

Welcome to the TERA Online School Services Guide

This guide has been developed to provide you with a hands-on learning tool for TERA's Online School Services. Whether a first-time user or training new staff, the guide walks you through the use of TERA's online certification process, online status and reporting functions, and processing cancellations and refunds.

If you have questions not answered by this guide, or require additional assistance, please contact our Priority Service team at (800) 837.4326 (press option #3) or via email at priserv01@teri.org. You can also contact your Market Development representative (see website for contact information).

Contents

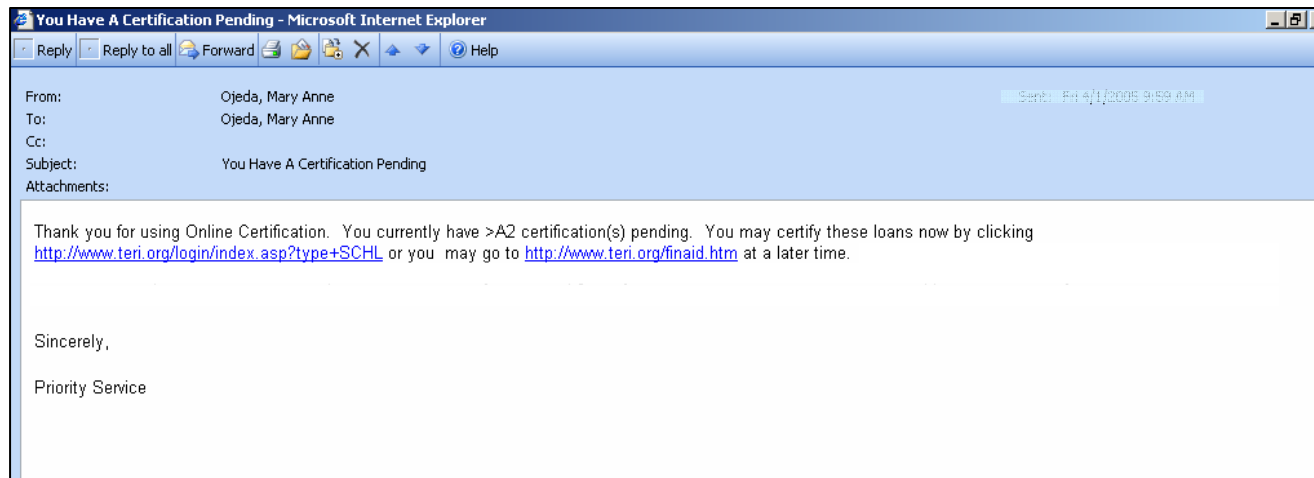
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The Certification Process

1. A pending certification email will be sent daily to the designated email address. See slide 21 for info on how to assign contact information).
2. By clicking on the link contained in the email, you will access the certification log-in page.
3. A successful log-in takes you to the main certification page. Details on the following slides.
(If an unsuccessful log-in occurs, please contact Priority Service for assistance at (800) 837-4326, option 3)

Online Certification Email

The certification e-mail will be sent daily to the designated e-mail address. Please note that your browser must have 128-bit encryption capabilities to use the online certification tool.



Online Certification Email

- To get a password: Contact Priority Services at 1-800-837-4326, Option 3
- The designated contact at the school will be emailed the login ID (your school's ED code) and temporary password within 24 hours of the request (or Monday's for Friday requests)
- To change your password: Login with current ID and Password, select "Change password" and follow instructions.
- If your school does not have an ED code, Priority Service will create a "dummie" code for your school.
- Unfortunately, we currently only offer one password for certification and one password as a view-only.

The screenshot shows a web browser window titled "TERI Online School Services Login". The page has a header with the TERI logo on the left and "Close Window" on the right. The main content area is titled "Log In:" and contains the following text: "Please enter Login ID and Password to sign in:". Below this are two input fields: "Login ID:" and "Password:". Under the password field are two buttons: "Sign In" and "Reset". Below these buttons is the text "Or click below to Change Your Password:" followed by a "Change Password" button. At the bottom of the main content area, there is a small text block: "TERI School Services will help speed the loan process along. Check status and verify loans online with TERI School Services. Want to get a free account? Click on 'How to get an Account.'". The footer of the browser window shows "©2005 The Education Resources Institute".

Online Certification

To certify a loan, select “Loan Certification” link.

Loans that are ONLY awaiting certification are separated from loans awaiting certification and additional information.

TERI Close Window

Online School Services Login

[Loan Certification](#) [Status Roster](#) [School Contact](#) [Order Brochures](#)

Welcome to the SCHOOL SERVICES Page.

You have **8** application(s) awaiting certification.
You have **18** application(s) awaiting certification & student information.

Use the links above or search for a particular applicant by entering a Name or SSN below:

Search Criteria:

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Online Certification

Pending certifications can be sorted to match your processing preferences.

