

Stop Codes

The Stop Code functionality in SAL is able to prevent an action from occurring to a loan. Based upon the situation of the borrower, specific codes can be added for a temporary number of months (up to 9) or can permanently prevent an action from occurring on a loan. Stop codes are loan specific, meaning one must be applied to each necessary loan by a user.

Available Stop Codes

Code	Definition
Principal	Prevents principal from being added to a loan at the time of the Billing Calc.
Interest	Prevents interest from being added to a loan at the time of the Billing Calc.
Penalty/Late	Prevents penalty or late charges from being added to a loan at the time of the Billing Calc.
Agency	Prevents agency fees from being added to a loan if the loan is assigned to a collection agency.
Legal	Prevents legal fees from being added to the dues column in SAL.
NSF	Prevents charges from being added to a loan in the event an NSF adjustment is added to a loan.
Letter	Prevents charges from being added to a loan in the event a past due letter is mailed to the borrower.
Other 1	Prevents charges, such as skip tracing fees, from being added to a loan when a related activity is performed.
Phone	Prevents charges when a past due phone call is made regarding a borrower's overdue loan.
Inhouse	Prevents internal collection costs from being added automatically when a loan is placed with a collector working at the school.
ACH	Prevents a borrower's ACH withdrawal from occurring in SAL.
Billing Invoice	Prevents a bill being generated and mailed to a borrower at the Billing Calc.
Cohort Default	Used by Heartland ECSI to denote a loan as being a part of this year's or next year's cohort population. *ECSI Use only.
Credit Bureau Reporting	Prevents a borrower's loan from being reported to each of the client's designated credit bureaus.
Tax Offset	Prevents a loan from being included in a client's Tax Offset reporting.
Auto Agency Turnover	Prevents a loan from being placed with a collection agency, or from being moved from one collection agency to the next.
Clearinghouse	Prevents National Student Loan Clearinghouse information from impacting a borrower's loan.
Phone Calls	Prevents delinquent phone calls from being made to the borrower if the borrower's loan is past due. *Permanent Stop Only.

Stop Codes

Placing a Stop

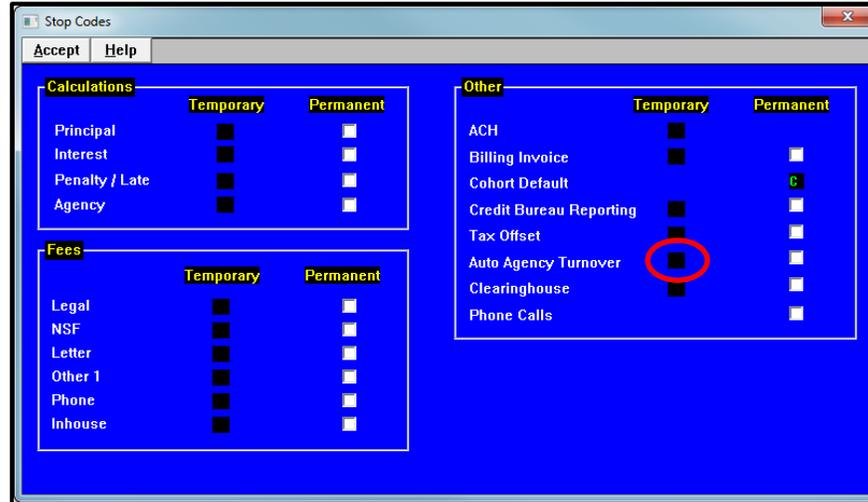
Step 1: To place a stop on a loan, select the Loan Bucket from the Primary Window and click the **Stop** button.



Reminder: Stop codes are loan specific, meaning one must be applied to each necessary loan by a user.

