

TRF Employer Interactive: Retirement Application-Part II

This is the procedure used to access, complete, and submit the *Application for Retirement Benefits, Part II* (State Form 53486) available through the TRF Employer Interactive Web. The TRF Employer Interactive Web site is accessed from the TRF Web site at www.in.gov/trf.

Entry of this information is the responsibility of the employer and is due within 30 days of the teacher's last day of service. This form may be submitted to TRF prior to the submission of the *Application for Retirement Benefits, Part I* (State Form 23226) by the member (employee). Both forms are part of the *Retirement Application* available at <http://www.in.gov/trf/files/RetirementApp.pdf>, and both Parts I and II may be submitted on the appropriate form or entered online using TRF Interactive. Providing this information online is the preferred method of submission.

Login Instructions

These are the instructions for the TRF Employer Interactive Web site. Access the TRF *Home* page at www.in.gov/trf.

On the right side of the TRF Web site *Home* page, in the *Online Services* section, click the **Employer Secure Login** link (Figure 1). The *Login Page* displays (Figure 2).

Note: Consider bookmarking the Login Page for quicker access in the future.



Figure 1 – Indiana State Teachers' Retirement Fund Home Page

On the *Login Page*, enter your **Employer Email Address** (user name) and **Employer Password**. Your **Employer Email Address** is your full e-mail address. Initially, your **Employer Password** is also your e-mail address up to 20 characters. The Employer Password is case-

sensitive and has been created with all lowercase letters. For the Employer Password, if your e-mail address is longer than 20 characters, enter the first 20 characters and click the **Login** button. The *Employer Information* page displays (Figure 3).

The **Employer Password** field is limited to 20 characters and does not accept more than 20 characters.

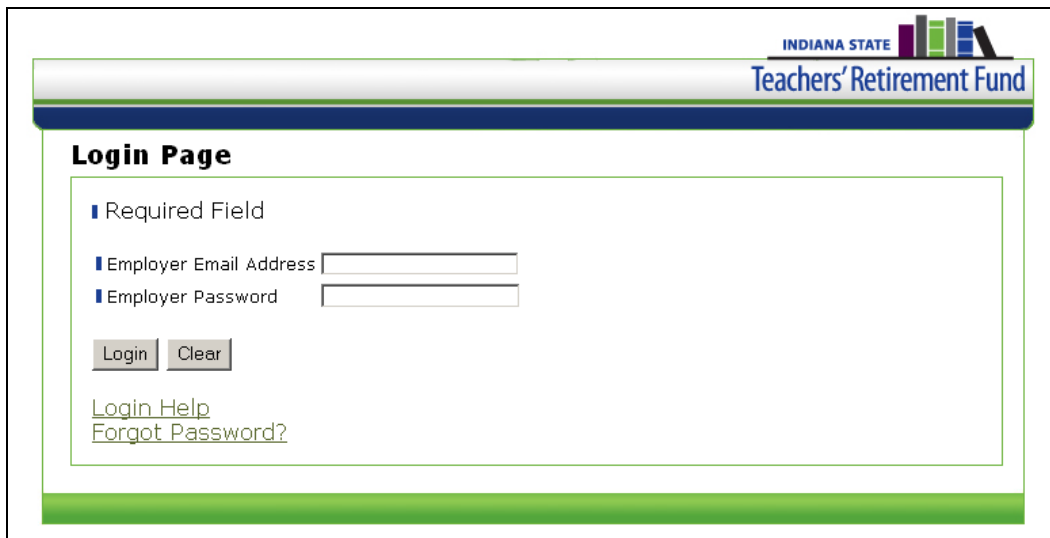


Figure 2 – Login Page

The first time you log in, you are required to change your password. For information on password restrictions, click the **Login Help** link.

Once you log in and change your password, your *Employer Information* page (Figure 3) displays. On the *Employer Information* page, all of your designated access rights, including Adjusted Wage and Contribution, are listed on the navigation menu in the left frame on the page.

On the *Employer Information* page (Figure 3), in the navigation frame, there may be links to **SSN/TRF# Cross Reference, Payment, Change Password**, and other options. You may access only those features for which you have requested and been granted access. Other options may not appear on your navigation menu.

The *Employer Information* page (Figure 3) is your personal employer page. Once you successfully login to the TRF Employer Interactive Web site, you and anyone with security access are able to access this page for your school corporation. Persons without security access cannot view this page. To add users or change existing users' access for this Web site, use the **Employer Demographics** option in the navigation menu.

Select the **Retirement Application-Part II** option and the menu expands to show two options, **Search for Member** and **View Pending Applications** (Figure 3).