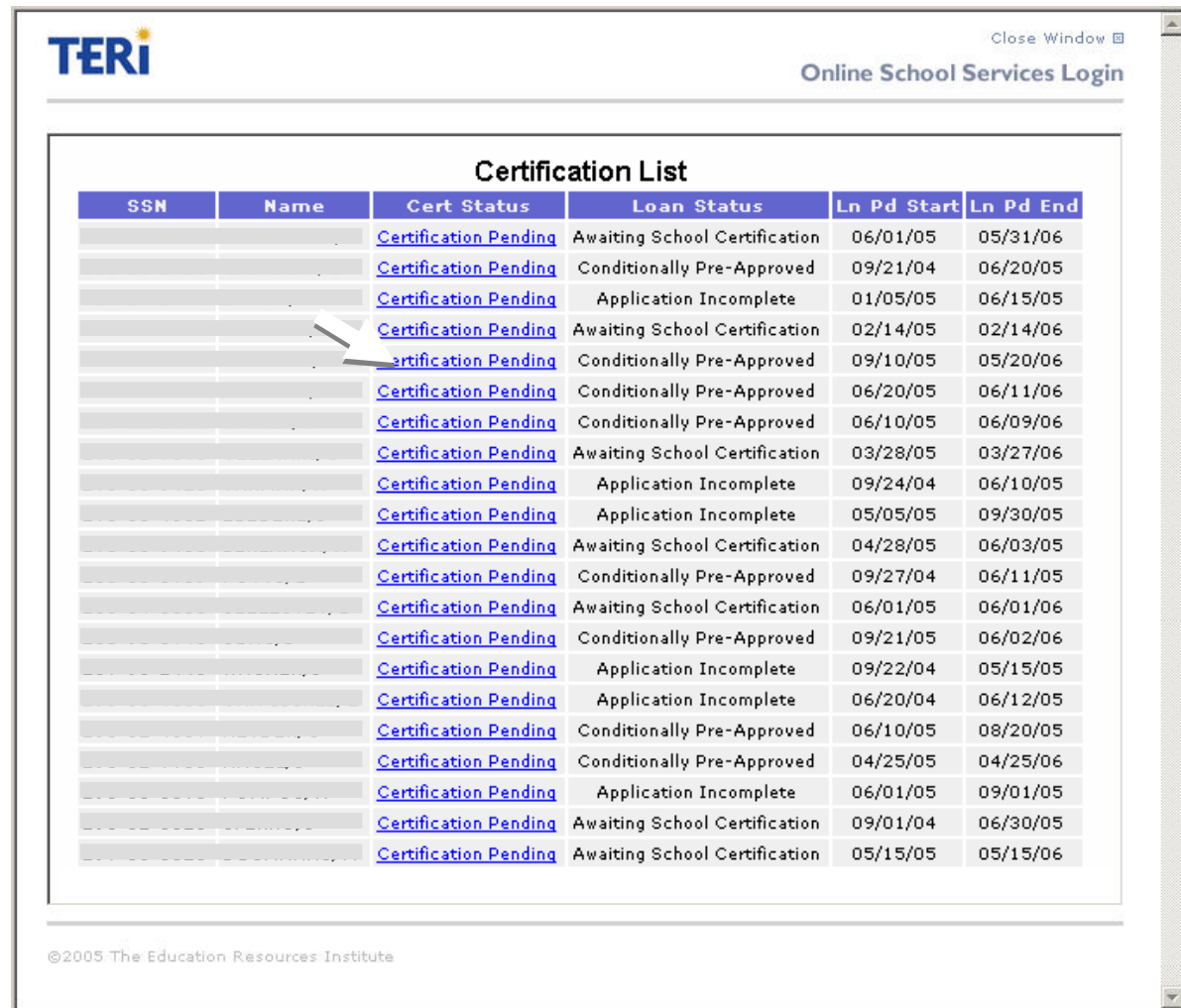
The screenshot shows a web browser window titled "Online School Services Login" with the TERI logo in the top left. The main content area is titled "Certification List Selections Menu" and contains the following elements:

- Display Pending Certifications Only**
- Sort Order:** A dropdown menu currently set to "Please Select". The dropdown is open, showing options: "Please Select", "Last, First Name", "Loan Period", "Loan Status", and "Social Security Number". A "Continue" button is to the right of the dropdown.
- Search for All Pending and**
- Search by Social Security Number:** A text input field with "(no dashes)" to its right.
- Search by Last, First Name:** A text input field with a "Continue" button to its right.
- A "<< Back" button at the bottom center.

At the bottom left of the window, there is a copyright notice: ©2005 The Education Resources Institute.

Online Certification

Clicking on “certification pending” status link of a loan will bring you to the certification form for that specific loan.



Close Window

Online School Services Login

Certification List

SSN	Name	Cert Status	Loan Status	Ln Pd Start	Ln Pd End
		Certification Pending	Awaiting School Certification	06/01/05	05/31/06
		Certification Pending	Conditionally Pre-Approved	09/21/04	06/20/05
		Certification Pending	Application Incomplete	01/05/05	06/15/05
		Certification Pending	Awaiting School Certification	02/14/05	02/14/06
		Certification Pending	Conditionally Pre-Approved	09/10/05	05/20/06
		Certification Pending	Conditionally Pre-Approved	06/20/05	06/11/06
		Certification Pending	Conditionally Pre-Approved	06/10/05	06/09/06
		Certification Pending	Awaiting School Certification	03/28/05	03/27/06
		Certification Pending	Application Incomplete	09/24/04	06/10/05
		Certification Pending	Application Incomplete	05/05/05	09/30/05
		Certification Pending	Awaiting School Certification	04/28/05	06/03/05
		Certification Pending	Conditionally Pre-Approved	09/27/04	06/11/05
		Certification Pending	Awaiting School Certification	06/01/05	06/01/06
		Certification Pending	Conditionally Pre-Approved	09/21/05	06/02/06
		Certification Pending	Application Incomplete	09/22/04	05/15/05
		Certification Pending	Application Incomplete	06/20/04	06/12/05
		Certification Pending	Conditionally Pre-Approved	06/10/05	08/20/05
		Certification Pending	Conditionally Pre-Approved	04/25/05	04/25/06
		Certification Pending	Application Incomplete	06/01/05	09/01/05
		Certification Pending	Awaiting School Certification	09/01/04	06/30/05
		Certification Pending	Awaiting School Certification	05/15/05	05/15/06



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Online Certification

The loan certification form.

