TEAM

User's Manual
2014-2015 Edition

GEMCOR, Inc.
Institutional Servicing and Software

400 Quadrangle Drive Bolingbrook, Illinois 60440

Introduction

TEAM was developed by GEMCOR, Inc. in response to the overwhelming need for a user friendly, Windows based, software system for use by post secondary institutions to transmit electronic applicant and award information directly to GEMCOR from the school's on campus computer systems. TEAM (Title IV Electronic Awarding Module) is an optional software system that allows schools the ease of electronically transmitting award requests to GEMCOR.

Electronic processing is undoubtedly the fastest and most accurate way for our offices to communicate. It allows you to receive ISIRS the same day we get them from the department, reduces the turnaround time on your awards, allows you to originate your payment requests electronically all while using today's state of the art technology.

Either way, additional benefits include reduced paper waste and postage expense for both of our offices as well the obvious time benefit of being able to initiate payment requests the same day that an ISIR is produced by the department! In most cases you'll be able to process actual payments within 2-3 days of filing the FAFSA. TEAM is an optional system. Physical review of ISIR files is still available for those schools who like the "second set of eyes" confirming the accuracy of the ISIR file.

Our TEAM system allows users to preview or print ISIRS to the screen or printer, print award letters at your location, view disbursement journals via TEAM, preview a short copy of the ISIR called the "QUICK VIEW ISIR," view a transmission log for payment requests and confirmations, view disbursement information, pull information from your existing TRAX System into TEAM, change your school name and address, view new student award information, screen for all payment types, preview EFC intermediate values available for direct loan processing, has the ability to scroll through all payment records for subsequent payment requests, and offers multi-user functionality on your existing network.

Your TEAM system also includes electronic withdrawal and refund notifications, electronic subsequent payment requests, and most importantly, report capability ensuring that no students "slip through the cracks" and end up unprocessed. GEMCOR's new TEAM now joins the best technical support team in the country, combining to give you effortless administration of your Title IV funds.

In past years TEAM was only used by clients who requested this service, and an annual software fee was charged. We are very happy to announce that our TEAM system is now free of charge to all of our clients. We feel that the savings generated by the system will cover any development costs and are passing that savings on to you. We are also confident that you will benefit from reduced postage and express mail expenses on your end too. Lastly, regulations allow you to maintain your records electronically so you need not even print your ISIRS on campus. Once they are in your TEAM system, they are part of your permanent records. As with any software system, **we encourage routine backups of your data,** but should you lose any data, we can regenerate a year-to-date batch of ISIRS at any time. It's a classic win-win situation.

GEMCOR, Inc. is now paperless with ISIRs and Award Letters. If you are not already a TEAM Client, please call our offices at 1-888-GEMCOR-8 to receive your TEAM Installation Package for 2014-2015 so that you can print your 2014-2015 ISIRS and 2014-2015 Award Letters.

This user's manual will outline the features of the TEAM software system and will provide instructions for the use of all TEAM features. If at any time you require technical support, help is only a phone call away. Just dial toll free 1-888-GEMCOR-8.

2014-2015 TEAM System Features

- Receive ISIRs electronically through Internet based transfers
- Print/Preview ISIR records by daily batch or individual basis
- Request Federal Pell Grant Awards
- Request Federal SEOG Awards
- Request Federal Direct Loan Awards
- Print Award Letter Notifications
- Notify GEMCOR of refunds deposited
- Computer based recordkeeping of all your file submissions and disbursements
- View Disbursement Journal Information
- Receive and Print Verification Notifications
- Full-Time Technical Support via Your Computer Screen

Annual Licensing Fee: FREE to all GEMCOR Clients

System Requirements

- IBM Compatible Personal Computer (PC)
- Windows XP, Windows Vista and Windows 7 or Windows 8 Operating Systems
- A CD, CDR, or DVD Drive
- DSL Connection
- Microsoft Access 2010 or installation of the Microsoft Access Runtime 2010 files

In order to access the 14-15 TEAM program, you will either need to have Microsoft Access 2010 installed on your computer, OR you will need to install the Microsoft Access Runtime 2010 files. If you do not already have Microsoft Access 2010 installed on your machine and you need to install the Microsoft Access Runtime 2010 files, please call Terrah at 1-888-GEMCOR-8 or email terrah@gemcorinc.com for instructions on how to do so.

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Procedural Information

Application Processing

To receive federal student financial assistance your students will be required to file a universal and nationally recognized application known as a Free Application for Federal Student Aid (FAFSA). FAFSAs are typically filed by the student at the U.S. Department of Education's FAFSA processing web site www.fafsa.ed.gov. Within 48-72 hours the student's FAFSA is processed by the Central Processing System (CPS) and an Institutional Student Information Record (ISIR) is released to each of the institutions to which the student authorized the release of his/her information during the application process. These ISIRs are necessary to begin the federal aid awarding process.

ISIR Processing

Any ISIR files for your school are downloaded into your computer each time you perform the "receive" function from the Command Center Menu. Any ISIR data that GEMCOR has prepared for you will be returned during this transmission. If you received any ISIR files from GEMCOR, they must be imported into the TEAM database, and then you will have the option to preview or print selected students' ISIRs. Schools who receive data from the Student Aid Internet Gateway (SAIG) system under their own "TG" account can choose whether they want to import and print their ISIRs through EDExpress, or through TEAM.

Pell Award Processing

After your ISIRs have been imported into the TEAM system, you can enter "Formula Sheet" information for students who are ready for a first Pell payment for the award year. For subsequent payments, simply enter the payment eligibility date into the student's record in the TEAM system. All Pell award files can then be exported, and the files will be transmitted to GEMCOR during your next "send" function. When we receive the file, your students' Pell awards will be processed accordingly.

Federal Direct Loan Processing

After your ISIRs have been imported into the TEAM system, you can enter "Certification Worksheet" information for students who are ready for a first Direct Loan payment for the award year. For subsequent payments, simply enter the payment eligibility date into the student's record in the TEAM system. All Direct Loan award files can then be exported and transmitted to GEMCOR during your next "send" function. When we receive the file, your students' Direct Loan awards will be processed accordingly.

Campus-Based Award Processing

In similar fashion to the procedures for electronic Pell award requests, campus-based award requests can also be data entered into the student's record in the TEAM system. The campus-based award requests will be transmitted to GEMCOR during your next "send" function. Upon receipt of your electronic file, the students' campus-based awards will be processed accordingly.

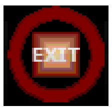
Refund / Withdrawal Processing

Refund information and withdrawal date information can be entered into the student's record in the TEAM system. As with Pell and campus-based award requests, any pending refund or withdrawal information is automatically exported from the TEAM system. Upon receipt of your electronic data file, any refund or withdrawal information is processed accordingly.

The above descriptions represent a simple overview of the TEAM administrative processes. Please review the respective sections in this manual for detailed information on entering data and navigating through the TEAM Software System.

Overview of TEAM Buttons

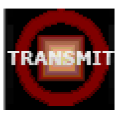
Upon entering the TEAM system, a main menu will be displayed showing the eight administrative functions available to you as well as an "EXIT" command button.



When you are in TEAM, and you want to get back to the Command Center screen, simply click the "EXIT" button at the bottom left of the screen. Try not to "X" out of any TEAM screens using the red "X" on the upper right section of the screen.

The "PRINT ISIR SUMMARY" button is used if you want to print a listing of all current ISIRs in TEAM.

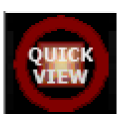
The "PROCESS" button allows you to go into each student's record and request PELL grants, Loans, and FSEOG (if school is eligible). This function also allows you to report refunds as well.



From the "TRANSMIT" menu, users will be able to preview a list of all students toggled, preview/print a copy for a student's file, export and send to GEMCOR, and view your Transmission Log. You can also use the Bulk Payment Request box to toggle anticipated disbursements whose projected payment dates fall before a particular date.

The "UTILITIES" button allows you to set up Program Information, Budget Information, School Information, view GEMCOR Disbursement Reports and Transmission Log.

The "PREVIEW ISIR" button allows you to preview the selected student's ISIR to the screen rather than printing it to the printer. First, select a student from the list and click the "PREVIEW" button at the bottom of the screen.



The "QUICK VIEW" button allows you to view a single-page "Quick View" of a student's ISIR. If you would like to see a student's ISIR Quick View, select a student from the list and click on the "Quick View" button at the bottom of the screen.

The "PRINT ISIR" button is used if you would like to print a student's ISIR. First, select a student from the list and click on the "PRINT" button at the bottom of the screen.

The "PACKAGE REPORT" button generates a report sorted in descending date order that lists all of the students that were packaged through TEAM.

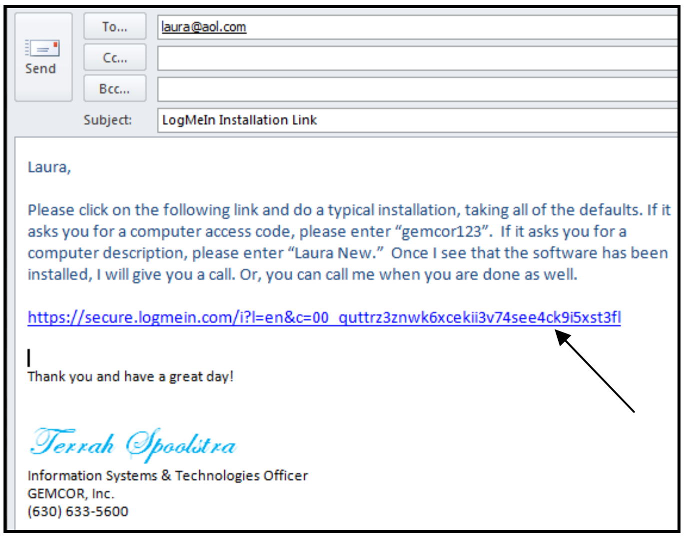
Click the "Bulk Payment Request" button to quickly toggle anticipated disbursements whose projected payment dates are prior to today.

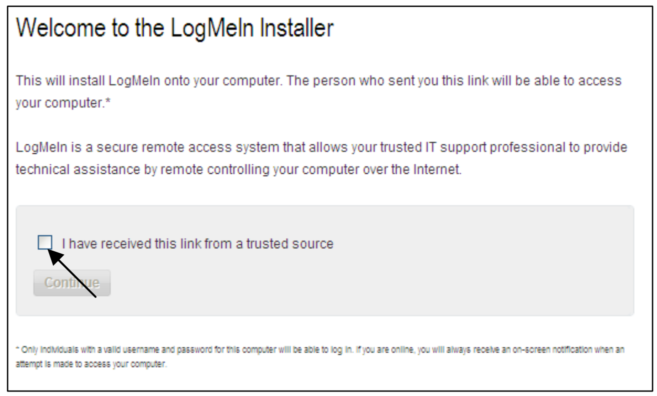
Click the "Verify Student Files" button to view a report of the cumulative verification information that is stored in your TEAM system.

Installation

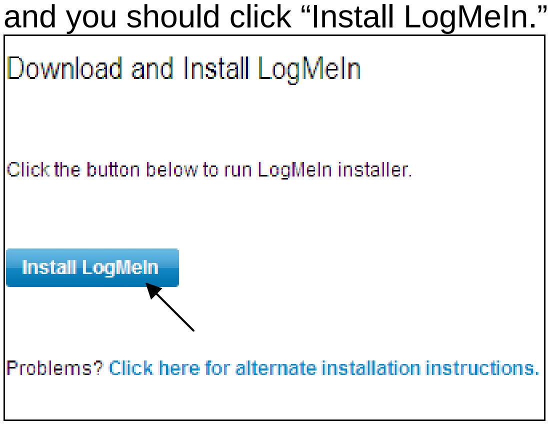
GEMCOR now installs TEAM and TRAX remotely through LogMeIn software!

This is the fastest and most convenient way to install our software on your computer, and it only takes a few easy steps! First, we need to install LogMeIn on the computer in which you want to run TEAM or TRAX. Please call our Technical Support Staff when you are ready to install the LogMeIn software on your machine. We will then send you an installation link via email that looks like the one below. When you click the link in the email, the following message will appear. You should check the box next to, "I have received this link from a trusted source," and then click "Continue."

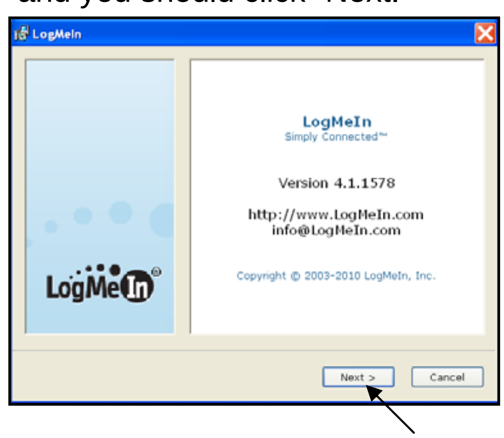




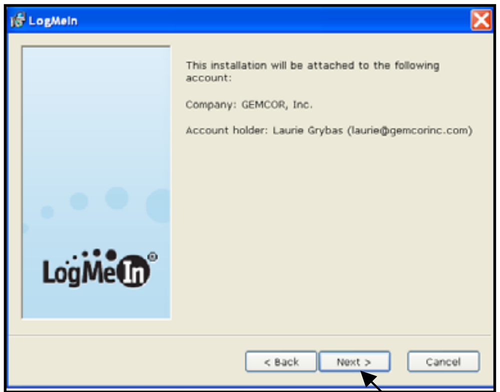
Next, the following screen will appear, and you should click "Install LogMeIn."



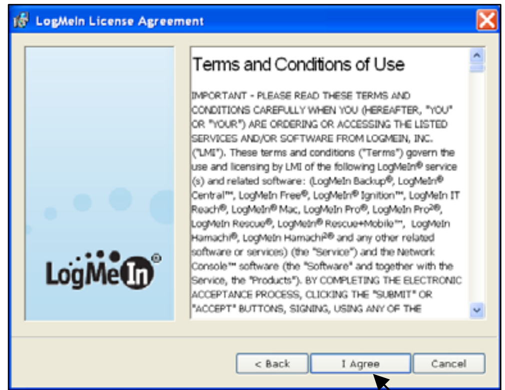
The following screen will appear, and you should click "Next."



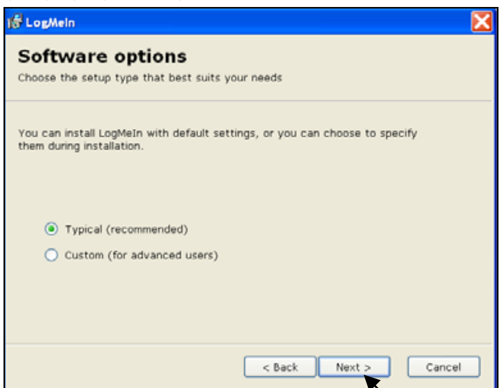
The following screen will appear, and you should click "Next."



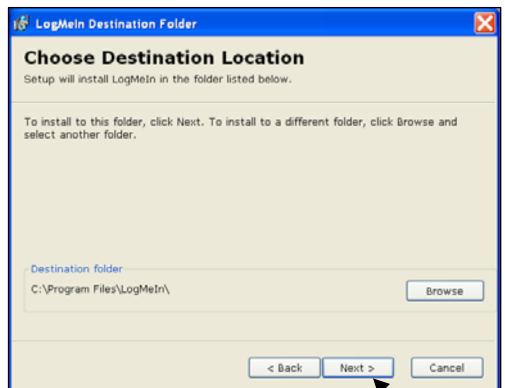
The following screen will appear, and you should click "I Agree."



