2000-2001 Direct Loan Technical Reference
(562H)
Tracking Log

Page(s) Removed	Pages Inserted	Description
Custom Layouts 1-2	**Custom Layouts** 1-2	Updated Summary of Direct Loan Message Classes by adding Message Class "DIRC##OP" at end of the document.
1-5	1-5	Removed the period after 'DL HEADER' inside quotes.
1-8	1-8	Field #3's Valid Field Content modified from >0 to >=0.
1-36	1-36	Field #114 added message to Valid Field Content to read "Required only for PLUS LOR and should be numeric >=0 for PLUS LOR. For Stafford LOR, this field can be blank and will be ignored."
Custom System Requirements 3-10	**Custom System Requirements** 3-10	Loan Origination Change Record –Updated the second line in the fifth paragraph; deleted "and increment the sequence number."
3-42	3-42	Promissory Note Paper Manifests – Within the first paragraph, added a third sentence as follows: "The LOC returns the manifest to the school address on the promissory note unless the school indicates another address on the manifest."
Implementation Guide 4-3-2	**Implementation Guide** 4-3-2	Within the Business Rules, second bullet, deleted the period within the "03000" figure and the "04000" figure.
4-5-6	4-5-6	In the 3rd paragraph the sentence beginning with "The LOC allows…" was modified as follows: "Schools must submit to the LOC anticipated disbursements in disbursement number and date order or they will be rejected."
Combination Layouts 5-5	**Combination Layouts** 5-5	In the **External Import Loan Origination Add File** record layout, updated required Field #26, Origination Fee Percentage to be required for Stafford and PLUS loan records.
5-33 to 5-37	5-33 to 5-37	**External Export, Record Type A – Demographic Table**
		In the External Export record layout, record type A – Demographic Table fields, removed "X" and "Y" as valid field content for Field #14, Dependency Status. Page 5-33.
		In the External Export record layout, record type A – Demographic Table fields, added "N=No" to the valid field content for the following fields: Field #20, Has Correction Record, Field #21, Has Document Tracking Record, Field #22, Has FAFSA Record, Field #24, Has Notes Record, Field #25, Has NSLDS Record, Field #26, Has Packaging Record, Field #27, Has Pell Record. Field #28, Has RAD Record, Field #29, Has Verification Worksheet Pages 5-34A and 5-35.

Page(s) Removed	Replacement Page(s)	Description
5-33 to 5-37 (continued)	5-33 to 5-37 (continued)	In the External Export record layout, record type A – Demographic Table fields, added the Valid Field Content column for Field #30, Institution Use to include "any keyboard character." Page 5-35.
		In the External Export record layout, record type A – Demographic Table fields, updated the Valid Field Content column for Field #31, Last Mailed Date to include "can be blank." Page 5-35.
		In the External Export record layout, record type A – Demographic Table fields, updated the Valid Field Content column for Field #33, Letter Count to read "00-99" instead of "01-99." Page 5-35.
		In the External Export record layout, record type A – Demographic Table fields, updated the Valid Field Content column for Field #43, Pell Verification Status to include: N = Not selected A = Accurate Data W = Without Documentation T = Tolerance C = Calculated R = Reprocessed S = Selected by CPS; not verified. Removed the value of "Y=Yes." Page 5-36.
		In the External Export record layout, record type A – Demographic Table fields, updated the Valid Field Content column for Field #51, Record Source to include "Y = Import External Add, Pell. Also updated the value of "N = Manual entry" to "M = Manual entry." Page 5-37.
		In the External Export record layout, record type A – Demographic Table fields, updated the Valid Field Content column for Field #55, Transaction Number to read "00-99" instead of "01-99." Page 5-37.
5-38 to 5-42; 5-44 to 5-45	5-38 to 5-42; 5-44 to 5-45	**External Export, Record Type D – Loan Table**
		In the External Export record layout for record type D – Loan Table fields, updated the Justify column for Field #6, Add ID/Loan to "Left." Page 5-38.
		In the External Export record layout for record type D – Loan Table fields, updated the Valid Field Content column for Field #9, Credit Decision to include "X = Credit Pending." Page 5-38.
		In the External Export record layout for record type D – Loan Table fields, updated the valid values of "Y= LOC prints" to "S = LOC prints" and "N = School prints" to "O = School Prints" for Field #13, Disclosure Statement Print Indicator. Page 5-39.
		In the External Export record layout for record type D – Loan Table fields, updated the Valid Field Content column for Field #14, Export to External and Field #15, Export to LOC to include "N = No." Page 5-39.

Page(s) Removed	Replacement Page(s)	Description
5-38 to 5-42; 5-44 to 5-45 (continued)	5-38 to 5-42; 5-44 to 5-45 (continued)	In the External Export record layout for record type D – Loan Table fields, updated the Valid Field Content column for Field #18, Inactive Flag to read "N = No" instead of "Blank = No." Page 5-39.
		In the External Export record layout for record type D – Loan Table fields, updated the Valid Field Content column for Field #27, Loan Period End Date to read "19990701 – 20020629" instead of "199990701 – 20010629." Page 5-40.
		In the External Export record layout for record type D – Loan Table fields, updated the field names for Field #34 through Field #45 and Field #47 through Field # 52 to read "Parent's" instead of "Parent/Borrower's." Pages 5-40 to 5-42
		In the External Export record layout for record type D – Loan Table fields, updated the Valid Field Content column to include "Can be blank" for Field #34, #37, #38, #40, #41, #42, #50, #51, and #52. Pages 5-40 to 5-42.
		In the External Export record layout for record type D – Loan Table fields, deleted Field # 46, Parent Borrower's Original SSN and made filler. Page 5-42.
		In the External Export record layout for record type D – Loan Table fields, updated the Valid Field Content column for Field #63, Promissory Note Status to include "R = Ready to Print, N = Not Ready to Print, S = Signed, P = Printed or Request to print sent to the LOC, M = Manifested, and E = Error." Page 5-44.
		In the External Export record layout for record type D – Loan Table fields, updated the Valid Field Content column for Field #64, Promissory Note to be on Manifest to include "N = No." Page 5-44.
		In the External Export record layout for record type D – Loan Table fields, updated the Valid Field Content column for Field #76, MPN Exists to include the text "PLUS = N." Page 5-45.
		In the External Export record layout for record type D – Loan Table fields, updated the field name for Field #78, Origination Reject Reasons to "Origination Reject Codes." Page 5-45.
5-45 to 5-48	5-45 to 5-48	**External Export, Record Type M – Actual Disbursement Table**
		In the External Export record layout for record type M – Actual Disbursement Table fields, updated the Valid Field Content column for Field #4, Actual Disbursement Amount to read "Numeric >= 0" instead of "Numeric > 0." Page 5-45.

Page(s) Removed	Replacement Page(s)	Description
5-45 to 5-48 (continued)	5-45 to 5-48 (continued)	In the External Export record layout for record type M – Actual Disbursement Table fields, updated the Valid Field Content column for Field #5, Actual Disbursement Batch Number to read "Batch Type = #H or SP" instead of "Batch Type = #H." Page 5-46.
		In the External Export record layout for record type M – Actual Disbursement Table fields, updated the Valid Field Content column for Field #8, Actual Disbursement Gross Amount, Field # 9, Actual Disbursement Loan Fee Amount and Field #11, Actual Disbursement Net Amount to read "Numeric >= 0" instead of "Numeric > 0." Page 5-46.
		In the External Export record layout for record type M – Actual Disbursement Table fields, updated the Valid Field Content column for Field #15, Actual Export to External Flag to include "N = No." Page 5-46.
		In the External Export record layout for record type M – Actual Disbursement Table fields, updated the Valid Field Content column for Field #17, Booking Batch ID to read "Batch Type = #B" instead of "Batch Type = AS." Page 5-47.
		In the External Export record layout for record type M – Actual Disbursement Table fields, updated the Valid Field Content column for Field #20, Actual Disbursement Booked Status to read "R = Unbooked" instead of "Blank = Unbooked." Page 5-47.
		External Export, Record Type N – Anticipated Disbursement Table
		In the External Export record layout for record type N – Anticipated Disbursement Table fields, updated the Valid Field Content column for Field #3, Anticipated Disbursement Fee Amount, Field # 4, Anticipated Disbursement Gross Amount and Field #5, Anticipated Disbursement Net Amount to read "Numeric >= 0" instead of "Numeric > 0." Page 5-47.
		In the External Export record layout for record type N – Anticipated Disbursement Table fields, updated the Valid Field Content column for Field #6, Anticipated Disbursement Number to read "01-20" instead of "1-20." Page 5-47.
		In the External Export record layout for record type N – Anticipated Disbursement Table fields, updated the Valid Field Content column for Field #7, Anticipated Export to External Flag to read "N = No" instead of "Blank = No." Page 5-48.
5-45 to 5-48 (continued)	5-45 to 5-48 (continued)	In the External Export record layout for record type N – Anticipated Disbursement Table fields, updated the Valid Field Content column for Field #10, Refund Code to read "Y = Refund" instead of "1 = Refund." Page 5-48.
		In the External Export record layout for record type N – Anticipated Disbursement Table fields, updated the Valid Field Content column for Field #11, Refund Date to read "Format is MMDDCCYY" instead of "Format is CCYYMMDD." Page 5-48.

Technical Reference for

Direct Loan

2000-2001

U.S. Department of Education

188 H

Overview

Preface

This technical reference is provided to postsecondary institutions participating in the William D. Ford Federal Direct Loan Program. It contains technical system information that allows you to either:

- Build your own system,
- Use a system provided by another organization (for example, a vendor or third-party servicer), or
- Use EDExpress (the software package provided by the U.S. Department of Education) in combination with your own system or vendor provided software.

Note: For the use of this technical reference, "Stafford" refers to Subsidized and Unsubsidized loans.

The Direct Loan Technical Reference for 2000-2001 is organized into the following four sections:

Overview

- Preface
- Sources of Assistance
- Overview of Changes from 1999-2000 to 2000-2001
- Loan Origination Options
- System Options
- Items to Consider in Choosing a System Option
- PC Requirements

Custom

- Custom Layouts
- Custom Edits
- Custom System Requirements
- Implementation Guide

Combination

- Combination Layouts
- Combination Edits
- Combination System Requirements

Appendix

- Direct Loan Reports
- Measurement Tools Reports
- Miscellaneous
- Direct Loan Forms

All schools should read the Overview section. It contains important phone numbers to call for assistance as well as information to help you choose how you want to participate electronically in the program.

The Custom/Combination/Appendix sections contain their own respective Table of Contents and a joint Index is provided at the back of the reference.

If you choose to use a custom system, read Custom sections 1, 2, 3, 4, and the Appendix thoroughly. It provides you with essential record layouts, system edits, and system requirements pertinent to building your own system. An Implementation Guide for 2000-2001 is provided in Section 4.

If you choose to use a combination of systems, read the Combination sections 5, 6, 7, and the Appendix thoroughly, as this section provides you with essential record layouts, system edits, and system requirements pertinent to using a combination of systems.

The U.S. Department of Education Direct Loan Operations Staff is available to answer Direct Loan operations and procedure questions from 8:00 a.m. — 5:00 p.m. (ET), Monday through Friday. They can be reached at:

202/708-9951

Questions regarding this technical reference should be directed to CPS Customer Service at:

800/330-5947

Questions regarding the Loan Origination Center (LOC) Implementation Guide should be directed to the LOC at:

800/848-0978

See the following section, Sources of Assistance, for additional help lines.

Sources of Assistance

If you have concerns or questions, listed below are sources of assistance:

Accounting and Financial Management Service (AFMS)
Direct Loan Program Operations 202/205-6466

Working hours are 7:00 a.m. - 4:30 p.m. (ET)

- Direct Loan Procedures and Operations
- Reconciliation and Cash Management Issues
- Drawdown Issues

CPS Customer Service 800/330-5947

Telecommunications Device for the Deaf (TDD/TTY) 800/511-5806

E-mail: cps@ncs.com

SFA Technical Support: http://www.ed.gov/offices/OSFAP/sfatech/listserv.html

Fax: 319/358-4260

Working hours are 7:00 a.m. - 7:00 p.m. (CT)

- Custom/Combo/Mainframe Support for Direct Loans
- CPS Batch Status
- Direct Loan Record Layouts
- Direct Loan Technical Reference
- EDE Technical Reference
- FISAP Technical Reference
- Packaging Technical Reference
- EDExpress Software — Application Processing, Packaging, Direct Loan, and Pell Payment
- FISAP Software
- QAP Software
- SSCR-32 Software
- Renewal Application Processing
- Rejected EDE records and batches

Direct Loan Client Account Managers

Region I (CT, MA, ME, NH, RI, VT)	617/565-6911
Region II (NJ, NY, PR, VI)	212/264-8012
Region III (DC, DE, MD, PA, VA, WV)	215/656-5929
Region IV (AL, FL, GA, KY, MS, NC, SC, TN)	404/562-6259
Region V (IL, IN, MI, OH, WI)	312/886-8766
Region VI (AR, LA, NM, OK, TX)	214/880-2405
Region VII (IA, KS, MO, NE)	816/880-4090
Region VIII (CO, MN, MT, ND, SD, UT, WY)	303/844-3677 EXT 121
Region IX (AZ, CA, HI, NV)	415/556-4201
Region X (AK, ID, OR, WA)	206/287-9840

Direct Loan Consolidation 800/557-7392

Web site address: http://www.ed.gov/Direct Loan/consolid.html

E-mail: loan_consolidation@mail.eds.com

Working hours are 7:00 a.m. - 7:00 p.m. (CT)

Direct Loan Origination Center 800/848-0978

E-mail: loan_origination@mail.eds.com

Fax: 800/557-7396

Working hours are 8:00 a.m. - 8:00 p.m. (ET)

- Direct Loan Batch Status
- Rejected Direct Loan Batches
- Batch Integrity Errors
- Promissory Notes
- Acknowledgements
- Check Sum Errors
- Implementation Guide Questions
- Interface Issues

Direct Loan Policy 202/708-8242

Working hours are 7:00 a.m. - 4:00 p.m. (ET)

- Policies
- Regulations

Direct Loan Servicing Center 800/848-0979

(*Borrower Referral Only)*

Telecommunications Device for the Deaf (TDD/TTY) 800/848-0983

Working hours are 8:00 a.m. - 8:30 p.m. (ET)

Web site address: http://www.dlServicer.ed.gov

Fax: 800/848-0984

School Services 888/877-7658

Working hours are 8:00 a.m. - 8:30 p.m. (ET)

- Delinquency Issues
- Interface Issues

Direct Loan Operations Staff 202/708-9951

E-mail: direct_loans@ed.gov

Web site address: http://www.ed.gov/DirectLoan

Working hours are 8:00 a.m. - 5:00 p.m. (ET)

- Direct Loan Procedures and Operations

FAFSA on the Web and FAFSA Express Customer Service 800/801-0576

E-mail: FAFSAWeb@ncs.com

FAFSA on the Web site address: http://www.fafsa.ed.gov

FAFSA Express Web site address: http://www.ed.gov/offices/OPE/express.html

Electronic Access Code Web site address: http://www.eac.ed.gov

Working hours are 7:00 a.m. - 10:00 p.m. (CT)

- FAFSA Express Software Assistance
- Application Status
- General Questions on Electronic Filing
- Help Accessing the Web Page

Federal Pell Grant Program 800/4-P-GRANT or *800/474-7268*

Web site address: http://www.pellgrantsonline.ed.gov

Working hours are 8:00 a.m. - 8:00 p.m., Monday through Friday (ET)

ED/Pell Grant Origination Team Fax: 202/708-9700

Customer Service

- Batch Processing Status and Rejected Batches
- Current Authorization Level
- General Inquiries Concerning RFMS
- Information and Data Requests Regarding Award Years Prior to 1999-2000
- Pell Grant Web Page Questions

Web Page

- Authorization Level for 1999-2000, 2000-2001
- Batch Status for 1999-2000, 2000-2001
- Links to Pell Grant Resources

Federal Student Aid Information Center — 800/4FED-AID or *800/433-3243*

Telecommunications Device for the Deaf (TDD/TTY) **800/730-8913**

Working hours are 8:00 a.m. - 8:00 p.m. (ET)

- Student Financial Aid Program Questions
- Distribution of Selected Publications
- NSLDS Borrower Tracking Questions
- Application Status
- Duplicate SARs or Address and School Changes (Student Only) — 319/337-5665

Grant Administration and Payment System (GAPS) — 888/336-8930

Web site address: http://gapsweb.ed.gov

Working hours are 8:00 a.m. – 7:00 p.m. (CT)

National Student Loan Data System (NSLDS) — 800/999-8219

Working hours are: 7:00 a.m. - 7:00 p.m. (CT)

- SSCR Assistance
- Online NSLDS
- NSLDS Batch Status
- Perkins Data
- Rejected NSLDS Records

Student Financial Assistance (SFA) Customer Support Inquiry Center — 800/433-7327

E-mail: csb@ed.gov

Working hours are 9:00 a.m. – 5:00 p.m. (ET)

- Title IV Policy Questions
- Help with Contacting Other Staff in the U.S. Department of Education

The U.S. Department of Education, Office of Student Financial Assistance Programs (OSFAP)

Web site address: http://www.ed.gov/offices/OPE

Student Aid Internet Gateway (SAIG) Customer Service 800/615-1189

E-mail: t4wan@ncs.com

Fax: 319/339-6983

Working hours are 7:00 a.m. - 10:00 p.m. (CT)

- EDconnect
- Transmission Errors
- Network Password Changes and Resets
- EDE Enrollment and Participation
- Billing and Invoices
- Software and User Manual Distribution
- Campus-Based Award Letter

Universal Automation Labs (UAL) 301/565-0032

Working hours are 8:00 a.m. - 5:30 p.m. (ET)

Fax: 301/565-0613

- FISAP Edit File
- Replacement Year-to-Date File

Note: Telephone numbers are subject to change.

Overview of Changes from 1999-2000 to 2000-2001

Removed:

- EDExpress Edits:
  - Anticipated Completion Date
  - Altered Note Flag
- Anticipated Completion Date (ACD) from EDExpress Direct Loan Module and loan origination record.

  LOC calculates the ACD. The National Student Loan Data System (NSLDS) picks up this information for a borrower's first booked loan at a specific school. A school must change this date using the Student Status Confirmation Reporting (SSCR) process with NSLDS.
- Promissory Note Print Sequence Number from EDExpress, loan origination record, and promissory note acknowledgement.
- Altered Note Flag from EDExpress Direct Loan Module.
- Booked Status and Booking Reject Codes from the Promissory Note Acknowledgement and the Disbursement Acknowledgement.
- Origination Center's Total Net Loan Amount on the Promissory Note Acknowledgement. The Total Net Loan Amount is moved to the new booking disbursement transaction.
- Permanent Address Change Date change field transmit number. Permanent address can continue to be updated but it is not necessary to send the change date to the LOC. EDExpress continues to capture the permanent address change date.

Added:

- MPN Multi-Year Functionality.
- Option for EDExpress to print Disclosure Statements for subsidized and unsubsidized loans with 12 or less anticipated disbursements. The LOC always prints disclosures for Stafford loans with anticipated disbursements over 12.
- Disclosure Statement Print Indicator to EDExpress and the loan origination record. Also, added a new change field transmit number for the Disclosure Statement Print Indicator.
- Preprinted Plain English Disclosure Insert to be mailed with the Disclosure Statement.
- Origination Fee Percentage to the loan origination record. Added new change field transmit number for Origination Fee Percentage.
- Credit Decision Status and Credit Decision Date to EDExpress. This allows a school to record a credit decision for a PLUS loan that is obtained through the LOC WEB site. This data is not sent to the LOC.

- Functionality to accommodate up to 20 anticipated and actual disbursements for Stafford loans. Includes new change field transmit numbers for anticipated disbursement date and gross amount for disbursement number five through 20.
- Booking Notification Process (new Disbursement Activity types "L"and "M"; new batch type #B) to provide disbursement and adjustment booked date and the LOC's Total Net Booked Loan Amount. A field on the disbursement acknowledgement will provide disbursement and adjustment booked date.
- Servicing Refund Process (new Disbursement Activity type "P"; new batch type SP) to notify schools that servicing received a refund from a borrower on a current year loan.
- New field to identify loan origination records for schools participating in Access America.
- New report "Disbursement Activity not yet Booked at Servicing" to identify disbursements booked by the LOC but not yet booked by Servicing.

Modified:

- Master Promissory Note Status on the loan origination acknowledgement.
- Loan Amount Requested on the Promissory Note Acknowledgement to be blank for Stafford loans and populated for PLUS loans.
- Reports to display up to 20 anticipated and actual disbursements for Stafford loans.
- Newly generated Master Promissory Note IDs to contain an "M" instead of an "S" or "U."
- Record length of the loan origination record to accommodate 20 anticipated disbursements.
- Actual Disbursement Number 1 must be processed first and must include the earliest disbursement date. Subsequent actual disbursements can be processed out of disbursement number order and out of date order. For more information, see Section 4.
- Disbursement Percentage fields on the loan origination record to include blank as valid field content.

Renamed:

- Experimental school field in EDExpress to "Special School." Indicates both types of schools (experimental or school with low cohort default rate) are allowed to create a loan with only one disbursement.

Loan Origination Options

The following loan origination options are available to your institution under the Direct Loan Program:

Option 1 (Level 2):	Option 1 schools are responsible for all the functions associated with the Direct Loan Program except for requesting drawdowns. The Loan Origination Center performs the drawdown requests. Specific borrowers are identified for each drawdown request on the Anticipated Disbursement Listing. The Actual Disbursement Roster displays the amounts a school credits to a borrower's account.
Option 2 (Level 1):	Option 2 schools are responsible for performing all functions associated with the Direct Loan Program.
Standard Origination:	Standard Origination schools are responsible for performing all functions associated with the Direct Loan Program except for requesting drawdowns (see Option 1) and printing the Stafford promissory notes. The LOC prints promissory notes and forwards the notes to the borrowers. The borrowers return promissory notes directly to the LOC.

System Options

The U.S. Department of Education gives you maximum flexibility in fashioning a system solution that best meets your institution's needs and loan origination option. There are three system options:

1. Custom System

   You have the option of developing a system to support all the necessary tasks required to participate in the William D. Ford Federal Direct Loan program, purchasing a software package from a third-party servicer, or contracting a third-party servicer.

2. Combination EDExpress/Custom System

   You can choose to use a portion of the functions provided by EDExpress in conjunction with external systems or software from another vendor. EDExpress allows you to import data captured in other on-campus systems (for example, a financial aid packaging system). Also, it enables you to export data from the EDExpress database needed by other on-campus systems (such as the institution's business office).

3. EDExpress

   EDExpress is a comprehensive financial aid management system provided at no cost by the U.S. Department of Education. It is a student-based system that allows you to perform functions, such as processing Federal application data, including loading and printing Institutional Student Information Records (ISIRs) received electronically from the Central Processing System (CPS). It also computes student award packages; maintains funds; tracks file documents; generates reports; establishes loan origination records; prints promissory notes; manages disbursement data; reconciles funds; and reports Pell Grant payment data. EDExpress supports all the necessary tasks required to participate in the William D. Ford Federal Direct Loan Program.

The following section addresses questions that may help you decide which system design option is best for your institution.

A video, entitled *Implementing a Custom Direct Loan Processing System*, is also available. This video discusses the implementation of the Direct Loan program in a custom or combination system environment. You may request a copy of this video by calling 800/4-FED-AID (800/433-3243).

Items to Consider in Choosing a System Option

Loan Level Volume	How large is the loan volume at your institution?
Available Resources	How much of the following resources are available for the Direct Loan system: staff, data processing resources, equipment, and money?
Existing Systems	What existing systems are in place and how easy is it to integrate the Direct Loan system?
Time Constraints	Is there enough time available for a Direct Loan system to be developed?
Campus Communications	Are there existing means of communication between offices involved in the Direct Loan system? These offices could include financial aid, registrar, and bursars.
Video	*Implementing a Custom Direct Loan Processing System*. This video examines the options available for implementing the Direct Loan Program. This video is available by calling the Direct Loan Operations Staff or 800/4-FED-AID (800/433-3243).

If you participate in the Electronic Access of Information with EDExpress, the Department of Education provides personal computer (PC) software designed to manage financial aid processing, including the Direct Loan Program. Modules in EDExpress include Application Processing, Packaging, Direct Loan, and Pell Payments. The remainder of this section describes the hardware and interface requirements of the Combination EDExpress Custom System option.

PC Requirements

For the highest efficiency and processing speeds, the recommended configuration should be followed. If you are planning an equipment purchase to participate in the Direct Loan Program, the following list describes the minimum required configuration:

Processor	IBM-compatible PC with a Pentium 200 MHz or comparable 64MB RAM 4.0 GB SCSI Hard Drive 56K Analog Modem 3.5”/1.44MB Diskette Drive SVGA Monitor Windows 95 Keyboard Laser printer capable of printing on standard paper (8 ½” x 11”) 12x CD-ROM Drive with sound board* *Required if institutions want to use the EDExpress tutorial.
Microsoft Windows	Windows95 or Windows NT 4.0 or above
Available hard disk space	4.0 GB SCSI
RAM	64 MB
Printer	Laser printer capable of printing on standard paper (8.5 x 11)
Modem	56K Analog
Mouse Driver	Microsoft-compatible
Tape Back-up Unit	Capacity should equal the size of the stored data.
CD-ROM	12x Drive with Sound Board
Floppy Disk Drive	3.5” high-density/1.44 MB
Monitor and Video Card	800 X 600 Super VGA

Note: A backup of EDExpress should be performed on a regular basis. Make sure your backup can be restored.

If you are running EDExpress on a local area network (LAN), refer to the EDExpress Installation Guide for LAN Hardware and Software recommendations.

Interface Requirements

EDExpress interfaces with other ED-provided software modules and systems resident on the same PC, with other systems at the institution, and via the Student Aid Internet Gateway (SAIG).

Interface with other ED-provided Software Systems on PC

EDExpress includes modules for Application Processing, Packaging, Direct Loan, and Pell. You can import ISIRs from the Application Processing module to create loan origination records. However, each record requires manual entry (or import change) of the loan amount approved and other components required to originate the loan BEFORE the record can be originated. Alternatively, you can import packaged student records from the Packaging module of EDExpress to create loan origination records. EDExpress uses the award amounts calculated in the Packaging module to establish the loan records in the Direct Loan module.

The Student Aid Internet Gateway (SAIG) communications software, EDconnect, can coexist on the same PC with EDExpress. EDconnect is a windows software package that Direct Loan participants use to transmit data across the network to the Direct Loan systems. EDconnect is compatible with the LAN; however, care should be taken when using EDconnect in a LAN environment because of its lack of file and record locking capabilities.

Interface with other Software Systems on Campus

Your other institutional computer systems, used for registration or accounting, are potential providers of data to the EDExpress Direct Loan Software. EDExpress is designed to import data captured in these other systems that has been reformatted according to specifications provided in this technical reference.

Likewise, data in EDExpress is of potential use to other on-campus systems. Therefore, the system provides you with the ability to export data. File formats for the export files are provided so your institutional systems can be modified.

Custom Schools

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Custom Layouts

The following section covers the custom record layouts used for sending and receiving direct loan data to and from the Loan Origination Center (LOC). The layouts have been designed to help the user know what is required in each file.

Please note the increased file lengths for the following files:

- Full Loan (Stafford/PLUS) Origination Record
- Stafford/PLUS Promissory Note Acknowledgment

Also, in the Full Loan Origination record layout the term "**Special Schools**" is used to indicate Experimental Schools and schools with a low cohort default rate.

Summary of Direct Loan Message Classes

Batch Type	Message Class	Data Description	Data Sent or Received by User	00/01 Record Length	User ID for LOC
PF	DEPF##IN	Export PLUS Full Origination Records	Sent	897	TG50005
#L	DERC##IN	Export Loan Detail	Sent	220	TG50005
#E	DESC##IN	Export LOC Changes	Sent	394	TG50005
#H	DESD##IN	Export LOC Disbursement	Sent	152	TG50005
#D	DESF##IN	Export Stafford Full	Sent	897	TG50005
#R	DIAA##OP	Import Anticipated Disbursement Listing	Received	80	TG50005
#Q	DIAO##OP	Import Actual Disbursement Roster	Received	80	TG50005
#E	DIOC##OP	Import Origination Change	Received	394	TG50005
#H	DIOD##OP	Import Disbursement Acknowledgement	Received	152	TG50005
#A	DIPA##OP	Import PN Acknowledgment	Received	189	TG50005
#D or PF	DIPA##OP	Import PN Acknowledgment Standard Origination (Level 3)	Received	189	TG50005
#C	DIPC##OP	Import PLUS Credit Decision	Received	80	TG50005
PF	DIPF##OP	Import PLUS Full Origination	Received	95	TG50005
#D	DISF##OP	Import Full Origination Stafford	Received	95	TG50005
SV	DISV##OP	Import Loan Servicer Record Layout	Received	80	TG50005
#W	DIWR##OP	Import 30 Day Warning Report	Received	80	TG50005
AS	DSAS##OP	Import Direct Loan School Account statement Cash Summary Section Cash Detail Section Loan Detail & Net Loan Detail Section	Received	220	TG50005
#B	DIOD##OP	Import Booking Notification	Received	152	TG50005
SP	DIOD##OP	Import Servicer Refund	Received	152	TG50005
#L	***DIRC##OP***	***Duplicate Loan Detail Report***	***Received***		***TG50005***

Notes: All message classes are referenced from the user perspective.
= Year Indicator; 01 is used for 2000–2001 data; for example, DESF for 2000–2001. In the table above look for DESF##IN.

IN = Input to the SAIG (Student Aid Internet Gateway).
OP = Output from the SAIG.

Summary of Direct Loan Message Classes (Continued)

Batch Type	Message Class	Data Description	Data Sent or Received by User	00/01 Record Length	User ID for LOC
	ED01##OP	Loan Detail Exception Report for Booked Loans (Optional)	Received		TG50005
	ED02##OP	Loan Detail Exception Report for Unbooked Loans (Optional)	Received		TG50005
	ED03##OP	Duplicate Student Borrower Report	Received		TG50005
	ED04##OP	Delinquent Borrower Report	Received		TG58647 Servicing
	ED06##OP	Inactive Loans Report (Optional)	Received		TG50005
	ED07##OP	Name, SSN, and/or Birth date Changes report	Received		TG50005
	ED08##OP	Pending SSN changes over 45 Days report	Received		TG50005
	ED09##OP	***732 Detail Report***	***Received***		***TG50005***
	ED11##OP	***732 Summary Report***	***Received***		***TG50005***
	ED12##OP	***732 Monthly Detail Report***	***Received***		***TG50005***
	ED13##OP	***732 Monthly Summary Report***	***Received***		***TG50005***
	ED~~09~~***14***##OP	Disbursement Activity not yet Booked at Servicing	Received		TG50005
	DQBD##OP	***Direct Loan Delinquency File***	***Received***		***TG58647*** ***Servicing***

Notes: All message classes are referenced from the user perspective.
= Year Indicator; 01 is used for 2000–2001 data; for example, DESF for 2000–2001. In the table above look for DESF##IN.

IN = Input to the SAIG.
OP = Output from the SAIG.

Tracking Batches

Schools should track Batch IDs on their systems. It is helpful to store the Batch ID at a record level and at a batch level for each submission.

All Batch IDs through the Direct Loan System have the same format and are 23-characters long. The first two characters are the batch identifier, which represents the type of batch. The next character is a 1-digit cycle year. The next six characters are the school code. The next eight characters are the date the batch was created, followed by a 6-digit batch creation time. Listed below are all the batch identifiers.

Batch Identifier	Type of Batch
#D	Export: Origination LOC Full Stafford
#E	Export: Origination LOC Change
#H	Export: Origination LOC Disbursement
#L	Export: Optional Loan Detail Exception
PF	Export: Origination LOC Full PLUS
#A	Import: Acknowledgments - Promissory Note Confirmation
#B	Import: Booking Notification
#C	Import: PLUS Credit Decision
#D	Import: Acknowledgments - Full Summary Stafford Origination
#E	Import: Acknowledgments - Change Origination
#H	Import: Acknowledgments - Disbursement Origination
#Q	Import: Actual Disbursement Roster
#R	Import: Anticipated Disbursement Listing
#W	Import: 30-Day Warning Report
AS	Import: Direct Loan School Account Statement
PF	Import: Full Summary PLUS Origination
SP	Import: Servicing Refund
SV	Import: Loan Servicer

Record Layouts

Header

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	10	10	Header Record Identifier Identifies record as a header record.	Must be “DL HEADER ” Uppercase and left justified with one blank position after DL, and one blank position after HEADER Uppercase.	Left
2	11	14	4	Data Record Length Indicates length of the data record.	0000-9999	Right
3	15	22	8	Message Class File name recognized by the LOC.	See Message Class Table.	Left
4	23	45	23	Batch Identifier The batch ID associated with the detail records. (See each message class for Batch ID format.)	Batch Type: #A-Z Cycle Indicator = 1 (for 00-01) School Code: X00000-X99999 Where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
5	46	53	8	Created Date The date when the record was created.	Format is CCYYMMDD. CCYY = 2000-2001	Date
6	54	59	6	Created Time The time when the record was created.	000000 – 235959 Format is HHMMSS. HH = 00 – 23 MM = 00 – 59 SS = 00 – 59	Right

Header (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
7	60	61	2	Batch Reject Code (Acknowledgment) Single 2-byte reject code indicating reason the LOC rejected the entire batch. _____ Statement Record Type (Loan Detail Exception file Only) Code which identifies the type of records in the batch.	01 = Duplicate Batch ID number 02 = School Code indicates non-Direct Loan Participant 03 = File contains non-ASCII keyboard printable characters 04 = Batch not processed, contact LOC for more information 05 = Invalid message class 06 = Not in Use ~~07 = Batch contains a SAM indicator in header~~ ~~(SAM = Access America for Schools Student Account Manager)~~ Can be blank. _____ Statement Record Type is used only on the Loan Detail Exception file: BK = Booked UB = Unbooked Can be blank.	Left
8	62	69	8	End Date (Loan Detail Export Only) The date representing the end of the current statement period. This account statement represents activity up to and through this date only. Must be the calendar month end for unbooked records; includes year-to-date transactions.	Format is CCYYMMDD. 19000101 – 20991231; Used for DERC01IN Can be blank.	Date

Header (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
9	70	80	11	*Filler Length of filler = N minus 69 where N= Record length provided in Field #2.	For ED use only. Loan Detail Export	Left
		Total Bytes	N*			

* The minimum filler length will be 11 bytes, making the minimum header record length 80 bytes. Filler will be added if necessary to make the header record the same length as the detail records which follow.

Trailer

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	10	10	Trailer Record Identifier Code to identify record as a trailer record.	Must be “DL TRAILER.” Left justified, upper case with one blank position after “DL.”	Left
2	11	14	4	Data Record Length Indicates length of the data record.	0000-9999	Right
3	15	21	7	Number of Records The number of data records included in the file.	***Numeric > = 0***	Right
4	22	26	5	Total number of accepted records Total number of accepted records in a loan origination acknowledgment (DISF or DIPF file) **OR** A loan origination change acknowledgment (DIOC file) **OR** A promissory note acknowledgment (DIPA file) **OR** A disbursement acknowledgment (DIOD file-Batch Type #H Only).	Zero filled for all files sent to schools except: ▪ The Origination Acknowledgment (DISF or DIPF) ▪ Loan Origination Change Acknowledgment (DIOC) ▪ Promissory Note Acknowledgment (DIPA) ▪ Disbursement Acknowledgment (DIOD-Batch Type #H Only) Numeric >=0 Blank for all files sent to the LOC.	Right

Trailer (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
5	27	31	5	Total number of rejected records Total number of rejected records in a loan origination acknowledgment (DISF or DIPF file) **OR** A loan origination change acknowledgment (DIOC file) **OR** A promissory note acknowledgment (DIPA file) **OR** A disbursement acknowledgment (DIOD file-Batch Type #H Only).	Zero filled for all files sent to schools except: ▪ Origination Acknowledgment (DISF or DIPF) ▪ Loan Origination Change Acknowledgment (DIOC) ▪ Promissory Note Acknowledgment (DIPA) ▪ Disbursement Acknowledgment (DIOD-Batch Type #H Only) Numeric >=0 Blank for all files sent to the LOC**.**	Right
6	32	36	5	Total number of pending records Total number of pending promissory notes in a DIPA file	Zero filled for all files sent to schools except: ▪ Promissory Note Acknowledgment (DIPA) Numeric>=0 Blank for all files sent to the LOC.	Right
7	37	80	44	*Filler Length of filler = N minus 36 where N = Record length provided in Field #2.	For ED use only.	Left
		Total Bytes	N*			

* The minimum filler length will be 44 bytes, making the minimum trailer record length 80 bytes. Filler will be added if necessary to make the trailer record the same length as the detail records which precede.