Schools now have increased flexibility to set disbursement dates for their student's loans.

Schools may select up to four uneven disbursements.


Close Window 

Online School Services Login

Certification Form

***Required Fields**

Student Section:

Loan Status:	Awaiting School Certification
Student:	
SSN:	
Loan ID:	
Amt. Requested:	
Loan Program:	
Loan Period:	

School Section:

***Is Student Eligible:**

***Student is Enrolled at Least 1/2 - time in a Degree or Certificate Program:**

***Loan Period:** From: To:

***Grade Level:**

***Anticipated Date of Completion:**

***Program of Study:**

DUAL Only - Does student have a previous undergrad degree?

***1st Disbursement:** \$

2nd Disbursement if needed: \$

3rd Disbursement if needed: \$

4th Disbursement if needed: \$

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Online Certification

After a loan certification is submitted, changes to the certification can be made over the phone or online up to 3 days prior to disbursement.

No changes can be made within three days of disbursement.

The screenshot shows a web browser window titled "Online School Services Login" with the TERI logo in the top left. The form contains the following fields:



- *1st Disbursement: MM/DD/YYYY \$
- 2nd Disbursement if needed: MM/DD/YYYY \$
- 3rd Disbursement if needed: MM/DD/YYYY \$
- 4th Disbursement if needed: MM/DD/YYYY \$
- *Estimated Cost of Attendance: \$
- *Certified Loan Amount: \$
- *Certification Completed By:
- Notes:

Below the form, a red warning message reads: "By accepting below, you certify that this information is correct and true and you are the individual who is authorized to certify educational loans." A "Submit for Certification" button is located below the message. At the bottom of the window, the copyright notice "©2005 The Education Resources Institute" is visible.

Online Certification

If an applicant is ineligible select “No”, and the certification page is complete.

Click “Submit” and the applicant is removed from the school roster.


Close Window 

Online School Services Login

Certification Form

***Required Fields**

Student Section:

Loan Status:	Awaiting School Certification
Student:	
SSN:	
Loan ID:	
Amt. Requested:	
Loan Program:	
Loan Period:	

School Section:

***Is Student Eligible:**

***Student is Enrolled at Least 1/2 - time in a Degree or Certificate Program:**

***Loan Period:** From: To:

***Grade Level:**

***Anticipated Date of Completion:**

***Program of Study:**

DUAL Only - Does student have a previous undergrad degree?

***1st Disbursement:** \$

2nd Disbursement if needed: \$

3rd Disbursement if needed: \$

4th Disbursement if needed: \$

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Certification Changes/Revisions

Changes to completed certifications can be made up to 3 days prior to disbursement. Once certification has been completed, a copy of it will remain online for 90 days.

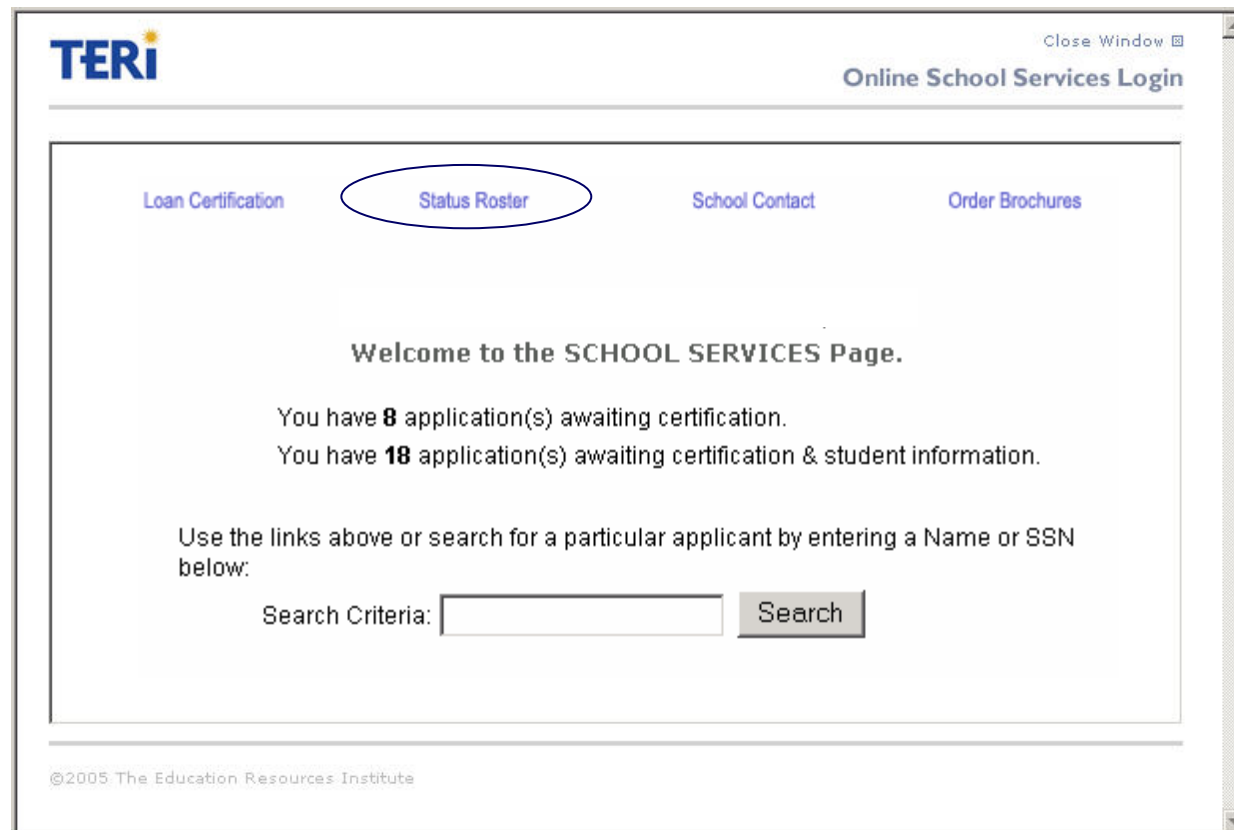
To make changes:

