
The Role of Technology in Delivering Financial Education and Responsible Borrowing Strategies

Heidy Santizo, DeVry Education Group
Todd Woodlee, iGrad

February, 1st, 2016

COHEAO Annual Conference

**“We must make the distinction
between learning from technology
versus learning with technology.”**

**Professors Wendy Way & Nancy Wong
University of Wisconsin**

Introduction

-Technology Trends and emerging best practices

-Guiding principles for Online Financial and Debt Education

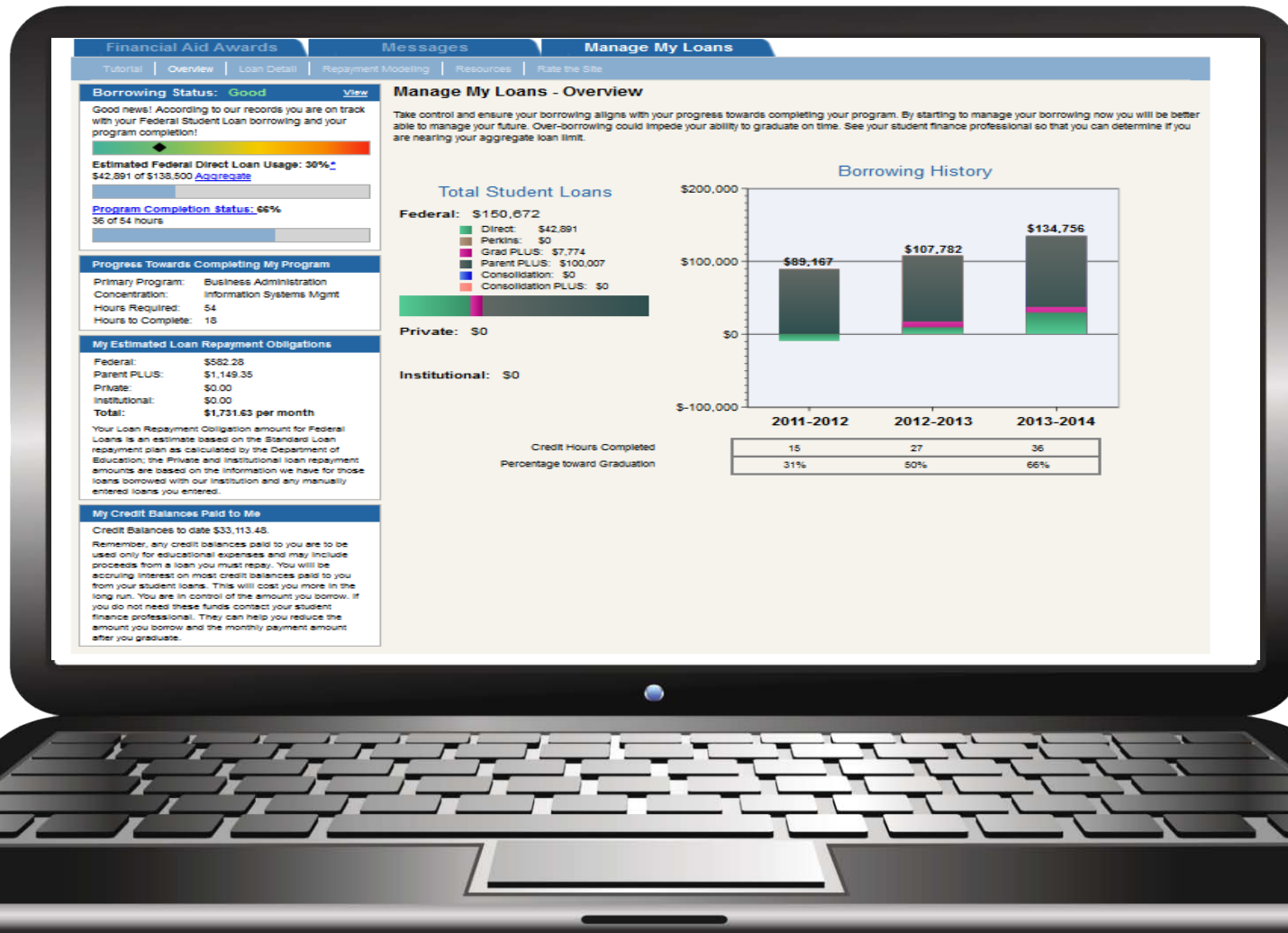
- Interactive
- Repetitive
- Relevant

-Manage My Loans- a “best in class” example

Manage My Loans

DeVry | Education Group

What is Manage My Loans?



