

CLIENT TRAINING

Financial Reports

June 8th, 2017

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1.0 Introduction

Heartland ECSI provides clients with a robust reporting tool that can be used to oversee student loan servicing activities and assist users with managing accounts. Financial Reports provides clients with insight as to how to review and use the main accounting reports of WebX to reconcile and validate the financial data being collected for a client by Heartland ECSI (HECSI). Escrow Reports, Monthly Transaction Reports, and Trail Balance Reports are all important to this process, and should be reviewed by clients on a regular basis to assist with completing various monthly reconciliations between HECSI and the client. The purpose of this reference guide is to inform clients about the procedures Heartland ECSI follows with respect to the escrow account.

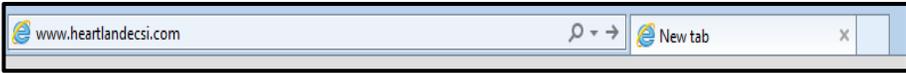
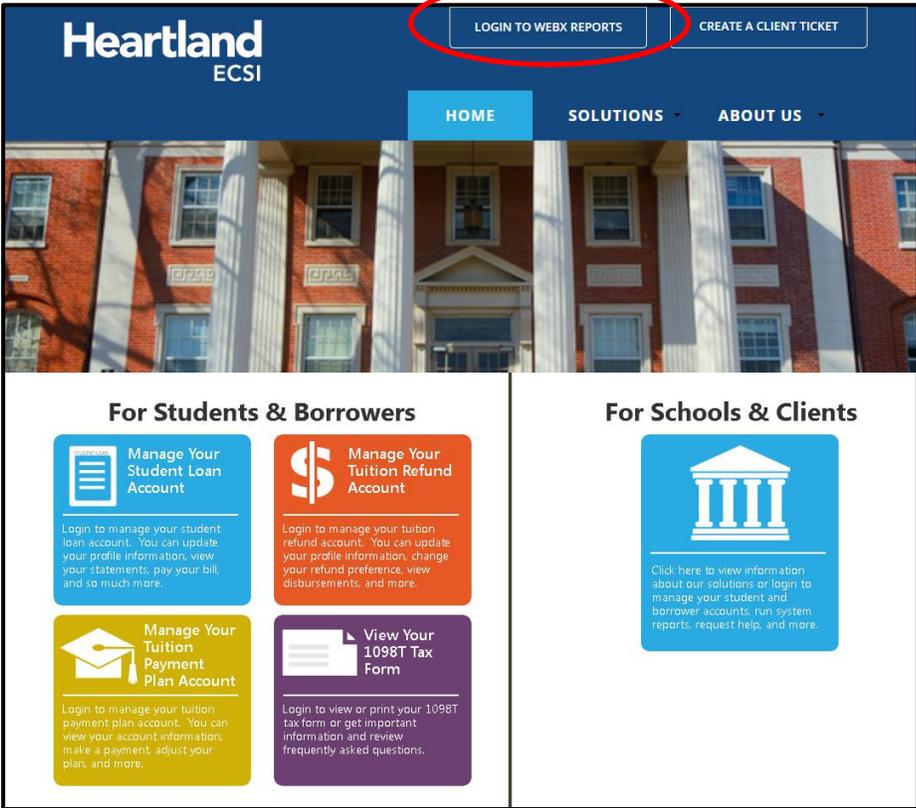
2.0 Objectives

At the conclusion of this reference guide, participants will be able to:

- Access and review the Escrow Transfer Breakdown reports.
- Access and review the General Ledger Report (Also known as Report 12).
- Access and review the Trial Balance Report (Also known as Report 13).
- Validate financial information collected monthly by Heartland ECSI on the client's behalf
- Utilize financial reports to reconcile the monthly activity posted to SAL by fund

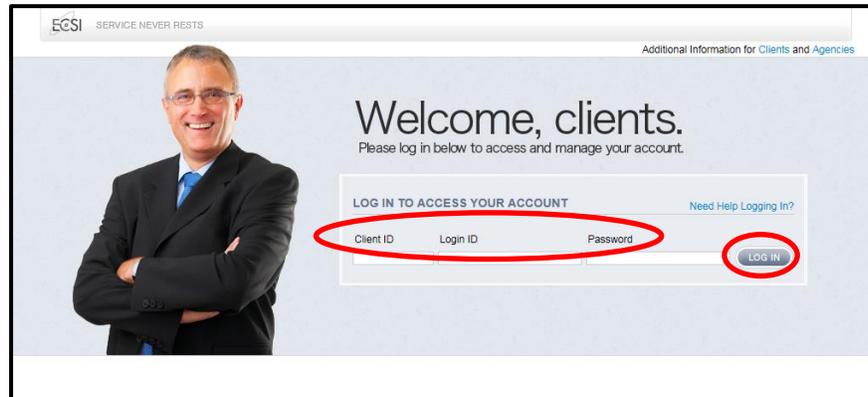
3.0 Access Financial Reports

To access and view financial reports, one must first access the web reports page by logging in to WebX, Heartland ECSI's administrative website. Under Web Reports, client data is stored and organized by month and year, and can be accessed for upwards of three years. Any financial data older than three years is automatically archived by HECSI's Production Support team, and can be re-loaded to the website by request.

Access Financial Reports	
Step 1:	Open any web browser and navigate to www.HeartlandECSI.com .
	
Step 2:	Select the option on the Heartland ECSI home page LOGIN TO WEBX REPORTS .
	

Step 3:

Enter login credentials.



Client ID: Your Heartland ECSI assigned client/school code.