CALL... Contact Priority Service at 800.837.4326. Press option #3.

EMAIL... priserv01@teri.org

Online Status / Online Reporting

Our online status reporting tool allows you to check the status of a particular loan or generate reports on loans in process. Select the “Status Roster” link to access these reporting tools.



Online Status / Online Reporting

The “status roster” report are generated by selecting the loan status that interests you, then the time period the loan applications were received (i.e., within the last 30, 60, or 90 days). You can also sort your results by a variety of options (as shown on the next slide).

The screenshot displays a web browser window titled "TERI Online School Services Login". The window contains a "Status Roster Selections Menu" with three dropdown menus: "Loan Status:", "App Recd Date:", and "Sort Order:". The "Sort Order:" dropdown is currently open, showing a list of loan statuses. The "Please Select" option is highlighted in blue. The list of options includes: Analyst Review in Progress, Application Incomplete, Awaiting New Promissory Note, Awaiting School Certification, Cancelled, Conditional Approval - Proof of Income Req, Conditionally Pre-Approved, Disbursement Scheduled or Complete, In Final Approval, In Processing, Loan Cancelled, Loan Request Declined, Loan Withdrawn, Reconsideration in Progress, Retrieving Credit Report, and Stop and Reissue. The footer of the window shows the copyright notice: ©2005 The Education Resources Institute.

TERI

Close Window

Online School Services Login

Status Roster Selections Menu

Loan Status: Please Select

App Recd Date: Please Select

Sort Order:

- Analyst Review in Progress
- Application Incomplete
- Awaiting New Promissory Note
- Awaiting School Certification
- Cancelled
- Conditional Approval - Proof of Income Req
- Conditionally Pre-Approved
- Disbursement Scheduled or Complete
- In Final Approval
- In Processing
- Loan Cancelled
- Loan Request Declined
- Loan Withdrawn
- Reconsideration in Progress
- Retrieving Credit Report
- Stop and Reissue

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Online Status / Online Reporting

The following are steps to search for loans only awaiting school certification.

1. Click on the Loan Status drop down box
2. Select "Awaiting School Certification"
3. Click "Continue"

The screenshot shows a web browser window titled "TERI Online School Services Login". The page contains a "Status Roster Selections Menu" with three dropdown menus: "Loan Status:", "App Recd Date:", and "Sort Order:". The "Sort Order:" dropdown is open, displaying a list of loan statuses. The status "Awaiting School Certification" is highlighted in blue, and a mouse cursor is pointing at it. The other two dropdown menus are currently set to "Please Select".

Close Window

TERI Online School Services Login

Status Roster Selections Menu

Loan Status: Please Select



App Recd Date: Please Select

Sort Order: Analyst Review in Progress
Application Incomplete
Awaiting New Promissory Note
Awaiting School Certification
Cancelled
Conditional Approval - Proof of Income Req
Conditionally Pre-Approved
Disbursement Scheduled or Complete
In Final Approval
In Processing

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Online Status / Online Reporting

Only loans awaiting school certification are shown.