Loan Origination

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center)

(DESF01IN/DEPF01IN)
Batch Type #D
Batch Type PF

In this record layout, all fields are required unless the valid field content includes the phrase "can be blank" or "default is blank." The required fields are for both Stafford and PLUS records, unless otherwise indicated in the valid field content column.

The anticipated completion date has been eliminated from this record layout and cannot be submitted for 2000–2001.

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	21	21	Loan Identifier Unique Identifier created at the time of origination.	Student's Social Security Number: 001010001 - 999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Loan Year: 01 School Code: X00000 – X99999 where X = G or E Loan Sequence Number: 001 – 999	Left
2	22	30	9	Borrower's Social Security Number The borrower's current Social Security Number.	001010001 – 999999999	Right
3	31	39	9	Borrower's First Name The borrower's first name.	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash)	Left

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
4	40	55	16	Borrower's Last Name The borrower's last name.	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash)	Left
5	56	56	1	Borrower's Middle Initial	Uppercase A-Z Can be blank.	Left
6	57	84	28	Borrower's Permanent Address The first line of the borrower's permanent address.	0-9 Uppercase A-Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)	Left
7	85	100	16	Borrower's Permanent Address City The city where the borrower permanently resides.	0-9 Uppercase A-Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)	Left

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
8	101	102	2	Borrower's Permanent Address State The state where the borrower permanently resides.	Uppercase A-Z A valid two-letter postal code. See State Abbreviation Table.	Left
9	103	111	9	Borrower's Permanent Zip Code The borrower's address zip code.	0-9 Space(s) Last 4 digits may be blank.	Left
10	112	121	10	Borrower's Telephone Number The borrower's home telephone number.	0-9 Can be blank.	Right
11	122	141	20	Borrower's Driver's License Number The borrower's driver's license number.	0-9 Uppercase A-Z Space(s) - (Dash) - (Asterisk) Can be blank.	Left
12	142	143	2	Borrower's Driver's License State The borrower's driver's license state.	Uppercase A-Z A valid two-letter postal code. See State Abbreviation Table. Can be blank.	Left
13	144	151	8	Borrower's Date of Birth The borrower's date of birth.	CCYYMMDD 19010101 – 19891231	Date

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
14	152	152	1	Borrower's Citizenship The borrower's citizenship status.	1 = U.S. Citizen 2 = Eligible Non-Citizen 3 = Ineligible Non-Citizen (Valid only on PLUS Loan origination records or Stafford Loan change records. Record rejects since borrower cannot be an ineligible non-citizen.) Required for PLUS only.	Right
15	153	161	9	Borrower's Alien Registration Number The borrower's alien registration number, if eligible non-citizen.	0-9 Can be blank.	Right
16	162	162	1	Borrower's Default on Education Loans The borrower is in default on an education loan or owes a refund on a Federal grant.	Y = Yes N = No Z = Overridden by School	Left

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
17	163	164	2	Student's College Grade Level Indicates the student's current college grade level in the program or college.	01 = 1st year, never attended college 02 = 1st year, attended college before 03 = 2nd year/sophomore 04 = 3rd year/junior 05 = 4th year/senior 06 = 5th year or more undergraduate 07 = Graduate/professional and beyond	Right
18	165	169	5	Loan Amount Approved The total maximum amount for which the borrower is eligible.	Numeric > 0	Right
19	170	177	8	Loan Period Start Date The date when classes begin for the specific period covered by the loan.	CCYYMMDD 19990702 – 20010630 Cannot be prior to the student's academic year start date.	Date
20	178	185	8	Loan Period End Date The date when classes end for the specific period covered by the loan.	CCYYMMDD 20000701 – 20020629 Cannot exceed the student's academic year end date.	Date
21	186	193	8	First Disbursement Anticipated Date The anticipated disbursement date for the first disbursement.	CCYYMMDD 19990623 – 20020630 Cannot be spaces or zeros.	Date

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
22	194	198	5	First Disbursement Anticipated Gross Amount The anticipated gross amount for the first disbursement.	Numeric > 0 Cannot be spaces or zeros.	Right
23	199	203	5	First Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the first anticipated disbursement.	Numeric > 0 Cannot be spaces or zeros.	Right
24	204	208	5	First Disbursement Anticipated Net Amount The anticipated net amount for the first anticipated disbursement.	Numeric > 0 Cannot be spaces or zeros.	Right
25	209	216	8	Second Disbursement Anticipated Date The anticipated disbursement date for the second disbursement.	CCYYMMDD 19990623 – 20020630 ***** Can be Blank.	Date

*Special Schools include “Experimental Schools” and schools with a less than 10% cohort default rate. Only Special Schools are allowed to make only one disbursement. All other schools must have at least two disbursements.

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
26	217	221	5	Second Disbursement Anticipated Gross Amount The anticipated gross amount for the second disbursement.	Numeric > 0 *Can be Blank. **Special Schools Only**: second disbursement Anticipated Net Amount field is not required. This field can be blank for special schools.	Right
27	222	226	5	Second Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the second anticipated disbursement.	Numeric > 0 ***** Can be Blank. **Special Schools Only**: second disbursement Anticipated Net Amount field is not required. This field can be blank for special schools.	Right
28	227	231	5	Second Disbursement Anticipated Net Amount The anticipated net amount for the second anticipated disbursement.	Numeric > 0 *Can be Blank. **Special Schools Only**: second disbursement Anticipated Net Amount field is not required. This field can be blank for special schools.	Right
29	232	239	8	Third Disbursement Anticipated Date The anticipated disbursement date for the third disbursement.	CCYYMMDD 19990623 – 20020630 Can be blank	Date

*Special Schools include "Experimental Schools" and schools with a less than 10% cohort default rate. Only Special Schools are allowed to make only one disbursement. All other schools must have at least two disbursements.

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
30	240	244	5	Third Disbursement Anticipated Gross Amount The anticipated gross amount for the third disbursement.	Numeric > = 0 Can be blank.	Right
31	245	249	5	Third Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the third anticipated disbursement.	Numeric > = 0 Can be blank.	Right
32	250	254	5	Third Disbursement Anticipated Net Amount The anticipated net amount for the third anticipated disbursement.	Numeric > = 0 Can be blank.	Right
33	255	262	8	Fourth Disbursement Anticipated Date The anticipated disbursement date for the fourth disbursement.	CCYYMMDD 19990623 – 20020630 Can be blank.	Date

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
34	263	267	5	Fourth Disbursement Anticipated Gross Amount The anticipated gross amount for the fourth disbursement.	Numeric > = 0 Can be blank. .	Right
35	268	272	5	Fourth Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the fourth anticipated disbursement.	Numeric > = 0 Can be blank.	Right
36	273	277	5	Fourth Disbursement Anticipated Net Amount The anticipated net amount for the fourth anticipated disbursement.	Numeric > = 0 Can be blank.	Right
37	278	285	8	Fifth Disbursement Anticipated Date The anticipated disbursement date for the fifth disbursement.	CCYYMMDD 19990623 – 20020630 Can be blank. Blank for PLUS.	Date
38	286	290	5	Fifth Disbursement Anticipated Gross Amount The anticipated gross amount for the fifth disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
39	291	295	5	Fifth Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the fifth anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
40	296	300	5	Fifth Disbursement Anticipated Net Amount The anticipated net amount for the fifth anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
41	301	308	8	Sixth Disbursement Anticipated Date The anticipated disbursement date for the sixth anticipated disbursement.	CCYYMMDD 19990623 – 20020630 Can be blank. Blank for PLUS.	Date
42	309	313	5	Sixth Disbursement Anticipated Gross Amount The anticipated gross amount for the sixth anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
43	314	318	5	Sixth Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the sixth anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
44	319	323	5	Sixth Disbursement Anticipated Net Amount The anticipated net amount for the sixth anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
45	324	331	8	Seventh Disbursement Anticipated Date The anticipated disbursement date for the seventh disbursement.	CCYYMMDD 19990623 – 20020630 Can be blank. Blank for PLUS.	Date
46	332	336	5	Seventh Disbursement Anticipated Gross Amount The anticipated gross amount for the seventh disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
47	337	341	5	Seventh Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the seventh anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
48	342	346	5	Seventh Disbursement Anticipated Net Amount The anticipated net amount for the seventh anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
49	347	354	8	Eighth Disbursement Anticipated Date The anticipated disbursement date for the eighth disbursement.	CCYYMMDD 19990623 – 20020630 Can be blank. Blank for PLUS.	Date
50	355	359	5	Eighth Disbursement Anticipated Gross Amount The anticipated gross amount for the eighth disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
51	360	364	5	Eighth Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the eighth anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
52	365	369	5	Eighth Disbursement Anticipated Net Amount The anticipated net amount for the eighth anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
53	370	377	8	Ninth Disbursement Anticipated Date The anticipated disbursement date for the ninth disbursement.	CCYYMMDD 19990623 – 20020630 Can be blank. Blank for PLUS.	Date
54	378	382	5	Ninth Disbursement Anticipated Gross Amount The anticipated gross amount for the ninth disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
55	383	387	5	Ninth Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the ninth anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
56	388	392	5	Ninth Disbursement Anticipated Net Amount The anticipated net amount for the ninth anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
57	393	400	8	Tenth Disbursement Anticipated Date The anticipated disbursement date for the 10th disbursement.	CCYYMMDD 19990623 – 20020630 Can be blank. Blank for PLUS.	Date
58	401	405	5	Tenth Disbursement Anticipated Gross Amount The anticipated gross amount for the 10th disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
59	406	410	5	Tenth Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 10th anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
60	411	415	5	Tenth Disbursement Anticipated Net Amount The anticipated net amount for the 10th anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
61	416	423	8	Eleventh Disbursement Anticipated Date The anticipated disbursement date for the 11th disbursement.	CCYYMMDD 19990623 – 20020630 Can be blank. Blank for PLUS.	Date

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
62	424	428	5	Eleventh Disbursement Anticipated Gross Amount The anticipated gross amount for the 11th disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
63	429	433	5	Eleventh Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 11th anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
64	434	438	5	Eleventh Disbursement Anticipated Net Amount The anticipated net amount for the 11th anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
65	439	446	8	Twelfth Disbursement Anticipated Date The anticipated disbursement date for the 12th disbursement.	CCYYMMDD 19990623 – 20020630 Can be blank. Blank for PLUS.	Date

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
66	447	451	5	Twelfth Disbursement Anticipated Gross Amount The anticipated gross amount for the 12th disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
67	452	456	5	Twelfth Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 12th anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
68	457	461	5	Twelfth Disbursement Anticipated Net Amount The anticipated net amount for the 12th anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
69	462	469	8	Thirteenth Disbursement Anticipated Date The anticipated disbursement date for the 13th disbursement.	CCYYMMDD 19990623 – 20020630 Can be blank. Blank for PLUS.	Date

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
70	470	474	5	Thirteenth Disbursement Anticipated Gross Amount The anticipated gross amount for the 13th disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
71	475	479	5	Thirteenth Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 13th anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
72	480	484	5	Thirteenth Disbursement Anticipated Net Amount The anticipated net amount for the 13th anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
73	485	492	8	Fourteenth Disbursement Anticipated Date The anticipated disbursement date for the 14th disbursement.	CCYYMMDD 19990623 – 20020630 Can be blank. Blank for PLUS.	Date

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
74	493	497	5	Fourteenth Disbursement Anticipated Gross Amount The anticipated gross amount for the 14th disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
75	498	502	5	Fourteenth Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 14th anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
76	503	507	5	Fourteenth Disbursement Anticipated Net Amount The anticipated net amount for the 14th anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
77	508	515	8	Fifteenth Disbursement Anticipated Date The anticipated disbursement date for the 15th disbursement.	CCYYMMDD 19990623 – 20020630 Can be blank. Blank for PLUS.	Date
78	516	520	5	Fifteenth Disbursement Anticipated Gross Amount The anticipated gross amount for the 15th disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
79	521	525	5	Fifteenth Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 15th anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
80	526	530	5	Fifteenth Disbursement Anticipated Net Amount The anticipated net amount for the 15th Disbursement	Numeric > = 0 Can be blank. Blank for PLUS.	Right
81	531	538	8	Sixteenth Disbursement Anticipated Date The anticipated disbursement date for the 16th disbursement.	CCYYMMDD 19990623 – 20020630 Can be blank. Blank for PLUS.	Date

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
82	539	543	5	Sixteenth Disbursement Anticipated Gross Amount The anticipated gross amount for the 16th disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
83	544	548	5	Sixteenth Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 16th anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
84	549	553	5	Sixteenth Disbursement Anticipated Net Amount The anticipated net amount for the 16th anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
85	554	561	8	Seventeenth Disbursement Anticipated Date The anticipated disbursement date for the 17th disbursement.	CCYYMMDD 19990623 – 20020630 Can be blank. Blank for PLUS.	Date
86	562	566	5	Seventeenth Disbursement Anticipated Gross Amount The anticipated gross amount for the 17th disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
87	567	571	5	Seventeenth Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 17th anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
88	572	576	5	Seventeenth Disbursement Anticipated Net Amount The anticipated net amount for the 17th disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
89	577	584	8	Eighteenth Disbursement Anticipated Date The anticipated disbursement date for the 18th disbursement.	CCYYMMDD 19990623 – 20020630 Can be blank. Blank for PLUS.	Date
90	585	589	5	Eighteenth Disbursement Anticipated Gross Amount The anticipated gross amount for the 18th disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

91	590	594	5	Eighteenth Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 18th disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
92	595	599	5	Eighteenth Disbursement Anticipated Net Amount The anticipated net amount for the 18th anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
93	600	607	8	Nineteenth Disbursement Anticipated Date The anticipated disbursement date for the 19th disbursement.	CCYYMMDD 19990623 – 20020630 Can be blank. Blank for PLUS.	Date
94	608	612	5	Nineteenth Disbursement Anticipated Gross Amount The anticipated gross amount for the 19th disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
95	613	617	5	Nineteenth Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 19th anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
96	618	622	5	Nineteenth Disbursement Anticipated Net Amount The anticipated net amount for the 19th anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
97	623	630	8	Twentieth Disbursement Anticipated Date The anticipated disbursement date for the 20th disbursement.	CCYYMMDD 19990623 – 20020630 Can be blank. Blank for PLUS.	Date

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
98	631	635	5	Twentieth Disbursement Anticipated Gross Amount The anticipated gross amount for the 20th disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
99	636	640	5	Twentieth Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 20th anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
100	641	645	5	Twentieth Disbursement Anticipated Net Amount The anticipated net amount for the 20th anticipated disbursement.	Numeric > = 0 Can be blank. Blank for PLUS.	Right
101	646	668	23	Loan Origination Batch Identifier The batch number that contained the loan origination record sent to the LOC.	Batch Type = #D or PF Cycle Indicator = 1 (for 00-01) School Code = X00000 - X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
102	669	669	1	Promissory Note Print Indicator The Promissory Note print option used for this record.	S = LOC Prints (Send to Borrower) R = LOC Prints (Return to School) O = On-site (EDExpress) F = On-site (Custom System) Z = LOC Reprint	Left
103	670	670	1	Additional Unsubsidized Eligibility for Dependent Student This dependent student is eligible for an additional unsubsidized loan amount.	Y = Yes Default is blank. Applicable for unsubsidized loans only.	Left
104	671	675	5	Origination Fee Percentage The origination fee percentage used for this record.	Numeric > 0 03000 for 3% 04000 for 4% There is an implied decimal in the 2nd position from the left.	Left
105	676	684	9	Student's Social Security Number (PLUS) Social Security Number of the student.	001010001 – 999999999 Required for PLUS only.	Right

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
106	685	693	9	Student's First Name (PLUS) The student's first name.	0-9 Uppercase A-Z ' (Apostrophe) - (Dash) Left justified with alpha character in the first position. Required for PLUS only.	Left
107	694	709	16	Student's Last Name (PLUS) The student's last name.	0-9 Uppercase A-Z ' (Apostrophe) - (Dash) Left justified with alpha character in the first position. Required for PLUS only.	Left
108	710	710	1	Student's Middle Initial (PLUS) The student's middle initial.	Uppercase A-Z Can be blank.	Left
109	711	711	1	Student's Citizenship (PLUS) The student's citizenship status.	1 = U.S. Citizen 2 = Eligible Non-Citizen 3 = Ineligible Non-Citizen (Valid only on PLUS Loan origination records or PLUS Loan change records) Required for PLUS only.	Left
110	712	720	9	Student's Alien Registration Number (PLUS) The student's alien registration number, if eligible non-citizen.	000000001-999999999 Can be blank.	Right

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
111	721	728	8	Student's Date of Birth (PLUS) The student's date of birth, on a PLUS record.	CCYYMMDD 19010101 – 19891231 Required for PLUS only.	Date
112	729	729	1	Student's Default on Education Loans (PLUS) The student is in default on a Federal Loan or owes a refund on a Federal Grant.	Y = Yes N = No Z = Overridden by School Required for PLUS only.	Left
113	730	735	6	School Code Direct Loan School Code	X00000 - X99999 where X = G or E	Left
114	736	740	5	Loan Amount Requested (Accepted Promissory Note Amount) The total amount requested for the loan.	~~Numeric > = 0~~ ~~Can be blank.~~ ***Required only for PLUS LOR and should be numeric >=0 for PLUS LOR. For Stafford LOR, this field can be blank and will be ignored.***	Right
115	741	768	28	Student's Local Address The first line of the borrower's local address. Student's local address is not required; however, if a local address is provided, it must contain at least two of the four fields.	0-9 Uppercase A-Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) Can be blank.	Left

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
116	769	784	16	Student's Local Address City The borrower's local address city. Student's local address is not required; however, if a local address is provided, it must contain at least two of the four fields.	0-9 Uppercase A-Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) Can be blank.	Left
117	785	786	2	Student's Local Address State The student's local address state. Student's local address is not required; however, if a local address is provided, it must contain at least two of the four fields.	Uppercase A-Z A valid two-letter postal code. See State Abbreviation Table. Can be blank.	Left
118	787	795	9	Student's Local Zip Code The student's local address zip code. Student's local address is not required; however, if a local address is provided, it must contain at least two of the four fields.	0-9 Space(s) Last 4 digits may be blank. Can be blank.	Left

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
119	796	803	8	Permanent Address Change Date The date the permanent address last changed.	CCYYMMDD 19000101 – 20991231 Can be blank.	Date
120	804	811	8	Local Address Change Date The date the local address last changed.	CCYYMMDD 19000101 – 20991231 Can be blank.	Date
121	812	819	8	Borrower's Social Security Number Change Date The date the Social Security Number last changed.	CCYYMMDD 19000101 –20991231 Can be blank.	Date
122	820	827	8	Borrower's Date of Birth Change Date The date that the date of birth last changed.	CCYYMMDD 19010101 – 20991231 Can be blank.	Date

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
123	828	828	1	Dependency Status The dependency status of the student.	I = Independent D = Dependent Cannot be blank.	Left
124	829	831	3	First Disbursement Percentage The percentage of the total loan amount to be applied to the first disbursement.	000 – 999 Can be blank.	Right
125	832	833	2	Second Disbursement Percentage The percentage of the total loan amount to be applied to the second disbursement.	00-99 Can be blank.	Right
126	834	835	2	Third Disbursement Percentage The percentage of the total loan amount to be applied to the third disbursement.	00-99 Can be blank.	Right
127	836	837	2	Fourth Disbursement Percentage The percentage of the total loan amount to be applied to the fourth disbursement.	00 – 99 Can be blank.	Right
128	838	839	2	Fifth Disbursement Percentage The percentage of the total loan amount to be applied to the fifth disbursement.	00 – 99 Can be blank.	Right

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
129	840	841	2	Sixth Disbursement Percentage The percentage of the total loan amount to be applied to the sixth disbursement.	00 – 99 Can be blank.	Right
130	842	843	2	Seventh Disbursement Percentage The percentage of the total loan amount to be applied to the seventh disbursement.	00 – 99 Can be blank.	Right
131	844	845	2	Eighth Disbursement Percentage The percentage of the total loan amount to be applied to the eighth disbursement.	00 – 99 Can be blank.	Right
132	846	847	2	Ninth Disbursement Percentage The percentage of the total loan amount to be applied to the ninth disbursement.	00 – 99 Can be blank.	Right
133	848	849	2	Tenth Disbursement Percentage The percentage of the total loan amount to be applied to the 10th disbursement.	00 – 99 Can be blank.	Right
134	850	851	2	Eleventh Disbursement Percentage The percentage of the total loan amount to be applied to the 11th disbursement.	00 – 99 Can be blank.	Right

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
135	852	853	2	Twelfth Disbursement Percentage The percentage of the total loan amount to be applied to the 12th disbursement.	00 – 99 Can be blank.	Right
136	854	855	2	Thirteenth Disbursement Percentage The percentage of the total loan amount to be applied to the 13th disbursement.	00 – 99 Can be blank.	Right
137	856	857	2	Fourteenth Disbursement Percentage The percentage of the total loan amount to be applied to the 14th disbursement.	00 – 99 Can be blank.	Right
138	858	859	2	Fifteenth Disbursement Percentage The percentage of the total loan amount to be applied to the 15th disbursement.	00 – 99 Can be blank.	Right
139	860	861	2	Sixteenth Disbursement Percentage The percentage of the total loan amount to be applied to the 16th disbursement.	00 – 99 Can be blank.	Right

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
140	862	863	2	Seventeenth Disbursement Percentage The percentage of the total loan amount to be applied to the 17th disbursement.	00 – 99 Can be blank.	Right
141	864	865	2	Eighteenth Disbursement Percentage The percentage of the total loan amount to be applied to the 18th disbursement.	00 – 99 Can be blank.	Right
142	866	867	2	Nineteenth Disbursement Percentage The percentage of the total loan amount to be applied to the 19th disbursement.	00 – 99 Can be blank.	Right
143	868	869	2	Twentieth Disbursement Percentage The percentage of the total loan amount to be applied to the 20th disbursement.	00 – 99 Can be blank.	Right
144	870	877	8	Loan Origination Date The date the loan record was originated by the school.	CCYYMMDD 19000101 – 20991231	Date
145	878	885	8	Academic Year Start Date The date the borrower's/student's academic year starts at the school.	CCYYMMDD 19990702 – 20010630 Must be a valid date and is a required field.	Date

Full Loan (Stafford/PLUS) Origination (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
146	886	893	8	Academic Year End Date The date the borrower's/student's academic year ends at the school.	CCYYMMDD 20000701– 20020629 Must be a valid date and is a required field.	Date
147	894	894	1	Additional Unsubsidized Eligibility up to HEAL Amount This was formerly a HEAL loan.	Y = Yes Default is blank.	Left
148	895	895	1	Filler	ED use only.	Left
149	896	896	1	Disclosure Statement Print Indicator. Indicates whether the school will print the Disclosure Statement or the LOC.	Y = LOC prints Blank = School prints Will be blank for PLUS Default is "Y"	Left
150	897	897	1	Filler	ED use only	Left
		Total Bytes	897			

Full Loan (Stafford/PLUS) Origination Acknowledgment (Import from Loan Origination Center)

(DISF01OP/DIPF01OP)
Batch Type #D
Batch Type PF

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	8	8	Acknowledgment Date The date the LOC acknowledges loan origination records received from Direct Loan school participants.	Format is CCYYMMDD. 19000101 – 20991231	Date
2	9	31	23	Loan Origination Batch Identifier The batch number which contained the loan origination record sent to the LOC.	Batch Type = #D or PF Cycle Indicator = 1 (for 00-01) School Code = X00000 - X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
3	32	52	21	Loan Identifier Unique Identifier created at the time of origination.	Student's Social Security Number: 001010001 – 999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Loan Year: 01 School Code: X00000 - X99999 where X = G or E Loan Sequence Number: 001 – 999	Left

Full Loan (Stafford/PLUS) Origination Acknowledgment (Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
4	53	53	1	Full Loan Origination Status Flag The status of the Full Loan Origination Record.	A = Accepted Origination (Stafford Only) B = Rejected Origination C = Accepted Origination/Credit Check Accepted (PLUS Only) D = Accepted Origination/Credit Check Denied (PLUS Only) X = Accepted Origination/Credit Check Pending (PLUS Only***)***	Left
5	54	63	10	Full Loan Origination Reject Reasons Reject reasons for the full Stafford or full PLUS Loan records.	0-9 Uppercase A-Z See Loan Origination Reject Code table.	Left
6	64	64	1	Master Promissory Note Status The status of the MPN on file at the LOC.	A = Accepted Master Promissory Note at the LOC P = Master Promissory Note NOT on file at the LOC I = Inactive C = Closed Q = Rejected ***X = Pending Master Promissory Note at the LOC*** Blank for PLUS.	Left

Full Loan (Stafford/PLUS) Origination Acknowledgment (Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
7	65	69	5	Filler	For ED Use Only	Right
8	70	90	21	Master Promissory Note Identification The Master Promissory Note Identifier printed on the master promissory note. This master promissory note ID is used by the LOC to link subsidized and unsubsidized loans to this master promissory note.	Student's Social Security Number: 001010001 – 999999999 MPN Indicator: M, S or U Loan Year: Numeric (can be 00 – forward) School Code: X00000 - X99999 where X = G or E Loan Sequence Number: 001 – 999 Blank for PLUS. Will only be populated if MPN status is A.	Left
9	91	95	5	Loan Amount Requested (Accepted Promissory Note Amount) Loan Amount Accepted for PLUS.	For PLUS only Blank for Stafford	Right
		Total Bytes	95			

PLUS Credit Decision Acknowledgment (Import from Loan Origination Center)

(DIPC01OP)
Batch Type #C

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
1	1	8	8	Credit Decision Date Date Credit Override is processed.	Format is CCYYMMDD. 19000101 – 20991231	Date
2	9	29	21	Loan Identifier Loan Identification number	Student's Social Security Number: 001010001 – 999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Loan Year: 01 School Code: X00000 - X99999 where X = G or E Loan Sequence Number: 001 – 999	Left
3	30	30	1	Credit Override Status of the credit override.	C = Credit overridden; new credit information provided E = Credit overridden; endorser OK D = Credit denied; endorser not OK N = Denied; after pending	Left
4	31	80	50	Filler	For ED use only.	Left
		Total Bytes	80			

Loan Origination Change

Loan Origination Change (Export to Loan Origination Center)
Loan Origination Change Acknowledgment
(Import from Loan Origination Center)

(DESC01IN/DIOC01OP)
Batch Type #E

Field #	Start Position	End Position	Field Length	Field Name and Description	Export and/or Ack.	Valid Field Content	Justify
1	1	21	21	Loan Identifier Unique Identifier created at the time of origination.	Export & Ack.	Student's Social Security Number: 001010001 – 999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Loan Year: 01 School Code: X00000 - X99999 where X = G or E Loan Sequence Number: 001 – 999	Left
2	22	23	2	Loan Identifier Error Code Error code coming from LOC.	Ack.	If non-blank, see Loan Change Reject Codes Table Can be blank.	Left
3	24	27	4	Change Field Number 01 Field number representing the first field to be changed.	Export & Ack.	See Export Change Table Values for Field Transmit Numbers.	Left
4	28	55	28	Value 01 The value the field should be changed to.	Export & Ack.	See appropriate value for Change Field Number above.	Left

Loan Origination Change (Export to Loan Origination Center)
Loan Origination Change Acknowledgment
(Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack.	Valid Field Content	Justify
5	56	57	2	Error 01	Ack.	If non-blank, see Loan Change Reject Codes Table. Can be blank.	Left
6	58	61	4	Change Field Number 02 Field number representing the second field to be changed.	Export & Ack.	See Export Change Table Values for Field Transmit Numbers. Can be blank.	Left
7	62	89	28	Value 02 The value the field should be changed to.	Export & Ack.	See appropriate value for Change Field Number above. Can be blank.	Left
8	90	91	2	Error 02	Ack.	If non-blank, see Loan Change Reject Codes Table. Can be blank.	Left
9	92	95	4	Change Field Number 03 Field number representing the third field to be changed.	Export & Ack.	See Export Change Table Values for Field Transmit Numbers. Can be blank.	Left
10	96	123	28	Value 03 The value the field should be changed to.	Export & Ack.	See appropriate value for Change Field Number above. Can be blank.	Left
11	124	125	2	Error 03	Ack.	If non-blank, see Loan Change Reject Codes Table. Can be blank.	Left

Loan Origination Change (Export to Loan Origination Center)
Loan Origination Change Acknowledgment
(Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack.	Valid Field Content	Justify
12	126	129	4	Change Field Number 04 Field number representing the fourth field to be changed	Export & Ack.	See Export Change Table Values for Field Transmit Numbers. Can be blank.	Left
13	130	157	28	Value 04 The value the field should be changed to.	Export & Ack.	See appropriate value for Change Field Number above. Can be blank.	Left
14	158	159	2	Error 04	Ack.	If non-blank, see Loan Change Reject Codes Table. Can be blank.	Left
15	160	163	4	Change Field Number 05 Field number representing the fifth field to be changed.	Export & Ack.	See Export Change Table Values for Field Transmit Numbers. Can be blank.	Left
16	164	191	28	Value 05 The value the field should be changed to.	Export & Ack.	See appropriate value for Change Field Number above. Can be blank.	Left
17	192	193	2	Error 05	Ack.	If non-blank, see Loan Change Reject Codes Table. Can be blank.	Left
18	194	197	4	Change Field Number 06 Field number representing the sixth field to be changed.	Export & Ack.	See Export Change Table Values for Field Transmit Numbers. Can be blank.	Left

Loan Origination Change (Export to Loan Origination Center)
Loan Origination Change Acknowledgment
(Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack.	Valid Field Content	Justify
19	198	225	28	Value 06 The value the field should be changed to.	Export & Ack.	See appropriate value for Change Field Number above. Can be blank.	Left
20	226	227	2	Error 06	Ack.	If non-blank, see Loan Change Reject Codes Table. Can be blank.	Left
21	228	231	4	Change Field Number 07 Field number representing the seventh field to be changed.	Export & Ack.	See Export Change Table Values for Field Transmit Numbers. Can be blank.	Left
22	232	259	28	Value 07 The value the field should be changed to.	Export & Ack.	See appropriate value for Change Field Number above. Can be blank.	Left
23	260	261	2	Error 07	Ack.	If non-blank, see Loan Change Reject Codes Table. Can be blank.	Left
24	262	265	4	Change Field Number 08 Field number representing the eighth field to be changed.	Export & Ack.	See Export Change Table Values for Field Transmit Numbers. Can be blank.	Left
25	266	293	28	Value 08 The value the field should be changed to.	Export & Ack.	See appropriate value for Change Field Number above. Can be blank.	Left

Loan Origination Change (Export to Loan Origination Center)
Loan Origination Change Acknowledgment
(Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack.	Valid Field Content	Justify
26	294	295	2	Error 08	Ack.	If non-blank, see Loan Change Reject Codes Table. Can be blank.	Left
27	296	299	4	Change Field Number 09 Field number representing the ninth field to be changed.	Export & Ack.	See Export Change Table Values for Field Transmit Numbers. Can be blank.	Left
28	300	327	28	Value 09 The value the field should be changed to.	Export & Ack.	See appropriate value for Change Field Number above. Can be blank.	Left
29	328	329	2	Error 09	Ack.	If non-blank, see Loan Change Reject Codes Table. Can be blank.	Left
30	330	333	4	Change Field Number 10 Field number representing the tenth field to be changed.	Export & Ack.	See Export Change Table Values for Field Transmit Numbers. Can be blank.	Left
31	334	361	28	Value 10 The value the field should be changed to.	Export & Ack.	See appropriate value for Change Field Number above. Can be blank.	Left
32	362	363	2	Error 10	Ack.	If non-blank, see Loan Change Reject Codes Table. Can be blank.	Left
33	364	369	6	Filler		For ED use only.	Left

Loan Origination Change (Export to Loan Origination Center)
Loan Origination Change Acknowledgment
(Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack.	Valid Field Content	Justify
34	370	392	23	Change Batch Identifier	Export & Ack.	Batch Type = #E Cycle Indicator = 1 (for 00-01) School Code = X00000 - X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
35	393	394	2	Filler		For ED use only.	Left
		Total Bytes	394				

Export Change Table Values for Field Transmit Numbers (Alphabetically)

Note: Export Origination Field numbers are the values used in Change Field Numbers 01–10 DESC01IN. The table below is sorted alphabetically and is the same table that appears at the end of this section (which is sorted by DL change number).

This table provides the change number fields to use for the External Import Change Record for loan origination.

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S038	8	1st Disbursement Anticipated Date The anticipated disbursement date of the 1st disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S039	5	1st Disbursement Anticipated Gross Amount The anticipated gross amount of the 1st disbursement.	Numeric > = 0
S048	8	2nd Disbursement Anticipated Date The anticipated disbursement date of the 2nd disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S049	5	2nd Disbursement Anticipated Gross Amount The anticipated gross amount of the 2nd disbursement.	Numeric > = 0
S058	8	3rd Disbursement Anticipated Date The anticipated disbursement date of the 3rd disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S059	5	3rd Disbursement Anticipated Gross Amount The anticipated gross amount of the 3rd disbursement.	Numeric > = 0

Export Change Table Values for Field Transmit Numbers (Alphabetically) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S068	8	4th Disbursement Anticipated Date The anticipated disbursement date of the 4th disbursement.	Format is CCYYMMDD. 19990623 - 20020630
S069	5	4th Disbursement Anticipated Gross Amount The anticipated gross amount of the 4th disbursement.	Numeric > = 0
S130	8	5th Disbursement Anticipated Date The anticipated disbursement date of the 5th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S131	5	5th Disbursement Anticipated Gross Amount The anticipated gross amount of the 5th disbursement.	Numeric > = 0
S134	8	6th Disbursement Anticipated Date The anticipated disbursement date of the 6th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S135	5	6th Disbursement Anticipated Gross Amount The anticipated gross amount of the 6th disbursement.	Numeric > = 0
S138	8	7th Disbursement Anticipated Date The anticipated disbursement date of the 7th disbursement.	Format is CCYYMMDD. 19990623 – 20020630

Export Change Table Values for Field Transmit Numbers (Alphabetically) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S139	5	7th Disbursement Anticipated Gross Amount The anticipated gross amount of the 7th disbursement.	Numeric > = 0
S142	8	8thDisbursement Anticipated Date The anticipated disbursement date of the 8th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S143	5	8thDisbursement Anticipated Gross Amount The anticipated gross amount of the 8th disbursement.	Numeric > = 0
S146	8	9th Disbursement Anticipated Date The anticipated disbursement date of the 9th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S147	5	9thDisbursement Anticipated Gross Amount The anticipated gross amount of the 9th disbursement.	Numeric > = 0
S150	8	10thDisbursement Anticipated Date The anticipated disbursement date of the 10th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S151	5	10thDisbursement Anticipated Gross Amount The anticipated gross amount of the 10th disbursement.	Numeric > = 0

Export Change Table Values for Field Transmit Numbers (Alphabetically) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S154	8	11th Disbursement Anticipated Date The anticipated disbursement date of the 11th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S155	5	11th Disbursement Anticipated Gross Amount The anticipated gross amount of the 11th disbursement.	Numeric > = 0
S158	8	12th Disbursement Anticipated Date The anticipated disbursement date of the 12th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S159	5	12th Disbursement Anticipated Gross Amount The anticipated gross amount of the 12th disbursement.	Numeric > = 0
S162	8	13th Disbursement Anticipated Date The anticipated disbursement date of the 13th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S163	5	13th Disbursement Anticipated Gross Amount The anticipated gross amount of the 13th disbursement.	Numeric > = 0
S166	8	14th Disbursement Anticipated Date The anticipated disbursement date of the 14th disbursement.	Format is CCYYMMDD. 19990623 – 20020630

Export Change Table Values for Field Transmit Numbers (Alphabetically) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S167	5	14th Disbursement Anticipated Gross Amount The anticipated gross amount of the 14th disbursement.	Numeric > = 0
S170	8	15th Disbursement Anticipated Date The anticipated disbursement date of the 15th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S171	5	15th Disbursement Anticipated Gross Amount The anticipated gross amount of the 15th disbursement.	Numeric > = 0
S174	8	16th Disbursement Anticipated Date The anticipated disbursement date of the 16th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S175	5	16th Disbursement Anticipated Gross Amount The anticipated gross amount of the 16th disbursement.	Numeric > = 0
S178	8	17th Disbursement Anticipated Date The anticipated disbursement date of the 17th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S179	5	17th Disbursement Anticipated Gross Amount The anticipated gross amount of the 17th disbursement.	Numeric > = 0

Export Change Table Values for Field Transmit Numbers (Alphabetically) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S182	8	18th Disbursement Anticipated Date The anticipated disbursement date of the 18th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S183	5	18th Disbursement Anticipated Gross Amount The anticipated gross amount of the 18th disbursement.	Numeric > = 0
S186	8	19th Disbursement Anticipated Date The anticipated disbursement date of the 19th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S187	5	19th Disbursement Anticipated Gross Amount The anticipated gross amount of the 19th disbursement.	Numeric > = 0
S190	8	20th Disbursement Anticipated Date The anticipated disbursement date of the 20th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S191	5	20th Disbursement Anticipated Gross Amount The anticipated gross amount of the 20th disbursement.	Numeric > = 0
S122	8	Academic Year End Date The date the borrower's/student's academic year ends at the school.	Format is CCYYMMDD 20000701 - 20020629 Must be valid date.