Manage My Loans - Overview

Financial Aid Awards | Messages | Manage My Loans

Tutorial | Overview | Loan Detail | Repayment Modeling | Resources | Rate the Site

Borrowing Status: Good [View](#)

Good news! According to our records you are on track with your Federal Student Loan borrowing and your program completion!

Estimated Federal Direct Loan Usage: 30%±
\$42,891 of \$138,500 [Aggregate](#)

Program Completion Status: 66%
36 of 54 hours

Progress Towards Completing My Program

Primary Program:	Business Administration
Concentration:	Information Systems Mgmt
Hours Required:	54
Hours to Complete:	18

My Estimated Loan Repayment Obligations

Federal:	\$582.28
Parent PLUS:	\$1,149.35
Private:	\$0.00
Institutional:	\$0.00
Total:	\$1,731.63 per month

Your Loan Repayment Obligation amount for Federal Loans is an estimate based on the Standard Loan repayment plan as calculated by the Department of Education; the Private and Institutional loan repayment amounts are based on the information we have for those loans borrowed with our Institution and any manually entered loans you entered.

My Credit Balances Paid to Me

Credit Balances to date \$33,113.48.

Remember, any credit balances paid to you are to be used only for educational expenses and may include proceeds from a loan you must repay. You will be accruing interest on most credit balances paid to you from your student loans. This will cost you more in the long run. You are in control of the amount you borrow. If you do not need these funds contact your student finance professional. They can help you reduce the amount you borrow and the monthly payment amount after you graduate.

How you will be better determine if you

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Manage My Loans - Overview

Take control and ensure your borrowing aligns with your progress towards completing your program. By starting to manage your borrowing now you will be able to manage your future. Over-borrowing could impede your ability to graduate on time. See your student finance professional so that you can determine if you are nearing your aggregate loan limit.

Total Student Loans \$200,000

Federal: \$150,672

- Dir
- Perk
- Grat
- Par
- Cont
- Cont

Private: \$0

Institutional:

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Financial Aid Awards
Messages
Manage My Loans

Tutorial
Overview
Loan Detail
Repayment Modeling
Resources
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Total Student Loans

Federal: \$150,672

- Direct: \$42,891
- Perkins: \$0
- Grad PLUS: \$7,774
- Parent PLUS: \$100,007
- Consolidation: \$0
- Consolidation PLUS: \$0

Private: \$0

Institutional: \$0

Borrowing History

Year	2011-2012	2012-2013	2013-2014
Borrowing Amount	\$89,167	\$107,782	\$134,756
Credit Hours Completed	15	27	36
Percentage toward Graduation	31%	50%	66%

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Financial Aid Awards | Messages | **Manage My Loans**

Modeling | Resources | Rate the Site

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Borrowing Status

Borrowing Status: Good

Good News! According to our records you are on track with your Federal Student Loan borrowing and your program completion! To ensure your continued success you should continue to monitor your borrowing and program completion.

Total Student Loan Usage: \$150,000

- Direct: \$100,000
- Perkins: \$50,000

Progress Towards Completion

Primary Program: Business Administration
Concentration: Informatics
Hours Required: 54
Hours to Complete: 18

My Estimated Loan Repayment

Federal:	\$582.2
Parent PLUS:	\$1,149
Private:	\$0.00
Institutional:	\$0.00
Total:	\$1,731.

Your Loan Repayment Obligation is an estimate based on the repayment plan as calculated. Education, the Private and Ins amounts are based on the info loans borrowed with our Institutional loans you entered.

My Credit Balances Paid to Date


Credit Balances to date \$33,1

Remember, any credit balance used only for educational expenses proceeds from a loan you must accrue interest on most credit from your student loans. This is a long run. You are in control of your money. You do not need these funds if you are a finance professional. They can help you reduce the amount you borrow and the monthly payment amount after you graduate.

USA Funds Life Skills

Login

Online Financial Literacy Training



"I found that I spent more money in a week than I was receiving, so the budgeting exercise really served as a wake-up call for me."

Login

Note: * Required Fields.