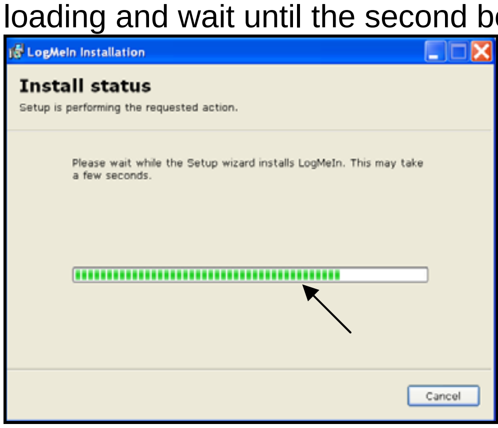
The following screen will appear, and you should choose "Typical (recommended)", and click "Next."



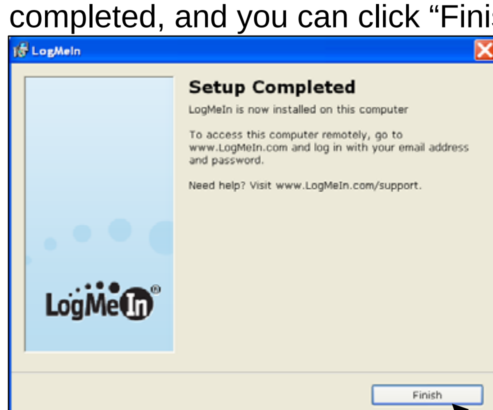
The following screen will appear, and you should click "Next."



The following screen will appear, and you should wait until the green bar finishes loading and wait until the second box appears:



When this box appears your setup is completed, and you can click "Finish."



You can also choose to install the TEAM software through a CD mailer package

Workstation Installation from CD:

Close any programs which may be minimized or running on your system. Place the **TEAM** CD into your CD-ROM, CD-RW, or DVD-ROM drive. Click the **Start** button, then **Run**, then click **Browse**. Select your CD/DVD drive from the pick list marked "Look In". To install, select and run the "Setup.exe" file to begin your installation.

#1) Welcome Screen, **click "NEXT"**
#2) Customer Information Screen, **Enter User Name and Organization** and **click "NEXT"**
#3) Choose Setup Type, **Select "CUSTOM"**
#4) Custom Setup, **Select "BROWSE"**
#5) Change Destination Folder, Change Folder Name to "C:\TEAM" and click "OK"
#6) Custom Setup Screen, **Click "NEXT"**
#7) Ready to Install Screen, **Click "INSTALL"**

After Installation:

Once you have completed the installation of LogMeIn on the computer that you wish to have TEAM installed, our Technical Support Staff can log into your machine remotely and install the TEAM software. After the installation is complete, we will load your Year to Date ISIR files, updated Disbursement Journals, and Confirmation Files into your TEAM mailbox and activate your license.

Getting Started

Now that you have installed and reviewed the layout and basic features of your new TEAM system, you are ready to start using the software. In order to open the TEAM system, you must first launch the Command Center. On your desktop there is an icon titled "Command Center - GEMCOR, Inc." Double click this icon to open the Command Center. If your Command Center does not look like the one pictured below, please call GEMCOR to get the new Command Center put onto your computer.

The left side of the Command Center contains all **TEAM** Software functions. The right side of the Command Center contains all **TRAX** Software functions. TRAX, Institutional Student Tracking System, is another software package that we offer our clients. TRAX provides modules to efficiently monitor and track prospects; Admissions and Enrollment; Document Tracking; Marketing and Admissions Rep Performance; Attendance, Grades and Services Tracking; Satisfactory Academic Progress (SAP) Reports; Accounts Receivable; Placement Tracking; Default Management; 90-10 Revenue Tracking & 1098T Reporting; and Unearned Tuition Calculations. **If you would like to receive more information on our TRAX Software package, or if you would like to receive a TRAX Demo, please call our office at 1-888-GEMCOR-8.**

Please notice the new addition of a version number to the top of the Command Center (see arrow above). The version of the Command Center pictured above is Version 013. This is different than the version number of your TEAM system. If the "2014-2015" button on your Command Center is not enabled, please call our offices at 1-888-GEMCOR-8 for assistance.

To enter into the TEAM System from your Command Center, simply click on the award year in which you wish to enter. The first time that you click on the "2014-2015" button from the Command Center, a message box will appear. This message box tells you that the TEAM program is loading your school information from TEAM 2013-2014 and will now close. Click ok, and it will bring you right back to the Command Center where you can re-enter TEAM by clicking on the "2014-2015" button again. If you did not have TEAM 2013-2014, you will have alternate steps to load your school information into the TEAM system. Please see the following section of the manual titled, "Utilities," for more information.

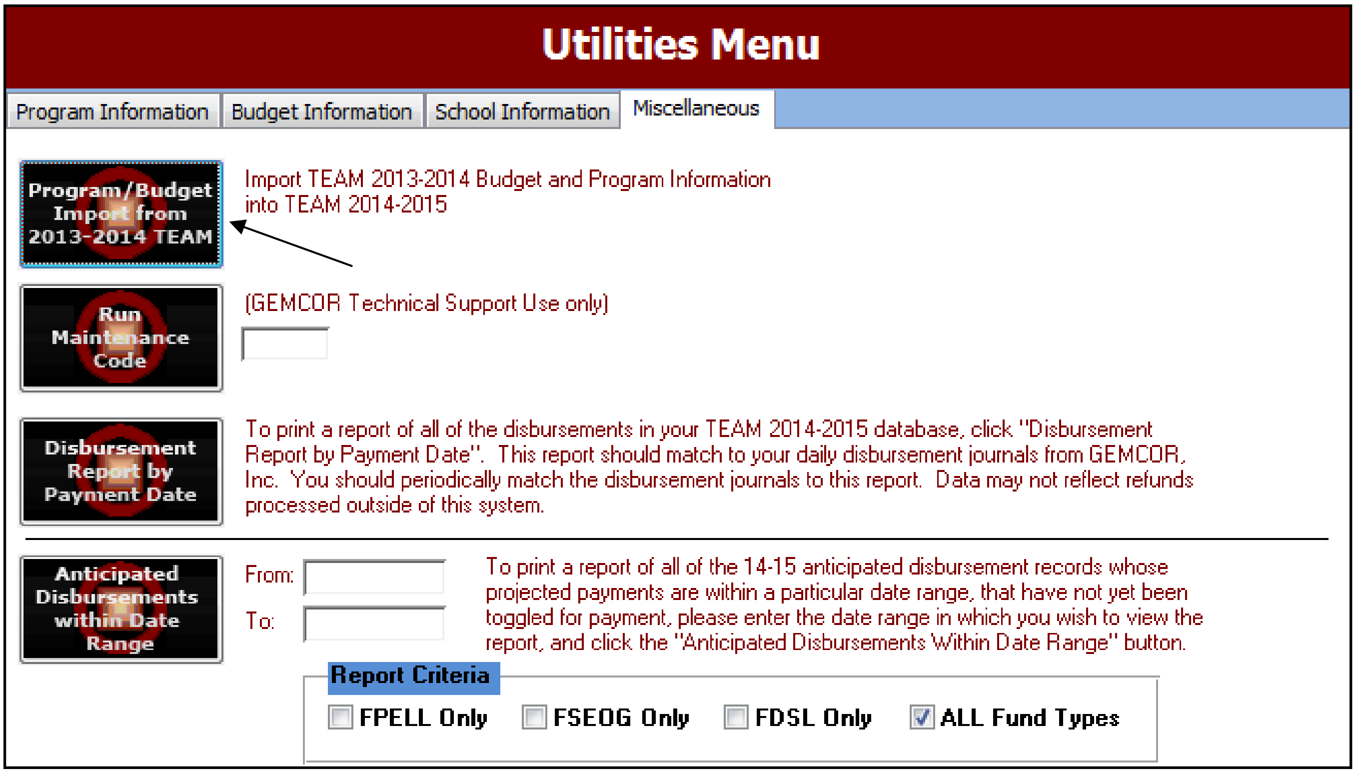
The image below displays the 2014-2015 TEAM Main Menu. The background of the 14-15 TEAM Main Menu displays the 2014-2015 new award year color, which is **BLUE**. In the upper right corner of this TEAM main menu, you will see the current version number of the TEAM system that you are running (see arrow below). Below this, in the center of the screen, you will see the Name, School Code, and Address of your Institution. In the lower right corner of this screen, there is an option of how to sort the Student ISIR List. You can choose to sort the list of student ISIRS by Name, Student ID, or Date Added by simply selecting the circle to the left of each option (see arrow below).

If you have not done so already, please complete the following before you attempt to initiate 2014-2015 Payment Requests to GEMCOR via TEAM.

Utilities

Loading the School Information, Program Information, and Budget Information

Go into the "Utilities" Module by clicking on the "Utilities" button on the Main Screen. The password to enter is "password". Then, click on the "Miscellaneous" tab. Click on "Program/Budget Import from 2013-2014 TEAM" to automatically load the Program Information and Budget Information from TEAM 2013-2014 into TEAM 2014-2015.



<u>Disbursement Report by Payment Date</u>: To print a report of all of the disbursements in your TEAM 2014-2015 database, click the "Disbursement Report by Payment Date" button. This report should match your daily disbursement journals from GEMCOR. You should periodically match the disbursement journals to this report. Data may not reflect refunds processed outside of this system.

<u>Anticipated Disbursements within Date Range</u>: This function will print a report of all of the 14-15 anticipated disbursement records whose projected payments are within a particular date range, that have not yet been toggled for payment. Enter the date range in which you wish to run the report and click the "Anticipated Disbursements within Date Range" button.

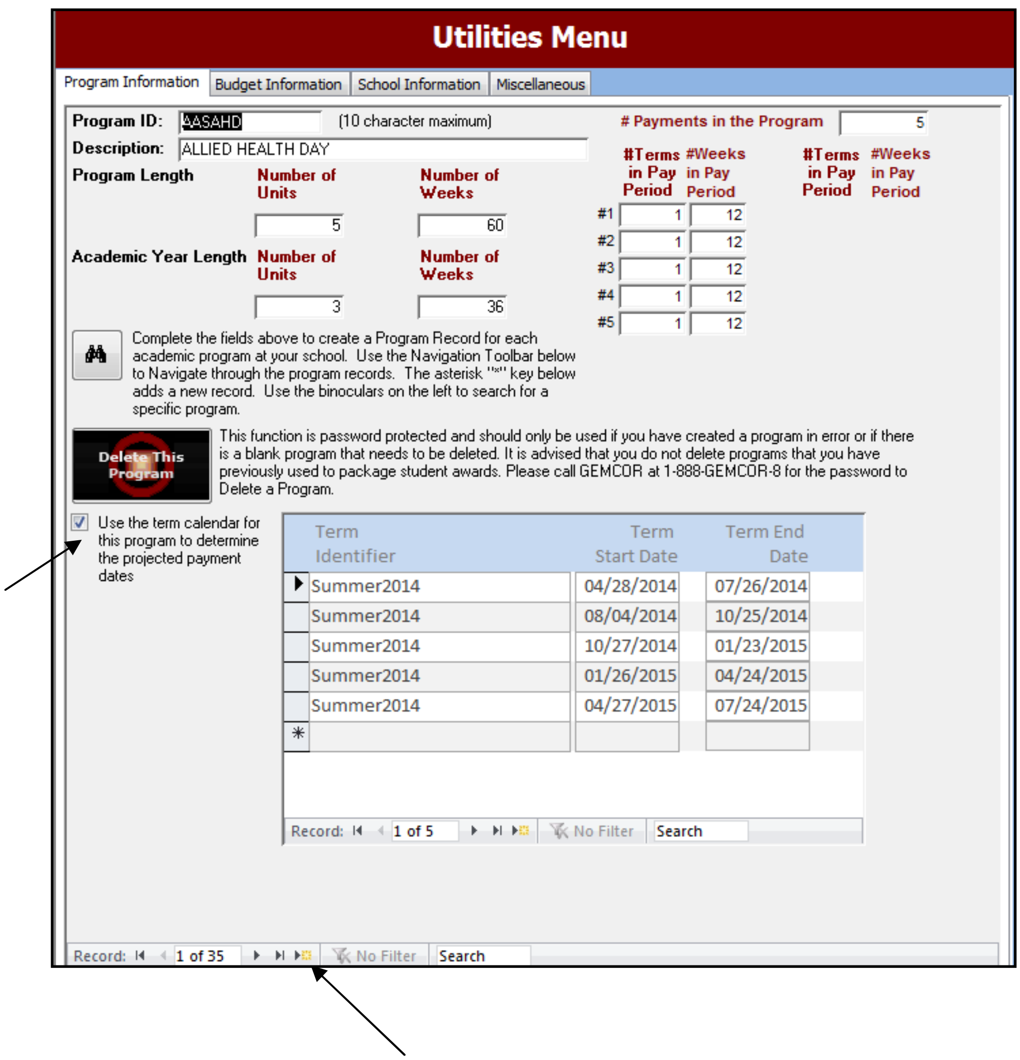
If you would like to hand key the information from scratch or you do not have any previous information to load, click on the "Program Information" tab, the "Budget Information" tab, and the "School Information" tab and add the information manually. See below.

Program Information

The Program Information Module includes constant information about Academic Programs at each of your schools. Go to the "Utilities" section and click on the "Program Information" tab. Complete the following information to create a program record for each academic program at your school. The asterisk "*" key at the bottom of the screen, allows you to add a new record (see arrow below).

Enter your first program ID and description. Enter the program length by typing in the clock/credit hours (or terms) and the number of weeks in the selected program. Then, enter the academic year length by typing in the clock/credit hours (or terms) and the number of weeks in the academic year. Enter the number of payments in each program, the breakdown in units or terms for each pay period and the number of weeks in each pay period. This will aid in calculating the Anticipated Disbursements on your TEAM Award Letters.

Click the "Delete This Program" button if you would like to delete the program that is currently displayed on the screen. This function is password protected and should only be used if you have created a program in error or if there is a blank program that needs to be deleted. It is advised that you do not delete programs that you have previously used to package student awards. Please call GEMCOR at 1-888-GEMCOR-8 for the password to Delete a Program.