Close Window 

Online School Services Login

Status Roster

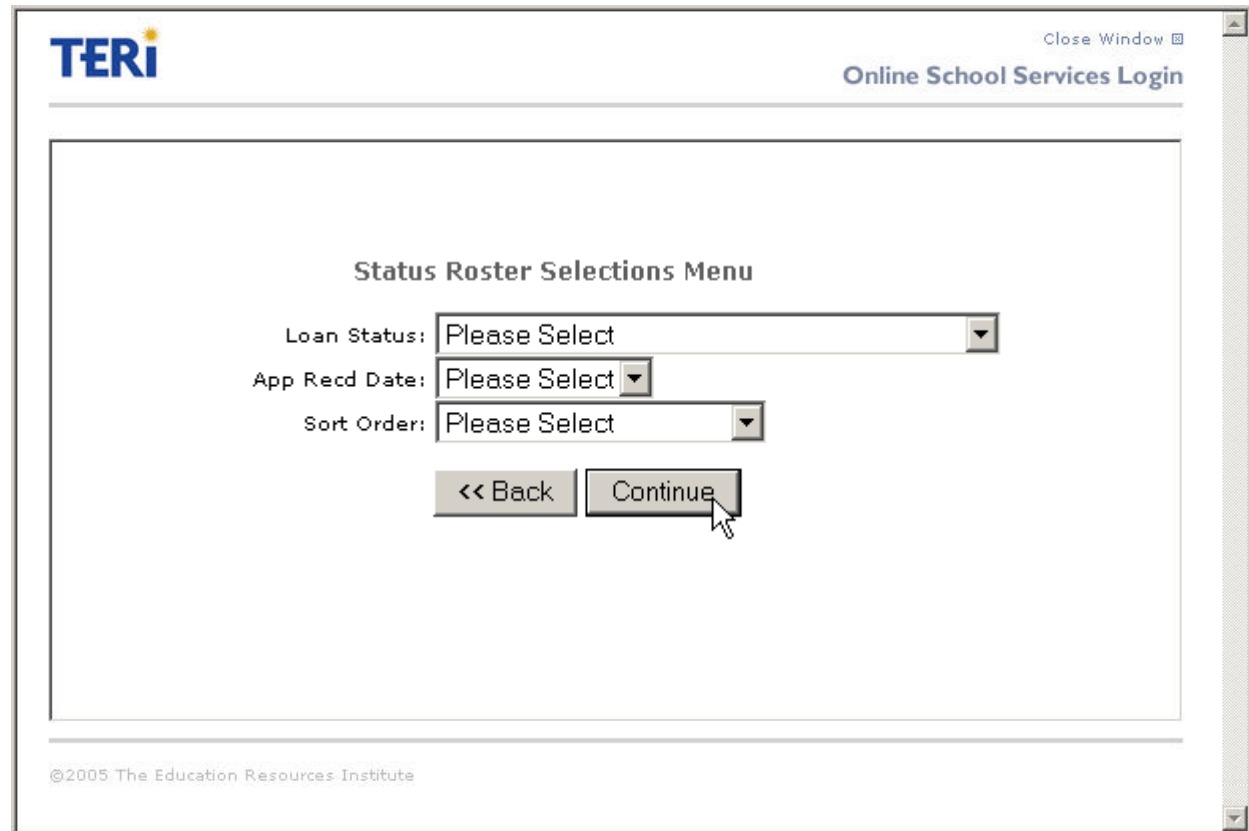
Lender/ Program	Name	SSN	Appl Id	Appl Dt	Loan Status	Ln Req Amt	Disb Amt	Disb Dt
			A103197260	08/04/05	Awaiting School Certification	7,500.00	0.00 0.00 0.00	
			A103203918	08/05/05	Awaiting School Certification	3,000.00	0.00 0.00 0.00	
			A103213260	08/05/05	Awaiting School Certification	1,807.00	0.00 0.00 0.00	
			A103234971	08/10/05	Awaiting School Certification	15,000.00	0.00 0.00 0.00	
			A103228848	08/10/05	Awaiting School Certification	6,000.00	0.00 0.00 0.00	
			A103176435	08/01/05	Awaiting School Certification	5,000.00	0.00 0.00 0.00	
			A103190490	08/02/05	Awaiting School Certification	2,000.00	0.00 0.00 0.00	
			A103197528	08/04/05	Awaiting School Certification	13,000.00	0.00 0.00 0.00	
			A103215439	08/09/05	Awaiting School Certification	4,300.00	0.00 0.00 0.00	

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Online Status / Online Reporting

The following are steps to search for loans pending certification AND student information.

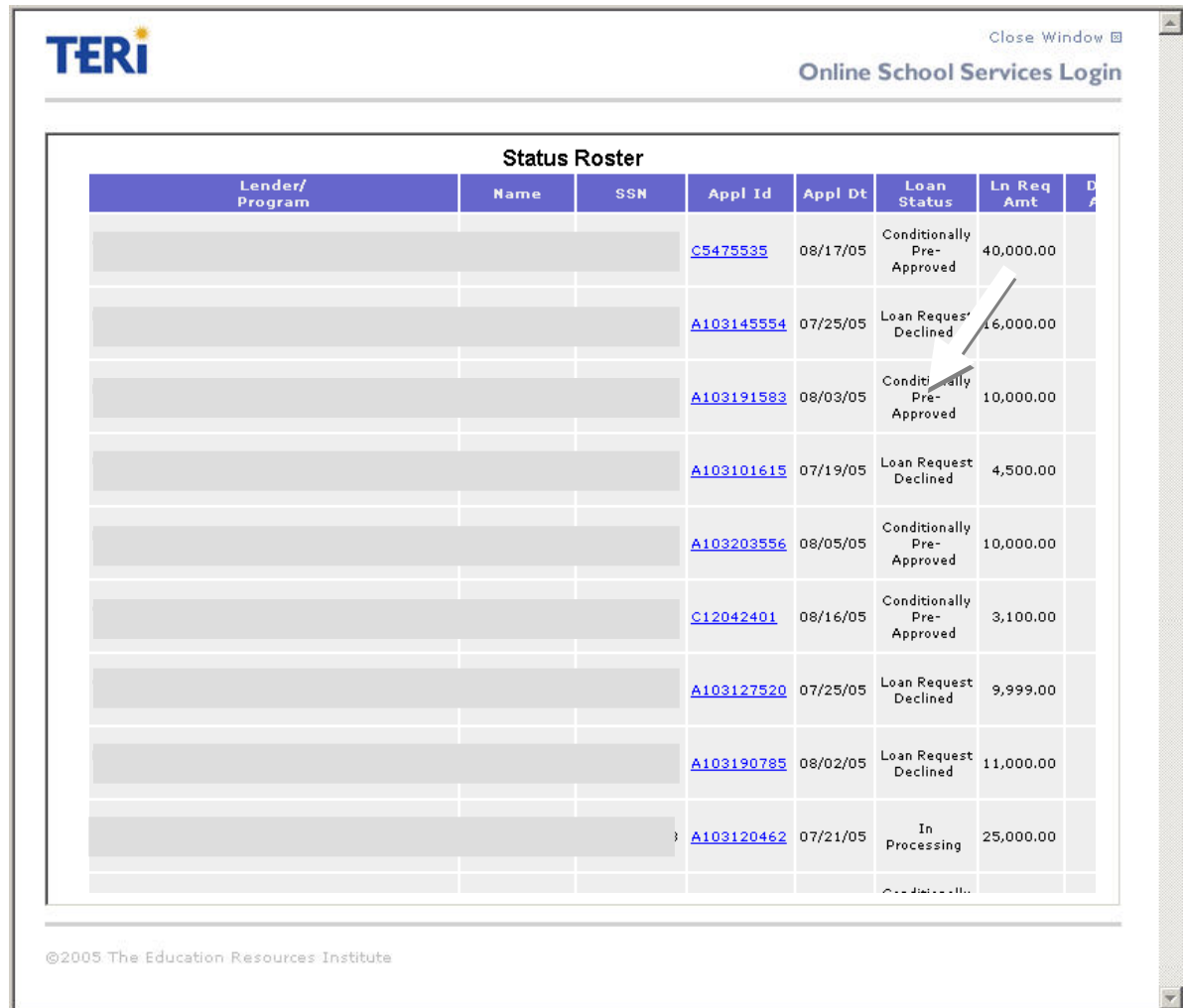
1. Do not select any of the sorting options
2. Just click "Continue"



