Education leads us.

Sallie Mae
E-Signature
@ Connecticut Community Colleges
Section 101(a)

(1) a signature, contract, or other record relating to such transaction may not be denied legal effect, validity, or enforceability solely because it is in electronic form; and

(2) a contract relating to such transaction may not be denied legal effect, validity, or enforceability solely because an electronic signature or electronic record was used in its formation.
The Sallie Mae process:

• Complies with the E-Sign Act

• Incorporates a majority of the SFA Voluntary guidelines

• Relies on rigorous financial aid processes proven to ensure proper delivery of loan funds
Electronic Signatures - Capturing “Intent”

Secure Application Login Process

Lender School Guarantor

Loan Application Web site

Sign Electronically?

Yes

Disclosure/Consent

Rights/Responsibilities

Sign Electronically

Success

NO

Signed Paper Document

Signed Electronic Document
Welcome to the Connecticut Community Colleges' World Wide Web student information system. The twelve two-year public institutions of higher education that comprise the CCC system share a mission to make educational excellence and the opportunity for lifelong learning affordable and accessible to all Connecticut citizens. The colleges seek to enrich the intellectual, cultural and social environments of the communities they serve.
CT Community Colleges System

User Login

If this is your first login to the Secured Information area enter your User ID as "@" followed by your 8 digit student number, then enter your PIN. Your initial PIN is your date of birth entered as mmddyy. You will be asked to change your PIN when you first login.

Please enter your user Identification Number (ID) and your Personal Identification Number (PIN). When finished, click Login.

When you are finished, please Exit and close your browser to protect your privacy.

PLEASE NOTE: You MUST use the @ sign when entering your User ID. Example, @xxxxxxxx

NOTE: If you have difficulty with the login process, please contact the REGISTRAR’S OFFICE at the college where you are enrolled. See list for specific contact information.

User ID: 
PIN: 

Login  Reset  Forgot PIN?
Student Services & Financial Aid

- **Registration & Payment**
  Check your registration status; review charges and make payments; Add or Drop classes; Display your semester course schedule.

- **Student Records**
  View your holds; Display your grades and transcripts; Review charges and payments.

- **Financial Aid**
  Review the status of your application; Accept/Decline and review your Financial Aid awards; Review and process your student loan application(s).

Release: 5.3
This is a summary of your financial aid award package for the selected aid year. If an award fund is underlined, it denotes a "hyperlink" to more detailed information. For example, a "Federal Work-Study" award "hyperlink" will bring you to a comprehensive Student Employment Information page. Your financial aid award is based upon your enrollment each term as a full-time student. Your award may be adjusted if you enroll on a less than full-time basis. All financial aid awards are contingent upon adequate funding, your completion of all outstanding requirements, and your enrollment and attendance at the college. Awards are not paid to your student account until you meet all eligibility requirements. Federal regulations require you to repay any Title IV Student Financial Aid you may receive if you do not attend at least 60% of the term.

**IMPORTANT!** [Click Here](#) to learn more about the terms and conditions of your financial aid award.

<table>
<thead>
<tr>
<th>Fund</th>
<th>Status</th>
<th>Amount</th>
<th>Paid to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal SEOG Grant</td>
<td>Accepted</td>
<td>$1,000.00</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Federal Work Study</strong></td>
<td>Offered</td>
<td>$3,000.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>Accepted</td>
<td>$4,000.00</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Federal Stafford Loan Sub</strong></td>
<td>Offered</td>
<td>$2,625.00</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>$10,625.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>
Required Reading - Financial Aid

Now that you have been offered financial aid, you must read this document to learn about the terms and conditions of your awards, your responsibilities as a financial aid recipient, and the procedures you need to take in activating your various financial aid awards.

Terms & Conditions: In general, your financial aid award is based upon your attendance at the college as a full-time student for a full academic year. Full-time enrollment is based upon 12 or more credit hours each term. If you enroll for less than a full academic year or less than 12 credits per term, your financial aid award will be adjusted. Your financial aid award may also be adjusted for your withdrawal from classes or the college, a change in your eligibility, or a change in the financial aid funding available to the college. Capital Community College reserves authority to adjust your financial aid award at any time to ensure proper compliance with all college, state, and federal regulations.