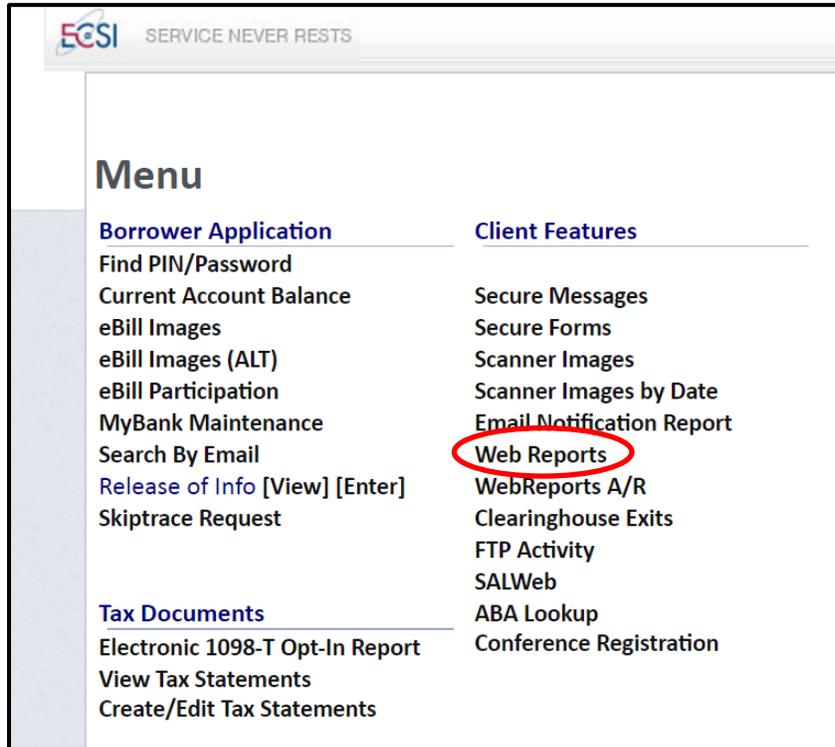
Login ID: Your Heartland ECSI assigned login identification.

Password: Heartland ECSI will provide a temporary password to new users. You are required to change it after your first login.

Click the **Log In** button.

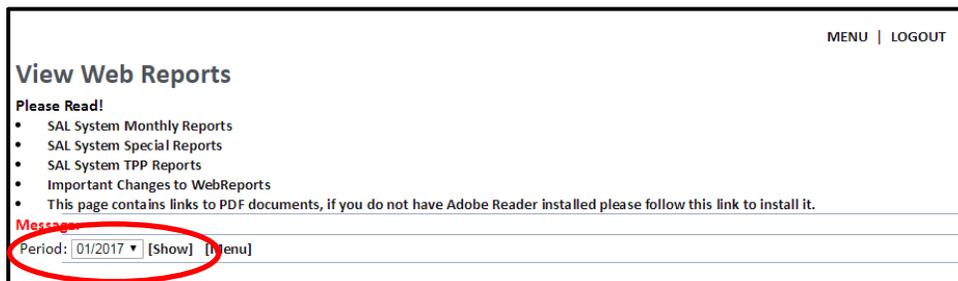
Step 4:

The WebX Administrative Menu appears. Under **Client Features**, Click the **Web Reports** link.



Step 5:

The **View Web Reports** page opens. Web Reports are organized by month. Select the correct month from the **Period** drop-down box, and then click the **Show** link.



Note: Web reports are available for up to three years online, after which they are archived. Reports older than three year can be made available to clients online by request.

Step 6:

A list of available reports displays. The column headers are:

Category: The type of report.

File: The name of the report (by report file name).

Date/Time: The date and time that the report was generated.

Size: Indicates how large or small the report is by Bytes.

Description: A short description of the purpose of the report.

Message:

Period: 05/2015 [Show] [Menu]

Category	File	Date/Time	Size	Description
[v]	BORROWER rpt-1.csv	01/12/2015 13.47	60,744	Borrowers in School: Excel
[v]	BORROWER rpt-1.pdf	05/14/2015 10.31	13,850	Borrowers in School: Adobe
[v]	BORROWER rpt-2.csv	01/12/2015 13.47	64,130	Borrowers in Grace: Excel
[v]	BORROWER rpt-2.pdf	05/14/2015 10.31	16,803	Borrowers in Grace: Adobe
[v]	BORROWER rpt-3.csv	01/12/2015 13.47	295,203	Borrowers in Repayment: Excel
[v]	BORROWER rpt-3.pdf	05/14/2015 10.31	84,196	Borrowers in Repayment: Adobe
[v]	BORROWER rpt1-3al.csv	01/12/2015 13.47	1,327,621	Reports Combined 1-3: Excel
[v]	BORROWER rpt-4.csv	01/12/2015 13.47	506,282	Borrowers Paid-up: Excel
[v]	BORROWER rpt-4.pdf	05/14/2015 10.31	119,084	Borrowers Paid-up: Adobe
[v]	BORROWER rpt-4a.csv	01/12/2015 13.47	0	Borrowers Paid-up (Archived Totals): Excel
[v]	BORROWER rpt-4b.csv	01/12/2015 13.47	0	Borrowers Paid-up (Retired Totals): Excel
[v]	BORROWER rpt-5.csv	01/12/2015 13.47	6,119	Borrowers Paid-up This Month: Excel
[v]	BORROWER rpt-5.pdf	05/14/2015 10.31	5,897	Borrowers Paid-up This Month: Adobe
[v]	BORROWER rpt-5a.csv	01/12/2015 13.47	4,508	Borrowers Paid-up This Month (All Loans): Excel
[v]	BORROWER rpt-5a.pdf	05/14/2015 10.31	2,340	Borrowers Paid-up This Month (All Loans): Adobe
[v]	BORROWER rpt-5b.csv	01/12/2015 13.47	0	Borrowers Paid-up This Month and loans with balance
[v]	BORROWER rpt-5b.pdf	05/14/2015 10.31	1,454	Borrowers Paid-up This Month and loans with balance
[v]	BORROWER rpt-6.csv	01/12/2015 13.47	667	Borrowers Assigned: Excel
[v]	BORROWER rpt-6.pdf	05/14/2015 10.31	2,176	Borrowers Assigned: Adobe
[v]	ACNTING rpt-6a.csv	01/12/2015 13.47	3,348	Reports 1 thru 6 (Totals - Summary): Excel
[v]	ACNTING rpt-6a.pdf	05/14/2015 10.31	2,933	Reports 1 thru 6 (Totals - Summary): Adobe
[v]	ACNTING rpt-6b.csv	01/12/2015 13.47	14,465	Reports 1 thru 6 (Totals - Detail): Excel
[v]	ACNTING rpt-6b.pdf	05/14/2015 10.31	14,071	Reports 1 thru 6 (Totals - Detail): Adobe
[v]	BORROWER rpt4-6al.csv	01/12/2015 13.47	1,989,355	Reports Combined 4-6: Excel

To view a report, click the **[V]** in the first column to the left of the appropriate report **Category**.

Note: Each column can be sorted in ascending or descending order by selecting either the **[+]** or **[-]** sign listed at the bottom of each column header. Users that wish to reorganize the reports back to their original order can do so by clicking the **Show** link.

4.0 Escrow Transfer Breakdown Reports

The Escrow Transfer process is the passing of money collected by Heartland ECSI that is deposited to the client's designated bank account. The total amount/net amount listed in each Escrow Transfer Report will match the amount of money deposited into the client's bank account.

