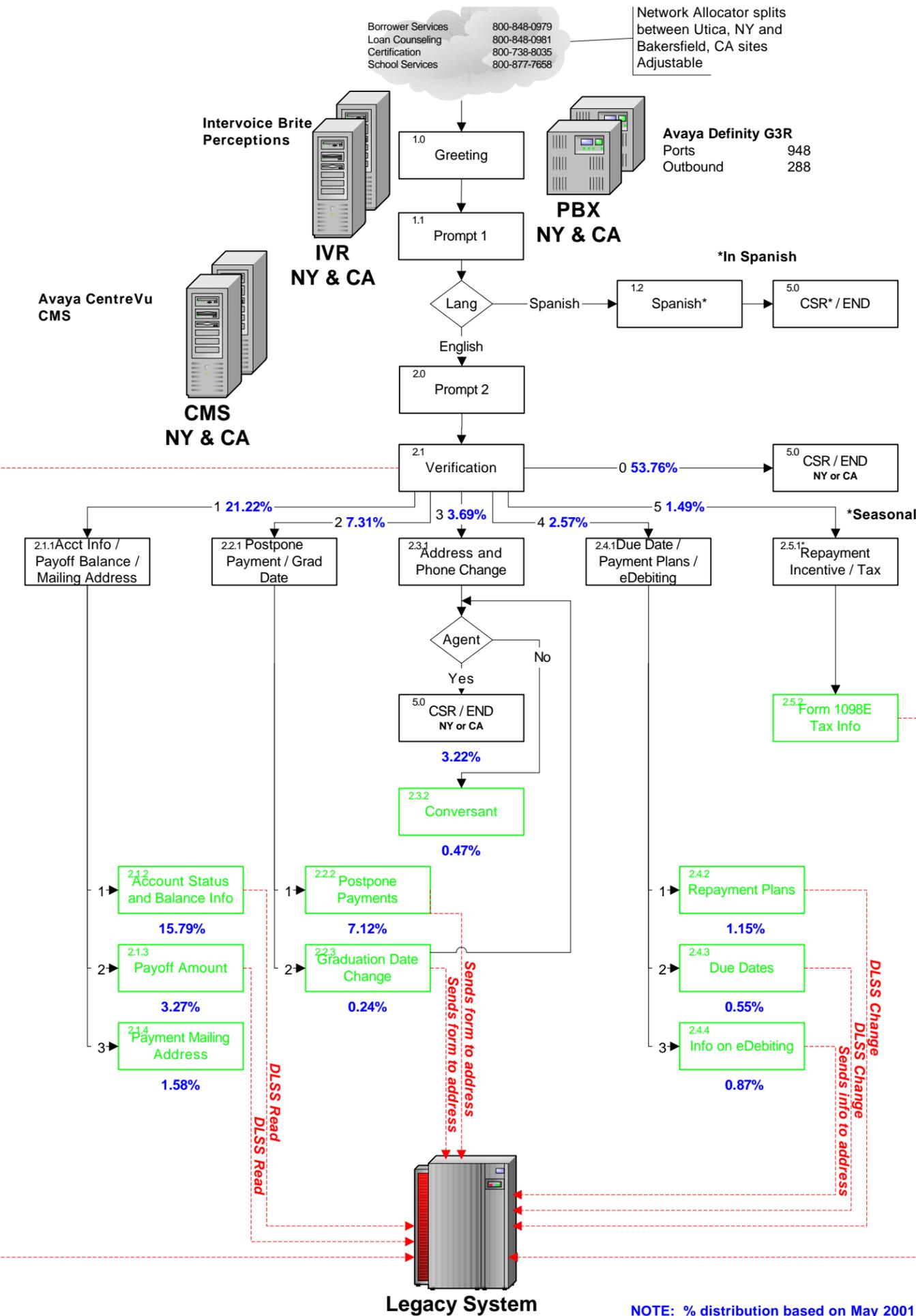


Direct Loan Servicing (ACS / AFSA)



NOTE: % distribution based on May 2001

1.0 Greeting
 -"Welcome to the Direct Loan Servicing Center."
 -"You can obtain student loan information and download forms from our website at www.dl.ed.gov.. To repeat our web site address, press 8."

1.1 Prompt 1
 1. "If you are an English-Speaking caller, please press 1."
 2. "Para Espanol, por favor presionar boton dos."

1.2 Spanish
During Working Hours
 -Call is transferred to Spanish Split
During Non-Working Hours
 -"Nuestros representantes no estan disponible. Por favor de llamar de 8 am hasta 8:30 pm hora este, Lunes a Viernes, Gracias."

2.0 Prompt 2
 1. "If you are calling to verify deferment, forbearance or payment was received, calling for a payoff balance or our payment mailing address, press 1."
 2. "To stop your payments or to report a change in your graduation date, press 2."
 3. "To report a change in your address and/or phone #, or e-mail address, press 3."
 4. "To change your payment amount or due date or to receive information on electronic debiting, press 4."
 5. "For Repayment Incentive Benefits, press 5."
 0. "To speak to a representative at any time during your call, press 0."
 #. "To repeat this menu, press the pound key."

2.1 Verification
 -"Please enter your 9-digit Social Security number. If you make a mistake, press the star key."
 -"Please enter your birth date, month, day and 4 digit year. For example, if you were born on March 1, 1970, you would press 03011970. If you make a mistake, press the (*) key."
 -"Please enter your five digit zip code. If you make a mistake, press the star key."

2.1.1 Acct Info / Payoff Balance / Mailing Address
 1. "To verify deferment, forbearance or payment was received or for account information, press 1."
 2. "For a pay-off amount, press 2."
 3. "For our payment mailing address, press 3."
 #. "To return to the Main menu, press the pound key."

2.1.2 Account Status and Balance Info
 -"You have (number) accounts."
 1. "For information on your first account, press 1."
 2. "For information on your second account, press 2."
 3. "... (So on for all packets.)"
 #. "To return to the Main menu, press the pound key."

Info given to caller can include the following:
 -Status
 -PBO
 -Last Payment Received (date / amt)
 -# of days delinquent (status 33 < 30 days delinquent)
 -grad date (status 10 & 20)
 -advise if deferment / forbearance / corrections received and not yet applied

NOTE: If status = 10 or 20 (SCH def or conversant mailbox to backdate account); deferment or forbearance options; information on another account; request STA1 (statement of account)

2.1.3 Payoff Amount
 -"Your payoff balance is (\$ amount with 10 days interest calculated) if received within 10 calendar days. Please make your check payable to the Department of Education. Indicate the account number or Social Security number of the borrower on all checks and money orders. The mailing address for payments is U.S. Department of Education, P.O. Box 530260, Atlanta, Georgia, 30353-0260."
 1. "To repeat the payoff amount, press 1."
 #. "To return to the Main Menu, press the pound key."

2.1.4 Payment Mailing Address
 -"The mailing address for payments is U.S. Department of Education, P.O. Box 530260 Atlanta, GA 30353-0260. Please make your check payable to the Department of Education. Indicate the account number or Social Security number of the borrower on all checks and money orders."
 1. "To repeat, press 1."
 #. "To return to the Main Menu, press the pound key."

2.2.1 Postpone Payment / Grad Date
 -"An in school deferment will be automatically applied to your account if you will be receiving a new Direct Loan. Check with your school about updating your student status with us. If you have transferred to a new school, you need to request a new deferment."
 1. "To postpone your payments, press 1."
 2. "To report a change in your graduation date, press 2."
 #. "To return to the Main Menu, press the # key."

2.2.2 Postpone Payments
 -"You may postpone your payments with a deferment or forbearance. You may qualify for a deferment if you are enrolled in school, unemployed, disabled, in the military, or in an internship or fellowship program. If you are unable to make your loan payments due to poor health or other personal reasons, you may qualify for a forbearance."
 1. "If you have unpaid student loan prior to July 1, 1993, press 1."
 2. "If you are enrolled as at least a half time student and would like to request a deferment, press 2."
 3. "If you are unemployed or working less than 30 hours a week, looking for full-time employment and registered with a public or private employment agency and would like to request a deferment, press 3."
 4. "You may qualify for an Economic Hardship deferment if you are receiving federal or state public assistance such as Food Stamps, SSI or aid to Families with Dependent Children or if you are working full-time and earning minimum wage. You may also qualify if your total payments on your educational loans are greater than 20% of your adjusted gross income. To receive an economic hardship deferment, press 4."
 5. "If you are temporarily unable to make your loan payments for other reasons, and would like to request a forbearance, press 5."
 6. "To hear the deferment and forbearance options again, press 6."
 #. "To return to the Main Menu, press the pound key."

2.3.1 Address and Phone Change
 Caller goes to a representative if one is available. If not, then to conversant mailbox.
 #. "To return to the Main Menu, press the pound key."

2.3.2 Conversant
 -"You have reached the change of address mailbox. This mailbox is for messages only. Calls will not be returned.. Please provide the following after the tone. Your Social Security Number, full name, new address, including apartment number if appropriate, home and work phone numbers, including area code and your e-mail address. Please speak clearly after the tone. Again, please include your Social Security Number. Thank you for calling the Direct Loan Servicing Center."

2.3.3 Form 1098E Tax Info
 -"A year end tax statement, FORM 1098 E will be mailed to you by the end of January. The form will show the total amount of student loan interest paid to the Direct Loan Servicing Center for the previous year. The following interest amount may be different from the interest you may deduct on your income tax return. Last years interest paid is (interest). For questions regarding tax deduction eligibility, contact your tax advisor or the IRS at 1-800-TAX-1040 for Publication 970, Tax Benefits for Higher Education."
 1. "To request a copy of Form 1098 E, press 1."
 #. "To return to the Main Menu, press the pound key."

2.3.4 Due Dates
 -"There are four payment due dates to choose from. You may select to have your payment due date on the 7th, 14th, 21st, or 28th, of each month. If you have more than one loan packet, all packets must have the same due date."
 1. "To change the date your payment is due, press 1."
 #. "To return to the Main Menu, press the pound key."

