



## Online Student Loan Counseling User's Guide

You can meet federal loan counseling requirements and help borrowers understand education loan obligations with the convenience of Mapping Your Future's Online Student Loan Counseling (OSLC). OSLC enhances the loan management education of the borrower by actively involving them in the counseling - making it an important default prevention tool. It also gives you the opportunity to spend more time with those borrowers needing assistance in the loan process.

OSLC is a free service. All of the counseling sessions are guarantor and lender neutral.

Find out how to use Online Student Loan Counseling effectively now:

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## **Review your counseling participation**

Mapping Your Future offers the following counseling types. Be sure you are signed up to participate in the sessions best suited to your needs and those of your borrowers:

- Stafford entrance
- Stafford exit
- Spanish Stafford entrance
- Spanish Stafford exit
- Perkins entrance
- Perkins exit
- Stafford and Perkins combined entrance
- Stafford and Perkins combined exit
- Nursing entrance
- Nursing exit
- Health Professions entrance
- Health Professions exit
- Grad PLUS entrance
- Grad PLUS exit
- Stafford and Grad PLUS combined entrance
- Stafford and Grad PLUS combined exit
- TEACH Grant exit
- Financial literacy

The Stafford and Grad PLUS counseling sessions meet requirements under both the Federal Family Education Loan Program (FFELP) and Federal Direct Loan Program, though schools need to take some additional steps to fully meet regulations. Read more about regulations below.

When you log into your FAO Access Area, you can review your current participation on the main page. To add a counseling type to your existing account, contact us.

Mapping Your Future also has a service for schools, Sponsors, and Friends that want to use the Online Student Loan Counseling technology to deliver counseling for their own programs (e.g., institutional loan, alternative/private loan, etc.). If you're interested in Counseling powered by Mapping Your Future, contact us.

## **Understand the borrower process**

1. You instruct the borrower to complete counseling requirement
  - Visit Mapping Your Future home page and click on “complete Online Student Loan Counseling” link on the left
  - Visit school website and follow link to individual counseling session (preferably link goes to your customized counseling start page)

2. The borrower can begin the counseling session anytime, anywhere - from home, from a computer lab, and even in another country.
3. The borrower reads and follows the instructions, reading the counseling content, and correctly answering the questions.
4. Once the borrower has completed all the questions correctly, he or she completes an online form to provide information, including data required by regulations. The borrower reviews the information submitted on the form, confirms that all is correct, and clicks the submit button.
5. The borrower receives a confirmation number and a page summarizing the information submitted and the rights and responsibilities statement. The borrower should print this page or make a note of the confirmation number.
6. The borrower clicks the Exit button.
7. If you are using end URL customization, the Internet browser will be directed to the next website.

Printable counseling instruction flyers are available for you to print and distribute to borrowers. The flyers are located at <http://mappingyourfuture.org/oslc/instructionflyers.htm>.

## **Learn about OSLC security**

Mapping Your Future protects borrower data, including non-public information, via a secure web server and the use of password protection.

- Following the successful completion of online counseling, a borrower enters his or her information on a secure form.
- You then retrieve the borrower information from the secure, password-protected FAO Access Area.
  - You are not able to share your password with other staff.
  - You must change your password every 90 days.
  - Mapping Your Future staff members do not have access to your password.

To enhance security, borrower data is only retained online for one year.

See the Mapping Your Future privacy policy at <http://mappingyourfuture.org/About/privacy.htm> for more information.

## **Follow the regulatory requirements**

While Mapping Your Future's OSLC can relieve you of the burden of conducting in-person entrance and exit counseling sessions, you must continue with all regulatory procedures:

## **Maintain documentation substantiating your compliance with regulations**

You can easily and securely retrieve borrowers' counseling records (manually or via an automated method) and retain them to meet this regulatory requirement for all counseling type. Read more about record retrieval below.

## **Provide sample repayment information**

Previous regulations required school-specific sample repayment information to be provided to students.