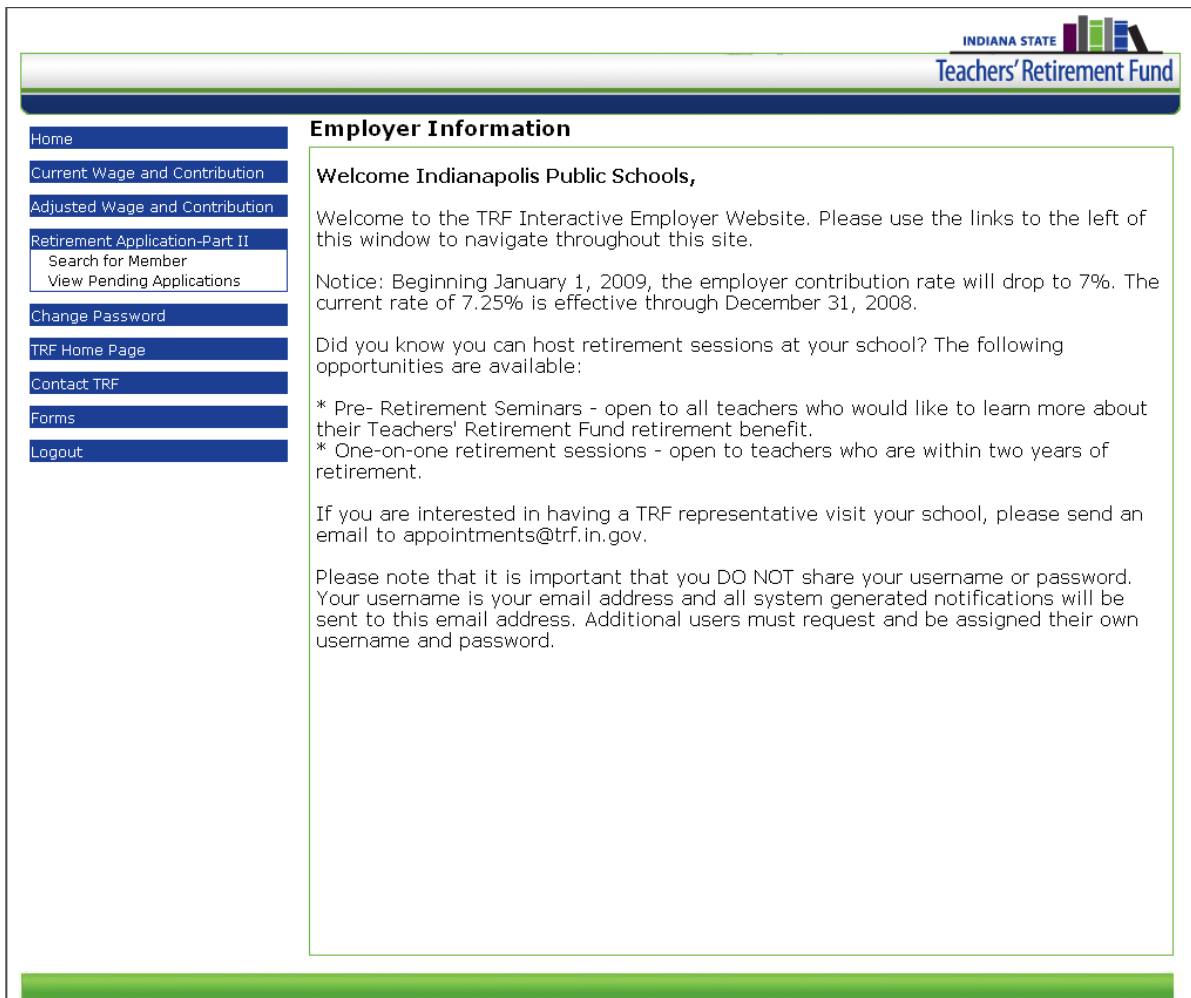


Figure 3 – Employer Information Page, Retirement Application-Part II Menu

Retirement Application-Part II

This section outlines the steps used by employers to perform online entry of the information required for completion and submission of the *Application for Retirement Benefits, Part II* (State Form 53486) using the **Retirement Application-Part II** option of the TRF Employer Interactive Web site.

Search for Member

On the *Retirement Application-Part II* menu, click **Search for Member**. The *Member Search* page displays (Figure 4).

INDIANA STATE
Teachers' Retirement Fund

Member Search

To locate a TRF member, enter the member's Social Security Number OR TRF Number.
 IMPORTANT: DO NOT USE DASHES (-) IN THE SOCIAL SECURITY NUMBER.
 For example, Social Security Number 999-99-9999 should be entered as 999999999.

Member SSN

Member TRF No.

