

CSLP MARCH 2020 RELEASE

FEATURES AND FUNCTIONALITY

An Information Guide for CSLP Staff and Stakeholders

- ✓ Customize Repayment Terms Online
- ✓ Modernization of the Secure Inbox
- ✓ Financial Literacy Page

FEATURES OF THE CSLP PHASE 5 RELEASE:

Page 3 - Customize Repayment Terms Online

CSLP clients with a full-time loan that are in repayment and their loan(s) are in good standing will be able to change the terms of their loan(s) on the National Student Loans Service Centre (NSLSC) website.

Page 15 - Modernization of the Secure Inbox

My Inbox is being modernized. Secure inbox messages and letters that the client receives in their inbox on their NSLSC online secure account will now reside on new database technology.

Page 20 - Financial Literacy Page

The NSLSC website will be updated with new content and links to Canada.ca financial literacy content and tools.

The implementation date of these features is planned for March 2, 2020.

CUSTOMIZE REPAYMENT TERMS ONLINE

CUSTOMIZE REPAYMENT TERMS ONLINE

The “Customize Repayment Terms online” feature allows full-time clients to self-serve and adjust the terms of their loan directly on the NSLSC website without the need to contact the NSLSC.

In the past, clients who wanted to change their CSLP loan terms (for example: change the amortization term or increase regular monthly payments) had to contact the NSLSC and request such a change. This was typically processed by a contact center agent while the client was on the phone or when system tools were not available, manually using a paper form sent to the NSLSC.

Upon launch, clients with a full-time loan that is in regular monthly repayment and is in good standing, will be able to change their payment term online by either increasing or decreasing their monthly payment amount.

CUSTOMIZE REPAYMENT TERMS ONLINE

In order to customize payment terms, the client must first log in to the NSLSC website.

The client then navigates to the appropriate page by clicking on the “My Account” drop down menu and clicking on the “Customize My Payment Terms” option.

There are business rules that determine if the client’s loan is an “active” loan. An active loan has an amount owing greater than zero.

If the client does not have an active loan and they attempt to click on “Customize My Payment Terms”, the system will display a message that there are no active loans to customize and the client will not be able to proceed further.

The screenshot displays the NSLSC website interface. At the top, there is a navigation bar with the Government of Canada logo, the text 'Government of Canada / Gouvernement du Canada', and links for 'Canada.ca', 'Services', 'Departments', and 'Français'. Below this is the main header with 'National Student Loans Service Centre (NSLSC)' and the 'Canada' logo. A secondary navigation bar contains 'Plan Your Education', 'Managing Your Money', 'Manage a Loan', 'Loan Repayment Options', and 'My Inbox'. The main content area is titled 'My Dashboard' and includes sections for 'Notifications' (with a 'Loan Statement Notification' link), 'Loan Summary' (with a link to 'Go to My Funding'), and 'More Information'. A 'My Account' dropdown menu is open on the right, listing options such as 'My Dashboard', 'My Funding', 'My Profile', 'My Disbursements', 'Make a Payment', 'Customize My Payment Terms' (highlighted with a red box), 'Financial Institution Information', 'Activate Pre-Authorized Debit', 'Confirmation of Enrolment', 'Repayment Assistance Plan', and 'Logout'. Below the dashboard, there are two main sections: 'Update Your Profile' and 'Repayment Assistance Plan'. The footer contains links for 'Terms and Conditions', 'Privacy Policy', 'Help', 'About', and 'Contact Us'. At the bottom, there is a search bar with the text 'Instant Answers' and a search button, and a footer with various service categories like 'JOBS', 'IMMIGRATION', 'TRAVEL', 'BUSINESS', 'BENEFITS', 'HEALTH', and 'TAXES'.

CUSTOMIZE REPAYMENT TERMS ONLINE

The system presents the client with loan information and allows the client to customize any eligible loan. Each eligible loan is customized separately.

In the example shown, the client has one loan that is active and eligible for customization.

The system displays the loan type, loan number, loan status, regular payment amount and the total amount owing. Eligibility business rules* run in the background and determine if the loan can be customized. If the loan is not eligible for customization, the client will see an appropriate message under the “Select Loan” column. Under some circumstances the client may still be able to customize the payment terms for an ineligible loan but must contact the NSLSC.