The screenshot shows a web browser window titled "TERI Online School Services Login". The page contains a "Status Roster Selections Menu" with three dropdown menus: "Loan Status: Please Select", "App Recd Date: Please Select", and "Sort Order: Please Select". Below these menus are two buttons: "<< Back" and "Continue". A mouse cursor is pointing at the "Continue" button. The footer of the page reads "©2005 The Education Resources Institute".

Online Status / Online Reporting

Listed will be all loans awaiting student info as well as certification.



TERI Online School Services Login

Close Window

Status Roster

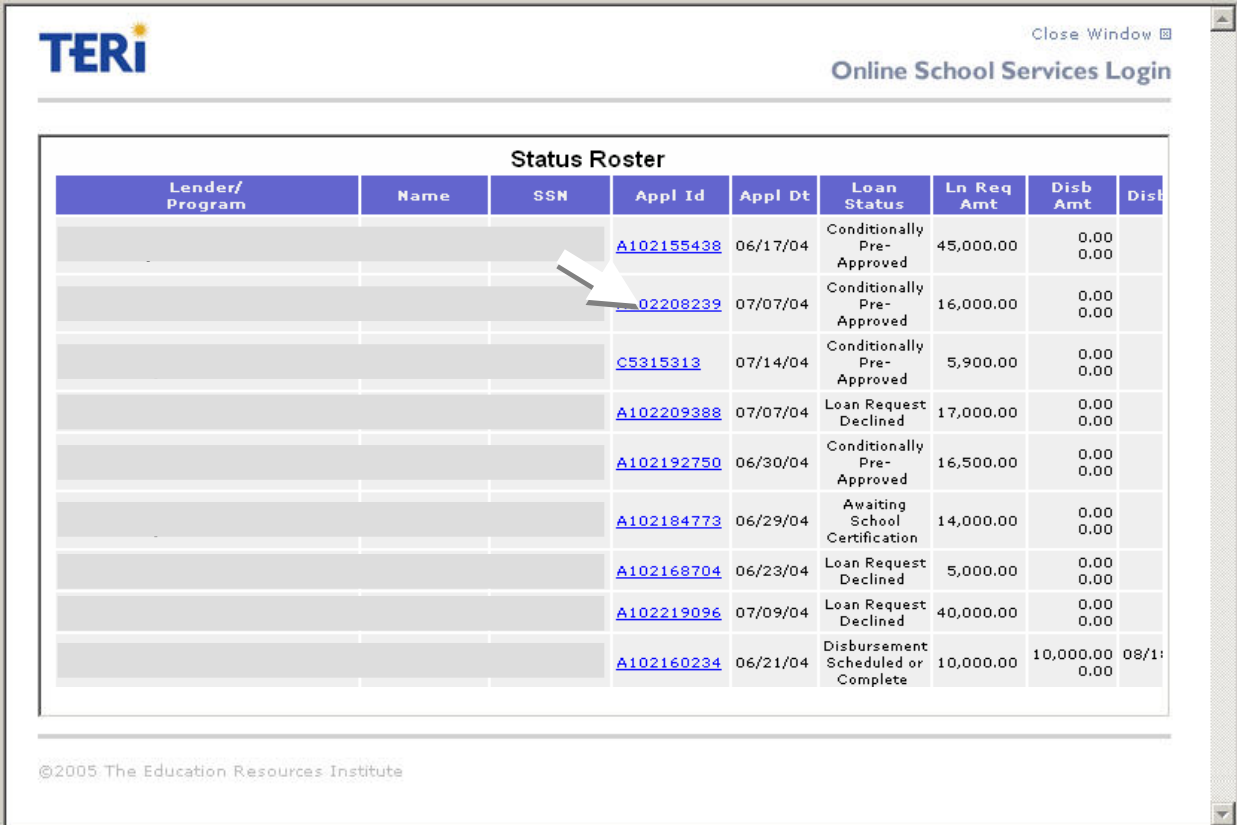
Lender/Program	Name	SSN	Appl Id	Appl Dt	Loan Status	Ln Req Amt	D
			C5475535	08/17/05	Conditionally Pre-Approved	40,000.00	
			A103145554	07/25/05	Loan Request Declined	16,000.00	
			A103191583	08/03/05	Conditionally Pre-Approved	10,000.00	
			A103101615	07/19/05	Loan Request Declined	4,500.00	
			A103203556	08/05/05	Conditionally Pre-Approved	10,000.00	
			C12042401	08/16/05	Conditionally Pre-Approved	3,100.00	
			A103127520	07/25/05	Loan Request Declined	9,999.00	
			A103190785	08/02/05	Loan Request Declined	11,000.00	
			A103120462	07/21/05	In Processing	25,000.00	