Login Form:

- * Username:
- * Password:

[Forgot your password?](#)
[Request a new account.](#)

Enter

New Account Creation Information

Welcome to the new USA Funds Life Skills® online learning site. New users are required to complete a simple, one-time registration process to access USA Funds Life Skills life lessons. Once you complete this process, you only will need to enter your username and password the next time you visit the site.

Please click the "Request a new account" link in the box above and complete the information to create your account. Fields marked with an * are required. If you are unsure about your school or student access code, refer to the information provided by the person who assigned you this training, or contact USA Funds support staff at (800) 766-0084, Monday through Friday.

System Announcements

System Maintenance

Life Skills performs scheduled maintenance every Friday beginning at 6 p.m. ET. The site is unavailable during this time. System down time varies each week.

Manage My Loans – Loan Detail

Financial Aid Awards

Messages

Manage My Loans

Tutorial | Overview

Loan Detail

Repayment Modeling

Resources

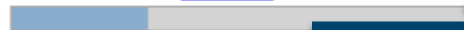
Rate the Site

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Manage My Loans - Loan Detail

Stay on top of your student loan borrowing as you progress through your program. Remember, in addition to the loans you see here you could have private or institutional loans borrowed at previous schools. Keep track of your loans so you know how much you owe before you enter repayment. Repayment on federal loans begins when you drop below half-time enrollment, withdraw or graduate. Knowing who you owe and how much will help you create a financial plan to prepare for your future repayment and financial well-being.

Federal Loans

Last Update: 02/17/2015

Direct Subsidized	\$17,861
Direct Unsubsidized	\$25,030
Grad PLUS	\$7,774
Parent PLUS	\$100,007
Consolidation	

Private Loans

N/A

[Add New Loan](#)
If you have received a private or institutional loan while enrolled outside of Keller Graduate School Of Management, it will not be included in the Overview or Repayment Modeling until you have manually added that loan. Please select Add New Loan and populate the appropriate information.

Institutional Loans

N/A

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Repayment Affordability

- With an estimated monthly repayment amount of \$1,731.63, you will need an annual salary of \$173,163 to comfortably afford this payment. This salary need is based on using 12% of your anticipated gross monthly income to repay your student loans. Your actual ability to repay and salary need will depend on other obligations and spending habits.
- If you use 15% of your anticipated gross monthly income to repay the loan, you will need an annual salary of \$138,530, but this will impact your spending on other personal budget categories.


Manage My Loans – Loan Detail

Financial Aid Awards | Messages | **Manage My Loans**

Tutorial | Overview | **Loan Detail** | Repayment Modeling | Resources | Rate the Site

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Manage My Loans - Loan Detail

Stay on top of your student loan borrowing as you progress through your program. Remember, in addition to the loans you see here you could have private or institutional loans that you need to track and enter repayment. Repayment on federal loans is automatic, but you may need to set up a plan to prepare for private or institutional loans.

Add New Private Loan

Lender Name: *

[Add New Institutional Loan](#) Last Update: 11/15/2014 [?](#)

Help

Institutional Loans

Update your institutional loan information for those borrowed while attending DeVry University and enter institutional loan information for those loans borrowed at previously attended institutions. If you are not sure if you have institutional loans contact your student finance professional or any previously attended institution to find out if you have an institutional loan.

[Cancel](#) [Cancel](#)

Added a private or institutional loan outside of Keller Graduate School. It will not be included in the repayment modeling until you have that loan. Please select Add to update the appropriate

Received an annual salary of \$173,163. 12% of your anticipated gross salary and salary need will depend on

loan, you will need an annual budget categories.

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Financial Aid Awards
Messages
Manage My Loans

Tutorial
Overview
Loan Detail
Repayment Modeling
Resources
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Manage My Loans - Repayment Modeling

Take control and understand the options available to pay off your student loans when you graduate. Choose a repayment plan that works best with your financial situation. Remember, you can change your repayment plans at any time.