Submit

Figure 4 – Member Search Page

On the *Member Search* page (Figure 4), do the following:

1. In the **Member SSN** field, enter the member's (employee's) Social Security number without the hyphens (-), or
2. In the **Member TRF No.** field, enter the member's (employee's) TRF number.
3. Click **Submit**. One of the following occurs:
 - a. If the member (employee) has an active Part II in TRF Employer Interactive, the *Application for Retirement Benefits-Part II, Page 1* (Figures 7 and 8) displays. Proceed to the *Application for Retirement Benefits-Part II, Page 1* section of this document.
 - b. If the TRF number or SSN entered in the search does not locate a member (employee) who has worked for this employer, the error message in Figure 5 is returned.
 - c. If the member's (employee's) Part II is not active, nor has successfully processed, a blank *Application for Retirement Benefits-Part II, Page 1* entry page displays (Figures 7 and 8). Proceed to the *Application for Retirement Benefits-Part II, Page 1* section of this document.

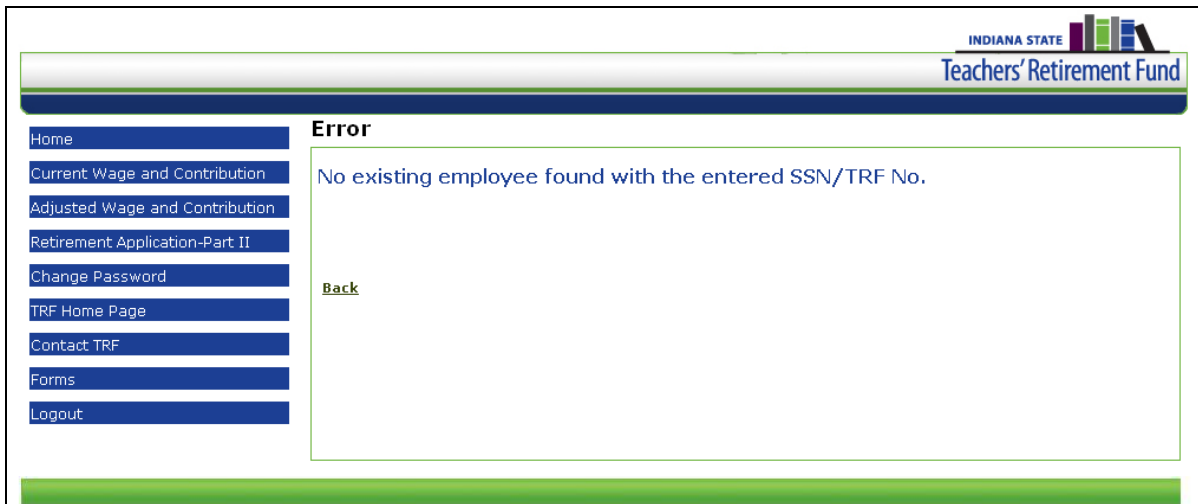


Figure 5 – Member Search, Error Page

View Pending Applications

On the *Retirement Application-Part II* menu (Figure 1), click the **View Pending Applications** option. The *Pending Applications* page displays (Figure 6).

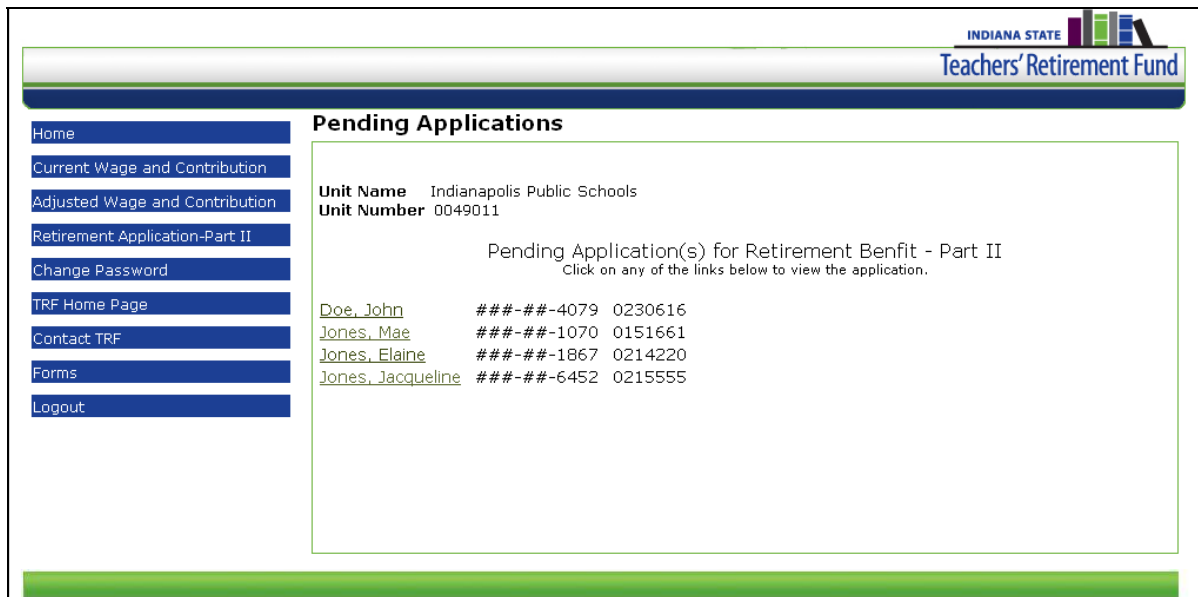


Figure 6 – Pending Applications Page

On the *Pending Applications* page (Figure 6), select the member (employee) by clicking on the member's (employee's) name. The *Application for Retirement Benefits-Part II, Page 1* displays (Figures 7 and 8).