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Online Status / Online Reporting

TO VIEW LOAN DETAILS...

Clicking on the “Application ID” link, you will access loan summary information, as displayed on the following page.



TERI Close Window

Online School Services Login

Lender/ Program	Name	SSN	Appl Id	Appl Dt	Loan Status	Ln Req Amt	Disb Amt	Disb
			A102155438	06/17/04	Conditionally Pre- Approved	45,000.00	0.00 0.00	
			A102208239	07/07/04	Conditionally Pre- Approved	16,000.00	0.00 0.00	
			C5315313	07/14/04	Conditionally Pre- Approved	5,900.00	0.00 0.00	
			A102209388	07/07/04	Loan Request Declined	17,000.00	0.00 0.00	
			A102192750	06/30/04	Conditionally Pre- Approved	16,500.00	0.00 0.00	
			A102184773	06/29/04	Awaiting School Certification	14,000.00	0.00 0.00	
			A102168704	06/23/04	Loan Request Declined	5,000.00	0.00 0.00	
			A102219096	07/09/04	Loan Request Declined	40,000.00	0.00 0.00	
			A102160234	06/21/04	Disbursement Scheduled or Complete	10,000.00	10,000.00 0.00	08/1:

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Online Status / Online Reporting

Detailed loan information via the “Application ID” detail page.

The application detail also highlights any missing information, if any, still required from the applicant.

The screenshot displays the TERI Online School Services Login interface. At the top left is the TERI logo, and at the top right is a 'Close Window' button. The main content area is titled 'Application ID#: A1-02899575'. Below this, there are several sections of data presented in a table-like format:

Name:	
Address:	
Application Received:	5/4/2005
Current Status:	Application Incomplete
Amount Requested:	\$15,000.00
Academic Period:	5/5/2005 - 9/30/2005
Loan Type:	
Lender:	
Repayment Option:	Deferred Principal and Interest
Prom Note Request Date:	5/4/2005
Prom Note Received Date:	5/6/2005
Certification Request Date:	5/4/2005
Missing Information Request Date:	5/10/2005
Missing Information Received Date:	5/10/2005

Below the table, there is a section titled 'Missing Information:' with a text box containing the instruction: 'PLEASE SEND ONLY SCHEDULE E'S FROM YOUR 2002 AND 2003 1040'S.' Below this is a blue link for 'Certification Pending' and a button labeled 'School Services >>'. At the bottom of the window, the copyright notice '©2005 The Education Resources Institute' is visible.

School Contact Designation

Select the “School Contact” link to update your school and contact information. This information is used for “pending certification” email notifications as well as the address to which you’d like the loan check disbursed. Please note that only one email and mail address can be entered.

TERI Close Window

Online School Services Login

[Loan Certification](#) [Status Roster](#) [School Contact](#) [Order Brochures](#)

Welcome to the SCHOOL SERVICES Page.

You have **8** application(s) awaiting certification.
You have **18** application(s) awaiting certification & student information.