2.3.5 Info on eDebiting
 -"Electronic debiting is a service that allows your bank to automatically deduct your monthly Direct Loan payments from your checking or savings account. Information on electronic debiting will be sent to you. Please fill out the application form and return it to us."
 #. "To return to the Main Menu, press the pound key."

2.4.1 Repayment Plans
 -"There are several repayment plans available. They are the Standard Plan, the Extended Plan and the Graduated Plan. The Standard Repayment Plan requires you to make a fixed monthly payment, with up to 10 years to repay. The Extended Repayment Plan also offers a fixed monthly payment but your length of repayment may range from 12 to 30 years, depending on the total amount of the loan. The Graduated Repayment Plan offers payments which are lower at first and increase every two years. Your repayment term on the Graduated Plan will also range from 12 to 30 years depending on your total loan amount. For Stafford borrowers only, there is the Income Contingent Repayment Plan or ICR that offers flexibility in paying your loans based on your income."
 1. "For more information on repayment plans, press 1."
 2. "To change your current repayment plan, press 2."
 #. "To return to the Main Menu, press the pound key."

2.4.2 Due Dates
 -"There are four payment due dates to choose from. You may select to have your payment due date on the 7th, 14th, 21st, or 28th, of each month. If you have more than one loan packet, all packets must have the same due date."
 1. "To change the date your payment is due, press 1."
 #. "To return to the Main Menu, press the pound key."

2.4.3 Info on eDebiting
 -"Electronic debiting is a service that allows your bank to automatically deduct your monthly Direct Loan payments from your checking or savings account. Information on electronic debiting will be sent to you. Please fill out the application form and return it to us."
 #. "To return to the Main Menu, press the pound key."

2.5.1 Tax
 -"A year end tax statement, FORM 1098 E will be mailed to you by the end of January. The form will show the total amount of student loan interest paid to the Direct Loan Servicing Center for the previous year. The following interest amount may be different from the interest you may deduct on your income tax return. Last years interest paid is (interest). For questions regarding tax deduction eligibility, contact your tax advisor or the IRS at 1-800-TAX-1040 for Publication 970, Tax Benefits for Higher Education."
 1. "To request a copy of Form 1098 E, press 1."
 #. "To return to the Main Menu, press the pound key."

2.5.2 Form 1098E Tax Info
 -"Your request has been processed."

5.0 CSR / END Working Hours
 -"Please hold for assistance. To ensure our customers receive quality service and accurate information, your call may be monitored."
 Transferred to next available agent in either NY or CA

After Hours
 -"Representatives are unavailable. Please call between 8 a.m. and 8:30 p.m. Eastern Time, Monday through Friday. Thank you."

Call disconnects.

Caller hears a brief description of the types of deferments and forbearances available and then prompts for more detailed info for the following:
 -Loans Prior to 7/1/93 (INT / PUB / PL / WM / TDI and other deferments)
 -SCH deferments
 -UNE deferments
 -HRD deferments
 -Forbearances
 -Postponement of Payments

2.2.3 Graduation Date Change
 -"Your account is in an in-school status. We have received your (def, forb, corr) and it will be processed within the next few days. Your expected graduation date is (from Sep Date on the A01 screen)."
 1. "If this is incorrect, press 1."
 -"After your graduation date, you receive a 6-month grace period. Any unpaid interest will be added to your principal balance after your grace period is over. The principal balance is (\$X)."
 2. "To hear information on another account, press 2."
 3. "To order a copy of your statement, press 3."
 *. "To return to the previous selection, press the star key."
 #. "To return to the Main Menu, press the pound key."

1. "If you will be in school at least half time after (date), press 1."
 2. "If you are attending classes less than half-time or have already graduated, press 2."

-"If you are currently enrolled in school as at least a half time student or if you are in a full-time graduate fellowship program or rehabilitation training program you need to complete an In-School deferment form. One will be sent to your address. Please have the form certified by your school's registrar and return to us promptly."

2.3.1 Address and Phone Change
 Caller goes to a representative if one is available. If not, then to conversant mailbox.
 #. "To return to the Main Menu, press the pound key."

2.3.2 Conversant
 -"You have reached the change of address mailbox. This mailbox is for messages only. Calls will not be returned.. Please provide the following after the tone. Your Social Security Number, full name, new address, including apartment number if appropriate, home and work phone numbers, including area code and your e-mail address. Please speak clearly after the tone. Again, please include your Social Security Number. Thank you for calling the Direct Loan Servicing Center."

2.4.1 Due Date / Payment Plans / eDebiting
 1. "To change your monthly payment amount, press 1."
 2. "To change the date your payment is due, press 2."
 3. "For information on electronic debiting, press 3."
 #. "To return to the Main Menu, press the pound key."

2.4.2 Repayment Plans
 -"There are several repayment plans available. They are the Standard Plan, the Extended Plan and the Graduated Plan. The Standard Repayment Plan requires you to make a fixed monthly payment, with up to 10 years to repay. The Extended Repayment Plan also offers a fixed monthly payment but your length of repayment may range from 12 to 30 years, depending on the total amount of the loan. The Graduated Repayment Plan offers payments which are lower at first and increase every two years. Your repayment term on the Graduated Plan will also range from 12 to 30 years depending on your total loan amount. For Stafford borrowers only, there is the Income Contingent Repayment Plan or ICR that offers flexibility in paying your loans based on your income."
 1. "For more information on repayment plans, press 1."
 2. "To change your current repayment plan, press 2."
 #. "To return to the Main Menu, press the pound key."

2.4.3 Due Dates
 -"There are four payment due dates to choose from. You may select to have your payment due date on the 7th, 14th, 21st, or 28th, of each month. If you have more than one loan packet, all packets must have the same due date."
 1. "To change the date your payment is due, press 1."
 #. "To return to the Main Menu, press the pound key."

2.4.4 Info on eDebiting
 -"Electronic debiting is a service that allows your bank to automatically deduct your monthly Direct Loan payments from your checking or savings account. Information on electronic debiting will be sent to you. Please fill out the application form and return it to us."
 #. "To return to the Main Menu, press the pound key."

2.5.1 Tax
 -"A year end tax statement, FORM 1098 E will be mailed to you by the end of January. The form will show the total amount of student loan interest paid to the Direct Loan Servicing Center for the previous year. The following interest amount may be different from the interest you may deduct on your income tax return. Last years interest paid is (interest). For questions regarding tax deduction eligibility, contact your tax advisor or the IRS at 1-800-TAX-1040 for Publication 970, Tax Benefits for Higher Education."
 1. "To request a copy of Form 1098 E, press 1."
 #. "To return to the Main Menu, press the pound key."

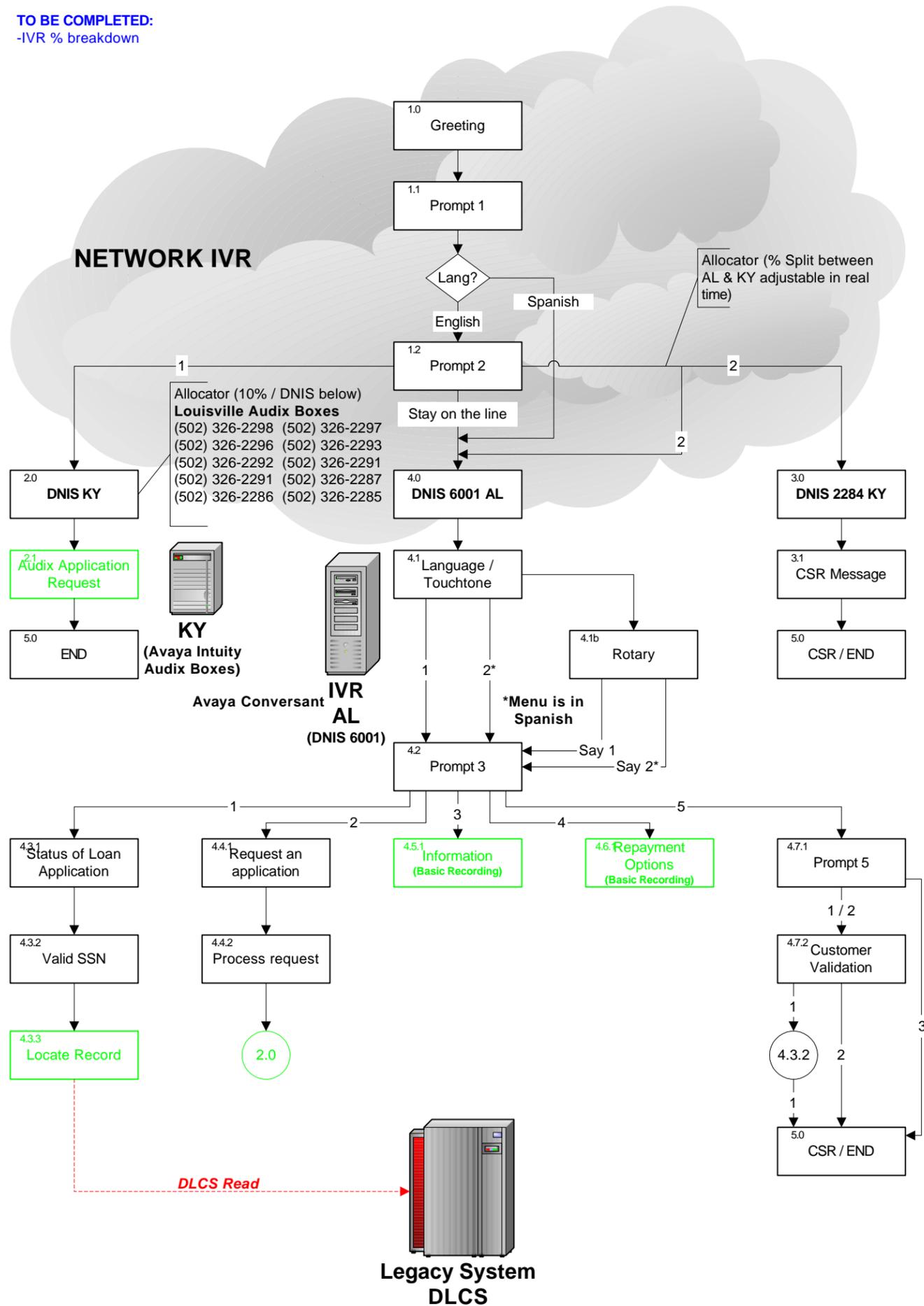
2.5.2 Form 1098E Tax Info
 -"Your request has been processed."