The frequency of the escrow transfer is determined by the client. Transfers can be delivered daily, weekly, or on the last business day of each month. Typically, clients utilize a weekly option that provides four transfers of money from Heartland ECSI to the client each month.

The first 3 interim transfers are simply the passing of monies collected during the designated collection period. These transfers are initiated each Friday, with the exception of holidays. The deposits are made the next business day. The fourth escrow transfer is initiated on the last day of the month and will include the settlement of returned payments (NSF's), returned payment fees (NSF fees), adjustments between funds, and miscellaneous items, if any. The 4th escrow transfer is considered a Deposit in Transit because it is initiated on the last business day of the month, but isn't reflected on the client's bank statement until the next business day of the following month.

Heartland ECSI provides an annual schedule of escrow transfers under the **Documents** section of the **Client Menu** under the **Client Resources** link. The Escrow Transfer schedule shows the dates of each transfer and the date range covered by each transfer for our clients.

Documents
SAL HelpDesk
SAL Training
SAL Manual
SAL for Windows Changes
Client Resources

Client Resources

Recent Information

Gramm-Leach Bliley Statement (PDF)
ECSI Red Flag Documentation (PDF)
Red Flag Regulations Opt-Out Form (PDF)

On-Line Services

Borrower "My Account" and "eProm" Demos

Documents

Service Schedule
2016 Escrow Transfer Schedule (PDF)
2015 Escrow Transfer Schedule (PDF)
ECSI Accounting & Reconciliation Information (PDF)
ECSI's PGP Public Key

Note: Payments processed by the client to a borrower's account in SAL and Direct Payments processed by Heartland ECSI on the client's behalf are not a part of the client's escrow transfer.

4.1. Escrow Transfer Reports and Descriptions

There are two types of Escrow Transfer reports that Heartland ECSI produces for our clients; the Long Weekly Escrow Transfer Breakdown and the Short Weekly Escrow Transfer Breakdown. Each report is prepared as an excel spreadsheet that lists the amount of money collected each day for a client based on the deposit type. A deposit type is any method of payment a borrower uses to pay towards an account. These reports are listed under **Web Reports** and are generally available the day after the transfer is initiated. The reports are entitled "escXl.csv" and "escXs.csv." with X being the transfer number of the week for the month. The "l" stands for "long" and "s" is for short in the file name.

[v] ACNTING	esc1l.csv	11/06/2015 15.37	1,248 Long Weekly Escrow Transfer Breakdown - Week 1
[v] ACNTING	esc1s.csv	11/06/2015 15.37	1,179 Short Weekly Escrow Transfer Breakdown - Week 1
[v] ACNTING	esc2l.csv	11/13/2015 11.48	1,062 Long Weekly Escrow Transfer Breakdown - Week 2
[v] ACNTING	esc2s.csv	11/13/2015 11.53	1,042 Short Weekly Escrow Transfer Breakdown - Week 2
[v] ACNTING	esc3l.csv	11/20/2015 10.46	1,326 Long Weekly Escrow Transfer Breakdown - Week 3
[v] ACNTING	esc3s.csv	11/20/2015 10.51	1,107 Short Weekly Escrow Transfer Breakdown - Week 3
[v] ACNTING	esc4l.csv	11/30/2015 18.45	4,060 Long Weekly Escrow Transfer Breakdown - Week 4
[v] ACNTING	esc4s.csv	11/30/2015 18.45	4,060 Short Weekly Escrow Transfer Breakdown - Week 4

Note: Clients utilizing daily escrow transfers receive an Escrow Transfer Breakdown report for each business day of the month. Clients utilizing monthly escrow transfers receive an Escrow Transfer Breakdown report on the last business day of the month.

4.2 The Short Weekly Escrow Transfer Breakdown

The Short Weekly Escrow Transfer Breakdown report provides the client with the total amount of money collected by Heartland ECSI and is organized by deposit date, and then deposit type. Each deposit type is included in the total sum that Heartland ECSI deposits to the client's bank account(s). The total amount of this report should match the total amount deposited into a client's bank account(s). The Short Weekly Escrow Transfer Breakdown does not provide detail at the fund level in which that money is collected. The following example shows a short weekly escrow transfer breakdown spreadsheet for Test University from 11/6/2015 thru 11/12/2015.

Deposit Date	Deposit Type	Deposit Amount	Fund	Fund Amount
11/6/2015	Lockbox			950
11/6/2015	ECSI Cash/Other			150
11/6/2015	Credit Card			82.83
11/9/2015	ACH			136.79
11/9/2015	ECSI Cash/Other			652.5
11/9/2015	Credit Card			727.89
11/10/2015	ACH			2605.12
11/10/2015	ECSI Cash/Other			1796
11/11/2015	Credit Card			170
11/12/2015	Credit Card			31.88
				7303.01
		7303.01	TOTAL	7303.01

4.3 The Long Weekly Escrow Transfer Breakdown Report

The Long Weekly Escrow Transfer Breakdown report provides the client with the total amount of money collected by Heartland ECSI and is organized by deposit date, and then deposit type. Each deposit type is included in the total sum that Heartland ECSI deposits to the client's bank account(s). The total amount of this report should match the total amount deposited into a client's bank account(s). The Long Weekly Escrow Transfer Breakdown provides detail at the fund level in which that money is collected. The following example shows a long weekly escrow transfer breakdown spreadsheet for Test University from 11/6/2015 thru 11/12/2015.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
1	11/12/2015	Test University																	
2																			
3	Deposit Date	Deposit Type	Deposit Amount	Fund	Fund Amount														
4																			
5	11/6/2015	Lockbox	950	PER	950														
6																			
7	11/6/2015	ECSI Cash/Other	150	PER	150														
8																			
9	11/6/2015	Credit Card	82.83	PER	82.83														
10																			
11	11/9/2015	ACH	136.79	PER	136.79														
12																			
13	11/9/2015	ECSI Cash/Other	652.5	PER	652.5														
14																			
15	11/9/2015	Credit Card	727.89	PER	727.89														
16																			
17	11/10/2015	ACH	2605.12	PER	2605.12														
18																			
19	11/10/2015	ECSI Cash/Other	1796	PER	1796														
20																			
21	11/11/2015	Credit Card	170	PER	170														
22																			
23	11/12/2015	Credit Card	31.88	PER	31.88														
24																			
25				PER	7303.01														
26																			
27			7303.01	TOTAL	7303.01														
28																			
29																			
30																			
31																			

4.4 Week 4 Escrow Transfer Breakdown Report and Reconciliation

To make reconciling returned payment information and adjustment details for borrowers easier for clients, Heartland ECSI elects to hold off on reconciling such detail until the final Escrow Transfer of each month. The final Escrow Transfer Breakdown report contains the client's detail of returned payments (NSF's), returned payment fees (NSF fees), adjustments, and miscellaneous details that make up the final net deposit of the month. Heartland ECSI will withhold money owed by the client for returned payments that were already credited from prior escrow transfers during the month. If the amount of money withheld by HECSI is more than what was collected during the final Escrow Transfer, a balance due to HECSI displays on the report. Heartland ECSI's banking team will adjust the transfer to zero on the Week 4 Escrow Transfer spreadsheet and will withhold the funds from the client for future transfers until the balance is paid back.