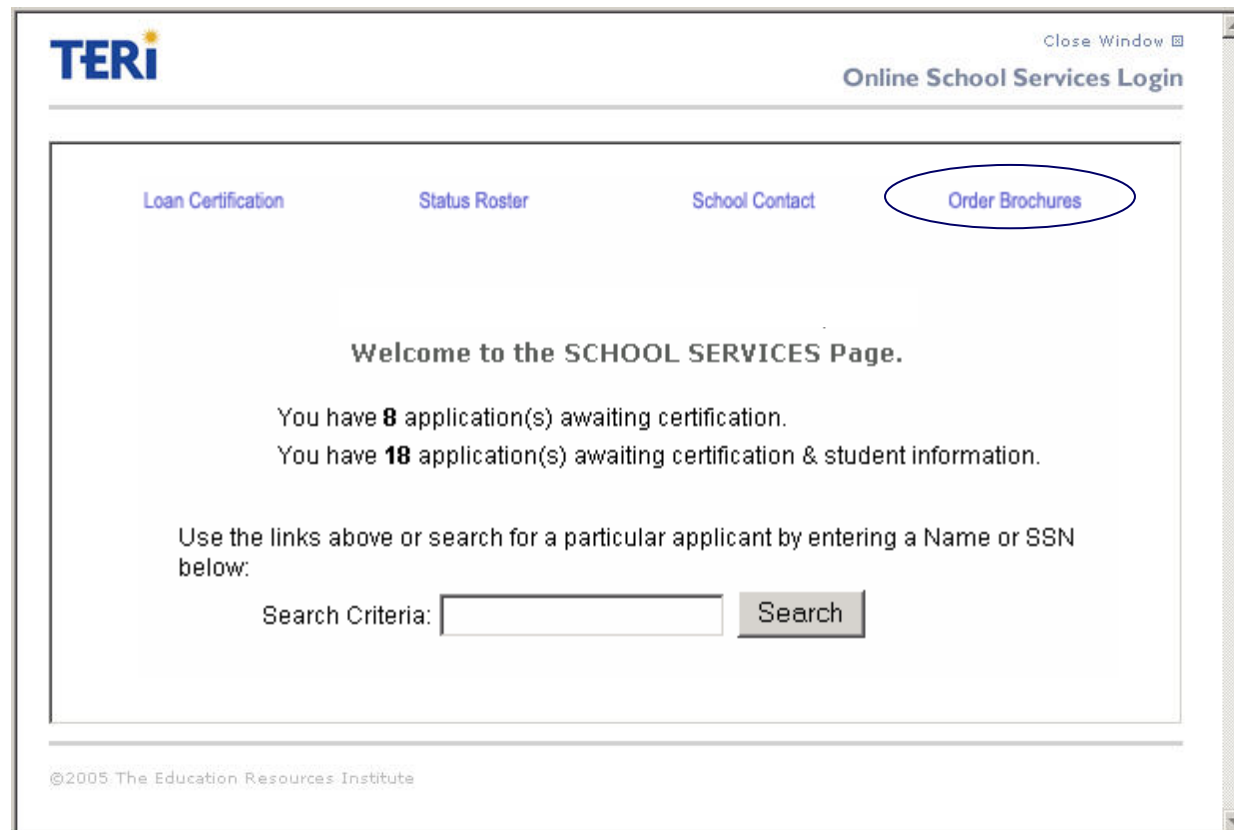
Use the links above or search for a particular applicant by entering a Name or SSN below:

Search Criteria:

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Ordering TERI materials

Select the “Order Brochures” link to place an order for TERI marketing materials.



TERI

Close Window

Online School Services Login

[Loan Certification](#) [Status Roster](#) [School Contact](#) [Order Brochures](#)

Welcome to the SCHOOL SERVICES Page.

You have **8** application(s) awaiting certification.
You have **18** application(s) awaiting certification & student information.

Use the links above or search for a particular applicant by entering a Name or SSN below:

Search Criteria:

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Customer Support for Schools

The Priority Service Department

Priority Service is a group that is dedicated to supporting to our school partners. These highly trained specialists are designated to handle all school official and financial aid officer inquiries.

All representatives specialize in providing the following services:

- Detailed loan status and program information
- Issue resolution (24-hour turnaround) on any of the following:
 - Missing Borrower/School Information
 - Disbursement Problems
 - School Information Changes
 - Program Changes
 - Online Service/ELM Certification Trouble Shooting
- Activation and set-up for the following certification and disbursement options
 - Online certification
 - ELM Certification
 - EFT Wire
 - ELM NDN
 - NY HESC

Priority Service can be reached by phone at (800) 837-4326 or by e-mail at priserv01@teri.org
Business hours are Monday - Thursday 8:00am – 8:00pm ET and Friday 8:00am – 5:30pm ET

Customer Support for Students

The Customer Service Department

Customer Service is a group trained to support borrowers and their co-signers. All representatives specialize in providing the following services:

- Application taken via web, phone, fax, and mail
- 24-hr problem resolution
- Missing information inquiries
- Credit counseling services

Customer Service can be reached by phone at (888) 255-TERI or by e-mail at custserv@teri.org.
Business hours are Friday 8:00am – 8:00pm ET.

Faxes can be sent to (888) FAX-TERI.

Cancellations and Refunds

Funds disbursed via: CHECK

If the check has not been cashed... Simply mail the original check along with a letter requesting the cancellation of the loan to:

TERI

Attention: Loan Disbursement

PO Box 848104

Boston, MA 02284-8104

If the check has been cashed... Issue a check payable to TERI and forward it to the address listed above. Please include the borrower's name and social security number.

If the check is not sent back in the appropriate time frames listed below, the borrower/co-signer is responsible for the origination fee and any interest that has accrued on top of the loan amount.

Borrower Refunds/Cancellations - borrower has the ability within **10 days** after disbursement to cancel the loan with no obligation to pay interest and a full refund of any origination fee.

School Refunds/Cancellations – School personnel have the ability within **90 days** after disbursement to cancel the loan with no obligation to pay interest and a full refund of any origination fee.

Cancellations and Refunds

Funds disbursed via: EFT DISBURSEMENT

To cancel a loan that has been disbursed by TERI via EFT (not ELD NDN), schools should issue a check to TERI and mail to the address listed on the previous slide. The following information should be included with the check:

- Student's Name and SSN
- Loan type
- Loan period
- Dollar amount of disbursement to be cancelled
- Disbursement date of disbursement to be cancelled
- Reason for cancellation
- Effective date of enrollment status change (if applicable)

Funds disbursed via: ELM NDN

Funds can be returned via ELM NDN if monies were disbursed through this agent. Financial Aid Officers who need assistance can contact the ELM Help Desk at (888) NEED-ELM

Funds disbursed via: NYS HESC

Funds can be returned via NYS HESC if monies were disbursed through this agent. Financial Aid Officers who need assistance can contact the HESC Customer Communication Center at (888) NYS-HESC. Press 2 for Financial Aid Professionals