Proceed to the Application for Retirement Benefits-Part II, Page 1 section of this document.


Application for Retirement Benefits-Part II, Page 1

On the *Application for Retirement Benefits-Part II, Page 1* (Figures 7 and 8), all the required fields are marked with an asterisk (*). Any attempt to move from this page using the **Next** button results in an error message indicating that not all required fields are complete.

For a new Part II, this page displays as a result of the **Search for Member** option. In this case, the *Quarterly Wage and Contribution Report (P-31)* fields populate.

The Quarterly Wage and Contribution Report (P31) is the **Current Wage and Contribution** or the **Adjusted Wage and Contribution** menu options in TRF Employer Interactive.

See Table 1 for complete descriptions of the fields on this page. The entry fields on this page correspond with the entry fields on the *Application for Retirement Benefits, Part II* (State Form 53486), page 1.



- Home
- Current Wage and Contribution
- Adjusted Wage and Contribution
- Retirement Application-Part II
- Change Password
- TRF Home Page
- Contact TRF
- Forms
- Logout

Application for Retirement Benefits-Part II

INSTRUCTIONS: Please submit the following information within 30 days of the teacher's last day of service.

*** Required Field**

Enter a description of your current retirement incentive program:

Member Information

Name: Elaine Jones TRF Employing Unit Number: 0049011

Social Security Number: ###-##-1867 * Last Day of Service (mm/dd/yyyy)

06/20/2009

TRF Number: 0214220

Employer Verification

School Year	*Contract Salary	Salary Paid (P31 Report)	Additional/Lost Earnings (Show + or -)	*Additional/Lost Earnings Specific Reason (Stipend too general)	Summer School Dates (mm/dd/yyyy)		Summer School Contract
					From	To	
2000-01	\$ 52,500.00	\$ 50,259.22	\$ 500.00	mentor			\$
							Add Row
2001-02	\$ 54,000.00	\$ 52,107.61	\$ 50.00 \$ 100.00	workshop eca			\$
							Add Row
2002-03	\$ 56,000.00	\$ 55,123.59	\$ 1,000.00	01-02 settled contract			\$
							Add Row
2003-04	\$ 56,000.00	\$ 46,517.03	\$ 10,000.00 \$ 600.00 \$ 1,000.00	lost pay eca 02-03 settled contract			\$
							Add Row
2005-06	\$ 51,500.00	\$ 49,116.35	\$ 3,000.00 \$ 4,500.00	summer school lost pay	06/03/2006	08/10/2006	\$ 8,000.00
							Add Row
2006-07	\$ 53,000.00	\$ 73,786.53	\$ 8,000.00	summer school	06/04/2007	08/01/2007	\$ 7,000.00
							Add Row
2007-08	\$ 55,000.00	\$ 54,686.24	\$ 8,000.00	summer school	06/02/2008	07/02/2008	\$ 5,000.00
							Add Row
2008-09	\$ 56,500.00	\$ 75,978.79	\$ 100.00 \$ 15.00 \$ 3,000.00 \$ 2,000.00	workshop jury duty summer school severance			\$
					06/02/2009	06/20/2009	\$ 2,000.00
							Add Row
	\$	\$	\$				\$
							Add Row

Figure 7 – Application for Retirement Benefits-Part II, Page 1 (Top)

Are there contract amounts higher than the years indicated in the previous section? If so, please provide the information below, if not, continue to the next section.

School Year	*Contract Salary	*Salary Paid (P31 Report)	Additional/Lost Earnings (Show + or -)	*Additional/Lost Earnings Specific Reason (Stipend too general)	Summer School Dates (mm/dd/yyyy)		Summer School Contract
					From	To	
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
							<input type="button" value="Add Row"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
							<input type="button" value="Add Row"/>

Figure 8 – Application for Retirement Benefits-Part II, Page 1 (Bottom)

Field Descriptions

Table 1 provides descriptions of all the fields on the *Application for Retirement Benefits-Part II, page 1*, including links and buttons. With regards to the fields on page 1, the fields that directly correspond with those on the *Application for Retirement Benefits, Part II (State Form 53486)* have definitions taken directly from the *Application for Retirement Benefits, Part II (State Form 53486) Procedure* document.