	A	B	C	D	E	F	G	H	I
92									
93	NSF Detail:								
94	Campus	Amount	Fund	SSN	Check	Dep Date	NSF Date	NSF Fees	
95	A0	-1200	PER24A	xxx-xx-xxxx	CHK# Echeck	3/10/2017	3/6/2017	-15	
96	A0	-334.83	PER24A	xxx-xx-xxxx	CHK# Echeck	3/16/2017	3/10/2017	-15	
97									
98	NSF TOTAL:	-1534.83						-30	
99									
100									
101									
102									
103									
104	Adjustment Detail:								
105	Campus	Amount	Fund	Type	SSN	SAL Date			
106	A0	-150	PER24A	TRFOUT	xxx-xx-xxxx	3/14/2017			
107	A0	150	ALM05A	TRF-IN	xxx-xx-xxxx	3/14/2017			
108									
109									
110									
111	Miscellaneous Detail:								
112	Amount	Fund	Explanation						
113	-16.17	PER24A	Refund						
114									
115									
116									
117	Total Deposit:	27089.39							
118	Total NSF:	-1534.83							
119	Total NSF Fees:	-30							
120	Total Adjustments:	0							
121	Total Miscellaneous:	-16.17							
122	Total TPP App Fees:	0							
123									
124	Total Transfer:	25508.39							
125									

Any time an adjustment is made to the amount that is being transferred, HECSI will note the adjustment on the transfer breakdown spreadsheet for the client. Clients must account for NSF payments, NSF fees, Fund Transfer Adjustments, and any Miscellaneous Detail by fund to determine the Total Transfer Amount. The Total Transfer Amount is not broken down by fund for clients. Heartland ECSI will deposit money collected for a fund to the designated bank account for our clients, but clients will need to review the escrow reports for the detail of that deposit.

5.0 Monthly Transactions Report

The Monthly Transactions report is the client's main source of accounting information. The report lists all deposits, adjustments, advances, cancellations, transfers, NSF's, and journal entries for a fund. The Monthly Transactions report is updated daily. It is used in conjunction with the Trial Balance Report, Report 13, to identify information that makes up each general ledger line item, and can be used to reconcile the escrow deposits from each Escrow Transfer Breakdown report. The report is available in two formats: a .PDF document and a .CSV spreadsheet.

[v] ACNTING	rpt-12.pdf	11/30/2015 23.11	7,184 Monthly Transactions
[v] ACNTING	rpt-12xl.csv	11/30/2015 20.17	40,129 Monthly Transactions -Excel

Note: If a client has multiple campuses in SAL, the Monthly Transactions report will be broken down by campus, and then by fund.

5.1 Monthly Transactions rpt-12.pdf

The .PDF version of the Monthly Transactions report is divided by fund, with each fund being divided into three sections. The first section for each fund lists all money collected during the month by day and by General Ledger description. The report differentiates monies collected at the school level and monies collected by HECSI. The information contained in section one is primarily summary information, but does list payment reversals that were processed to a borrower's account in SAL at the borrower level. Payments processed by the client in SAL appear with a General Ledger (GL) code ending with the letter **S** and will have the client's name in the GL description column. GL codes that do not contain an **S** indicate the payment activity was posted to SAL by representatives at Heartland ECSI.

REPORT # 12		GENERAL LEDGER REPORT		- (DEPOSITS)		RUN: 11/30/2015 (20:17)	
CAMI	2T FUND: PER	DESCRIPTION: PERKINS					
GL CODE	GL DESCRIPTION	DATE	AMOUNT	PRINCIPAL	INTEREST	OTHER	WITHHELD
AB	CASH ECSI	11/02/2015	80.00	78.85-	1.15-		
AE	CASH ACH	11/02/2015	466.69	410.63-	48.06-	8.00-	
AI	CASH CREDIT	11/04/2015	40.00	36.52-	3.48-		
AI	CASH CREDIT	11/05/2015	40.00	34.86-	5.14-		
AB	CASH ECSI	11/06/2015	50.00	43.82-	6.18-		
AB	CASH ECSI	11/09/2015	60.00	56.47-	3.53-		
AE	CASH ACH	11/09/2015	63.64	58.57-	5.07-		
AI	CASH CREDIT	11/09/2015	88.00	56.38-	23.62-	8.00-	
AD	CASH LOCKBOX	11/10/2015	150.00	131.51-	18.49-		
AE	CASH ACH	11/10/2015	577.73	479.39-	90.34-	8.00-	
AB	CASH ECSI	11/11/2015	63.64	63.64-			
AD	CASH LOCKBOX	11/11/2015	99.33	88.91-	10.42-		
AI	CASH CREDIT	11/11/2015	128.00	100.07-	19.93-	8.00-	
AB	CASH ECSI	11/12/2015	119.89		119.89-		
AI	CASH CREDIT	11/13/2015	63.64	56.41-	7.23-		
AD	CASH LOCKBOX	11/16/2015	158.86	102.84-	43.52-	12.50-	
AE	CASH ACH	11/16/2015	898.05	727.91-	160.64-	9.50-	
AB	CASH ECSI	11/17/2015	190.97	122.76-	58.71-	9.50-	
AE	CASH ACH	11/17/2015	40.00	35.83-	4.17-		
AI	CASH CREDIT	11/17/2015	428.50	252.68-	107.32-	68.50-	
AB	CASH ECSI	11/18/2015	100.00	92.73-	7.27-		
AD	CASH LOCKBOX	11/18/2015	50.00	34.02-	15.98-		
AB	CASH ECSI	11/20/2015	170.01	149.29-	20.72-		
AE	CASH ACH	11/20/2015	363.65	312.43-	51.22-		
AI	CASH CREDIT	11/20/2015	95.00	61.42-	24.08-	9.50-	
AE	CASH ACH	11/23/2015	80.00	63.28-	16.72-		
AB	CASH ECSI	11/24/2015	60.00	30.87-	24.13-	5.00-	
AC	CASH AGENCY	11/24/2015	1,130.34	968.70-	161.64-	318.19-	318.19
AB	CASH ECSI	11/30/2015	80.00	80.00-			

Financial Reports

An accounting box at the end of section one summarizes the financial activity for the fund, but only contains payments and payment reversals posted to SAL. This is not considered to be the accounting entry a client would use for their ledger.