5.0 CSR / END Working Hours
 -"Please hold for assistance. To ensure our customers receive quality service and accurate information, your call may be monitored."
 Transferred to next available agent in either NY or CA

After Hours
 -"Representatives are unavailable. Please call between 8 a.m. and 8:30 p.m. Eastern Time, Monday through Friday. Thank you."

Call disconnects.

TO BE COMPLETED:
-IVR % breakdown



1.0 Greeting

- "You have reached the Loan Consolidation Network."

1.1 Prompt 1

1. "If you would like to speak in English, press 1."
2. "If you would like to speak in Spanish, press 2."

1.2 Prompt 2

1. "If you are calling to request a consolidation, please press 1"
2. "If you are calling to inquire about application status or general program information, please press 2"
3. "Otherwise, please remain on the line."

2.1 Audix Application Requests

- "If you would like to receive an application, at the tone, please leave your full name address, including street address, city, state and zip code and a daytime phone number. Please speak slowly and spell all words. Providing us all the information we have requested will enable us to process your application request more quickly. Thank you for your interest in the Direct Loan Program."
- "If you have Internet access, you can save time and apply online using our electronic application. Just log on to our website found at www.ed.gov/DirectLoan and follow the easy directions."

3.1 CSR Message

Initial Announcement:

"Thank you for calling the Loan Consolidation Center. All representatives are busy assisting other customers. Please hold for the next available representative."

Call Queue (These messages are randomly played with the 'on hold' music):

- "Thank you for calling the Loan Consolidation Center. We are experiencing a large number of incoming calls. All of our Customer Service Representatives are assisting other customers. Please be assured your call will be answered as quickly as possible."
- "If you would like to expedite your process, please visit our internet site at www.ed.gov/DirectLoan to complete an online application. Otherwise please hold for the next available representative. We appreciate your patience."
- "The Loan Consolidation Center is open from 8am - 8pm EST, Monday through Friday. We will return to your call momentarily."
- "Remember your call will be answered in the order it was received. Please do not hang up and redial, as this will only further delay your call."

4.1 Language / Touchtone

- "Good afternoon. Thank you for calling the Loan Origination Center."

1. "If you are calling from a touch tone telephone and would like to speak in English, press 1."
2. "If you are calling from a touch tone telephone and would like to speak in Spanish, press 2."
3. "If you do not have a touch tone telephone, please remain on the line."

4.1b Rotary

1. "English say 1."
2. "Spanish say 2."

4.2 Prompt 3

1. "For the status of your loan application, press / say 1"
2. "To request a Consolidation application, press / say 2."
3. "For Loan Consolidation information, press / say 3."
4. "If you would like repayment options press / say 4."
5. "To speak to a customer service representative, press / say 5."
6. "To repeat menu, press / say 6."

4.3.1 Status of Loan Application

- "Please enter your SSN for status of loan application."

4.3.2 Valid SSN

1. "Your SSN is... (input number). Correct press 1."
2. "Incorrect press 2."

4.3.3. Locate Record

Initial Announcement:

- "Please hold while we locate your records. Hold time can be up to 60 seconds."

Possible Answers:

- "Your loans were paid on (date). The Direct Loan Servicing Center will mail notification about your new loan repayment."
- "Your original loans were paid on (date) and sent to the Direct Loan Servicing Center. Your additional loan request has been received and is being processed."
- "Your loan consolidation application was received on (date). We sent a request to your current lenders on (date) for exact payoff amount of your loans. When we receive a response, we will mail you a promissory note for you to sign and return immediately."
- "The promissory note was mailed (date). Before we can continue to process the loan application, the promissory note must be returned signed and dated within 14 days to avoid cancellation of the application."
- "Your signed promissory note was received on (date). Your application is being processed."
- "We received your promissory note on (date). There were some errors so we mailed you a notice about the errors on (date). Please make the appropriate corrections and return the information to us within 5 business days."
- "Your loan consolidation application has been approved. The lenders of your current loans should receive payment within 7-10 business days from (date). After the lenders are paid, you can expect to receive your new loan repayment arrangements from the Servicing Center."
- "Your consolidation application / promissory note was received on (date). We sent a request to your current lenders on (date) for exact payoff of your loans. When we receive a response, we will mail you a loan statement indicating loans ready for payoff."
- "We have mailed you a loan statement on (date) indicating loans ready for payoff. If we do not hear from you within 10 days, we will proceed to mail payments to all loan holders listed on the statement."

Direct Loan Consolidation (EDS)

4.4.1 Request an application

- "There are two ways to obtain an application. If you have internet access you can save time and apply online using our electronic application. Just log onto our website at www.loanconsolidation.ed.gov and follow the easy directions or please remain online to request an application through our automated process. Thank you for your interest in the Direct Loan program."

4.4.2 Process request

1. "If you would like this message repeated, press 1."
2. "If you would like an application mailed to you please press 2." (Call goes to Audix box for message)

4.5.1 Information

- "The Federal Direct Loan Consolidation Program is available to borrowers so decide to consolidate one or more eligible loans. When borrowers decide to consolidate, the Federal Gov't repays the borrowers current federal education loan and issues a new loan for the total amount. All applications received on or after 2/1/99 will carry a weighted average interest rate, rounded to the nearest 1/8 of 1%, but shall not exceed 8.25%. This rate will be fixed for the life of the loan during all periods to include in-school, grace, repayment, and deferment. The loan consolidation can take nearly 90 days to complete. The following steps will be taken once a complete application is received. Loan eligibility determined based upon the loan or loans you intend to consolidate. Credit history will be verified for PLUS borrowers. Loan balances certified through current loan holders. Payments made to loan holders. And you will receive a letter welcoming you to the program and providing you with new repayment terms."

1. "To return to the main menu, press 1"
2. "To speak with a customer service representative, press 2."
3. "To end this call, press 3"

4.6.1 Repayment Options

- "The Federal Direct Consolidation Loan Program offers a variety of repayment plans designed to meet specific individual needs. Depending on the plan you select, repayment periods may be from 10-30 years. Your monthly payment and the time allotted for repayment depends on the total amount you owe and the type of repayment plan you choose. Borrowers have the flexibility to change repayment plans to suit their individual financial circumstances. The 4 available payment plans are: the standard repayment plan based over 10 years at a fixed monthly payment. The extended plan with terms of up to 30 years at a fixed monthly payment. The graduated plan with terms of up to 30 years and at a payment amount that gradually increases every 2 years. The income repayment plan with payment terms of up to 25 years based on the adjusted gross income. This plan requires your written consent to allow the Direct Consolidation loan program to verify your adjusted gross income through the internal revenue tax records. Borrowers with PLUS loans may no select the income contingent repayment plans."

1. "To return to the main menu, press 1"
2. "To speak with a customer service representative, press 2."
3. "To end this call, press 3"

4.7.1 Prompt 5

- "Please listen to the following menu so that we may better serve you."

1. "If you would like the status of your application or have general questions about the consolidation process, press 1."
2. "If you would like to add a loan to your consolidation, press 2."
3. "If your consolidation loan has been funded, press 3."

4.7.2 Customer Validation

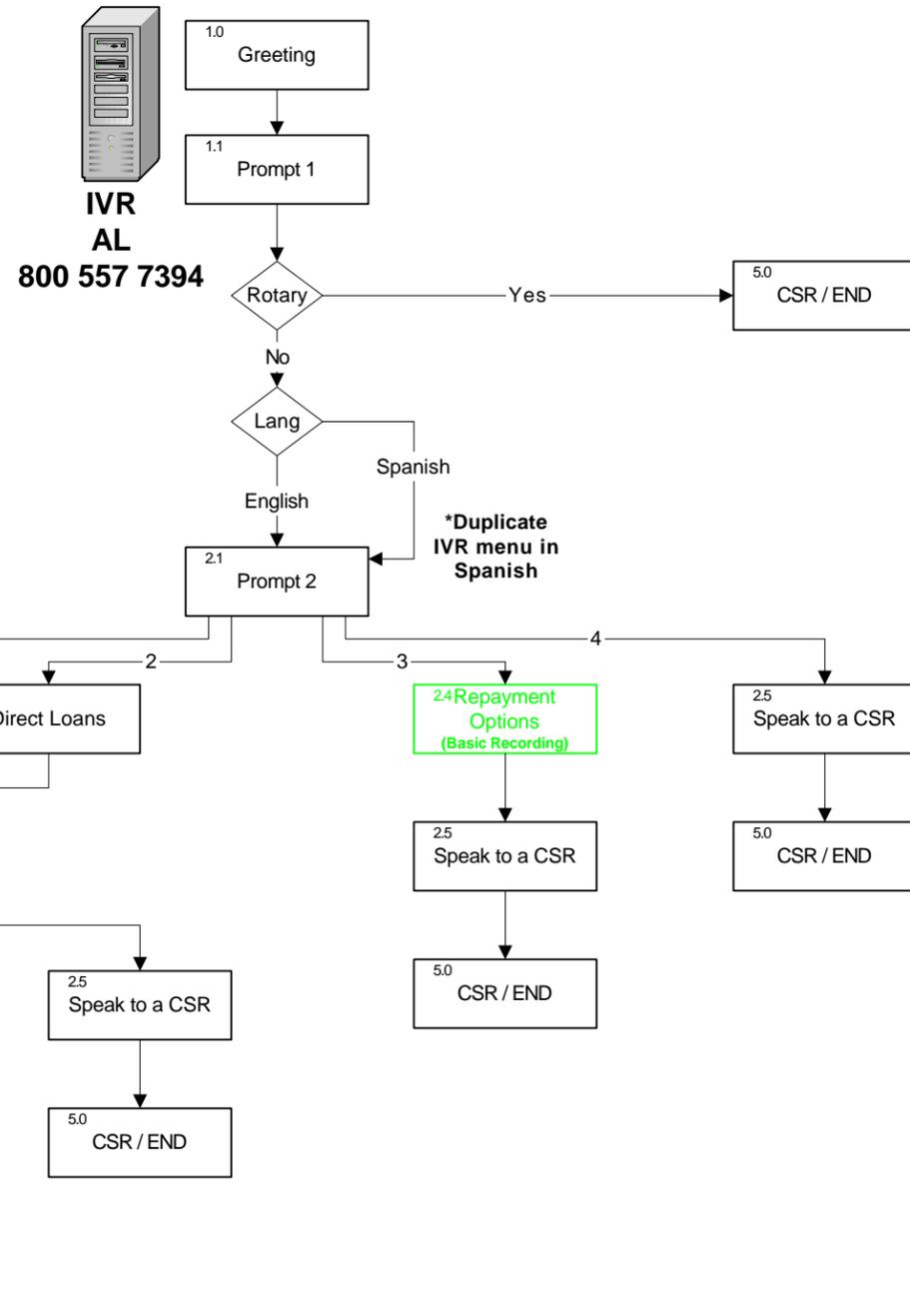
1. "If you have an existing case with us or have contacted us in the past, press 1." (Go to 4.3.2)
2. "For any other issues press 2."