Table 1 – Application for Retirement Benefits, Part II (State Form 53486) Field Descriptions

Field	Description
Enter a description of your current retirement incentive program	This is a description of the severance plan the employer has in place for retirees, if one exists.
Member Information	
Name	This is the name of member (employee). It is populated with the information from SIRIS that corresponds with the TRF number or Social Security number entered on the <i>Member Search</i> page (Figure 2).
Social Security Number	This is the Social Security number of the member (employee). This field is populated with the information from SIRIS.
TRF Number	This is the TRF number of the member. This field is populated with information from SIRIS.
TRF Employing Unit Number	This defaults to the identification number of the employer currently logged in.
Last Day of Service	This is the employee’s last day of service as entered by the employer; format = mm/dd/yyyy).
Employer Verification	
School Year	These are the school years for which information is being requested. The years for which information is being requested are pre-printed on the form.

Table 1 – Application for Retirement Benefits, Part II (State Form 53486) Field Descriptions

Field	Description
Contract Salary	This is the salary for the employee's regular teaching contract for each year indicated in School Year.
Salary Paid (P31 Report)	The entries in this field default from the P31 reports recorded in SIRIS. This is the amount of the employee's TRF reportable earnings for the year shown in School Year. This should total the sum of the four <i>Quarterly Wage and Contribution Reports</i> (P31) and any <i>Adjusted Quarterly Wage and Contribution Reports</i> for the year shown in School Year. This amount does not usually match the contract salary amount. The reason the contract salary and reportable earnings does not match is because the TRF reporting cycle for earnings is a fiscal year which runs July 1 through June 30, and the school's contract year usually runs mid-August through the following mid-August.
Additional/Lost Earnings (show + or -)	The total amount of any earnings the employee received in excess of the employee's regular contract amount is shown as a (+) entry. If the employee was not paid for any amount covered under the employee's regular contract, this amount is shown as a (-) entry.
Additional/Lost Earnings, Specific Reason (Stipend is too general)	This is the specific reason for any additional or lost earnings. Typical examples of additional earnings are attending a workshop, teaching an extra class, being a mentor, working summer school, and such. The most common reasons for lost earnings are unpaid days off, serving jury duty, or not completing the contract. The term <i>stipend</i> is not acceptable as an explanation as it is not specific enough.
Summer School Dates (mm/dd/yyyy)	If the employee taught summer school, these are the beginning and ending dates of the summer school session.
Summer School Contract	This is the amount of the summer school contract for the session dates shown in the Summer School Dates column. These amounts may not match the amount of summer school earnings shown in the Additional/Lost Earnings column.
<p>Are there contract amounts higher than the years indicated in the previous section? If so, please provide the information below, if not, continue to the next section.</p> <p>This section is completed if the employee has years with salaries that were higher than those entered on this page.</p>	

Table 1 – Application for Retirement Benefits, Part II (State Form 53486) Field Descriptions

Field	Description
School Year	The entries in this section are defined the same as in the previous section.
Contract Salary	
Salary Paid (P31 Report)	
Additional/Lost Earnings (show + or –)	
Additional/Lost Earnings, Specific Reason (Stipend is too general)	
Summer School Dates (mm/dd/yyyy)	
Summer School Contract	
Add Row	For any school year being entered on this page, additional entry fields may be added for the Additional/Lost Earnings, Additional/Lost Earnings Specific Reason, Summer School Dates, and Summer School Contract columns by clicking Add Row (Figure 7). There must be one row for every item. Do not add amounts together and provide one combined total.
Save for Later	Using the Save for Later button allows for partial entry of information on Part II. The information is saved and available for completion in future sessions.
Next >>	The Next button saves the information entered on the current page and either moves to the next page or provides an error message about missing information.
Cancel	The Cancel button cancels any entry made on the page during the current session. If a new Part II is being entered or information is added to an existing Part II, none of the information is saved.

Application for Retirement Benefits-Part II

INSTRUCTIONS: Please submit the following information within 30 days of the teacher's last day of service.

*** Required Field**

Enter a description of your current retirement incentive program:

Member Information

Name: Jacqueline Jones TRF Employing Unit Number: 0049011
 Social Security Number: ###-##-6452 * Last Day of Service (mm/dd/yyyy)

 TRF Number: 0215555

Employer Verification

School Year	*Contract Salary	Salary Paid (P31 Report)	Additional/Lost Earnings (Show + or -)	*Additional/Lost Earnings Specific Reason (Stipend too general)	Summer School Dates (mm/dd/yyyy)		Summer School Contract
					From	To	
<input type="text" value="2000-01"/>	<input type="text" value="\$ 50,390.00"/>	<input type="text" value="\$ 50,386.82"/>	<input type="text" value="\$ 325.95"/> <input type="text" value="\$ -.09"/>	<input type="text" value="Workshop"/> <input type="text" value="Rounding"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/> <input type="text" value="\$"/>
<input type="button" value="Add Row"/>							

Figure 9 – Application for Retirement Benefits-Part II, Page 1, Add Row

Application for Retirement Benefits-Part II, Page 2

On the *Application for Retirement Benefits-Part II, Page 2* (Figures 8 and 9), all the required fields are marked with an asterisk (*). Any attempt to move from this page using the **Submit** or **Previous** buttons results in an error message indicating that not all required fields are complete.