Export Change Table Values for Field Transmit Numbers (Alphabetically) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S121	8	Academic Year Start Date The date the borrower's/student's academic year starts at the school.	Format is CCYYMMDD. 19990702 - 20010630 Must be valid date.
S123	1	Additional Unsubsidized Eligibility for Dependent Student This dependent student is eligible for an additional unsubsidized loan amount.	Y = Yes Default is blank.
S110	1	Additional Unsubsidized Eligibility up to HEAL Amount This was formally a HEAL Loan.	Y = Yes Default is blank.
S019	9	Borrower's Alien Registration Number The borrower's alien registration number, if eligible non-citizen.	0–9
S018	1	Borrower's Citizenship The borrower's citizenship status.	1 = U.S. Citizen 2 = Eligible Non-Citizen 3 = Ineligible Non-Citizen (Valid only on PLUS Loan origination records or Stafford Loan change records)
S016	8	Borrower's Date of Birth The borrower's date of birth.	Format is CCYYMMDD. 19010101 – 19891231
S107	8	Borrower's Date of Birth Change Date The date that the date of birth last changed.	Format is CCYYMMDD. 19000101 – 20991231

Export Change Table Values for Field Transmit Numbers (Alphabetically) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S022	1	Borrower's Default on Education Loans Is the borrower in default on an education loan or owe a refund on a Federal grant?	Y = Yes N = No Z = Overridden by School
S015	20	Borrower's Driver's License Number The borrower's driver's license number.	0-9 Uppercase A-Z Space(s) - (Dash) * (Asterisk)
S014	2	Borrower's Driver's License State The borrower's driver's license state.	Uppercase A-Z A valid two-letter postal code. See State Abbreviation Table
S006	9	Borrower's First Name The borrower's first name.	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash)
S007	16	Borrower's Last Name The borrower's last name.	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash)

Export Change Table Values for Field Transmit Numbers (Alphabetically) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S100	28	Borrower's Local Address The first line of the borrower's local address.	0-9 Uppercase A-Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)

Export Change Table Values for Field Transmit Numbers (Alphabetically) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S101	16	Borrower's Local Address City The borrower's local address city.	0-9 Uppercase A-Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)
S102	2	Borrower's Local Address State The borrower's local address state.	Uppercase A-Z A valid two-letter postal code. See State Abbreviation Table.
S103	9	Borrower's Local Zip Code The borrower's local address zip code.	0-9 Space(s) Last 4 digits may be blank.
S008	1	Borrower's Middle Initial The borrower's middle initial.	Uppercase A-Z Can be blank.

Export Change Table Values for Field Transmit Numbers (Alphabetically) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S009	28	Borrower's Permanent Address The first line of the borrower's permanent address.	0-9 Uppercase A-Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)

Export Change Table Values for Field Transmit Numbers (Alphabetically) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S010	16	Borrower's Permanent Address City The city where the borrower permanently resides.	0-9 Uppercase A-Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)
S011	2	Borrower's Permanent Address State The state where the borrower permanently resides.	Uppercase A-Z A valid two-letter postal code. See State Abbreviation Table.
S012	9	Borrower's Permanent Zip Code The borrower's address zip code.	0-9 Space(s) Last 4 digits may be blank.
S005	9	Borrower's Social Security Number The borrower's current Social Security Number.	001010001 – 999999999

Export Change Table Values for Field Transmit Numbers (Alphabetically) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S106	8	Borrower's Social Security Number Change Date The date that the borrower's Social Security Number last changed.	Format is CCYYMMDD. 19000101 –20991231
S013	10	Borrower's Telephone Number The borrower's home telephone number.	0-9
S017	1	Dependency Status The dependency status of the student.	I = Independent D = Dependent
S115	1	Disclosure Statement Print Indicator	Y = LOC prints or Blank = School Prints
S029	5	Loan Amount Approved The total maximum amount for which the borrower is eligible.	Numeric >= 0
S033	8	Loan Period End Date The date when classes end for the specific period covered by the loan.	Format is CCYYMMDD. 20000701 – 20020629
S032	8	Loan Period Start Date The date when classes begin for the specific period covered by the loan.	Format is CCYYMMDD. 19990702 – 20010630
S105	8	Local Address Change Date The date the local address last changed.	Format is CCYYMMDD. 19000101 – 20991231
S116	5	Origination Fee Percentage	Numeric > = 0 03000 = 3% 04000 = 4% There is an implied decimal in the 2nd position from the left.

Export Change Table Values for Field Transmit Numbers (Alphabetically) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S104	8	Permanent Address Change Date The date the permanent address last changed.	Format is CCYYMMDD. 19000101 – 20991231
S083	1	Promissory Note Print Indicator The Promissory Note print option used for this record.	S = LOC Prints (Send to Borrower) R = LOC Prints (Return to School) F = On-site (Custom System) Z = LOC Reprint
P008	9	Student's Alien Registration Number The student's alien registration number, if eligible non-citizen.	000000001-999999999
P007	1	Student's Citizenship The student's citizenship status.	1 = U.S. Citizen 2 = Eligible Non-Citizen 3 = Ineligible Non-Citizen (Valid only on PLUS Loan origination records or PLUS Loan change records)
S026	2	Student's College Grade Level Indicates the student's current college grade level in the program or college.	01 = 1st year, never attended college 02 = 1st year, attended college before 03 = 2nd year/sophomore 04 = 3rd year/junior 05 = 4th year/senior 06 = 5th year or more undergraduate 07 = Graduate/professional and beyond

Export Change Table Values for Field Transmit Numbers (Alphabetically) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
P006	8	Student's Date of Birth The student's date of birth, on a PLUS record.	Format is CCYYMMDD. 19010101 – 19891231
P009	1	Student's Default on Education Loans The student is in default on an education loan or owes a refund on a Federal grant.	Y = Yes N = No Z = Overridden by School
P003	9	Student's First Name The student's first name.	0-9 Uppercase A-Z ' (Apostrophe) - (Dash) Left justified with an A - Z in the first position.
P004	16	Student's Last Name The student's last name.	0-9 Uppercase A-Z ' (Apostrophe) - (Dash) Left justified with an A - Z in the first position.
P005	1	Student's Middle Initial The student's middle initial.	Uppercase A-Z
P002	9	Student's Social Security Number The student's Social Security Number.	001010001 – 999999999

Export Change Table Values for Field Transmit Numbers (Change Number Order)

Note: Export Origination Field numbers are the values used in Change Field Numbers 01–10 DESC01IN. The table below is sorted by DL change number and is the same table that appears at the beginning of this section (which is sorted alphabetically).

This table provides the change number fields to use for the External Import Change Record for loan origination

DL Change Number	Field Length	Field Name and Description	Valid Field Content
P002	9	Student's Social Security Number The student's Social Security Number.	001010001 – 999999999
P003	9	Student's First Name The student's first name.	0-9 Uppercase A-Z ' (Apostrophe) - (Dash) Left justified with an A - Z in the first position.
P004	16	Student's Last Name The student's last name.	0-9 Uppercase A-Z ' (Apostrophe) - (Dash) Left justified with an A - Z in the first position.
P005	1	Student's Middle Initial The student's middle initial.	Uppercase A-Z
P006	8	Student's Date of Birth The student's date of birth, on a PLUS record.	Format is CCYYMMDD. 19010101 – 19891231

Export Change Table Values for Field Transmit Numbers (Change Number Order) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
P007	1	Student's Citizenship The student's citizenship status.	1 = U.S. Citizen 2 = Eligible Non-Citizen 3 = Ineligible Non-Citizen (Valid only on PLUS Loan origination records or PLUS Loan change records)
P008	9	Student's Alien Registration Number The student's alien registration number, if eligible non-citizen.	000000001-999999999
P009	1	Student's Default on Education Loans The student is in default on an education loan or owes a refund on a Federal grant.	Y = Yes N = No Z = Overridden by School
S005	9	Borrower's Social Security Number The borrower's current Social Security Number.	001010001 – 999999999
S006	9	Borrower's First Name The borrower's first name.	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash)

Export Change Table Values for Field Transmit Numbers (Change Number Order) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S007	16	Borrower's Last Name The borrower's last name.	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash)
S008	1	Borrower's Middle Initial The borrower's middle initial.	Uppercase A-Z Can be blank.
S009	28	Borrower's Permanent Address The first line of the borrower's permanent address.	0-9 Uppercase A-Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)

Export Change Table Values for Field Transmit Numbers (Change Number Order) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S010	16	Borrower's Permanent Address City The city where the borrower permanently resides.	0-9 Uppercase A-Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)
S011	2	Borrower's Permanent Address State The state where the borrower permanently resides.	Uppercase A-Z A valid two-letter postal code. See State Abbreviation Table.
S012	9	Borrower's Permanent Zip Code The borrower's address zip code.	0-9 Space(s) Last 4 digits may be blank.
S013	10	Borrower's Telephone Number The borrower's home telephone number.	0-9

Export Change Table Values for Field Transmit Numbers (Change Number Order) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S014	2	Borrower's Driver's License State The borrower's driver's license state.	Uppercase A-Z A valid two-letter postal code. See State Abbreviation Table
S015	20	Borrower's Driver's License Number The borrower's driver's license number.	0-9 Uppercase A-Z Space(s) - (Dash) * (Asterisk)
S016	8	Borrower's Date of Birth The borrower's date of birth.	Format is CCYYMMDD. 19010101 – 19891231
S017	1	Dependency Status The dependency status of the student.	I = Independent D = Dependent
S018	1	Borrower's Citizenship The borrower's citizenship status.	1 = U.S. Citizen 2 = Eligible Non-Citizen 3 = Ineligible Non-Citizen (Valid only on PLUS Loan origination records or Stafford Loan change records)
S019	9	Borrower's Alien Registration Number The borrower's alien registration number, if eligible non-citizen.	0–9

Export Change Table Values for Field Transmit Numbers (Change Number Order) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S022	1	Borrower's Default on Education Loans The borrower is in default on an education loan or owes a refund on a Federal grant.	Y = Yes N = No Z = Overridden by School
S026	2	Student's College Grade Level Indicates the student's current college grade level in the program or college.	01 = 1st year, never attended college 02 = 1st year, attended college before 03 = 2nd year/sophomore 04 = 3rd year/junior 05 = 4th year/senior 06 = 5th year or more undergraduate 07 = Graduate/professional and beyond
S029	5	Loan Amount Approved The total maximum amount for which the borrower is eligible.	Numeric >= 0
S032	8	Loan Period Start Date The date when classes begin for the specific period covered by the loan.	Format is CCYYMMDD. 19990702 – 20010630
S033	8	Loan Period End Date The date when classes end for the specific period covered by the loan.	Format is CCYYMMDD. 20000701 – 20020629

Export Change Table Values for Field Transmit Numbers (Change Number Order) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S038	8	1st Disbursement Anticipated Date The anticipated disbursement date of the 1st disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S039	5	1st Disbursement Anticipated Gross Amount The anticipated gross amount of the 1st disbursement.	Numeric > = 0
S048	8	2nd Disbursement Anticipated Date The anticipated disbursement date of the 2nd disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S049	5	2nd Disbursement Anticipated Gross Amount The anticipated gross amount of the 2nd disbursement.	Numeric > = 0
S058	8	3rd Disbursement Anticipated Date The anticipated disbursement date of the 3rd disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S059	5	3rd Disbursement Anticipated Gross Amount The anticipated gross amount of the 3rd disbursement.	Numeric > = 0
S068	8	4th Disbursement Anticipated Date The anticipated disbursement date of the 4th disbursement.	Format is CCYYMMDD. 19990623 - 20020630

Export Change Table Values for Field Transmit Numbers (Change Number Order) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S069	5	4th Disbursement Anticipated Gross Amount The anticipated gross amount of the 4th disbursement.	Numeric > = 0
S083	1	Promissory Note Print Indicator The Promissory Note print option used for this record.	S = LOC Prints (Send to Borrower) R = LOC Prints (Return to School) F = On-site (Custom System) Z = LOC Reprint
S100	28	Borrower's Local Address The first line of the borrower's local address.	0-9 Uppercase A-Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)

Export Change Table Values for Field Transmit Numbers (Change Number Order) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S101	16	Borrower's Local Address City The borrower's local address city.	0-9 Uppercase A-Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)
S102	2	Borrower's Local Address State The borrower's local address state.	Uppercase A-Z A valid two-letter postal code. See State Abbreviation Table.
S103	9	Borrower's Local Zip Code The borrower's local address zip code.	0-9 Space(s) Last 4 digits may be blank.
S104	8	Permanent Address Change Date The date the permanent address last changed.	Format is CCYYMMDD. 19000101 – 20991231

Export Change Table Values for Field Transmit Numbers (Change Number Order) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S105	8	Local Address Change Date The date the local address last changed.	Format is CCYYMMDD. 19000101 – 20991231
S106	8	Borrower's Social Security Number Change Date The date that the borrower's Social Security Number last changed.	Format is CCYYMMDD. 19000101 –20991231
S107	8	Borrower's Date of Birth Change Date The date that the date of birth last changed.	Format is CCYYMMDD. 19000101 – 20991231
S110	1	Additional Unsubsidized Eligibility up to HEAL Amount This was formally a HEAL Loan.	Y = Yes Default is blank.
S115	1	Disclosure Statement Print Indicator	Y = LOC prints or Blank = School Prints
S116	5	Origination Fee Percentage	Numeric > = 0 03000 = 3% 04000 = 4% There is an implied decimal in the 2nd position from the left.
S121	8	Academic Year Start Date The date the borrower's/student's academic year starts at the school.	Format is CCYYMMDD. 19990702 - 20010630 Must be valid date.
S122	8	Academic Year End Date The date the borrower's/student's academic year ends at the school.	Format is CCYYMMDD 20000701 - 20020629 Must be valid date.

Export Change Table Values for Field Transmit Numbers (Change Number Order) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S123	1	Additional Unsubsidized Eligibility for Dependent Student This dependent student is eligible for an additional unsubsidized loan amount.	Y = Yes Default is blank.
S130	8	5th Disbursement Anticipated Date The anticipated disbursement date of the 5th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S131	5	5th Disbursement Anticipated Gross Amount The anticipated gross amount of the 5th disbursement.	Numeric > = 0
S134	8	6th Disbursement Anticipated Date The anticipated disbursement date of the 6th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S135	5	6th Disbursement Anticipated Gross Amount The anticipated gross amount of the 6th disbursement.	Numeric > = 0
S138	8	7th Disbursement Anticipated Date The anticipated disbursement date of the 7th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S139	5	7th Disbursement Anticipated Gross Amount The anticipated gross amount of the 7th disbursement.	Numeric > = 0

Export Change Table Values for Field Transmit Numbers (Change Number Order) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S142	8	8th Disbursement Anticipated Date The anticipated disbursement date of the 8th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S143	5	8th Disbursement Anticipated Gross Amount The anticipated gross amount of the 8th disbursement.	Numeric > = 0
S146	8	9th Disbursement Anticipated Date The anticipated disbursement date of the 9th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S147	5	9th Disbursement Anticipated Gross Amount The anticipated gross amount of the 9th disbursement.	Numeric > = 0
S150	8	10th Disbursement Anticipated Date The anticipated disbursement date of the 10th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S151	5	10th Disbursement Anticipated Gross Amount The anticipated gross amount of the 10th disbursement.	Numeric > = 0
S154	8	11th Disbursement Anticipated Date The anticipated disbursement date of the 11th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S155	5	11th Disbursement Anticipated Gross Amount The anticipated gross amount of the 11th disbursement.	Numeric > = 0

Export Change Table Values for Field Transmit Numbers (Change Number Order) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S158	8	12th Disbursement Anticipated Date The anticipated disbursement date of the 12th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S159	5	12th Disbursement Anticipated Gross Amount The anticipated gross amount of the 12th disbursement.	Numeric > = 0
S162	8	13th Disbursement Anticipated Date The anticipated disbursement date of the 13th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S163	5	13th Disbursement Anticipated Gross Amount The anticipated gross amount of the 13th disbursement.	Numeric > = 0
S166	8	14th Disbursement Anticipated Date The anticipated disbursement date of the 14th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S167	5	14th Disbursement Anticipated Gross Amount The anticipated gross amount of the 14th disbursement.	Numeric > = 0
S170	8	15th Disbursement Anticipated Date The anticipated disbursement date of the 15th disbursement.	Format is CCYYMMDD. 19990623 – 20020630

Export Change Table Values for Field Transmit Numbers (Change Number Order) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S171	5	15th Disbursement Anticipated Gross Amount The anticipated gross amount of the 15th disbursement.	Numeric > = 0
S174	8	16th Disbursement Anticipated Date The anticipated disbursement date of the 16th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S175	5	16th Disbursement Anticipated Gross Amount The anticipated gross amount of the 16th disbursement.	Numeric > = 0
S178	8	17th Disbursement Anticipated Date The anticipated disbursement date of the 17th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S179	5	17th Disbursement Anticipated Gross Amount The anticipated gross amount of the 17th disbursement.	Numeric > = 0
S182	8	18th Disbursement Anticipated Date The anticipated disbursement date of the 18th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S183	5	18th Disbursement Anticipated Gross Amount The anticipated gross amount of the 18th disbursement.	Numeric > = 0

Export Change Table Values for Field Transmit Numbers (Change Number Order) (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S186	8	19th Disbursement Anticipated Date The anticipated disbursement date of the 19th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S187	5	19th Disbursement Anticipated Gross Amount The anticipated gross amount of the 19th disbursement.	Numeric > = 0
S190	8	20th Disbursement Anticipated Date The anticipated disbursement date of the 20th disbursement.	Format is CCYYMMDD. 19990623 – 20020630
S191	5	20th Disbursement Anticipated Gross Amount The anticipated gross amount of the 20th disbursement.	Numeric > = 0

Stafford/PLUS Promissory Note Acknowledgment (Import from Loan Origination Center)

(DIPA01OP)
Batch Type #A
Batch Type #D or PF for Level 3 (Standard Originator)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	8	8	Promissory Note Acknowledgment Date The date on which the LOC acknowledged the physical promissory note or promissory note/application.	Format is CCYYMMDD. 19000101 – 20991231	Date
2	9	31	23	Promissory Note Batch ID The Batch ID for the Promissory Note Batch.	Batch Type = #A or Batch Type = #D or PF for Level 3 (Standard Originator) Cycle Indicator = 1 (for 00-01) School Code = X00000 - X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
3	32	52	21	Loan Identifier Unique Identifier created at the time of origination.	Student's Social Security Number: 001010001 – 999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Loan Year: 01 School Code: X00000 - X99999 where X = G or E Loan Sequence Number: 001 – 999 Blank for Stafford loans if promissory note status = pending (X).	Left

Stafford/PLUS Promissory Note Acknowledgment (Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
4	53	53	1	Promissory Note Status Status of the paper promissory note with the LOC.	A = Accepted R = Rejected X = Pending	Left
5	54	63	10	Promissory Note Reject Codes Reason(s) the paper Promissory Note was rejected. Indicates up to five 2-byte reasons why note was rejected or is pending by the LOC.	0-9 Uppercase A-Z See Promissory Note Reject Code Table. Can be blank.	Left
6	64	68	5	First Disbursement Anticipated Gross Amount The anticipated gross amount of the first disbursement.	Numeric > = 0 Can be blank.	Right
7	69	73	5	Second Disbursement Anticipated Gross Amount The anticipated gross amount of the second disbursement.	Numeric > = 0 Can be blank.	Right

Stafford/PLUS Promissory Note Acknowledgment (Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
8	74	78	5	Third Disbursement Anticipated Gross Amount The anticipated gross amount of the third disbursement.	Numeric > = 0 Can be blank.	Right
9	79	83	5	Fourth Disbursement Anticipated Gross Amount The anticipated gross amount of the fourth disbursement.	Numeric > = 0 Can be blank.	Right
10	84	88	5	Fifth Disbursement Anticipated Gross Amount The anticipated gross amount of the fifth disbursement.	Numeric > = 0 Can be blank.	Right
11	89	93	5	Sixth Disbursement Anticipated Gross Amount The anticipated gross amount of the sixth disbursement.	Numeric > = 0 Can be blank.	Right

Stafford/PLUS Promissory Note Acknowledgment (Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
12	94	98	5	Seventh Disbursement Anticipated Gross Amount The anticipated gross amount of the seventh disbursement.	Numeric > = 0 Can be blank.	Right
13	99	103	5	Eighth Disbursement Anticipated Gross Amount The anticipated gross amount of the eighth disbursement.	Numeric > = 0 Can be blank.	Right
14	104	108	5	Ninth Disbursement Anticipated Gross Amount The anticipated gross amount of the ninth disbursement.	Numeric > = 0 Can be blank.	Right
15	109	113	5	Tenth Disbursement Anticipated Gross Amount The anticipated gross amount of the 10th disbursement.	Numeric > = 0 Can be blank.	Right
16	114	118	5	Eleventh Disbursement Anticipated Gross Amount The anticipated gross amount of the 11th disbursement.	Numeric > = 0 Can be blank.	Right

Stafford/PLUS Promissory Note Acknowledgment (Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
17	119	123	5	Twelfth Disbursement Anticipated Gross Amount The anticipated gross amount of the 12th disbursement.	Numeric > = 0 Can be blank.	Right
18	124	128	5	Thirteenth Disbursement Anticipated Gross Amount The anticipated gross amount of the 13th disbursement.	Numeric > = 0 Can be blank.	Right
19	129	133	5	Fourteenth Disbursement Anticipated Gross Amount The anticipated gross amount of the 14th disbursement.	Numeric > = 0 Can be blank.	Right
20	134	138	5	Fifteenth Disbursement Anticipated Gross Amount The anticipated gross amount of the 15th disbursement.	Numeric > = 0 Can be blank.	Right
21	139	143	5	Sixteenth Disbursement Anticipated Gross Amount The anticipated gross amount of the 16th disbursement.	Numeric > = 0 Can be blank.	Right

Stafford/PLUS Promissory Note Acknowledgment (Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
22	144	148	5	Seventeenth Disbursement Anticipated Gross Amount The anticipated gross amount of the 17th disbursement.	Numeric > = 0 Can be blank.	Right
23	149	153	5	Eighteenth Disbursement Anticipated Gross Amount The anticipated gross amount of the 18th disbursement.	Numeric > = 0 Can be blank.	Right
24	154	158	5	Nineteenth Disbursement Anticipated Gross Amount The anticipated gross amount of the 19th disbursement.	Numeric > = 0 Can be blank.	Right
25	159	163	5	Twentieth Disbursement Anticipated Gross Amount The anticipated gross amount of the 20th disbursement.	Numeric > = 0 Can be blank.	Right

Stafford/PLUS Promissory Note Acknowledgment (Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
26	164	184	21	Master Promissory Note Identification The Loan Identifier printed on the master promissory note. This master promissory note ID is used by the LOC to link subsidized and unsubsidized loans to this master promissory note.	Student's Social Security Number: 001010001 – 999999999 MPN Indicator: M, S or U Loan Year: Numeric (Can be 00-forward) School Code: X00000 - X99999 where X = G or E Loan Sequence Number: 001 – 999 Blank for PLUS.	Left
27	185	189	5	Loan Amount Requested (Accepted Promissory Note Amount) Loan Amount Accepted for PLUS loan.	Numeric ≥ 0 for PLUS loans Blank for Stafford	Right
		Total Bytes	189			

Disbursement

Disbursement (Export to Loan Origination Center)
Disbursement Acknowledgment, Booking Notification, or Servicer Refund (Import from Loan Origination Center)

(DESD01IN/DIOD01OP)
Batch Type #H – Disbursement
#B – Booking Notification
SP – Servicer Refund

Field #	Start Position	End Position	Field Length	Field Name and Description	Export and/or Ack.	Valid Field Content	Justify
1	1	21	21	Loan Identifier Unique Identifier created at the time of origination.	Export & Ack.	Student's Social Security Number: 001010001 – 999999999 Loan Type: S = Subsidized U =Unsubsidized P = PLUS Loan Year: 01 School Code: X00000 - X99999 where X = G or E Loan Sequence Number: 001 – 999	Left
2	22	23	2	Disbursement Number The disbursement number for the current disbursement transaction. (The LOC must receive disbursement #01 first, then subsequent disbursements may be received in any order.)	Export & Ack.	01-20	Right

Disbursement (Export to Loan Origination Center) Disbursement Acknowledgment, Booking Notification, or Servicer Refund (Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack.	Valid Field Content	Justify

3	24	24	1	Disbursement Activity
				Type of transaction being sent to LOC.
					Export & Ack.	D = Actual Disbursement (Batch Type - #H)
						A = Adjusted Disbursement Amount (Batch Type - #H)
						Q = Adjusted Disbursement Date (Batch Type - #H)
						L = Booking Disbursement (Batch Type - #B)
						M = Booking Adjustment (Batch Type -#B)
						P = Servicer Refund (Batch Type SP)
							Left

4	25	32	8	Transaction Date Date disbursement activity occurred at the school. For a "Q" activity this is the new date. **OR** For a "L" or "M" activity this is the Booked Date at the LOC. **OR** For "P" the date Servicing Posted the refund.	Export & Ack.	Format is CCYYMMDD. 19990623 – 20020629	Date

Disbursement (Export to Loan Origination Center) Disbursement Acknowledgment, Booking Notification, or Servicer Refund (Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack.	Valid Field Content	Justify
5	33	34	2	Disbursement Sequence Number The sequence number that determines the order in which this disbursement activity transaction is processed for a specific disbursement.	Export & Ack.	01–99 Disbursement sequence numbers must be sequential and follow in order. Must be positive numeric. Disbursement Activity P = Blank	Right
6	35	39	5	Disbursement Actual Gross Amount The actual gross amount (in dollars) of the disbursement.	Export & Ack.	Numeric > 0 Disbursement Activity Q, L, M, P = Blank	Right
7	40	44	5	Disbursement Actual Loan Fee Amount The actual loan fee (in dollars) associated with the disbursement.	Export & Ack.	Numeric > 0 Disbursement Activity Q, L, M, P = Blank	Right
8	45	49	5	Disbursement Actual Net Amount The actual net amount (in dollars) of the disbursement.	Export & Ack.	Numeric > 0 Disbursement Activity Q, L, M, P = Blank	Right

Disbursement (Export to Loan Origination Center) Disbursement Acknowledgment, Booking Notification, or Servicer Refund (Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack.	Valid Field Content	Justify
9	50	55	6	Disbursement Actual Net Adjustment Amount The actual net amount (in dollars) of the adjustment to the disbursement.	Export & Ack.	-99999 to 099999 Disbursement Activity Q, L, M, P = Blank	Right
10	56	63	8	User Identifier Create Identifier of user who created the record.	Export & Ack.	0-9 Uppercase A-Z . (Period) ‘ (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) Can be blank.	Left
11	64	86	23	Disbursement Batch Number The Batch Number of the Disbursement Batch.	Export & Ack.	Batch Type = #H, #B, or SP Cycle Indicator = 1 (for 00-01) School Code = X00000 - X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
12	87	92	6	School Code Direct Loan School Code. Also identifies school originating loan record.	Export & Ack.	X00000 - X99999 where X = G or E	Left

Disbursement (Export to Loan Origination Center) Disbursement Acknowledgment, Booking Notification, or Servicer Refund (Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack.	Valid Field Content	Justify
13	93	93	1	School Code Status Status of school code at LOC.	Ack.	I = Invalid school code Blank = Accepted Disbursement Activity Q, L, M, P = Blank	Left
14	94	94	1	Loan Identifier Status Status of Loan Identifier.	Ack.	I = Invalid Loan Identifier N = Loan Identifier not on file Blank = Accepted Disbursement Activity Q, L, M, P = Blank	Left
15	95	95	1	Disbursement Number Status Status of disbursement number sent from LOC.	Ack.	I = Invalid Disbursement Number N = Disbursement number already received Blank = Accepted Disbursement Activity Q, L, M, P = Blank	Left
16	96	105	10	Disbursement Activity Taken Status (Multiple Reject Codes) Status of disbursement activity at the LOC.	Ack.	Blank = Accepted For all others, see Disbursement Reject Code Table. Disbursement Activity ~~Q,~~ L, M, P = Blank	Left
17	106	106	1	Transaction Date Status Status of date disbursement record at LOC.	Ack.	I = Invalid date Blank = Accepted Disbursement Activity Q, L, M, P = Blank	Left
18	107	107	1	Sequence Number Status The status of the sequence number with the LOC.	Ack.	I = Invalid sequence number N = Sequence number already received ***Blank = Accepted*** Disbursement Activity Q, L, M, P = Blank	Left

Disbursement (Export to Loan Origination Center) Disbursement Acknowledgment, Booking Notification, or Servicer Refund (Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack.	Valid Field Content	Justify
19	108	112	5	Disbursement Actual Gross - LOC The LOC calculated actual gross amount (in dollars) of the disbursement.	Ack.	Numeric > 0 Blank if LOC record matches the school's. Disbursement Activity Q, L, M, P = Blank	Right
20	113	117	5	Disbursement Actual Loan Fee Amount – LOC The LOC calculated actual loan fee amount (in dollars).	Ack.	Numeric > 0 Blank if LOC record matches the school's. Disbursement Activity Q, L, M, P = Blank	Right
21	118	122	5	Disbursement Actual Net Amount - LOC The LOC calculated actual net amount (in dollars) of the disbursement.	Ack.	Numeric > 0 Blank if LOC record matches the school's. Disbursement Activity Q, L, M, P = Blank	Right
22	123	128	6	Disbursement Actual Net Adjustment - LOC The LOC calculated actual net adjustment amount (in dollars) of the disbursement. **OR** Servicer Refund Amount Amount of payment refund sent to Servicing	Ack.	-99999 to 099999 Blank if LOC record matches the school's. Disbursement Activity Q, L, M = Blank For Disbursement Activity "P," a negative amount indicates a refund. A positive amount indicates a reversal of the refund (i.e., bounced check).	Right

Disbursement (Export to Loan Origination Center) Disbursement Acknowledgment, Booking Notification, or Servicer Refund (Import from Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack.	Valid Field Content	Justify
23	129	138	10	Filler		For ED Use Only	
24	139	143	5	LOC's Total Net Booked Loan Amount. Total net disbursements accepted and booked by the LOC for this loan.	Ack.	Numeric > = 0 Can be blank Disbursement Activity Q and P, D, and A = Blank Used only for Disbursement Activity "L" and "M"	
25	144	151	8	Acknowledgement Date Date of LOC acknowledgment. **OR** Original Disbursement Date of a Disbursement Change Date ("Q") activity. When submitting a Disbursement Change Date activity, this is the date the original disbursement activity occurred at the school.	Ack (message class: DIOD) Export (message class: DESD)	Format is CCYYMMDD. 19000101 – 20991231 Format is CCYYMMDD. 19990623 – 20020629 ***Used only for Disbursement Activity = "Q"***	Date Date
26	152	152	1	Affirmation Flag This disbursement has been affirmed by the borrower at the school.	Export & Ack.	Y = Yes Default is blank. Disbursement Activity Q, L, M and P = Blank	Left
		Total Bytes	152				

School Reconciliation

Direct Loan School Account Statement (Import from Loan Origination Center)

This file contains a detail record containing the information that is to be received from the LOC. The data is presented in three sections: Cash Summary, Cash Detail, and Loan Detail.

For Cash Receipts (drawdowns) and Excess Cash, the Grant Administration and Payment System (GAPS) is accepting pennies. However, these amounts are truncated on the DLSAS.