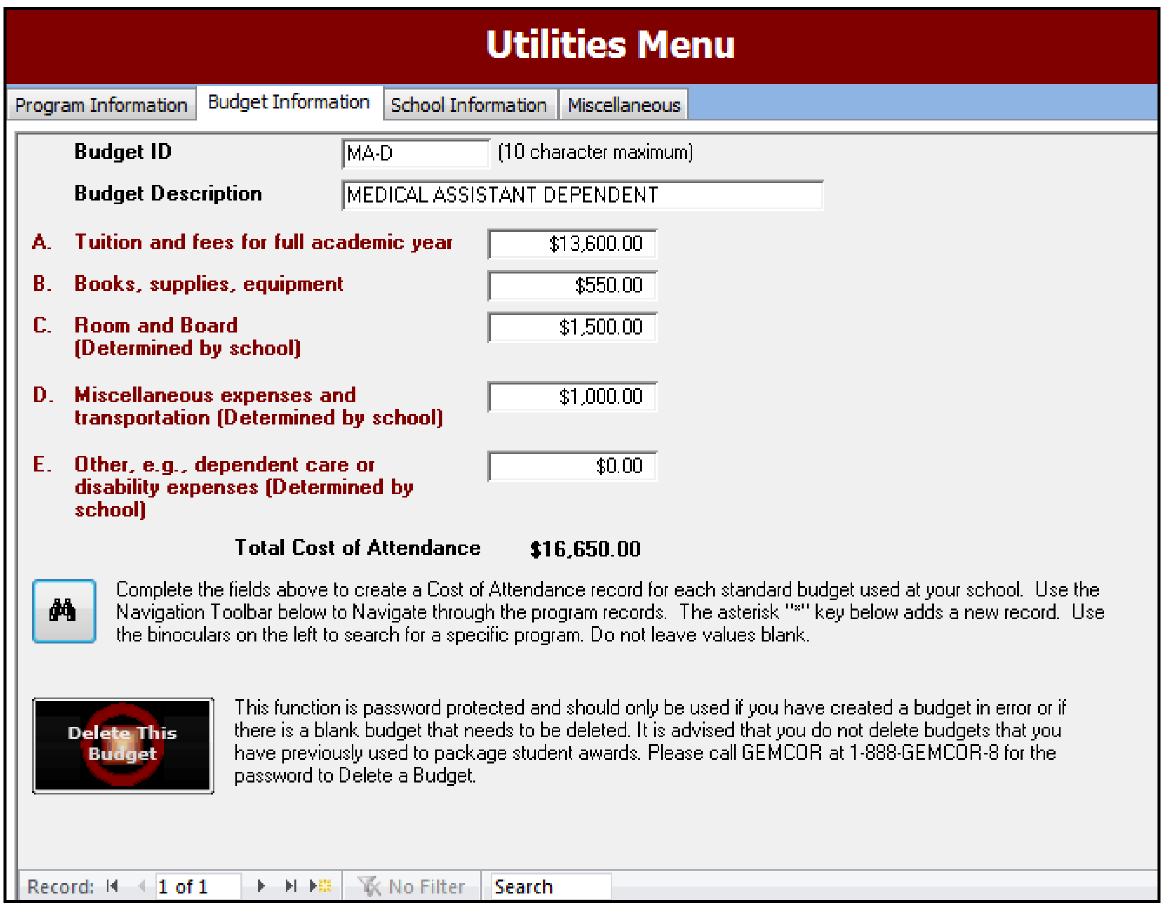
NEW: If you are a Term School, you can use the checkbox (below) to use the TEAM Term Calendar for each program (see arrow below). Use the term box at the bottom of the Program Information tab to enter the term identifier, term start date, and term end date for each program. These will then be available to select from a list box under the process menu to determine the appropriate projected payment dates. This will be explained later during the "Process" section of the TEAM Manual.

Budget Information

Enter your Budget Information by selecting the "UTILITIES" button and selecting the "Budget Information" tab. Complete each field on this page to create a Cost of Attendance record for each Standard Budget used at your school. Use the navigation toolbar at the bottom of the screen to navigate through the budget records. The asterisk "*" key below adds a new record. Use the binoculars at the bottom of the screen to search for a specific Budget.

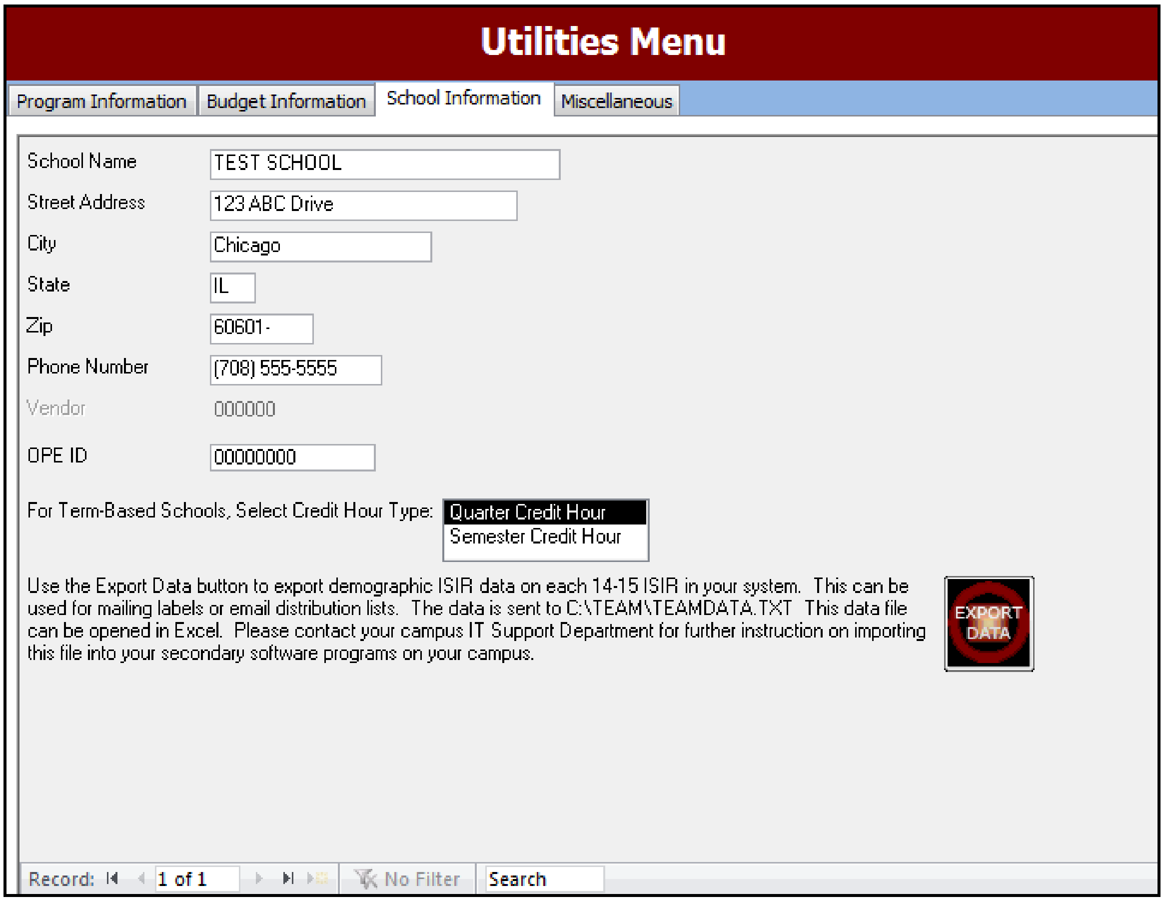
First enter your Budget ID and Budget Description. Then enter the amounts for each field A-E for your Budget. Do not leave any fields blank. The total cost of attendance for the specific, standard Budget will be calculated.

Click the "Delete This Budget" button if you would like to delete the budget that is currently displayed on the screen. This function is password protected and should only be used if you have created a budget in error or if there is a blank budget that needs to be deleted. It is advised that you do not delete budgets that you have previously used to package student awards. Please call GEMCOR at 1-888-GEMCOR-8 for the password to Delete a Budget.



School Information

Enter your school information by selecting the "UTILITIES" button and selecting the "School Information" tab. Enter your school's name, address, phone number, and OPE ID. Also, if you are a Term-Based school, select Credit Hour type from the list box. Below, there is the "Export Data" button. Use this function to export demographic ISIR data on each 14-15 ISIR in your system. This can be used for mailing labels or to email distributions lists. This data is sent to C:\TEAM\TEAMDATA.txt. This data file can be opened in Excel. Please contact your campus IT Support Department for further instruction on importing this file into your secondary software programs on your campus.

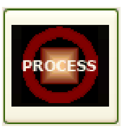


Sorting the Student Records

You can sort the student information on your TEAM Main Menu one of three ways. In the lower corner of the TEAM Main Menu, you will see the image to the right.

You can sort the information by the Student's Name, the Student's ID, or the Date Added. This feature makes it much easier for you to find the student record that you wish to view or process. The default selection will be to sort the student records by Student Name. You can change this option by simply clicking in the circle next to the choice that you wish to sort the student records, and the ISIR List on the TEAM Main Menu will change accordingly.

Process



When processing PELL, Direct Loan, or FSEOG for a student, select the student from the TEAM Main Menu and click on the "PROCESS" button.

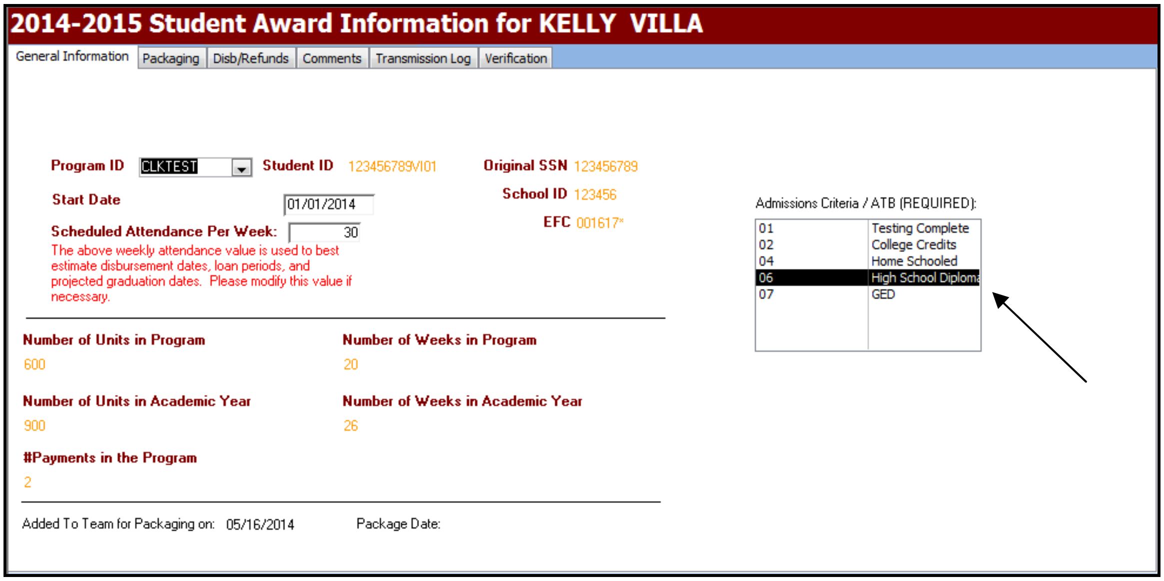
NEW: If the selected student has been selected for Verification or has been flagged with a C Code, a message box will appear when you click the Process button asking you if complete and accurate information is on file. The message box will not appear if Gemcor has previously sent an electronic notification to TEAM that the verification and\or C code documentation is approved for the student. If you select no, it will not allow you to process financial aid for this student because you must first have complete and accurate information on file. If you do have complete and accurate information on file, click yes, and then another box will appear asking you to enter the name of the campus representative that verified this file in order to continue. Enter your name and click OK. This data will be stored under the verification tab of the Process menu. Read on for more information on the new Verification processes in TEAM 14-15.

NOTE: The buttons to the right are found at the bottom of the "Process" screen. These buttons allow you to EXIT this menu and go back to the previous screen, view a QUICK VIEW ISIR, PREVIEW ISIR, VIEW ALL RECORDS, view a STUDENT DATA SHEET, and also view the student's AWARD LETTER.

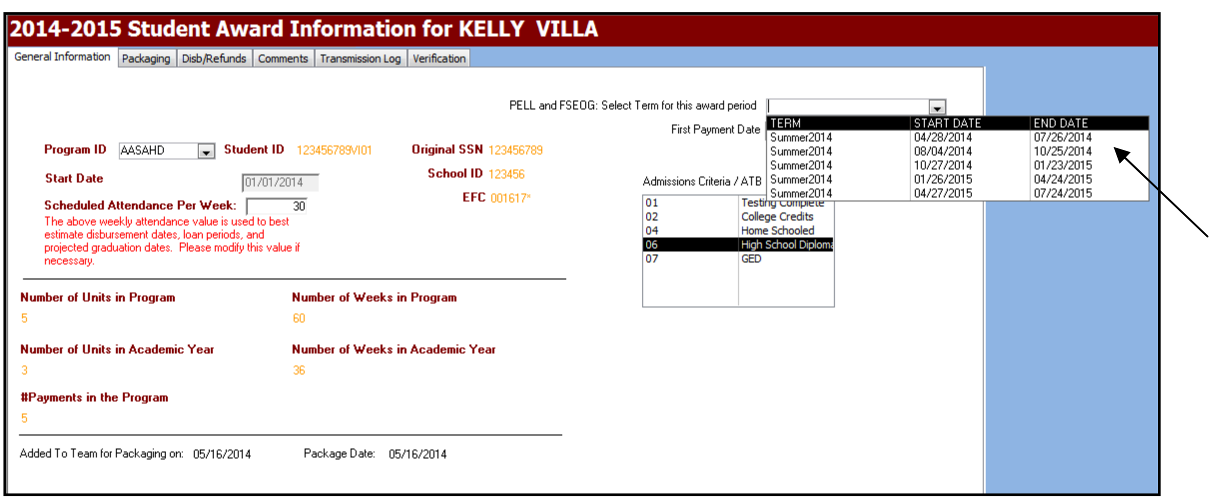
When you click the Process button from the TEAM Main Menu the following screen will appear. At this point you will only see the General Information tab and the Verification tab.

Select the student's Program ID from the drop-down box. Enter the student's original start date. If the student's record is already in TRAX, you may choose to import the original start date from the TRAX system by clicking on the "TRAX" button next to the "Original Start Date" field. Then, enter the scheduled attendance per week before continuing on.

Admissions Criteria / ATB field now required for all Pell and Loan. It is located on the General Information Screen in 14-15 TEAM for each student (see arrow below). Be sure this value is correct before packaging the student record. The default value is pulled off of the student's ISIR. You should modify this default value for each student where applicable.