5.0 END

- "Thank you for calling the loan origination center."

TO BE COMPLETED:

- IVR % breakdown
- Technical Info on IVR (Local)
- Confirm legacy system access
- Talk with COD



1.0 Greeting

- "Thank you for calling the loan origination center."

1.1 Prompt 1

1. "If you are calling from a touchtone telephone and would like to speak in English, press 1."
2. "If you have a touchtone telephone and would like to speak in Spanish, press 2." (In Spanish)
3. "If you do not have a touchtone phone, please hold."

2.1 Prompt 2

1. "If you would like PLUS Loans, please press 1."
 2. "If you would like Direct Loans, please press 2."
 3. "If you would like repayment options, please press 3."
 4. "To speak to a representative, please press 4."
 5. "If you would like to hear the menu again, please press 5."
- NOTE: If no selection call will route automatically to agent.

2.2.2 Prompt 3

1. "For General Information, please press 1."
 2. "For Loan Status, please press 2."
 3. "To speak to a representative, please press 3."
 4. "To repeat menu options, please press 4."
- NOTE: If there is no response after 5 seconds, call will be transferred to the next available representative.

2.2.3 General Info

-Caller will hear an informational Plus Loan message

1. "To speak to a representative, please press 1."
2. "To return to the previous menu, please press 2."
3. "To return to the main menu, please press 3."
4. "To end this call, press 4."

2.2.4 Loan Status

- "Please enter your Social Security Number."

Caller enters information

- "Your Social Security number is (SSN). Is this correct?"

2.3.3 General Info

-Caller will hear an informational Direct Loan message

1. "To speak to a representative, please press 1."
2. "To return to the previous menu, please press 2."
3. "To return to the main menu, please press 3."
4. "To end this call, press 4."

2.3.4 Loan Status

- "Please enter your Social Security Number."

Caller enters information

- "Your Social Security number is (SSN). Is this correct?"

2.4 Repayment Options

-Call will hear recorded information pertaining to the repayment options.

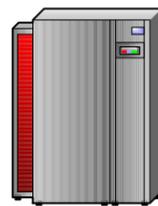
1. "If you would like to return to the main menu, please press 1."
2. "If you would like to speak to a representative, please press 2."
3. "If you would like to end call, press 3."

2.5 Speak to a CSR

No information given

5.0 CSR / END

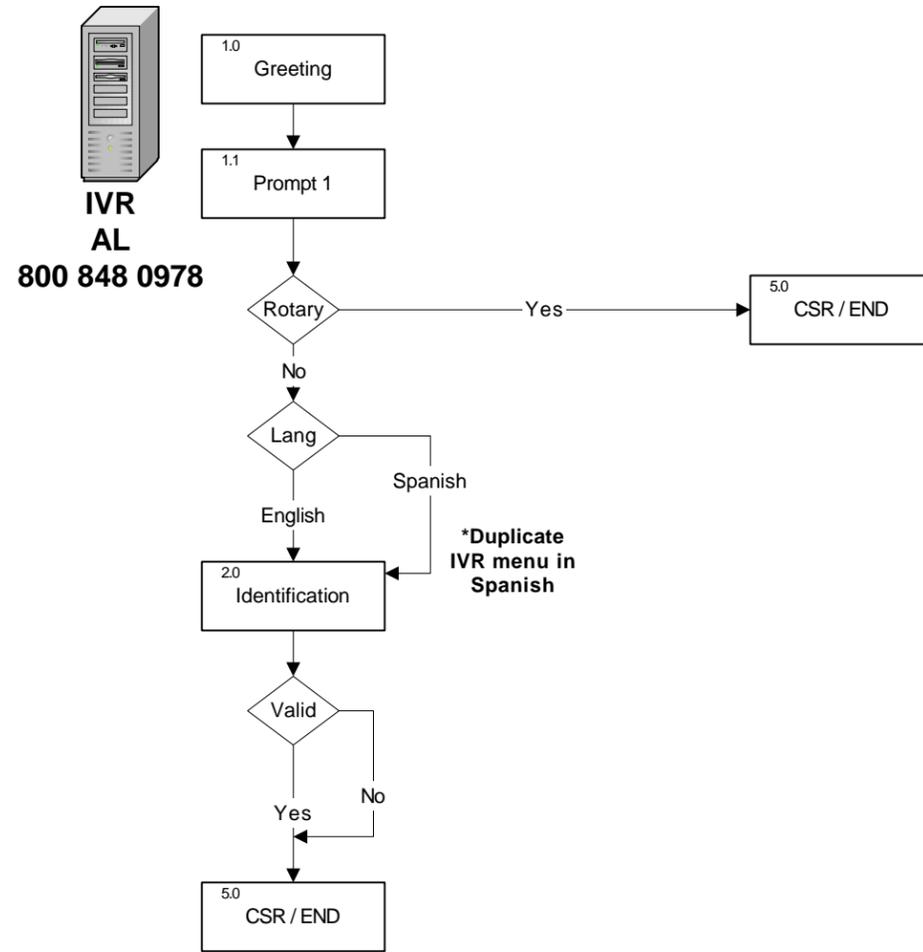
No information given



**Legacy System
DLOS**

Direct Loan Origination (EDS) School IVR

TO BE COMPLETED:
 -IVR % breakdown
 -Technical Info on IVR (Local)
 -Confirm legacy system access
 -Talk with COD



1.0 Greeting
 -"Thank you for calling the loan origination center."

1.1 Prompt 1
 1. "If you are calling from a touch tone telephone and would like to speak in English, press 1."
 2. "If you have a touch tone telephone and would like to speak in Spanish, press 2."
 3. "If you do not have a touch tone telephone, please hold."
 NOTE: If no selection call will route automatically to agent.

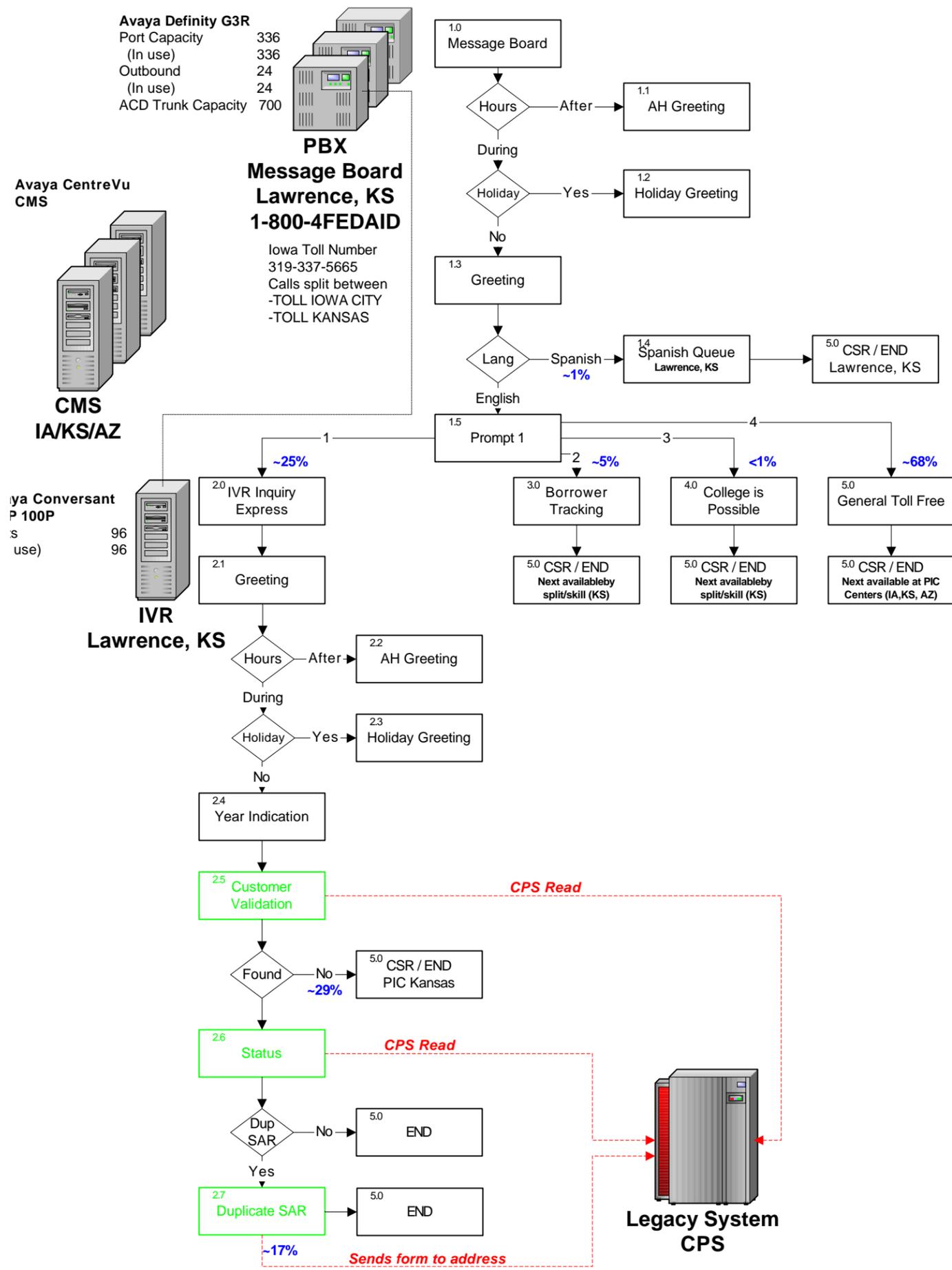
2.0 Identification
 -"Please enter your six digit school code. For the letter 'E', press 3. For the letter 'G', press 4."
 NOTE: If no selection after 5 seconds call will route automatically to agent.