Part I – Cash Summary Section (Record Type "T")

(DSAS01OP)
Batch Type AS

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Statement Record Type Code which identifies the type of records in the batch.	T = Cash Summary	Left
2	2	24	23	School Account Statement Batch ID The batch identifier for this file.	Batch Type = AS Cycle Indicator = 1 (for 00-01) School Code = X00000 – X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
3	25	30	6	School Code Direct Loan School code. Also, identifies school originating loan record.	X00000 – X99999 where X = G or E	Left

Part I – Cash Summary Section (Record Type "T") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
4	31	38	8	End Date The date representing the end of the current statement period. This account statement represents activity up to and through this date only. Must be the calendar month end for unbooked records; includes year to the end of current statement period transactions.	Format is CCYYMMDD. 19000101 – 20991231	Date
5	39	40	2	Filler	For ED use only.	Left
6	41	48	8	Process Date Date Processed at LOC.	Format is CCYYMMDD. 19000101 – 20991231	Date
7	49	59	11	Beginning Cash Balance This is the LOC's beginning balance for this report. This field also represents the last month's ending balance. It is all booked activity up to and through the prior month's end date.	-9999999999 to 09999999999	Right

Part I – Cash Summary Section (Record Type "T") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
8	60	70	11	Cash Receipts Total receipts of cash for the period. This is the sum of all cash receipts (drawdowns) transactions for the current month and corrections to drawdowns processed during current month.	-9999999999 to 09999999999 If no activity zero filled.	Right
9	71	81	11	Excess Cash This is the sum of all excess cash transactions received by the LOC for the current month and corrections to excess cash processed during current month.	-9999999999 to 09999999999 If no activity zero filled.	Right
10	82	92	11	Total Net Cash Receipts Cash receipts (drawdowns) minus excess cash returned.	-9999999999 to 09999999999 If no activity zero filled.	Right
11	93	103	11	Net Booked Disbursements This is the sum of all actual disbursements that the LOC booked during the current month.	-9999999999 to 09999999999 If no activity zero filled.	Right

Part I – Cash Summary Section (Record Type “T”) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
12	104	114	11	Net Booked Adjustments This is the sum of all actual disbursement adjustments that the LOC booked during the current month.	-9999999999 to 09999999999 If no activity, zero filled. (-) indicates a downward adjustment (+) indicates an upward adjustment	Right
13	115	125	11	Total Booked Loan Detail Sum of Net Book Disbursements and Net Booked Adjustments.	-9999999999 to 09999999999 If no activity, zero filled.	Right
14	126	136	11	Ending Cash Balance Ending Cash balance at LOC	-9999999999 to 09999999999	Right
15	137	147	11	Net Unbooked Disbursements Actual This is the sum of all actual net disbursements at the LOC that are unbooked year to the end of current statement period.	-9999999999 to 09999999999 If no activity, zero filled.	Right
16	148	158	11	Net Unbooked Adjustments This is the sum of all actual net disbursement adjustments at the LOC that are unbooked year to the end of current statement period.	-9999999999 to 09999999999 If no activity, zero filled. (-) indicates a downward adjustment (+) indicates an upward adjustment	Right

Part I – Cash Summary Section (Record Type “T”) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
17	159	169	11	Total Unbooked Loan Detail This is the sum value of all Unbooked disbursements on file at the LOC, cycle to date, at the end of the current month.	-9999999999 to 09999999999 If no activity, zero filled.	Right
18	170	180	11	Adjusted Ending Cash Balance This is the current month’s unbooked amount applied to the ending balance.	-9999999999 to 09999999999 If no activity, zero filled.	Left
19	181	214	34	Filler	For ED Use Only.	Left
20	215	220	6	Record Count Sequence # Record count for each record in the DLSAS file.	000001-999999	Right
		Total Bytes	220			

Part II – Cash Detail Section (Record Type “D”)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Statement Record Type Code which identifies the type of records in the batch.	D = Cash Detail	Left
2	2	24	23	School Account Statement Batch ID The batch identifier for this file.	Batch Type = AS Cycle Indicator = 1 (for 00-01) School Code = X00000 – X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
3	25	30	6	School Code Direct Loan School Code. Also, identifies school originating loan record.	X00000 – X99999 where X = G or E	Left
4	31	35	5	Transaction Sequence Number Identifies the number of cash transactions (cash receipts and return of excess cash) entered in a single day for a particular Direct Loan School Code.	Numeric > 0	Right

Part II – Cash Detail Section (Record Type "D") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
5	36	43	8	End Date The date representing the end of the current statement period. This account statement represents activity up to and through this date only. Must be the calendar month end for unbooked records; includes year to the end of current statement period transactions.	Format is CCYYMMDD. 19000101 – 20991231	Date
6	44	51	8	Process Date Date Processed at LOC.	Format is CCYYMMDD. 19000101 – 20991231	Date
7	52	52	1	Transaction Type – Cash Type of Cash Transaction	R = Cash Receipts X = Returns of Excess Cash	Left
8	53	60	8	Transaction Date Date activity occurred.	Format is CCYYMMDD. 19990623 – 20020630	Date
9	61	72	12	Check Number (if available at LOC) Check Number returned by the school on a check for return of excess cash.	Numeric $\geq$ 0 Can be blank.	Right
10	73	83	11	Transaction Amount The LOC amount of the cash receipt or return of excess cash transaction.	-9999999999 to 09999999999 Cannot be blank; can be zero filled.	Right

Part II – Cash Detail Section (Record Type "D") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
11	84	96	13	GAPS Control Number Code received from GAPS for cash receipts only.	Numeric > 0 Can be blank.	Right
12	97	214	118	Filler	For ED use only.	Left
13	215	220	6	Record Count Sequence # Record counter for each record in the DLSAS file.	000001 – 999999	Right
		Total Bytes	220			

For Cash Receipts (drawdowns) and Excess Cash, the GAPS system is accepting pennies. However, these amounts are truncated on the DLSAS.

Part III – Loan Detail Section (Record Type "L")

Note: This section is optional. If you choose **not** to receive this section, please contact the LOC.

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Statement Record Type Code which identifies the type of records in the batch.	L = Loan Detail	Left
2	2	24	23	School Account Statement Batch ID The batch identifier for this file.	Batch Type = AS Cycle Indicator = 1 (for 00-01) School Code = X00000 – X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
3	25	30	6	School Code Direct Loan School code. Also, identifies school originating loan record.	X00000 – X99999 where X = G or E	Left
4	31	38	8	End Date The date representing the end of the current statement period. This account statement represents activity up to and through this date only. Must be the calendar month end for unbooked records; includes year to end of the current statement period transactions.	Format is CCYYMMDD. 19000101 – 20991231	Date
5	39	46	8	Process Date Date Processed at LOC.	Format is CCYYMMDD. 19000101 – 20991231	Date

Part III – Loan Detail Section (Record Type "L") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
6	47	67	21	Loan Identifier Unique Identifier created at the time of origination.	Student's Social Security Number: 001010001 – 999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Loan Year: 01 School Code: X00000 – X99999 where X = G or E Loan Sequence Number: 001 – 999	Left
7	68	68	1	Filler	For ED use only.	Left
8	69	70	2	Disbursement Number The disbursement number for the current disbursement transaction.	01–20	Right
9	71	71	1	Filler	For ED use only.	Left
10	72	72	1	Transaction Type – Disbursement Transaction Type recorded at LOC.	A = Adjusted Disbursement Amount D = Disbursement Transactions for Adjusted Disbursement Date (Q-transaction type) are NOT indicated on the DLSAS.	Left
11	73	73	1	Filler	For ED use only.	Left
12	74	81	8	Transaction Date Date activity occurred.	Format is CCYYMMDD. 19990623 – 20020630	Date
13	82	82	1	Filler	For ED use only.	Left
14	83	84	2	Disbursement Sequence Number The sequence number that determines the order in which the disbursements are processed.	01-99 Can be blank.	Right

Part III – Loan Detail Section (Record Type “L”) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
15	85	106	22	Filler	For ED use only.	Left
16	107	111	5	Disbursement Actual Gross – LOC The LOC calculated actual gross amount (in dollars) of the disbursement.	Numeric > 0	Right
17	112	116	5	Disbursement Actual Loan Fee Amount – LOC The LOC calculated actual loan fee amount (in dollars).	Numeric > 0	Right
18	117	121	5	Disbursement Actual Net Amount – LOC The LOC calculated actual net amount (in dollars) of the disbursement.	Numeric > 0	Right
19	122	127	6	Disbursement Actual Net Adjustment – LOC The LOC calculated actual net adjustment amount (in dollars) of the disbursement.	-99999 to 099999 Can be blank.	Right
20	128	128	1	Booked Status Booked status of record at the LOC.	A = Booked R = Unbooked	Left

Part III – Loan Detail Section (Record Type “L”) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
21	129	136	8	Disbursement Booked Date at the LOC Date the individual disbursement booked at the LOC.	Format is CCYYMMDD. 19000101 – 20991231	Date
22	137	214	78	Filler	For ED use only.	Left
23	215	220	6	Record Count Sequence # Record counter for each record in the DLSAS file.	000001 – 999999	Right
		Total Bytes	220			

Optional Loan Detail Exception File (Export to Loan Origination Center)

(DERC01IN)
Batch Type #L (Optional)

Note: At the option of the school, this file may be sent to the LOC to review the school's Loan Detail records. The LOC returns a preformatted report with exception records where the LOC data does not match the school's data. If sending in Booked Records, you will receive ED0101OP. If sending in Unbooked Records, you will receive ED0201OP.

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Statement Record Type Code which identifies the type of records in the batch.	L = Loan Detail	Left
2	2	24	23	School Account Statement Batch ID The batch identifier for this file.	Batch Type = AS Cycle Indicator = 1 (for 00-01) School Code = X00000 - X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
3	25	30	6	School Code Direct Loan School Code. Also, identifies school originating loan record.	X00000 - X99999 where X = G or E	Left

Optional Loan Detail Exception File (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
4	31	38	8	End Date The date representing the end of the current statement period. This account statement represents activity up to and through this date only. Must be the calendar month end for unbooked records; includes year-to-date transactions.	Format is CCYYMMDD. 19000101 - 20991231	Date
5	39	46	8	Filler	For ED use only.	Left
6	47	67	21	Loan Identifier Unique Identifier created at the time of origination.	Student's Social Security Number: 001010001 – 999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Loan Year: 01 School Code: X00000 - X99999 where X = G or E Loan Sequence Number: 001 – 999	Left
7	68	68	1	Filler	For ED use only.	Left
8	69	70	2	Disbursement Number The disbursement number for the current disbursement transaction.	01 - 20	Right

Optional Loan Detail Exception File (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
9	71	71	1	Filler	For ED use only.	Left
10	72	72	1	Transaction Type – Disbursement Transaction Type recorded at LOC.	A = Adjusted Disbursement Amount D = Disbursement Transactions for Activity type Q, L, M, and P are NOT indicated on the DLSAS.	Left
11	73	73	1	Filler	For ED use only.	Left
12	74	81	8	Transaction Date Date activity occurred.	Format is CCYYMMDD. 19990623 – 20020630	Date
13	82	82	1	Filler	For ED use only.	Left
14	83	84	2	Disbursement Sequence Number The sequence number that determines the order in which this disbursement activity transaction is processed for a specific disbursement.	01 – 99 Can be blank.	Right
15	85	85	1	Filler	For ED use only.	Left
16	86	90	5	Disbursement Actual Gross Amount The actual gross amount (in dollars) of the disbursement.	Numeric > 0	Right

Optional Loan Detail Exception File (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
17	91	95	5	Disbursement Actual Loan Fee Amount The actual loan fee (in dollars) associated with the disbursement.	Numeric > 0	Right
18	96	100	5	Disbursement Actual Net Amount The actual net amount (in dollars) of the disbursement.	Numeric > 0	Right
19	101	106	6	Disbursement Actual Net Adjustment Amount The actual net amount (in dollars) of the adjustment to the disbursement.	-99999 to 999999	Right
20	107	127	21	Filler	For ED use only.	Left
21	128	128	1	Booked Status Booked status of record at the LOC.	A = Booked R = Unbooked	Left
22	129	136	8	Booked Status Date Date the individual disbursement was booked at LOC.	Format is CCYYMMDD. 19000101 – 20991231	Date

Optional Loan Detail Exception File (Export to Loan Origination Center) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
23	137	214	78	Filler	For ED use only.	Left
24	215	220	6	Record Count Sequence # Record counter for each record in the DLSAS file.	000001 – 999999	Right
		Total Bytes	220			

Loan Servicer Record

(DISV01OP)
Batch Type SV

The following layout is the file a school receives on a regular basis from the LOC. It reports the location of the loan servicer by a servicer code number that has been assigned to each booked loan.

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	21	21	Loan Identifier Unique Identifier created at the time of origination.	Student's Social Security Number: 001010001 - 999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Loan Year: 01 School Code: X00000 - X99999 where X = G or E Loan Sequence Number: 001 – 999	Left
2	22	27	6	Servicer Code Code reflects the location of the Loan Servicer assigned to the booked loan.	Alphanumeric (currently only "SV0101" is being used)	Right
3	28	80	53	Filler	For ED use only.	Left
		Total Bytes	80			

State/Country/Jurisdiction Codes

State/Country/Jurisdiction	Code	State/Country/Jurisdiction	Code
Alabama	AL	Nebraska	NE
Alaska	AK	Nevada	NV
American Samoa	AS	New Hampshire	NH
Arizona	AZ	New Jersey	NJ
Arkansas	AR	New Mexico	NM
California	CA	New York	NY
Canada	CN	North Carolina	NC
Colorado	CO	North Dakota	ND
Connecticut	CT	Northern Mariana Islands	MP
Delaware	DE	Ohio	OH
District of Columbia	DC	Oklahoma	OK
Federated States of Micronesia	FM	Oregon	OR
Florida	FL	Palau	PW
Georgia	GA	Pennsylvania	PA
Guam	GU	Puerto Rico	PR
Hawaii	HI	Rhode Island	RI
Idaho	ID	South Carolina	SC
Illinois	IL	South Dakota	SD
Indiana	IN	Tennessee	TN
Iowa	IA	Texas	TX
Kansas	KS	Utah	UT
Kentucky	***KY***	Vermont	VT
Louisiana	LA	Virginia	VA
Maine	ME	Virgin Islands	VI
Marshall Islands	MH	Washington	WA
Maryland	MD	West Virginia	WV
Massachusetts	MA	Wisconsin	WI
Mexico	MX	Wyoming	WY
Michigan	MI	Military Location Code AA (Asia)	AA
Minnesota	MN	Military Location Code AE (Europe)	AE
Mississippi	MS	Military Location Code AP (Pacific)	AP
Missouri	MO	**Foreign Address**	**FC**
Montana	MT		

Custom Edits

The following section gives the detailed description of the reject codes received from the Loan Origination Center (LOC). Questions pertaining to reject codes should be directed to the LOC at **800/848-0978**.

Loan Origination Reject Codes

These codes will appear in field 5 in the DISF01OP/DIPF01OP file.

Note: All questions regarding the definition of the reject codes or LOC edits should be directed to the Loan Origination Center at 800/848-0978.

Code	Error Message	Edit Description
01	Invalid School Code.	School code type not equal to "E" or "G," or school code not numeric.
02	Borrower's address is incomplete.	Borrower's ZIP Code blank, or city blank, or state blank or invalid.
03	Invalid Borrower Birth Date.	Borrower's birth date zero, blank, or invalid format. Borrower's age must be > 12 or < 100.
04	Invalid Borrower Default on Education Loans Code.	Code indicates Borrower's default is not "N" or "Z" (default override code).
05	Invalid Borrower's Citizenship Code.	Borrower's citizenship is not "1" for U.S. or "2" for alien, eligible non-citizen.
06	Must Provide Borrower's First or Last Name.	Borrower's first and last name blank.
07	Must Provide Borrower's Alien Registration Number.	Borrower's citizenship is "2," eligible non-citizen, and Alien registration number is 0 or blank.
08	Anticipated Disbursement Date Prior to the Loan Period Start Date (-10 Days).	Anticipated Disbursement date more than 10 days before the loan period start date.
09	Anticipated Disbursement Date after the Loan Period End Date (+90 Days).	Anticipated Disbursement date more than 90 days after the loan period end date.
10	Minimum of Two Disbursements is Required.	School not "Special School" and anticipated disbursement date 1 or 2 equal to zero or blank.
11	Anticipated Disbursement Date is Blank.	Anticipated disbursement date zero or blank, and loan gross amount not equal zero.
12	Total Amount Disbursed must Be Less Than or Equal to the Loan Amount Approved.	Anticipated gross total disbursement > approved loan limit.
13	Disbursement Dates Are Not in Order	Anticipated disbursement date is less than a previous disbursement date.
14	Not in use.	Not in use.
15	Invalid Loan year.	Invalid loan year.
16	This Loan ID Is Already On File (Duplicate).	Loan ID must be unique.
17	This Borrower Has The Same Social Security Number As Another DLSS Borrower.	Same Social Security Number cannot belong to another borrower.

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
18	Loan Fee Amount Does Not Reflect The Current Loan Fee Percentage.	Calculated loan fee amount not equal to anticipated disbursement fee.
19	Not in use. Change rejects only.	Not in use. Change rejects only.
20	Invalid State Code.	Non-blank state code is not a valid code.
21	Invalid Disclosure Statement Print Indicator	Print indicator is not Y or Blank
22	Not in use. Change rejects only.	Not in use. Change rejects only.
23	Not in use.	Not in use.
24	Not in use. Change rejects only.	Not in use. Change rejects only.
25	Must Provide Loan Period Start And End Dates.	Either start or end date equal to zero or blank, or loan period start date occurs before date allowed for the loan year.

26	Loan Amount Approved Exceeds the Annual Maximum Limits for this borrower at your school for equal or overlapping academic years. Review the borrower's academic years, dependency status, grade level, loan amount approved, and if applicable, the additional unsubsidized eligibility for a dependent student and/or HEAL.	Approved loan amount greater than maximum annual loan amount:
		
		<u>Dependent Student</u>
		1st Year (Grade level 01 or 02)
		Sub Max=2,625
		Sub and Unsub Max=2,625
		2nd Year (Grade level 03)
		Sub Max=3,500
		Sub and Unsub Max=3,500
		3rd Year, 4th Year, or 5th year eligible undergraduate (Grade level 04, 05, or 06)
		Sub Max=5,500
		Sub and Unsub Max=5,500
		
		<u>Dependent Student Eligible for Additional Unsubsidized Amount</u>
		1st Year (Grade level 01 or 02)
		Sub Max=2,625
		Sub and Unsub Max=6,625
		2nd Year (Grade level 03)
		Sub Max=3,500
		Sub and Unsub Max=7,500
		3rd Year, 4th Year, or 5th year eligible undergraduate (Grade level 04, 05, or 06)
		Sub Max=5,500
		Sub and Unsub Max=10,500

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description

26, cont.	Loan Amount Approved Exceeds the Annual Maximum Limits for this borrower at your school for equal or overlapping academic years. Review the borrower's academic years, dependency status, grade level, loan amount approved, and if applicable, the additional unsubsidized eligibility for a dependent student and/or HEAL.	<u>Independent Student</u>
		1st Year (Grade level 01 or 02)
		Sub Max=2,625
		Unsub and Sub Max=6,625
		2nd Year (Grade level 03)
		Sub Max=3,500
		Unsub and Sub Max=7,500
		3rd Year, 4th Year, or 5th year eligible undergraduate (Grade level 04, 05, or 06)
		Undergrad Sub Max=5,500
		Unsub and Sub Max=10,500
		Graduate/professional and beyond (Grade level 07)
		Sub Max=8,500
		Sub and Unsub Max=18,500
		
		Former HEAL Loan Limits
		<u>Dependent</u>
		4th Year or 5th year eligible undergraduate (Grade level 05 or 06)
		Undergrad Sub Max=5,500
		Unsub and Sub Max=22,167
		
		<u>Independent & Dependent Student Eligible for Additional Unsubsidized Amount</u>
		4th Year or 5th year eligible undergraduate (Grade level 05 or 06)
		Undergrad Sub Max= 5,500
		Unsub and Sub Max= 27,167
		
		<u>Graduate/professional and beyond</u> (Grade level 07)
		Sub Max=8,500
		Sub and Unsub Max=45,167

27	Anticipated Net Amount Is Not Equal to Gross Amount Minus Loan Fee.	Anticipated disbursement net amount not equal to gross amount minus the loan fee.
28	Invalid Loan Type.	Loan sequence number less than 0 or greater than 999 or loan type not equal to "S" or "U" or "P."
29	Must Provide Borrower/Student Social Security Number.	Social Security Number blank or not numeric, or SSN < 001010001.
30	Loan Period is Invalid.	Loan Period may not be greater than 12 months.
31	Loan Period Start Date is Greater Than The Loan Period End Date.	Loan Period End Date is prior to Loan Period Start Date.
32	Not in use.	Not in use.

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
33	Loan Amount Must Be Positive.	Loan amount less than or equal 0.
34	Invalid Promissory Note Print Indicator.	P-note indicator not "O," "F," "R," "S," or "Z."
35	Not in use.	Not in use.
36	Borrower And Student Social Security Number Cannot Be The same.	Student's and borrower's Social Security Numbers are the same (PLUS only).
37	Invalid Student Birth Date.	Student's date of birth equal zero, blank, or invalid format. Student's age must be > 12 or < 100.
38	Invalid Student Citizenship Code.	Student not citizen of U.S. nor eligible alien.
39	Invalid Student Default On Education Loans Code.	Code indicates student defaulted and there is no default override code.
40	Must Provide Either Student's First Or Last Name.	Both first and last names blank.
41	Must Provide Student's Alien Registration Number.	Eligible non-citizen but alien registration number zero or blank.
42	Closed School	School status is closed.
43	Not in use.	Not in use.
44	School is ineligible	School is ineligible or non-participating.
45	Not in use.	Not in use.
46	The Borrower's Middle Initial Must Be A Space Or Alphabetic.	Borrower's middle initial not blank or alphabetic.
47	The Student's Middle Initial Must Be A Space Or Alphabetic.	Student's middle initial not blank or alphabetic.
48	The Phone Number Must Be Numeric or blank.	Must be numeric or blank.
49	Not in use.	Not in use.
50	Not in use.	Not in use.
51	Not in use.	Not in use.
52	Invalid Date Format.	Date format invalid, must be CCYYMMDD.
53	Not in use.	Not in use.
54	Not in use.	Not in use.
55	ZIP Code Must Be Numeric.	ZIP Code not numeric.
56	Borrower's State Code Should Not Be Blank.	ZIP Code is not blank and state code blank.

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
57	Borrower's ZIP Code Should Not Be Blank.	Borrower's state non-blank and not "CN," "MX," or "FC."
58	Not in use.	Not in use.
59	Numeric Field Contains Non-numeric Characters.	Field contains non-numeric data.
60	Invalid dependency status.	Loan dependency status not equal "I" or "D." Blank is invalid.
61	Borrower's local address incomplete.	Failure to have any one or all of address, city, and state of borrower information.
62	Borrower's local ZIP Code must be numeric.	Borrower's local ZIP Code is non-blank and not numeric.
63	Borrower's local state code should not be blank.	ZIP Code not blank.
64	Borrower's local ZIP Code should not be blank.	State is non-blank and is not "CN," "MX," or "FC," and ZIP Code is blank.
65	Invalid Borrower's local state code.	Not valid local state code.
66	Not in use.	Not in use.
67	Not in use; change rejects only.	Not in use; change rejects only.
68	Not in use; change rejects only.	Not in use; change rejects only.
69	Not in use; change rejects only.	Not in use; change rejects only.
70	Not in use.	Not in use.
71	Not in use.	Not in use.
72	Total anticipated Gross disbursements Must be greater than zero.	Anticipated gross disbursements are blank or zero, or total anticipated gross disbursements is less than zero.
73	Not in use.	Not in use.
74	Not in use.	Not in use.
75	Acknowledged but not applied.	LOC researching issue.
76	Invalid loan origination date.	Loan origination date invalid, not CCYYMMDD.
77	Not in use.	Not in use.
78	Must provide a valid Student's College Grade Level.	Grade level not equal to 01 through 07.

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
79	Not in use	Not in use.
80	Not in use.	Not in use.
81	Different Year Record(s) Included in Batch Message Class Received.	Date of record reflects different year than the batch message class indicates.
82	Not in use.	Not in use.
83	Borrower and Student cannot be the same person—PLUS only.	Borrower and Student date of birth cannot be the same.
84	~~Endorser and Student cannot be the same person—PLUS only.~~ ***Not in use.***	~~Endorser and Student date of birth and Social Security Numbers cannot be the same.~~ ***Not in use.***
85	Not in use.	Not in use.
86	Invalid Academic Year Start and End Dates.	Must be a valid date; cannot be all zeroes. Academic year end date not greater than academic year start date, or academic year cannot be greater than 12 months.
87	Invalid Additional Unsubsidized Eligibility up to HEAL Amount.	Additional Unsubsidized Eligibility code is not equal to “Y” or blank. OR Student’s grade level is not eligible for an additional unsubsidized amount, up to the HEAL amount. Additional Unsubsidized Eligibility code must be for student grade levels 05, 06, or 07.
88	Invalid Additional Unsubsidized Eligibility for Dependent Student.	Additional Unsubsidized Eligibility code not equal to “Y” or blank, OR An independent student is not eligible for an additional unsubsidized amount for a dependent student. Additional Unsubsidized Eligibility code must be for a dependent undergraduate student loan.
89	Not in use.	Not in use.
90	Not in use; change rejects only.	Not in use; change rejects only.
91	Not in use; change rejects only.	Not in use; change rejects only.
92	Loan Period Start and End Dates exceed the borrower’s academic year dates.	Loan period start and end dates must be within the borrower’s academic year and cannot exceed the academic year.

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
93	Not in use; change rejects only.	Not in use; change rejects only.
94	~~Rejected by SAM~~ ***Not in use.***	~~SAM use only.~~ ***Not in use.***
95	Only four anticipated disbursements are allowed for a PLUS loan.	PLUS loans can have only four anticipated disbursements (01-04).
96	Not in use.	Not in use.
97	Fee is invalid.	Fee is not equal to the current origination fee allowed for this loan type.
98	~~Invalid School in Batch~~ ***Not in use.***	~~A SAM record is included in a batch for a non-SAM school,~~ ~~**OR**~~ ~~A non-SAM school record is included in a SAM batch. (SAM = AAFS Student Account Manager)~~ ***Not in use.***
99	Not in use. Change rejects only.	Not in use. Change reject only.
A1	Not in use.	Not in use.
A2	Not in Use. Change reject only.	Not in Use. Change reject only.
A3	Invalid Field Content	Invalid field content for LOR field #150. (ED use only field)
A4	Invalid Field content	Invalid field content for LOR field #148. (ED use only field)

Loan Origination Change Reject Codes

These codes will appear in fields marked error 01–10 in message class DIOC01OP.

Note: All questions regarding the definition of the reject codes or LOC edits should be directed to the Loan Origination Center at 800/848-0978.

Code	Error Message	Edit Description
01	Invalid School Code.	School code type not equal to “E,” or “G,” or school code not numeric.
02	Borrower’s address is incomplete.	Borrower’s ZIP Code blank, or city blank, or state blank or invalid.
03	Invalid Borrower’s Birth Date.	Borrower’s birth date zero, blank, or invalid format. Borrower’s age must be > 12 or < 100.
04	Invalid Borrower Default on Education Loans Code.	Code indicates Borrower defaulted and there is no default override code.
05	Invalid Borrower’s Citizenship Code.	Borrower’s not U.S. citizen and not eligible non-citizen.
06	Must Provide Borrower’s First or Last Name.	Borrower’s first and last name blank.
07	Must Provide Borrower’s Alien Registration Number.	Borrower’s eligible non-citizen and Alien registration number is 0 or blank.
08	Anticipated Disbursement Date Prior to the Loan Period Start Date (-10 Days).	Anticipated disbursement date more than 10 days before the loan period start date.
09	Anticipated Disbursement Date After the Loan Period End Date (+90 Days).	Anticipated disbursement date more than 90 days after the loan period end date.
10	Not in use.	Not in use.
11	Anticipated Disbursement Date is Blank.	Anticipated disbursement date is zero or blank and loan gross amount not equal to zero.
12	Total Amount Disbursed must Be Less than or Equal to the Loan Amount Approved.	Anticipated gross total disbursement > approved loan limit.
13	~~Disbursement Dates Are Not in Order~~ ***Not in use.***	~~Anticipated disbursement date is less than previous disbursement date.~~ ***Not in use.***
14	Not in use.	Not in use.
15	Not in use.	Not in use.
16	Not in use.	Not in use.

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
17	This Borrower Has The Same Social Security Number As Another DLSS Borrower.	Same Social Security Number cannot belong to another borrower.
18	Loan Fee Amount Does Not Reflect The Current Loan Fee Percentages.	Calculated loan fee amount not equal to anticipated disbursement fee.
19	This Field Cannot be Modified.	Non-modifiable Field.
20	Invalid State Code.	Non-blank state code not a valid code.
21	Invalid Disclosure Statement Print Indicator	Print indicator is not Y or Blank
22	Invalid Field Number.	Invalid field number.
23	Not in use.	Not in use.
24	This Loan ID is Not on File.	The loan ID was not found.
25	Must Provide Loan Period Start And End Dates.	Either start or end date is equal to zero or blank, loan period start date occurs before date allowed for the loan year.

26	Loan Amount Approved Exceeds the Annual Loan Maximum Limits for this borrower at your school for equal or overlapping academic years. Review the borrower's academic years, dependency status, grade level, loan approved amount, and if applicable, the additional unsubsidized eligibility for a dependent student and/or HEAL.	Approved loan amount greater than maximum annual loan amount:
		
		<u>Dependent Student</u>
		1st Year (Grade level 01 or 02)
		Sub Max=2,625
		Sub and Unsub Max=2,625
		2nd Year (Grade level 03)
		Sub Max=3,500
		Sub and Unsub Max=3,500
		3rd Year, 4th Year, or 5th year eligible undergraduate (Grade level 04, 05, or 06)
		Sub Max=5,500
		Sub and Unsub Max=5,500
		
		<u>Dependent Student Eligible for Additional Unsubsidized Amount</u>
		1st Year (Grade level 01 or 02)
		Sub Max=2,625
		Sub and Unsub Max=6,625
		2nd Year (Grade level 03)
		Sub Max=3,500
		Sub and Unsub Max=7,500
		3rd Year, 4th Year, or 5th year eligible undergraduate (Grade level 04, 05, or 06)
		Sub Max=5,500
		Sub and Unsub Max=10,500

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description

26, cont.	Loan Amount Approved Exceeds the Annual Loan Maximum Limits for this borrower at your school for equal or overlapping academic years. Review the borrower's academic years, dependency status, grade level, loan amount approved, and if applicable, the additional unsubsidized eligibility for a dependent student and/or HEAL.	<u>Independent Student</u>
		1st Year (Grade level 01 or 02)
		Sub Max=2,625
		Unsub and Sub Max=6,625
		2nd Year (Grade level 03)
		Sub Max=3,500
		Unsub and Sub Max=7,500
		3rd Year, 4th Year, or 5th year eligible undergraduate (Grade level 04, 05, or 06)
		Undergrad Sub Max=5,500
		Unsub and Sub Max=10,500
		Graduate/professional and beyond (Grade level 07)
		Sub Max=8,500
		Sub and Unsub Max=18,500
		
		Former HEAL Loan Limits
		
		<u>Dependent</u>
		4th Year or 5th year eligible undergraduate (Grade level 05, or 06)
		Undergrad Sub Max=5,500
		Unsub and Sub Max=22,167
		
		<u>Independent & Dependent Student Eligible for Additional Unsubsidized Amount</u>
		4th Year or 5th year eligible undergraduate (Grade level 05 or 06)
		Undergrad Sub Max=5,500
		Unsub and Sub Max=27,167
		
		<u>Graduate/professional and beyond</u> (Grade level 07)
		Sub Max=8,500
		Sub and Unsub Max=45,167

27	Anticipated Net Amount Is Not Equal To Gross Amount Minus Loan Fee.	Anticipated disbursement net amount is not equal to the gross minus the loan fee.
28	Invalid Loan Type.	Loan sequence number less than 0 or greater than 999 or loan type not equal to "S" or "U" or "P."
29	Must Provide Borrower/Student Social Security Number.	Social Security Number blank or not numeric, or SSN < 001010001.

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
30	Loan Period is Invalid.	Loan period cannot be greater than 12 months.
31	Loan Period Start Date is Greater than the Loan Period End Date.	Start date greater than end date.
32	Not in use.	Not in use.
33	Loan Amount Must Be Positive.	Loan amount less than $0.
34	Invalid Promissory Note Print Indicator.	P-note indicator not “O,” “F,” “R,” “S,” or “Z.”
35	Not in use.	Not in use.
36	Borrower And Student Social Security Number Cannot Be The same.	Student’s and borrower’s SSNs are the same (PLUS only).
37	Invalid Student’s Birth Date.	Student’s date of birth equals zero, blank, or invalid format. Student’s age must be >12 or < 100.
38	Invalid Student Citizenship Code.	Student not citizen of U.S., nor eligible alien.
39	Invalid Student Default On Education Loans Code.	Code indicates student defaulted and there is no default override code.
40	Must Provide Either Student’s First Or Last Name.	Both first and last names blank.
41	Must Provide Student’s Alien Registration Number.	Eligible non-citizen but alien registration number zero or blank.
42	Closed School.	School status is closed.
43	Not in use.	Not in use.
44	School is ineligible.	School is ineligible or non-participating.
45	Not in use.	Not in use.
46	The Borrower’s Middle Initial Must Be A Space Or Alphabetic.	Borrower middle initial not blank or alphabetic.
47	The Student’s Middle Initial Must Be A Space Or Alphabetic.	Student’s middle initial not blank or alphabetic.
48	The Phone Number Must Be Numeric.	Non blank must be numeric.
49	Not in use.	Not in use.
50	Not in use.	Not in use.
51	Not in use.	Not in use.
52	Invalid Date Format.	Date format invalid, must be CCYYMMDD.
53	Not in use.	Not in use.
54	Not in use.	Not in use.

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
55	ZIP Code Must Be Numeric.	ZIP Code not numeric.
56	Borrower's State Code Should Not Be Blank.	ZIP Code is not blank and state code is blank.
57	Borrower's ZIP Code Should Not Be Blank.	Borrower's state is non-blank and is not "CN," "MX," or "FC."
58	Not in Use.	Not in Use.
59	Numeric Field Contains Non-numeric Characters.	Field contains non-numeric data.
60	Invalid dependency status.	Loan dependency status not equal to "I" or "D." Blank is invalid.
61	Borrower's local address incomplete.	Failure to have any one or all of address, city, and state of borrower information.
62	Borrower's local ZIP Code must be numeric.	Borrower's local ZIP Code is non-blank and is not numeric or non-numeric.
63	Borrower's local State code should not be blank.	ZIP Code not blank.
64	Borrower's local ZIP Code should not be blank.	State is non-blank and is not "CN," "MX," or "FC," and ZIP Code is blank.
65	Invalid Borrower's local state code.	Not valid local state code.
66	Invalid Borrower's permanent address change date.	Not a valid date.
67	Invalid Borrower's local address change date.	Not a valid date.
68	Invalid Borrower's Social Security Number change date.	Not a valid date.
69	Invalid Borrower's birth date change date.	Not a valid date.
70	Not in use.	Not in use.
71	Not in use.	Not in use.
72	Total anticipated Gross disbursements Must be greater than zero.	Anticipated gross disbursements blank or total anticipated gross disbursements are less than zero.
73	Not in use.	Not in use.
74	Not in use.	Not in use.
75	Acknowledged but not applied.	LOC researching issue.
76	Not in use.	Not in use.

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
77	Not in use.	Not in use.
78	Must provide a valid Student's College Grade Level.	Grade level not equal to 01 through 07.
79	Not in use.	Not in use.
80	Not in use.	Not in use.
81	Different Year Record(s) Included in Batch Message Class Received.	Date of record reflects different year than the batch message class indicates.
82	Loan Amount Approved is Less than the Sum of the Actual Disbursements.	Actual disbursements sum is more than the loan amount approved.
83	Borrower and student cannot be the same person—PLUS only.	Borrower and Student date of birth cannot be the same.
84	Endorser and Student cannot be the same person—PLUS only.	Endorser and Student cannot be the same.
85	Not in use.	Not in use.
86	Invalid Academic Year Start and End Dates.	Must be a valid date; cannot be all zeros. Academic year and date not greater than academic start date, or Academic year cannot be greater than 12 months.
87	Invalid Additional Unsubsidized Eligibility up to HEAL Amount.	Additional Unsubsidized Eligibility code is not equal to "Y" or blank. OR Student's grade level is not eligible for an additional unsubsidized amount, up to the HEAL amount. Additional Unsubsidized Eligibility code must be for student grade levels 05, 06, or 07.
88	Invalid Additional Unsubsidized Eligibility for Dependent Student.	Additional Unsubsidized Eligibility code not equal to "Y" or blank. OR An independent student is not eligible for an additional unsubsidized amount for a dependent student. Additional Unsubsidized Eligibility code must be for a dependent undergraduate student loan.
89	Not in Use.	Not in Use.
90	Changing Loan Amount Approved to $0 requires all anticipated disbursements to be adjusted to $0.	All anticipated disbursements corresponding to this loan are not adjusted to $0.

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
91	Prior to increasing the Loan Amount Approved from $0, anticipated disbursements must be increased.	Change record of $0 for Loan Amount Approved received without change records to increase the corresponding anticipated disbursements.
92	Loan Period Start and End Dates exceed the borrower's academic year dates.	Loan Period Start and End Date must be within or equal to the borrower's academic year and cannot exceed the academic year.
93	Borrower's Social Security Number is not valid.	Borrower's Social Security Number is under review by the LOC. Call the LOC for assistance.
94	Not in Use.	Not in Use.
95	Only four anticipated disbursements are allowed for a PLUS loan.	~~PLUS loans can have only four Anticipated Disbursements (01-04).~~ ***PLUS loans cannot have greater than 4 disbursements.***
96	Loan not inactive for fee change.	Loan must be made inactive before changing the fee.
97	Fee is invalid.	Fee is not equal to the current origination fee allowed for this loan type.
98	~~Invalid School in Batch~~. ***Not in use.***	~~A SAM record is included in a batch for a non-SAM school,~~ **~~OR~~** ~~A non-SAM school record is included in a SAM batch.~~ ***Not in use.***
99	Anticipated disbursements are greater than 12. LOC is required to print the Disclosure Statement.	If there are more than 12 non-zero Anticipated Disbursements, the LOC is required to print the Disclosure Statement.
A1	Not in use.	Not in use.
A2	Date of First Anticipated Disbursement must be the earliest.	The First Anticipated Disbursement received by the LOC must have the oldest date.
A3	Not in use.	Not in use.
A4	Not in use.	Not in use.

