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Introduction

myCompass provides easy access to borrower account information and an intuitive format that allows you to quickly find the information you need. This guide is divided into sections covering the panels and overlays that provide the information you need as you research/audit accounts.

Note: Your access to myCompass is limited to view-only; you cannot make updates to customer accounts. For more information about this tool, refer to myCompass Overview for Financial Aid Professionals, available on Support Central in the Servicing Information Support section.

Navigating myCompass

After logging into myCompass, select External in the Search for a Customer drop-down list.
Figure 1. Example of External selected in the Search for a Customer drop-down list

Once you access the borrower’s account, data displays in the following panels.

- **Demographics**: This panel provides information such as address, phone number, email address, SSN, etc. Refer to the [The Demographics Panel](#) section for additional information.

- **Serviced Accounts**: This panel provides a summary of accounts serviced, and then individual summaries for each account serviced. Refer to the [The Serviced Accounts Panel](#) section for additional information.

In addition, a variety of overlays containing specialized information are accessed via the Actions panel.

![Figure 2. Example of a borrower’s account, identifying the Demographics and Serviced Accounts panels with the Actions panel highlighted](image)

**Helpful Hints**

myCompass uses hyperlinks to navigate from place to place.

![Figure 3. Example of a hyperlink in myCompass](image)

myCompass also provides additional information through the use of dotted underlines to signify hover text and drill-down arrows to display details.
The Demographics Panel

The Demographics panel contains a variety of information, including the following.

- Account holder’s date of birth
- Account holder’s SSN
- Communication preferences
- Contact information
- Most recently attended school

Identifying Special Needs

Special needs are identified in the Serviced Accounts panel.

Identifying Communication Preferences

Click Communication Preferences in the Demographics panel to access the Communication Preferences for [Borrower Name] overlay and identify specific communication preferences (e.g., consent to receive electronic correspondence).
The Serviced Accounts Panel

The Serviced Accounts panel provides an overall summary of all accounts serviced and account-specific summaries for each account serviced.

Clicking underlined links or drill-down arrows displays a variety of additional information pertaining to repayment options and status history or items connected to the account itself.
Identifying Disbursement Details

Access disbursement details by completing the following.

1. Click **Show Loans** [Figure 9].

   The loan(s) associated to a specific account displays.

   ![Show Loans Example](image)

   **Figure 9. Example of an account-specific summary, identifying the Current Balance drill-down arrow and the Show Loans link**

2. Click the drill-down arrow associated to a specific loan.

   The disbursement(s) related to the loan displays.

   ![Disbursement List Example](image)

   **Figure 10. Example of hover text and information displayed after clicking Show Loans, and identifying the drill-down arrow associated to a specific loan**

   ![Disbursement List Example](image)

   **Figure 11. Example of the disbursement list related to a specific loan**
3. Click **Origination Details** to view the award ID, the loan application date, the lenders involved, etc.

4. Click **Disbursement Details** to view fees, amounts, and dates related to adjustments and cancelations, and the estimated final disbursement date.

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**Figure 12. Example of origination and disbursement details**

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**Viewing Optional Repayment Plan Estimates**

By clicking **Repayment Plans** in the Program Options (‘93) section of the Serviced Accounts panel, the Repayment Planner: Plans overlay displays.

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**Figure 13. Example of the Program Options (‘93) section, identifying the Repayment Plans hyperlink**

After accessing the Repayment Planner: Plans overlay, scroll down to the Plan Details section to view monthly payment estimates under the following standard repayment plan options (**Figure 14**).

- Level
- Graduated
- Extended Level
- Extended Graduated
Figure 14. Example of the Repayment Planner: Plans overlay detailing standard repayment plan options and identifying the scroll bar

**Note:** If a borrower is on an income-driven repayment plan, the Plan Details section defaults to display income-driven repayment plan options. Click **Get Standard Plan Estimates** in the Change Summary section to view standard repayment plan options.

![Figure 14. Example of the Repayment Planner: Plans overlay detailing standard repayment plan options and identifying the scroll bar](image)

Figure 15. Example of the Change Summary section, identifying the Get Standard Plan Estimates hyperlink and the Information for Plan Eligibility drop-down arrow

**Including Loans with Other Servicers**

When a borrower’s serviced accounts are less than $30,000, only Level and Graduated standard repayment plans display. You can recheck eligibility for Extended Level and Extended Graduated options if the borrower’s loans total $30,000 or more, including other servicers. To include additional non-serviced loans, complete the following.