Federal Direct and Grad PLUS Loan Amount: \$59,665

Repayment Plan Type	Standard	Pay As You Earn	Extended	Graduated
Total Amount Paid:	\$69,873.60	\$73,385.44	\$105,207.00	\$75,127.68
Total Interest:	\$19,208.60	\$23,020.42	\$54,542.00	\$24,462.68
Estimated Monthly Payment:	\$582.28	\$462.12	\$350.69	Yr 1-2: \$352.12 Yr 3-4: \$444.01 Yr 5-6: \$566.45 Yr 7-8: \$719.46 Yr 9-10: \$1,048.28

Additional Loan Payments

	Standard	Pay As You Earn	Extended	Graduated
Parent PLUS	\$1,149.35	\$462.12	\$692.22	Yr 1-2: \$693.39
Federal Perkins	\$0.00	\$0.00	\$0.00	\$0.00
Private	\$0.00	\$0.00	\$0.00	\$0.00
Institutional	\$0.00	\$0.00	\$0.00	\$0.00
Total Estimated Monthly Payment:	\$1,731.63	\$924.24	\$1,042.91	Yr 1: \$1,045.51

Disclaimer: For an official determination of your eligibility for any repayment option, please contact your loan servicer(s). The estimated monthly payment displayed is based on the information you entered. Your estimated monthly payment can vary as your information changes. To obtain your actual monthly payment amount, contact your loan servicer(s).

Loan Forgiveness

Keep in mind under certain circumstances, the federal government will cancel all or part of an educational loan. Learn more at the Federal Student Aid [Public Service Loan Forgiveness Program](#).

Additionally, other governmental agencies or employers may offer their own loan forgiveness programs.

Payments may be fixed or graduated.
12-26 years.

Manage My Loans – Repayment Modeling

Financial Aid Awards

Messages

Manage My Loans

Tutorial | Overview | Loan Detail | Repayment Modeling | Resources | Rate the Site

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Manage My Loans - Repayment Modeling

Take control and understand the options available to pay off your student loans when you get ready to leave school. You have a choice. You can choose a repayment plan that works best with your financial situation. Remember, you can change repayment plans, without any cost, if your financial situation changes.

Federal Direct and Grad PLUS Loan Amount: \$50,665

[Repayment Details](#) [Edit](#)

Repayment Plan Type	Standard	Pay As You Earn	Extended	Graduated
Total Amount Paid:	\$69,873.60	\$73,385.44	\$105,207.00	\$75,127.68
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Parent PLUS	\$1,149.35	\$462.12	\$692.22	Yr 1-2: \$693.39
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Tutorial | Overview | Loan Detail | Repayment Modeling

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Repayment Details

Adjusted Gross Income: *	\$	72,210	
Income Growth Rate: *		3.0	%
Interest Rate: *		6.77	%
# In Household: *		1	

* Indicates required field

The Adjusted Gross Income (AGI) used in this example is based on amounts reported by graduates to Keller Graduate School Of Management Career Services or as published by the Bureau of Labor Statistics for your program of study. If your AGI is different, edit the amount if you know it or can estimate it. If you are married and you and your spouse file a joint federal tax return, and if your spouse also has eligible federal student loans, your spouse's eligible loan debt is taken into account when determining whether you are eligible for Pay As You Earn. In this case any edits to the AGI should reflect you and your spouse's AGI. If you have edited the amount it will be saved in your profile. Remember, you will see the impact on income driven repayment plans each time you modify your AGI.

[Save](#) [Reset](#) [Cancel](#)

Have a choice. You can choose a repayment plan that varies as your information changes.

[Edit](#)

75,127.68
24,462.68
\$352.12
\$444.01
\$566.45
\$719.46
\$1,048.28
\$693.39
\$0.00
\$0.00
\$0.00
\$1,045.51

6).
vary as your information changes. To obtain

more at the Federal Student Aid [Public](#)