- To meet current regulations, Mapping Your Future includes a chart with a range of indebtedness in Stafford and Grad PLUS entrance counseling sessions, as well as a sample repayment scenario for each repayment plan in Stafford and Grad PLUS exit counseling sessions. You may choose to enhance the entrance counseling and provide borrowers with sample monthly repayment amounts based on other students at your school.
- However, for Stafford and Grad PLUS exit counseling, you must provide the student's actual or the school or program's average indebtedness per loan type.

Below are options for providing the required information to your borrowers:

- Display average indebtedness information for borrowers at your school (and/or your programs of study), along with the accompanying monthly payment amount at the maximum interest rate
  - Include the information in correspondence to the borrower notifying him or her to complete counseling
  - Direct borrowers to your website to complete online counseling and include the information on your site before the link to the counseling session
  - Create a customized counseling start page and provide the information on that page
- Use indebtedness customization to display average loan amounts for your borrowers above the Debt/Salary Wizard portion of the counseling session

## **Respond to students' questions**

For nearly all counseling types, regulations require that someone with expertise in the federal student aid programs be available to answer borrowers' questions shortly after the interview, should the borrower do so via interactive or online means.

Mapping Your Future allows borrowers to enter a question/comment for you. You should pay particular attention to the "Comments" section of counseling confirmation records—and answer any questions.

You can access the comments as follows:

- In full, in individual e-mail notifications
- In full, in individual confirmation records online in the FAO Access Area
- On the printable reports you download from your FAO Access Area (may be limited if the comment is long; if so, login to your FAO Access Area and view the counseling record individually)

If you are receiving e-mail notifications via batch reports, you will need to check the comments from individual reports or printable reports. If you've elected not to receive e-mail notifications, you can choose to receive notice on those occasions when a borrower enters a comment on the field.

### **Provide contact information**

For Stafford and Grad PLUS entrance counseling, regulations require that schools provide borrowers with a name and contact information for questions regarding borrower's rights and responsibilities and loan terms and conditions, should the borrower do so via interactive or online means. You can create a customized counseling start page for each counseling type and provide this information on those pages.

### **Provide Direct Loan servicing information**

For Stafford and Grad PLUS exit counseling for Federal Direct Loan Program borrowers, regulations require that schools provide schools information on how to contact the party servicing the Direct Loans. You can create a customized counseling start page for each counseling type and provide this information on those pages.

### **Define half-time enrollment**

For Stafford and Grad PLUS entrance counseling, regulations require that schools define half-time enrollment during regular terms and summer school, if applicable. You can create a customized counseling start page for each counseling type and provide this information on those pages.

### **Discuss the importance of contacting appropriate offices if withdrawing**

For Stafford and Grad PLUS entrance counseling, regulations require that schools discuss the importance of borrowers contacting the appropriate offices if they withdraw. You can create a customized counseling start page for each counseling type and provide information, including the list of appropriate offices, on those pages.

### **Forward Stafford exit and Grad PLUS exit counseling information to the guaranty agency**

Regulations require that schools forward Stafford exit and Grad PLUS exit counseling records to guaranty agencies within 60 days of the borrower completing counseling. Through ExitExpress,

guaranty agencies provide a service to you, retrieving that Stafford and Grad PLUS exit data on your behalf.

You ARE responsible for ensuring the guaranty agency retrieves the exit data within 60 days of the borrower completing counseling. Read more about ExitExpress and verifying record retrieval below.

## **Disclose written repayment information to Perkins borrowers**

Perkins regulations still require disclosure of critical repayment information to the borrower in a written statement, which should include the following:

- The estimated balance owed by the borrower on the date on which the repayment period is scheduled to begin
- The repayment schedule for all loans covered by the disclosure, including the date the first installment payment is due, the rate of interest and the number, and the amount and frequency of required payments
- The total interest charges the borrower will pay on the loan pursuant to the projected repayment schedule

## **Meet other requirements**

Mapping Your Future's OSLC sessions meets other current regulatory requirements, including the following:

- Borrowers are not able to circumvent or exit the counseling program before the required counseling session is complete.
- The information in the counseling sessions meets all applicable regulatory requirements.