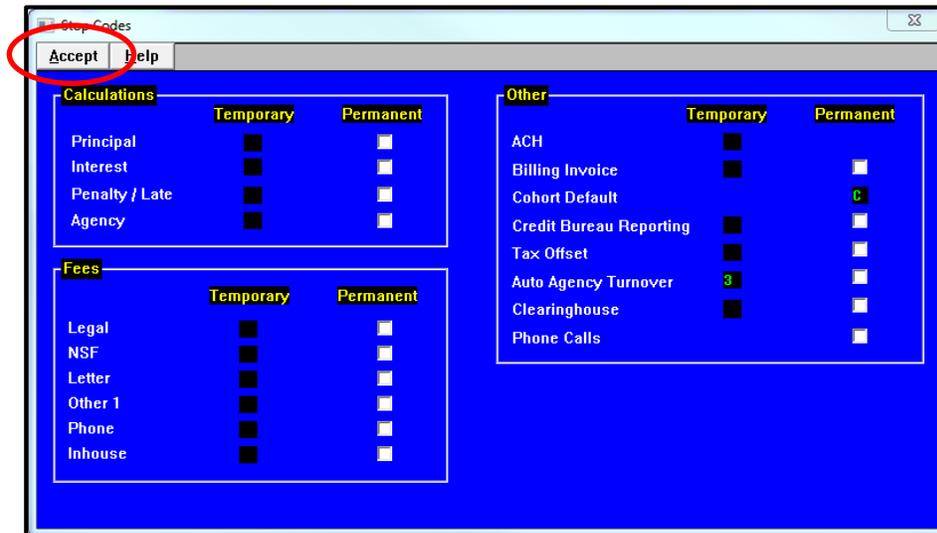
Stop Codes

Step 2: The **Stop Codes** screen displays. For a temporary stop, type the number of months in the **Temporary** column. For a permanent stop, click the appropriate checkbox in the **Permanent** column.



Note: Temporary stops can be placed for up to 9 months at a time.

Step 3: Click the **Accept** button.



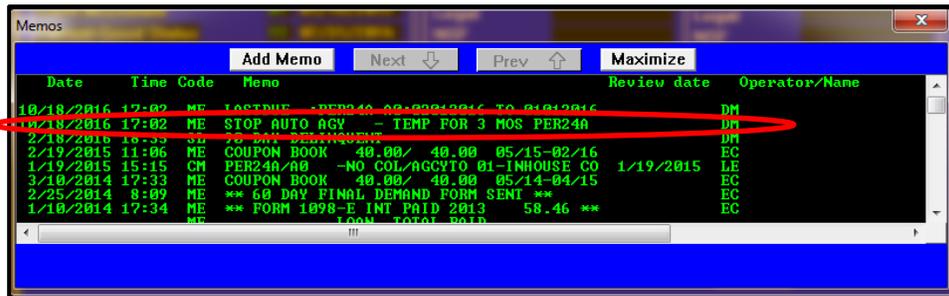
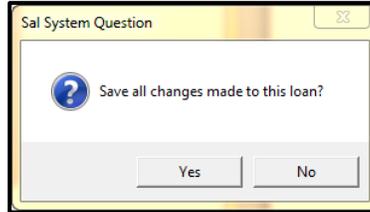
Stop Codes

Step 4: Click the **Apply Changes** button to save the Stop Code for the loan.



Stop Codes

Step 5: Click the **Yes** button to apply the changes. Click the **No** button if the changes should not be saved to SAL.



Note: Click the **Memo** Action Tab to ensure the stop code has been applied to the loan successfully.

Stop Codes

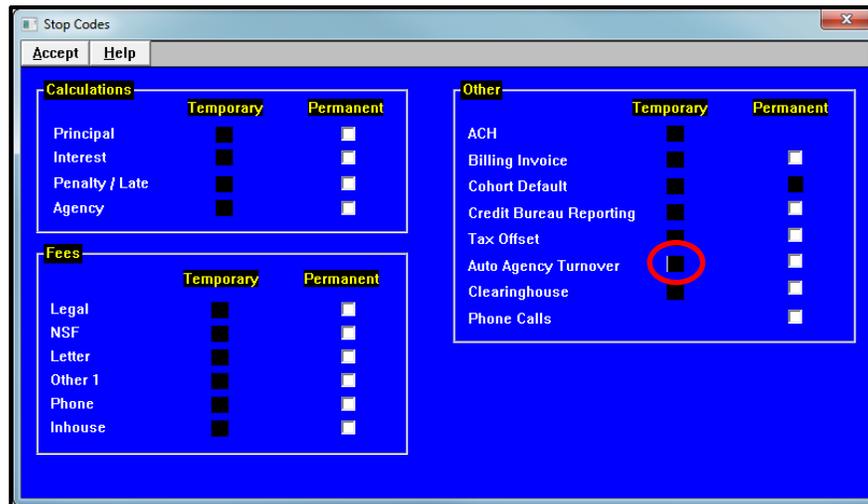
Removing a Stop

Step 1: To remove a stop code, select the Loan Bucket from the Primary Window and then click the **Stop** button.