See Table 2 for complete descriptions of the fields on this page. The entry fields on this page correspond with the entry fields on the *Application for Retirement Benefits, Part II* (State Form 53486), page 2.

Application for Retirement Benefits-Part II

TRF Number: 0214220

* Required Field

Does the 2000-01 P31 Report above include any amount actually earned prior to July 1, 2000, but paid July 2000 or later from regular contract, summer school or other?

Yes No Regular Contract \$ Summer School/Other \$

Does the 2008-09 P31 Report above include any amount actually earned prior to July 1, 2008, but paid July 2008 or later from regular contract, summer school or other?

Yes No Regular Contract \$ Summer School/Other \$

Is the employee in the "96 Plan"?

Yes No

Does the employer pay the employee contributions?

Yes No

Date the school began paying employee contributions:

Quarter 2008-09	*Salary Paid (P31 Report)	Contributions paid by Employee	Contributions paid by Employer	Voluntary Post-Tax Contributions	Voluntary Pre-Tax Contributions	*Days Worked
1st Qtr	\$ <input type="text" value="19,144.34"/>	\$ <input type="text"/>	\$ <input type="text" value="574.33"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text" value="70"/>
2nd Qtr	\$ <input type="text" value="14,898.72"/>	\$ <input type="text"/>	\$ <input type="text" value="446.96"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text" value="60"/>
3rd Qtr	\$ <input type="text" value="16,585.73"/>	\$ <input type="text"/>	\$ <input type="text" value="497.58"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text" value="60"/>
4th Qtr	\$ <input type="text" value="25,350.00"/>	\$ <input type="text"/>	\$ <input type="text" value="760.50"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text" value="60"/>

Quarter 2009-10	*Salary Paid (P31 Report)	Contributions paid by Employee	Contributions paid by Employer	Voluntary Post-Tax Contributions	Voluntary Pre-Tax Contributions	Days Worked
1st Qtr	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
2nd Qtr	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
3rd Qtr	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

Figure 10 – Application for Retirement Benefits-Part II, Page 2 (Top)

Additional Comments:

Attach a copy of the 08-09 Contract

If an electronic copy is not available, fax to (317)233-0914 or send via US Mail to: Indiana State Teachers' Retirement Fund, 150 West Market Street, Suite 300, Indianapolis, Indiana 46204. Use the check-box below to indicate that the contract will be mailed or faxed.
 Contract will be mailed via US Mail or faxed.

Employer Information
Address: 150 W. Market St
Indianapolis IN 46204
Employer Phone Number:
Employer Fax Number:

I hereby affirm under the penalty of perjury, according to official records, the above information is true and accurate.

Employer Contact Name
Rebecca Liming
Employer Email Address
rliming@trf.in.gov
*** Employer Contact Phone Number**

Figure 11 – Application for Retirement Benefits-Part II, Page 2 (Bottom)

Field Descriptions

Table 2 provides descriptions of all the fields on the *Application for Retirement Benefits-Part II*, page 2 including links and buttons. With regards to the fields on page 2, the fields that directly correspond with those on the *Application for Retirement Benefits, Part II (State Form 53486)* have definitions taken directly from the *Application for Retirement Benefits, Part II (State Form 53486) Procedure* document. Although specific years (<>) are shown in Table 2, the date ranges that display online correspond with the years of service applicable to the retiring member.

Table 2 – Application for Retirement Benefits-Part II, Page 2 Field Descriptions

Field	Description
Does the <2000-01> P31 Report . . .	<p>Click the radio button for Yes or No. If the answer is Yes, amounts must be completed as follows:</p> <ul style="list-style-type: none"> Any amount actually earned during the 2000-01 school year but paid after July 1, 2001, is entered in this section. If the amount was from the regular contract, it is entered in the Regular Contract field. If the amount was from a summer school contract or other additional earnings, it is entered on the Summer School/Other field. <p>This is known as the <i>carry-over</i> amount. These entries are used to balance the contracts to the actual earnings paid.</p>