The professional staff and team members continue to monitor regulations regularly, updating the counseling sessions as often as necessary.

Learn more information about recent regulatory changes Mapping Your Future made to the counseling sessions at <http://mappingyourfuture.org/downloads/OSLCUpdatesPerRegs.pdf>.

## **Get to know the FAO Access Area**

Mapping Your Future offers the FAO Access Area for all OSLC accounts. It is this secure, password-protected area of the website where you will retrieve counseling records, manage users (if you're the account super user), change e-mail notification options, and customize your counseling sessions.

You login to the FAO Access Area from the financial aid professionals page at <http://mappingyourfuture.org/FAP/>.

## **Set your e-mail notification options**

You can elect to receive e-mail notification when borrowers complete counseling. You have several options for each counseling type:

- Individual—One e-mail sent per counseling session at the time the session is completed
- Batch—One daily e-mail per counseling type, listing all borrowers who completed counseling during the prior business day
- None—No messages sent to notify you when borrowers complete counseling. If you select none, you still can elect to receive a message on occasions when borrowers enter a question or comment on the counseling record.

The e-mail notification contains limited information, as e-mail is not secure. You still will need to retrieve counseling records so you can retain them per record retention requirements.

You can review or update your e-mail notification settings as follows:

1. Login to your FAO Access Area
2. Click on Notification Options
3. Choose the appropriate counseling type
4. If you make a change, click the Apply Changes button

You can enter one or two e-mail addresses (separate the two addresses with a semi-colon and a space).

## **Retain documentation of counseling sessions**

You should regularly retrieve loan counseling records. You are responsible for ensuring borrowers complete loan counseling interviews and maintaining evidence per record retention requirements.

While Mapping Your Future isn't a record keeper, we currently keep the most recent year of counseling records online. You can retrieve counseling records as follows:

### **Retrieve paper counseling records**

1. Login to your FAO Access Area
2. Mouse over Retrieve Records:

3. Mouse over Download/print counseling records.
4. Select the appropriate option:
  - One day: Download or print confirmation reports for one day. You can view all counseling types or choose a specific counseling type.
  - Date range: Download or print confirmation reports for a specific date range or since the last time you viewed or downloaded them by clicking on the "Get new records only" button.
  - Specific criteria: Search specific fields (e.g., one or more counseling types, confirmation number, SSN, phone, city, state, zip code, and test date) for your report.

## **Search for a record**

1. Login to the FAO Access Area
2. Click on Search
3. Select the counseling type
4. Choose to search by confirmation number (if completed in the last 14 days), last name, or Social Security number

## **Export counseling records to import into your school system**

1. Login to the FAO Access Area
2. Mouse over Retrieve records
3. Click on Download electronic counseling records
4. Select the counseling type
5. Determine if you want to select "Get new records" (since the last record download) or enter a date range
6. Select the sort order and whether you want the records ascending or descending
7. Select the format of the report. You have the option of a delimited format (.txt or .csv), XML, or WDDX. If you select the "delimited format" for electronic files:
  - Determine if you want "column names." This will help identify each of the fields in the downloaded file.
  - Then choose the column delimiter (comma, semi-colon, tab, and vertical bar) and the text qualifier (double quotes or single quotes).
  - Select the file extension (.txt or .csv).
    - Text is similar to what many refer to as a flat file of data.
    - The .csv format looks similar to an Excel spreadsheet and may open using Microsoft Excel on your computer. You can manipulate the files in Excel and delete or move fields, as needed.

Once you've downloaded the files, you will need to upload it in your system. Depending on your software or mainframe, you may be able to directly upload the file or may need an interface with your system. Contact the Mapping Your Future staff for more information about uploading counseling data electronically and the SchoolExpress process.