		DEBIT	CREDIT
AA	CASH ON HAND	5,935.94	.00
BA	PRINCIPAL COLLECTED	.00	4,730.79
EA	INTEREST PAID	.00	1,058.65
EF	AGENCY FEES EARNED	.00	249.32
EG	LEGAL FEES EARNED	.00	73.87
EI2	PHONE FEES EARNED	.00	14.50
EN	LATE FEES EARNED	.00	112.00
EO	LETTER FEES EARNED	.00	15.00
FCW	WITHHELD - AGENCY FEES	318.19	.00
TOTALS		6,254.13	6,254.13

The second section of the Monthly Transactions report lists borrower detail for all NSF's (rejected payments), transfers, adjustments, advances, refunds, and cancellations that have occurred in SAL for the fund during the month.

REPORT # 12		TEST UNIVERSITY GENERAL LEDGER REPORT				PAGE: 27 RUN: 11/ 3/2015 (11:14)			
CAMPUS: A0 FUND: PER		DESCRIPTION: PERKINS							
GL CODE	GL DESCRIPTION	ACCOUNT NAME DATE	AMOUNT CHECK# FISCAL	PRIN:	INT:	LETT:	INHO:	PEN/LATE:	PHNE:
AY	SPECIAL ADJUSTMENT	800-00-0020 24A LYNCH BETHANY N 10/31/2014	.00 140801 Y	3.00-	INT:	LETT:	INHO:	PEN/LATE:	3.00
AY	SPECIAL ADJUSTMENT	800-00-0033 24A LYNCH TIMOTHY 08/19/2015	.00 140801 Y	5.00-	INT:	LETT:	INHO:	PEN/LATE:	5.00
AY	SPECIAL ADJUSTMENT	800-00-0043 24A LYNCH SCOTT 10/09/2015	.00 140801 Y	1.00-	INT:	LETT:	INHO:	PEN/LATE:	1.00
AY	SPECIAL ADJUSTMENT	800-00-0076 24A LYNCH LINDSEY L 10/21/2015	.00 140801 Y	5.00-	INT:	LETT:	INHO:	PEN/LATE:	5.00
TOTAL		GL-CODE: AY	AMOUNT: .00	PRIN: 49.86	INT: 10.64	PEN: .00	LATE: 57.00		
				COLL: 1.25	LETT: 1.25	LEGL: 120.00-	PHNE: 1.25		
				NSF:	INHO:	SUSP:	OTH1:		
GL CODE	GL DESCRIPTION	ACCOUNT #	NAME	DATE	AMOUNT	FISCAL	NON-FISCAL	CHECK#	
AZ	LOAN ADVANCE	111-22-3333	24A MCDONALD DAVE M	06/03/2015	1,000.00-	1,000.00			
AZ	LOAN ADVANCE	111-22-3333	24B MCDONALD DAVE M	08/20/2015	1,500.00-	1,500.00			
AZ	LOAN ADVANCE	123-45-6789	24A LANGE JOE	12/03/2014	1,000.00-	1,000.00			

Financial Reports

The Summary for Fund Detail accounting box at the end of section two summarizes the payment activity for the fund as listed in section one, plus all adjustments, advances, cancellations, NSF transactions, refunds, and transfers. If the client is not utilizing SAL to process Journal Entries, this may be used by the client as the final accounting box to post the financial activity to their general ledger. If Journal Entries are not entered in SAL, the totals for debits and credits should agree to the current debits/credits data listed on the Trial Balance Report

REPORT # 12		GENERAL LEDGER REPORT SUMMARY			RUN: 11/30/2015 (20:17)	
CAMPUS:	FUND: PER	DESCRIPTION: PERKINS	SUMMARY FOR FUND DETAIL			
			DEBIT	CREDIT		
AA		CASH ON HAND	5,935.94	.00		
BA		PRINCIPAL COLLECTED	.00	4,730.79		
BPN		PRINCIPAL CANCELLED - NURSING 15%	.00	1,215.00		
BGN		PRINCIPAL CANCELLED - NURSING 20%	.00	1,200.00		
BJ		PRINCIPAL CANCELLED - DEATH	.00	717.32		
EA		INTEREST PAID	.00	1,058.65		
EB		INTEREST CANCELLED	.00	5.98		
EF		AGENCY FEES EARNED	.00	249.32		
EG		LEGAL FEES EARNED	.00	73.87		
EI2		PHONE FEES EARNED	.00	14.50		
EN		LATE FEES EARNED	.00	112.00		
END		LATE DEATH	.00	8.00		
EO		LETTER FEES EARNED	.00	15.00		
PCW		WITHHELD - AGENCY FEES	318.19	.00		
PUN		COST P/I NURSING	2,415.00	.00		
FL		COST P/I/F DEATH	731.30	.00		
TOTALS			9,400.43	9,400.43		

If the client is utilizing SAL to process Journal Entries, a third section of the Monthly Transactions report will be available. Journal Entries are entered into SAL to account for all fund activity that does not impact a specific borrower's loan. Information such as interest earned on the client's bank account, using the administrative cost allowance, or paying a collection agency their commission can all be entered in SAL as a Journal Entry. This information updates the trial balance report for the client.

REPORT # 12		GENERAL LEDGER REPORT					RUN: 11/30/2015 (20:17)	
CAMPUS:	FUND: PER	DESCRIPTION: PERKINS						
FUND	GL	DESCRIPTION	CHECK	POLIO-SEQ	TRAN DATE	FISCAL	DEBITS	CREDITS
PER	AA	CASH ON HAND	OCT-15	15102-01	11-13-2015	Y	14.84	
PER	EDB	INTEREST BANK (CHE	OCT-15	15102-02	11-13-2015	Y		14.84
							14.84	14.84

Financial Reports

The Summary Plus JV/JE Entries box follows the posted Journal Entries. This accounting box includes data for all fund activity accounted for in SAL, plus the financial activity that exists for the fund outside of the SAL program. As the final accounting box for the fund, the Summary Plus JV/JE Entries should be used by the client to post the financial activity to their general ledger. The totals for debits and credits should agree to the current debits/credits data listed on the Trial Balance Report.