-"You have entered <School Code>."
 1. "If this is correct, press 1."
 2. "If this is incorrect, press 2." (User can reenter)

5.0 CSR / END
 -"Please wait while your call is being transferred."
 -"Thank you for calling the Loan Origination Center. Your call is important to us and may be monitored for quality purposes."



Federal Student Aid Information Center (NCS)



1.1 AH Greeting
 -"You have reached the Federal Student Aid Information Center. The center is currently closed. Please call back during our operating hours of 8 a.m. to 12 midnight., Eastern time, seven days a week."

1.2 Holiday Greeting
 -"You have reached the Federal Student Aid Information Center. Due to the federal holiday, the center is currently closed. Please call back during our normal operating hours of 8 a.m. to 12 midnight., Eastern time, seven days a week, excluding holidays."

1.3 Greeting
 -Business hours greeting
 1. "English, press 1."
 2. "Spanish press 2."

1.4 Spanish Queue
 -Transfer to Spanish CSR (not in documentation)

1.5 Prompt 1
 1. "For IVR, press 1."
 2. "For Borrower Tracking, press 2."
 3. "For College is Possible, press 3."
 4. "For General, please stay on the line."

2.0 IVR Inquiry Express
 -Allows for the automated calls to be handled in IVR

2.1 Greeting
 -"Welcome to Inquiry Express, an automated service of the Federal Student Aid Information Center."

2.2 AH Greeting
 -"We are unable to process your request at this time. Our normal operating hours are 8 a.m. to 8 p.m., Eastern Time, Monday through Friday."
 -"Thank you for using Inquiry Express."

2.3 Holiday Greeting
 -"Due to the federal holiday, the system is unavailable. Please call back during our normal operating hours of 8 a.m. to 8 p.m., Eastern Time, Monday through Friday."
 -"Thank you for using Inquiry Express."

2.4 Year Indication
 1. "For 2000-2001 application status or duplicate SAR request, press 1."
 2. "For 1999-2000 application status or duplicate SAR request, press 2."
 NOTE: Callers allowed 3 tried entries

If caller has surpassed cutoff date:
 -"The last day application information was available for the 1999-2000 processing cycle was December 31, 2000. To receive application information for the 2000-2001 cycle, press 1. To exit, press 9."
 -"Thank you for using Inquiry Express."

2.5 Customer Validation
SSN
 -"Please enter your social security number."
 -"You entered ...<SSN>"
 1. "If this is correct, press 1."
 2. "To re-enter, press 2."
 9. "To exit, press 9."

Last Name Letters
 -"Please enter the first letter of your last name, by pressing the key on your touch-tone telephone with that letter. For Q, press 7; for Z, press 9; and for a blank, apostrophe, period, or dash, press 1."
 1. "For a blank, press 1. For an apostrophe, press 2. For a period, press 3. For a dash, press 4."
 2. "For A, press 1. For B, press 2. For C, press 3."
 3. "For D, press 1. For E, press 2. For F, press 3."
 4. "For G, press 1. For H, press 2. For I, press 3."
 5. "For J, press 1. For K, press 2. For L, press 3."
 6. "For M, press 1. For N, press 2. For O, press 3."
 7. "For P, press 1. For Q, press 2. For R, press 3. For S, press 4."
 8. "For T, press 1. For U, press 2. For V, press 3."
 9. "For W, press 1. For X, press 2. For Y, press 3. For Z, press 4."

-"You entered ...<LName First Letter>"
 1. "If this is correct, press 1."
 2. "To re-enter, press 2."
 9. "To exit, press 9."

-"Please enter the second letter of your last name, by pressing the key on your touch-tone telephone with that letter. For Q, press 7; for Z, press 9; and for a blank, apostrophe, period, or dash, press 1."
 1. "For a blank, press 1. For an apostrophe, press 2. For a period, press 3. For a dash, press 4."
 2. "For A, press 1. For B, press 2. For C, press 3."
 3. "For D, press 1. For E, press 2. For F, press 3."
 4. "For G, press 1. For H, press 2. For I, press 3."
 5. "For J, press 1. For K, press 2. For L, press 3."
 6. "For M, press 1. For N, press 2. For O, press 3."
 7. "For P, press 1. For Q, press 2. For R, press 3. For S, press 4."
 8. "For T, press 1. For U, press 2. For V, press 3."
 9. "For W, press 1. For X, press 2. For Y, press 3. For Z, press 4."

-"You entered ...<LName Second Letter>"
 1. "If this is correct, press 1."
 2. "To re-enter, press 2."
 9. "To exit, press 9."

Invalid Entries can hear one of the following messages:
 -"An invalid entry was made."
 -"Not enough digits were entered."
 -"We are unable to process your request because of entry errors"

2.6 Status
Caller can hear one of the following messages depending upon the "Record Type"
History Correction
 -"The corrections you made to your student aid report were processed as of ... <Format: April 20, 2000>"
 -"Please allow 7-10 days from that date to receive your Student Aid Report."

Correction
 -"Your correction application was processed as of ... <Format: April 20, 1999>"
 -"Please allow 7-10 days from that date to receive your Student Aid Report."

Original
 -"Your application was processed as of ... <Format: April 20, 2000>"
 -"Please allow 7-10 days from that date to receive your Student Aid Report."

2.7 Duplicate SAR
 1. "To request a duplicate student aid report be mailed to your address on file, press 1."
 9. "To exit, press 9."

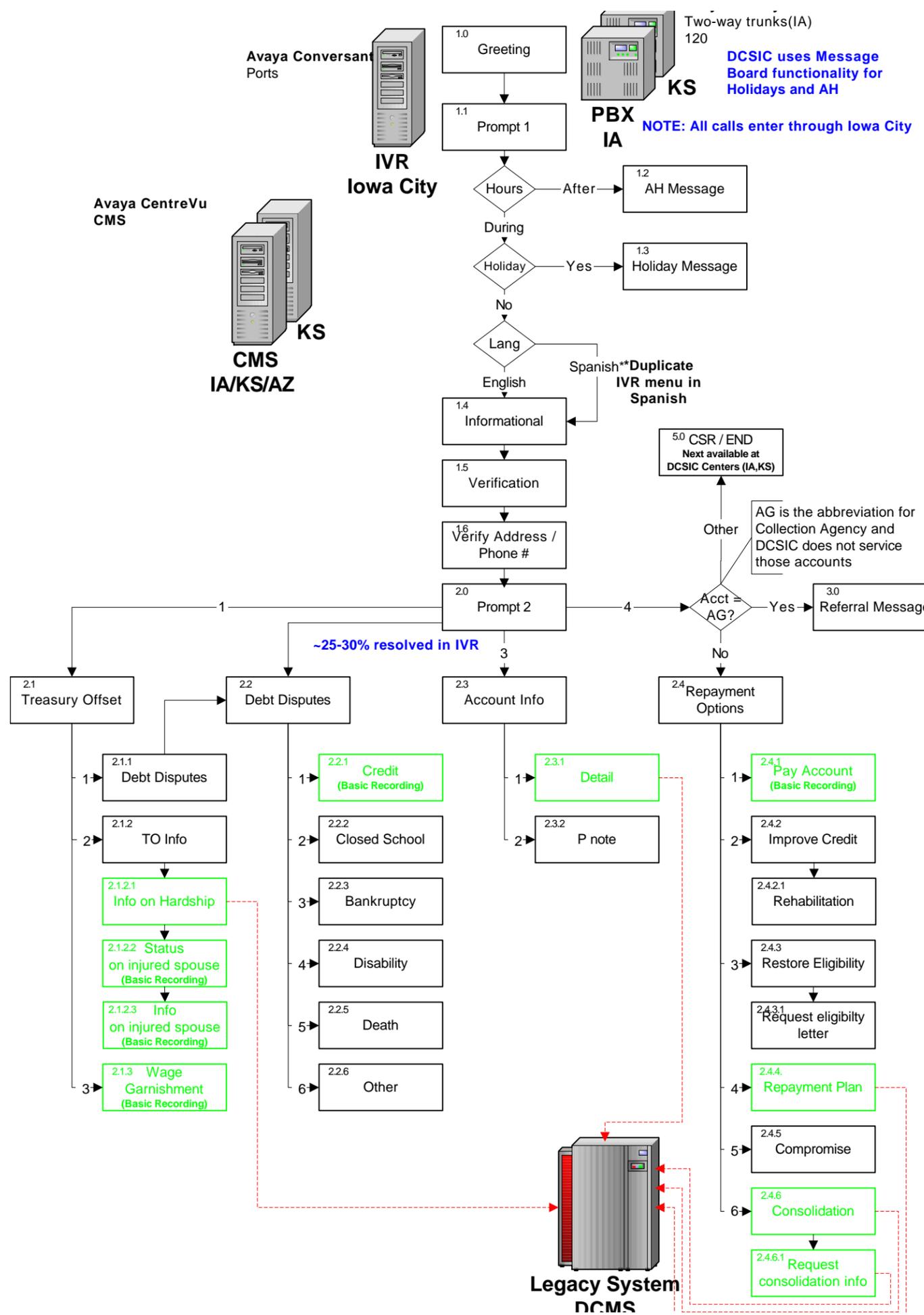
-"To make an address or institution change on your application, you will need to speak with a customer service operator. Please have your Data Release Number or DRN located on your Student Aid Report available."
 0. "To speak with a customer service operator, press 0."