1. Click **Any Additional Balance** to open the Information for Plan Eligibility section of the IDR Plan Eligibility Calculator.

   **Note:** You can also click the Information for Plan Eligibility drop-down arrow (Figure 15) to open the Information for Plan Eligibility section.
2. Scroll down to the Additional Federal Student Loan Balance section, and then complete the following.
   a. Select Yes for the question, *Does the borrower have federal loans with other servicers.*
   b. Select *Yes* or *Not Sure* for the question, *Does the borrower have $30,000 or more in Direct loans, across all servicers.*
   c. Enter the applicable amount in one or both of the following fields.
      - Additional Direct Student Loan Balance
      - Additional FFELP Student Loan Balance
   d. Answer *Were any of the borrower’s federal loans taken out for a graduate program* as appropriate.

3. Click **Check Eligibility.**
   
The Plan Details results display income-driven repayment plan options by default. To view standard repayment plan options, scroll up to the Change Summary section, and then click **Get Standard Plan Estimates.**

**Viewing Monthly Payments of Extended Plans**

The standard repayment plan options for Graduated and Extended Graduated plans display the starting monthly payment and the ending monthly payment in the Monthly Payment column. To view the entire series of estimated monthly payments, click the Terms drop-down arrow.
Figure 18. Example of the standard repayment options displaying the entire series of Extended Graduated monthly payments, and identifying the starting and ending graduated payments and the Terms drop-down arrow

Viewing Income-Driven Repayment Plan Options

The Income-Driven Repayment Plan Options section of Plan Details displays one or more of the following income-driven repayment plan types depending on the type of loans serviced.

- IBR (i.e., Income-Based Repayment)
- ICR (i.e., Income-Contingent Repayment)
- Pay As You Earn
- REPAYE (i.e., Revised Pay As You Earn)

To view income-driven repayment plan options, click Get IDR Plan Estimates in the Change Summary section.

Figure 19. Example of the Change Summary section, identifying the Get IDR Plan Estimates hyperlink

If no repayment options display in the Income-Driven Repayment Plan Options section, it is necessary to add the borrower’s income information. To recalculate based on income, complete the following.

1. Click Financial Information to access the Information for Plan Eligibility section.

   **Note:** You can also click the Information for Plan Eligibility drop-down arrow to access this section.
Figure 20. Example of the Plan Details section, identifying the Financial Information hyperlink, and the IDR Plan Eligibility Calculator section, identifying the Information for Plan Eligibility drop-down arrow

2. Provide the applicable information in the Family & Finances section.

Figure 21. Example of the Family & Finances section

3. Select No for the two questions in the Additional Federal Student Loan Balance section.

   **Note:** Even if the borrower has federal loans with other servicers, this information does not affect the calculation for income-driven repayment plan options.

4. Click **Check Eligibility**.

   The income-driven repayment plan options display.
5. Click the Details drop-down arrow to review a comparison of current payments to estimated payments for each account serviced.

Accessing the Related Person Demographics Overlay

By clicking on the hyperlinked name in the Cosigner or Student field of the account-specific portion of the Serviced Accounts panel, the Related Person Demographics overlay displays, containing a variety of demographic information (e.g., SSN, address, phone, birth date, etc.).
### The Payment History Overlay

Select Actions > Payment > Payment History to access the Payment History overlay. Refer to [Viewing Payment Information](#) for details on navigating the Payment History overlay and the type of information it contains.

### Viewing Recent and Full Payment History

The Payment History overlay defaults to Recent Payment History, displaying recent payment history for all accounts and all loan tokens. Click [View Full Payment History](#) to access a full record of a variety of payment types, including disbursements, refunds, payment reversals, and capitalized interest.
By selecting a specific account and/or a specific loan token, more details display.

Click Details to access more information, and then click Back to Payment History to return to the payment list.
Other tabs display preferences for excess payments, REPAYE increased amounts, and unposted payments.