In this example, the loan is eligible for customization and the client can proceed by clicking on the “Customize” button.

* Please see the appendix for a list of eligibility rules (slide 12-14)

The screenshot shows the NSLSC website interface. At the top, there is a header with the Government of Canada logo and navigation links for 'Canada.ca', 'Services', 'Departments', and 'Français'. Below this is the main title 'National Student Loans Service Centre (NSLSC)' and the Canada wordmark. A navigation bar contains 'Plan Your Education', 'Managing Your Money', 'Manage a Loan', 'Loan Repayment Options', and 'My Inbox'. The breadcrumb trail reads 'My Dashboard > Customize My Payment Terms'. The main heading is 'Customize My Payment Terms'. The text explains that this option gives flexibility on how to manage loan payments and that increasing payments will shorten the time to pay off the balance. It also lists the consequences of reducing payments: longer pay-off time and more interest. A 'Repayment Assistance Plan' section is also present. Below this is a 'Loan Summary' table with one row for a 'Canada Student Loan' with a 'Customize' button highlighted in a red box. The footer contains links for 'Terms and Conditions', 'Privacy Policy', 'Help', 'About', and 'Contact Us', along with an 'Instant Answers' chatbot.

Loan Type	Loan Number	Loan Status	Payment Amount	Amount Owing	Select Loan
Canada Student Loan	5-409141	Repayment	\$228.00	\$6,257.09	Customize

CUSTOMIZE REPAYMENT TERMS ONLINE

The system presents the client with important loan details such as the amount owing, remaining term as well as the estimated cost of borrowing.

The client can see the current payment amount and is able to specify a new payment amount which will alter the repayment term of the loan. By increasing the payment amount, the loan repayment term is decreased. Alternatively, the client is made aware that if they wish to pay a lower monthly amount, the repayment term will increase along with the cost of borrowing.

When specifying the payment amount, there are minimum and maximum amounts that the client can enter. The minimum and maximum amounts are based on the amount owing and other repayment rules.

The client can also use the new term slider to adjust the term length. Doing this will automatically populate the payment amount field with an appropriate payment based on the term length selected.

The desktop view of the NSLSC website shows the 'Customize My Payment Terms' page. At the top, there are navigation links for 'Plan Your Education', 'Managing Your Money', 'Manage a Loan', and 'Loan Repayment Options'. The main heading is 'Customize My Payment Terms'. Below this, there is a loan summary for 'Canada Student Loan : 5-409141' with the following details:

Amount Owing	Payment Amount	Next Payment Date	Payment Method	Estimated Remaining Term (months)	Est. Cost of Borrowing
\$6,257.09	\$228.00	February 29, 2020	Pre-Authorized Debit Inactive	29	\$311.12

Below the summary, there are two customization options: 'Payment Amount' (required) with a text input field and 'New Term (2 months)' with a slider. A 'Calculate' button is present. A 'Revised Repayment Schedule' box shows the updated values: Payment Amount \$335.00, Estimated Remaining Term 82 months, and Est. Cost of Borrowing \$3,419.12. The footer contains links for 'Terms and Conditions', 'Privacy Policy', 'Help', 'About', and 'Contact Us'.

Desktop View

The mobile view of the NSLSC website shows the 'Customize My Payment Terms' page. The layout is optimized for a smaller screen, with the navigation menu collapsed into a hamburger icon. The loan summary for 'Canada Student Loan : 6-497249' is displayed with the following details:

Amount Owing	Payment Amount	Next Payment Date	Payment Method	Estimated Remaining Term (months)	Est. Cost of Borrowing
\$24,006.94	\$335.00	January 31, 2020	Pre-Authorized Debit Activated	82	\$3,419.12

The customization options and 'Calculate' button are also visible, adapted for the mobile interface.

Mobile View

CUSTOMIZE REPAYMENT TERMS ONLINE

When the client enters a new payment amount or selects a new term length and clicks on the “Calculate” button, the system displays a new repayment schedule in real-time.

There are system rules in place that display an error if the client enters a payment amount outside of the minimum or maximum range or if the field is blank when the “Calculate” button is clicked.

The revised repayment schedule displays the new monthly payment amount, the new estimated remaining term of the loan and estimated cost of borrowing.