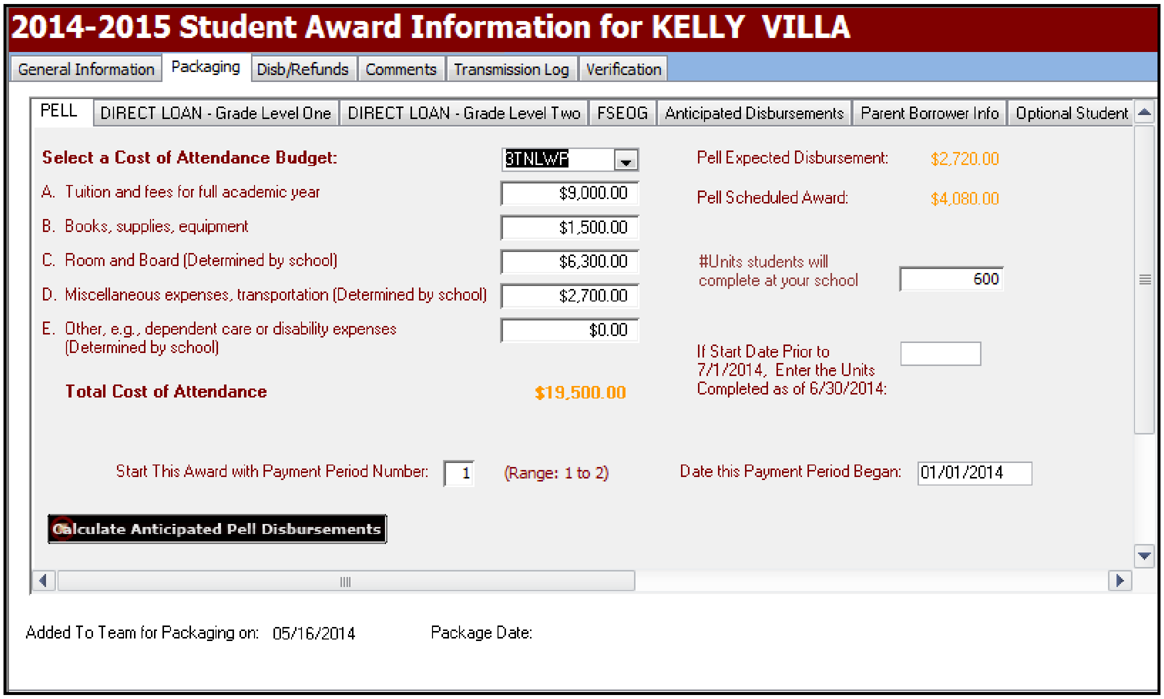


NEW: If you are a term school, your screen will look a little different than clock/credit hour schools (see below). Notice the drop-down box to select the Term for this award period. Once you select the correct term (that was entered on the Program tab under the Utilities Module), it will then populate the First Payment Date field and appropriately calculate projected payment dates based on the terms that you have entered.



PELL

To process a PELL payment, click on the "Packaging" tab, and this will bring you to the "Pell" sub-tab.

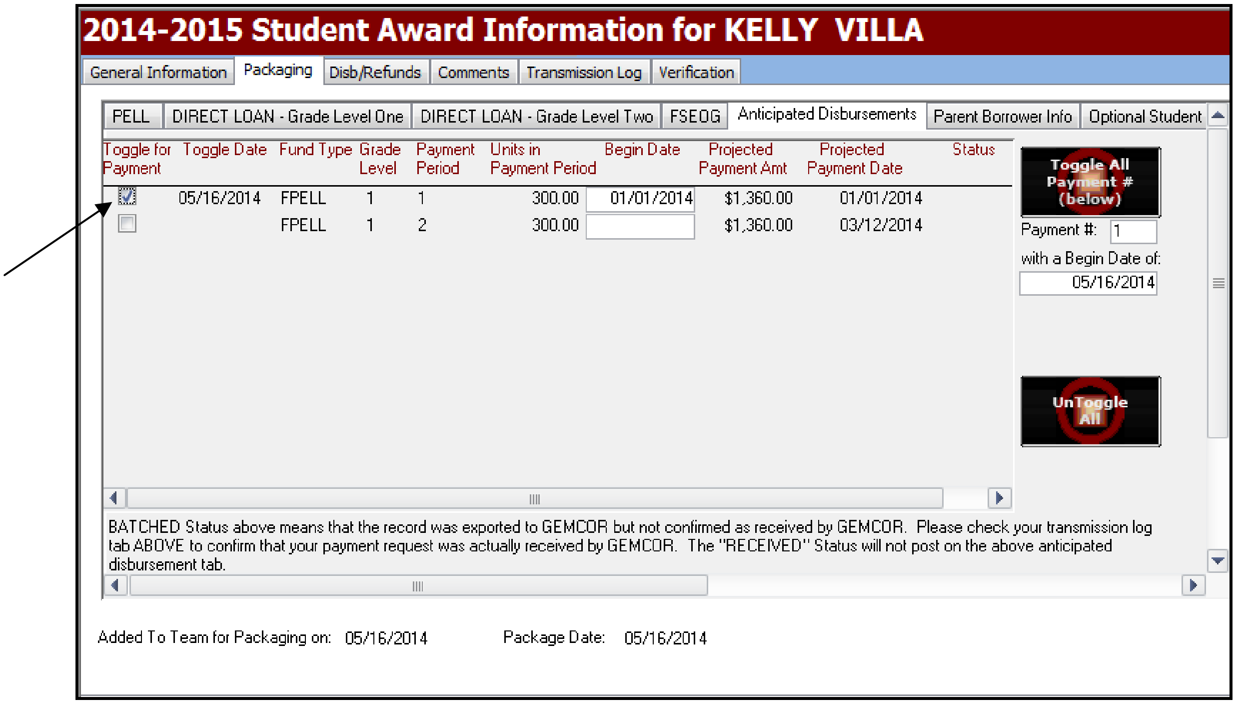


The cost of attendance values may change for each student within a program, but should generally be based on standard budgets determined the school. Select the Cost of Attendance budget from the drop down menu at the top of this tab. In step A, enter the tuition and fees for a full academic year. In step B, enter the amount for books, supplies, and equipment. In step C, enter the amount for room and board (determined by school). In step D, enter the amount of miscellaneous expenses and transportation (determined by school). In step E, enter other costs (e.g., dependent care or disability expenses). The total cost of attendance will be calculated for each student in the specific program that you identified above.

On the bottom of this tab, enter the payment period number you would like to start the award, either 1, 2, 3 or 4. To the right, enter the date this payment period began. On the right side of this tab, enter the number of units the student will complete this academic year at your school. In the following box, if the start date is prior to 7/1/2014, enter the units completed as of 6/30/2014. Once you have entered all of the student's information in the PELL tab click on the "Calculate Anticipated Pell Disbursements" button at the bottom. This will take the information that you have entered for the student, and calculate the anticipated Pell disbursements. This calculation will display on the "Anticipated Disbursements" tab.

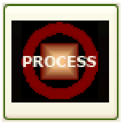
Once you click "Calculate Anticipated Pell Disbursements," you can modify any information as necessary. If you have to make any changes to the data that you have entered, please do so, and then click on the "Calculate Anticipated Pell Disbursements" button again. A box will pop up saying," Any existing Pell Anticipated Disbursements will be Deleted and Re-calculated Are you sure you want to continue?" If you want to delete the previously-entered information and replace it with the new data, click "Yes." The new data will be reflected in the "Anticipated Disbursements" tab.

To toggle this student's Pell payment, go to the "Anticipated Disbursements" tab, which is to the right of the "FSEOG" tab. You should now see an entry for the Pell payment that you just calculated in the previous step.



If you are ready to toggle this payment request, check the "Toggle for Payment" box for the appropriate calculation (see arrow above). This should automatically enter the Toggle Date to the right of the check box. If you want to toggle all of the payment requests in the list with a certain payment number and begin date: enter the "Payment #:" in the box in the top-right, enter the date into the "with a Begin Date of:" field, and hit the "Toggle All Payment # (below)" button. To un-toggle all payments in the list, click the "Un-Toggle All" button on the lower-right. The data for this student's Pell Payment Request is now toggled and will be exported and sent to GEMCOR, Inc. during the next "EXPORT AND SEND" transmission.

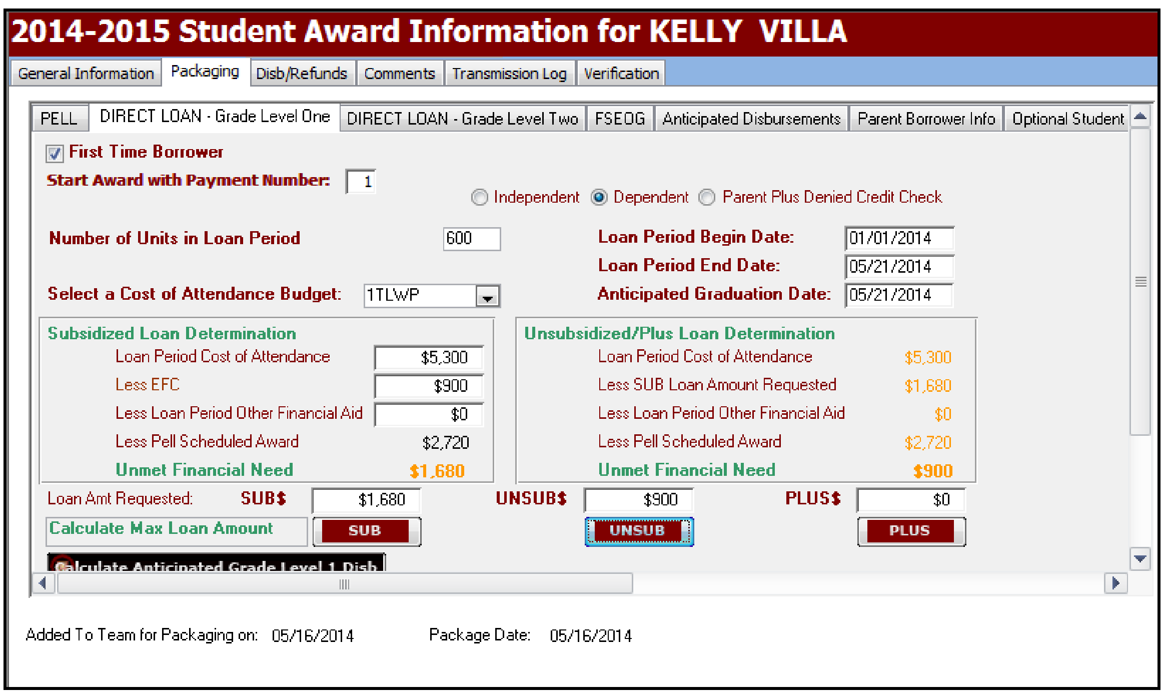
Direct Loan



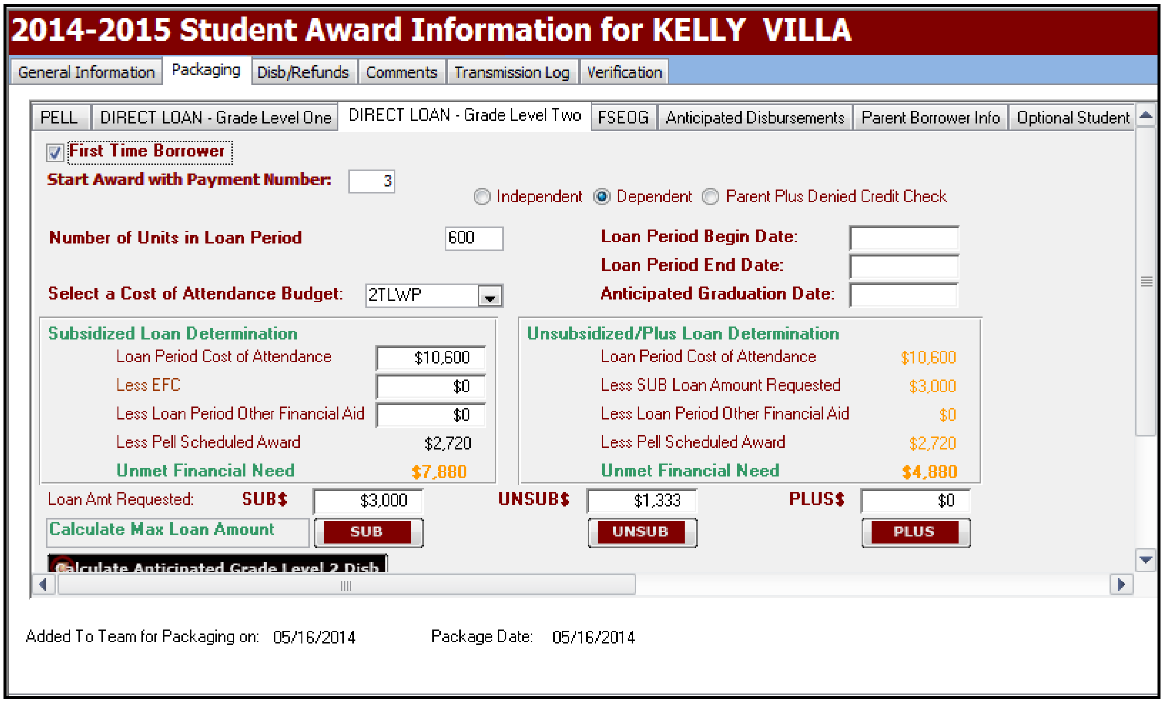
A first payment of a Stafford or PLUS loan is accomplished by submitting a file to our office for loan origination. This file can now be submitted electronically via our TEAM system.

The following questions you might already be familiar with if you have submitted FDSL Certification Worksheets to us in the past. You can now submit the same information to us electronically via TEAM. Select the grade level of the loan by selecting either the "DIRECT LOAN – Grade Level One" or "DIRECT LOAN – Grade Level Two" tabs (question 2 on certification worksheet). Generally, the grade level represents the student's grade level at your institution. If you offer a one-year diploma or certificate program in a particular occupation, the student's grade level will be a "1." If a student has attended two years of college at another school prior to enrolling at your school, that does NOT put the student into grade level "3." The grade level represents the student's grade level for training received at your institution only.

To process a Direct Loan payment, first select the student from the TEAM Main Menu and press the "PROCESS" button at the bottom of the screen. If this payment request is for a grade level one loan, click on the "Packaging" tab to the right of the "General Information" tab, and then click on the "DIRECT LOAN – Grade Level One" tab to the right of the "PELL" tab. This will bring you to the menu below.



If this payment request is for a grade level two, click on the "DIRECT LOAN – Grade Level Two" tab to the right of the "DIRECT LOAN – Grade Level One" tab. This will bring you to the menu below



Special notation to schools programs whose academic year units are less than 900 units: the number of disbursements will appear on the loan screens, so that the user can modify the number of disbursements for the loan.

At the top of this menu, the "First Time Borrower" checkbox is defaulted to true, you can uncheck this box as appropriate. Then, select the payment number in which you would like to start this award. Enter the clock/credit hours (or terms) in the loan period, and then select a cost of attendance budget from the drop-down menu. The cost of attendance can be changed for each student within a program, but should generally be based on standard budgets determined by you.