Reminder: Stop codes are loan specific, meaning one must be removed on each necessary loan by a user.

Step 2: To remove a temporary stop, delete the number from the **Temporary** field. To remove a permanent stop, uncheck the **Permanent** checkbox.



Stop Codes

Step 3: Click the **Accept** button.

The 'Stop Codes' dialog box is shown with the following sections:

- Calculations:**
 - Principal: Temporary , Permanent
 - Interest: Temporary , Permanent
 - Penalty / Late: Temporary , Permanent
 - Agency: Temporary , Permanent
- Fees:**
 - Legal: Temporary , Permanent
 - NSF: Temporary , Permanent
 - Letter: Temporary , Permanent
 - Other 1: Temporary , Permanent
 - Phone: Temporary , Permanent
 - Inhouse: Temporary , Permanent
- Other:**
 - ACH: Temporary , Permanent
 - Billing Invoice: Temporary , Permanent
 - Cohort Default: Temporary , Permanent
 - Credit Bureau Reporting: Temporary , Permanent
 - Tax Offset: Temporary , Permanent
 - Auto Agency Turnover: Temporary , Permanent
 - Clearinghouse: Temporary , Permanent
 - Phone Calls: Temporary , Permanent

Step 4: Click **Apply Changes** to save the changes.

The 'PRIMARY WINDOW' displays the following information for student LINDSEY K LYNCH:

- Student:** [1] Domestic Good 09/19/2012
- 8724 MONTOUR RUN**
- CORAOPOLIS, PA 15108**
- Ph Home (412)555-8724 RFlag 00 Status B**
- Loan Info - Perkins-N 07/1993 To Current**
- 3-Repayment Separated 07/01/2010**
- Plan 1 Interest Begin 04/01/2011**
- Exit W Principal Begin 05/01/2011**
- Special Code**
- Dave McDonald 01 01/19/2015**
- Current-Good Status 11 07/31/2014**
- Term 57 Last Due Date 01/01/2016**
- Hold Interest Rate .05000 M**
- Stop N Cycle 05 E-Note**
- Frequency M Fixed Payment 40.00**
- Last Transaction: LOCKBX**
- Dep Amt 81.00 Date 06/19/2014**
- Amt 81.00 Ck-No 0854**
- Def/Canc To**
- Resched To Amt**
- Email Good LINDSEYLYNCH@ECSI.NET**

Dues:

Current	37.78
15 Past	37.78
45 Past	37.78
75 Past	37.78
105 Past	37.78
105+Past	
Int Due	2.22
Interest Past	8.88
Late Fee	7.00
Agency	
Legal	
NSF	
Letter	
Cred-Bur	
Other 1	
Phone	
Inhouse	
Month Del	4
Total	207.00

Payments:

Amount	2,000.00
Prin Paid	1,466.74-
Prin Canc	
Balance	533.26
Payoff	551.36
Suspense	
Int Paid	215.26-
Int Canc	
Late Fee	33.00-
Agency	
Legal	
NSF	
Letter	
Cred-Bur	
Other 1	
Phone	
Inhouse	
Next Due	11/10/2016
1 Mon Int	2.22