If caller chooses a new SAR:
 -"Your Student Aid Report will be delivered within 10 to 14 days from today."
 -"Thank you for using Inquiry Express."

If caller has surpassed cutoff date:
 -"We are unable to process your duplicate SAR request for the 1999-2000 processing cycle after August 25, 2000."
 -"Thank you for using Inquiry Express."

5.0 CSR / END
 No information given

Debt Collection Service Information Center (NCS)



1.0 Greeting
-"Thank you for calling the United States Department of Education"

1.1 Prompt 1
1. "For English, press 1 now."
2. "Para español, oprima el 2 ahora."

1.2 AH Message
-"We are unable to process your request at this time. Our normal operating hours are 8 a.m. to 10 p.m., Eastern Time, Monday through Saturday. The best days to reach an operator quickly are Wednesday through Friday. If you are calling to confirm that we have received an offset of your income tax refund, or to confirm your balance, you may do so by selecting option 3 from the main menu after you have verified your account information. Please note that it takes two to three weeks for tax refunds to credit to your account."

1.3 Holiday Message
-"Due to the federal holiday, the system is unavailable. Please call back on the next business day."

1.4 Informational
-"Operators are available to assist you from 8 am to 10 pm Eastern time, Monday through Saturday. You may download certain forms, and obtain information about resolving defaulted student loans at our website: www.1800willpay.com"

1.5 Verification
-"Please enter your 9-digit Social Security Number."
-"To verify your date of birth, please enter your 2-digit date of birth month, 2-digit day, and 2-digit year now."
READ TO FFEL
-"We have your name as: (Text to Speech reads name on record)."

1.6 Verify Address / Phone #
-"The U.S. Department of Education requires verification of your address and telephone number."
-"We have your mailing address as: (Text to Speech reads address on record)."
-"We have the last four digits of your daytime telephone number as (last 4 digits of daytime phone number)."
-"We have the last four digits of your nighttime telephone number as (last 4 digits of nighttime phone number)."
NOTE: You can update the phone #s on record by keying in the numbers on the IVR.

2.0 Prompt 2
1. "For information on the Treasury Offset Program or Administrative Wage Garnishment, press 1."
2. "For debt disputes and cancellations, press 2."
3. "For account information, press 3."
4. "For repayment options or to make payment arrangements, press 4."
8. "To repeat the options, press 8."
#. "To terminate the call, press #"
0. "If these options do not meet your needs, press 0."

2.1 Treasury Offset
1. "If you believe you do not owe, or should not have to pay, any of the debts for which you are being offset or garnished, or if you believe that information about any of these debts is incorrect, press 1."
2. "To dispute offset of federal payments, including income tax refunds, press 2."
3. "To dispute wage garnishment, press 3."

2.1.1 Dispute Debt
Go to 2.2

2.1.2 TO Info
1. "For information about hardship claims, press 1."
2. "For status on your injured spouse claim, press 2."
3. "For information on filling out an injured spouse claim, press 3."

2.1.3 Info
Information is given to caller according to option in 2.1.2 (need more detail)

2.1.4 Wage Garnishment
Information is given on the wage garnishment program and the Federal Employee salary offset program

2.2 Debt Disputes
1. "For concerns about your credit status, press 1."
2. "If you have attended a school that is now closed, press 2."
3. "If you have filed for bankruptcy from a student loan debt, press 3."
4. "If a physician has determined you are totally and permanently disabled, press 4."
5. "To report the death of a student loan borrower, press 5."
6. "For other types of disputes, press 6."

2.2.1 Credit
-"The US Department of Education, in compliance with the Higher Education Act of 1965, as amended, is required to provide information to credit bureaus about your defaulted student debts. If no payment is received within 65 days of when notification is sent to your last known address, the Department may report your debts to the credit bureaus. If you believe any of the information reported by the Department is not accurate, you must send a written dispute to the credit bureau reporting that information. Credit bureaus are required by federal law to contact the Department within 30 days to validate their information, and the Department is required to respond to such requests within 30 days of receiving them."

2.2.2 Closed School
-Call is transferred to CSR with error message 1137 (Closed School)

2.2.3 Bankruptcy
-"It is more difficult to have student loans discharged in bankruptcy than other types of debt. In most cases, if you filed bankruptcy before October 8, 1998 your loan would have had to have been at least five years old before it could be discharged. In most cases, if you filed bankruptcy on or after October 8, 1998, your loan would not be dischargeable at all. To notify the Department of a bankruptcy, please send your bankruptcy documents, including the list of creditors, first meeting of creditors and final discharge to: (address). If you have already submitted this information and are checking on the status of your claim, please press zero to speak to an operator."

2.2.4 Disabled
-"In order to have a student loan discharged due to disability, the disability must be both total and permanent. This means that you must be unable to work or earn money, and that the condition is permanent or expected to result in death. Your condition could not have existed when the loan was made, or else it must have significantly deteriorated since then. If you meet these conditions and wish to apply for discharge, your doctor must complete and sign Form 1172."

"If you have a completed Form 1172, signed by a medical doctor or doctor of osteopathy, please mail it to: Form 1172 can be downloaded from our website."
0. "To request a form now or to check on the status of a form that you have already submitted, press 0."

2.2.5 Death
-"In order to discharge a student loan due to death, the Department is required to secure a certified copy of the death certificate. If you can provide us with a certified copy, we would greatly appreciate your assistance. If you are unable to do so, we appreciate any information you can provide. Please mail a certified copy of the death certificate, or any information about the borrower's place and date of death to: (address)"

2.2.6 Other
1. "If you believe you are being contacted about somebody else's debt, press 1."
2. "If you believe that one or more payments have not been applied to your account, press 2."
3. "If you believe your loan should have been cancelled because of work or service you performed, press 3."
4. "If you believe the statute of limitations on your loan has expired, press 4."
5. "If you were a minor when you signed for the loan, press 5."

2.3 Account Info
-"The information in this system is only for debts assigned to the U.S. Department of Education for collection. You may have other debts held by a school, a bank, a state guaranty agency or the William D. Ford Federal Direct Student Loan Program. To find out if any other agency holds a loan for you, please press 0 now or call 1-800-433-3243."

Info given
-"The number of debts in your account is (x) and your total account balance is (gives account balance). The total amount of payments credited to your account since it was assigned to the Department of Education is (gives total payments). The last payment credited to your account was for (gives payment amount) and was credited to your account effective (gives effective date)."
1. "To find out more information about the debts in your account, press 1."
2. "To request copies of the promissory note for any of these debts, press 2."

2.3.1 Detail
-"For debt number (x), the school you attended was (school). The current balance for this debt is (\$x). Our records show no further debt assigned to the Department of Education."

2.3.2 P note
-"To request copies of the promissory note for any of these debts, press 2 to speak to a customer service representative."

2.4 Repayment Options
1. "For your account balance and the address to which to send payments, press 1."
2. "For various ways to improve your credit record, press 2."
3. "For ways to possibly restore your eligibility for additional federal student financial aid, press 3."
4. "To establish a monthly payment plan, press 4."
5. "If you wish to settle your debt for less than the full amount, press 5."
6. "For information about consolidating your student loans, press 6."

2.4.1 Pay Account
-"The Department of Education thanks you for your willingness to pay. Your account balance is (x)."
0. "To make payment by credit card, press 0."
-"Please send payments to: (address). Checks and money orders should be made payable to the U.S. Department of Education, and you should write your name and social security number on your payment instrument. Please do not send cash."

2.4.2 Improve Credit
-"Defaulted student aid debts typically show up on credit reports as in unpaid collection status. You may be able to improve your credit rating to a paid collection status by satisfying your outstanding debt."
1. "For instructions on satisfying your debt by payment in full, press 1."
2. "For instructions on satisfying your debt by compromise settlement, press 2."
3. "For instructions on satisfying your debt by consolidation, press 3."
4. "For instructions on satisfying your debt by making monthly payments, press 4."

2.4.2.1 Rehabilitation
5. "A defaulted student loan can be removed entirely from credit reports through the rehabilitation program. Certain loans may be rehabilitated if you first make payments of an amount acceptable to the Department of Education for twelve consecutive months. If you believe you are now eligible for rehabilitation, or to see if your loans may be eligible for rehabilitation, press 5 to speak to a customer service representative."

2.4.3 Restore Eligibility
-"The fact that you owe defaulted student aid debt will generally prevent you from receiving additional federal student financial aid. If you otherwise qualify for aid, you may restore your eligibility either by satisfying your debt or by making payments of an amount acceptable to the Department of Education for six consecutive months. Once you have met these requirements, you may request a letter certifying your eligibility."