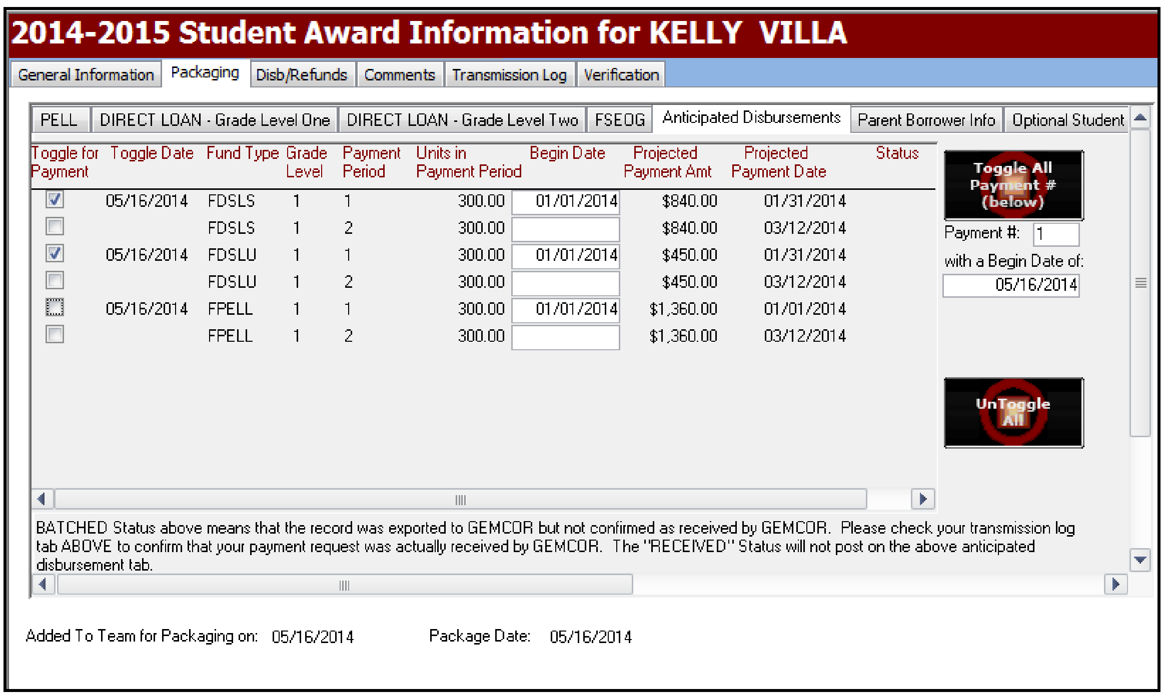
On the top-right side, select the student's dependency status: independent, dependent, or you can select the "Parent Plus Denied Credit Check" option. The loan period begin date and loan period end date will populate for you, but you should adjust these dates as appropriate. The loan period should coincide with the length of the student's program or academic year, whichever is shorter. Payments will be distributed in accordance with your payment periods during that loan period. Enter the student's anticipated graduation date.

To determine eligibility for subsidized loans, any other financial aid and the EFC must be subtracted from the total cost of attendance. The resulting figure represents "unmet need" and is the amount a student can apply for in a subsidized loan. In the "Subsidized Loan Determination" box, enter the total cost of attendance for the period of the loan. The EFC will be automatically entered in the next box based on the loan period that you entered on the top-right side of the screen. Enter the less other financial aid for period of loan. Then, to the right of the "Calculate MAX Loan Amount" heading, click the "SUB" button to calculate the amount of the award. This calculated amount will appear in the "SUB$" box above.

In the "Unsubsidized/Plus Loan Determination" box, a similar calculation to the Subsidized loan is performed to determine the eligibility for Unsubsidized and PLUS loans, except that the EFC figure is not used in these calculations. Eligibility for Unsub and Plus loans is limited only by cost of attendance less other financial aid. In the "Unsubsidized/Plus Loan Determination" box, the information should already be calculated for you. Then, to the right of the "Calculate MAX Loan Amount" heading, click the "UNSUB" button to calculate the amount of the award. This calculated amount will appear in the "UNSUB$" box above. Then, to the right of the "Calculate MAX Loan Amount" heading, click the "PLUS" button to calculate the amount of the award. This calculated amount will appear in the "PLUS$" box above. Once you have entered all of the student's information in either the "DIRECT LOAN – Grade Level One (or Two)" tab, click on the "Calculate Anticipated Grade Level 1 (or 2) Disb" buttons at the bottom. This will take the information that you have entered for the student, and calculate the anticipated Direct Loan disbursements. This calculation will display on the "Anticipated Disbursements" tab.

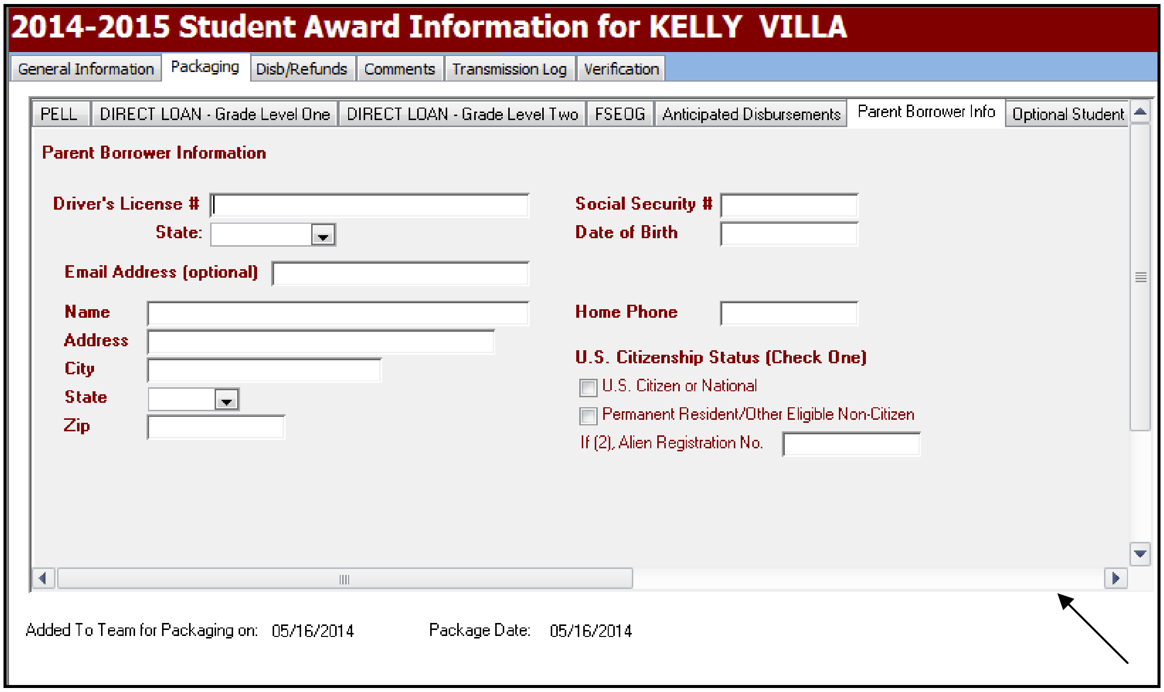
Once you click "Calculate Anticipated Grade Level 1 (or 2) Disb" button, you can modify any information as necessary. If you have to make any changes to the data that you have entered, please do so, and then click on the "Calculate Anticipated Grade Level 1 (or 2) Disb" button again. A box will pop up saying," Any existing Direct Loan Grade Level 1 (or 2) Anticipated Disbursements will be Deleted and Re-calculated Are you sure you want to continue?" If you want to delete the previously-entered information and replace it with the new data, click "Yes." The new data will be reflected in the "Anticipated Disbursements" tab.

To toggle this student's Direct Loan payment, go to the "Anticipated Disbursements" tab, which is to the right of the "FSEOG" tab. You should now see an entry for the Direct Loan payment that you just calculated in the previous step.

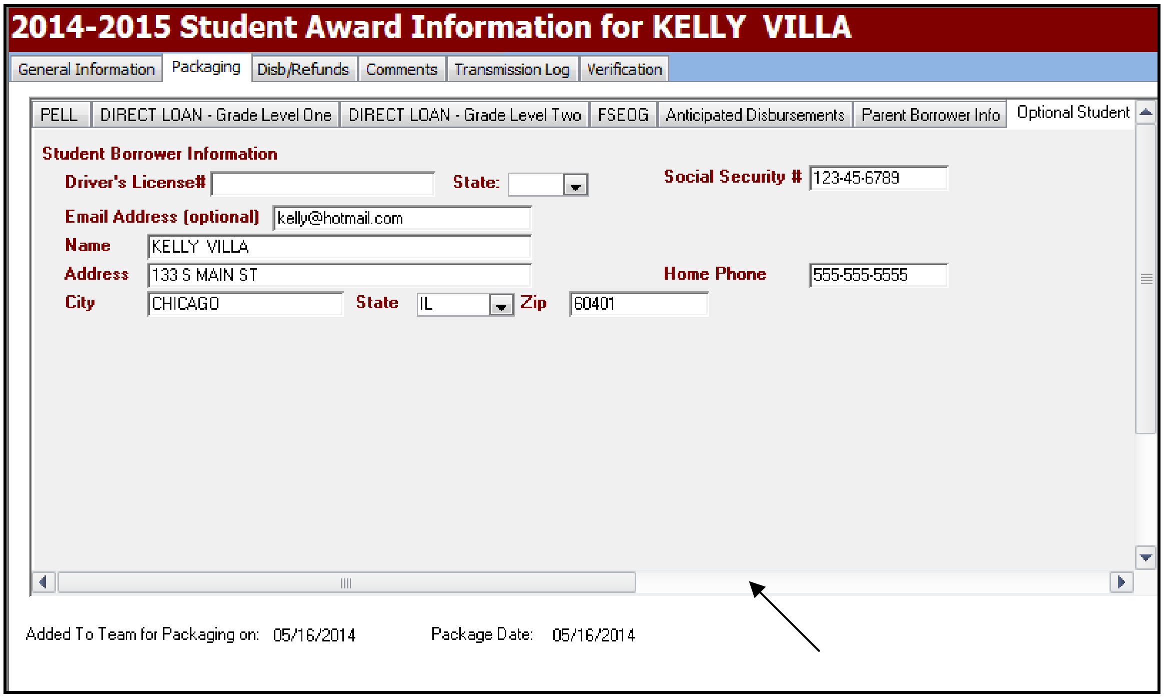


If you are ready to toggle this payment request, check the "Toggle for Payment" box for the appropriate calculation. This should automatically enter the Toggle Date to the right of the check box. If you want to toggle all of the payment requests in the list with a certain payment number and begin date: enter the "Payment #:" in the box in the top-right, enter the date into the "with a Begin Date of:" field, and hit the "Toggle All Payment # (below)" button. To un-toggle all payments in the list, click the "Un-Toggle All" button on the lower-right. The data for this student's Direct Loan Payment Request is now toggled and will be exported and sent to GEMCOR, Inc. during the next "EXPORT AND SEND" transmission.

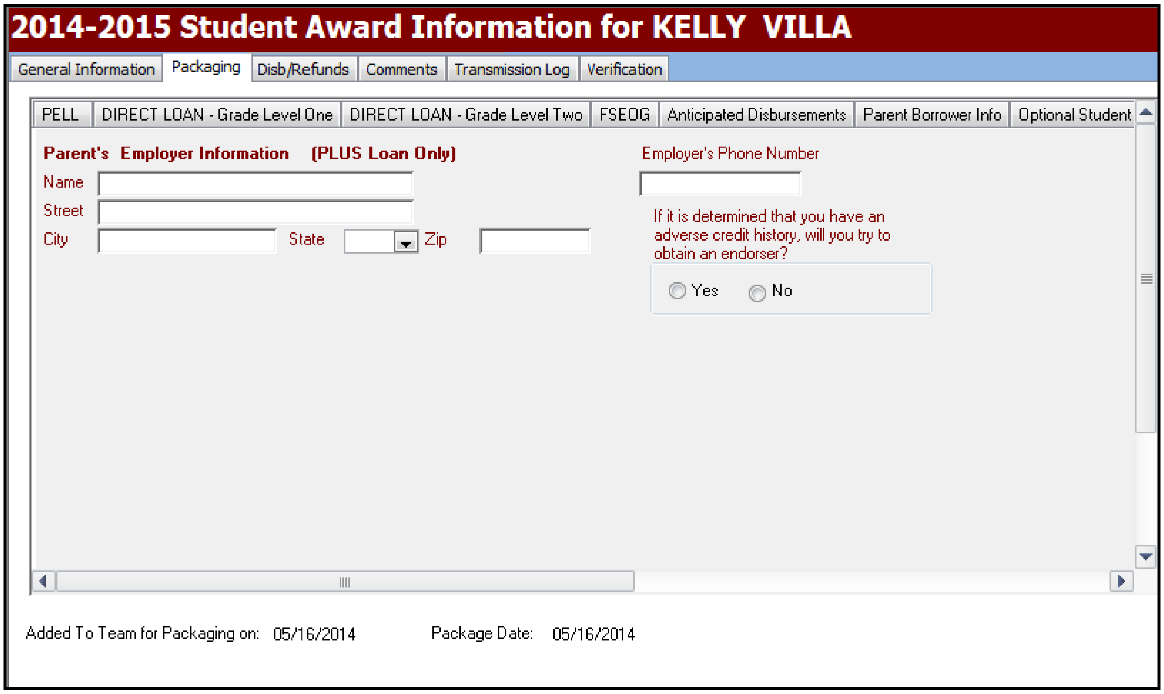
Next, click on the "Parent Borrower Info" tab to the right of the "Anticipated Disbursements" tab. Please note: you might have to use the navigation arrows to view this tab and any other tabs to the right of this tab. Use these navigation arrows just like you would use a regular scroll bar (see arrow below).



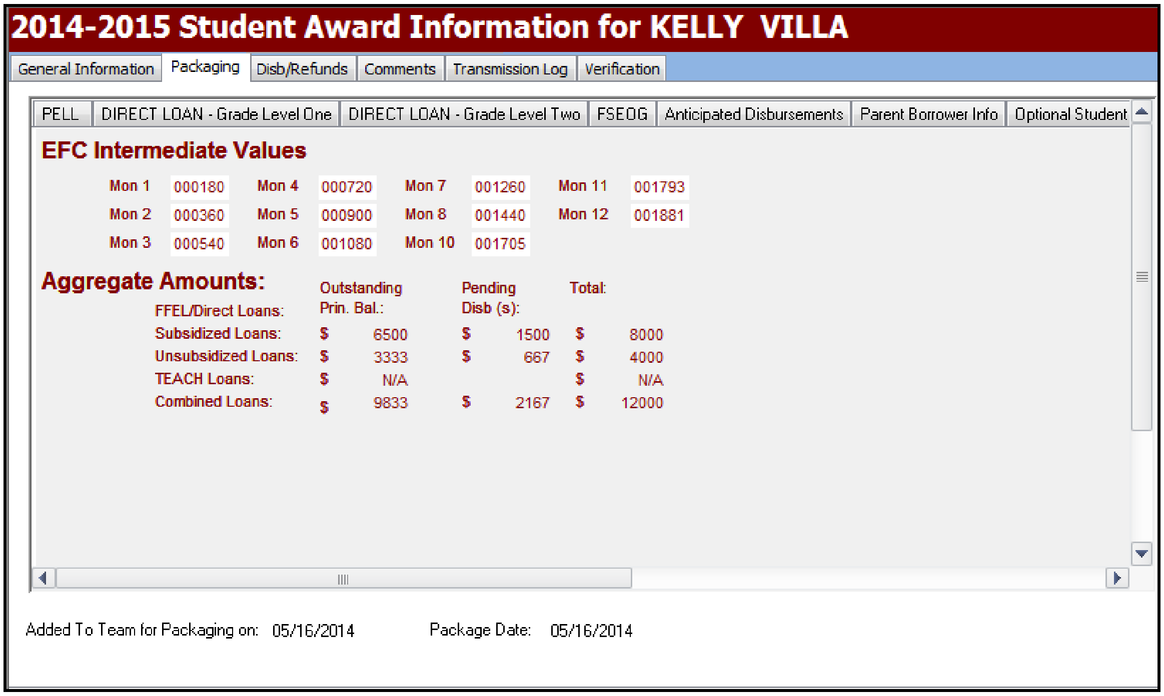
Enter the parent borrower's information accordingly. All questions on this tab need to be entered in order to send the information to GEMCOR for Plus loans. Next, click on the "Optional Student Info" tab. Please note: you might have to use the navigation arrows to view this tab and any other tabs to the right of this tab. Use these navigation arrows just like you would use a regular scroll bar (see arrow below).