Estimated cost of borrowing is the total amount of interest that the client must pay based on the current repayment schedule.

The client can enter a new payment amount or use the slider to adjust the term and must click the “Calculate” button to view another revised repayment schedule.

Once the client is satisfied with the new payment amount and the revised repayment schedule, the client can click on the “Continue” button.

* Payment Amount ? (required)

200.00
(MIN: \$46.58 - MAX: \$3,082.91)

New Term (33 months) ?

MIN: 2 months MAX: 173 months

Calculate

Revised Repayment Schedule

Payment Amount ?	\$200.00
Estimated Remaining Term ?	33
Est. Cost of Borrowing ?	\$343.00

[Cancel](#) [Back](#) [Continue](#)

In this example the client has entered a Payment Amount of \$200. When the client clicks on the “Calculate” button, the system displays the new term (in this case 33 months) as well as a revised repayment schedule.

CUSTOMIZE REPAYMENT TERMS ONLINE

On the next page the client has an opportunity to review the changes before submitting. On this page, the client can see their loan information, the current repayment schedule and the revised repayment schedule.

The system displays when the new repayment schedule will be effective. If the client customizes their terms within 10 calendar days of the end of the month, the new repayment schedule will be effective as of the next month.

Once the client submits the changes, the changes are saved in a batch file that is processed every night. The client is unable to cancel the change on the website.

Government of Canada / Gouvernement du Canada | Canada.ca | Services | Departments | Français

National Student Loans Service Centre (NSLSC)

Plan Your Education | Managing Your Money | Manage a Loan | Loan Repayment Options | My Inbox

My Dashboard | Customize My Payment Terms | Review Revised Repayment Schedule | My Account

Review Revised Repayment Schedule

Review your revised payment amount and term. You can cancel, go back to make edits, or select the Submit button to confirm the changes.

Your new repayment schedule will be effective February 29, 2020.

Loan Summary		
Canada Student Loan : 5-409141	Current Repayment Schedule	Revised Repayment Schedule
Payment Amount	\$228.00	\$300.00
Estimated Remaining Term (months)	29	22
Payment Day	Last Day Of Month	Last Day Of Month
Est. Cost of Borrowing	\$311.67	\$235.82

[Cancel](#) [Back](#) [Submit](#)

Date modified: 2020-02-29

[Terms and Conditions](#) | [Privacy Policy](#)

Help
[FAQ](#)
[Security](#)
[Glossary](#)

About
[About NSLSC](#)

Contact Us
[Contact NSLSC](#)

Instant Answers
E.g. How can I make payments? [Ask](#)

JOB'S IMMIGRATION TRAVEL BUSINESS BENEFITS HEALTH TAXES

CUSTOMIZE REPAYMENT TERMS ONLINE

Once submitted, the client receives a confirmation that the customization of payment terms has been complete.

The system advises the client that the customization may take 1 to 2 business days to complete and that they will receive a message in their secure inbox confirming the changes.

If the client is not setup for Pre-Authorized Debit, they will be presented with a message and a button to activate Pre-Authorized Debit.

From this page, the client can return to their dashboard or access other areas of the website.

The screenshot displays the NSLSC website interface. At the top, there is a navigation bar with the Government of Canada logo and the text "Canada.ca | Services | Departments | Français". Below this, the main header features the "National Student Loans Service Centre (NSLSC)" title and the "Canada" logo. A navigation menu includes "Plan Your Education", "Managing Your Money", "Manage a Loan", "Loan Repayment Options", and "My Inbox". The breadcrumb trail reads "My Dashboard > Customize My Payment Terms > Customization of My Payment Terms Complete". A green button labeled "My Account" is visible in the top right corner.

The main content area displays a green heading: "Customization of My Payment Terms Complete". Below this, the text states: "You have successfully submitted a request to update your payment schedule. Please note that it will take 1-2 business days to review this change. If your request is successfully processed, your new payment schedule will be effective February 29, 2020. You will also receive a message in your NSLSC account secure inbox confirming these changes. You are set up for Pre-Authorized Debit for this loan. If your request is successfully processed, the payment amount as per the new payment schedule will begin to be withdrawn automatically from your bank account on file effective February 29, 2020. Your new repayment schedule can be revoked or changed at any time as long as we are notified 10 business days before the debit occurs." A "Go to My Dashboard" button is located below the text. The date "Date modified: 2020-02-29" is shown in the bottom right of the content area.

