



How-To Guide for Our Website

Guide for Registered Users	
Make an Online Payment	
I want to make an online payment with ExpressPay SM .	<ol style="list-style-type: none"> 1. Select Payment Options on the left side menu. 2. Select ExpressPay. 3. Select the accounts to pay by clicking on the corresponding box(es). 4. Select your ExpressPay Account (the bank account from which you want to make the payments). If you do not have an account set up, New will be displayed. 5. Select New (if necessary) and Submit. 6. Accept the Terms and Conditions. 7. Select the Save Account Information checkbox if you want to use this account for future payments. 8. Complete the Payment Account Information on the next page and Continue. 9. Review the information and Confirm. You can also Go Back or Cancel if necessary. 10. After you hit Confirm, please review the Confirmation Number and other Information on the screen and print the page for your records.
I want to set up a checking or savings account from which to make online payments.	<ol style="list-style-type: none"> 1. Select Make a Payment on the left side menu. 2. Select the ExpressPay Accounts option. 3. Click Add ExpressPay Account button. 4. Complete the Payment Account Information and Add. 5. The new account will appear in the drop-down menu when you want to make your next ExpressPay payment.
I want to use Mobile Web to make a payment.	<ol style="list-style-type: none"> 1. Select Make Payment. 2. Select the Account to pay or Select all FFEL/PRIV Accounts. 3. Select the Pay From Account, Payment Date and Amount. 4. Select Next. 5. Select Make Payment. You can also Cancel to start over.
Recurring Payments -- Checkmate II TM (ACH)	
I want to set up recurring payments for FFEL or Specialized Servicing/Private Loans – Checkmate II TM (ACH)	<ol style="list-style-type: none"> 1. Select ACH Checkmate IITM on the left side menu. 2. Select Enroll or Manage Your ACH. 3. Choose the account you would like to add to ACH.



	<ol style="list-style-type: none"> 4. Create a Payment Profile. 5. Complete the Payment Account Information and Add.
I want to change my bank account information for Checkmate II™ (ACH)	<ol style="list-style-type: none"> 1. Select ACH Checkmate II™ on the left side menu. 2. Select Manage Payment Profiles. 3. Select the Edit option.
I want to add a new bank account to use for Checkmate II™ (ACH).	<ol style="list-style-type: none"> 1. Select ACH Checkmate II™ on the left side menu. 2. Select Manage Payment Profiles. 3. Click on the Add ACH Profile button. 4. Complete the Payment Account Information and click Add.
I want to stop making payments on Checkmate II™ (ACH).	<ol style="list-style-type: none"> 1. Select ACH Checkmate II™ on the left side menu. 2. Select Enroll or Manage Your ACH 3. Remove the Profile in the Available Profile Column from the specific account. 4. Submit and Confirm
Automatic Bill Payment (Campus Based Student Loans)	
I want to set up recurring payments for my Campus Based Student Loans -- Automatic Bill Payment (ABP) (ACH)	<ol style="list-style-type: none"> 1. Select the option to view your CPS Account Information. 2. Select Payment Options on the left side menu. 3. Select ACH. 4. Select the Online ABP Form. 5. Complete the information and Submit 6. Or, select the Download ABP Form and mail or fax it to us.
Enroll in e-billing	
I want to stop receiving paper bills and receive e-mail payment reminders instead.	<ol style="list-style-type: none"> 1. Select Sign Up Now on the Electronic Delivery Options page. 2. Select E-Bills and I Agree 3. Select Submit 4. Confirm your e-mail to complete your enrollment.
Accelerate Delivery of Your IRS Form 1098-E (Student Loan Interest Statement)	
<p>I want to receive my 1098-E for my FFEL and SSG/Private loans electronically.</p> <p>If the interest paid for the most recent tax year is less than \$600, you will need to enroll in electronic 1098-E delivery or access this information by phone. You will not receive a</p>	<ol style="list-style-type: none"> 1. Select Sign Up Now on the Electronic Delivery Options page. 2. Select 1098-E and I Agree. 3. Select Submit <p>In early January, you will receive an e-mail when your</p>



<p>1098-E in the mail.</p> <p>1098-E FAQs</p>	<p>1098-E is ready for you to review/print. You will need Adobe® Reader® to view/print your 1098-E. You may also view your current and/or previous year's 1098-E interest amount(s) by clicking the link in the top center of the 1098-E page.</p>
<p>Forgot Password or User Name (or both)</p>	
<p>I forgot my Password.</p>	<ol style="list-style-type: none"> 1. Use the Forgot Password feature under the Login button on the home page. 2. Enter your SSN two times. 3. Enter your User Name and Get Hint 4. Answer the question and enter your e-mail address (the e-mail must be the e-mail we have on record for your account). 5. If the answer and e-mail match our records, we will send you an email with a temporary password. The password expires in 24 hours. 6. If the e-mail or answer does not match, you will need to contact us for a temporary password.
<p>I forgot my User Name.</p>	<ol style="list-style-type: none"> 1. Use The Forgot User Name feature under the Log in button on the home page. 2. Enter your SSN two times. 3. Enter your Password. 4. Select Get User Name 5. We will display your User Name on the screen.
<p>I forgot both my User Name and Password.</p>	<ol style="list-style-type: none"> 1. Use the Forgot User Name and Password feature under the Login button on the home page. 2. Enter your SSN. 3. Enter your e-mail on account. 4. Select Get Hint. 5. If the SSN and e-mail match our records, you will be prompted to answer the Hint. 6. Select Get User Name and Password. 7. If successful, we will display your User Name on the screen and send you an e-mail with a temporary password. The temporary password expires in 24 hours. 8. If the information does not match, you will be prompted to contact us for a temporary password.
<p>Address, Phone and E-Mail Changes</p>	
<p>I want to update my address or make changes to my password or security question.</p>	<ol style="list-style-type: none"> 1. Select Manage Account from the left side menu. 2. Select Update Address or Update Profile