The Interest Rate History Overlay

Select Actions > Account Info > Interest Rate History to access the Interest Rate History overlay.

The Interest Rate History overlay displays interest rate history by loan within each account.

Additional interest accrual details are accessed by selecting Actions > Account Info > Interest Capitalization/Accrual. The Interest Capitalization/Accrual overlay displays interest capitalized and accrued per token filtered by account.
The Status History Overlay

Select Actions > Account Info > Status History to access the Status History overlay. Refer to Viewing Account Information for details on navigating the Status History overlay and the type of information it contains.

The Status History overlay defaults to the Serviced Accounts tab, which displays the current status of each token attributed to each serviced account. Click the drill-down arrow associated to each token, to display previous status information.

![Figure 32. Example of the Serviced Accounts tab, identifying a drill-down arrow associated with a loan token](image-url)
The Deferment/Forbearance Inquiry Tab

Select Actions > Account Info > Status History to access the Status History overlay, and then select the Deferment/Forbearance Inquiry tab. Refer to Viewing Account Information for details on navigating the Status History overlay and the type of information it contains.

The Deferment/Forbearance Inquiry tab displays deferment and forbearance types, indicating the months used, month limit, and months remaining for each type.

The Payment Schedule Overlay

Select Actions > Payments > PSD - Current to access the Payment Schedule overlay.

The Payment Schedule overlay displays current payment schedules with the ability to drill down and view the loan disbursement(s) associated to the payment schedule and payment schedule details. Click Show Loans to view loan disbursement detail, and then click Show Details to view payment schedule details.
Figure 35. Example of the Payment Schedule overlay, displaying payment schedule details

The Payment Schedule overlay can also be accessed by clicking the loan type link in the Payment Schedule field of the account-specific portion of the Serviced Accounts panel.

Figure 36. Example of the Payment Schedule field, identifying the loan type link

The Payment Schedule History Overlay

Select Actions > Payments > PSD - History to access the Payment Schedule overlay.

The Payment Schedule History overlay displays expired payment schedules with the ability to drill down and view the loan disbursement(s) associated to the payment schedule and payment schedule details. Click Show Loans to view loan disbursement detail, and then click Show Details to view payment schedule details.
The Incentives Overlay

Select Actions > Payments > Incentives to access the Incentives overlay.

The Incentives overlay displays a summary of all incentives applied to a particular account. By clicking the arrow associated with the incentive type, more details display.

Four Commonly Used Features: A Close-Up View

This section provides information about and instructions for the following activities within myCompass.

**Note:** Functionality is limited based on access rights. Not all options display for all users. Additionally, your access to myCompass is limited to view-only; you cannot make updates to customer accounts.

- Viewing account information, including status history
• Checking the status of a Direct Consolidation Loan application
• Viewing enrollment information, including enrollment history
• Viewing payment information, including payment history

Viewing Account Information

How Do I Access Account Information?

Account information is available from the Actions panel in myCompass. Complete the following to access it.

1. Search for the customer in myCompass, pulling up their account details. Refer to myCompass Overview for Business Partners, available on Support Central, for more information.

2. Select Account Info in the Actions panel.

Figure 39. Example of the myCompass interface, identifying the Account Info menu item in the Actions panel

The Account Info menu expands, displaying available options. Refer to the What Account Information Is Available in myCompass? section for more information about these options.

Figure 40. Example of the myCompass interface, identifying the expanded Account Info menu in the Actions panel

How Do I View and Navigate Status History?

1. Search for the customer in myCompass, pulling up their account details. Refer to myCompass Overview for Business Partners, available on Support Central, for more information.

2. In the Actions panel, select Account Info, and then click Status History in the menu that displays.
3. Navigate the customer’s status history, as needed.
   - **Serviced Accounts**: Select this tab to view the customer’s status history for GLELSI serviced accounts.
   - **Non-Serviced Accounts**: Select this tab to view the customer’s status history for non-GLELSI serviced accounts.
   - **Deferment/Forbearance Inquiry**: Select this tab to view details about the most common deferred payment options available.

4. As needed, click the arrow corresponding to the appropriate loan token to expand additional details about its status history.
Figure 43. Example of the Status History overlay, identifying the navigation for viewing details at the loan token level

Tip: You can typically get a clear perspective on the account grouping as a whole by viewing the oldest disbursement. In general, most disbursement status histories within an account are aligned.