2.4.3.1 Request eligibility letter
0. "To request this letter, press 0."

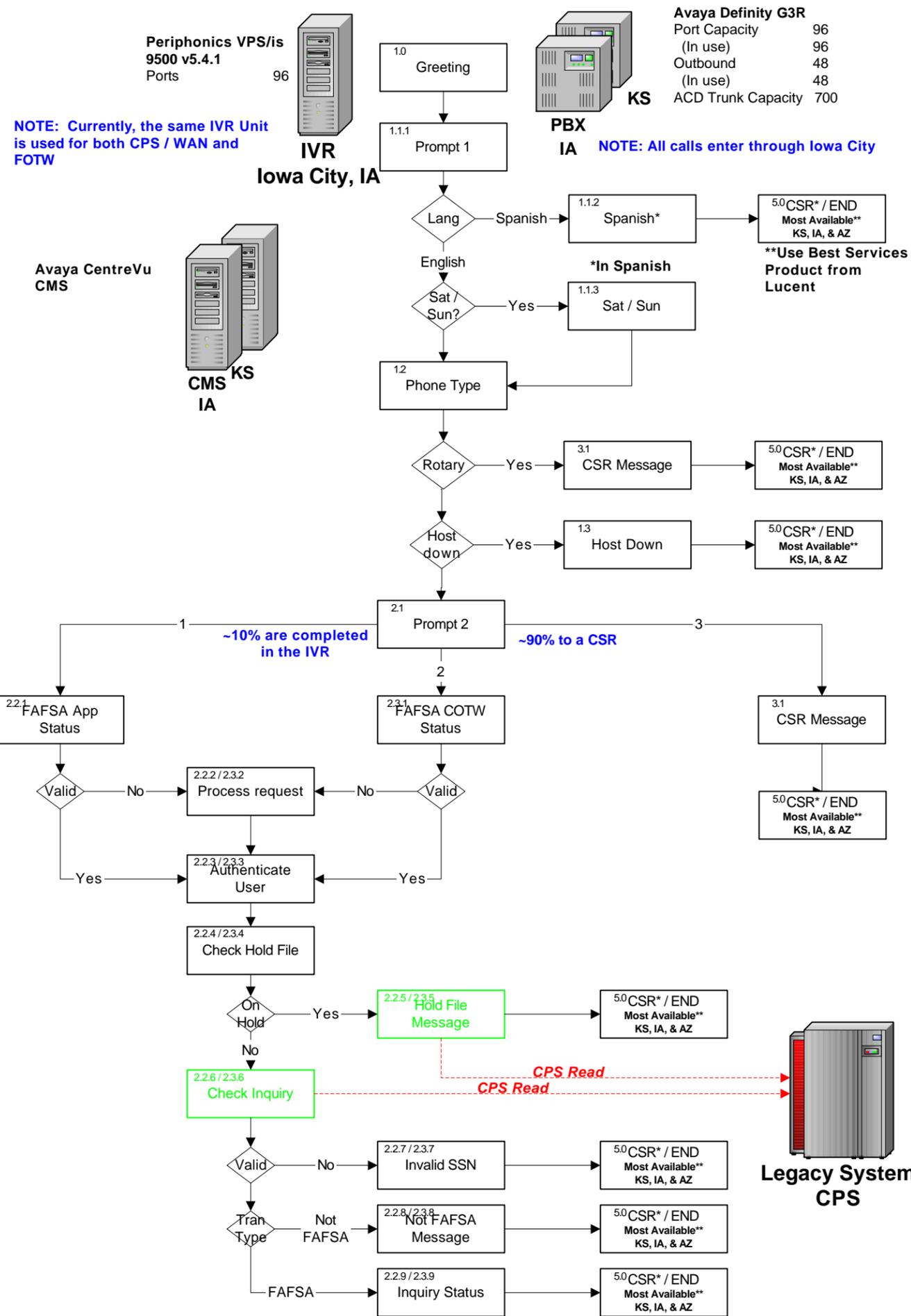
2.4.4 Repayment Plan
-"Although the remaining balance of a defaulted student debt is due in full, it is the policy of the US Department of Education to allow borrowers to make monthly payment arrangements that are reasonable and affordable. In some cases, you will be required to complete in writing a financial statement before an acceptable amount can be determined. Please enter the amount, in whole dollars, you propose to pay each month, and then press the star key. Your payments will be due on the fifteenth of each month, beginning next month."
1. "To change the day your payments are due each month, press 1. Please enter the two-digit day of the month, from 01 to 28, on which you prefer your payments to be due. The minimum amount for which a payment plan can be established without completion of a financial statement is [x]. To set up a payment plan for this amount, press 1."
2. "For instructions on requesting a smaller amount, press 2."
-"Congratulations, you have an approved payment plan of a monthly amount of [x]. Due each month on the [x]. You will receive a bill each month. To qualify for most programs and to keep in good standing, the full amount of your payment must be received within fifteen days of the due date each month."

2.4.5 Compromise
-"The Department of Education will consider an offer to settle your debt for less than the full amount. In general, the entire amount you propose to pay must be paid within ninety days of the settlement agreement. To make such an offer, you will need to submit your proposal in writing, and include the following documentation: copies of your most recent federal income tax return, W-2 and pay stub, and a completed financial statement form. In your proposal, please explain any special circumstances, such as illness, that affect your ability to earn money or pay this debt. Send your proposal and documentation to:"

2.4.6 Consolidation
-"The consolidation loan program allows you to refinance one or more student through a new consolidation loan. Defaulted student loans that are paid off by a consolidation lender are no longer in a default status and will no longer affect your eligibility for federal student financial aid. In addition, if the Department of Education is reporting these defaulted loans to credit bureaus, the Department will update those reports to reflect a paid collection status. To qualify for consolidation with most lenders and for most types of repayment options, you must first make payments of an amount acceptable to the Department of Education for three consecutive months. Once you qualify for consolidation, you may either apply to a private lender of your choice or to the William D. Ford Direct Loan Program. To request a consolidation application from the William D. Ford Direct Loan Program, please call 800-557-7392, or apply on-line at www.ed.gov/directloan."

2.4.6.1 Request Consolidation Info
2. "To request a letter explaining consolidation, press 2."

FAFSA on the Web (NCS)



1.0 Greeting
- "Welcome to the FAFSA on the Web Customer Service Unit. Our hours of operation are Monday - Friday, 7 AM to 11 PM Central Time. If you would like to view the status of your student aid information on-line, please go to www.fafsa.ed.gov. To request a new PIN or to disable a PIN, please go to www.pin.ed.gov."

1.1.1 Prompt 1
1. "If you would like to continue in English, please press 1 or stay on the line."
2. "Para continuar en español, oprima el 2."

1.1.2 Spanish
- "Por favor manténgase en la línea. Le conectaremos a un agente bilingüe lo más pronto posible." (Wait in Spanish Queue)

1.1.3 Sat / Sun
- "Live agent support is available Monday through Friday for 7 AM to 10 PM CST."

1.2 Phone Type
1. "If you are calling from a touchtone phone, please press 1."
2. "If you are calling for a rotary-dial phone, please stay on the line."

1.3 Host Down
- "Due to the status of the CPS online system, the batch or application status option is currently unavailable."

2.1 Prompt 2
1. "For FAFSA Application Status, please press 1."
2. "For FAFSA Correction on the Web Status, please press 2."
3. "For PIN registration status, please press 3." (INVALID OPTION)
4. "To request your PIN, please press 4." (CURRENTLY UNAVAILABLE)
5. "To speak with a Customer Service Representative, please press 5."
NOTE: Any other option is considered invalid. 2+ invalid tries (Go to 3.1)

2.2.1 FAFSA App Status
1. "To check the status of your 2002-03 academic year application, please press 1."
2. "To check the status of your 2001-02 academic year application, please press 2."

2.2.2 Invalid Year
- "You have selected an invalid option."
- "You will now be referencing the 2000-01 academic year."

2.2.3 Authenticate User
- "Please enter your 9 digit SSN."
1. "You have entered (SSN). If this is correct, please press 1."
2. "To reenter your SSN, please press 2."
NOTE: 2+ invalid tries of SSN or invalid option (Go to 3.1)

- "Please enter the first 2 letters of your last name."
1. "You have entered letters (XX). If this is correct, please press 1."
2. "To reenter the first 2 letters of your last name, please press 2."
NOTE: 2+ invalid tries of SSN or invalid option (Go to 3.1)

- "Please enter your Date of Birth in Month, Day, Century, Year format."
1. "You have entered (date). If this is correct, please press 1."
2. "To reenter your Date of Birth, please press 2."
NOTE: 2+ invalid tries of SSN or invalid option (Go to 3.1)

2.2.4 Check Hold Status
- Internal function to search for a flag on the record

2.2.5 Hold File Message
- "Your application was received as of _____. OR "Your FAFSA Correction was received as of _____.
1. "To transfer to customer service, please press 1."
2. "To exit, please press 2."

2.2.6 Check Inquiry
- Internal function to search for the record

2.2.7 Invalid SSN
- "The application was not found on the 200X-200X system." OR "The correction was not found on the 200X-200X system."
1. "To transfer to customer service, please press 1."
2. "To exit, please press 2."

2.2.8 Not FAFSA Message
- If the latest transaction is not a FAFSA, then there is a message played (not documented in IVR flow)
1. "To transfer to customer service, please press 1."
2. "To exit, please press 2."

2.2.9 Inquiry Status
- "Your application was received and processed as of _____. OR "Your FAFSA Corrections was received and processed as of _____.
1. "To transfer to customer service, please press 1."
2. "To exit, please press 2."

2.3.1 FAFSA COTW Status
1. "To check the status of your 2001-02 academic year application, please press 1."
2. "To check the status of your 2000-01 academic year application, please press 2."

2.3.2 Invalid Year
- "You have selected an invalid option."
- "You will now be referencing the 2000-01 academic year."

2.3.3 Authenticate User
- "Please enter your 9 digit SSN."
1. "You have entered (SSN). If this is correct, please press 1."
2. "To reenter your SSN, please press 2."
NOTE: 2+ invalid tries of SSN or invalid option (Go to 3.1)

- "Please enter the first 2 letters of your last name."
1. "You have entered letters (XX). If this is correct, please press 1."
2. "To reenter the first 2 letters of your last name, please press 2."
NOTE: 2+ invalid tries of SSN or invalid option (Go to 3.1)

- "Please enter your Date of Birth in Month, Day, Century, Year format."
1. "You have entered (date). If this is correct, please press 1."
2. "To reenter your Date of Birth, please press 2."
NOTE: 2+ invalid tries of SSN or invalid option (Go to 3.1)

2.3.4 Check Hold Status
- Internal function to search for a flag on the record

2.3.5 Hold File Message
- "Your application was received as of _____. OR "Your FAFSA Correction was received as of _____.
1. "To transfer to customer service, please press 1."
2. "To exit, please press 2."