Promissory Note Reject Codes

Note: All questions regarding the definition of the reject codes or the LOC edits should be directed to the Loan Origination Center at 800/848-0978.

Code	Type	Error text
01	*	Missing origination record
02	*	Promissory note under review
03		Not in use.
04	**	Missing loan identification number
05	**	No original signature
06	**	Document is in pencil
07	**	Section/Block is incomplete
08	**	Missing legal text
09	**	Student or parent is in default
10	**	Duplicate Promissory Note
11	**	Not in use.
A	**	Borrower's signature is missing.
B	**	Promissory note text or signature altered
C	**	Borrower SSN is missing
D	**	Address is missing
E	**	Phone number is incomplete
F	**	Driver's license incomplete
G	**	Citizenship status is missing (PLUS)
H	**	Loan amount requested missing (PLUS)
I	**	Reference data is missing(PLUS)
J	**	Employer data is missing (PLUS)
K	**	Borrower's date of birth is missing
L	**	Student's SSN is missing (PLUS)
M	**	Student's signature is missing (PLUS)
N	**	School data is missing
O	**	Loan period is missing

Promissory Note Reject Codes (Continued)

Code	Type	Error text
P	**	Disbursement dates are missing
Q	**	Student date of birth is missing
R	**	Citizenship data is missing (PLUS)
S	*	Sum of actual disbursements greater than promissory note amount **(**PLUS LOANS ONLY)
T	**	Promissory note received earlier than 9 months prior to loan origination record
U	**	Signed date on promissory note after expiration date on form
V	**	Promissory note marked “copy” or “non-negotiable” received
W	**	Missing paper promissory note
X	**	Duplicate promissory note manifest
Y	**	Signed date on promissory note is missing
Z	**	Citizenship is marked as an ineligible non-citizen

*Indicates an electronic edit

**Indicates a manual edit

Promissory Note Reject codes are mainly handled through a manual process. However, there are two electronic error codes that are received, error code “01” and “S”. Once the Promissory Notes are received in the mailroom, they are manually inspected for missing or incorrect information. A generic checklist is used. If it is determined that there are errors or that information is missing, then the checklist will be marked in the appropriate blank for the error and returned to the school or borrower (Standard Option schools). A copy of the Promissory Note Manual Reject Checklist is included in the appendix.

Cash Allocation Reject Codes

Note: All questions regarding the definition of the reject codes and/or the LOC Edits should be directed to the Loan Origination Center at 800/848-0978.

Code	Error Message	Edit Description
RA	Invalid record type for LOC.	The #K record layout has been eliminated. All allocations must be done on the GAPS Web site.

Disbursement Reject Codes

Note: All questions regarding the definition of the reject codes or the LOC edits should be directed to the Loan Origination Center at 800/848-0978.

Code	Error Message	Edit Description
0	Not in use.	Not in use.
1	Disbursement cancellation not allowed.	Disbursement cancellation is not a valid transaction.
2	School is currently a Non-participating school.	School is not a member of the Direct Loan system.
3	Not in use.	Not in use.
4	Discrepancy being researched by the LOC.	Error occurred which does not match any other error code.
5	Different Year Record(s) Included in Batch Message Class Received.	Date of record reflects different year than the batch message class indicates.
6	Gross disbursement does not match the LOC amount.	Total gross disbursements may not be a negative value.
7	Net amount does not match the LOC amount.	Net amount not equal to calculated amount by program.
8	Net amount invalid for disbursement Activity.	Net amount must be greater than zero for a disbursement.
9	Fee amount does not match the LOC amount.	Fee amount not equal to amount calculated by the LOC.
10	Gross amount does not match the LOC amount.	Gross amount not equal to amount calculated by the LOC.
11	Disbursement fee is invalid.	Disbursement fee cannot be negative.
12	Gross amount is invalid.	Gross amount must be positive numeric value.
13	Adjustment amount is invalid.	Adjustment amount must be numeric.
14	Adjustment amount not valid for activity type.	Adjustment amount must be zero if activity is not "A."
15	Disbursement fee contains invalid characters.	Disbursement fee must be numeric.
16	~~Not in use~~. ***Disbursement Sequence Number must be sequential and follow in order.***	~~Not in use~~. ***Disbursement Sequence #02 followed by Sequence #03 will be accepted but Sequence #02 followed by Sequence #04 will be rejected.***
17	Adjusted Disbursement Date not accepted. No Actual Disbursement record on file at the LOC for this disbursement number.	In order to adjust a disbursement date, an actual disbursement record must be on file at the LOC.

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
18	Not in use.	Not in use.
19	Not in use.	Not in use.
20	Adjusted Disbursement Date not accepted. Disbursement Date cannot be changed to a date in the future of the current date.	Disbursement cannot be in the future.
21	MPN is inactive. There has been no disbursement activity for 12 months since the date of the first anticipated disbursement associated with the Master Promissory Note.	Disbursement date cannot be 12 months after the first anticipated disbursement associated with the Master Promissory Note if there has been no disbursement activity during that period.
22	Adjusted Disbursement Date not accepted. Date change is more than 120 days after original actual disbursement date.	Disbursement date cannot be more than 120 days after original actual disbursement date.
23	Adjusted Disbursement Date not accepted. Submitted record must provide both the Transaction Date (new Disbursement Date) and the Original Disbursement Date.	An adjusted disbursement date record requires the original disbursement date be submitted as well as the new disbursement date.

24	Disbursement Amount exceeds the Maximum Annual Loan Limit for this borrower at all enrolled schools for equal or overlapping academic years. Review the Duplicate Borrower Report to help resolve this issue.	A student may not exceed the maximum annual loan limits. Review the Duplicate Borrower Report to help resolve this issue.
		
		<u>Dependent Student</u>
		1st Year (Grade level 01 or 02)
		Sub Max=2,625
		Sub and Unsub Max=2,625
		2nd Year (Grade level 03)
		Sub Max=3,500
		Sub and Unsub Max=3,500
		3rd Year, 4th Year, or 5th year eligible undergraduate (Grade level 04, 05, or 06)
		Sub Max=5,500
		Sub and Unsub Max=5,500
		
		<u>Dependent Student Eligible for Additional Unsubsidized Amount</u>
		1st Year (Grade level 01 or 02)
		Sub Max=2,625
		Sub and Unsub Max=6,625

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description

24, cont.	Disbursement Amount exceeds the Maximum Annual Loan Limit for this borrower at all enrolled schools for equal or overlapping academic years. Review the Duplicate Borrower Report to help resolve this issue.	2nd Year (Grade level 03)
		Sub Max=3,500
		Sub and Unsub Max=7,500
		3rd Year, 4th Year, or 5th year eligible undergraduate (Grade level 04, 05, or 06)
		Sub Max=5,500
		Sub and Unsub Max=10,500
		
		<u>Independent Student</u>
		1st Year (Grade level 01 or 02)
		Sub Max=2,625
		Unsub and Sub Max=6,625
		2nd Year (Grade level 03)
		Sub Max=3,500
		Unsub and Sub Max=7,500
		3rd Year, 4th Year, or 5th year eligible undergraduate (Grade level 04, 05, or 06)
		Undergrad Sub Max=5,500
		Unsub and Sub Max=10,500
		<u>Graduate/professional and beyond</u> (Grade level 07)
		Sub Max=8,500
		Sub and Unsub Max=18,500
		
		Former HEAL Loan Limits
		<u>Dependent</u>
		4th Year or 5th year eligible undergraduate (Grade level 05 or 06)
		Undergrad Sub Max=5,500
		Unsub and Sub Max=22,167
		
		<u>Independent & Dependent Student Eligible for Additional Unsubsidized Amount</u>
		4th Year or 5th year eligible undergraduate (Grade level 05 or 06)
		Undergrad Sub Max=5,500
		Unsub and Sub Max=27,167
		
		<u>Graduate/professional and beyond</u> (Grade level 07)
		Sub Max=8,500
		Sub and Unsub Max=45,167

25	Actual disbursement exceeds the amount on the accepted Promissory Note at the LOC for this PLUS loan.	Disbursements for a PLUS loan cannot exceed the accepted promissory note amount on file at the LOC. **PLUS ONLY**

Disbursement Reject Codes (Continued)

Code	Error Message	Error Description
26	Affirmation required prior to disbursement.	Actual disbursement cannot be accepted without an affirmation code.
27	First Actual Disbursement must be received first.	LOC must receive the first actual disbursement before processing any subsequent disbursements
28	First Actual Disbursement date must be prior to all subsequent disbursements.	Disbursement date of subsequent actual disbursement must be after the first actual disbursement date.
29	PLUS loan disbursement number must be 01-04.	Only four actual disbursements are allowed for a PLUS loan.
30	Fee on disbursement amount does not match fee on LOR.	The disbursement fee amount must be the same as the fee on the LOR.
31	Invalid disbursement number. Must be a number from 01 to 20.	Disbursement number not a number from 01 to 20 for a Direct Subsidized or Unsubsidized loan.
32	~~Invalid School in Batch~~ ***Not in use***	~~SAM school record is included in a Non-SAM school batch **OR** Non-SAM school record is included in a SAM batch.~~ ***Not in use.***

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
A	Not in use.	Not in use.
B	Not in use.	Not in use.
C	Not in use.	Not in use.
D	Not in use.	Not in use.
E	Invalid Disbursement Activity. Must be A, D, or Q.	Disbursement Activity Status not equal to A, D, or Q.
F	Disbursement Sequence Number is not Numeric.	Disbursement Sequence Number contains non-numeric characters.
G	Total Gross Disbursements Cannot be > the Loan Amount Approved/Requested.	Gross Disbursement sum is greater than the loan amount approved/requested.
H	Reported Amount does not match LOC Amount.	Adjusted Amount not equal to calculated amount by LOC.
I	Not in use.	Not in use.
J	Credit Check not yet approved for this PLUS loan.	Credit check pending.
K	No Disbursement Record Found for this adjustment.	Disbursement record missing.
L	Unsatisfactory Eligibility Conditions.	School ineligible to participate at this time. **OR** school is non-participating.
M	Duplicate Disbursement. Disbursement Number already on file.	Disbursement number exists on file.
N	Not in use.	Not in use.
O	Not in use.	Not in use.
P	Duplicate adjustment transaction.	Matching gross, fee, and net found.
Q	Disbursement date outside of allowable window.	Disbursement date more than 10 days prior to loan period start date, or more than 90 days after loan period end date.
R	Disbursement date cannot be in the future	Disbursement date greater than the current date.
S	Not in use.	Not in use.
T	Must have valid Promissory Note to disburse for an Option 1 or Standard Origination. (Levels 2 and 3)	Promissory note date, loan ID, or status null or invalid.
U	Loan ID not in origination table.	Loan ID missing from file.

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
V	Action date not a valid date.	Action date contains zeros or other invalid date value.
W	Not in use.	Not in use.
X	School code not found in school table or school code invalid.	School code missing from school table or school code invalid.
Y	Action rejected because school physically closed or ownership changed.	School is closed or has changed ownership.
Z	School code does not match school code in origination record.	School code for disbursement does not match school code in origination record.

Custom System Requirements

Processing Direct Loan Data ¾ Direct Loan Processing Cycles

Direct Loan processing relies on electronic access of information. Schools exchange loan information with the Loan Origination Center (LOC) routinely. Schools should develop data production and transmission schedules around the various Direct Loan processing cycles. Batch processing of Direct Loan data occurs by data type. The major processing cycles are:

- Full Origination Records
- Change Records
- Promissory Notes
- Request and Receipt of Cash
- Disbursement Records

The Direct Loan program affords schools maximum flexibility in the timing and content of their transmissions. However, certain rules apply. The LOC processes school data via the Student Aid Internet Gateway (SAIG, formerly Title IV WAN) daily, in the following order:

1. Full Origination Records
2. Change Records
3. Disbursement Records

Please note that schools no longer transmit electronic promissory note manifests to the LOC. However, they continue to send batches of promissory notes with paper shipping manifests.

Generally, the LOC retrieves data from SAIG at approximately 8 p.m. (ET). Depending on required turnaround, the LOC will return processed data to SAIG at approximately 8 a.m. (ET).

1. Schools are not required to submit all batch types to the LOC at once. However, proper processing order must be considered when developing a transmission schedule. On acceptance of full origination records, the LOC establishes the loan ID and student loan information for individual records on its database. At this time, the LOC will send acknowledgment records accepting or rejecting your submission. If an origination record is rejected by the LOC, no student loan origination record will be stored on the LOC's database.

2. With the exception of promissory notes, if a school sends any record for a loan ID, such as change, disbursement, or loan detail records without first transmitting acceptable full origination records, the LOC will not process or retain the submitted records.

3. However, the LOC will retrieve and maintain a promissory note and return the promissory note acknowledgment with a pending note status. When the loan origination record has been accepted, the LOC will return an acknowledgment for the pending promissory note.

4. Schools should not submit $0 Adjustments to Loan Amount Approved unless the actual disbursements have also been adjusted to $0. For 2000-2001 all of these records can be submitted in the same cycle.

What Is a Booked Loan?

The goal of all Direct Loan processing is to book loans with the LOC. A "booked" loan implies there is a binding obligation between the borrower and the U.S. Department of Education (the Department) to repay. A loan is considered "booked" when the LOC has accepted the full loan origination record, the promissory note, and the first actual disbursement record for a particular Loan ID. Subsequent disbursement records are additionally booked as they are accepted by the LOC.

At the time the LOC books a disbursement or a disbursement amount adjustment, a separate booking notification will be generated to the schools for each disbursement transaction. The new booking notification will simplify the reconciliation process between the schools and the LOC.

- The booking notification will contain the disbursement booking date for each disbursement and disbursement amount adjustment. This booking date is the date the LOC passes the booked disbursement or disbursement amount adjustment to Servicing.

- The Disbursement Acknowledgement Message Class (DIOD-Batch Type #B) will be used to transmit the Booking Notification to the schools.

- Disbursement Activity Types for the booking notification are:

  L - Booking Disbursement

  M - Booking Adjustment

Full Loan Origination Records

The Direct Loan Program requires schools to store loan data and submit loan records to the LOC. Participating Direct Loan schools can establish a Direct Subsidized Loan and a Direct Unsubsidized Loan based on the student's eligibility. Participating Schools may include a Direct PLUS Promissory Note/Application for signature in award packages for the parents or guardians of eligible students. Once the PLUS loan origination records are transmitted to the LOC, a credit check is performed on the parent or guardian borrower.

Schools will create one loan record and loan ID for each new loan. For example, if a borrower has one Direct Subsidized Loan and one Direct Unsubsidized Loan, then the school will maintain two loan IDs. The full origination record (DESF01IN/DEPF01IN) is created from borrower demographic data and anticipated disbursement data.

Submitting Full Loan Origination Records

The school transmits a full origination record to the LOC for every loan it originates whether the School chooses to print the loan's promissory note or have the LOC print it. If the school requests that the LOC print promissory notes, the request is transmitted in the full origination record. If the school prints the promissory note, the loan origination record can be transmitted before or after the student signs the note. For standard option schools, the LOC will print all promissory notes.

Subsidized and unsubsidized full origination records are transmitted under the message class name DESF01IN. PLUS full origination records are transmitted under the message class name DEPF01IN. There are two message classes because of the difference in turnaround time. Subsidized and unsubsidized acknowledgments are returned within three days of the LOC receiving the records. PLUS acknowledgments are returned within five days of the LOC receiving the records because of the credit check process.

Receiving Full Loan Origination Acknowledgments

The LOC edits the Loan Origination Record to ensure it passes the editing requirements. The LOC then returns either a rejection or acceptance for each record. The acknowledgment file (DISF01OP/DIPF01OP) is transmitted to the School indicating the status of each record (Field A) and up to five reject reasons (Field #5) for each record.

When an origination record is accepted by the LOC, a Disclosure Statement must be generated by the LOC or the school and sent to the borrower. The LOC will generate Disclosure Statements unless the school indicates in the LOR they are printing their own. The Disclosure Statement is printed 10 days prior to the first anticipated disbursement date. The specifications for the Disclosure Statement and information regarding the disclosure process are in the Direct Loan Technical Reference later in this section and also in Section 4 (Implementation Guide).

After the Full Loan Origination Record has been accepted by the LOC, it should not be sent to the LOC again. If changes need to be sent to update information on the record, a change record must be sent to the LOC. When a Full Loan Origination Record is rejected by the LOC, it is not kept on file. The record errors need to be corrected and the Full Loan Origination Record re-transmitted to the LOC with the message class DESF01IN.

Receiving Loan Origination Acknowledgments from the LOC

The LOC returns one acknowledgment record for each Full Loan Origination Record it receives. Batch integrity is maintained; the school receives acknowledgment records for all transmitted records in the batch.

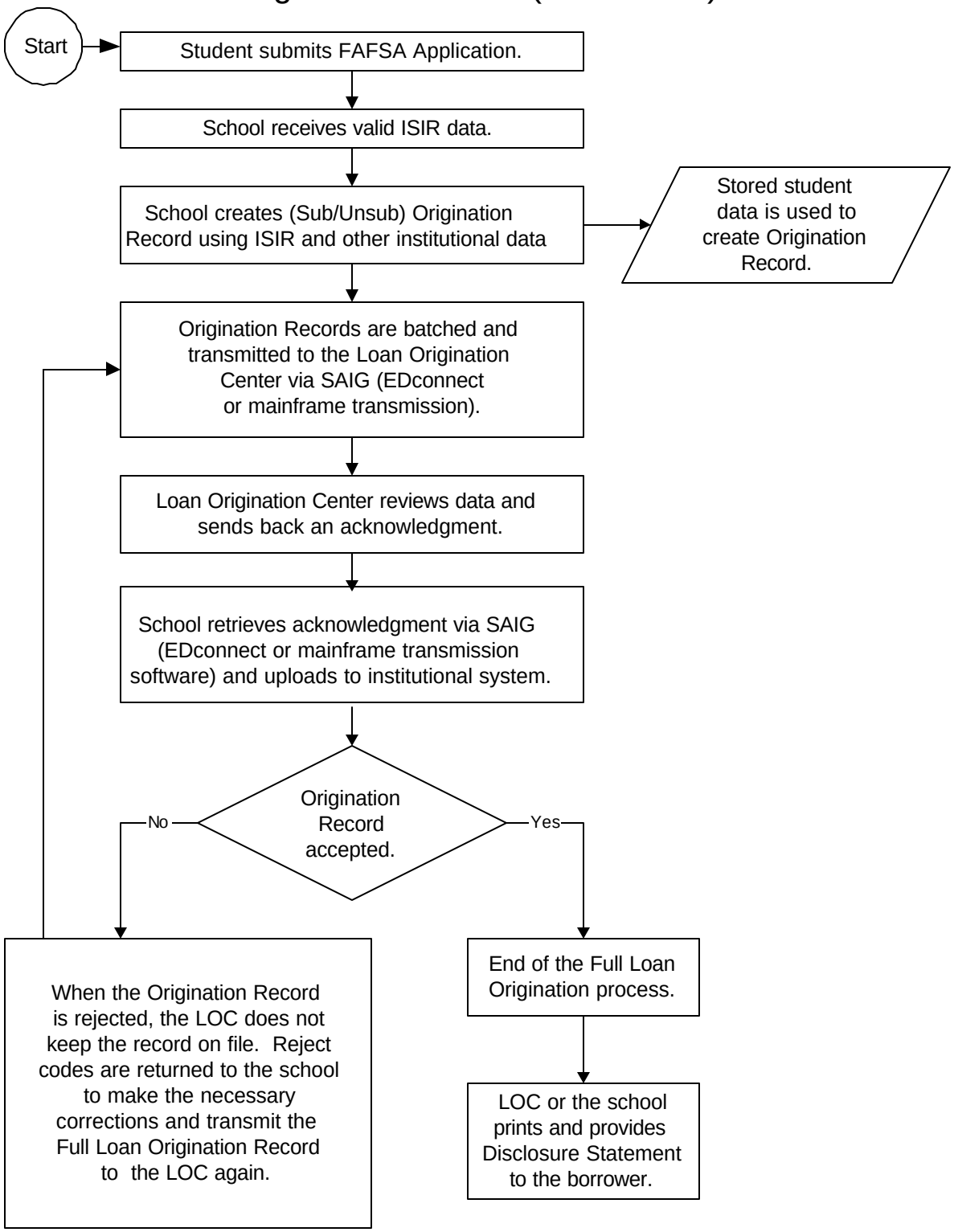
These records are received in message class DISF01OP for subsidized and unsubsidized loan records and DIPF01OP for PLUS records. These records indicate whether the record has been rejected or accepted. For PLUS records, the Full Loan Origination Acknowledgment Record also indicates whether the credit check has been accepted or denied. For PLUS records where the credit decision has been overridden (modified), a separate record is created and transmitted to the school indicating the reason for the credit decision. The PLUS Credit Decision Record is received in message class DIPC01OP. The PLUS Credit Decision records can be transmitted to the School at any time after the initial decision has been received.

A new process for 2000/2001 allows schools to perform PLUS credit checks at their School using the WEB. Schools now have the option to submit PLUS LOR's to the LOC to perform the credit check or to perform their own credit check from the web. Schools are given the capability to evaluate credit histories through an interactive web-based application. The web page accesses an approved credit bureau and returns a credit acknowledgement to the school. The web page will display the credit decision of approved (accepted) or denied (failed). The reason for failed credit decisions will not be displayed on the web page. The LOC will continue to provide the failed credit decision letter to the borrower.

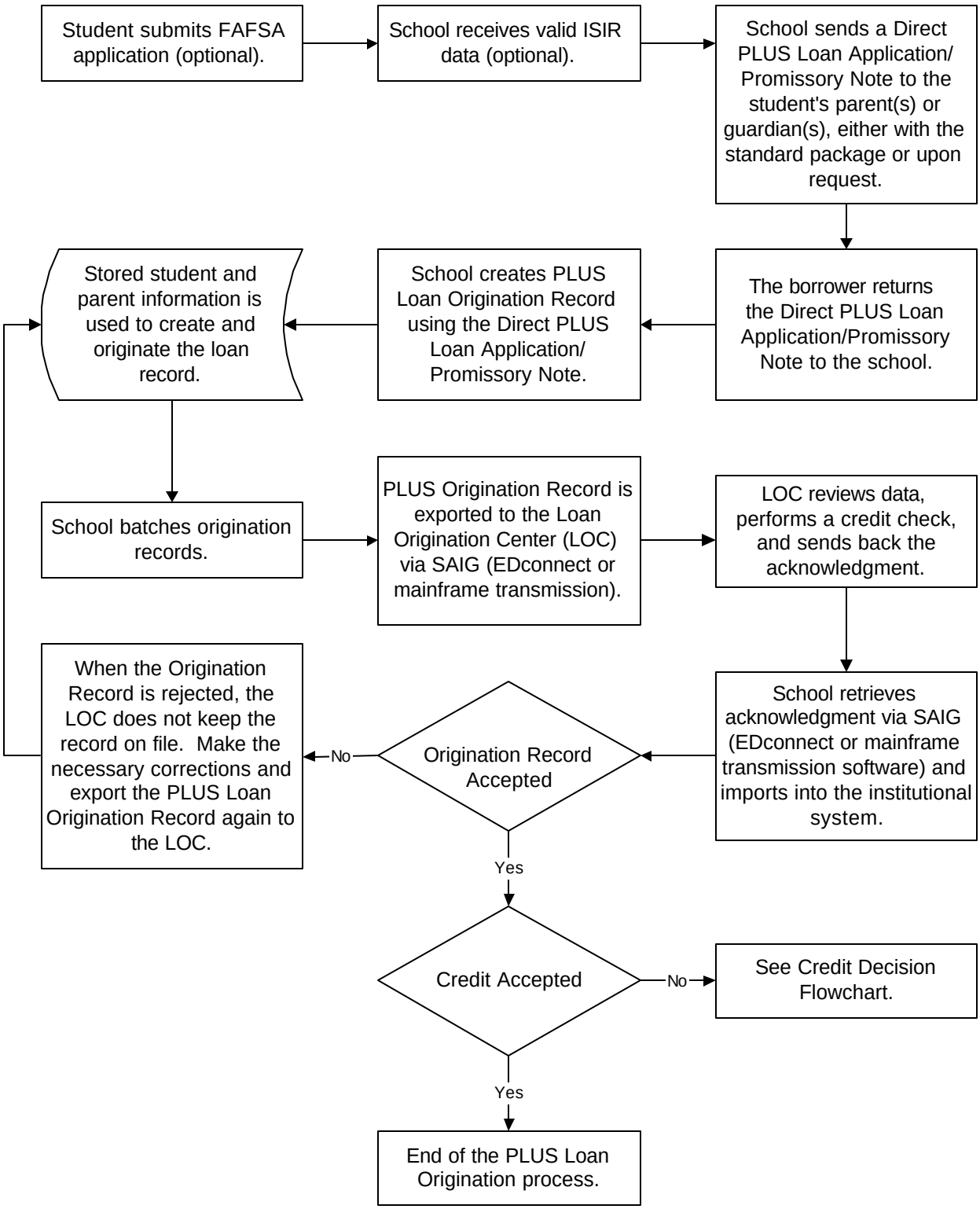
When the school has obtained a failed credit decision, schools have the option to either submit PLUS LOR's to the LOC, so that the LOC can send an endorser form to the borrower or to originate the additional unsubsidized loan for the student. The LOR must be sent to the LOC if the borrower requests an endorser.

The credit decision received from the web does not have to be forwarded to the LOC. The LOC will receive a simultaneous response from the credit bureau at the time the school performs the credit check. The LOC will store the credit decision and send necessary letters to the borrowers. Certification must be kept at the school indicating the borrower has authorized the school to perform the credit check and also indicating whether or not the borrower wants an endorser in the case of a failed credit decision.

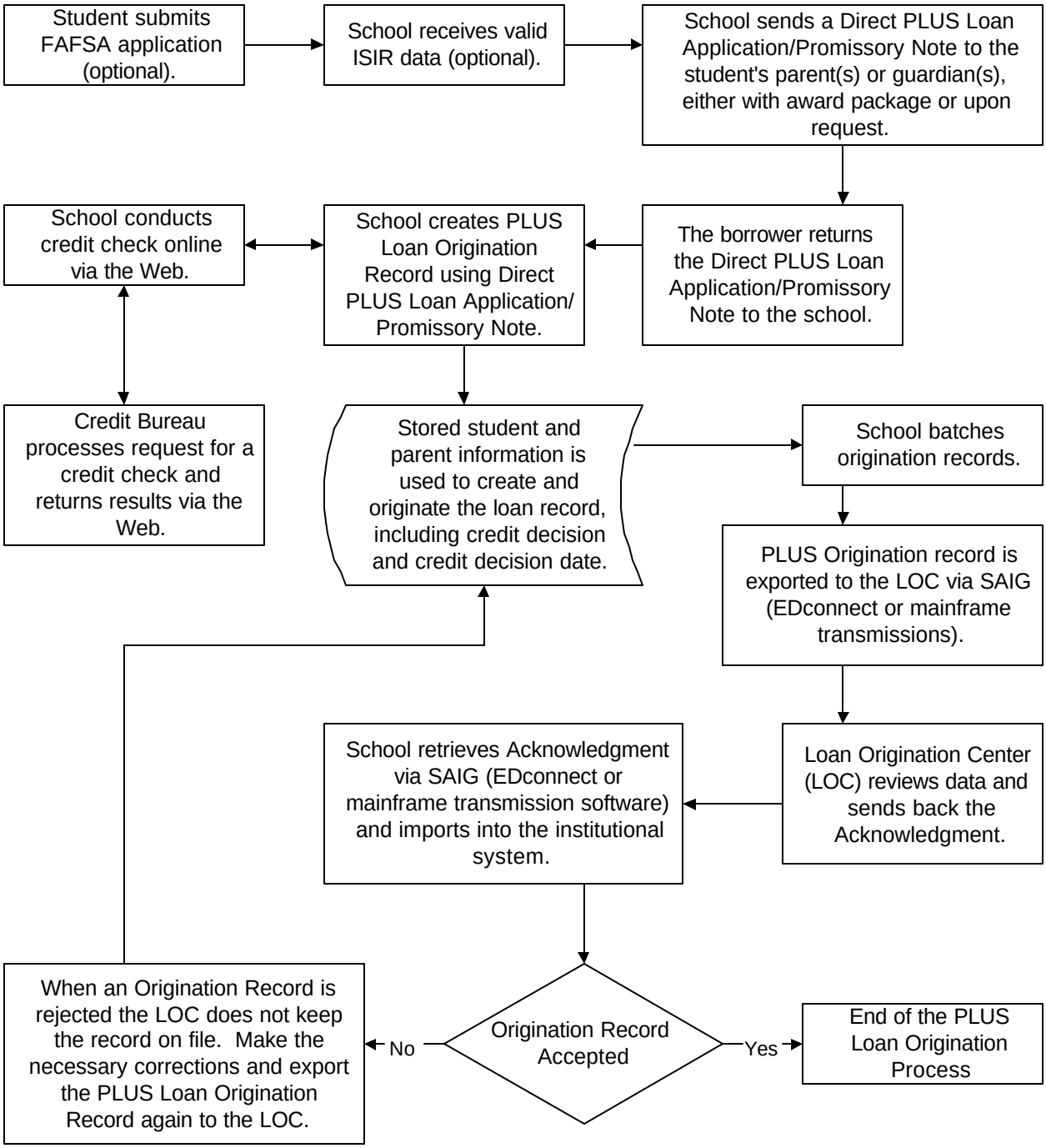
Loan Origination Process (Sub/Unsub)



Loan Origination Process (PLUS)
LOC Executes Credit Check



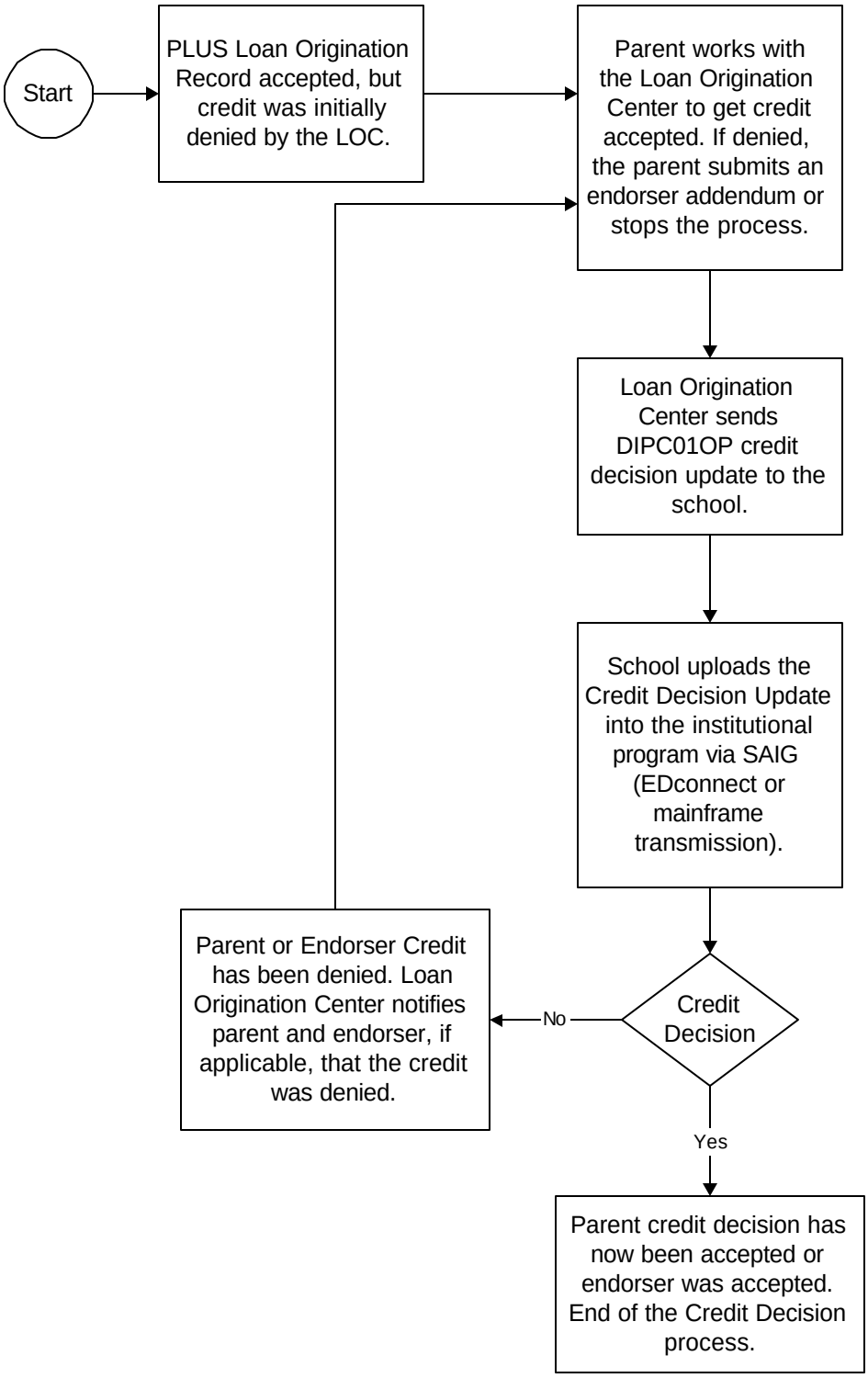
Loan Origination Process (PLUS)
School Executes Credit Check



Processing PLUS Credit Decisions Update (Override)

If the credit is originally denied on a PLUS Loan Origination Record and the borrower requests a subsequent credit check, an override, or submits an endorser addendum, the Loan Origination Center returns a DIPC01OP, credit decision update to the school. The Credit Decision indicates the results of PLUS loan credit checks on the parent borrower or endorser. For approved applicants, the School can proceed in disbursing funds to the student's account. The LOC sends further information and instructions directly to those applicants not approved for a PLUS loan on the basis of credit checks. The LOC has the option to override the credit decision after an initial denial. The PLUS credit checks can be updated at any time on the basis of the borrower submitting supporting documentation to the LOC or credit reporting agency. Therefore, schools processing PLUS loans should expect to receive updated credit decisions in this acknowledgment file at any time from the LOC.

PLUS Credit Decision Update (Override) Process



Loan Origination Change Record

Submitting Change Records

After the Full Loan Origination Record has been accepted by the LOC, modifications to the loan record are transmitted to the LOC via a change record (DESC01IN). Loan Origination Change records only apply to origination data. Loan Origination Change records are not used to change actual disbursement data (see Disbursement Records). A list of the fields that can be changed and change field numbers are provided in the Record Layouts section of this guide (Export Change Table Values for Field Transmit Numbers). Loan Origination Change Records are submitted to the LOC by Loan ID. Each record must contain the Loan ID, a sequence number, the change field number, and the new value the field is to contain.

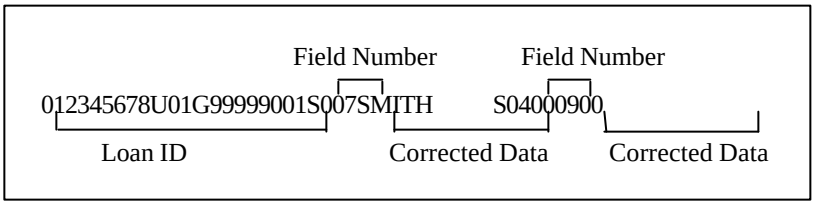
The change field number consists of three positions for the field number and a prefix to indicate whether the field is on the Loan Origination Database (prefix is S), or the PLUS Loan Database (prefix is P). For example, "P004" indicates a change to the student's last name on the PLUS Loan Database; "S007" indicates a change to the borrower's last name on the Loan Origination Database.

Corrected values must be left justified within the 28-byte change value field. Numeric fields are left justified and blank filled up to the maximum number of positions for that field.