What Account Information Is Available in myCompass?

The following table provides a comprehensive list of the account information and actions available in myCompass.

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer Inquiry</td>
<td>Provides contact information for employers who may have been contacted during skiptracing efforts.</td>
</tr>
<tr>
<td>Reference Inquiry</td>
<td>Provides contact information for references who may have been contacted during skiptracing efforts.</td>
</tr>
<tr>
<td>Status History</td>
<td>Provides a historical timeline of status changes, displayed by group at a loan disbursement (i.e., token) level. Refer to the How Do I View and Navigate Status History? section for more information about this topic.</td>
</tr>
<tr>
<td>Transaction History</td>
<td>Provides a historical list of transactions, with options for recent history and full history, that can be filtered by transaction type.</td>
</tr>
<tr>
<td>Interest Rate History</td>
<td>Provides a historical view of changes to the interest rate over the life of a loan. Note: Direct Loans have a fixed interest rate.</td>
</tr>
<tr>
<td>Interest Capitalization/Accrual</td>
<td>Provides a detailed breakdown of differing interest types and how those amounts were applied to each account grouping at the loan disbursement (i.e., token) level.</td>
</tr>
</tbody>
</table>

Viewing Direct Consolidation Loan Application Statuses

How Do I Access Direct Consolidation Loan Information?

Direct Consolidation Loan information is available from the Actions panel in myCompass. Complete the following to access it.

1. Search for the customer in myCompass, pulling up their account details. Refer to myCompass Overview for Business Partners, available on Support Central, for more information.

2. Select Direct Loan Consolidation in the Actions panel.
Figure 44. Example of the myCompass interface, identifying the Direct Loan Consolidation menu item in the Actions panel

The Direct Loan Consolidation menu expands, displaying available options. Refer to the What Direct Consolidation Loan Information Is Available in myCompass? section for more information about these options.

Figure 45. Example of the myCompass interface with the Direct Loan Consolidation menu expanded in the Actions panel

How Do I View and Navigate Application Status?

1. Search for the customer in myCompass, pulling up their account details. Refer to myCompass Overview for Business Partners, available on Support Central, for more information.

2. In the Actions panel, select Direct Loan Consolidation, and then click DL Consolidation Application Status in the menu that displays.

   The Direct Loan Consolidation Application overlay opens, showing application information, including status and other details.

3. Navigate the customer’s application information, as needed.
   - Application Status: Select this tab to view details about the current status of the Direct Consolidation Loan application.
• **Application Details**: Select this tab for the current view of the loan information with the loan type, disbursed date, and estimated balance from the Loan Verification Certificate (LVC), if received. It may also contain add-on loans that were not part of the original application. If the LVC is not yet received, *No loan information available* displays.

**Note:** This tab provides no distinction between which loans are to be included and which loans are not to be included.

• **Original Application**: Select this tab to view loan information as it was at the time the electronic application was received. It provides details on which loans the borrower requested to have included in the consolidation and which loans, if any, the borrower requested to have excluded. Information is only displayed on this tab in cases where the application was submitted through the Federal Student Aid website ([https://studentloans.gov](https://studentloans.gov)). If the borrower submitted a paper application, no information displays.
What Direct Consolidation Loan Information Is Available in myCompass?

The following table provides a comprehensive list of the Direct Loan consolidation information available in myCompass.

**Note:** Functionality is limited based on access rights. Not all functionality displays for all users. Additionally, your access to myCompass is limited to view-only; you cannot make updates to customer accounts.

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>DL Consolidation Application Status</td>
<td>Provides details about the current status of the Direct Consolidation Loan application.</td>
</tr>
</tbody>
</table>

Viewing Enrollment Information

**How Do I Access Enrollment Information?**

Enrollment information is available from the Actions panel in myCompass. Complete the following to access it.

1. Search for the customer in myCompass, pulling up their account details. Refer to *myCompass Overview for Business Partners*, available on Support Central, for more information.