## **Request archived records**

Records that are 12 to 36 months old can be requested as follows:

1. Login to the FAO Access Area
2. Click on Archives
3. Complete the form with your information. You have several report options:
  - a. Printable individual counseling records in RTF Format
  - b. Delimited format: CSV (to open in an Excel spreadsheet; recommended format for a large number of records or a large date range)
  - c. Delimited format: TXT
  - d. WDDX
  - e. XML
4. The Mapping Your Future staff will create the report manually and send you a notification e-mail when the report is ready for you to retrieve.

You must retrieve the archived reports within 10 calendar days as follows:

1. Log into the FAO Access Area
2. Click on Archives
3. Right-click on the file name and “Save Target As” (choose where you would like to save the document)
4. Go to the file where you saved the document, open the file, and print as needed

Since archived reports are available for a limited time, so it’s important to retrieve the report once it is available. If you don’t receive notification in four business days that the report is available, please check the Archives area for the availability of the file.

## **Create an automated method for retrieving data**

Mapping Your Future offers SchoolExpress, which enables you to retrieve data electronically for automatic upload to financial aid management systems. There are several advantages of SchoolExpress:

- Increased time savings
- Faster processing of loan proceeds through an automated process
- Secure transmission of borrower data

SchoolExpress may require you to do some programming. To request documentation, contact us.

## **Verify guarantors are retrieving Stafford exit and Grad PLUS data via ExitExpress**

Regulations require that schools forward Stafford exit and Grad PLUS exit counseling records to guaranty agencies within 60 days of the borrowers completing counseling. Through ExitExpress, guaranty agencies provide a service to you, retrieving that exit data on your behalf.

ExitExpress offers you several benefits:

- Eliminates the need for you to forward exit reports
- Saves staff time and other resources in the financial aid office
- Increases the security of exit counseling data
- Enhances the exit data process by making it more efficient for all parties involved
- Aids in default prevention efforts through more accurate and up-to-date information

### **Ensure guarantors retrieve data**

**You ARE still responsible for ensuring the guaranty agency retrieves Stafford exit and Grad PLUS exit data within 60 days of the borrower completing counseling.** You have several options for determining this in your FAO Access Area:

- **Guarantor Exception Report:** This report contains a list of exit confirmations that a guarantor has not retrieved. You can view this report by clicking on ExitExpress. Schools with confirmations on this list may want to wait to handle any exceptions until close to the end of the 60-day period since a guarantor should retrieve those reports at some point within the 60 days.
- **Guarantor Rejection Report:** This report contains a list of exit confirmations that a guarantor has rejected, indicating they haven't guaranteed a loan for the borrower. You can create this report by clicking on ExitExpress.
- **Individual confirmations:** You can determine if the guarantor has retrieved the exit record by looking at individual confirmations. An asterisk and a date indicate when the selected guarantor retrieved the report.

### **Correct a record or add a guarantor to a record**

Counseling records for which Mapping Your Future can't match a guarantor will appear in the No Guarantor Found for This SSN or Date of Birth or No Response from the Clearinghouse sections of the Guarantor Exception Report.

- You should compare the counseling record with your records to determine the correct information.
- If you determine that the SSN or date of birth should be updated on the counseling record, send an e-mail message to [feedback@mappingyourfuture.org](mailto:feedback@mappingyourfuture.org) including the confirmation number and the information to be updated, asking the Mapping Your Future staff to make a change. Please don't send a full SSN via e-mail. Instead, you can e-mail

the confirmation number and just the digits that need to be corrected (such as the first three) or simply ask a staff member to contact you to obtain the correct information.

If Mapping Your Future has corrected an exit record, an incorrect guarantor is assigned, or if no guarantor is assigned, you can update that information by adding the correct guarantor for that borrower:

1. Open the individual confirmation record
2. Click on the Add/Editor Guarantor for record link
3. Another window will open
4. Select the Add Guarantor button at the bottom of the page
5. Select the appropriate guarantor from the drop-down menu
6. Click the Update button
7. Click Close Window in the top right corner or at the bottom of the page
8. If the record was previously listed under problem categories such as Guarantor Not Found or No Response from Clearinghouse, once you have confirmed the record is listed appropriately under the guarantor(s), you can click to remove the record from the problem category.

