

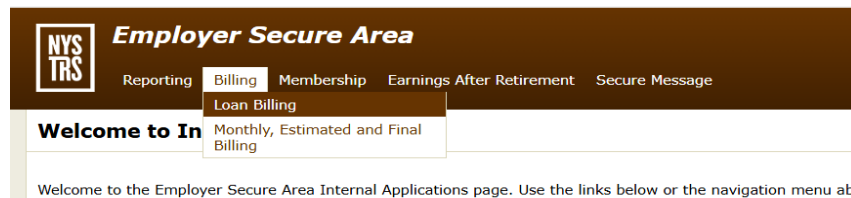


## Loan Billing Procedures

*This resource explains how districts review, reconcile and submit monthly NYSTRS loan bills in the Employer Secure Area (ESA).*

Districts' monthly loan bills are available online in the Employer Secure Area (ESA) where they may be viewed and processed. Loan bills are generated on the 25<sup>th</sup> of each month. NYSTRS sends an email to the appropriate district contacts when the bill is available in ESA. While all updates to the bill will be done electronically, payments must be submitted to NYSTRS via U.S. mail. To access loan billing, log in to the ESA, in the banner hover over Billing and select Loan Billing.

The Loan Billing – Home page below contains notifications that reflect all changes since the last bill was run. **This replaces the letters mailed to the districts, so it is important these notifications are reviewed on a regular basis.**



The Loan Billing – Home page consists of two sections: Monthly Bill and Notifications.



# Monthly Bill

## 1. Review Current Changes

When the bill is opened, the page default is All. You can also toggle the view to Same Payments or Changes Only. Same Payments filters the list to display only members whose payment has not changed since last month. The “Changes Only” option filters the list to display only members whose payment has changed since last month.

Employer Secure Area

[To Do List](#) [Reporting](#) [Billing](#) [Membership](#) [CDS](#) [Earnings After Retirement](#) [District Reports](#) [Secure Message](#) [Account Management](#) [Log Out](#)

### Loan Billing – Home

Welcome Herrick, Stacey — (Last Login: 3/17/2026 12:50 PM) — [\(Change District\)](#)

Below is an overview of your monthly loan bills and notifications/changes. For instructions on completing your monthly loan bill, please refer to Section 6 of the Employer Manual.

Month	Status	
March 2026	Available for Entry	<a href="#">View</a>
February 2026	Complete	<a href="#">View</a>
January 2026	Complete	<a href="#">View</a>
December 2025	Complete	<a href="#">View</a>
November 2025	Complete	<a href="#">View</a>
October 2025	Complete	<a href="#">View</a>
September 2025	Complete	<a href="#">View</a>
June 2025	Complete	<a href="#">View</a>
May 2025	Complete	<a href="#">View</a>
April 2025	Complete	<a href="#">View</a>

**Notifications**

Any changes made to your bill are reflected on the notifications page. The link below allows you to view the notifications for the current billing period, as well as historical notifications.

[View Notifications](#)

Status	Description
Available for Entry/View	This monthly bill is available to view, and may be available to update and submit to NYSTRS.
Pending Payment	We received your online submission and are waiting for payment to be received.
Pending NYSTRS Approval	We received your online submission and payment; pending NYSTRS approval.
District Response Requested	Additional information is needed for NYSTRS to complete the processing of your monthly bill.
Complete	Payment has been applied.