<p>I want to update my phone and give consent to call my cell phone.</p>	<ol style="list-style-type: none"> 1. Select Manage Account from the left side menu. 2. Select Update Address 3. Enter your phone number (in this format, 999-9999-9999) 4. Answer yes to the question, Is Primary or Secondary a Cell Phone? 5. Read the authorization language 6. Select Agree to Cell Phone Consent. 7. You can also Update Cell Phone Consent Options as needed.
<p>I want to change my e-mail.</p>	<ol style="list-style-type: none"> 1. Select Manage Account from the left side menu. 2. Select Update Address 3. Enter your new e-mail address. 4. We will send an e-mail to your new e-mail address asking you to confirm that address. 5. Once you confirm your new e-mail address, all subsequent e-mails will be sent to that address.
<p>Account Status Letter</p>	
<p>I need an Account Status Letter with my FFEL and Private loan information.</p>	<ol style="list-style-type: none"> 1. Select Manage Account from the left side menu. 2. Select View Account Status Letter.
<p>FFEL Repayment Plans</p>	
<p>I want to learn about Income-Based Repayment</p>	<ol style="list-style-type: none"> 1. Visit our IBR page 2. To complete an IBR Request, click here. Follow the instructions on the cover letter and return your request with required documentation by mail or fax to us
<p>I want to use a calculator to see if I may be eligible for IBR.</p>	<p>Visit Student Aid on the Web</p>
<p>I want to compare monthly payments for level, graduated, and income-sensitive repayment plans</p>	<p>Visit Info Center → Repayment Calculator</p>
<p>I want to request a repayment plan change</p>	<ol style="list-style-type: none"> 1. Contact Us (call, write or send us an e-mail) to request information on the graduated, income-sensitive or extended repayment plan). Or, print the income-sensitive request form to send in with documentation of your income by selecting Guest Services on the left side of the menu, FFEL, and Forms. 2. To complete an IBR Request, click here. Follow the instructions on the cover letter and return your request with required documentation by mail or fax to us.



Contact Information	
I want to contact ACS Education Services	Click on your loan type: FFEL Specialized Servicing/Private Education Loans Campus Based Student Loans
I want to send praise or a complaint.	<ol style="list-style-type: none"> To help route your inquiry more efficiently, please log in to your account and send us a secure e-mail. Contact Us (look in the footer) and use the online form to send us an e-mail. If you have problems logging in, use this form. You may also send us a letter. Please print your first name, last name, and account number on your letter. We will respond to your inquiry no later than 30 days after we receive it.
Can't Pay	
Note: You will need Adobe® Reader® to view and print forms. If you do not currently have Adobe® Reader® installed, download it for free here .	
I need to postpone my payments on my FFEL loans and do not know if I qualify for a deferment. View deferment options	<ol style="list-style-type: none"> Select Loan Options → Deferments to find out if you qualify for a deferment Select the loan you would like to defer. Review the chart of options presented and Select One, if the deferment fits your situation. Need to see other options? Select Other Options at the bottom of the chart and review Forbearances.
I need to postpone my payments on my FFEL loans and do not qualify for a deferment. View forbearance options .	<ol style="list-style-type: none"> Select Loan Options → Forbearances to review forbearance options. Click the Online Forbearance Assistant link for the forbearance that fits your situation and complete the form. Print the form to return by mail or fax to us.
I need a lower payment.	Have you reviewed Income-Based Repayment ? Or, income-sensitive, graduated, or extended repayment plans? Visit Info Center → Repayment Calculator
I do not qualify for a lower payment and do not have any options to postpone payments on my FFEL loans.	You may want to review consolidation in the Direct Loan program as an alternative to defaulting on your FFEL loan.
Print Forms	
Note: You will need Adobe® Reader® to view and print forms. If you do not currently have Adobe® Reader® installed,	



download it for free here	
FFEL loans	<ol style="list-style-type: none"> 1. Select Guest Services in the left side menu. 2. Click the ACS' FFEL Division link. 3. Select Forms in the left side menu.
CPS loans	<ol style="list-style-type: none"> 1. Select Guest Services in the left side menu. 2. Click ACS' Campus Based Division link. 3. Select Forms in the left-side menu.
FAQs	
Where can I find answers to my questions?	<ol style="list-style-type: none"> 1. Info Center in the left side menu. 2. FAQs 3. Mobile Web FAQs 4. 1098-E FAQs
Where do I find out what different terms (like capitalization) mean?	<ol style="list-style-type: none"> 1. Info Center in the left side menu. 2. Glossary.