## **Customize the counseling sessions**

You have several free customization options to ensure the counseling sessions meet your needs:

### **Choose the questions borrowers must answer when completing a counseling session**

You can select the questions that borrowers will answer during the counseling session from a list.

1. Login to your FAO Access Area
2. Mouse over Customize counseling
3. Click on Choose test questions
4. Select the counseling type you wish to customize
5. Select the questions you want to display during counseling and deselect the ones you no longer want to use. You must select at least the minimum number of questions for each section of text.
6. Once you've made your selections, you can reset the questions to your previous setting. If you're satisfied with your selection, click the Preview/Apply Changes button to preview the changes and then click on the Save Changes button. You can always restore them to the default questions.

You can submit questions for inclusion in OSLC if the questions you desire are not on the list. To submit a question, contact us.

## **Expand counseling content to include an additional topic with financial literacy and money management tips**

You can choose standard or expanded counseling for each of the counseling types in which you participate. Standard counseling is the current version. Expanded counseling will include an additional topic with financial literacy and money management tips, including building good credit, budgeting, savings, credit card use, and credit reports.

1. Login to your FAO Access Area
2. Mouse over Customize counseling
3. Click on Add money management topic
4. Select the counseling type you wish to customize
5. Click the Yes button if you want to add the money management topic or the No button if you want to use standard counseling. The default setting is standard counseling.
6. Clicking the Yes or No button will save your changes, displaying an "Update Successful" message

## **Add average indebtedness information for your school so students can understand their potential total debt picture**

You can enter an average loan figure for your students per federal loan type, and then choose to display the information for students within the counseling session – giving students a total debt picture and enabling you to provide school-specific sample repayment information.

The indebtedness table appears with the accompanying monthly payment amount (based on the maximum interest rate for the loan types) above the Debt/Salary Wizard. Students can then use the wizard to do what-if analysis with varying debt levels and interest rates and determine the salary needed to support this debt.

If you don't add the average indebtedness figure, only the Debt/Salary Wizard will display.

1. Login to your FAO Access Area
2. Mouse over Customize counseling
3. Click on Add average indebtedness information
4. Step 1 asks you to enter the appropriate average indebtedness amounts and click to make that loan type "Active"
5. Click to Apply Changes
6. Click Choose indebtedness display in Step 2 at the bottom of the page
7. Select the appropriate option to display the indebtedness information for your students.  
You have several options:
  - Display all active federal indebtedness levels for students for all participating federal loan counseling sessions
  - Select by loan type to display that loan's indebtedness for all participating federal loan counseling

- Select specific federal loan counseling types to display specific loan indebtedness figure
8. Click Update

### **Determine whether students must complete a budget during the counseling session**

You will be able to add or remove the budget calculator from the counseling sessions. By including the budget calculator, you encourage borrowers to manage their money. (The default settings exclude the budget calculator from all entrance sessions and include it in all exit sessions.)

1. Login to your FAO Access Area
2. Mouse over Customize counseling
3. Click on Determine whether students must complete a budget
4. Select the counseling type you wish to customize
5. Choose whether to include or exclude the budget for the counseling type
6. Click the Apply Changes button, after which you'll see the "Update Successful" message

### **Customize the counseling start page to include school-specific information**

This customization option allows a higher quality of service by providing important school-specific information to borrowers:

- Important dates/deadlines
- Disbursement procedures
- Refund policies
- Sample monthly repayment amounts (or use average indebtedness customization)

You also can meet regulatory requirements, providing the following on the customized page for Stafford and Grad PLUS entrance counseling sessions:

- Provide contact information for questions regarding borrower's rights and responsibilities and loan terms and conditions
- Define half-time enrollment during regular terms and summer school, if applicable
- Provide information on the appropriate offices borrowers should contact if withdrawing

Provide the following information to meet Stafford and Grad PLUS exit counseling requirements:

- Average indebtedness and monthly payment information for student borrowers who have obtained Stafford Loans, Grad PLUS Loans, Stafford and Grad PLUS loans (including Federal Family Education Loan Program and William D. Ford Federal Direct Loan Program volume)

- Information about how to contact the party servicing the Direct Loans (for borrowers under the William D. Ford Federal Direct Loan Program)

A template has been created to simplify the development of your customized page. You may create one page for each type of counseling in which you participate. You will not need to understand any coding language (e.g., HTML) to develop your page; however, some simple coding will allow you to enhance the page.