Billing Period	Select Records to Display	Number of Payrolls for the Month	Save Actions
March 2026	<div style="display: flex; align-items: center;"> <div style="border: 1px solid #ccc; padding: 2px; margin-right: 5px;">All</div> <div style="border: 1px solid #ccc; padding: 2px; margin-left: 5px;">Update</div> </div> <div style="margin-top: 5px; border: 1px solid #ccc; padding: 2px;"> <span style="background-color: #4b4b4b; color: white; padding: 2px;">Changes Only</span>  <span style="padding: 2px;">Same Payments</span>  <span style="padding: 2px;">All</span> </div>	<div style="display: flex; align-items: center;"> <div style="border: 1px solid #ccc; padding: 2px; margin-right: 5px;">2 Payrolls</div> <div style="border: 1px solid #ccc; padding: 2px; margin-left: 5px;">Update</div> </div>	<div style="display: flex; justify-content: space-between; width: 100%;"> <div style="border: 1px solid #ccc; padding: 2px; margin-right: 5px;">Save to PDF</div> <div style="border: 1px solid #ccc; padding: 2px;">Save to CSV</div> </div>



— Loan Billing

Welcome Herrick, Stacey — (Last Login: 3/17/2026 12:50 PM) — [\(Change District\)](#)

The monthly loan bill is displayed below. The display can be changed to view Changes, Same Payments, or All. If the current payment is for an amount other than two payrolls, please change the number of payrolls, which will adjust all Remitted Amounts. The Payments Received box displays the district payment, upon receipt by NYSTRS. The detail can be sorted by name or EmplID.

Make any changes necessary in the Amount Remitted column to match the deduction taken. If no payment is being sent, please enter "0" in the Amount Remitted column and select a reason from the dropdown box. For employees currently on a Leave of Absence, please provide the leave begin and end dates in the comment field. If you select "Other" from the dropdown box, you will be required to provide a comment.

**Note:** Be sure to save your work as you go to avoid being timed out of this page. You must save your work before clicking submit to NYSTRS, moving to another page, updating your payroll period, or updating your record display to avoid losing your changes.

Once all changes have been entered, click on Submit to NYSTRS. If you need help, please contact the Loan Billing department at 800-348-7298, ext. 6080.

Billing Period	Select Records to Display	Number of Payrolls for the Month	Save Actions
March 2026	All <input type="button" value="Update"/>	2 Payrolls <input type="button" value="Update"/>	<input type="button" value="Save to PDF"/> <input type="button" value="Save to CSV"/>

Payments for this Period		
Bill Status	Bill Submit Date	Payments
Available for Entry	N/A	N/A

<b>Total Amount Billed:</b> \$4,642.00	<b>Total Amount Remitted:</b> \$4,642.00	<input type="button" value="Submit Bill to NYSTRS"/>
--	--	--

Page 1 of 1 (11 Records Total)

EmplID	SSN	Name ▼	Amount Billed	Amount Remitted	Payment Type	Remitted Reason	Comments
	xxx-xx-	Byrne,	\$661.00	<input type="text" value="661.00"/>	Same Payment	None <input type="button" value="▼"/>	<input type="text"/>
	xxx-xx-	Dorschel,	\$406.00	<input type="text" value="406.00"/>	Same Payment	None <input type="button" value="▼"/>	<input type="text"/>
	xxx-xx-	Evans,	\$546.00	<input type="text" value="546.00"/>	Same Payment	None <input type="button" value="▼"/>	<input type="text"/>
	xxx-xx-	Kent,I	\$506.00	<input type="text" value="506.00"/>	New Combined Loan	None <input type="button" value="▼"/>	<input type="text"/>

### 1. Reconcile the Bill

#### A. Total Amount Remitted Equals Total Amount Billed

If there are no changes to the Amount Remitted, click Submit to NYSTRS.

Total Amount Billed: \$3,344.00	Total Amount Remitted: \$3,344.00	<input type="button" value="Submit to NYSTRS"/>
---------------------------------	-----------------------------------	---

#### B. Payroll Selection

The Payroll Selection can be used to adjust **all** Remitted Amounts by a percentage for those occasions where two payrolls do not occur in the month. This feature should be used only when the total amount remitted for the month needs to be adjusted for all members on your loan bill. **Please note that the preferred method is to submit payment for the amount invoiced.**

Billing Period	Select Records to Display	Number of Payrolls for the Month	Save Actions
March 2026	<input type="button" value="All"/> <input type="button" value="Update"/>	<input type="button" value="2 Payrolls"/> <input type="button" value="Update"/>	<input type="button" value="Save to PDF"/> <input type="button" value="Save to CSV"/>

1 Payroll will reduce all Remitted Amounts by 50%.

2 Payrolls is the default (Remitted Amount = Billed Amount).

#### C. Updates

If you need to make changes due to the Amount Remitted being different from the Amount Billed, update the Amount Remitted for the member(s) and provide a reason where applicable.