Your Responsibilities: As a financial aid recipient at the college, you must be accepted and remain enrolled in an eligible certificate or degree program. You must also maintain satisfactory academic progress in your program of study. 

Activating Your Financial Aid Award(s): Using Online you are able to accept and/or decline the various awards offered to you. We assume that you want to
Overall Status of Financial Aid

Aid Year: 2002-2003 Award Year

The following information is based on your being a IN-STATE, NOT WITH PARENT student receiving financial aid for the FALL & SPRING.

This is a summary of your financial aid information for the specified aid year. To obtain greater detail about any of the following summary statements, click the corresponding link. Pay careful attention to any Outstanding Requirements noted in the Student Requirements area. If you have any questions about your application for financial aid, be sure to contact your college financial aid office directly.

You have unsatisfied student requirements for this aid year.
Your estimated cost of attendance is $13,881.00.
You have been awarded financial aid which totals $10,625.00.
Based on your academic transcript, the status of your academic progress is Satisfactory Progress as of CaCC Spring 2002.
To review your financial aid history.

Award of student loan generates Requirement!
Student Requirements

Aid Year: 2002-2003 Award Year

Depending upon your student status and our review of your application material, you may need to submit other materials to the financial aid office or take certain actions. Any requirements you have yet to meet are listed under Outstanding Requirement(s). If an Outstanding Requirement is underlined in blue, a hyperlink exists for that item. Click on the hyperlink to download a copy of the document or to be taken to another web page. You need Adobe Acrobat Reader software to view and print any document. You can obtain a free copy of the Adobe Acrobat Reader software by clicking on the icon below. Be sure to submit any requested documents to the financial aid office promptly.

Click here to download a FREE copy of the Adobe Acrobat Reader software

Hyperlink takes student to Loan Counseling web site!
Welcome to Stafford Entrance Counseling

Why You're Here

Before you get your Federal Stafford student loan, you are required by federal regulation to complete an entrance counseling session. It shows you how to manage your student loans, both during and after college.

Here's the best part: You can do the counseling online, in about 25 minutes—right from this page—if your college participates in Mapping Your Future’s Online Student Loan Counseling. How do you know if your school participates? Start through the steps below to find out.

(Before you do, make sure you’re supposed to be here—and not in Perkins Entrance Counseling for your Perkins Loan. Ask your Financial Aid Office if you're not sure.)

Before You Start

Gather the following information, if you don’t have it already:

- Your Social Security number
- Your driver’s license number
- Name, address, and phone number of your closest relatives
- Name, address, and phone number for two references at different addresses for your

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Capital Community College

Award Package By Aid Year

Aid Year: 2002-2003 Award Year

This is a summary of your financial aid award package for the selected aid year. **If an award fund is underlined, it denotes a “hyperlink” to more detailed information.** For example, a “Federal Work-Study” award "hyperlink" will bring you to a comprehensive Student Employment Information page. Your financial aid award is based upon your enrollment each term as a full-time student. Your award may be adjusted if you enroll on a less than full-time basis. All financial aid awards are contingent upon adequate funding, your completion of all outstanding requirements, and your enrollment and attendance at the college. Awards are not paid to your student account until you meet all eligibility requirements. Federal regulations require you to repay any Title IV Student Financial Aid you may receive if you do not attend at least 60% of the term.

**IMPORTANT! Click Here** to learn more about the terms and conditions of your financial aid award.

**IMPORTANT! Click Here** to authorize the use of your financial aid awards to pay your college charges.

<table>
<thead>
<tr>
<th>Fund</th>
<th>Status</th>
<th>Amount</th>
<th>Paid to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital Community Grant</td>
<td>Accepted</td>
<td>$1,000.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Federal Work Study</td>
<td>Offered</td>
<td>$3,000.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>Accepted</td>
<td>$2,850.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Federal Stafford Loan Sub</td>
<td>Accepted</td>
<td>$2,625.00</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$9,475.00</strong></td>
<td><strong>$0.00</strong></td>
</tr>
</tbody>
</table>

**Hyperlink takes student to Student Loan application page**
View details of your loan activity below. Information is arranged by financial aid year and includes the status, amount of the loan, and the total amount paid-to-date.