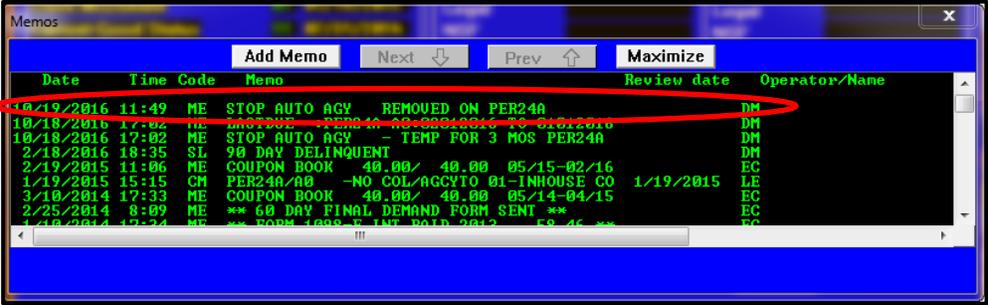
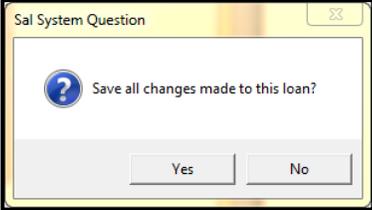
Buttons: Clear All Dues, Undo Changes, **Apply Changes** (circled in red), Increase

Message: Changes have been made. Account not yet updated.

Scan PW SID 00001408

Stop Codes

Step 5: Click **Yes** button to apply the changes. Click **No** to not save the changes.



Note: Click the **Memo** Action Tab to verify the stop code has been removed from the loan

Stop Codes

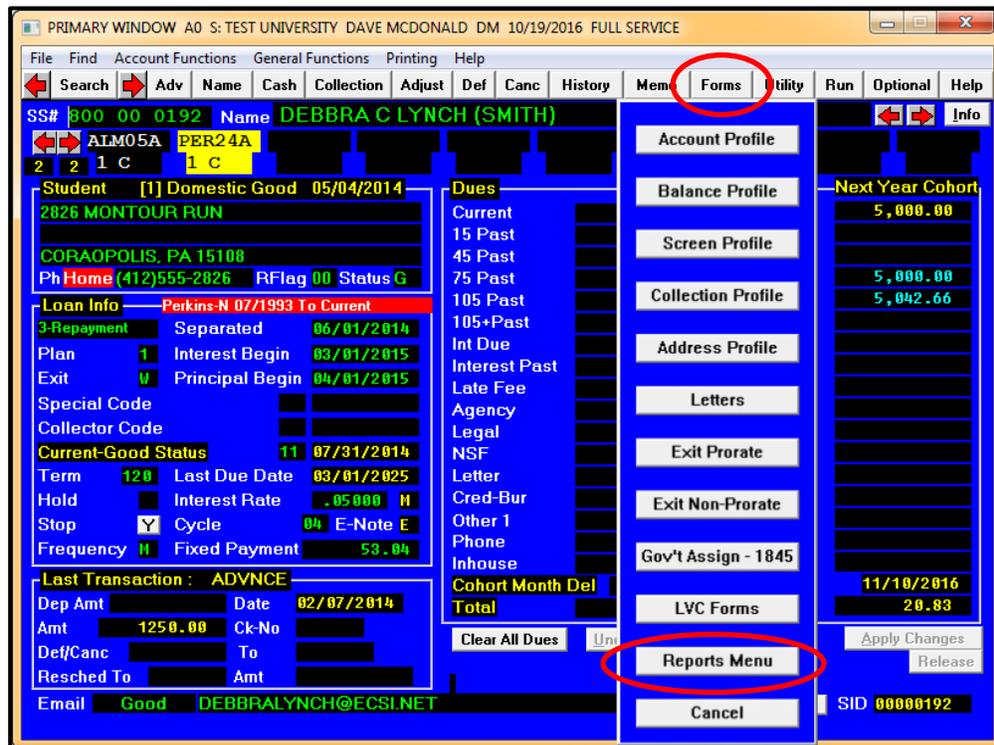
Stop Code Report

To view all stop codes that have been applied in the SAL, run the Stop Code report.

Note: Permanent Stops must be removed manually when appropriate.

Creating Stop Reports

Step 1: Click the **Forms** action tab, and then click **Reports Menu**.



Step 2: The **Reports Menu** screen displays. Under **Special Reports**, double-click report **18 – Stop Code Report**.



Step 3: Click the **Create** button to run the report.