EmpID	SSN	Name	Amount Billed	Amount Remitted	Payment Type	Remitted Reason	Comments
XXXXXX	xxx-xx-xxxx	Smith, John	\$466.00	<input type="text" value="0.00"/>	Same Payment	<input type="button" value="Leave of Absence"/>	<input type="text" value="6/1/2015 - 10/31/2015"/>

#### Remitted Reason

- 
- 
- 
- 
- 
- 
- 
-

Rules:

All zero amounts require a Remitted Reason.

If a Remitted Reason is Leave of Absence, provide the dates in the Comments.

If a Remitted Reason is Other, provide an explanation in the Comments.

Note: Periodically click **Save** as you will be timed out after 15 minutes of inactivity and any unsaved data will be lost.

Save

Page 1 of 1 (4 Records Total)

EmplID	SSN	Name ▼	Amount Billed	Amount Remitted	Payment Type	Remitted Reason	Comments
XXXXXXXX	xxx-xx-xxxx	Smith,Amy	\$377.00	<input type="text" value="377.00"/>	Same Payment	None ▼	<input type="text"/>

#### D. Add Members

If a member does not appear on your monthly loan bill, but the member informs you that they have a loan with NYSTRS, please contact the Loan Unit at (800) 348-7298, Ext. 6080 to confirm the member's loan. The Loan Unit will add the member to your next monthly bill, but you may also add the member to your current monthly bill using this feature to enter the member's EMPLID and Remitted Amount:

If you have an employee not listed above, please enter his/her information below. If you have more than one, clicking Save will allow additional entries.

EmplID	Amount
<input type="text"/>	<input type="text"/>

Click Save and the member will be added to the bill.

XXXXXXXX	xxx-xx-xxxx	Jones,Ann F	\$200.00	Added by district	<input type="button" value="Remove Employee"/>
----------	-------------	-------------	----------	-------------------	--

If the member was added in error, you can select Remove Employee

Note: Please use Membership Verification to confirm the correct EMPLID for the member. You can access this page by selecting Membership from the top banner, and then Verification from the dropdown

**Employer Secure Area**

Reporting Billing **Membership** Earnings After Retirement Secure Message

**Reporting**

- **Monthly Overview**  
Get an overview of your sc...

Verification  
Registration  
Tier 6 Action Items  
Tier 6 Member Rates  
Deceased Member Notification

status and complete monthly pr

Enter the member's social security number and first name.

**Employer Secure Area**

Reporting Billing Membership Earnings After Retirement Secure Message

**Membership Verification**

Enter the Social Security number and at least the first three letters of the employee's first name to retrieve his/her membership information. After you have entered information for the employee(s) you would like to verify, click *Submit*.

Print this page if you require a copy of this information for your records, as the information displayed will not be retained once you leave this page.

If you require assistance, contact our Membership department at 800-348-7298, ext. 6190.

Social Security Number	First Name	EmplID	Status	Effective On	Contribution Rate	Tier
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

The maximum number of entries is 50. You have created 1 row.

## 2. Submit to NYSTRS



The monthly loan bill is displayed below. The display can be changed to view Changes, Same Payments, or All. If the current payment is for an amount other than two payrolls, please change the number of payrolls, which will adjust all Remitted Amounts. The Payments Received box displays the district payment, upon receipt by NYSTRS. The detail can be sorted by name or EmplID.