Manage My Loans – Resources

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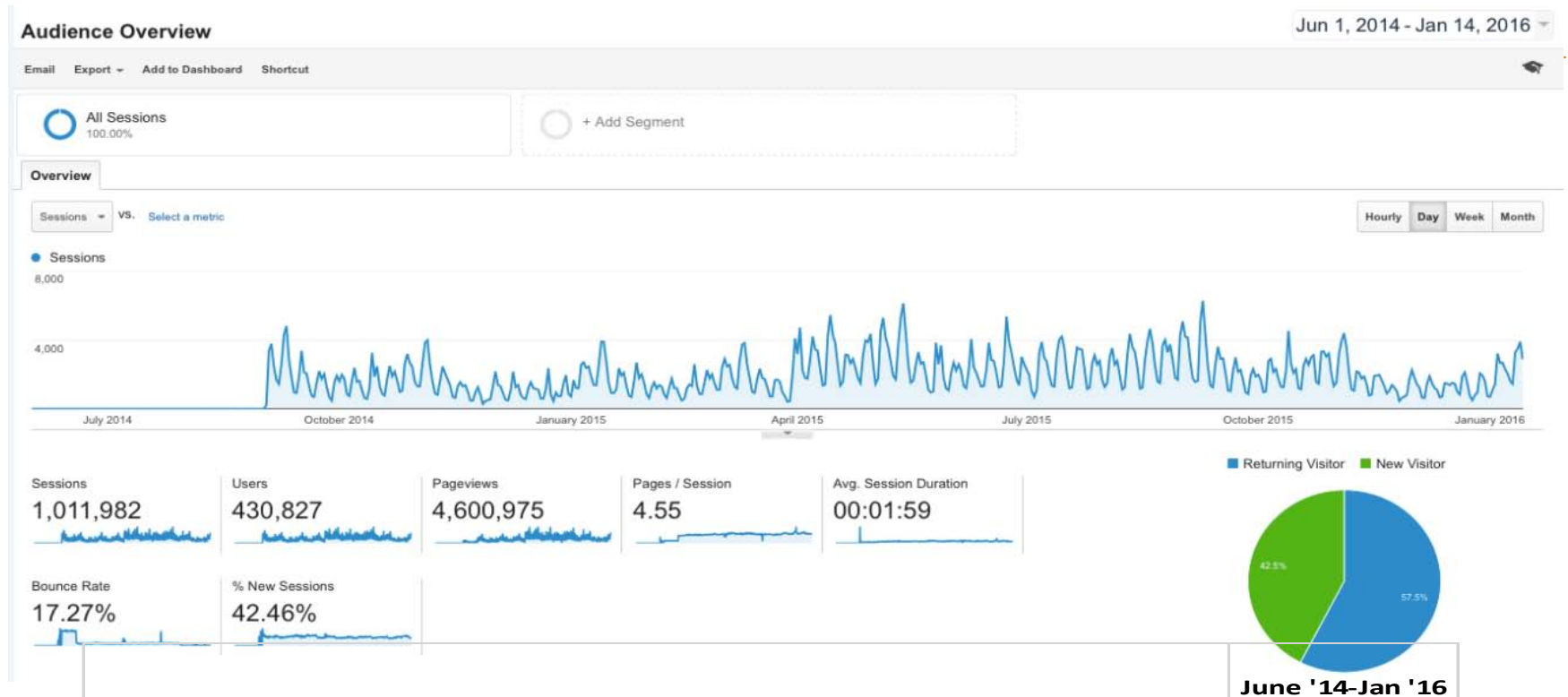
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Manage My Loans - Resources

Learn more about managing your personal finances and who can help you with your student loan repayment. Discover what options are available for financing your Keller Graduate School Of Management education.

- Overview
- Loan Detail
- Repayment Modeling
- Resources and Links**
 - Resources**
 - Links to Additional Resources
 - Frequently Asked Questions (FAQ)

MML Utilization



Sessions since June 11, 2014 Launch: Total number of Sessions within the date range. A session is the period time a user is actively engaged with your website, app, etc. All usage data (Screen Views, Events, Ecommerce, etc.) is associated with a session.	1,011,982
Users: Users that have had at least one session within the selected date range. Includes both new and returning users.	430,827
Page views: A Page view is the total number of pages viewed. Repeated views of a single page are counted.	4,600,975
Page views per session: Pages/Session (Average Page Depth) is the average number of pages viewed during a session. Repeated views of a single page are counted.	4.55
Avg.Session Duration: The average length of a Session.	1:59
Bounce Rate: Bounce Rate is the percentage of single-page visits (i.e. visits in which the person left your site from the entrance page without interacting with the page).	17.27%
% New Sessions: An estimate of the percentage of first time visits.	42.46%

Student Data Expectations

- Regulators and states are requiring that student loan debt, repayment options, and earnings be provided to students
- This is the same data that MML can provide to the student in real time

Next Steps

- Encourage schools to take advantage of FREE tool
- Develop a technical white paper
- Partner with iGrad for promotion & technical support
- Encourage school customization
- Continuous enhancement

Questions