At the bottom of the page, there are links for "Terms and Conditions" and "Privacy Policy". A footer section contains "Help" (with links for "FAQ", "Security", and "Glossary"), "About" (with link for "About NSLSC"), and "Contact Us" (with link for "Contact NSLSC"). A dark navigation bar at the very bottom lists "JOBS IMMIGRATION TRAVEL BUSINESS BENEFITS HEALTH TAXES". An "Instant Answers" widget is positioned in the bottom right corner, showing a search input with the text "E.g. How can I make payments?" and an "Ask" button.

CUSTOMIZE REPAYMENT TERMS ONLINE

When the customer submits a request to customize their payment terms, a note is automatically generated on the client's account in the Mainframe/Galaxy system.

Staff with access to the Mainframe/Galaxy system can view notes when the request was submitted by the client as well as if the request has been successfully processed.

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T584          NAT STUDENT LOAN SERVICE CENTRE  GILL ON V667 AT 20:41:24
AP86Q30 -LOAN          T584 - NOTES          12/03/19

RUCE ZAVREL          TRC IND
                      TRC AUD

STUD 12/02/19 06:26:10 ROT requested for loan# 9-743290 via SH processed
                      successfully for $      500.00 for 00060 month(s)
                      from 20191231 to 20241130.
STUD 11/24/19 21:53:09 ROT for loan# 9-743290 requested by STUD via SH Fo
                      r $500 for 60 month(s), from 12/31/2019 to 11/30/2
                      024.

```

APPENDIX – CLIENT LEVEL ELIGIBILITY FOR CUSTOMIZATION

REASON FOR INELIGIBILITY	SPECIFIC CONDITIONS
Client has a restriction on file with the NSLSC.	Restriction code is “A” or “F”.
Client is on Repayment Assistance (RAP).	Client has a restriction code “O”, or, RAP status “A”, or, at least one loan has a RAP end-date of the current or future date.
Client has a bankruptcy on file with the NSLSC.	Client has a status of “B” or “N”.

APPENDIX – LOAN LEVEL ELIGIBILITY FOR CUSTOMIZATION

REASON FOR INELIGIBILITY	SPECIFIC CONDITIONS
Loan is not “active” or does not have balance owing.	Mainframe status is not “BOO”.
Loan is not in repayment status.	Loan is not in Class B.
Loan does not meet the minimum required balance.	Balance owing must be equal to or greater than \$100.
Loan is in RAP recovery.	There is a RAP recovery date in the future or in the last 10 days.
RAP is in progress.	RAP status is “I”, “D” or Interest Relief (IR) status is “P”, “I”, “D”, or “R”.
Provincial Repayment Program is active.	Debt Management flag is “P” or “F”.
Return To Government (RTG) pending.	RTG status is “S”
Return To Government (RTG) flagged.	RTG status is “F”

APPENDIX – LOAN LEVEL ELIGIBILITY FOR CUSTOMIZATION (cont.)

REASON FOR INELIGIBILITY	SPECIFIC CONDITIONS
Return To Government (RTG) approved.	RTG status is "A".
Loan has a complex schedule.	For example: Interest Only schedule
Loan is on a non-monthly schedule.	Loan is on Manual Batch, SPH LA36
Loan is in arrears and Pre-Authorized Debit (PAD) has been sent.	Next Payment Due Date (NPDD) is in the past and PAD was sent.