CAMPUS:	FUND: PER	DESCRIPTION: PERKINS	SUMMARY PLUS JV/JE ENTRIES	
			DEBIT	CREDIT
AA		CASH ON HAND	5,950.78	.00
BA		PRINCIPAL COLLECTED	.00	4,730.79
BFN		PRINCIPAL CANCELLED - NURSING 15%	.00	1,215.00
BGN		PRINCIPAL CANCELLED - NURSING 20%	.00	1,200.00
BJ		PRINCIPAL CANCELLED - DEATH	.00	717.32
EA		INTEREST PAID	.00	1,058.65
EB		INTEREST CANCELLED	.00	5.98
EDB		INTEREST BANK (CHECKING)	.00	14.84
EF		AGENCY FEES EARNED	.00	249.32
EG		LEGAL FEES EARNED	.00	73.87
EI2		PHONE FEES EARNED	.00	14.50
EN		LATE FEES EARNED	.00	112.00
END		LATE DEATH	.00	8.00
EO		LETTER FEES EARNED	.00	15.00
FCW		WITHHELD - AGENCY FEES	318.19	.00
FJN		COST P/I NURSING	2,415.00	.00
FL		COST P/I/F DEATH	731.30	.00
TOTALS			9,415.27	9,415.27

5.2 Monthly Transactions rpt-12xl.csv

The .CSV version of the Monthly Transactions Report provides the financial activity that is summarized in the .PDF version of the report at the borrower level. Clients utilize the .CSV version of the report to identify each borrower payment, advance, cancellation, and adjustments for a specific month. Journal Entries are not included in rpt-12xl.csv. The report can be sorted by date, general ledger code, and loan type to identify the borrower and detail of each total that appears in conjunction with the .PDF version of the Monthly Transactions report, the Trail Balance Report, and the Escrow Transfer Breakdown report.

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	Scho	SSN	SID	NAME	Lit	Camp	Fur	LoanTyp	GLCod	GLDesc	ComputerDa	PostedDa	PostingTin
137	A0	800-00-0007	7	LYNCH KRISTEN		A0	AJB	AJB01A	AE	CASH ACH	20150505	20150505	1001
138	A0	800-00-0024	24	LYNCH SEAN		A0	ALM	ALM05A	AE	CASH ACH	20150505	20150505	1001
139	A0	800-00-0339	339	LYNCH NELSON		A0	ALM	ALM05A	AE	CASH ACH	20150505	20150505	1001
140	A0	800-00-0754	754	LYNCH ANNA		A0	ALM	ALM05A	AE	CASH ACH	20150505	20150505	1001
141	A0	800-00-0959	DEMO2	LYNCH ROBERT		A0	ALM	ALM05A	AE	CASH ACH	20150505	20150505	1001
142	A0	800-00-1260	1260	LYNCH KATE		A0	ALM	ALM05A	AE	CASH ACH	20150505	20150505	1001
143	A0	800-00-1587	1587	LYNCH ERIN		A0	ALM	ALM05A	AE	CASH ACH	20150505	20150505	1001
144	A0	800-00-2566	2566	LYNCH GAIL		A0	ALM	ALM05A	AE	CASH ACH	20150505	20150505	1001
145	A0	800-00-2684	2684	LYNCH EMILY		A0	ALM	ALM05A	AE	CASH ACH	20150505	20150505	1001
146	A0	800-00-3049	3049	LYNCH KAITLIN		A0	ALM	ALM05A	AE	CASH ACH	20150505	20150505	1001
147	A0	800-00-3090	3090	LYNCH COURTNEY		A0	ALM	ALM05A	AE	CASH ACH	20150505	20150505	1001
148	A0	800-00-0003	3	LYNCH NATHAN		A0	P40	P4002A	AE	CASH ACH	20150505	20150505	1001
149	A0	800-00-0764	764	LYNCH JOSEPH		A0	P40	P4002A	AE	CASH ACH	20150505	20150505	1001
150	A0	800-00-1023	1023	LYNCH JENNIFER		A0	P40	P4002A	AE	CASH ACH	20150505	20150505	1001
151	A0	800-00-0020	20	LYNCH BETHANY		A0	PER	PER24A	AE	CASH ACH	20150505	20150505	1001
152	A0	800-00-0110	110	LYNCH USMAN		A0	PER	PER24A	AE	CASH ACH	20150505	20150505	1001
153	A0	800-00-0380	380	LYNCH CHRISTINA		A0	PER	PER24A	AE	CASH ACH	20150505	20150505	1001
154	A0	800-00-0509	509	LYNCH MEGAN		A0	PER	PER24A	AE	CASH ACH	20150505	20150505	1001
155	A0	800-00-0529	529	LYNCH SIMONE		A0	PER	PER24A	AE	CASH ACH	20150505	20150505	1001
156	A0	800-00-0572	572	LYNCH BRIAN		A0	PER	PER24A	AE	CASH ACH	20150505	20150505	1001
157	A0	800-00-0642	642	LYNCH NICOLE		A0	PER	PER24A	AE	CASH ACH	20150505	20150505	1001
158	A0	800-00-0717	717	LYNCH MONICA		A0	PER	PER24A	AE	CASH ACH	20150505	20150505	1001
159	A0	800-00-0769	769	LYNCH LEONARDO		A0	PER	PER24A	AE	CASH ACH	20150505	20150505	1001
160	A0	800-00-0773	773	LYNCH CARLY		A0	PER	PER24A	AE	CASH ACH	20150505	20150505	1001
161	A0	800-00-0912	912	LYNCH RYAN		A0	PER	PER24A	AE	CASH ACH	20150505	20150505	1001
162	A0	800-00-0959	DEMO2	LYNCH ROBERT		A0	PER	PER24A	AE	CASH ACH	20150505	20150505	1001
163	A0	800-00-1281	1281	LYNCH THERESA		A0	PER	PER24A	AE	CASH ACH	20150505	20150505	1001
164	A0	800-00-1292	1292	LYNCH FRANK		A0	PER	PER24A	AE	CASH ACH	20150505	20150505	1001