1. Login to your FAO Access Area
2. Mouse over the Customize counseling
3. Click on Create or edit counseling start page
4. To create a new page:
  - a. Click on Create new page for the appropriate counseling type
  - b. Your school name automatically will appear at the top of the template and the counseling session instructions will be at the bottom. You can type the desired school-specific content in the box provided. (NOTE: To prevent formatting issues, it is not recommended to paste text from Microsoft Word into the Edit window. If you must paste from another document, you should paste the text into Notepad first, and then paste from Notepad into the page.)
  - c. The Include MPN box is to allow you to include a link to a PDF file of the MPN at the bottom of your customized page.
  - d. Choose the appropriate action at the bottom of the page and click Go:
    1. Save (default setting)
    2. Submit for approval
    3. Cancel without saving changes
  - e. Review the page and click Commit to proceed. If further changes are needed, click the Go Back button.
5. To modify an existing page:
  - a. Locate the page and click the Edit link for it
  - b. You can only edit the most recent version of the counseling page. Pages in "Pending Approval" status cannot be edited until the Mapping Your Future staff approves the page.
  - c. Be sure to save changes frequently and click to Commit after you have performed edits or added information, as you automatically are logged out of the FAO Access Area after 30 minutes of inactivity.

The Page Status definitions are as follows:

- In production: The page is live on the Mapping Your Future OSLC site.
- Pending approval: You submitted this page to the Mapping Your Future staff for approval. The staff will review your page shortly.
- Created; not submitted for approval: You created or edited a page but didn't submit it to the Mapping Your Future staff. If you edited an existing page, you must submit the page for the changes to be displayed on the counseling page in production.

To include your school logo on the customized page, follow these steps:

1. Locate the logo on your website
2. Rest your mouse over the logo and right click the mouse button
3. Choose the properties menu and copy (Ctrl-C) the URL for the logo
4. In the Pagemaster window, click on the Image icon (looks like a postcard with a mountain on it)
5. In the URL line of the Image Info tab, paste (Ctrl-V) the URL for your logo
6. Follow the instructions by clicking on OK (click on yes, as necessary, to view non-secure items) to approve the logo and to place it on the customized page

If you want to link to other sites, Mapping Your Future recommends you create the link so it opens in a new browser window. To do so, highlight the link that is typed on your customized page, click on the Hyperlink icon (a picture of links under a globe), make sure that the URL displays in the URL field on the link dialog box, click on the Target tab, selecting New Window (\_Blank) in the Target drop-down box, and click OK.

To preview your page, click on the Preview button for the customized page and the page will open in a separate window for you to review. Close the window to return to the Pagemaster Studio.

After you are finished with your page, click to edit the page and click submit for approval to send the page to the Mapping Your Future staff for approval. The Mapping Your Future staff will review your submission to ensure there are no technical problems.

Once the staff has approved your page, you can view the URL as follows:

1. Login to your FAO Access Area
2. Mouse over the Customize counseling
3. Click on Create or edit counseling start page

You can use that address to link directly from your website to the customized page. Borrowers also will see your customized page if they select your location and school name at the beginning of the counseling session on Mapping Your Future.

If the staff doesn't accept the page due to technical issues, you will receive an e-mail message notifying you that the page was rejected, and a Mapping Your Future staff member will contact you to attempt to resolve the issue.

### **Require borrowers to complete all fields on the student form (not just those fields that regulations require)**

You can customize the student form, either requiring borrowers to complete only those fields that regulations require, or requiring them to complete all fields. The default setting requires borrowers to complete only the regulatory required fields.