Loan is in arrears.	NPDD is in the past.
Loan is a part-time loan.	Mainframe program code is "PT".
Loan is in Max Weeks.	SPC is MAXR or MAXW.
Loan is Pending a Revision of Terms (RoT)	RoT status is "P".
Next Payment Due Date (NPDD) is too far in the future.	NPDD is more than the current date plus 46 days.

MODERNIZATION OF THE SECURE INBOX

MODERNIZATION OF THE SECURE INBOX

The secure inbox on the NSLSC website is receiving a major upgrade to both functionality and the look.

Currently every page and letter relies on older technology that creates a new page for each instance of a letter or message.

This upgrade aims to modernize the inbox and its contents to draw letter and message content from a centralized platform and templates.

The client can navigate to the secure inbox from nearly any page on the NSLSC website by clicking on the “My Inbox” button.

The screenshot displays the NSLSC website interface. At the top, there is a navigation bar with the Government of Canada logo, the text 'Government of Canada / Gouvernement du Canada', and links for 'Canada.ca', 'Services', 'Departments', and 'Français'. Below this is a header for 'National Student Loans Service Centre (NSLSC)' with the Canada logo. A navigation menu includes 'Plan Your Education', 'Managing Your Money', 'Manage a Loan', and 'Loan Repayment Options'. The 'My Inbox' button is highlighted with a red box. Below the navigation is a 'My Dashboard' section with a 'My Account' dropdown. The dashboard contains three main sections: 'Notifications' with a 'Loan Statement Notification' dated January 11, 2019; 'Loan Summary' with a 'My Funding' button; and 'More Information' with two cards: 'Update Your Profile' and 'Repayment Assistance Plan'. The footer includes 'Terms and Conditions', 'Privacy Policy', 'Help', 'About', and 'Contact Us' sections. At the bottom, there is a search bar for 'Instant Answers' and a footer with links for 'JOBS', 'IMMIGRATION', 'TRAVEL', 'BUSINESS', 'BENEFITS', 'HEALTH', and 'TAXES'.

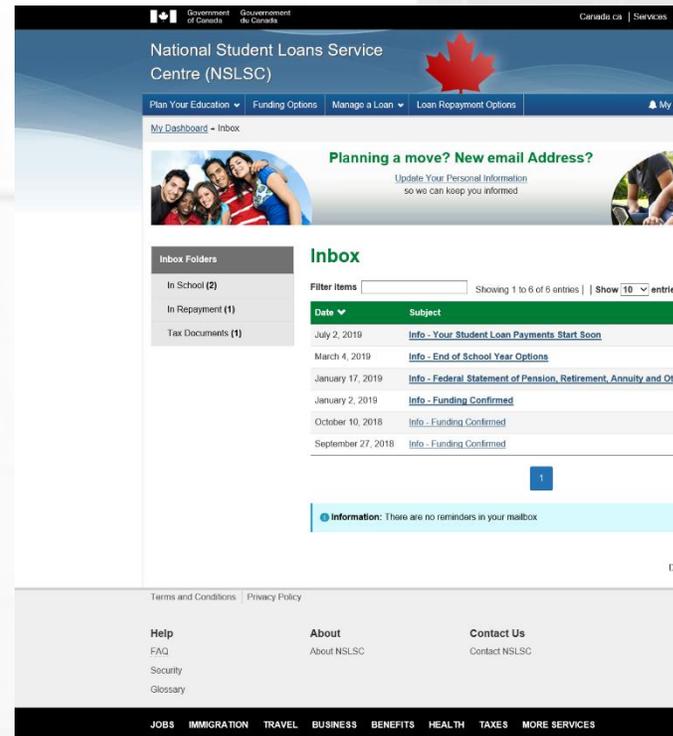
MODERNIZATION OF THE SECURE INBOX

The My Inbox page now has a modern and streamlined view of messages and notifications.

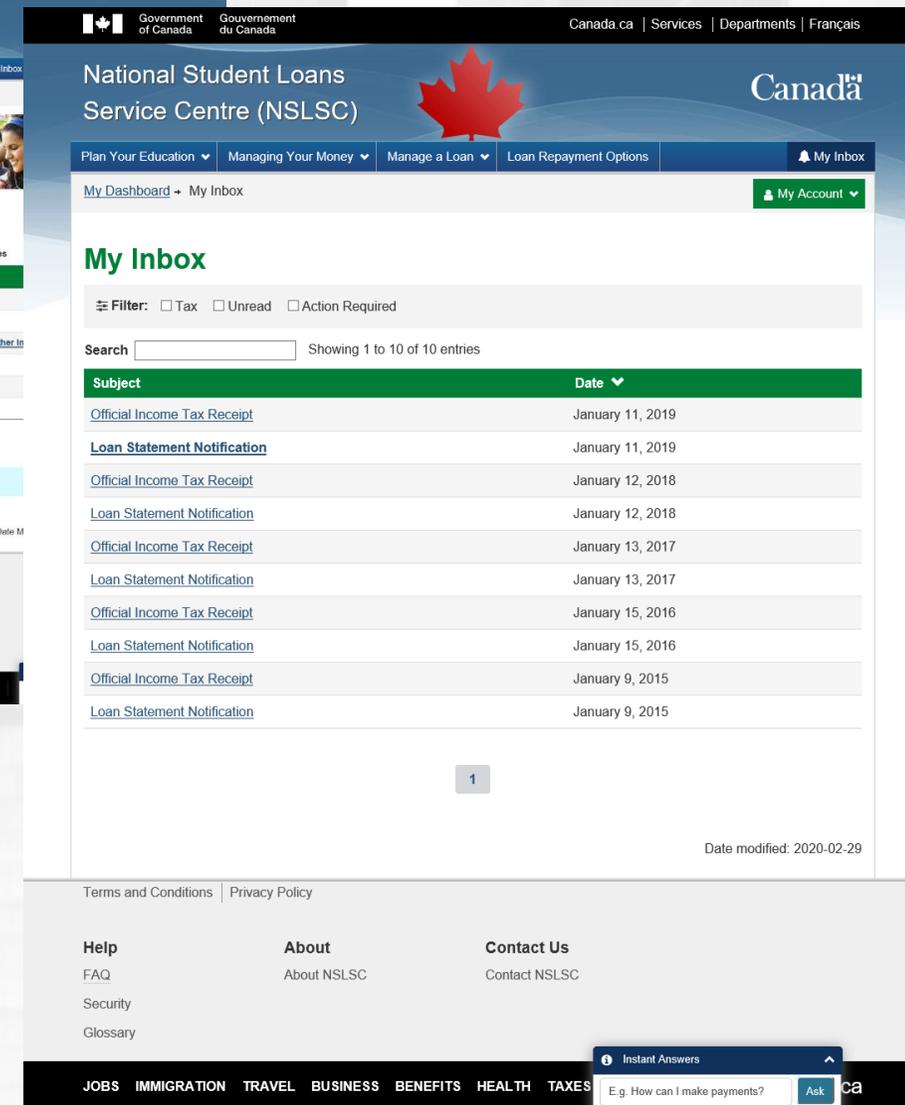
Messages are displayed clearly and prominently with descriptive subject lines as well as the date received. Unread messages are bolded for distinction.

The client can filter messages by tags such as “tax” or “action required”. The client also has the ability to search for particular message(s) using key words.

To view a message the client clicks on the subject.



Old Secure Inbox



New Secure Inbox

MODERNIZATION OF THE SECURE INBOX

The look of the messages has been updated to reflect a modern and clear style. As demonstrated, the message layout is clean and logical. Certain messages also include links that will take the client to appropriate pages.

If the client has older messages or letters, the messages will be updated to the new look and the content will remain unchanged.