Enter the student borrower's information accordingly. When you are finished entering the information on this tab, you can move on to clicking on the "Optional Parent Info" tab.

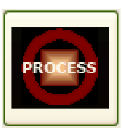


The information on the "Optional Parent Info" tab is optional for your school. If you choose to enter this information, simply click on the "Optional Parent Info" tab and enter the parent borrower's information accordingly. Next, click on the "Additional Information" tab.

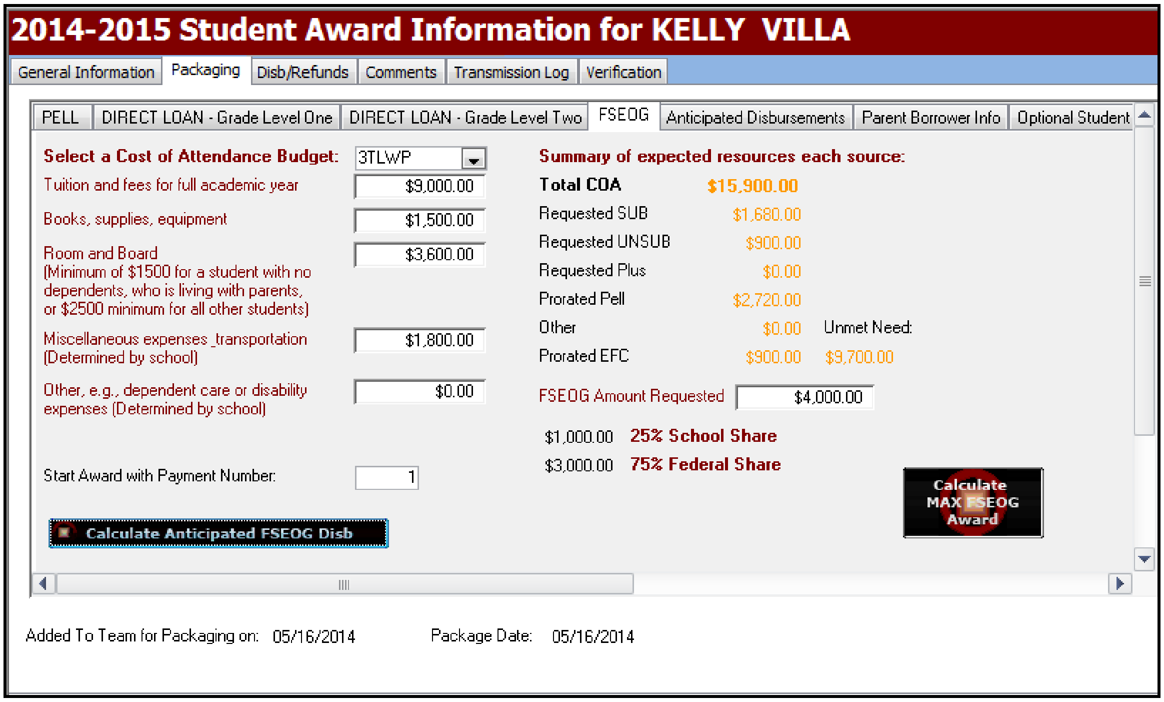


This tab includes information on the student's Intermediate Values (EFC) that were automatically pulled from the student's ISIR. You do not have to enter any information here, but it is convenient for you to view the information in each Month's box.

FSEOG



FSEOG stands for Federal Supplemental Educational Opportunity Grant and is considered a Campus Based Program designed to supplement a student's Federal PELL Grant award. To process an FSEOG payment, first select the student from the TEAM Main Menu, and then click on the "PROCESS" button at the bottom of the screen. Then, click on the "Packaging" tab to the right of the "General Information" tab. Then, click on the "FSEOG" tab to the right of the "DIRECT LOAN – Grade Level Two" tab.



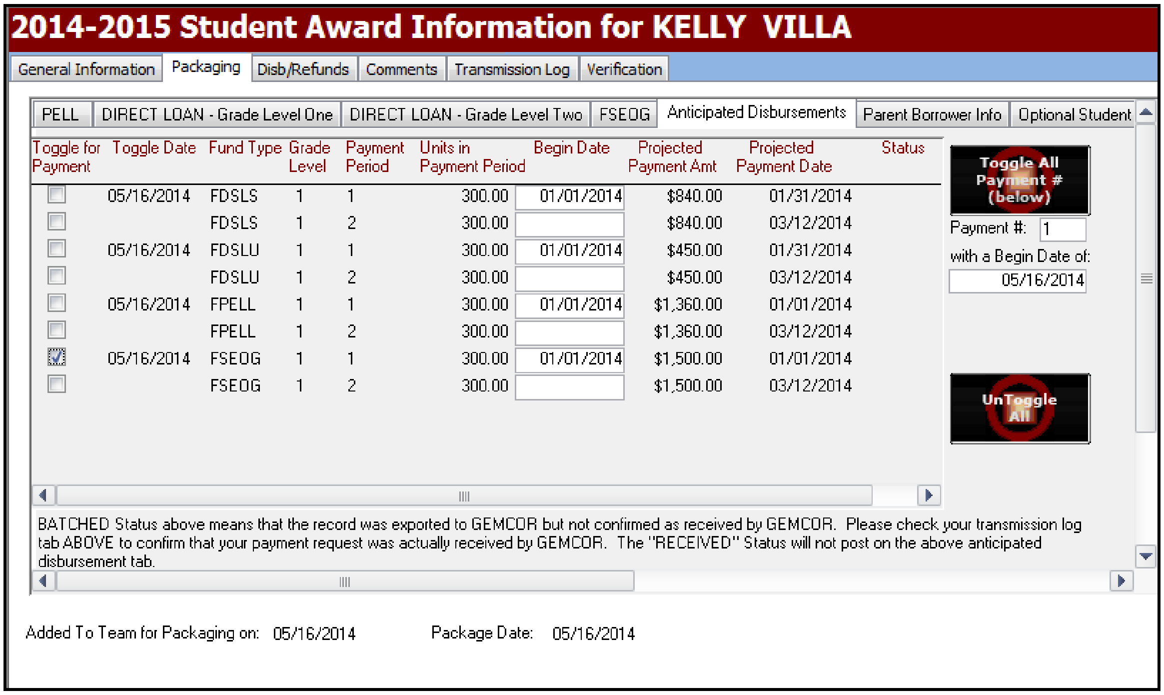
Please note: the following steps are numbered in the order in which you should complete them on the screen above and the corresponding numbers are included in the steps below.

The cost of attendance values may change for each student within a program, but should generally be based on standard budgets determined the school. Select the Cost of Attendance budget from the drop down menu at the top of this tab (1). In step A, enter the tuition and fees for a full academic year. In step B, enter the amount for books, supplies, and equipment. In step C, enter the amount for room and board (determined by school). In step D, enter the amount of miscellaneous expenses and transportation (determined by school). In step E, enter other costs (e.g., dependent care or disability expenses). The total cost of attendance will be calculated for each student in the specific program that you identified above.

Once this information has been entered, you can move on to the right side of this menu. Here you will find a summary of the resources this student expects to receive during the award period from each source. Calculate unmet need by clicking the "Calculate MAX FSEOG Award" button (2). This will calculate the FSEOG Amount to be requested. On the bottom left corner of this tab, enter the starting payment period number for the award, either 1 or 3 (3). Once you have entered all of the student's information in the FSEOG tab click on the "Calculate Anticipated FSEOG Disb" button at the bottom. This will take the information that you have entered for the student, and calculate the anticipated FSEOG disbursements. This calculation will display on the "Anticipated Disbursements" tab.

Once you click "Calculate Anticipated FSEOG Disb," you can modify any information as necessary. If you have to make any changes to the data that you have entered, please do so, and then click on the "Calculate Anticipated FSEOG Disb" button again. A box will pop up saying," Any existing FSEOG Anticipated Disbursements will be Deleted and Re-calculated Are you sure you want to continue?" If you want to delete the previously-entered information and replace it with the new data, click "Yes." The new data will be reflected in the "Anticipated Disbursements" tab.

To toggle this student's FSEOG payment, go to the "Anticipated Disbursements" tab, which is to the right of the "FSEOG" tab. You should now see an entry for the FSEOG payment that you just calculated in the previous step.



If you are ready to toggle this payment request, check the "Toggle for Payment" box for the appropriate calculation. This should automatically enter the Toggle Date to the right of the check box. If you want to toggle all of the payment requests in the list with a certain payment number and begin date: enter the "Payment #:" in the box in the top-right, enter the date into the "with a Begin Date of:" field, and hit the "Toggle All Payment # (below)" button. To un-toggle all payments in the list, click the "Un-Toggle All" button on the lower-right. The data for this student's Pell Payment Request is now toggled and will be exported and sent to GEMCOR, Inc. during the next "EXPORT AND SEND" transmission.

Verification: is a process that requires an institution to confirm the data that a student has included in his/her application for federal assistance. Generally, institutions must perform verification procedures on selected files. A file has been selected for verification if the EFC number on the SAR or ISIR is followed by an asterisk, "*." If the student you selected has been selected for "verification," a box will appear asking if complete and accurate information is on file. You must have this completed before requesting any Financial Aid for a student.

Additional Documentation: Other additional documentation that GEMCOR will need to receive in order to process the students' direct loans include the students' Promissory Notes and/or the Parent PLUS note. The student can fill out an electronic master promissory note, or E-MPN, as well as a Parent PLUS E-MPN at www.studentloans.gov. This will automatically link with the loan origination, and is much faster and convenient than the paper prom notes. You can also send the original paper note to GEMCOR, but this usually takes an additional 2-3 weeks to be processed by COD.

Please see the next section titled, "Subsequent Payments" for information on second payment requests.

Subsequent Payments

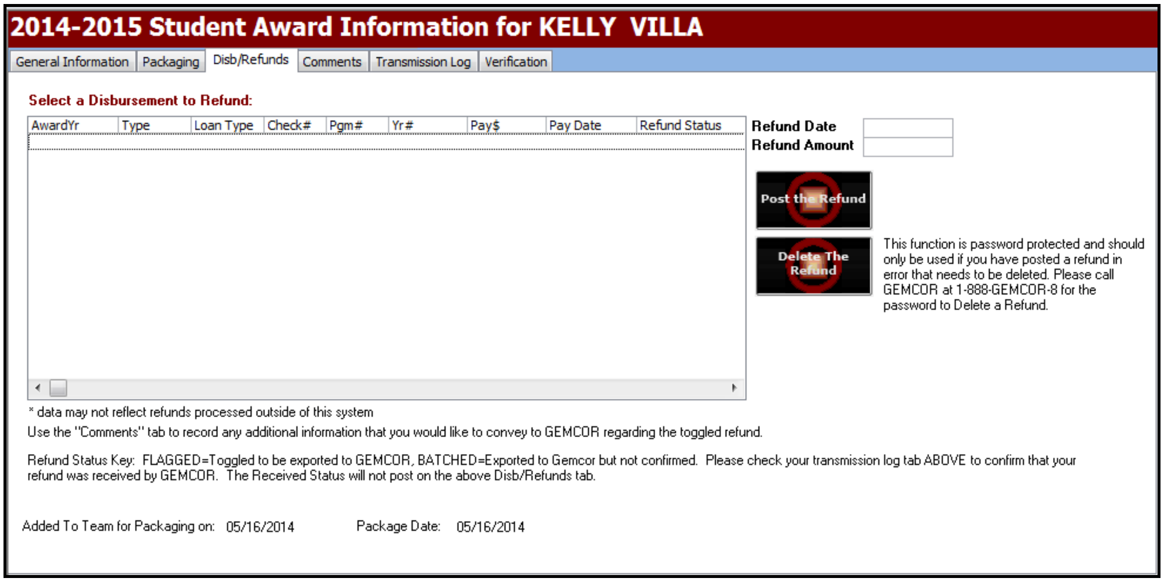
Our systems will automatically schedule future payments to a student at the time the first payment on a SAR or ISIR is processed. The schedule shall coincide with the remaining payment periods in the institution's academic year. When students reach a subsequent payment period and the institution has determined that the students have been maintaining satisfactory progress in accordance with published standards, you may request subsequent payments through your TEAM software's electronic process. We will then process the students' next payments. GEMCOR does not automatically process future payments based on scheduled dates. You must notify us that a student has completed all requirements of the prior payment period before future payments are generated.

NEW: Starting in 14-15 TEAM, you MUST enter a "begin date" in the Begin Date field on the anticipated disbursements screen before toggling the Subsequent Payment Request over to GEMCOR.

Disbursements/Refunds

In the event a borrower withdraws from your school, you may discover that some of the loan/pell money received by the borrower was unearned. After determining how much loan/pell money is unearned, you will return these funds by depositing the unearned amount back into your federal funds bank account and notifying GEMCOR about this return of funds. We will then adjust the borrower's account with the Department of Education and either use the returned funds on hand for a future borrower, or return them to the Department of Education electronically.

If you would like to request a refund for a particular student, first select the student from the TEAM Main Menu, and then click the "PROCESS" button at the bottom of the screen. Then click on the "Disb/Refunds" tab to the right of the "Packaging" tab.

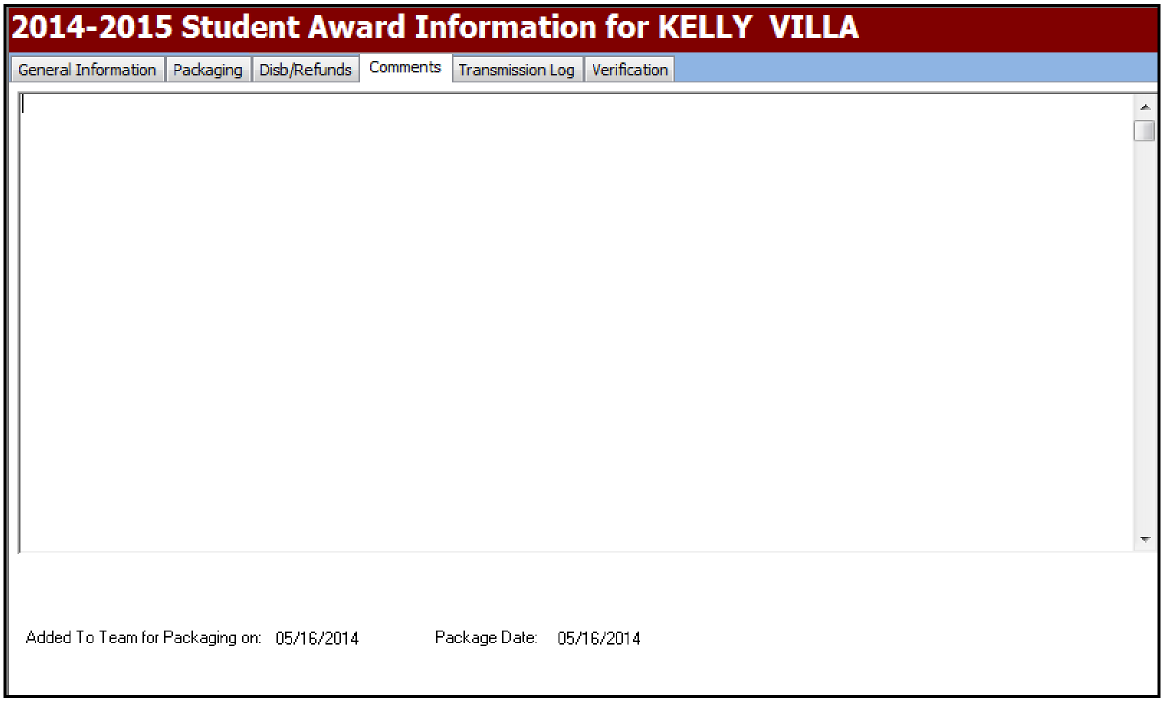


Post The Refund: Here you will see a list of disbursements that have been paid on this student. From this list, select a disbursement to refund. Enter the refund date and the refund amount. Then click the "Post the Refund" button to post this refund to this student's record. This will be exported and sent to GEMCOR the next time you complete the "EXPORT AND SEND" function.