1. Login to your FAO Access area
2. Mouse over Customize counseling

3. Click on Choose data you will collect
4. Select the appropriate counseling type
5. Review the federal required fields vs. the optional field information
6. Click the Yes radio button if you want borrower to complete all fields (even if regulations don't require that students provide the data during the counseling type) or the No radio button if you only want borrowers to provide that that regulations require
7. Click the Apply Changes button to save your selection. The "Update Successful" message should display.

## **Direct borrowers to a specific web page upon completing a counseling session**

OSLC offers a feature enabling you to direct borrowers to a specific web page upon completing a counseling session. The linking feature allows you to link to OSLC, designating the web address to send borrowers to once they finish online counseling and click the Exit button. Using this feature, you can move borrowers from a website or online loan application to online counseling and, once the borrower has completed the counseling, return him or her to your website. For the borrower, the process appears seamless, thus eliminating any confusion on how to return to the site.

If you're interested in implementing this feature, you should create a free customized page for the counseling type as described above. After the MYF staff has reviewed your submission to ensure there are no technical problems and approved the page, the URL for the customized page will display in your FAO Access Area under Customize/Counseling Start Page.

You have two options to implement the end URL feature:

1. Use the end URL customization feature in your FAO Access Area:
  - a. Mouse over Customize counseling
  - b. Click on Direct borrowers to a specific web page upon completing a session
  - c. Select the counseling type
  - d. Enter the full URL for the web page where you want the student to go after the counseling confirmation page
  - e. Click Apply Changes
2. Have your technical staff program the end URL coding on your customized page link using the information below:

Use your customized counseling start page URL to link directly from your web site or loan application to the customized page, appending the variable to the end of the URL, adding "&vEndUrl=. . ." as follows:

Link: **CustomizedPageURL&vEndURL=http://DestinationLink**

Example:

<http://mappingyourfuture.org/oslc/counseling/schoolPages.cfm?SchoolPageID=5890&SchoolID=90&vEndUrl=http://mappingyourfuture.org/Money/>

In this example, someone links to the sample school for Stafford entrance counseling (<http://mappingyourfuture.org/oslc/counseling/schoolPages.cfm?SchoolPageID=5890&SchoolID=90> ). Once the borrower completes counseling and clicks the Exit button, the counseling program will send the borrower to the Financial Fitness Tools page (<http://mappingyourfuture.org/Money/>).

Regardless which end URL option you use, if the borrower closes the browser or goes to another web page instead of clicking the Exit button, this feature doesn't work. You might want to include text on your customized page, reminding borrowers to click the Exit button when they're done.

You also can customize the Exit button on the confirmation page, changing it so borrowers are less likely to close the browser. In the example above, you might change the button to read, "Read more about managing your money." This option requires some minimal programming. To request documentation, contact us.

## **Display your school's logo in the counseling session**

You can display your school's logo within the counseling session via several methods:

- Display the logo within your customized start page. This is the easiest option and should require little or no assistance from your IT staff.
- Display the logo at the top of every page within the counseling session. This option requires minimal programming, so you might need to work with your IT staff. You can send your logo as an image and also can customize the confirmation page. To request documentation on these customization options, contact us.

## **Link to the counseling sessions**

You are encouraged to provide a link from your school website to Mapping Your Future, enabling borrowers to easily begin a counseling session. If you have a customized counseling start page, you should link to that URL to streamline the process for borrowers even more.

**NOTE:** Mapping Your Future's web address does not contain a "www" or dashes between the words. It is <http://MappingYourFuture.org>.