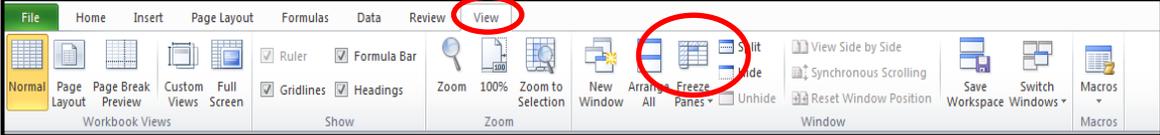
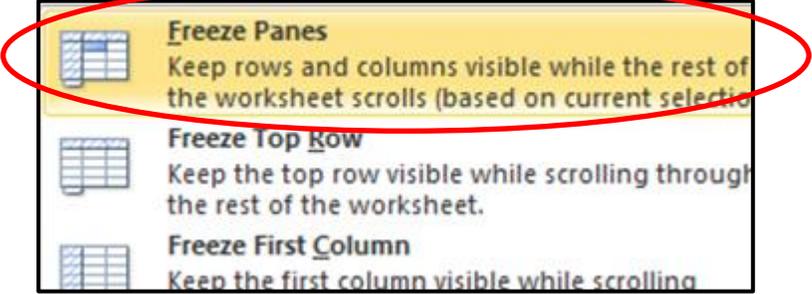
Note: HECSI's SAL program stores two different dates for borrower transactions: the Posted Date and the Computer Date. The Posted Date is the date in which the activity occurred on the borrower's account. The Computer Date is the date that the financial activity was recorded in the SAL program. In most cases, these dates will be identical, but clients have the capability to enter the Posted Date in the event the financial activity occurred before it was added to SAL. As a result, both the Computer Date and the Posted Date are stored in rpt-12xl.csv.

5.3 Configuring .CSV reports

One of the benefits of viewing reports in .CSV format is that the user can easily configure the spreadsheet to locate specific information necessary for reconciliation. There are two common settings a user can configure in Excel that will aid the user in effectively using the reports: **Freeze Panes** and **Sort and Filter**

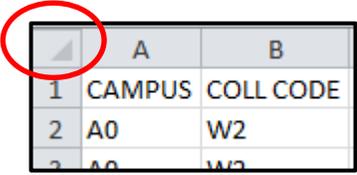
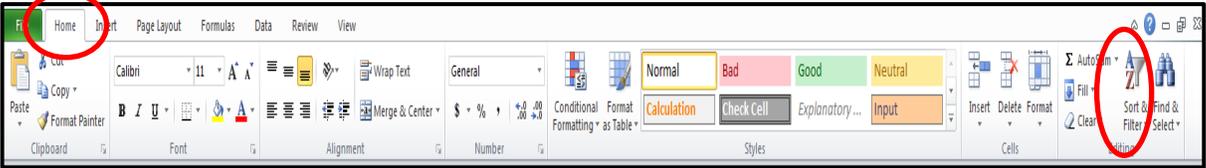
Freeze Panes

Freeze Panes allows the user to lock the top row of the spreadsheet in place so that the column headers on the report remain visible while the user scrolls through the report.

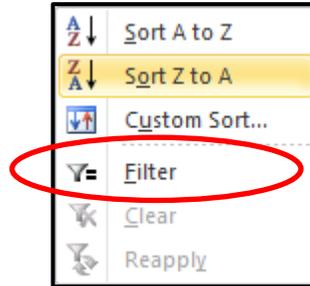
Freeze Panes	
Step 1:	<p>Select View from the Ribbon at the top of the spreadsheet, then click Freeze Panes.</p> 
Step 2:	<p>Select Freeze Panes</p> 

Sort and Filter

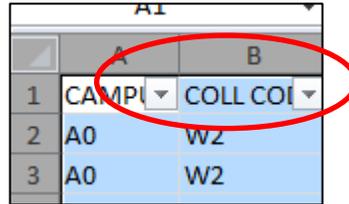
Sort and Filter places drop down arrows at the top of each column in Excel to allow the user to select as much or as little data as needed on the spreadsheet. Because Web Reports contain information exactly as it is listed in SAL, clients can utilize the Sort and Filter functionality to identify borrowers and locate details under specific data categories to aid in managing loans and reconciling funds.

Sort and Filter	
Step 1:	<p>Highlight the spreadsheet by selecting the box to the left of Column A and above Row 1. This will ensure that each column on the spreadsheet receives a filter.</p> 
Step 2:	<p>Select Home from the Ribbon at the top of the spreadsheet, then click Sort and Filter</p> 

Step 3 Select the **Filter** option from the list.



Filters appear at the top of each column on the spreadsheet and can be used by the client to choose or search through the data contained in the column.

A screenshot of a spreadsheet showing a table with three rows and two columns. The columns are labeled 'A' and 'B'. The first row has 'CAMPI' and 'COLL COI'. The second row has 'A0' and 'W2'. The third row has 'A0' and 'W2'. The filter icons (downward arrows) are circled in red.

5.4 Additional Versions of the Monthly Transactions Report

In total, Heartland ECSI provides seven versions of the Monthly Transactions Report for clients to use for loan reconciliation.

File Name	Report Name	Report Description
Rpt-12-e.csv	Monthly Transactions – ECSI (Excel)	This report lists all deposits, adjustments, advances, cancellations, transfers, NSF's at a borrower level as processed by representatives at HECSI. The Monthly Transaction - ECSI Report can be used to match escrow deposits. The report is sorted by date.
Rpt-12-e.pdf	Monthly Transactions – ECSI	This report lists all deposits, adjustments, advances, cancellations, transfers, NSF's, and journal entries as processed by operators at HECSI. The Monthly Transactions - ECSI Report can be used to match escrow deposits. The report is sorted by fund.
Rpt-12-s.csv	Monthly Transactions – School (Excel)	This report lists all deposits, adjustments, advances, cancellations, transfers, NSF's at a borrower level as processed by the client. The report is sorted by date
Rpt-12-s.pdf	Monthly Transactions – School	This report lists all deposits, adjustments, advances, cancellations, transfers, NSF's, and journal entries as processed by the client. The report is sorted by fund.
Rpt-12.pdf	Monthly Transactions	This report lists all deposits, adjustments, advances, cancellations, transfers, NSF's, and journal entries. It is sorted by fund. It can also be used in conjunction with the Trial Balance Report.
Rpt-12xl.csv	Monthly Transactions – Excel	This report lists all deposits, adjustments, advances, cancellations, transfers, NSF's at a borrower level. This report can be used to identify each individual entry that makes up a line item on the Trial Balance Report.
Rpt-12a.pdf	General Ledger Entries	This report provides a detailed listing of all Journal Voucher (JV) Entries applied during the month.