Make any changes necessary in the Amount Remitted column to match the deduction taken. If no payment is being sent, please enter "0" in the Amount Remitted column and select a reason from the dropdown box. For employees currently on a Leave of Absence, please provide the leave begin and end dates in the comment field. If you select "Other" from the dropdown box, you will be required to provide a comment.

**Note: Be sure to save your work as you go to avoid being timed out of this page. You must save your work before clicking submit to NYSTRS, moving to another page, updating your payroll period, or updating your record display to avoid losing your changes.**

Once all changes have been entered, click on Submit to NYSTRS. If you need help, please contact the Loan Billing department at 800-348-7298, ext. 6080.

Billing Period	Select Records to Display	Number of Payrolls for the Month	Save Actions
March 2026	All <input type="button" value="Update"/>	2 Payrolls <input type="button" value="Update"/>	<input type="button" value="Save to PDF"/> <input type="button" value="Save to CSV"/>

Payments for this Period		
Bill Status	Bill Submit Date	Payments
Available for Entry	N/A	N/A

Total Amount Billed: \$3,228.00	Total Amount Remitted: \$3,228.00	<input type="button" value="Submit Bill to NYSTRS"/>
---------------------------------	-----------------------------------	--

Page 1 of 1 (9 Records Total)

EmplID	SSN	Name ▼	Amount Billed	Amount Remitted	Payment Type	Remitted Reason	Comments
	xxx-xx-	,Gina A	\$151.00	<input type="text" value="151.00"/>	Same Payment	None <input type="button" value="▼"/>	<input type="text"/>
	xxx-xx-	,Lisa A	\$641.00	<input type="text" value="641.00"/>	Same Payment	None <input type="button" value="▼"/>	<input type="text"/>
	xxx-xx-	Rebecca C	\$357.00	<input type="text" value="357.00"/>	Same Payment	None <input type="button" value="▼"/>	<input type="text"/>
	xxx-xx-	,Christa B	\$647.00	<input type="text" value="647.00"/>	Same Payment	None <input type="button" value="▼"/>	<input type="text"/>
	xxx-xx-	,Daniel	\$240.00	<input type="text" value="240.00"/>	Same Payment	None <input type="button" value="▼"/>	<input type="text"/>
	xxx-xx-	,Anne M	\$359.00	<input type="text" value="359.00"/>	Same Payment	None <input type="button" value="▼"/>	<input type="text"/>
	xxx-xx-	s,Laurie A	\$414.00	<input type="text" value="414.00"/>	Same Payment	None <input type="button" value="▼"/>	<input type="text"/>
	xxx-xx-	Tera L	\$252.00	<input type="text" value="252.00"/>	Same Payment	None <input type="button" value="▼"/>	<input type="text"/>
	xxx-xx-	,Jessica A	\$167.00	<input type="text" value="167.00"/>	Same Payment	None <input type="button" value="▼"/>	<input type="text"/>

If you have an employee not listed above, please enter his/her information below. If you have more than one, clicking Save will allow additional entries.

EmplID	Amount
<input type="text"/>	<input type="text"/>

Page 1 of 1 (9 Records Total)

Note:

Remember to periodically click the save button as you will be timed out after 15 minutes of inactivity and data entered will be lost.

The Total Amount Remitted is automatically calculated upon saving.

After you have entered and reviewed the bill information for accuracy, click Submit to NYSTRS. Once submitted data can only be changed by contacting NYSTRS.

Only one submission is allowed per month.

After clicking Submit to NYSTRS, a confirmation page will appear where you either Confirm or Cancel your entries:

If the information you provided is accurate, click the Confirm button. Otherwise, click Cancel to return to the previous page.

Cancel

Confirm

Clicking Confirm will present the final confirmation page, from which you will print the cover letter that must be included with your payment. The cover letter and payment should be sent only once per month. The payment submitted to NYSTRS must match the Remitted Amount reconciled for that month.