2.3.6 Check Inquiry
- Internal function to search for the record

2.3.7 Invalid SSN
- "The application was not found on the 200X-200X system." OR "The correction was not found on the 200X-200X system."
1. "To transfer to customer service, please press 1."
2. "To exit, please press 2."

2.3.8 Not FAFSA Message
- If the latest transaction is not a FAFSA, then there is a message played (not documented in IVR flow)
1. "To transfer to customer service, please press 1."
2. "To exit, please press 2."

2.3.9 Inquiry Status
- "Your application was received and processed as of _____. OR "Your FAFSA Corrections was received and processed as of _____.
1. "To transfer to customer service, please press 1."
2. "To exit, please press 2."

3.1 CSR Message
- "Please hold while your call is being transferred."

5.0 CSR / END
(No messages)

****Alphabetic Letter entry (a user can listen to this option for help)**
Reads the following information for a user

- "The following instructions are for entering alphabetic letters using the phone keypad."
- "First press the number key which contains the first letter. Then press either the 1, 2, or 3 for the position of that letter on the key. For example, if your letter was 'K' press 5 first. Since 'K' is the 2nd letter on the 5 key, press 2 next. Repeat the same steps for any other letter."

1. "If your phone keypad contains the letters A through Z, please press 1."
2. "If your phone keypad is missing the Q and Z, please press 2."

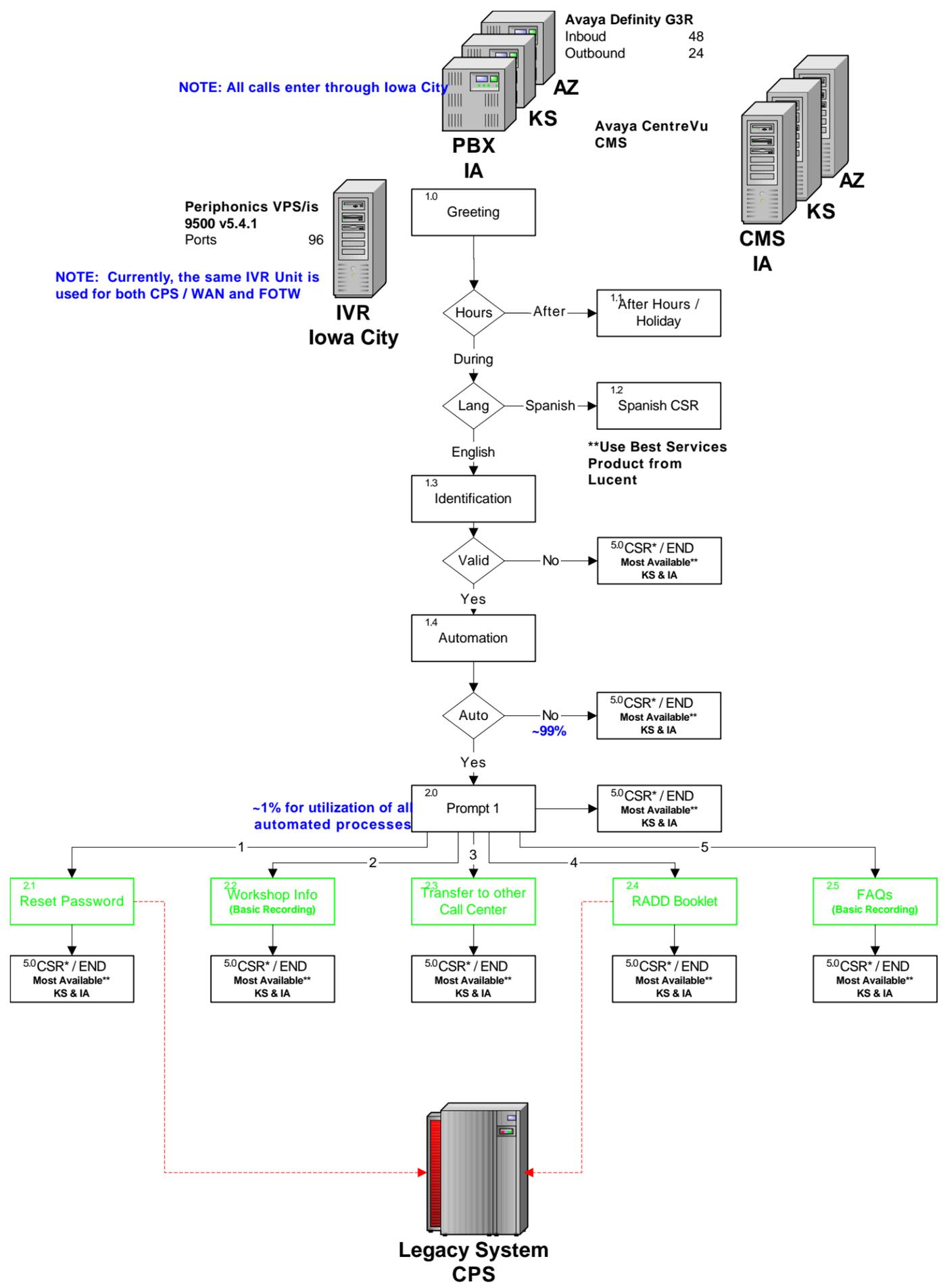
For 1 (A-Z):
- "For the letter 'P', please press 7 then press 1."
- "For the letter 'R', please press 7 then press 2."
- "For the letter 'S', please press 7 then press 3."
- "For the letter 'Q', please press 0 then press 1."
- "For the letter 'Z', please press 0 twice."
- "For an apostrophe, please press 1 then press 0."
- "For a space, please press 1 twice."

For 2 (No Q/Z):
- "For the letter 'Q', please press 0 then press 1."
- "For the letter 'Z', please press 0 twice."
- "For an apostrophe, please press 1 then press 0."
- "For a space, please press 1 twice."

1. "To repeat alphabetic instructions, please press 1."
2. "Otherwise, please press 2."

NOTE: All calls enter through Iowa City

NOTE: Currently, the same IVR Unit is used for both CPS / WAN and FOTW



- 1.0 Greeting**
 -"Welcome to the CPS/WAN Technical Support Center. Our hours of operation are Monday through Friday, 7:00 am to 7:00 pm CT."
- "To continue in English, press 1 or remain on the line."
 - "Para espanol, oprima el 2 ahora." (To speak to in Spanish, press 2.)
- 1.1 After Hours / Holiday**
 -"Customer service representatives are unavailable on Saturday, Sunday, and holidays"
- "To leave a message, press 1."
 - "To exit, press 2."
- 1.2 Spanish CSR**
 -"Su llamada es muy importante para nosotros, esta llamada podria grabarse por razones de control de calidad."
- 1.3 Identification**
 -"If you have a touch tone phone and a Title IV WAN user id. Please enter the last 5 digits of your Title IV WAN user id."
 -"If you have a rotary phone, or you do not have a Title IV WAN user id, or you need immediate assistance, please stay on the line and you will be transferred to the next available representative."
- 1.4 Automation**
- "To use the automated system, press 1."
 - "To speak with a representative, press 2."
- 2.0 Prompt 1**
 -"Listen to the following menu options, enter the number of the option you wish to go to."
- "To reset your Title IV WAN network password, press 1."
 - "For workshop, training, or other information, press 2."
 - "To speak to a customer service representative from the Direct Loan Origination Center, NSLDS, or Pell Payment, press 3."
 - "To order the RADD Instruction Booklet, press 4."
 - "To listen to Frequently Asked Questions, and their corresponding answers, press 5."
 - "To speak to a customer service representative, press 0."
- 2.1 Reset Password**
- "To reset your 16-bit EDconnect for Windows software, press 1."
 - "To reset your 32-bit Edconn32 software password, press 2."
- "Please enter the 9 digit social security number of the Destination Point Administrator that is responsible for the user ID your attempting to reset the password for."
 -"Please enter the date of birth, in month, day, century, year format, of the Destination Point Administrator that is responsible for the user ID your are attempting to reset the password for."
 -"Your password reset has been accepted. Please wait fifteen minutes, and then submit a password change in EDconnect 16 bit or Edconn32 bit. For detailed instructions on how to change your password in EDconnect for Windows, please refer to the Getting Started, Password Resets and Changes Section of your EDconnect for Windows user guide."
- "For the CPS/WAN Technical Support Center main menu, press 1."
 - "To speak to a customer service representative, press 0."
 - "To exit, press 2."
- 2.2 Workshop Info**
- "For voice information on the 2001 Electronic Access Conferences, press 1."
 - "To speak to a customer service representative, press 0."
- "The 2001 Electronic Access Conferences will be held in Reno, NV Nov. 5 to 7, Baltimore, MD Nov 28 to 30 and Chicago, IL Dec. 11 to 13. More information will be available in summer 2001 at the following web site: edeworkshop.walcoff.com"
- "For the CPS/WAN Technical Support Center main menu, press 1."
 - "To speak to a customer service representative, press 0."
 - "To exit, press 2."
- 2.3 Transfer to other Call Center**
- "For the Direct Loan Origination Center, press 1."
 - "For NSLDS, press 2."
 - "For Pell Payment, press 3."
- 2.4 RADD Booklet**
 -"Please enter the quantity you would like to receive followed by the pound sign."
- "For the CPS/WAN Technical Support Center main menu, press 1."
 - "To speak to a customer service representative, press 0."
 - "To exit, press 2."
- 2.5 FAQs**
- "For frequently asked questions, FAQs, regarding the EDconnect software, press 1."
 - "For FAQs regarding the NET*CONNECT software, press 2."
 - "For FAQs regarding enrollment, press 3."
- "To listen to each frequently asked question one by one, with an option to continue to the next or not, press 1."
 - "To listen to all of them continously, press 2."
- 5.0 CSR**
 -"Please hold while your call is being transferred."