Table 2 – Application for Retirement Benefits-Part II, Page 2 Field Descriptions

Field	Description
Does the <2008-09> P31 Report . . .	<p>Click the radio button for Yes or No. If the answer is Yes, amounts must be completed as follows:</p> <ul style="list-style-type: none"> • Any amount actually earned during the 2007-08 school year but paid after July 1, 2008, is entered in this section. • If the amount was from the regular contract, it is entered in the Regular Contract field. • If the amount was from a summer school contract or other additional earnings, it is entered on the Summer School/Other field. <p>These amounts are used to balance the contracts to the actual earnings paid if the member did not complete the 2008-09 school year.</p>
Is the employee in the "96 plan"?	Click the radio button for Yes or No . If the employer is paying the employer share contributions for the employee, then the answer to this question is Yes . This is applicable for teachers hired after July 1, 1995.
Does the employer pay the employee contributions?	Click the radio button for Yes or No . If the employer is paying the mandatory 3 percent contributions for the employee, then the answer to this question is Yes .
Date the school began paying employee contributions.	If the answer to the above question is Yes , this is the date the school began paying the employee's mandatory 3 percent contributions.
<p>This section is completed with information from the <i>Quarterly Wage and Contribution Reports</i> (P31) from the last year worked. The total of the information reported here should equal the last year reported on the <i>Application for Retirement Benefits-Part II</i>, page 1. If there are any pending <i>Quarterly Wage and Contribution Reports</i> (P31) which have either not yet posted or not yet been submitted, enter that information in the appropriate row. This amount will be included with the current year Salary Paid amount on <i>Application for Retirement Benefits-Part II</i>, page 1.</p>	
Quarter <2008-09>	This indicates the quarter reported on the <i>Quarterly Wage and Contribution Report</i> (P31).
Salary Paid (P31 Report)	This is the salary reported on the P31 report for the quarter indicated (1st Qtr., 2nd Qtr., 3rd Qtr., 4th Qtr., 1st Qtr. 2009).
Contributions paid by Employee	These are the 3 percent mandatory contributions paid by the member reported on the P31 report for the quarter indicated (1st Qtr., 2nd Qtr., 3rd Qtr., 4th Qtr., 1st Qtr. 2009).
Contributions paid by Employer	These are the 3 percent mandatory contributions paid by the employer reported on the P31 report for the quarter indicated (1st Qtr., 2nd Qtr., 3rd Qtr., 4th Qtr., 1st Qtr. 2009).

Table 2 – Application for Retirement Benefits-Part II, Page 2 Field Descriptions

Field	Description
Voluntary Post-Tax Contributions	This is the amount of any voluntary post-tax contributions reported on the P31 report for the quarter indicated (1st Qtr., 2nd Qtr., 3rd Qtr., 4th Qtr., 1st Qtr. 2009).
Voluntary Pre-Tax Contributions	This is the amount of any voluntary pre-tax contributions reported on the P31 report for the quarter indicated (1st Qtr., 2nd Qtr., 3rd Qtr., 4th Qtr., 1st Qtr. 2009).
Days Worked	This is the number of days worked reported on the P31 report for the quarter indicated (1st Qtr., 2nd Qtr., 3rd Qtr., 4th Qtr., 1st Qtr. 2009).
Additional Comments	This allows for additional information to be entered pertinent to the information being entered.
Attach a copy of the <08-09> Contract	Click the Browse button and locate an electronic copy of the employee's contract.
Contract will be mailed via US Mail or faxed	If an electronic copy of the employee's current contract is not available, check this checkbox to indicate that a copy of the contract is being faxed or mailed to TRF.
I hereby affirm . . .	Check this checkbox to affirm that the information provided is correct.
Employer Contact Phone Number	Enter the telephone number, including the area code, where the employer's contact person can be reached.
Browse	The Browse button is used to access the employer's files in order to locate and attach an electronic copy of the employee's contract as required for completion of this Part II.
Save for Later	Using the Save for Later button allows for partial entry of information on Part II. The information is saved and available for completion in future sessions.
<< Previous	The Previous button returns to page 1 of the Part II.
Submit	The Submit button causes the tool to review the information entered and either accept the filing of the Part II or return error messages to the user.
Cancel	The Cancel button cancels any entry made on the page during the current session. If a new Part II is being entered or information is added to an existing Part II, none of the information is saved.

When **Submit** is clicked, if everything is complete and the information submitted on the P31 Reports balance with the contract salary information entered, the *Success* page displays (Figure 12).