The screenshot shows the 'Employer Secure Area' header with a navigation menu. Below the header, the page title is 'Loan Billing' and the user is identified as 'Welcome Herrick, Stacey'. The main content area displays a success message: 'Your submission to NYSTRS was successful. Please choose one of the following:'. It lists two options: 'Print Cover Letter' and 'Submit ACH Payment'. A detailed note follows regarding ACH payments, stating that users must provide their bank with NYSTRS' ACH ID (0000408976) and add NYSTRS as an authorized vendor. At the bottom, there are two buttons: 'Print Cover Letter' and 'Submit ACH Payment', separated by the word 'or'. A link to 'Return to Loan Billing Home' is also present.

### Example Cover Letter



New York State Teachers' Retirement System  
PO Box 5522  
Binghamton, NY 13902-5522

## **NYSTRS Employer Secure Area**

### **Remittance cover letter**

**District Name:** [REDACTED]

**District code:** [REDACTED]

**Bill Date:** March 2026

**Amount Remitted:** \$3,228.00

**Members entered:** 9

After submitting, you can also print the cover letter from the bill detail page.

As soon as the payment is received at NYSTRS, it will be displayed.

Billing Period	Select Records to Display	Number of Payrolls for the Month	Save Actions
March 2026	All <input type="button" value="Update"/>	2 Payrolls <input type="button" value="Update"/>	<input type="button" value="Save to PDF"/> <input type="button" value="Save to CSV"/>

Payments for this Period		
Bill Status	Bill Submit Date	Payments
Pending Payment	N/A	N/A

<b>Total Amount Billed:</b> \$3,228.00	<b>Total Amount Remitted:</b> \$3,228.00	<input type="button" value="Submit ACH Payment"/>	<input type="button" value="Print Cover Letter"/>
--	--	---	---

### Notifications

This replaces the district notification letters of changes made to member payment amounts.

**Notifications**

Any changes made to your bill are reflected on the notifications page. The link below allows you to view the notifications for the current billing period, as well as historical notifications.

#### Loan Billing - Notifications

← Loan Billing

Welcome Herrick, Stacey — (Last Login: 3/17/2026 12:50 PM) — [\(Change District\)](#)

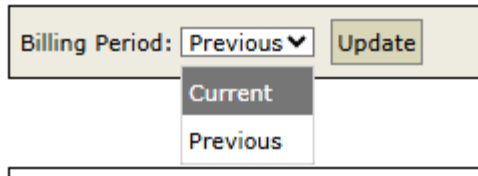
The list below displays the additions and changes that have taken place over the billing period selected in the drop down below.

**Loan Satisfied** — Payment received, loan closed. No further payments due as of effective date.

**New Loan/Payment** — New loan has been issued- Loan payment or adjustment to previous loan payment amount will begin with loan bill month listed under change date.

Effective Date▲	EmplID	Name	SSN	Total Amount	Change Reason	Change Date
10/8/2025		Miguel	xxx-xx-	\$0.00	Loan Satisfied	
9/11/2025		Miguel	xxx-xx-	\$0.00	Loan Satisfied	
4/24/2025		Christa	xxx-xx-	\$647.00	New Loan/Payment	June 2025
4/11/2025		Rebecca	xxx-xx-	\$357.00	New Loan/Payment	June 2025
4/3/2025		Rebecca	xxx-xx-	\$0.00	Loan Satisfied	

This date reflects the bill where the change will appear.



The image shows a user interface element for selecting a billing period. It consists of a light gray rectangular box. On the left side of the box, the text "Billing Period:" is displayed. To its right is a dropdown menu with a small downward-pointing arrow on the right side. The dropdown menu is currently open, showing three options: "Previous" (at the top), "Current" (in the middle, highlighted with a dark gray background), and "Previous" (at the bottom). To the right of the dropdown menu, within the same gray box, is a button labeled "Update".

The view defaults to current notifications, which are changes that have occurred since the last bill was generated.

Previous notifications consist of all changes for the past six months.