The new database technology enables letters to have dynamic data which can be pulled directly from the client's account. For example, as demonstrated on the screenshot, the dates for school year ends, repayment starts and first payment due are not coded in the letter but are pulled directly from the clients loan record.

The screenshot displays the NSLSC website interface. At the top, there is a navigation bar with the Government of Canada logo and the text 'Canada.ca | Services | Departments | Français'. Below this, the main header reads 'National Student Loans Service Centre (NSLSC)' with a red maple leaf logo and the 'Canada' logo. A secondary navigation bar includes 'Plan Your Education', 'Managing Your Money', 'Manage a Loan', 'Loan Repayment Options', and 'My Inbox'. The main content area shows a breadcrumb trail: 'My Dashboard > My Inbox > End of School Year Options' and a 'My Account' button. The title of the message is 'End of School Year Options', dated August 2, 2018. The message text congratulates the user and provides a table of key dates. Below the table, there are links for returning to school, not returning to school, and updating personal information. The footer contains 'Terms and Conditions', 'Privacy Policy', and sections for 'Help', 'About', and 'Contact Us'. An 'Instant Answers' search bar is visible at the bottom right.

Description	Details
Date Your School Year Ends	September 30, 2018
Date Your Repayment Starts	April 1, 2019
Date Your First Payment is Due	April 30, 2019

Date modified: 2019-12-15

MODERNIZATION OF THE SECURE INBOX – LETTER LIST

Letter Name	Tax?	Letter Type
End of School Year Options		Info
Funding Confirmed		Info
Updated End of Study Date		Info
Repayment Notice		Action Required
Your RAP Application Is Incomplete		Action Required
Your RAP Application Has Been Declined		Action Required
Your RAP Application is About To Expire		Action Required
Your RAP Application Is Approved		Info
Your RAP-PD Application Is Approved		Info
Your RAP Application Has Expired		Action Required
Amended Income Tax Receipt	Yes	Info
Official Income Tax Receipt	Yes	Info
Loan Statement Notification	Yes	Info
Banking Info Updated		Info
Pad Activation		Info
MSFAA Completed		Info
Banking Exception		Action Required
ROT		Info

FINANCIAL LITERACY PAGE

FINANCIAL LITERACY PAGE

It is important for our NSLSC clients to have access to financial literacy information.

The addition of a new webpage is the beginning of the incorporation of thoughtful financial literacy interventions designed to empower and educate clients (students and/or borrowers) with the right information to help them make informed decisions.

In consultation with the Financial Consumer Agency of Canada (FCAC), the new webpage will have helpful links to existing financial literacy content found on FCAC webpages.

Government of Canada / Gouvernement du Canada | Canada.ca | Services | Departments | Français

National Student Loans Service Centre (NSLSC)