2. Select Enrollment in the Actions panel.

![Figure 49. Example of the myCompass interface, identifying the Enrollment menu item in the Actions panel](image)

The Enrollment menu expands, displaying available options. Refer to the *What Enrollment Information Is Available in myCompass?* section for more information about these options.

![Figure 50. Example of the myCompass interface, identifying the Enrollment menu expanded in the Actions panel](image)

**How Do I View and Navigate Enrollment History?**

1. Search for the customer in myCompass, pulling up their account details. Refer to *myCompass Overview for Business Partners*, available on Support Central, for more information.

2. In the Actions panel, click Enrollment, and then click Enrollment History in the menu that displays.

   The Enrollment History overlay opens, displaying enrollment information.
3. Click the arrow for the enrollment history row to navigate the customer’s status history and view details, as needed.

**What Enrollment Information Is Available in myCompass?**

The following table provides a comprehensive list of the enrollment information and actions available in myCompass.

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrollment Tool</td>
<td>Opens the Enrollment flow, which guides contact center agents through options based on the customer’s unique situation. The flow is dependent on many variables such as loan type, status, customer type selected, etc.</td>
</tr>
<tr>
<td>Enrollment History</td>
<td>Provides a historical timeline of enrollment changes, displayed by certification date. Refer to the How Do I View and Navigate Enrollment History? section for more information about this topic.</td>
</tr>
</tbody>
</table>

**Viewing Payment Information**

**How Do I Access Payment Information?**

Payment information is available from the Actions panel in myCompass. Complete the following to access it.

1. Search for the customer in myCompass, pulling up their account details. Refer to myCompass Overview for Business Partners, available on Support Central, for more information.

2. Select Payments in the Actions panel.
Figure 53. Example of the myCompass interface, identifying the Payments menu item in the Actions panel

The Payments menu expands, displaying available options. Refer to the What Payment Information Is Available in myCompass? section for more information about these options.

Figure 54. Example of the myCompass interface, identifying the Payments menu expanded in the Actions panel

How Do I View and Navigate Payment History?

1. Search for the customer in myCompass, pulling up their account details. Refer to myCompass Overview for Business Partners, available on Support Central, for more information.

2. In the Actions panel, click Payments, and then click Payment History in the menu that displays.

Figure 55. Example of the Actions panel, identifying the Payment History link
The Payment History overlay opens, showing the most-recent 12 months of transactions.

3. Navigate the customer’s payment history, as needed.
   - **Full Payment History:** Click View Full Payment History in the Payment History heading bar.
   - **Account-Level Payment History:** Select the appropriate grouping from the Choose Account drop-down list.
   - **Loan-Level Payment History:** Select the appropriate grouping from the Loan Token drop-down list.

![Payment History overlay example](image)

Figure 56. Example of the Payment History overlay, identifying the payment history navigation options

4. Click the arrow corresponding to the payment in the Total Amount column to expand additional details about the payment.

   **Note:** The REPAYE Increased Amount tab only contains data if the customer has had increased payment amounts at some point in the past.

**What Payment Information Is Available in myCompass?**

The following table provides a comprehensive list of the payment information and actions available in myCompass.

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calculate Payoff</td>
<td>Provides access to the Calculate Payoff Tool, which allows contact center agents to determine the payoff amount for accounts.</td>
</tr>
<tr>
<td>Incentives</td>
<td>Provides a summary of student loan incentives (e.g., Direct Loan rebate or Automated Clearing House interest rate reduction), including an account summary of incentives and program definitions.</td>
</tr>
<tr>
<td>Payment History</td>
<td>Provides access to the customer’s history of payments. Refer to the How Do I View and Navigate Payment History? section for more information about this topic.</td>
</tr>
</tbody>
</table>
| PSD – Current   | Provides details about the active payment schedule and disclosures (PSD), such as monthly payment and due date.**Note:** This page may not reflect any due date/payment amount changes that have processed since the PSD was generated.
<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>PSD – History</td>
<td>Provides historical details about all PSDs that have existed for a given account grouping. Expandable details allow users to drill down to more specific information about the PSD, in some cases, even down to payment amounts at the loan level.</td>
</tr>
<tr>
<td>Late Charge Inquiry</td>
<td>Provides details about any late charges presently due, as well as late charge history.</td>
</tr>
</tbody>
</table>