NEW: Delete The Refund: Select the refund from the list that you wish to delete. Click the "Delete The Refund" button. This function is password protected and should only be used if you have posted a refund in error that needs to be deleted. Please call GEMCOR at 1-888-GEMCOR-8 for the password to Delete a Refund. You will not be able to delete a refund that has already been batched and transmitted to GEMCOR.

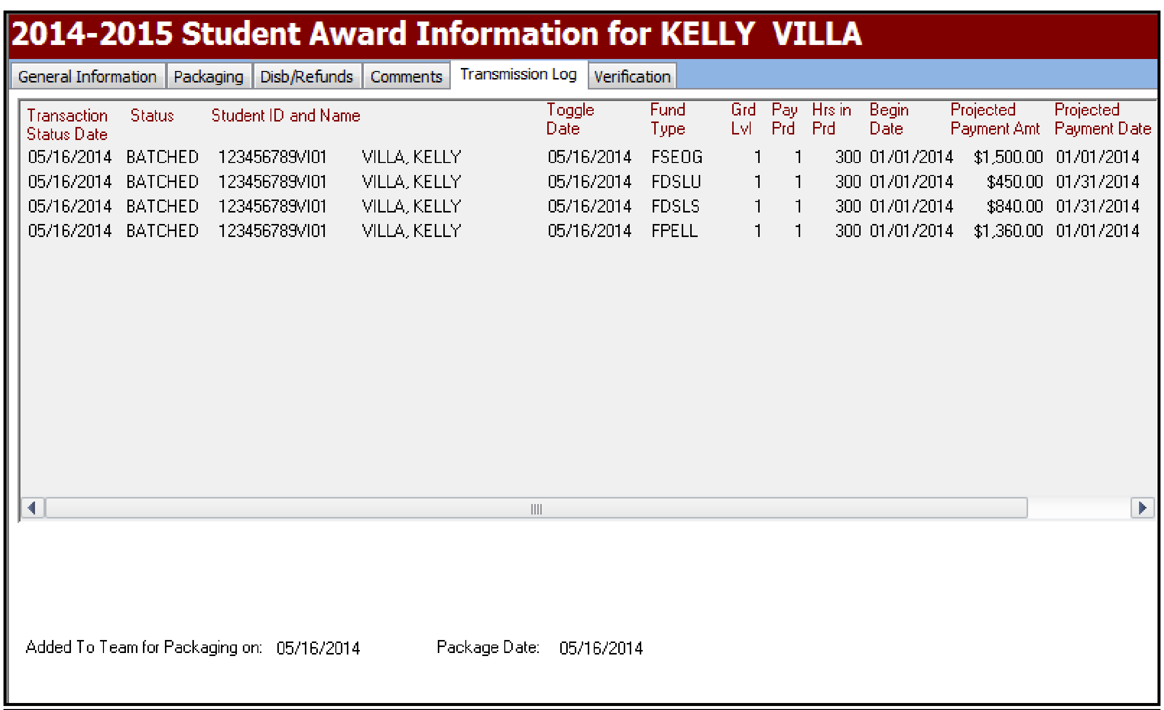
Comments

There is a "Comments" tab under the "PROCESS" menu to post any necessary comments about this student and/or their disbursements. Do not use the Comments box for additional information about Refunds. Refunds are sent separate from payment request files.



Transmission Log

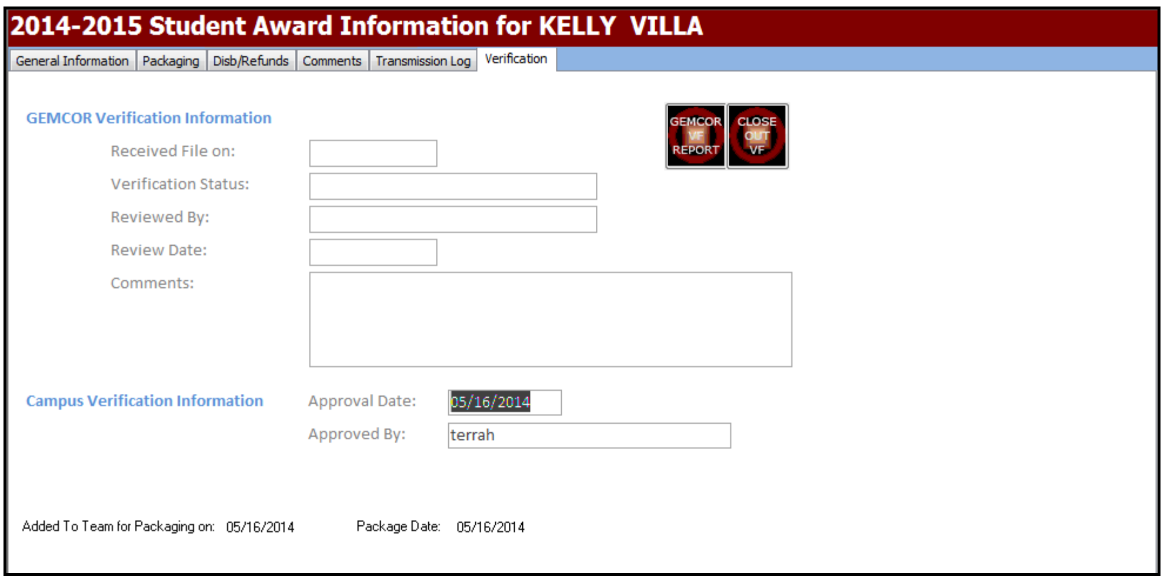
There is a "Transmission Log" tab under the "PROCESS" menu that displays a list of all of the requests for payment that you have made on this particular student.



Transaction Status Date	Status	Student ID and Name		Toggle Date	Fund Type	Grd Lvl	Pay Prd	Hrs in Prd	Begin Date	Projected Payment Amt	Projected Payment Date
05/16/2014	BATCHED	123456789VI01	VILLA, KELLY	05/16/2014	FSEOG	1	1	300	01/01/2014	$1,500.00	01/01/2014
05/16/2014	BATCHED	123456789VI01	VILLA, KELLY	05/16/2014	FDSLU	1	1	300	01/01/2014	$450.00	01/31/2014
05/16/2014	BATCHED	123456789VI01	VILLA, KELLY	05/16/2014	FDSLS	1	1	300	01/01/2014	$840.00	01/31/2014
05/16/2014	BATCHED	123456789VI01	VILLA, KELLY	05/16/2014	FPELL	1	1	300	01/01/2014	$1,360.00	01/01/2014

Verification

NEW: There is a "Verification" tab under the "PROCESS" menu that displays both GEMCOR and Campus Verification information. When GEMCOR verifies files we now send Verification notifications that are able to be read into 14-15 TEAM. When you do a "receive" from the Command Center, you will retrieve any verification data that is waiting in your TEAM Mailbox. Then, once you enter 14-15 TEAM the verification data will be read in and populated into the "GEMCOR Verification Information" section of the below screen. As stated before, if a student has a C code or is selected for Verification, a window will appear when the campus representative tries to process the student and will ask if Correct and accurate information is on file. If the representative selects "yes", then it asks them to enter their name and the name that they enter and the date will be populated into the "Campus Verification Information" section of the below screen. You can also click the "GEMCOR VF REPORT" button to view the Verification report sent over by GEMCOR. You can click the "CLOSE OUT VF" button to close out this student's verification file, which would stop this student from showing up on the verification reports that you run in TEAM.



Transmit

The TEAM System provides all the software necessary for you to begin processing your Title IV award data through GEMCOR electronically. After entering your FAFSA documents into the federal CPS web site through the Department of Education's EDExpress FAA On-Line Access system, you will be able to electronically receive your students' ISIRs through our TEAM System.

Once you have received your ISIRs through TEAM, you will be able to electronically request Federal Pell awards, FSEOG awards or Federal Direct Loan awards with virtually no paperwork. Simply select the desired student record from the easy to use pick lists, enter your "Formula Sheet" or "Loan Certification Worksheet" information, then export your data and send it all electronically through today's state of the art FTP, Internet based file transfers.

Further, you will be able to request second payments and notify GEMCOR of any refunds paid through the same FTP, batch and transfer process. The entire process works on an easy to remember acronym we call **E-T-E-S** Enter, Toggle, Export, Send.

Step 1 - ENTER

Enter the award information (formula sheet, or loan certification worksheet) into your TEAM student record. You can do this by first selecting a student from the student record list on the 2012-2013 home screen and then click the "PROCESS" button at the bottom of the screen. You have now entered into this student's record. Enter the student's award information here.

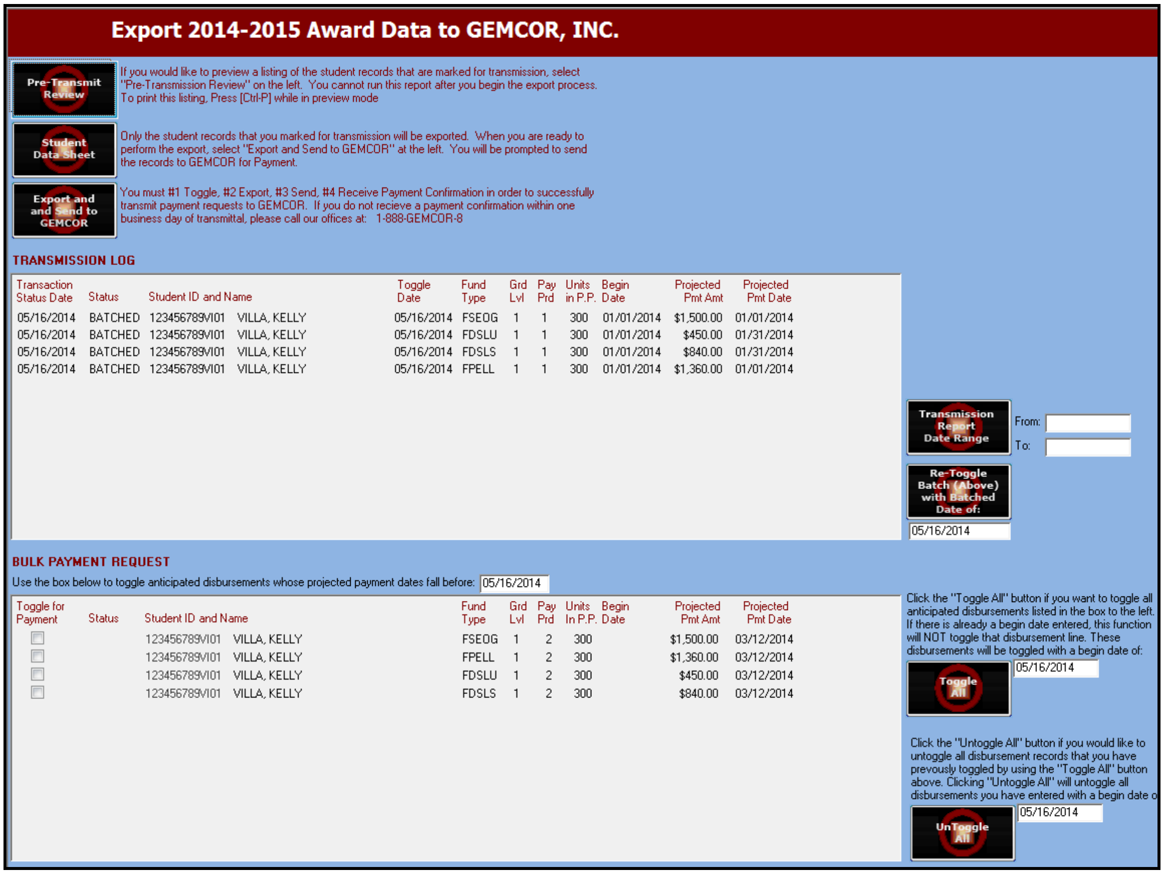
Step 2 - TOGGLE

When you are ready to export and send a payment request to GEMCOR, you must first toggle the student record. Toggle/Flag each student payment type by checking the appropriate box on the "Anticipated Disbursements" tab (explained in the "Process" section of this manual). This student's record is now ready to be exported and sent to GEMCOR. You can now move on to another student record and enter their award information.
(These toggle boxes are located under the "PROCESS" function in the Pell and Direct Loan tabs)

Step 3 - EXPORT

Each day, export the award data that was entered into TEAM during step 1. This process batches all of your payment request information for that day into a single, easy to transmit file that remains on your machine until you "SEND" it to GEMCOR. After you export the award data, you can either choose to send the data now or you can choose to send it at a later time. After you have processed all of your TEAM data for the day, the data must be exported into a file to be transmitted. The first way to export and send records to GEMCOR is to click on the "TRANSMIT" button on the TEAM Main Menu.

Transmission Log & Bulk Payment Request

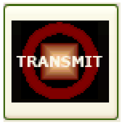


NEW:

<u>BULK PAYMENT REQUEST</u>: Use this function to quickly toggle anticipated disbursements whose projected payment dates are prior to today or prior to a given date. The Bulk Payment Request form above displays all anticipated disbursements whose projected payment dates fall before "05/28/2013". This field's default value is the date that the user is accessing the form. The user is able to change this date to view anticipated disbursements that fall before the date that they enter into the input box.

Click the "Toggle All" button if you want to toggle all anticipated disbursements listed in the Bulk Payment Request box. If there is already a begin date entered, this function will NOT toggle that disbursement line. Enter the begin date that you wish to toggle all disbursements with and click the "Toggle All" button.

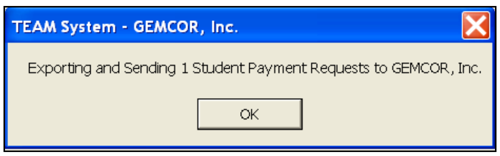
Click the "Untoggle All" button if you would like to untoggle all disbursement records that you have previously toggled by using the "Toggle All" button above. Enter the begin date that you wish to untoggle all disbursements that have been toggled with that begin date and click the "UnToggle All" button.



It is recommended that you first review the "Pre-Transmit Review" (the first button on this tab) to ensure that all students are included on the report. If after reviewing the transmission report, should you determine that additional data needs to be processed, you may exit the "EXPORT" function to process additional data before transmission.

If all of the records are correct on the Pre-Transmit Review, you have the choice of printing a copy of the award data for student files by clicking on the "Student Data Sheet" button (the second button on this tab). This report can be printed for each student any time under the Process Module for the selected student. Then, click on the "Export and Send to GEMCOR" button (the third button on this tab).