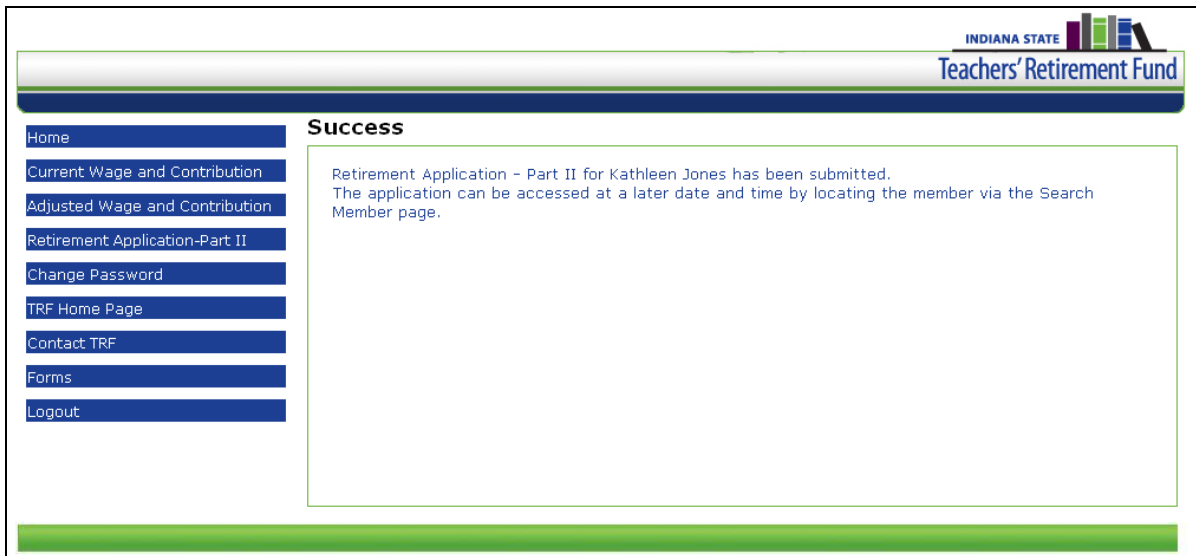


Figure 12 – Success Page

When the *Success* page is displayed (Figure 12), the user can either return to the **Retirement Application-Part II** to do additional entries for other employees or click **Logout** to exit TRF Employer Interactive and end the session.

Error Messages

When the **Next** button or the **Submit** button is used, the tool evaluates the information entered and returns error messages, if needed.

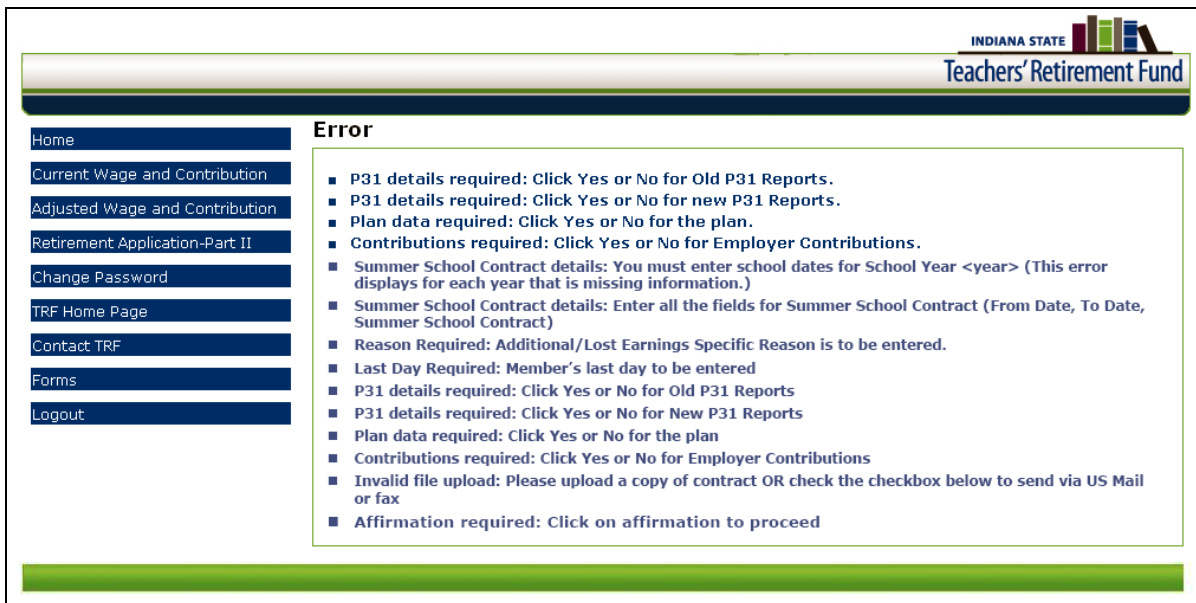


Figure 13 – Error Page, List of Errors

The *Error* page (Figure 13) is returned when information on page 2 has not been completed or when specific information is missing. The error message instructs the user what is missing or incorrectly entered.

INDIANA STATE
Teachers' Retirement Fund

Retirement Application Part II Totals Not Matched

The employer verification totals are not balanced; therefore the application for retirement has not been accepted. Please review the totals and resubmit the application.

Total Contract Salary:	434500.0	Total P31 Salary:	457575.36
Total Additional/Lost Earning Salary: +	12835.0	Regular Contract Carryover:	- 8546.33
		Summer School Carryover :	- 0.0
Total 1 :	447335.0	Total 2 :	449029.03

Figure 14 – Error Page, Retirement Application Part II Totals Not Matched

The Error page (Figure 14) is returned when Submit is used and the entries from pages 1 and 2 are compared with the *Quarterly Wage and Contribution Report* (P31) information provided by SIRIS. The contract salary total must equal the P31 total.

1. Click **Make Changes** to return to the appropriate page to make the necessary changes and **Submit** again, or
2. Click **Save for Later** if corrections need to be made during a future session.