In addition, if you wish to obtain your current loan status according to the agency that services your loan(s), you can click on the link in the Loan Status field. Depending upon your college and your loan servicer, you may be able to electronically complete your loan application AND electronically sign your loan Promissory Note.

<table>
<thead>
<tr>
<th>Source</th>
<th>Loan Amount</th>
<th>Paid to Date</th>
<th>School Status</th>
<th>Loan Status</th>
<th>Loan Period</th>
<th>Lender</th>
<th>Guarantor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Stafford</td>
<td>$2,625.00</td>
<td>$0.00</td>
<td>In Process</td>
<td>SallieMae</td>
<td>Fall &amp; Spring 2002-03</td>
<td>American Express Education Loans</td>
<td>CSLF (Connecticut Student Loan Foundation)</td>
</tr>
<tr>
<td>Loan Sub</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$2,625.00</strong></td>
<td><strong>$0.00</strong></td>
<td></td>
<td></td>
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Electronic Signatures - Capturing “Intent”

Secure Application Login Process

Lender School Guarantor

Loan Application Web site

Sign Electronically?

Yes

Disclosure/Consent

Rights/Responsibilities

Sign Electronically

Success

NO

Signed Paper Document

Signed Electronic Document
Sign Electronically?

Borrower accesses the system through the current security mechanisms and completes the Stafford or PLUS loan application.

Receives e-sign capability if all participants (lender, school, guarantor) agree to provide an e-sign option.

The screen differs for Stafford and PLUS only in the reference to those products.

The screen establishes affirmative consent to perform electronic signature as described in E-Sign Act Section 101c(1)(A).

The screen also incorporates SFA voluntary guidelines for borrower consent.
Disclosure and Consent

- Disclosure and Consent information relating to the E-Sign process for Stafford and PLUS loan borrowers and PLUS loan students.

- Provides disclosure information required by E-Sign Act Section 101c(1)(C).

- Incorporates SFA voluntary guidelines for borrower disclosure.

- Requires explicit consent to be provided before proceeding with electronic signature as required by E-Sign Act and recommended in the SFA voluntary guidelines.

Electronic Signature Information

What does it mean to sign your promissory note electronically?

The electronic signature process is very simple.

- You will be taken through a series of steps that will provide you with information regarding your rights and responsibilities associated with electronic signature and the promissory note you are about to sign.

- At any point in the process, you will be able to print and read the information that is presented to you.

- You can leave the electronic signature process at any point before you are asked to type in your name by clicking the appropriate button. A paper promissory note will be mailed to you for signature.

- The last step will ask you to type in your name as you want it to appear on the signature line of the promissory note. Your name, the date you signed the promissory note, and a unique identifier will be entered into the promissory note as your electronic signature. This signature is a one time event and will only be used to sign the promissory note you have just reviewed.

- After signing the promissory note, you should print a copy for your own records. If you are unable to print the document, you may request a copy to be printed and mailed to you, or contact 1-888-3SALLIE.
Rights/Responsibilities

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• PDF display of the entire Federal Stafford Loan MPN or PLUS Loan Application and Promissory Note document as it would appear in paper form as recommended by the SFA voluntary guidelines.

• Borrower can read document on-line through Adobe Acrobat or print a hardcopy to review.

• Establishes explicit consent that the document has been read, understood, and that the borrower wants to proceed with electronic signature as recommended by the SFA voluntary guidelines.

• Borrower can “opt out” of the process by pressing the “Print and sign a paper application” button.
- Clearly documents the field being completed (field #16) on the MPN with the electronic signature as recommended by the SFA voluntary guidelines.

- Re-enforces the promise to pay information contained above the signature line on the paper MPN.

- Clearly informs the borrower that they are preparing to attach their electronic signature to the document as recommended by the SFA voluntary guidelines.

- Provides the borrower with the ability to “opt out” by pressing the “Print and Sign a Paper Application” button.

- Borrower name, date, and unique “hash” ID are placed on the signature line of the PDF document.

- Document is forwarded to Imaging system for secure storage and retention.
• Based on original print option choice established at the beginning of the e-sign session, Stafford or PLUS borrower and PLUS student receives screen confirming e-sign success and print instructions.

• The process requires that a copy either be printed locally or printed and mailed by Sallie Mae.
Questions?

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Sign up today!

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