Once you click on the "Export and Send to GEMCOR button," the box below will appear to tell you how many Student Payment Requests you are exporting and sending to GEMCOR. If this is correct, click the "OK" button.



The box below will appear to tell you that the export is complete.

Next, go to "Step 4 – SEND" (below) to see how to send your payment requests to GEMCOR.

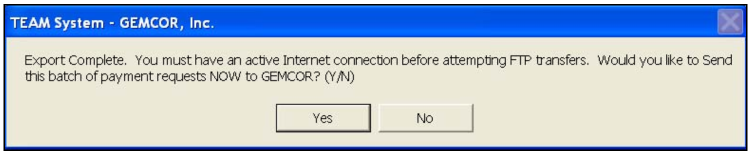
At the bottom of this menu you will find a white box that is the Transmission Log. This will show a listing of all of the transmissions that you have sent to GEMCOR. A payment request is not successfully received until you have received a payment confirmation for the request. If you do not receive a payment confirmation within one business day of transmittal, please call our offices at 1-888-GEMCOR-8.

If you want to re-toggle any of the payment requests that you have previously tried to send: highlight the appropriate line(s) that you would like to re-toggle, enter the batched date in the textbox at the bottom of the screen, and hit the "Re-Toggle Batch (Above) with Batched Date of:" button. Then hit the "Export and Send to GEMCOR" button and follow the instructions in "Step 3 – EXPORT" (explained above) and "Step 4 – SEND" (explained below).

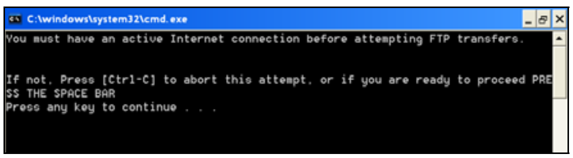
Step 4 – SEND

Once you have toggled and exported the records, you can send the data two different ways.

- **Send Option Number 1:** The box below, which appears after you have exported the award data (explained above), will remind you that you need to have an active internet connection in order to make FTP transfers. If you would like to send this batch of payment requests to GEMCOR now, click the "yes" button. If you would like to send this batch of payment requests to GEMCOR at a later time, click the "NO" button, and you can send it later by using the "SEND" button on your command center home screen (which is explained in sending option number 2).



After you hit the "YES" button the following black boxes will open in order to complete the transfer. It is very important that you do NOT click the "X" to force close these boxes. The box below will open, and remind you that you need to have an active internet connection in order to make FTP transfers. It will ask you to press any key to continue, and you should press the space bar.



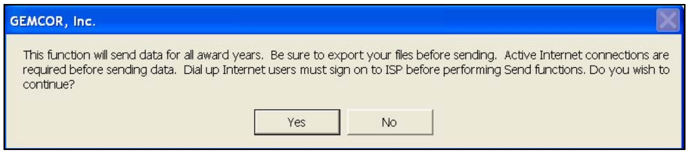
The transfer will now begin. Once the transfer is completed another black box will appear. It will ask you to press any key to continue, and you should hit the space bar again.

A third black box will appear. It will ask you to press any key to continue, and you should hit the space bar for the third time.

This will complete the FTP transfer and your payment request files have now been exported and sent to GEMCOR. If you do not receive a confirmation file within 24 hours, please call GEMCOR at 1-888-GEMCOR-8.

- **<u>Send Option Number 2</u>:** The second way in which you can send records to GEMCOR is to click the "SEND" button on the Command Center home screen. In order to send records to GEMCOR in this way, <u>you must have already exported the data (explained in step 3) prior to hitting the SEND button</u> on the Command Center home screen.

Once you have clicked the "SEND" button, the following box will appear. This box reminds you that this function will send data for all award years. In order to send data to GEMCOR in this way, you must have exported the data prior to hitting the send button on the Command Center screen. This box also reminds you that you need an active internet connection in order to send the data. Click the "Yes" button in this box.



Just like in the first option to send the data to Gemcor, the black boxes will appear. It is very important that you do NOT click the "X" to force close these boxes. You should follow the prompts that the boxes give you, and when they ask you to press any key, you should hit the space bar to continue.

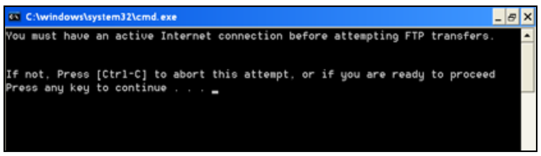
Always remember ETES, Enter, Toggle, Export, Send

If after one business day, the status in the transmission log still says "BATCHED", that means that we have NOT received the payment request. Please call our offices immediately at 1-888-GEMCOR-8

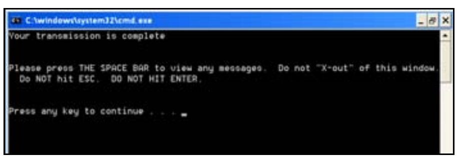
Receive

In order to receive information from GEMCOR, such as your school's ISIR's, Confirmation of Payments, Disbursement Journals, MPN Reject and Credit Check notifications, and Verification Notifications you will need to click on the "RECEIVE" button on your Command Center screen.

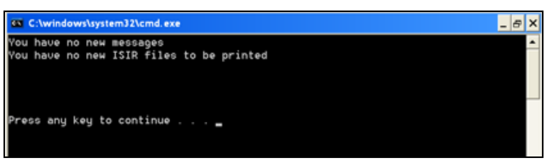
The following black boxes will open in order to complete the transfer. It is very important that you do NOT click the "X" to force close these boxes. The box below will open, and remind you that you need an active internet connection in order to make an FTP transfer. It will ask you to press any key to continue, and you should press the space bar.



The transfer will now begin. Once the transfer is completed another black box will appear. It will ask you to press any key to continue, and you should hit the space bar again.



After you hit the space bar for the second time, the following box will appear. This box will tell you if you have any new messages or if you have any new ISIR files that can be printed. In the box below, there are no new messages and no new ISIR files to be printed. This box will ask you to press any key to continue, and you should hit the space bar for the third time to complete the receive function.

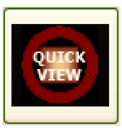


Print, Preview, & Quick View

During a "receive" function, you will automatically receive any new ISIR data in GEMCOR's systems. After receipt of an ISIR file from GEMCOR, the file must be imported into the TEAM database. This import function will not only allow you to print the ISIRs, but will also store the data in the TEAM database for future electronic award request functions.

If you want to print an ISIR Summary of all current ISIRs in TEAM, click the “PRINT ISIR SUMMARY” button. All student’s names, student ID numbers, EFC’s, and the date the ISIRs were added into TEAM will be included on the selected student’s ISIR Summary.

If you would like to preview a student’s ISIR, select a student from the list and click the “Preview ISIR” button at the bottom of the screen. Select this option if you want to view the student’s ISIR on your computer screen instead of printing the ISIR out. This is a preview of all of the information that is on the student’s printed ISIR.



If you would like to see a student’s ISIR quick view, select a student from the list and click on the “Quick View” button at the bottom of the screen. The ISIR Quick View includes a summary of the information that appears on the selected student’s ISIR.

If you would like to print a student’s ISIR, select a student from the list and click on the “Print ISIR” button at the bottom of the screen. This will print the selected student’s ISIR to your computer’s default printer.

How to Check or Clear Your Messages

You will find these two buttons on the bottom left hand side of your Command Center home screen. If you want to check to see if you have any messages waiting to be read, click the “Check Messages” button. When you are done reading your messages, you can click the “Clear Messages” button. If you have a message that says there are ISIRs that are currently waiting to be imported into TEAM, you must first import those ISIRs before you can draw down more ISIRS through your next receive. If you have a message that says you have a pending payment file waiting to be sent, make sure that all of your selected student records are marked as toggled, and do a “SEND” function to export the student records to GEMCOR.

Versions of TEAM

How to Find Out What Version of TEAM You Currently Have

In order to find out what version of TEAM you currently have, open the Command Center and click on the correct TEAM award year. On your TEAM home screen, look at the upper left side of the screen. Here, in red letters, you will find your current version of TEAM. In the photo to the right, the current version of TEAM is version 3.0C1.

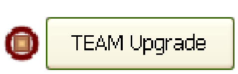
In this example, the "3.0" represents the version number of TEAM that the system is currently using. The "C" represents that this user's TEAM system is operating off of their computer's C drive.

Next to the version number (ex. 3.0), you will see either the letter C or T. If you have the letter C, this means that your TEAM software is running off of your C drive on your computer, and you can only use TEAM on one user's machine. If you have the letter T, this means that your TEAM software is running off of your school's T drive, which is a network drive. If you have the T version, users can access the TEAM software from multiple machines/locations.

How to Find Out What the Most Current Version of TEAM Is

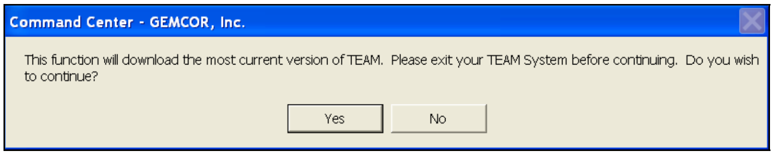
In order to find out what the most current version of TEAM is, open your web browser and go to www.gemcorinc.com. Then, click on the "Software" link at the top of the page. Under the picture that is labeled "TEAM," you can see the number of the most current version of TEAM. In the photo to the right, the current version of team is version 13. If the version number on your home screen of TEAM does not match the most current version number on the website, read on to find our how to get the most current version of TEAM.

How to Get the Most Current Version of TEAM

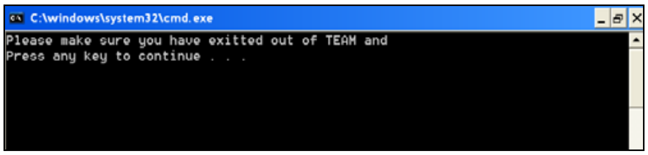


In order to get the most current version of TEAM, first make sure that you are closed out of the TEAM program. Then, open your Command Center. On the TEAM side of the Command Center, click on the "Team Upgrade" button.

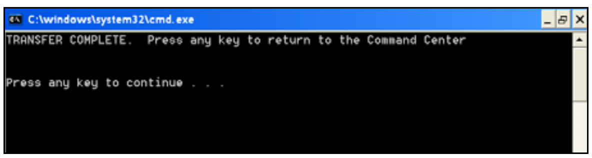
The box below will open and remind you to exit your TEAM System. Make sure you are out of TEAM, and click yes saying that you want to continue.



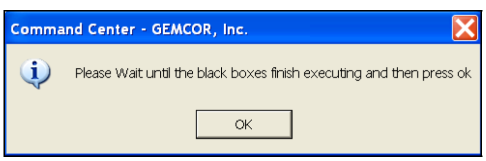
The following black boxes will open in order to complete the transfer. It is very important that you do NOT click the "X" to force close these boxes. The box below will open, and remind you to be closed out of your TEAM program. It will ask you to press any key to continue, and you should hit the space bar.



The transfer will now begin. Once the transfer is completed another black box will appear. It will ask you to press any key to continue, and you should hit the space bar again.



After you hit the space bar for the second time, the black box should close and the following box will appear. You should click the "OK" button.



You should now have the most current version of TEAM. You can verify this by checking your current version of TEAM on your TEAM home screen. (See the section titled "How to find out what version of TEAM you currently have" above).

If you do not have the "Team Upgrade" button on the TEAM side of your Command Center, or if the button is not enabled, please call
GEMCOR at 1-888-GEMCOR-8
so that we can give you the necessary update.

Training

GEMCOR has expanded our office to accommodate the additions of both staff and clients! The expansion includes new employee offices as well as state-of-the-art conference and training rooms! Come on in for a training session and see our remodeled office.

GEMCOR hosts a series of small, informal training sessions on Title IV program administration each year. These sessions will be condensed to a one-day format and will cover a brief overview of FAFSA and ISIR processing with more significant emphasis on new regulations and policies that have been enacted through recent legislation. Usually the training sessions are held at our Bolingbrook, Illinois office. Most sessions can comfortably accommodate 20 participants per session. Meetings of this size should provide a great opportunity for hands-on training in an informal and open forum like setting. There will be no charge for participants to attend these sessions. When the new Seminar Schedule is updated, it will be posted to our webpage at www.gemcorinc.com on the DOWNLOADS page. You can confirm your wish to attend any of the meetings by fax or email. Email Steve at *steve@gemcorinc.com*. Your registration will be confirmed by email. Space is limited, so let us know as soon as possible. Call our office with any questions, and we hope to see you at one of our meetings.

Our New Training Facility Seats up to 20 Participants

Support

Our office provides toll free technical support on any educational or financial aid issues during normal business hours (Monday-Friday 9:00am to 5:00pm Central Time). In addition to general daily inquiries, we can provide assistance to you with program review responses, accreditation concerns, & eligibility and certification issues.

We would be happy to assist you with any questions you might have regarding the services that GEMCOR, Inc. can provide to your business. Should you want to contact us for more detailed information on how GEMCOR, Inc. can support your institution, please let us know. Your questions are very important to us.

For support with any questions that you have, you can contact **Don Grybas**, *President of GEMCOR, Inc.*

Don can be reached at 1-888-GEMCOR-8 ext. 101 or by email at *don@gemcorinc.com*.

PELL Department

For support with PELL grants please contact **Steve Berry**, *Vice President of GEMCOR, Inc.*

Steve can be reached at 1-888-GEMCOR-8 ext. 103 or by email at *steve@gemcorinc.com*.

Federal Direct Student Loan Department

For support with Direct Loans please contact **Megan Refness**, *Director of Federal Direct Student Loan Division,* or **Michele Thompson**, *Federal Direct Loan Officer.*

Megan can be reached at 1-888-GEMCOR-8 ext. 105 or by email at *megan@gemcorinc.com*.

Michele can be reached at 1-888-GEMCOR-8 ext. 109 or by email at *michele@gemcorinc.com*.

Information Systems & Technologies Department

For support with **TEAM** or **TRAX** please contact **Laurie Grybas**, *Director of Information Systems & Technologies Division*, or **Terrah Spoolstra** or **Stephen Zolper**, *Information Systems & Technologies Officers*.

Laurie can be reached at 1-888-GEMCOR-8 ext. 102 or by email at *laurie@gemcorinc.com*.

Terrah can be reached at 1-888-GEMCOR-8 ext. 108 or by email at *terrah@gemcorinc.com*.

Stephen can be reached at 1-888-GEMCOR-8 ext. 110 or by email at *stephen@gemcorinc.com*.

Administrative Support

For support with Cash Management, Bank Reconciliations, or Refund Requests please contact **Carri Catalano**, *Cash Management Officer*. Carri can be reached at 1-888-GEMCOR-8 ext. 106 or by email at *carri@gemcorinc.com*.

For support with FAFSA's (Free Application for Federal Student Aid), or Verification questions please contact **Jacki Griffin**, *Administrative Officer*. Jacki can be reached at 1-888-GEMCOR-8 ext. 104 or by email at *jacki@gemcorinc.com*.

For support with FAFSA's (Free Application for Federal Student Aid), please contact **Sue Berry**, *Administrative Officer*. Sue can be reached at 1-888-GEMCOR-8 ext. 111 or by email at *sue@gemcorinc.com*.

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