Example:

Two changes are submitted to a loan record whose ID is 012345678U01G99999001: a change in the borrower's last name to SMITH, and a change in the 1st disbursement anticipated gross amount to $900. The following would be the contents of the change record excluding the create time, batch number, and User ID fields at the end of the record:

Each change record is limited to 10 data element changes. For records with more than 10 changes, you should submit another change record for the Loan ID ~~and increment the sequence number.~~ For example, to submit 13 change fields for one Loan ID:



Loan ID: 999999999S01G99999001 Sequence Number: 1 Contains first 10 changes.

Loan ID: 999999999S01G99999001 Sequence Number: 2 Contains next 3 changes.

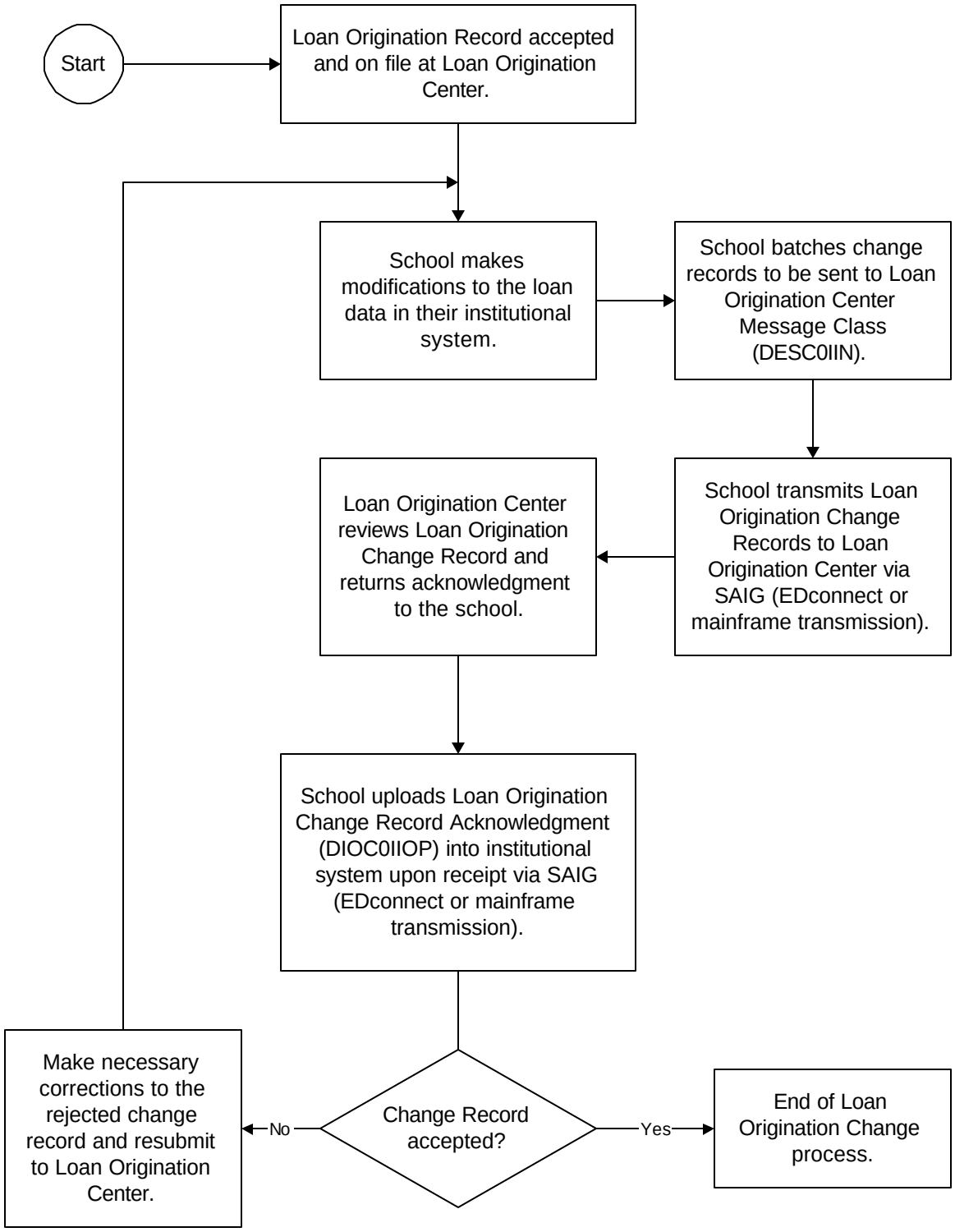
Important: ~~All changes should be submitted in *field number order*, i.e., the order the change fields appear on the Change Field Number Table in this guide.~~ Multiple change records for one Loan ID must appear in the export file together in sequence number order.

Receiving Loan Origination Change Acknowledgments

The LOC edits the change records with the same requirements as full origination data elements. The LOC returns an acknowledgment file (DIOC01OP) containing codes accepting or rejecting the change (Error Values 1–10). The school should resolve rejected fields and resubmit another change record batch to the LOC. Refer to the Record Layouts section for a list of the reject codes.

If the change was accepted, no reject codes are returned (blank). Only the fields that are in error need to be corrected and resubmitted to the LOC. The fields in error will be returned in error fields 01–10 in the DIOC01OP file.

Loan Origination Change Record Process Flowchart



Printing the Direct Subsidized and Unsubsidized Disclosure Statement

The LOC prints a Disclosure Statement for each accepted subsidized and unsubsidized LOR accepted by the LOC, unless the school request to print their own Disclosure Statement. The Disclosure Statement is printed 10 calendar days prior to the first anticipated disbursement date of the loan. Once the first Disclosure Statement has been printed, the Disclosure Statement will be reprinted if a change record is received, where there is an increase or decrease in loan amount approved and the loan has not booked, and when there is a change to anticipated disbursement date or anticipated disbursement amount.

Options for Printing Disclosure Statements

For 2000–2001, Direct Loans allow up to 20 anticipated disbursements to print on the Disclosure Statement. We recommend the use of Courier, 10 point, 12 pitch.

Direct Loan Disclosure Statement Print Specifications

The following are the specifications for printing the variable data on the disclosure:

Note: Fields listed below correspond to numbered data elements on the preprinted Disclosure Statement.

Borrower Information		
Form Label/Position	**Field**	**Print Instructions**
BORROWER INFORMATION--- Line 1	Section Heading	From left to right, print label “BORROWER INFORMATION” succeeded by dashes across page.
1. Name (last, first, middle initial) and Address (street, city, state, zip code) Line 2, column 1	Data element label	From left to right in column 1, print data element label, “1. Name (last, first, middle initial) and Address (street, city, state, zip code)”
1. Name (last, first, middle initial) and Address (street, city, state, zip code) Line 3, column 1	Student Borrower’s Last Name, First Name, Middle Initial	From left to right, print the Student Borrower's Last Name, First Name, and Middle Initial. Print a comma and space following Last Name, and a space after the First Name. Left justify within the print field.

Borrower Information		
Form **Label/Position**	**Field**	**Print Instructions**
1. Name (last, first, middle initial) and Address (street, city, state, zip code) Line 4, column 1	Student Borrower's Permanent Address **OR** Student Borrower's Local Address	From left to right, print the Student Borrower's Street Address.

Direct Loan Disclosure Statement Print Specifications (Continued)

Borrower Information		
Form Label/Position	**Field**	**Print Instructions**
1. Name (last, first, middle initial) and Address (street, city, state, zip code) Line 5, column 1	Student Borrower's Permanent City, State, and Zip Code **OR** Student Borrower's Local City, State, and Zip Code	From left to right, print the Student Borrower's City, Mailing State, and ZIP Code. Separate each field with a space and follow city with a comma. Left justify within the print field.
2. Identification Number(s) Line 2	Data element label	From left to right in column 2, print label "2. Identification Number (s)".
2. Identification Number(s) Line 3 and 4	Loan ID	Print Loan ID of S and/or U type Loan record in 999999999-X-00-X99999-9-99 format.
3. Area Code/Telephone Number Line 6	Data element label	From left to right in column 2, print label "3. Area Code/Telephone Number"
3. Area Code/Telephone Number Line 7	Student Borrower's Permanent Telephone Number	Print in the student/Borrowers permanent telephone (999) 999-9999 format.

Direct Loan Disclosure Statement Print Specifications (Continued)

School Information		
Form Label/Position	**Field**	**Print Instructions**
SCHOOL INFORMATION--- Line 8	Section Heading	From left to right, print section heading "SCHOOL INFORMATION" succeeded by dashes across the page.
4. School Name and Address (street, city, state, zip code) Line 9, Column 1	Data element label	From left to right in column 1, print data element label 4. School Name and Address (street, city, state, zip code)"
4. School Name and Address (street, city, state, zip code) Line 10, Column 1	School Name	Print the School Name associated with the DL School Code on the LOR. Left Justify.
4. School Name and Address (street, city, state, zip code) Line 11, Column 1	School Address	From left to right, print the School's Street Address, City, State, and ZIP Code associated with the DL School Code above. Separate each field with a space and follow address and city with a comma. Left justify within each field.
5. School Code/Branch Line 9, Column 2	Data element label	From left to right in column 2, print data element label "5. School code/Branch"
5. School Code/Branch Line 11, Column 2	Direct Loan School Code	Print the DL School Code on LOR

Loan Information		
Form Label/Position	**Field**	**Print Instructions**
LOAN INFORMATION-- Line 12	Section Heading	From left to right, print section heading "LOAN INFORMATION" succeeded by dashes across the page.
6. Loan Period Line 13, Column 1	Data element label	From left to right in column 1, print data element label "6. Loan Period."

Direct Loan Disclosure Statement Print Specifications (Continued)

Loan Information		
Form Label/Position	**Field**	**Print Instructions**
From: MM/DD/CCYY Line 13, Column 2	Data element label	From left to right in column 2, print data element label "From: MM/DD/CCYY".
From: MM/DD/CCYY Line 14, Column 2	Loan Period Start Date	Print Loan Period Start Date for 1st loan identification number in MM/DD/CCYY format.
From: MM/DD/CCYY Line 15, Column 2	Loan Period Start Date	Print Loan Period Start Date for 2nd loan identification number in MM/DD/CCYY format.
To: MM/DD/CCYY Line 13, Column 3	Data element label	From left to right in column 3, print data element label "To: MM/DD/CCYY".
To: MM/DD/CCYY Line 14, Column 3	Loan Period End Date	Print Loan Period End Date for 1st loan identification number in MM/DD/CCYY format.
To: MM/DD/CCYY Line 15, Column 3	Loan Period End Date	Print Loan Period End Date for 2nd loan identification number in MM/DD/CCYY format.
7. Date of this Disclosure Statement Line 13, Column 4	Data element label	From left to right in column 4, print data element label "7. Date of this Disclosure Statement (MM/DD/CCYY)".
7. Date of this Disclosure Statement Line 14, Column 4	Date Disclosure Statement is printed.	Print date in MM/DD/CCYY format.
8. The chart below shows anticipated disbursement amounts and dates. Actual amount and dates may vary. Line 16	Disclosure statements	From left to right, print statements "8. The chart below shows anticipated disbursement amounts and dates. Actual amounts and dates may vary"
NOTE: THE INTEREST RATE ON YOUR DIRECT SUBSIDIZED AND DIRECT UNSUBSIDIZED LOAN IS VARIABLE. Line 17	Disclosure statements	From left to right in all caps, print statement "NOTE: THE INTEREST RATE ON YOUR DIRECT SUBSIDIZED AND DIRECT UNSUBSIDIZED LOAN IS VARIABLE."
---------- Line 18	Section separator	From left to right, print dashes across page to form a separator line.

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements Direct Subsidized Loan		
Form Label/Position	**Field**	**Print Instructions**
Anticipated Disbursement Line 19, Column 2	Column Heading	In column 2, center heading "Anticipated Disbursement."
Loan Fee Line 19, Column 4	Column Heading	In column 4, center heading "Loan Fee."
Dates (Month/Day/Year) Line 20, Column 2	Column Heading	In column 2, center heading "Dates (Month/Day/Year)."
Loan Amount Line 20, Column 3	Column Heading	In column 3, center heading "Loan Amount."
Percentage Line 20, Column 4	Column Heading	In column 4, center heading "Percentage.".
Loan Fee Amount Line 20, Column 5	Column Heading	In column 5, center heading "Loan Fee Amount."
Net Disbursement Line 20, Column 6	Column Heading	In column 5, center heading "Net Disbursement."
Direct Line 21, Column 1	Loan Type label	Print and left justify loan type label "Direct".
Direct Subsidized Loan/ Line 21, Column 2	1st Anticipated Disbursement Date	Print 1st Anticipated Disbursement Date in MM/DD/CCYY format, if disbursement cancellation code is blank. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 21, Column 3	1st Anticipated Gross Disbursement Amount	Print 1st Anticipated Gross Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 21, Column 4	1st Anticipated Disbursement Loan Fee Percentage	Print the Loan Fee Rate in 9.99 format.
Direct Subsidized Loan/ Line 21, Column 5	1st Anticipated Disbursement Loan Fee Amount	Print 1st Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 21, Column 6	1st Anticipated Net Disbursement Amount	Print 1st Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements Direct Subsidized Loan		
Form Label/Position	**Field**	**Print Instructions**
Subsidized Line 22, Column 1	Loan Type label	Print and left justify loan type label "Subsidized".
Direct Subsidized Loan/ Line 22, Column 2	2nd Anticipated Disbursement Date	Print 2nd Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 22, Column 3	2nd Anticipated Gross Disbursement Amount	Print 2nd Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 22, Column 4	2nd Disbursement Loan Fee Rate	If 2nd Anticipated Disbursement Date is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Subsidized Loan/ Line 22, Column 5	2nd Anticipated Disbursement Loan Fee Amount	Print 2nd Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 22, Column 6	2nd Anticipated Net Disbursement Amount	Print 2nd Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Loan Line 23, Column 1	Loan Type label	Print and left justify loan type label "Loan".
Direct Subsidized Loan/ Line 23, Column 2	3rd Anticipated Disbursement Date	Print 3rd Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 23, Column 3	3rd Anticipated Gross Disbursement Amount	Print 3rd Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 23, Column 4	3rd Disbursement Loan Fee Rate	If 3rd Anticipated Disbursement Date is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Subsidized Loan/ Line 23, Column 5	3rd Anticipated Disbursement Loan Fee Amount	Print 3rd Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements **Direct Subsidized Loan**		
Form **Label/Position**	**Field**	**Print Instructions**
Direct Subsidized Loan/ Line 23, Column 6	3rd Anticipated Net Disbursement Amount	Print 3rd Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 24, Column 2	4th Anticipated Disbursement Date	Print 4th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 24, Column 3	4th Anticipated Gross Disbursement Amount	Print 4th Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 24, Column 4	4th Disbursement Loan Fee Rate	If 4th Anticipated Disbursement is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Subsidized Loan/ Line 24, Column 5	4th Anticipated Disbursement Loan Fee Amount	Print 4th Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 24, Column 6	4th Anticipated Net Disbursement Amount	Print 4th Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 25, Column 2	5th Anticipated Disbursement Date	Print 5th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 25, Column 3	5th Anticipated Gross Disbursement Amount	Print 5th Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements **Direct Subsidized Loan**		
Form **Label/Position**	**Field**	**Print Instructions**
Direct Subsidized Loan/ Line 25, Column 4	5th Disbursement Loan Fee Rate	If 5th Anticipated Disbursement is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Subsidized Loan/ Line 25, Column 5	5th Anticipated Disbursement Loan Fee Amount	Print 5th Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 25, Column 6	5th Anticipated Net Disbursement Amount	Print 5th Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 26, Column 2	6th Anticipated Disbursement Date	Print 6th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 26, Column 3	6th Anticipated Gross Disbursement Amount	Print 6th Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 26, Column 4	6th Disbursement Loan Fee Rate	If 6th Anticipated Disbursement is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Subsidized Loan/ Line 26, Column 5	6th Anticipated Disbursement Loan Fee Amount	Print 6th Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 26, Column 6	6th Anticipated Net Disbursement Amount	Print 6th Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements **Direct Subsidized Loan**		
Form Label/Position	**Field**	**Print Instructions**
Direct Subsidized Loan/ Line 27, Column 2	7th Anticipated Disbursement Date	Print 7th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 27, Column 3	7th Anticipated Gross Disbursement Amount	Print 7th Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 27, Column 4	7th Disbursement Loan Fee Rate	If 7th Anticipated Disbursement is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Subsidized Loan/ Line 27, Column 5	7th Anticipated Disbursement Loan Fee Amount	Print 7th Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 27, Column 6	7th Anticipated Net Disbursement Amount	Print 7th Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 28, Column 2	8th Anticipated Disbursement Date	Print 8th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 28, Column 3	8th Anticipated Gross Disbursement Amount	Print 8th Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 28, Column 4	8th Disbursement Loan Fee Rate	If 8th Anticipated Disbursement is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Subsidized Loan/ Line 28, Column 5	8th Anticipated Disbursement Loan Fee Amount	Print 8th Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements **Direct Subsidized Loan**		
Form **Label/Position**	**Field**	**Print Instructions**
Direct Subsidized Loan/ Line 28, Column 6	8th Anticipated Net Disbursement Amount	Print 8th Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 29, Column 2	9th Anticipated Disbursement Date	Print 9th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 29, Column 3	9th Anticipated Gross Disbursement Amount	Print 9th Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 29, Column 4	9th Disbursement Loan Fee Rate	If 9th Anticipated Disbursement is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Subsidized Loan/ Line 29, Column 5	9th Anticipated Disbursement Loan Fee Amount	Print 9th Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 29, Column 6	9th Anticipated Net Disbursement Amount	Print 9th Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 30, Column 2	10th Anticipated Disbursement Date	Print 10th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 30, Column 3	10th Anticipated Gross Disbursement Amount	Print 10th Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 30, Column 4	10th Disbursement Loan Fee Rate	If 10th Anticipated Disbursement is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements **Direct Subsidized Loan**		
Form Label/Position	**Field**	**Print Instructions**
Direct Subsidized Loan/ Line 30, Column 5	10th Anticipated Disbursement Loan Fee Amount	Print 10th Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 30, Column 6	10th Anticipated Net Disbursement Amount	Print 10th Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 31, Column 2	11th Anticipated Disbursement Date	Print 11th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 31, Column 3	11th Anticipated Gross Disbursement Amount	Print 11th Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 31, Column 4	11th Disbursement Loan Fee Rate	If 11th Anticipated Disbursement is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Subsidized Loan/ Line 31, Column 5	11th Anticipated Disbursement Loan Fee Amount	Print 11th Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 31, Column 6	11th Anticipated Net Disbursement Amount	Print 11th Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 32, Column 2	12th Anticipated Disbursement Date	Print 12th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 32, Column 3	12th Anticipated Gross Disbursement Amount	Print 12th Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements Direct Subsidized Loan		
Form Label/Position	**Field**	**Print Instructions**
Direct Subsidized Loan/ Line 32, Column 4	12th Disbursement Loan Fee Rate	If 12th Anticipated Disbursement is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Subsidized Loan/ Line 32, Column 5	12th Anticipated Disbursement Loan Fee Amount	Print 12th Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
Direct Subsidized Loan/ Line 32, Column 6	12th Anticipated Net Disbursement Amount	Print 12th Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.
TOTAL: Line 34, Column 2	Data Element label	Print and right justify label “TOTAL:”
Direct Subsidized Loan/ Line 34, Column 3	Total (Gross) Anticipated Disbursement Amount	Print Total Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type S record.

If there are more than 12 anticipated disbursements, the LOC is required to print the Disclosure Statement for schools.

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements Direct Unsubsidized Loan		
Form Label/Position	**Field**	**Print Instructions**
---------- Line 35	Section separator	From left to right, print dashes across page to form a separator line.
Direct Line 36, Column 1	Loan Type label	Print and left justify loan type label “Direct”.
Direct Unsubsidized Loan/ Line 36, Column 2	1st Anticipated Disbursement Date	Print 1st Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type U record.
Direct Unsubsidized Loan/ Line 36, Column 3	1st Anticipated Gross Disbursement Amount	Print 1st Anticipated Gross Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U record.
Direct Unsubsidized Loan/ Line 36, Column 4	1st Disbursement Loan Fee Rate	Print the Loan Fee Rate in 9.99 format. Right Justify.
Direct Unsubsidized Loan/ Line 36, Column 5	1st Anticipated Disbursement Loan Fee Amount	Print 1st Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U record.
Direct Unsubsidized Loan/ Line 36, Column 6	1st Anticipated Net Disbursement Amount	Print 1st Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U record.
Unsubsidized Line 37, Column 1	Loan Type label	Print and left justify loan type label “Unsubsidized”.
Direct Unsubsidized Loan/ Line 37, Column 2	2nd Anticipated Disbursement Date	Print 2nd Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type U record.
Direct Unsubsidized Loan/ Line 37, Column 3	2nd Anticipated Gross Disbursement Amount	Print 2nd Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U record.
Direct Unsubsidized Loan/ Line 37, Column 4	2nd Disbursement Loan Fee Rate	If 2nd Anticipated Disbursement Date is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Unsubsidized Loan/ Line 37, Column 5	2nd Anticipated Disbursement Loan Fee Amount	Print 2nd Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U record.

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements **Direct Unsubsidized Loan**		
Form **Label/Position**	**Field**	**Print Instructions**
Direct Unsubsidized Loan/ Line 37, Column 6	2nd Anticipated Net Disbursement Amount	Print 2nd Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U record.
Loan Line 38, Column 1	Loan Type label	Print and left justify loan type label “Loan”.
Direct Unsubsidized Loan/ Line 38, Column 2	3rd Anticipated Disbursement Date	Print 3rd Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type U record.
Direct Unsubsidized Loan/ Line 38, Column 3	3rd Anticipated Gross Disbursement Amount	Print 3rd Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U record.
Direct Unsubsidized Loan/ Line 38, Column 4	3rd Disbursement Loan Fee Rate	If 3rd Anticipated Disbursement Date is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Unsubsidized Loan/ Line 38, Column 5	3rd Anticipated Disbursement Loan Fee Amount	Print 3rd Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U record.
Direct Unsubsidized Loan/ Line 38, Column 6	3rd Anticipated Net Disbursement Amount	Print 3rd Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U record.
Direct Unsubsidized Loan/ Line 39, Column 2	4th Anticipated Disbursement Date	Print 4th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type U record.
Direct Unsubsidized Loan/ Line 39, Column 3	4th Anticipated Gross Disbursement Amount	Print 4th Anticipated Gross Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U record.
Direct Unsubsidized Loan/ Line 39, Column 4	4th Disbursement Loan Fee Rate	If 4th Anticipated Disbursement Date is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Unsubsidized Loan/ Line 39, Column 5	4th Anticipated Disbursement Loan Fee Amount	Print 4th Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U record.

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements **Direct Unsubsidized Loan**		
Form **Label/Position**	**Field**	**Print Instructions**
Direct Unsubsidized Loan/ Line 39, Column 6	4th Anticipated Net Disbursement Amount	Print 4th Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 40, Column 2	5th Anticipated Disbursement Date	Print 5th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 40, Column 3	5th Anticipated Gross Disbursement Amount	Print 5th Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 40, Column 4	5th Disbursement Loan Fee Rate	If 5th Anticipated Disbursement is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Unsubsidized Loan/ Line 40, Column 5	5th Anticipated Disbursement Loan Fee Amount	Print 5th Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 40, Column 6	5th Anticipated Net Disbursement Amount	Print 5th Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 41, Column 2	6th Anticipated Disbursement Date	Print 6th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 41, Column 3	6th Anticipated Gross Disbursement Amount	Print 6th Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements **Direct Unsubsidized Loan**		
Form **Label/Position**	**Field**	**Print Instructions**
Direct Unsubsidized Loan/ Line 41, Column 4	6th Disbursement Loan Fee Rate	If 6th Anticipated Disbursement is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Unsubsidized Loan/ Line 41, Column 5	6th Anticipated Disbursement Loan Fee Amount	Print 6th Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 41, Column 6	6th Anticipated Net Disbursement Amount	Print 6th Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 42, Column 2	7th Anticipated Disbursement Date	Print 7th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 42, Column 3	7th Anticipated Gross Disbursement Amount	Print 7th Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 42, Column 4	7th Disbursement Loan Fee Rate	If 7th Anticipated Disbursement is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Unsubsidized Loan/ Line 42, Column 5	7th Anticipated Disbursement Loan Fee Amount	Print 7th Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 42, Column 6	7th Anticipated Net Disbursement Amount	Print 7th Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements **Direct Unsubsidized Loan**		
Form **Label/Position**	**Field**	**Print Instructions**
Direct Unsubsidized Loan/ Line 43, Column 2	8th Anticipated Disbursement Date	Print 8th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 43, Column 3	8th Anticipated Gross Disbursement Amount	Print 8th Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 43, Column 4	8th Disbursement Loan Fee Rate	If 8th Anticipated Disbursement is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Unsubsidized Loan/ Line 43, Column 5	8th Anticipated Disbursement Loan Fee Amount	Print 8th Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 43, Column 6	8th Anticipated Net Disbursement Amount	Print 8th Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 44, Column 2	9th Anticipated Disbursement Date	Print 9th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 44, Column 3	9th Anticipated Gross Disbursement Amount	Print 9th Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 44, Column 4	9th Disbursement Loan Fee Rate	If 9th Anticipated Disbursement is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Unsubsidized Loan/ Line 44, Column 5	9th Anticipated Disbursement Loan Fee Amount	Print 9th Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements **Direct Unsubsidized Loan**		
Form Label/Position	**Field**	**Print Instructions**
Direct Unsubsidized Loan/ Line 44, Column 6	9th Anticipated Net Disbursement Amount	Print 9th Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 45, Column 2	10th Anticipated Disbursement Date	Print 10th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 45, Column 3	10th Anticipated Gross Disbursement Amount	Print 10th Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 45, Column 4	10th Disbursement Loan Fee Rate	If 10th Anticipated Disbursement is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Unsubsidized Loan/ Line 45, Column 5	10th Anticipated Disbursement Loan Fee Amount	Print 10th Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 45, Column 6	10th Anticipated Net Disbursement Amount	Print 10th Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 46, Column 2	11th Anticipated Disbursement Date	Print 11th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 46, Column 3	11th Anticipated Gross Disbursement Amount	Print 11th Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U Record.
Direct Unsubsidized Loan/ Line 46, Column 4	11th Disbursement Loan Fee Rate	If 11th Anticipated Disbursement is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements Direct Unsubsidized Loan		
Form Label/Position	**Field**	**Print Instructions**
Direct Unsubsidized Loan/ Line 46, Column 5	11th Anticipated Disbursement Loan Fee Amount	Print 11th Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U record.
Direct Unsubsidized Loan/ Line 46, Column 6	11th Anticipated Net Disbursement Amount	Print 11th Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U record.
Direct Unsubsidized Loan/ Line 47, Column 2	12th Anticipated Disbursement Date	Print 12th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank. Retrieve data from the Loan Type U record.
Direct Unsubsidized Loan/ Line 47, Column 3	12th Anticipated Gross Disbursement Amount	Print 12th Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U record.
Direct Unsubsidized Loan/ Line 47, Column 4	12th Disbursement Loan Fee Rate	If 12th Anticipated Disbursement is <= Loan Period End Date, print the Loan Fee Rate in 9.99 format. Right Justify. Otherwise, leave blank.
Direct Unsubsidized Loan/ Line 47, Column 5	12th Anticipated Disbursement Loan Fee Amount	Print 12th Anticipated Disbursement Loan Fee Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U record.
Direct Unsubsidized Loan/ Line 47, Column 6	12th Anticipated Net Disbursement Amount	Print 12th Anticipated Net Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U record.
TOTAL: Line 49, Column 2	Data Element label	Print and right justify label “TOTAL:”
Direct Unsubsidized Loan/ Line 49, Column 3	Total (Gross) Anticipated Disbursement Amount	Print Total Anticipated Gross Disbursement Amount in $99999.99 format. Right Justify. Retrieve data from the Loan Type U record.
---------- Line 50	Section separator	From left to right, print dashes across page to form a separator line.

If there are more than 12 anticipated disbursements, the LOC is required to print the Disclosure Statement for schools.

Master Promissory Note with Multi-Year Functionality

The Master Promissory Note (MPN) is the only approved promissory note to process Direct Subsidized and Unsubsidized Loans for all schools. No changes are being made to MPN data elements. At this time, the MPN concept will not be adopted for use in the PLUS program.

The MPN ID prints on the MPN. This identification number is used by the LOC to link loans to the MPN. For newly printed MPNs for 2000-2001, the format of the MPN ID has changed to use "M" as the MPN indicator instead of "S" or "U" in the loan type code field .

As in the past, the school prints a MPN based on the completed loan origination record. However, no dollar amount is printed on the MPN by the school or the LOC and only one note is used for both subsidized and unsubsidized loans.

A MPN must be printed by the school or the LOC and signed by the student borrower before disbursing a Federal Direct Subsidized Loan or Federal Direct Unsubsidized Loan. The MPN is a legal document requiring the borrower to repay the funds borrowed under the Direct Loan Program.

For 2000-2001 the Multi-Year Note (MYN) functionality will be implemented for the MPN for some schools per Direct Loan Regulations. Eligible schools include all four-year undergraduate schools and graduate schools. Any schools with questions regarding eligibility may contact Direct Loan Operations.

With this change, if a borrower is attending a school eligible for multi-year functionality, the borrower is required to have only one open MPN on file at the LOC, for all subsidized and unsubsidized loans disbursed for academic year 2000-2001 forward. For example, the open MPN at the LOC can be an MPN processed for year 1999-2000. The 2000-2001 loans and forward ~~may be~~ ***will be*** linked to this open MPN. Since multiple loans are linked to an MPN, the promissory note print sequence number is no longer necessary.

An open MPN on file at the LOC is assigned to the borrower and is not limited for use at a specific school. Therefore, any MPN accepted by the LOC can be used by a school eligible for MYN functionality. Thus, all loans for a student are linked to the same MPN across schools and academic years. ***The Social Security Number (SSN), date of birth, and first name on the Loan Origination record must match the SSN, date of birth, and first name on the MPN. If there are any differences, the LOC is not able to link the MPN to the Loan Origination Record.***

If a school is NOT eligible for MYN functionality (single-year schools), a new MPN must be generated each academic year for each borrower. A single-year school must use an MPN generated at or for that School only. A single-year school can link all subsidized and unsubsidized loans for the same academic year, for the same student to the same MPN.

An open MPN is valid for up to 10 years from the date of the first anticipated disbursement if an actual disbursement has been made. By calling an LOC Customer Service Representative, a student may close an MPN. Once an MPN has been closed, no new loans can be linked to the closed MPN. A new MPN

must be generated. However, all disbursements and booking activity for the loans already attached to the closed MPN will be processed.

Options for Processing Master Promissory Notes

Schools (Option 1 and Option 2 schools) have 2 options, preprint available borrower and school information on the Master Promissory Note, and provide the document to the borrower for review, completion, and signature, or the school may request the LOC print the Master Promissory Note.

The Department provides copies of a standard, approved Master Promissory Note to participating schools. A copy of the Master Promissory Note can be found in the Appendix. However, the school may create their own form as long as it is identical in format and wording to the one provided by the Department. The form must be approved by the LOC. A packet for format and wording is available by contacting the LOC at 800/848-0978.

A minimum of two copies must be printed**:** one as the borrower copy and one as the LOC copy. Additional copies can be printed, if desired, as school copies.

When mailing the MPN, we recommend the use of a "number 10" business window envelope.

When printing the MPN, we recommend the use of Courier, 10 point, 12 pitch. Other settings may cause delays in the processing of the school's MPNs. Use the following specifications to develop your own printing system. They are similar to those used to develop the EDExpress Direct Loan Software.

Master Promissory Note Print Specifications

The Master Promissory Note (MPN) will have a unique MPN Identification Number (MPN ID). The loan type code field will be replaced with an "M" instead of "S" or "U." No dollar amount is printed on the MPN and one note can be used for subsidized and unsubsidized loans.

The following are the specifications for printing the variable data on the MPN.

Note: Fields listed below correspond to numbered data elements on the preprinted paper MPN.

Section A: To Be Completed By The Borrower (Print this label **on line 1** in italics.)			
Form Label/Position	**Label Line #**	**Field Name**	**Print Instructions**
1. Driver's License State and Number	2	Student Borrower's Driver's License State and Number	From left to right, print Student Borrower's Driver's License State and Number separating them by a dash **on line 3**.
2. Social Security No.	2	Student Borrower's SSN	Print the Student Borrower's SSN in 999-99-9999 format **on line 4**.
3. E-mail address	4	Student Borrower's Current E-mail Address	From left to right, print the Student Borrower's E-mail address **on line 5**.
4. Name and Address (street, city, state, zip code)	6	Student Borrower's Last Name, First Name, Middle Initial	From left to right, print the Student Borrower's Last Name, First Name, and Middle Initial. Print a comma and space following the Last Name and a space after the First Name. **Following the Middle Initial, print the label: <- Last, First, M.I.**
4. Name and Address (continued)		Student Borrower's Permanent Address **OR** Student's Local Address	From left to right, print the Student Borrower's Street Address **on line 9**.
4. Name and Address (continued)		Student Borrower's Permanent City, State, and Zip Code **OR** Student Borrower's Local City, State, and Zip Code	From left to right, print the Student Borrower's City, Mailing State, and ZIP Code **on line 10**. Separate each field with a space and follow city with a comma.

Master Promissory Note Print Specifications (Continued)

Section A, continued			
Form Label/Position	**Label Line #**	**Field Name**	**Print Instructions**
5. Date of Birth	7	Borrower's Date of Birth	Print in MM/DD/YYYY format **on line 7**.
6. Area Code/Telephone No.	8	Student Borrower's Permanent Telephone Number	Print in (999) 999-9999 format **on line 9**.

Section B: To Be Completed By The School (Print this label **on line 26** in italics.)			
Form Label/Position	**Label Line #**	**Field Name**	**Print Instructions**
9. School Name and Address	27	School Name	From left to right, print the School Name associated with the DL school code on the record **on line 28**.
9. School Name and Address (continued)		School Address	From left to right, print the School's Street Address associated with the DL school code **on line 29**.
9. School Name and Address (continued)		School's City, State, and Zip code	From left to right, print the School's City, State, and Zip Code **on line 30**. Separate each field with a space and follow city with a comma.
10. School Code/Branch	27 28	Direct Loan School Code	Print the Direct Loan School Code on the Loan Record **on line 29**.
11. Identification No.	27	Master Promissory Note identification number, use 21 character Loan ID of one of the loans associated with this Master Promissory Note with loan type code field of the Loan ID replaced with "M" instead of "S" or "U."	Print in 999999999-M-99-99999-9-99 format **on line 30.**

Printing the PLUS Loan Application and Promissory Note

The Federal Direct PLUS Loan Application and Promissory Note requests demographic information from the parent borrower, as well as references for the collection cycle. It also includes a request for information from the student and school.

Once a loan origination record is established, a school may either print a Federal Direct PLUS Application and Promissory Note with the pre-supplied information or provide the borrower or student with a blank form. The parent borrower and the student review, complete, and sign the application.

Processing PLUS Loan Applications and Promissory Notes

As you receive completed Direct PLUS Loan Application and Promissory Notes from your students or parents, enter the application data into the Direct Loan System and continue with the process explained above.

The Department provides copies of a standard, approved Federal Direct PLUS Loan Application and Promissory Note to participating schools. A copy can be found in the Appendix. However, the school may create their own form as long as it is identical in format and wording to the one provided by the Department. The form must be approved by the ~~Department's Direct Loan Operations~~ ***LOC. A packet for format and wording is available by contacting the LOC at 800/848-0978.***

When printing the Direct PLUS Loan Application and Promissory Note, we recommend the use of Courier, 10 point, 12 pitch. Other settings may cause delays in the processing of the school's notes.

A minimum of two copies must be printed**,** one as the borrower copy and one as the LOC copy. Additional copies can be printed, if desired, as school copies.

When mailing the PLUS Loan Application and Promissory Note, we recommend the use of a #10 business window envelope.

Use the following specifications to develop your own printing system. The specifications are similar to those used to develop the EDExpress Direct Loan Software.

Direct PLUS Loan Application and Promissory Note Print Specifications

The following are the specifications for printing the variable data on the PLUS Application/Promissory Note. If specific data is not present, then leave field blank.

Note: Fields listed below correspond to numbered data elements on the paper PLUS Promissory Note.