Plan Your Education | **Managing Your Money** | Manage a Loan | Loan Repayment Options | My Inbox

My Dashboard

Notifications

[Loan Statement Notification](#) | January 11, 2019

Loan Summary

Go to My Funding to view the current status of your loan(s).

[My Funding](#)

More Information

Update Your Profile
Easily update your contact information including your email address, telephone number(s) and address(es).
[Update Your Profile](#)

Repayment Assistance Plan
If you are having difficulty making your payments, you have options such as applying for the Repayment Assistance Plan.
[Learn more about RAP](#)

Date modified: 2020-02-29

Terms and Conditions | Privacy Policy

Help
[FAQ](#)
Security
Glossary

About
About NSLSC

Contact Us
Contact NSLSC

Instant Answers
E.g. How can I make payments? [Ask](#)

JOBS IMMIGRATION TRAVEL BUSINESS BENEFITS HEALTH TAXES

FINANCIAL LITERACY PAGE

By clicking on the “Managing Your Money” tab, the client is brought to the new financial literacy page on the NSLSC website.

From there, the client can review the available information and link to specific planners and calculators that can help them manage their finances.

The content provides an overview of all relevant topics clients would benefit from knowing. Clients can self-inform by accessing key topics such as: understanding student loans, budgeting, saving, credit, debt, money management, career and employment.

The screenshot shows the NSLSC website interface. At the top, there are logos for the Government of Canada and the Government of Canada in French, along with navigation links for Canada.ca, Services, Departments, and Français. The main header features the NSLSC title and the Canada logo. Below this is a navigation bar with tabs for Plan Your Education, Managing Your Money (selected), Manage a Loan, and Loan Repayment Options, along with a My Inbox notification. The main content area is titled 'Managing Your Money' and includes a 'My Account' dropdown menu. A list of links is provided: Budgeting for Student Life, Paying for Your Education, Understanding Your Loan, and Money Tips and Tools. At the bottom, there are links for Terms and Conditions, Privacy Policy, Help (FAQ, Security, Glossary), and About (About NSLSC). A footer contains links for JOBS, IMMIGRATION, TRAVEL, and BUSINESS.

This screenshot provides a detailed view of the 'Managing Your Money' page content. It includes the same header and navigation as the previous screenshot. The 'Managing Your Money' section is expanded, showing 'Expand All' and 'Collapse All' buttons. The 'Budgeting for Student Life' section is active, containing text about financial stress and links to 'Making a budget', 'Budget Planner', and 'Financial Goal Calculator'. The 'Build Up Emergency Savings' section is also visible, with text about emergency funds and a link to 'Setting up an emergency fund'. The 'Paying for Your Education' section is partially visible at the bottom, discussing funding options and links to 'Student Grants and Loans' and 'Student lines of credit'.