6.0 Trial Balance Report

The Trial Balance Report is a report that provides a listing of a client’s current, fiscal, non-fiscal, and to-date accounting figures for financial activity processed by both Heartland ECSI and the client for a fund. Made available on the last business day of the month, the Trial Balance Report is a summation of the information contained in the Monthly Transaction Report (Report 12).

The report is primarily divided into 8 columns of financial activity. The first two columns display the current month's debits and credits, which should match the totals listed under the final accounting entry for the fund in the Monthly Transaction Report. The next two columns list the debits and credits that are the accumulation of the financial activity processed for the current fiscal year. The fifth and sixth columns display any transactions that have been entered in SAL as non-fiscal transactions. A non-fiscal transaction is any transaction that is added to SAL during a current fiscal year, but was originally reported as activity during a prior fiscal year. Non-Fiscal Transactions update the cumulative balance for a fund on the Trial Balance Report without changing the current Fiscal year’s activity. The final two columns display a client’s cumulative balance from the origination of the fund to present.

The Trial Balance Report provides detail for all funds listed in SAL, regardless if the fund has active loans in repayment, or if the fund is dormant and is no longer in use. The report is available in both a .PDF and .CSV format.

[v] ACNTING	rpt-13.csv	11/30/2015 21.20	13,261	Trial Balance Report: Excel
[v] ACNTING	rpt-13.pdf	12/01/2015 06.51	6,292	Trial Balance Report: Adobe

6.1 Viewing the Trial Balance Report

The Trial Balance Report contains several columns of information used for fund reconciliation.

Trial Balance Report Column Information	
FIS Num	FISAP Number - The number in this column corresponds to a line on the FISAP report. The FISAP Number is a reference tool that can be used to show where HECSI's General Ledger codes filter to the various lines of the FISAP report.
GL Code	General Ledger Code – a two or three digit code created by HECSI to categorize and organize specific types of transactions that occur in SAL.
Description	Provides the name/type of transaction being carried out in SAL.
Current Debits and Credits	Provides the client with the combined financial account activity for the current month that is posted in SAL. The combined financial account activity includes entries from both HECSI and the client, as well as fiscal and non-fiscal entries.
Fiscal Debits and Credits	Provides the client with the total financial activity for each line item on the Trial Balance Report for the current Fiscal year. The Fiscal year runs from July to June.
Non Fiscal Debits and Credits	Provides the client with the total financial activity in SAL that has been entered as a Non-Fiscal transaction.
To Date Debits and Credits	Provides the client with a cumulative balance of all activity that has occurred in a fund from the fund's origination to the present.

FUND PER		PERKINS		TEST UNIVERSITY				PAGE: 20	
RPT # 13		CAMPUS A0		TRIAL BALANCE REPORT				RUN: 11/03/2015 (11:14)	
FIS	GL	CURRENT		FISCAL		NON FISCAL		TO - DATE	
NUM	CODE	DEBITS	CREDITS	DEBITS	CREDITS	DEBITS	CREDITS	DEBITS	CREDITS
1.1	AA		28,044.21	108,610.99			4,663.00	1,172,529.06	
1.1	ATI	62.74		62.74				43,864.74	
1.1	ATO								29,100.84
1.1	AU								5,273.56
1.1	AUA				2,414.65				14,590.48
1.1	AUC								2,249.40
1.1	AUL								1,756.87
1.1	AW		129.89		129.89				51,622.58
1.1	AWX			1,335.04					31,760.16
1.1	AY								8,890.53
	TOTAL CASH ON HAND		28,111.36*	107,464.23*			4,663.00*	1,071,149.38*	
4	AZ	34,011.00		32,348.00		4,663.00		16,226,326.42	
	TOTAL ASSETS	5,899.64*		139,812.23*			*	17,297,475.80*	
1.A	E1	1,321.40		4,171.78					3,860.32
5	EA		5,927.91		131,999.19		28.67	13,140,027.52	
6	BB								2,510.00
7	BC								560.00
9	BF		300.00		1,650.00				1,650.00
12	BFL		1,425.90		1,425.90				1,425.90
14	BFM								129,251.05
14	BFN		648.00		2,148.00				2,598.00
13	BFS		600.00		600.00				600.00
9	BG				400.00				400.00
14	BGM				600.00				146,305.39
14	BGN								5,400.00
14	BHM				900.00				83,811.20
14	BHN								5,790.14
21	BJ								42,567.19
21	BK								6,673.46
26	BN								11,982.00
26	BNA								438.95
15	BS		3,444.00		3,444.00				3,444.00
	TOTAL REDUCTION		11,024.41*		138,995.31*		28.67*		13,589,295.12
27	CA								2,529,859.34
29.2	CB								415,454.94
	TOTAL RESTRICTED BAL	*		*			*		2,945,314.28
31	EA		1,129.80		11,223.38		28.67		1,537,042.48
31	EB								511.72

Financial Reports

The Trial Balance report displays the fund totals for all Current, Fiscal, Non Fiscal, and To-Date debits and credits on the last page of the fund. Debits and Credits for Current, Fiscal, Non Fiscal, and To-Date columns should be equal. The outstanding loan balance for a fund shows on the last line on the Trial Balance Report.

FUND PER		PERKINS		TEST UNIVERSITY				PAGE: 22	
RPT # 13		CAMPUS A0		TRIAL BALANCE REPORT				RUN: 11/03/2015 (11:14)	
FIS GL	DESCRIPTION	CURRENT		FISCAL		NON FISCAL		TO-DATE	
NUM CODE		DEBITS	CREDITS	DEBITS	CREDITS	DEBITS	CREDITS	DEBITS	CREDITS
FUND TOTALS		41,813.04	41,813.04	158,417.87	158,417.87	4,691.67	4,691.67	18,527,756.57	18,527,756.57
PRINCIPAL BALANCE - LOAN AMOUNT - (PRIN-PAID + PRIN-CANC + PRIN-ACCEPTED)								2,640,891.62	

6.2 Cash on Hand

Cash on Hand is a line item on the Trial Balance Report that is used to ensure that debits and credits on the report balance. Cash on Hand is used to account for a client's financial activity that is not included in SAL by filling in the gaps of a fund for money that is managed outside of SAL. It is considered the softest number on our reports and typically will not agree to the client's true cash on hand balance in the general ledger or bank account. Journal entries can be posted to SAL to update HECSI's trial balance report so that the cash balance on our report can be as close to the client's general ledger cash balance.