Section A: To Be Completed By Borrower (Print this label **on line 1** in italics.)			
Form Label/Position	**Line #**	**Field Name**	**Print Instructions**
1. Identification No.	2	Loan ID	Print Loan ID of P type Loan record in 999999999-X-99-X99999-9-99 format **on line 4**.
1. Identification No. (continued)	2	Promissory Note Print Sequence #	Print Promissory Note Sequence # of P type Loan record in 99 format **on line 4**.
2. Social Security No.	2	Borrower's Current SSN	Print the Borrower's SSN in 999-99-9999 format **on line 4**.
3. Loan Amt. Requested	2	Loan Amount Requested	Print in $99999 format **on line 4**.
4. Date of Birth	6	Borrower's Date of Birth	Print in MM/DD/YYYY format **on line 6**.
5. U.S. Citizenship Status (Check One) 1 [ ] U.S. Citizen or national 3 [ ] Neither 1 nor 2 2 [ ] Permanent resident / other eligible alien If 2, Alien Registration No.	6 7 8 9	Citizenship Status and Alien Registration Number	If 1, print X **on line 7** in the left [ ]. If 2, print X in **on line 8** in the [ ], and print Alien Registration Number **on line 9** following the label A999999999 format. If 3, print X **on line 7** in the right [ ]. However, in this case a Promissory Note should not be printed.

Direct PLUS Loan Application and Promissory Note Print Specifications (Continued)

Section A, continued			
Form Label/Position	**Line #**	**Field Name**	**Print Instructions**
6. Name and Address (last, first, middle initial) (street), (city, state, zip code)	7 8 9	Borrower's Last Name, First Name, Middle Initial	From left to right, print the Borrower's Last Name, First Name, and Middle Initial **on line 10**. Print a comma and space following Last Name, and a space after First Name.
6. Name and Address (continued)		Borrower's Permanent Address **OR** Student's Local Address	From left to right, print the Borrower's Street Address **on line 11**.
6. Name and Address (continued)		Borrower's Permanent City, State, and Zip Code Or Borrower's Local City, State, and Zip Code	From left to right, print the Borrower's City, Mailing State, and ZIP Code **on line 12**. Separate each field with a space and follow city with a comma. Left justify within each field.
7. Driver's License (State-No.)	10	Borrower's Driver's License State and Number	Print Borrower's Driver's License State and Number separating them by a dash **on line 11**.
8. Area Code/Telephone No.	12	Borrower's Permanent Telephone Number	Print in (999) 999-9999 format **on line 13**.
9. Loan Period (MMDDYYYY to MMDDYYYY)	14	Loan Period Start Date and Loan Period End Date	Print Loan Period Start and End Dates separated by two spaces in MM/DD/YYYY format **on line 15**.

Direct PLUS Loan Application and Promissory Note Print Specifications (Continued)

Section B: To Be Completed By School (Print this label **on line 16** in italics.)			
Form Label/Position	**Line#**	**Field Name**	**Print Instructions**
10. School Name and Address	17	School Name	Print the School Name associated with the DL school code on the record **on line 18**.
10. School Name and Address (continued)		School's Street Address	From left to right, print the School's Street Address associated with the DL school code **on line 19**.
10. School Name and Address (continued)		School's City, State, and Zip Code	From left to right, print the School's City, State, and Zip Code **on line 20**. Separate each field with a space and follow city with a comma.
11. Loan Period	17	Loan Period Start Date and Loan Period End Date	Print Loan Period Start and End Dates separated by two spaces in MM/DD/YYYY format **on line 18**.
12. School Code/Branch	19	Direct Loan School Code	Print the DL school code **on line 19**.
13. Certified Loan Amount	20	Loan Amount Approved	Print in $99999 format **on line 20**.

Direct PLUS Loan Application and Promissory Note Print Specifications (Continued)

Section B, continued			
Form Label/Position	**Line #**	**Field Name**	**Print Instructions**
14. Anticipated Disbursement Date(s) (MMDDYYYY) 1st	22 23	1st Anticipated Disbursement Date	Print 1st Anticipated Disbursement Date in MM/DD/YYYY format if disbursement cancellation code is blank **on line 23**.
14. Anticipated Disbursement Date(s) (MMDDYYYY) 2nd	22 23	2nd Anticipated Disbursement Date	Print 2nd Anticipated Disbursement Date in MM/DD/YYYY format if disbursement cancellation code is blank **on line 23**.
14. Anticipated Disbursement Date(s) (MMDDYYYY) 3rd	22 23	3rd Anticipated Disbursement Date	Print 3rd Anticipated Disbursement Date in MM/DD/YYYY format if disbursement cancellation code is blank **on line 23**.
14. Anticipated Disbursement Date(s) (MMDDYYYY) 4th	22 23	4th Anticipated Disbursement Date	Print 4th Anticipated Disbursement Date in MM/DD/YYYY format if disbursement cancellation code is blank **on line 23**.

Section C: To Be Completed By Student (Print this label **on line 24** in italics.)			
Form Label/Position	**Line #**	**Field Name**	**Print Instructions**
15. Name (last, first, middle initial)	**25**	Student's Last Name, First Name, and Middle Initial	From left to right, print the Student's Last Name, First Name, and Middle Initial **on line 26**. Print a comma and space following Last Name, and a space after First Name.
16. Social Security No.	**25**	Student's Current SSN	Print in 999-99-9999 format **on line 22**.

Direct PLUS Loan Application and Promissory Note Print Specifications (Continued)

Section C, continued			
Form Label/Position	**Line #**	**Field Name**	**Print Instructions**
17. U.S. Citizenship Status (Check One) 1 [ ] U.S. Citizen or national 3 [ ] Neither 1 nor 2 2 [ ] Permanent resident / other eligible alien If 2, Alien Registration No.	**27** **28** **29** **30**	Student's Citizenship Status/Alien Registration Number	If 1, print X **on line 28** in the left [ ]. If 2, print X in **on line 29** in the [ ], and print Alien Registration Number **on line 30** following the label A999999999 format. If 3, print X **on line 28** in the right [ ]. However, in this case a Promissory Note should not be printed.
18. Date of Birth	**28**	Student's Date of Birth	Print in MM/DD/YYYY format **on line 29**.

Promissory Note Paper Manifests

Creating Promissory Note Paper Manifests

All promissory notes must be mailed to the LOC and accepted before the loan is "booked." The hard copy promissory notes must be accompanied by a paper manifest that lists the borrower's name and Identification number for each promissory note in the shipment. ***The LOC returns the manifest to the school address on the promissory note unless the school indicates another address on the manifest.*** Also the paper manifest provides a certification to be signed by an official at the school.

Master Promissory Notes and PLUS Promissory Notes must be batched separately and a separate paper manifest created for each. Additionally, separate batches (manifests) must be created for each DL school code. The format for the Master Promissory Note paper manifest and the PLUS paper manifest are provided in the Appendix.

Software developers must adhere to these formats. Additionally, the following guidelines must be followed:

- The Report Date (in MM/DD/YYYY format) and the Report Time (in HH:MM:SS format) indicate when the manifest was produced.
- A page number starting with 1, incremented by 1, for each subsequent page printed.

Records are printed in last name, alphabetical order, or in ID numerical order. The borrower's name is printed in last name, first name, and middle initial order. The ID number associated with the borrower's name is printed.

The Number of Notes for shipping indicates the number of promissory notes covered by the paper manifest. It is only printed on the final page of the paper manifest.

The certification statement, DL school code, school name, signature block, and FAA name (Financial Aid Administrator) are only printed on the last page.

Receiving Promissory Note Acknowledgments

The electronic manifest has been eliminated. However, the LOC will continue to return an electronic file (DIPA01OP) containing the acknowledgment of all promissory notes. All notes, the Master Promissory Note and the PLUS, are returned with the DIPA01OP message class. Unlike other batch types, batch integrity is not maintained by the LOC for promissory notes. Acknowledgments will not match one to one with paper manifests sent by the school. If the LOC rejects a promissory note, a pending status is returned in the acknowledgment. Notes that are subsequently accepted are returned on a subsequent promissory note acknowledgment.

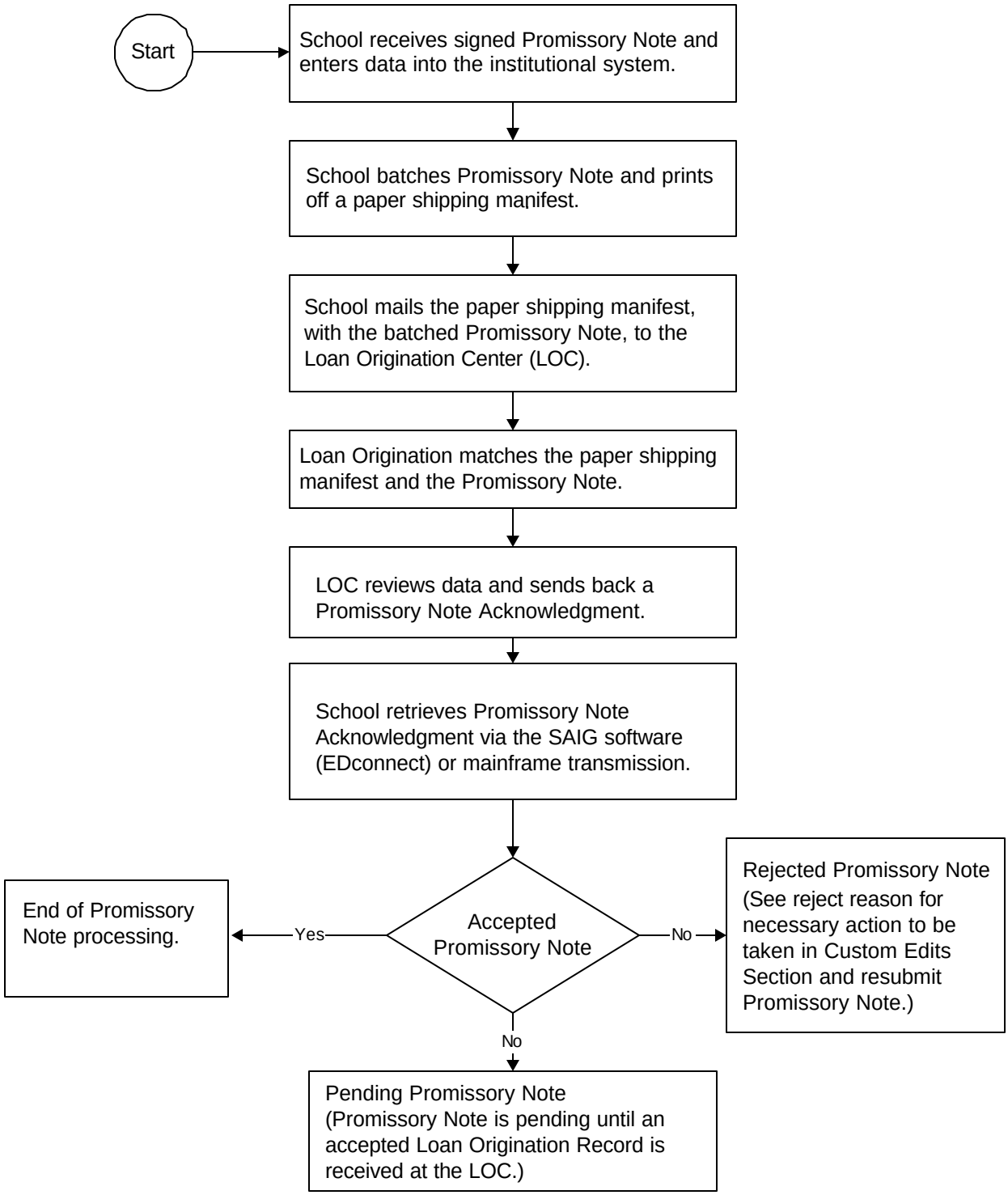
The DIPA01OP file contains a code in field 4 (Promissory Note Status) that returns one of three values: A (Accepted), R (Rejected), or X (Pending). The three categories of reason codes are associated with the actions the school is required to take to resolve the rejected notes.

Promissory Note Rejects

These codes indicate why the promissory note was rejected. A new promissory note must be printed with corrected data. The note must be resubmitted to the LOC and included in a subsequent batch.

Promissory Note Reject codes are mainly handled through a manual process. However, there are two electronic error codes that are received, error code “01” and “S”. Once the Promissory Notes are received in the mailroom, they are manually inspected for missing or incorrect information. A generic checklist is used. If it is determined that there are errors or that information is missing, then the checklist will be marked in the appropriate blank for the error and returned to the school or borrower (Standard Option schools). A copy of the Checklist is included in the appendix.

Promissory Note Process



Promissory Note Anticipated Disbursement Values

Promissory note anticipated disbursement values (DIPA01OP, Fields 6–25) are returned to **all** schools. When a borrower adjusts the Loan Amount Requested on the paper promissory note (PLUS) and returns the note to the LOC, the LOC will recalculate the anticipated disbursements. If amounts are unchanged, these fields are returned with the amounts indicated in the Loan Origination Record.

Option 2 and Option 1 schools **may** recalculate and store amounts changed on the promissory note before submitting the note to the LOC.

Funds Drawdown

Tracking Cash and Receipt of Cash

Note: See Custom Overview Section for definitions of school Options 1, 2, and Standard.

Tracking Cash

Schools must maintain an accurate cash balance record by tracking fund drawdowns and return of excess cash transactions. A Receipt of Cash transaction is a result of Direct Loan funds being transferred to the schools' account from the Grants Administration Payment System (GAPS). An Excess Cash transaction is a result of funds being returned to the LOC as directed by cash management regulations. Each transaction should be stored as a unique record. Multiple transactions should not be considered in the aggregate.

Receipt of Cash

As the funds are received, the school needs to track the receipts of cash. The school must create one cash receipt record for each drawdown received from the GAPS and must assign a year indicator. Cash receipts (drawdown) cannot be combined even if received on the same day.

Return of Excess Cash (Return of Undisbursed Drawdown Funds)

A school must return undisbursed drawdown funds to the Department. The school can either return undisbursed funds by check to the LOC or transmit funds by wire through the Federal Reserve Bank. The school must also assign a year indicator. The school must create one return of excess cash record for each check or wire transfer returned. Return of excess cash transactions can be combined if returned on the same day.

Note: For more details on Tracking Cash, Receipt of Cash, and Return of Excess Cash see the Direct Loan School Guide and the appropriate Direct Loan Bulletins.

Disbursement

For Option 2, Level 1 schools, once the school has acknowledgment that a completed and signed promissory note is on file, and the borrower meets eligibility requirements, the school can make a loan disbursement to the student or parent (either by check or by crediting the student's account). However, for Option 1, Level 2 and Standard Options schools there must be an accepted promissory note on file at the LOC.

Schools will submit a file (DESD01IN) containing disbursement activity by Loan ID. Each actual disbursement transaction is considered by the LOC to be a unique transaction and is treated as such for reconciliation purposes. For example, once a disbursement has been submitted to the LOC, any

modification to the disbursement amount would require another disbursement record. Schools should store each transaction submitted to the LOC on their databases.

The LOC edits the information against the loan origination record data stored on its system. See the Disbursement Reject Codes table in this guide for a list of LOC edits.

The LOC returns an acknowledgment (DIOD01OP) to the school indicating whether or not each disbursement record has been accepted. This acknowledgment is the same record layout as the disbursement export file. The school may receive a record from the LOC indicating the disbursement record has been rejected. The school needs to resolve the reject and retransmit it to the LOC.

The cancellation process has been replaced by a process of adjusting individual disbursements and/or Loan Amount Approved to zero. This provides the schools more flexibility by simply recording and sending the LOC an upward adjustment if the loan or disbursement is to be re-activated. There is no longer the record type C = Canceled Disbursement (Actual). Instead disbursements will be adjusted to $0.

In addition, disbursement type "Q", Adjusted Disbursement Date, is available for making adjustments to the actual disbursement date. The "Q" transaction can only be used after the school has sent an actual disbursement and received the disbursement acknowledgment from the LOC.

Disbursement record types L and M have been added to assist you in determining when a disbursement activity has booked at the LOC. This record type is returned to you in the #B batch.

In addition, record type "P" has been added to indicate refunds (payments received up to 120 days from disbursement) received from the borrower at Servicing. If the borrower makes a payment to Servicing, this is indicated by a negative amount. If there is a reversal of the payment, this is indicated by a positive amount. This record type is returned to you in the SP batch.

Disbursement Record Types

The six kinds of Disbursement Records are:

- Disbursement = record type D (#H)
- Adjusted Disbursement Amount = record type A (#H)
- Adjusted Disbursement Date = record type Q (#H)
- Booking Disbursement = record type L (#B)
- Booking Adjustment = record type M (#B)
- Servicer Refund = record type P (SP)

A Disbursement record contains data for the initial disbursement for a given disbursement number.

An Adjusted Disbursement Amount record is transmitted to the LOC when the amount of a disbursement needs to be increased or decreased. This includes disbursements being adjusted to zero. Refer to the DL School Guide and appropriate DL Bulletins for further information

An Adjusted Disbursement Date record is transmitted to the LOC when the date of an original disbursement needs to be changed.

A Booking Disbursement notification is transmitted to the school when the disbursement books at the LOC.

A Booking Adjustment notification is transmitted to the school when the adjustment amount books at the LOC.

A Servicer Refund Transaction is transmitted to the school when the LOC receives notification from Servicing that a refund has been sent to Servicing by the borrower.

Process Loan and Disbursement Adjustments to $0 (Making a Loan Inactive)

To adjust an entire loan to $0 (**making a loan inactive**) you must:

- Adjust any actual disbursements to $0.
- Send a Loan Origination Change Record adjusting the anticipated disbursements and the Loan Amount Approved to $0.

All activity can be generated and transmitted on the same day.

Adjustments to $0 occur for a variety of reasons.

- If the student or parent no longer wants, or is entitled to, the entire loan or a specific loan disbursement.
- If the student is not attending school.
- If the student or parent decides not to borrow after a loan has been originated.
- If the money is returned within 120 days of actual disbursement date.
- If the school needs to change the Loan Origination Fee. (See the Implementation Guide for procedures.)

When an entire loan is adjusted to $0 and actual disbursement(s) have already been made, all principal and fees are eliminated as if they were never committed. Likewise, when a disbursement is adjusted to $0, the principal and fees for that disbursement are eliminated. If you adjust an individual disbursement to $0, that change is sent as a disbursement record.

Adjusting a loan to $0 to change the Loan Origination Fee (2 step process)

- Adjust any actual disbursement to $0. Send a Loan Origination Change Record adjusting the anticipated disbursements and the Loan Amount Approved to $0. (The fee can also be adjusted at this time. Sending the fee in this step is optional if you send it on the second step in the specified order). These records can be processed in the same cycle.
- Send the change record to adjust the fee. Adjust the entire loan back up. (The change for the origination fee must be the 1st change on the change record to process the fee correctly. If you have multiple change records being transmitted, the origination fee change must be the first change on the first change record.)

Timing

For Option 1 and 2 schools, disbursement records are sent after the school has received a signed valid promissory note from the borrower. For Standard schools, disbursement records are sent to the LOC after you have received an accepted promissory note acknowledgement for the borrower. Schools should take care to ensure that the disbursement record cycle is complete at a record level before transmitting change records for adjustments to $0.

Sequence of Disbursement Records

The LOC sorts and processes disbursement records by Loan ID, Disbursement Number, and Disbursement Sequence Number. Remember, disbursement activity must be submitted to the LOC within 30 days of the transaction date.

Disbursement Confirmation (For Schools in the Confirmation Pilot)

Schools participating in the Confirmation Pilot receive authorization from the borrower for the disbursement of funds under a Direct Subsidized Loan or a Direct Unsubsidized Loan. An Affirmation Flag exists on the Disbursement/Disbursement Acknowledgment. This flag indicates that the borrower at the school has confirmed the disbursement.

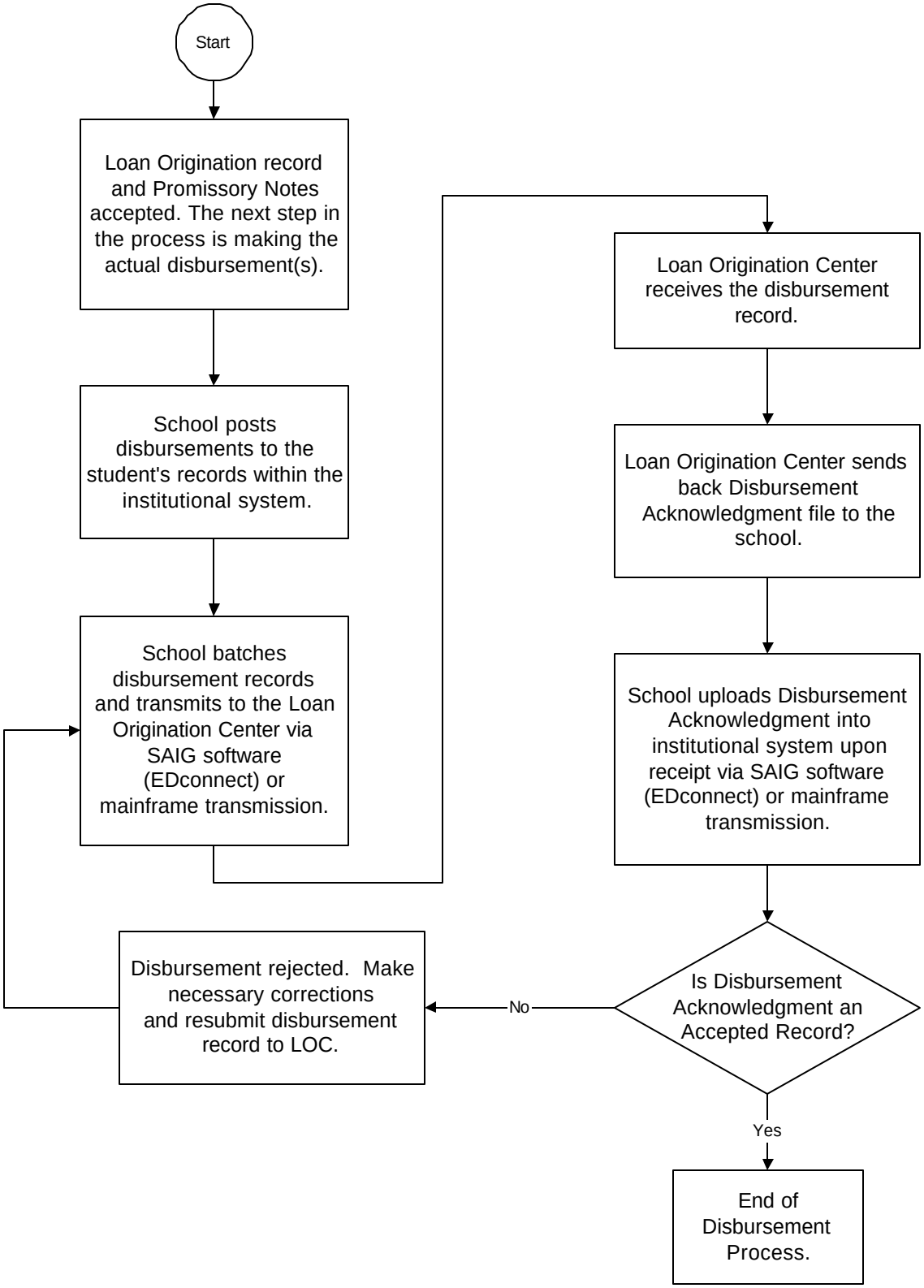
Disbursement Acknowledgments from the LOC

The LOC returns one acknowledgment record for each Disbursement Record submitted by the school. All records in the export file will be acknowledged in the import file. The import file header will contain the batch ID of the export file. The acknowledgment record is in the same format as the Disbursement Record. If the LOC calculates different amounts than reported by the school, these amounts will be returned in the acknowledgment. If there is no change to the amounts, these fields are returned blank, in the DIOD01OP file.

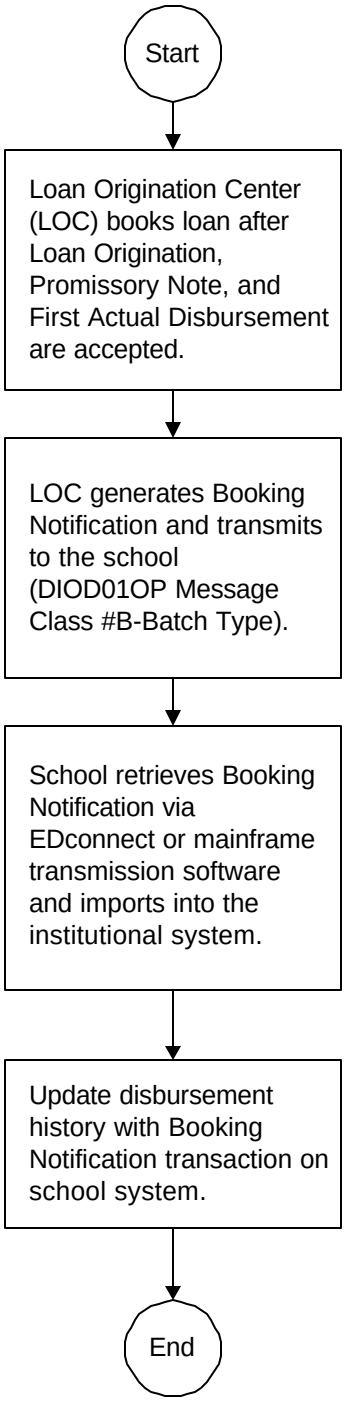
Note: The disbursement acknowledgment date will always be blank on the disbursement record (DESD01IN) going to the LOC. Please do not zero fill.

The disbursement acknowledgment date will be provided by the LOC in the disbursement acknowledgment (DIOD01OP) transmitted from the LOC.

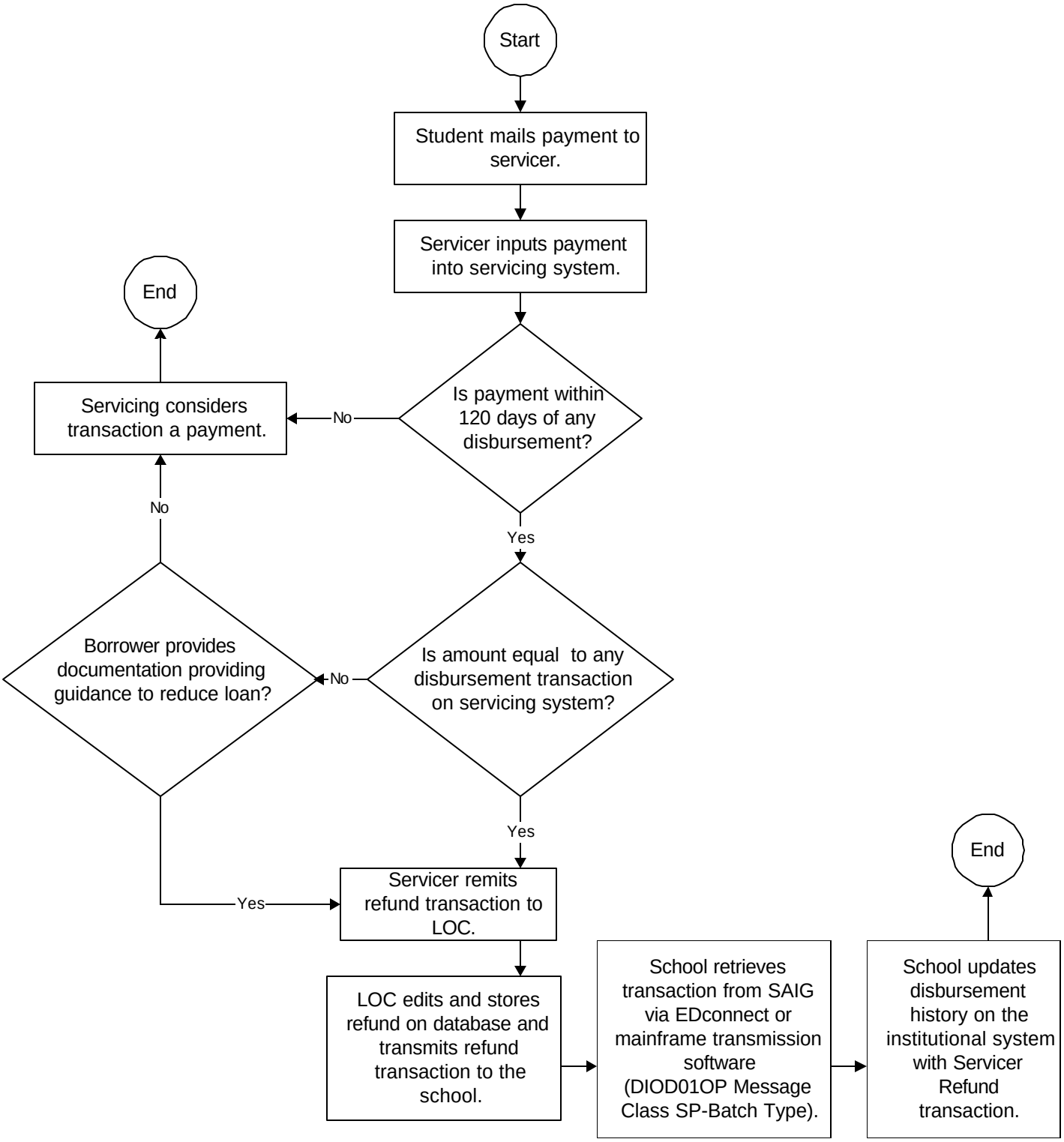
Disbursement Process



Booking Notification Process



Servicer Refund Process



School Reconciliation

Schools must reconcile the school's Direct Loan records on file at the LOC with the school's internal Direct Loan records. This process is School Reconciliation and should be performed by the school on a monthly basis. For more details see the Direct Loan School Guide.

School Reconciliation for 2000–2001 Direct Loan School Account Statement (DLSAS)

LOC initiates the reconciliation process. On a monthly basis, the LOC sends a Direct Loan School Account Statement (DLSAS) to each school (designated by DL school code) in the Direct Loan program. This electronic file may be imported and formatted for printing to look similar to a bank statement. The School Account Statement reports on the LOC data on cash balances, cash details, booked loans, and booked or unbooked disbursement transactions. Three types of reconciliation data are sent to the schools: Cash Summary, Cash Detail, and Loan Detail. Each school will be responsible for reviewing the monthly statement to ensure the accuracy of the data. This data must also be reconciled to the school's internal student account records and bank records.

School Options

A school may elect to receive only the Cash Summary and Cash Detail sections on the monthly School Account Statement, omitting the Loan Detail records. Schools initially receive the full file; contact the LOC if you want to receive the file without the Loan Detail records.

Additionally, a school may elect to send the LOC an electronic file, the Optional Loan Detail Exception File, with Year-to-Date (YTD) unbooked transactions *or* booked transactions for a particular month. The LOC compares the school's data sent in this file with that of the LOC. A preformatted Exception Report is returned to the school if there are discrepancies or exceptions to be resolved. This process assists the schools in resolving discrepancies found while reviewing the monthly DLSAS. A school initiates this process simply by sending the Loan Detail Export file to the LOC.

Resolving Discrepancies

These two processes, the DLSAS and the Optional Loan Detail Exception File, assist the schools with reconciling their data with the data at the LOC. When discrepancies are found, schools should go back and

- Ensure that all origination, promissory note, and disbursement processing has been completed.
- Export all pending data batches for origination records, promissory notes, and disbursements.
- Import all pending data batches to update the accepted status and booked status flags on your school's system.

Custom schools and software vendors may develop reports to resolve discrepancies on the DLSAS. Sample reports and descriptions are provided in Appendix.

Management Files from the LOC

The LOC will routinely return certain reports to your SAIG mailbox. These reports are preformatted in ASCII text and have their own message class names.

The 30-Day Warning Report

The 30-Day Warning Report is a file reporting unbooked loans (DIWR01OP) for which the LOC has not received the three required elements to "book" a loan within 30 days of the first activity. The report lists the Loan ID and the data that is required to book the loan. Loans where the Loan Amount Approved is adjusted to $0 do not appear on the 30-Day Warning. This file is generated weekly by the LOC.

The Duplicate Student Borrower Report

The Duplicate Student Borrower Report is a file reporting student borrowers at multiple schools with loans for the same or overlapping academic years.

The Inactive Loan Report

The Inactive Loan report is a file reporting loans that have been adjusted to $0.

The Anticipated Disbursement List

The Anticipated Disbursement List file (DIAA01OP) is transmitted to Option 1 and Standard Option schools only. This file lists all pending anticipated disbursements scheduled 30 to 45 days in the future. The LOC generates this file based on accepted full origination records and accepted promissory notes for your school. Schools should submit full origination records, changes, and promissory notes to the LOC for anticipated disbursements not included on the list but the school intends to make. The report contains at a minimum the following data elements:

- Direct Loan School Code for Borrowers on Report
- LOAN ID
- Borrower's Name
- Loan Type
- Disbursement Number (01- 20)
- Anticipated Gross Disbursement Amount
- Anticipated Net Disbursement Amount
- Anticipated Loan Fee Amount

- Number of Borrowers on the Listing

The Actual Disbursement Roster

The Actual Disbursement Roster file (DIAO01OP) is transmitted to Option 1 and Standard Option schools only. The Actual Disbursement Roster is transmitted to schools 5 business days prior to the anticipated disbursement date. This file lists all the Loan IDs and anticipated disbursement data on which the LOC has requested funds. Funds transferred to the school from GAPS must be disbursed to the borrowers based on the Actual Disbursement Roster. The LOC includes borrowers on this report based on anticipated disbursements on accepted Loan Origination Records submitted to the LOC at least 10 business days prior to the anticipated disbursement date. The report contains at a minimum the following data elements:

- Direct Loan School Code for Borrowers on Report
- LOAN ID
- Borrower's Name
- Loan Type
- Disbursement Number (1-20)
- Anticipated Gross Disbursement Amount
- Anticipated Net Disbursement Amount
- Anticipated Loan Fee Amount
- Number of Borrowers on the Roster
- Total Net Disbursement for the Roster
- Anticipated Disbursement Date

Batch Processing and Batch IDs

All data exchanged between schools and the LOC must be in the required record layout format. Data must be submitted to the LOC in groups of like types. Each data type has a specific record layout, i.e., full origination, disbursements, etc. Therefore each record set is considered a separate batch. Every batch must contain a header and trailer record (see Custom Layouts). The batch header contains a batch identifier that is unique to the export batch.

The Batch Integrity Rule

The LOC returns an acknowledgment record for every record the school submits. If a school submits a full origination batch of 1,000 records, the LOC will return an acknowledgment file responding to only those 1,000 records. The acknowledgment file always contains the Batch ID of the corresponding submission. This rule applies for full origination records, change records, and disbursement records initiated by the school. However, it does not apply to promissory note manifest records and acknowledgments. To expedite school processing, the LOC acknowledges promissory notes as they are accepted, rather than holding the entire batch until all notes are accepted.

Rounding Logic

In 2000-2001, you can have up to 20 anticipated and 20 actual disbursements.