## **Manage users**

Mapping Your Future requires each user to have his or her own user name and password to better protect borrower's private data. **Users may not share their user name and password with anyone.**

Each school establishes a super user when electing to participate in OSLC. Other staff can request additional access to the account by completing the additional user request form at <http://mappingyourfuture.org/oslc/additionaluserrequest.cfm>. Once the additional user request form is completed, the super user will receive an e-mail message requesting approval of the additional user, as follows:

1. Login to the FAO Access Area
2. Click on Manage users
3. Scroll down on the page to find the request in the “pending approval” area
4. Select the access level for the user:
  - o Account access gives the additional user the ability to change account settings, notification options, customize the counseling, and retrieve data. Account access users won't have the ability to authorize new users.
  - o Retrieval access gives the user the ability to retrieve data only.
  - o SchoolExpress is the same as retrieval access; however, this ID is set up for an automated process
5. Ensure the status is set to Authorized
6. Click the Update button for the user

After the super user authorizes the additional user, the additional user will receive an e-mail message advising him or her that access is approved and indicating the user name.

The account super user must ensure that additional staff member's access is inactivated when the staff member leaves employment or no longer needs access to the FAO Access Area. To deactivate an additional user, follow these steps:

1. Login to the FAO Access Area
2. Click on Manage users
3. Change the status field for the authorized user to Inactive
4. Click the Update button

#### **Access tips:**

- Super users should take care not to approve the same staff member multiple times for the same account when a user name is already outstanding for that staff member and account. Duplicate requests can be denied to prevent multiple user names for the same account.
- If you previously had access and your user name was inactivated, the system will assign a number before the @ sign in the user name. Pay close attention to the system-generated approval message for the correct user name.

### **Reset your password**

FAO Access Area passwords expire every 90 days. When the password has expired and you attempt to log into the account, you will receive a password expired message and be directed to

reset the password. If your password reaches 180 days old and you try to log into the account, your access will be inactivated and you will be directed to reapply for access by completing the appropriate form (super user request or the additional user request).

To reset a password that has expired or which you have forgotten, complete the following steps:

1. Click on the Forgot Your Password link in the middle of the login box
2. Type in your user name
3. Answer your security question that you set up when you initially requested access.  
NOTE: The security answer is case-sensitive.
4. On the password change form, you can reset your password as well as your security question and answer, if necessary.

If your password has been compromised or you wish to reset it for other reasons, you can also change your password when you are logged into your FAO Access Area by clicking on Reset password.

## **View borrower data in Meteor™**

School users logging into Mapping Your Future's OSLC FAO Access Area can view borrower data in Meteor. Mapping Your Future is a Meteor access provider, authenticating school users so they can access Meteor data without establishing a separate login.

Meteor provides financial aid professionals with the ability to access timely, student-specific financial aid information from multiple sources. It is a shared effort of leading Federal Family Education Loan Program (FFELP) business partners who have chosen to sponsor the project.

To view borrower data via Meteor, follow these steps:

1. Login to the FAO Access Area
2. Click on Meteor™ data
3. Click View borrower data now, which will open Meteor in a separate browser window

Data providers currently participating in Meteor provide over 70 percent of the FFELP guaranty volume, and that number is growing. Borrowers whose lender, servicer, or guarantor is a data provider will have records available for your review. A list of Meteor data providers is located at [www.nchelp.org/pages/page.cfm?id=50](http://www.nchelp.org/pages/page.cfm?id=50).

## **Resources**

### **School staff:**

- Instruct borrowers to complete counseling:  
<http://mappingyourfuture.org/oslc/instructionflyers.htm>

- Printable Stafford exit loan counseling materials:  
<http://mappingyourfuture.org/services/counselingmaterials.htm>
- Regulatory update information:  
<http://mappingyourfuture.org/downloads/OSLCUpdatesPerRegs.pdf>

If you have any questions about OSLC, contact Beth Ziehmer at [feedback@mappingyourfuture.org](mailto:feedback@mappingyourfuture.org) or (573) 796-3730.

**Borrowers:**

Borrowers having difficulty with OSLC should contact Mapping Your Future by using the Contact Us feature (<http://mappingyourfuture.org/Feedback/>) or the Online Help links within the counseling sessions. These features send browser and system information to the Mapping Your Future staff, enabling them to troubleshoot questions and problems efficiently.

Borrowers who need a copy of their most recent confirmation page can request it online at <https://mappingyourfuture.org/OSLC/confirmationrequest/>.