The following fields need to be calculated when **STAFFORD disbursements** are entered or changed:

Field Name	Description
Loan Amount Approved	From loan record
1st Gross Disbursement Amount	Per Gross Disbursement Calculations
1st Fee Amount	1st Gross Amount X Loan Fee Rate (3%)
1st Net Disbursement Amount	1st Gross Amount - 1st Fee Amount
2nd Gross Disbursement Amount	Per Gross Disbursement Calculations
2nd Fee Amount	2nd Gross Amount X Loan Fee Rate (3%)
2nd Net Disbursement Amount	2nd Gross Amount - 2nd Fee Amount
Optional:	
3rd through 20th Gross Disbursements:	Per Gross Disbursement Calculations
3rd through 20th Fee Amount	3rd through 20th Gross Amount X Loan Fee Rate (3%)
3rd through 20th Net Disbursements	3rd through 20th Gross Amount - 3rd through 20th Fee Amount
Total Gross Disbursements	Sum of all gross disbursements
Total Fee Amount	Sum of all fee amounts
Total Net Disbursements	Sum of all net disbursements

Rounding Logic (Continued)

The following fields need to be calculated when **PLUS disbursements** are entered or changed:

Field Name	Description
Loan Amount Approved	From loan record
1st Gross Disbursement Amount	Per Gross Disbursement Calculations
1st Fee Amount	1st Gross Amount X Loan Fee Rate (4%)
1st Net Disbursement Amount	1st Gross Amount - 1st Fee Amount
2nd Gross Disbursement Amount	Per Gross Disbursement Calculations
2nd Fee Amount	2nd Gross Amount X Loan Fee Rate (4%)
2nd Net Disbursement Amount	2nd Gross Amount - 2nd Fee Amount
Optional:	
3rd /4th Gross Disbursements:	Per Gross Disbursement Calculations
3rd /4th Fee Amount	3rd/4th Gross Amount X Loan Fee Rate (4%)
3rd /4th Net Disbursements	3rd /4th Gross Amount - 3rd /4th Fee Amount
Total Gross Disbursements	Sum of all gross disbursements
Total Fee Amount	Sum of all fee amounts
Total Net Disbursements	Sum of all net disbursements

Gross Disbursement Calculations

With the implementation of the option to disburse up to 20 disbursements, disbursement percentages are removed.

When determining disbursement amounts for a loan, dollar figures are rounded to the nearest dollar and all disbursements are equal except, for in some cases, the last disbursement.

When computing gross disbursement amounts, use the following specifications:

Step 1: Divide the loan amount approved by the total number of disbursements to calculate an individual disbursement amount.

- If necessary, first truncate any positions that exist past two decimal places.

Step 2: Round the individual disbursement amount. Rounding occurs at the first and second decimal places to the nearest dollar.

- If the first and second decimal places are 50 or greater, increment the first digit to the left of the decimal sign by one.
- If the first and second decimal places are less than 50, do not change the first digit to the left of the decimal sign.
- **Note:** The individual disbursement amount equals the amount of all disbursements except for the amount of the last disbursement.

Step 3: To determine the amount of the last disbursement, multiply the individual disbursement amount by the number of disbursements.

- If the sum of the disbursements is greater than the loan amount approved, ~~there is a negative variance~~ ***subtract the difference from the last disbursement.***
- If the sum of the disbursements is less than the loan amount approved, ~~there is a positive variance~~ ***add the difference to the last disbursement.***
- The variance is applied to the **last** disbursement.
- ~~If there is a positive variance, subtract the variance from the individual disbursement amount to derive the last disbursement amount.~~
- ~~If there is a negative variance, add the variance to the individual disbursement amount to derive the last disbursement amount.~~

Example 1: A calculation for two disbursements

Loan Amount Approved: $2625

Step 1: 2625 divided by 2 = 1312.5000

First truncate any positions that exist past two decimals as rounding occurs at the first and second decimal places.

Therefore 1312.5000 truncates to 1312.50

Step 2: Round at the first and second decimal places to determine the individual disbursement amount.

- If the first and second decimal places are .50 or greater, increment the first digit to the left of the decimal sign by one.
- If the first and second decimal places are less than .50 do not change the first digit to the left of the decimal sign.
- 1312.50 rounds to 1313. Therefore, all disbursement amounts are 1313 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

1313 multiplied by 2 = 2626

- ~~If the sum of the disbursements is greater than the loan amount approved, there is a negative variance. Add the variance to the individual disbursement amount to calculate the amount of the last disbursement.~~
- ~~If the sum of the disbursements is less than the loan amount approved, there is a positive variance. Subtract the variance from the individual disbursement amount to derive the amount of the last disbursement.~~

~~Therefore,~~ s***S***ince $2626 is more than $2625 ~~there is a positive variance of $***1*** ***you subtract the difference of $1.*** The last disbursement is equal to $1313 - $1 or $1312.

Final Results: 1st Gross Disbursement Amount = 1313

2nd Gross Disbursement Amount = 1312

Example 2: A calculation for three disbursements

Loan Amount Approved: $1000

Step 1: 1000 divided by 3 = 333.3333

First truncate any positions that exist past two decimals as rounding occurs at the first and second decimal places.

Therefore 333.3333 truncates to 333.33

Step 2: Round at the first and second decimal places to determine the individual disbursement amount.

- If the first and second decimal places are .50 or greater, increment the first digit to the left of the decimal sign by one.
- If the first and second decimal places are less than .50 do not change the first digit to the left of the decimal sign.
- 333.33 rounds to 333. Therefore, all disbursement amounts are 333 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

333 multiplied by 3 = 999

- ~~If the sum of the disbursements is less than the loan amount approved, there is a negative variance. Add the variance to the individual disbursement amount to calculate the amount of the last disbursement.~~
- ~~If the sum of the disbursements is greater than the loan amount approved, there is a positive variance. Subtract the variance from the individual disbursement amount to derive the amount of the last disbursement.~~

  ~~Therefore, s~~***S***ince $999 is less than $1000 ~~there is a negative variance of $1.~~ ***you add the difference of $1.*** The last disbursement is equal to $333 + $1 or $334.

  Final Results: 1st Gross Disbursement Amount = $333

  2nd Gross Disbursement Amount = $333

  3rd Gross Disbursement Amount = $334

  Total Loan Amount = $1000

Example 3: A calculation for six disbursements

Loan Amount Approved: $22,167

Step 1: 22167 divided by 6 = 3694.5000

First truncate any positions that exist past two decimals as rounding occurs at the first and second decimal places.

Therefore 3694.5000 truncates to 3694.50

Step 2: Round at the first and second decimal places to determine the individual disbursement amount.

- If the first and second decimal places are .50 or greater, increment the first digit to the left of the decimal sign by one.
- If the first and second decimal places are less than .50, do not change the first digit to the left of the decimal sign.

3694.50 rounds to 3695. Therefore, all disbursement amounts are 3695 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

3695 multiplied by 6 = 22170

- ~~If the sum of the disbursements is less than the loan amount approved, there is a negative variance. Add the variance to the individual disbursement amount to calculate the amount of the last disbursement.~~
- ~~If the sum of the disbursements is greater than the loan amount approved, there is a positive variance. Subtract the variance from the individual disbursement amount to derive the amount of the last disbursement.~~

~~Therefore,~~ ~~s~~***S***ince $22170 is more than $22167 ~~there is a positive variance of $3~~ ***you subtract the difference of $3.*** The last disbursement is equal to $3695 - $3 or $3692.

Final Results: 1st Gross Disbursement Amount = $3695

2nd Gross Disbursement Amount = $3695

3rd Gross Disbursement Amount = $3695

4th Gross Disbursement Amount = $3695

5th Gross Disbursement Amount = $3695

6th Gross Disbursement Amount = $3692

Total Loan Amount = $22,167

Loan Fees and Net Disbursement Calculations

When calculating loan fee amounts and net disbursement amounts, use the following specifications for all numbers of disbursements:

- Loan Fees are truncated.
- Net disbursements are calculated by subtracting the loan fee from the gross disbursement.
- If the sum of the loan fee amounts is less than the calculated Total Loan Fee, do not adjust any loan fee amounts.
- If the sum of the net disbursement amounts is greater than the calculated Total Net Disbursement, do not adjust any net disbursement amounts.

Example : Loan Fee Calculation

Total Gross Disbursement Amount = $3500

Loan Fee Rate = 3%

Three Gross Disbursement Amounts = $1167, $1167 and $1166

Step 1: 1st Loan Fee Amount: 1167 X .03 = $35.01, truncate to $35

Step 2: 2nd Loan Fee Amount: 1167 X .03 = $35.01, truncate to $35

Step 3: 3rd Loan Fee Amount: 1166 X .03 = $34.98, truncate to $34

Step 4: Total Loan Fee Amount = 35 + 35 + 34 = 104

Step 5: 1st Net Disbursement Amount = 1167 – 35 = 1132

Step 6: 2nd Net Disbursement Amount = 1167 – 35 = 1132

Step 7: 3rd Net Disbursement Amount = 1166 –34 = 1132

Step 8: Total Net Disbursement Amount = 1132 + 1132 + 1132 = 3396

Final Results:

	Disbursement #1	Disbursement #2	Disbursement #3	Totals
Gross Disbursements	1167	1167	1166	3500
Loan Fees	35	35	34	104
Net Disbursements	1132	1132	1132	3396

Leap Year Logic

EDExpress uses the following date format and leap year logic in the date fields on its databases:

- The date field format is CCYY/MM/DD.
- For (CC), the date field must contain only 19 or 20.
- For (YY), the date field must contain only 00–99.
- For month (MM), the date field must contain only 01–12.
- For day (DD), valid range depends on the month, as follows:

Month	Valid Day Range
01	01–31
02	0l–28 (unless year is divisible by 4 when 0l–29 is valid)
03	01–31
04	01–30
05	01–31
06	01–30
07	01–31
08	01–31
09	01–30
10	01–31
11	01–30
12	01–31

Implementation Guide

4.1 Overview

The purpose of this section is to assist Direct Loan Custom Schools, Third Party Servicers, and Software Vendors with implementing the system changes for the 2000-2001 Direct Loan Program. This section describes each 2000-2001 Direct Loan modification and is a companion to the record layouts and edits contained in Section 1 and Section 2. Questions pertaining to this section should be directed to the LOC at **800/848-0978**.

An overview of the 2000-2001 Direct Loan modifications is provided in *"2000-2001 Modifications at a Glance."*

To help users understand the new guidelines, the modifications have been classified into seven specific functional areas:

- Loan Origination and Change Records
- Disclosure Statement
- Disbursement Records
- Promissory Notes
- Reports
- Servicing Interface
- Web Access

Within each functional area, individual modifications are described and discussed. This discussion includes the business rules for implementation and when applicable an example for the modification.

If you have questions regarding the material in this section, please call the Direct Loan Origination Center (LOC) between the hours of 8:00 a.m. and 8:00 p.m. (ET).

800/848-0978

OR

E-mail us at: **loan_origination@mail.eds.com**

4.2 2000-2001 Modifications at a Glance

A matrix of the 2000–2001 modifications begins on the next page. We hope this matrix serves as a quick reference for 2000-2001 changes.

~~1999–2000~~ *2000-2001* Modifications at a Glance

~~1999–2000~~ *2000-2001* **Modifications**	**New Process/ Procedure**	**New Edit**	**Redesign Record Layout**	**New or Redefined Field(s)**	**New Change Transmit Field(s)**	**New or Redefined Reject Codes**	**New Report/ New Format**	**Eliminate Fields, & Reject Codes**
3.1 Allow Multiple Origination Fee	X	X		X	X			
3.2 LOC to calculate the Anticipated Completion Date	X		X					X
4.1 Redesign Disclosure Statement and Printing Process	X	X	X	X	X	X		
5.1 Allow up to 20 Anticipated Disbursements	X	X	X	X	X	X		
5.2 Send Booking Notification to Schools	X		X				X	X
5.3 Eliminate Requiring Actual Disbursements to be received in Chronological order.	X							X
6.1 Implement Multi-Year Functionality for MPN	X	X				X		
6.2 Eliminate Promissory Note Print Sequence fields.	X		X					X
7.1 Notify schools of Disbursement Activity not yet booked at Servicing	X						X	X
8.1 Process Refunds received by Servicing from a borrower and Transmit data to Schools	X			X				
9.1 Provide Online access to LOS to schools (view only)	X							
9.2 Provide Web Credit Check access to schools.	X	X		X		X		
9.3 Provide Online access to GAPS data for schools.	X							

4.3 Loan Origination

4.3.1 Allow Multiple Origination Fees

2000-2001 Modification: The loan origination fee has been 4% for all Direct Loans since the inception of the Direct Loan Program. In August 1999, Federal regulations passed by Congress permits a loan origination fee of 3% for Direct Subsidized and Unsubsidized loans. The PLUS loan origination fee remains at 4%. Direct Subsidized and Unsubsidized loans eligible for the 3% loan origination fee are those with the first anticipated disbursement on or after August 15, 1999.

Previously, the schools used a 4% percent origination fee for all loans. The fee amount is computed by multiplying the Gross Anticipated Disbursement amount by the origination fee of 4 percent. This origination fee is reflected on anticipated and actual disbursements. **For 2000-2001**, the LOC calculates the fee amount based on the type of loan the borrower receives. If a student receives a Direct Subsidized or Unsubsidized loan, the student is eligible for the loan origination fee of 3%. The standard 4% loan origination fee still applies to all PLUS loans.

Business Rules:

- All loans for years prior to 1999-2000 continue to have the 4% loan origination fee.
- Direct Subsidized and Unsubsidized loans for 2000-2001 have a loan origination fee of 3%.
- PLUS loans continue to have the 4% loan origination fee.
- A new field for the loan origination fee is added to the Loan Origination Record (Field #104).
- The loan origination fee can be changed through the change record for 2000-2001 loans and forward (Change field #S116).
- When a change to the loan origination fee is necessary, the school must make the loan inactive. (The process of making a loan inactive has been simplified. See Custom System Requirements, Section 3 for the process of making a loan inactive.)
- If the loan origination fee on the Loan Origination Record (LOR) is not a valid origination fee, the record rejects with error code 97 (Fee is Invalid).
- If the loan origination fee on the LOR is not equal to the calculated origination fee on the anticipated disbursement fee amount, the record rejects with error code 18 (Loan Fee Amount does not Reflect the Current Loan Fee Percentage).
- If a loan origination fee change is received and the loan is active, the record rejects with error code 96 (Loan not inactive for fee change).

Business Rules (Continued):

- If the calculated loan origination fee for the disbursement fee amount on the disbursement record is not equal to the loan origination fee stored at the LOC, the record rejects with error code 30 (Fee on Disbursement Amount does not match Fee on LOR).
- The loan origination fee is a numeric five-character field with an implied decimal in the second position from the left. Three percent is indicated as ***03000*** and 4% is indicated as ***04000*.**

4.3.2 LOC to Calculate Anticipated Completion Date

2000-2001 Modification: The requirement for a school to submit the Anticipated Completion Date on the LOR has been eliminated. The LOC now calculates the Anticipated Completion Date based on a devised formula. Upon implementation, this modification affects all years.

Currently, the LOC receives the Anticipated Completion Date (ACD) field in the Loan Origination Record (LOR) from the schools. If the ACD is more than 6 years past the loan period start date, the LOC accepts the LOR, but stores the ACD as a date 6 years past the loan period start date. The LOC then sends the ACD to Servicing.

Starting in 2000-2001, instead of the schools sending the Anticipated Completion Date in the LOR, the LOC automatically calculates the ACD and transmits it to Loan Servicing. The ACD field has been removed from the Loan Origination Record (LOR). The LOC calculates the ACD based on the loan period, the student's grade level, and the schools program length. Changes or corrections can be made to the ACD through the Student Status Confirmation Report (SSCR) process only.

If an LOR is sent to the LOC for 1999-2000 loans and prior with the ACD in the record layout, the LOC ignores this field and calculates the ACD using the student's grade level, loan period, and program length.

Business Rules:

- The LOC calculates the ACD for all loan years submitted.
- For 2000-2001 the ACD has been removed from the LOR (field #16).
- The LOR error code 35 (ACD must be after the loan period start date) has been removed.
- The LOR error code 77 (ACD cannot be before loan period end date) has been removed.
- The LOC ignores the ACD field on the LOR submitted for all previous loan years.
- The LOC calculates the ACD based on the loan period, the student's grade level, and the school's program length for each new loan.
- The LOC passes the calculated ACD to Loan Servicing.
- Loan Servicing uses the date calculated by the LOC to place the borrower in repayment (unless the date is updated through the SSCR process).
- The ACD is distributed to NSLDS via Loan Servicing.

See table on the next page for ACD calculation guidelines.

The following guidelines are used to calculate the Anticipated Completion Date.

School's Program Length	Students Grade Level	ACD
Short Term (>300 Hours)	All Grade Levels	LPED
Graduate/Professional (<300 Hours)	All Grade Levels	LPSD + 2 Years
Non-Degree (> 600Hours)	All Grade Levels	LPED
Non-Degree (1 Yr/900 Hours)	All Grade Levels	LPSD + 1 Year
Non-Degree (2 Yr/1800 Hours)	First Year	LPSD + 2 Years
	Second Year and Up	LPSD + 1 Year
Associate's Degree	First Year	LPSD + 2 Years
	Second Year and Up	LPSD + 1 Year
Bachelor's Degree	First Year	LPSD + 4 years
	Second Year	LPSD + 3 Years
	Third Year	LPSD + 2 Years
	Fourth Year and Up	LPSD + 1 Year
First Professional Degree	First Year	LPSD + 5 Years
	Second Year	LPSD + 4 Years
	Third Year	LPSD + 3 Years
	Fourth Year	LPSD + 2 Years
	Fifth Year and Up	LPSD + 1 Year
Master's or Doctor's Degree	First Year	LPSD + 5 Years
	Second Year	LPSD + 4 Years
	Third Year	LPSD + 3 Years
	Fourth Year	LPSD + 2 Years
	Fifth Year and Up	LPSD + 1 Year
Professional Certification	All Grade Levels	LPSD + 2 Years
U/G Previous Degree Required	First Year	LPSD + 3 Years
	Second Year	LPSD + 2 Years
	Third Year and Up	LPSD + 1 Year
Three Plus Year	First Year	LPSD + 3 Years
	Second Year	LPSD + 2 Years
	Third Year and Up	LPSD + 1 Year
2 Year Transfer	First Year	LPSD + 2 Years
	Second Year and Up	LPSD + 1 Year

LPSD = Loan Period Start Date
LPED = Loan Period End Date

4.3.2.2 Examples

NOTE: For this modification schools do not have to make the calculations. The following examples are provided to assist schools in understanding the way the ACD is calculated.

Example 1: If a school sends in an LOR with the ACD included for a loan for a previous year (1999-2000), the LOC ignores and computes the ACD based on the students grade level, loan period, and program length supplied by the school on the LOR. (See the chart on the previous page for specific values).

A student at any grade level (1-7), with a short term program length of less than 300 hours, will have the loan period end date (LPED) as their ACD.

A student at grade level 3, working on a bachelor's degree (school's program is certified as a Bachelor's degree program), with a loan period start date of 08/01/2000, will have an anticipated completion date of 08/01/2002 (LPSD plus two years).

Example 2: If a school sends in an LOR for a 2000-2001 loan, there will not be a field on the LOR to send the ACD. The LOC automatically calculates the ACD based on the loan period, program length at the school, and the student's grade level supplied by the school on the LOR.

A student at any grade level (1-7), with a short-term program length of less than 300 hours, will have the loan period end date (LPED) as their ACD.

A student at grade level 3, working on a bachelor's degree (school's program is certified as a Bachelor's degree program), with a loan period start date of 08/01/2000, will have an anticipated completion date of 08/01/2002 (LPSD plus two years).

4.4 Disclosure Statement

4.4.1 Redesign of the Disclosure Statement and Printing Process

2000-2001 Modification: The Disclosure Statement and printing process has been modified to accommodate the increased number of anticipated disbursements allowed by Direct Loans for Direct Subsidized and Unsubsidized loans. The schools now have the option of printing their own Disclosure Statements for their borrowers or having the LOC print the Disclosure Statement for their borrowers.

The Disclosure Statement has been redesigned to accommodate up to 20 anticipated disbursements for 2000-2001 loans and forward.

Currently, the LOC prints the Disclosure Statements for all schools upon acceptance of the LOR. Since only four disbursements are allowed for Direct Subsidized and Unsubsidized loans, the print specifications will not allow more than four loans on the Disclosure Statement..

Starting in 2000-2001, the Disclosure Statement has been changed to allow up to 20 anticipated disbursements for Year 2000-2001 loans and forward. Although the 1999-2000 loans use the newly designed form after implementation of 2000-2001, they do not show 20 anticipated disbursements. As in the past, they continue to show four anticipated disbursements for 1999-2000 loans and prior.

Also, for 2000-2001 a Plain English Disclosure Stuffer listing the borrower's rights and responsibilities has been devised and must be mailed to the borrower with the Disclosure Statement. You may receive the Plain English Disclosure by contacting the LOC and requesting it through the regular fulfillment process at 800-848-0978. The LOC will include the Plain English Disclosures with the Disclosure Statements that are printed at the LOC.

A new field has been added to the LOR, Disclosure Statement Print Indicator, (field #149. When a school originates a loan, the school has the option to set a flag in the Loan Origination Record (LOR) using this field to indicate if the LOC should print the Disclosure Statement. If this flag is left blank, this indicates to the LOC that the school prints the Disclosure Statement. Schools have the ability to change the Disclosure Statement Print Indicator by sending a change record to the LOC (Change field #S115).

Business Rules

Printing Process:

- The Disclosure Statement is only printed for Direct Subsidized and Unsubsidized loans.
- Disclosure Statements are not printed for PLUS loans.

Business Rules: (Continued)

- The new Disclosure Statement applies to all 1999-2000 loans and forward after implementation of 2000-2001.
- Schools can only print Disclosure Statement for 2000-2001 loans.
- The LOC will continue to print Disclosure Statements for 1999-2000 loans.
- The LOC prints the Disclosure Statement for a particular loan 10 days prior to the first anticipated disbursement date.
- Schools have the option of printing Disclosure Statements anytime before the disbursement date.
- A new field has been added to the LOR, Disclosure Statement Print Indicator, to indicate whether the school or the LOC prints the Disclosure Statement. Y = LOC prints; Blank = School prints.
- The LOC is required to print the Disclosure Statement, regardless of the print indicator, for any loan that has more than 12 non-zero anticipated disbursements.
- If the LOC receives an LOR for which the LOC is supposed to print the Disclosure Statement and 10 days prior to the first anticipated disbursement has passed, the LOC prints the Disclosure Statement upon acceptance.
- If any value other than "Y" or Blank is received, the LOC rejects the LOR with an error code of 21 (Invalid Disclosure Statement Print Indicator).
- If the Disclosure Statement Print Indicator is changed from Y to Blank and the number of anticipated disbursements increase to more than 12, the record rejects with a reject code of "99." (See Example on page 4-6-3.)
- The Disclosure Statement is reprinted for any changes to Loan Amount Approved if the loan is not booked.
- The LOC sends the Disclosure Statement to the borrower's permanent address.
- Any anticipated Ddisbursement with a zero dollar amount ($0) is not printed on the Disclosure Statement unless the loan is made inactive.
- If the anticipated disbursement date or amount changes, a new Disclosure Statement is printed.
- The maximum number of loans included on one Disclosure Statement is two. They must be different loan types (two subsidized or two unsubsidized loans are not allowed on the same Disclosure Statement). They must be the same SSN, loan year, school, loan sequence number, promissory note number, and at least one of the two loans must meets the 10 day printing criteria.
- There can only be one subsidized and one unsubsidized loan on each Disclosure There can only be one subsidized and one unsubsidized loan on each Disclosure Statement.

Disclosure Statement Redesign:

- The redesigned Disclosure Statement is used for 1999-2000 loans and forward as of the implementation of the 2000-2001 release.
- The majority of the legal text has been moved to the back of the form.
- The two boxes for the Subsidized and Unsubsidized loans have been enlarged to accommodate up to 12 anticipated disbursements.
- The Department provides schools that print their own Disclosure Statements preprinted stock.

When the LOC prints:

- The LOC prints the total for each loan type on the back when the number of non-zero anticipated disbursements for both loans is greater than 12.

4.4.1.1 Examples

Example 1: When LOC prints Disclosure Statement versus when School prints Disclosure Statement (See Tables Below).

Disclosure Statement Print Indicator on the LOR	Number of non-zero Anticipated Disbursements	Change Record Received	LOC's Action After Meeting 10-Day Printing Criteria
Blank	> 12		LOC will print Disclosure Statement.
Y	> 12		LOC will print Disclosure Statement.
Blank	> 12	Disclosure Statement Print Indicator = Y	LOC will reprint Disclosure Statement.
Y	> 12	Disclosure Statement Print Indicator = Blank (Change record will reject)	LOC will reprint Disclosure Statement.

Example 2: If the Disclosure Statement Print Indicator is set to "Y," and there are 11 anticipated disbursements, the LOC will print the Disclosure Statement for the School. If the school sends in a change record for the Disclosure Statement Print Indicator and sets it to Blank (the school prints) and also adds 2 more anticipated disbursements for that loan, it will reject with a reject code of "99" (Anticipated Disbursements are more than 12. LOC is required to print the Disclosure Statement). This reject occurs because the number of anticipated disbursements have increased from 11 to 13, and the LOC is required to print the Disclosure Statement for any loans where there are more than 12 non-zero anticipated disbursements.

Disclosure Print Scenarios					
Disclosure Statement Print Indicator on the LOR	**Number of Non-Zero Anticipated Disbursements**	**Special Condition**	**Change Record to Change Disclosure Statement Print Indicator**	**LOC's Action on Change Record**	**LOC's Action on Disclosure Statement After Meeting 10-Day Printing Criteria**
Blank	> 12	LOC **has not** printed Disclosure Statement because 10-day criterion has not been met.	Y	LOC will accept change record.	LOC will print Disclosure Statement.
Y			Blank	LOC will reject change record with error code 99.	LOC will print Disclosure Statement.
Blank	> 12	LOC **has** printed Disclosure Statement because 10-day criterion has been met.	Y	LOC will accept change record	LOC will reprint Disclosure Statement.
Y			Blank	LOC will reject change record with error code 99 since there are more than 12 non-zero anticipated disbursements.	LOC will reprint Disclosure Statement.
Blank	< 12	LOC **has not** printed Disclosure Statement because it was not supposed to.	Y	LOC will accept change record.	LOC will print Disclosure Statement.

Disclosure Print Scenarios					
Disclosure Statement Print Indicator on the LOR	**Number of Non-Zero Anticipated Disbursements**	**Special Condition**	**Change Record to Change Disclosure Statement Print Indicator**	**LOC's Action on Change Record**	**LOC's Action on Disclosure Statement After Meeting 10-Day Printing Criteria**
Y	<12	LOC **has** printed Disclosure Statement because 10-day printing criterion has been met.	Y	LOC will accept change record.	LOC will reprint Disclosure Statement.
Y	<12	LOC **has** printed Disclosure Statement because a 10-day printing criterion has been met.	Blank	LOC will accept change record and update the Disclosure Print Indicator in the LOS database.	LOC will not print Disclosure Statement.
Y	<12	LOC **has not** printed Disclosure Statement because 10-day printing criteria have not been met.	Blank	LOC will accept change record.	LOC will not print Disclosure Statement.

Disclosure Print Scenarios				
Disclosure Statement Print Indicator on the LOR	**Disclosure Statement Print Indicator on the Change Record**	**Special Condition**	**LAA, Anticipated Disbursement Dates, or Anticipated Amounts Change on Change Records**	**LOC's Action After Meeting 10-Day Printing Criteria**
Blank	Y	LOC has not printed because it was not required to print.	Yes	LOC will print Disclosure Statement.
Y	Blank	LOC already printed.	Yes	LOC will not print any further Disclosure Statements.
Y	Blank	LOC has not printed because a 10-day criterion has not been met.	Yes	LOC will not print Disclosure Statement.

4.5 Disbursements

4.5.1 Allow up to 20 Anticipated and Actual Disbursements for Direct Subsidized and Unsubsidized Loans

2000-2001 Modification: The LOC now accepts up to 20 anticipated and actual disbursements for Direct Subsidized and Unsubsidized loans. Upon implementation, this modification affects Program Year 2000-2001 and forward.

Currently, the Loan Origination Center (LOC) allows up to four anticipated and actual disbursements for a loan. Loan records, promissory note acknowledgements, disbursement processing, reconciliation, and report programs accommodate only four anticipated and actual disbursements per loan.

Starting in 2000-2001, the LOC allows up to 20 anticipated and actual disbursements for Direct Subsidized and Unsubsidized loans. Loan records can have up to 20 anticipated disbursements, and the promissory note acknowledgement has been changed to accommodate up to 20 anticipated disbursements. Reports have been modified to accommodate this change as well.

Business Rules:

- Applicable to Year 2000-2001 and forward Direct Subsidized and Unsubsidized loans.
- The LOC continues to accept up to four anticipated and actual disbursements for PLUS loans.
  - If the LOC receives a PLUS loan origination record (LOR) with more than four anticipated disbursements, the LOR rejects with a reject code “95.” (Only four Anticipated Disbursements are allowed for a PLUS loan).
  - The LOC also rejects an actual disbursement with a disbursement number greater than four for a PLUS loan with reject code “29.” (PLUS loan disbursement number must be 01-04).
- The Loan Origination Record layout (#D and PF Batch Type) has been increased to 897 bytes to accommodate up to 20 anticipated disbursements. (See Custom Layout Section for record layout details.)
- New change field values have been added to allow up to 20 anticipated disbursements. (See Custom Layout Section for new Export Change Table Values.)
- Promissory note acknowledgement records (#D, #A batches with DIPA message class) have been modified to include up to 20 anticipated disbursements for Direct Subsidized and Unsubsidized loans. (See Custom Layout Section for layout details.)

- The Loan Origination Record (#D) has been modified to contain the disbursement percentage for disbursements 01-20. However, these fields may be blank. (See Custom Layouts Section for layout details.)
- The actual disbursement process has been modified to accommodate up to 20 actual disbursements.
- The length of the field, disbursement number, has increased from 1 to 2 bytes in the disbursement batch (#H) record (for example: 01, 02, 03 not 1, 2, 3).
- The Direct Loan School Account Statement (DLSAS), Option Loan Detail Exception reports, and the 732 Report accommodate disbursements 01-20.
- The Disclosure Statement has been redesigned to accommodate up to 20 anticipated disbursements and is discussed further in section 4-6.

4.5.2 LOC Sends a Booking Notification to the Schools

2000-2001 Modification: The LOC creates and sends a booking notification to the schools for every disbursement activity transaction the LOC books. Upon implementation, this modification affects Program Year 2000-2001 and forward.

Currently, the disbursement and the promissory note acknowledgements that the LOC sends to the school contains the Booked Status, Booking Reject Codes, and the Origination Center's Total Net Loan Amount. This informs the school when the loan is "bookable" at the LOC. Bookable means that there is an accepted Loan Origination Record (LOR), promissory note, and first actual disbursement, but the loan booking has not been executed and data passed on to Loan Servicing. Subsequent disbursements are booked by the LOC and passed on to Loan Servicing.

Starting in 2000-2001, when the LOC books a disbursement (Activity type "D") or an adjusted disbursement amount (Activity type "A"), a booking notification is generated and sent to the school for each transaction. In addition, the Booked Status, Booking Reject Codes, and the Origination Center's Total Net Loan Amount have been removed from the disbursement and promissory note acknowledgements. These fields are no longer necessary since the booking notification contains the Booked Date at the LOC and the LOC's Total Net Booked Loan Amount.

Business Rules:

- Applicable for Program Year 2000-2001 loans and forward.
- The booking notification transaction is sent to schools.
- The LOC generates the booking notification and sends it to schools once a disbursement or adjusted disbursement amount is booked at the LOC.
- The booking notification contains the disbursement booking date for each disbursement amount or adjustment amount. The booking date is the date the LOC passes the booked disbursement or adjustment to Loan Servicing.
- A loan is considered booked when there is an accepted loan origination record, promissory note, and first actual disbursement at the LOC. Each disbursement and each adjustment is also booked by the LOC.
- The following fields have been removed from the disbursement and promissory note acknowledgements:
  - Booked Status
  - Booking Reject Codes
  - Origination Center's Total Net Loan Amount
- The disbursement acknowledgement message class DIOD and batch type #B will contain the booking notification to schools from the LOC.

Business Rules (Continued):

- The record layout for the booking notification contains the following fields:
  - Loan ID
  - Disbursement Number (01-20)
  - Disbursement Activity Type:
    - L - Booking Disbursement
    - M- Booking Adjustment
  - Booked date at the LOC
  - Disbursement Sequence Number (01-99)
  - Disbursement Batch Number
  - Direct Loan School Code
  - Origination Center's Total Net Booked Loan Amount
  - Acknowledgement Date (date the LOC created the booking notification)
- The remaining fields on the disbursement record layout for booking notifications (#B) are blank.
- If a school sends multiple disbursement transactions within the same date for the same loan, the Origination Center's Total Net Booked Loan Amount, populated in the Booking Notification, is the total of all disbursement transactions received through that processing date (i.e., If two disbursement transactions are sent simultaneously, the Loan Origination Center's Total Net Booked Loan Amount is the same figure for both disbursements on their Booking Notification.)

4.5.2.1 Example

Scenario: On 9/9/2000, School A disburses and transmits to the LOC the 1st actual disbursement for Student X with gross amount of $1000. Previously, the LOC accepted both the loan origination record and the promissory note for this loan. Subsequently, the LOC transmits to the school a disbursement acknowledgement on 9/10/2000 accepting the 1st actual disbursement. As well, on 9/9/2000 the LOC books the loan, transmits data to Servicing, and sends a booking notification to the school on 9/10/2000. The diagrams below illustrate the disbursement record sent to the LOC, and disbursement acknowledgement and booking notification sent to the school for this scenario.

(Note: In this example, we have added spaces between data fields for ease of reading and have included only some of the fields contained in the record layout. For actual record layouts, please refer to the Custom Layout Section 1.)

Disbursement Export from school (DESD01IN/Batch Type #H) contains the following fields:

Loan Identifier	Disb. #	Disb Activity	Trans. Date
123456789S01G98765001	01	D	20000909

Disb Sequence #	Disb. Gross Amount	Disb. Batch #
01	01000	#H1G9876520000909120000

Disbursement Acknowledgement from LOC (DIOD01OP/Batch Type #H) contains the following fields:

Loan Identifier	Disb. #	Disb Activity	Trans. Date
123456789S01G98765001	01	D	20000909

Disb. Sequence #	Disb. Gross Amount	Disb. Batch #
01	01000	#H1G9876520000909120000

Disb. Activity Taken	Orig. Cntr. Total Net Booked Amt.	Acknowledg. Date
Blank (Accepted)	Blank	20000909

Booking Notification from LOC (DIOD01OP/Batch Type #B) contains the following fields:

Loan Identifier	Disb. #	Disb Activity	Trans. Date (Book Date)
123456789S01G98765001	01	L	20000909

Disb. Sequence #	Disb. Gross Amount	Disb. Batch #
01	01000	#B1G9876520000909120000

Orig. Cntr. Total Net Booked Amt.	Acknowledg. Date
00970	20000909

4.5.3 Eliminate the Requirement to Process Actual Disbursements in Disbursement Number/Chronological Date Order for a Loan

2000-2001 Modification: The LOC now allows actual disbursements numbered 02-20 to be submitted in any disbursement number/chronological date order. Upon implementation, this modification affects Program Year 2000-2001 and forward.

Currently, the LOC requires schools to send anticipated and actual disbursements in sequential order for a loan. For example, disbursement number 1 should be sent before disbursement numbers 2, 3, and 4; and disbursement number 2 should be sent before 3 and 4. In addition, the LOC requires the anticipated and actual disbursements to be submitted in chronological disbursement date order.

Starting in 2000-2001, the LOC allows schools to send in actual disbursements in any order once the LOC has accepted disbursement number one as the first actual disbursement and disbursement number one contains the earliest date. The disbursement numbers and disbursement dates of subsequent actual disbursements do not have to be in order but none of the subsequent disbursements can have a date earlier than the first actual disbursement. ~~The LOC allows~~ ***S***chools must submit to the LOC ~~to send in~~ anticipated disbursements in disbursement number and date order or they will be rejected. ~~any order as long as the first anticipated disbursement is disbursement number one and has the earliest date.~~ All other anticipated disbursements can be in any disbursement number or date order as long as they do not have a date earlier than anticipated disbursement number one. Change records for anticipated disbursements can be out of order

Business Rules:

- Applicable to Year 2000-2001 loans and forward.
- Disbursement number one must be processed first by the LOC and must have the earliest date.
- Actual Disbursements numbered 02-20 no longer have to be sent in chronological or date order.
- The first anticipated disbursement must have the earliest date.
- If the first actual disbursement does not have the earliest date, the record rejects with a reject code of "28." (1st actual disbursement date must be prior to all subsequent disbursements.)
- If the LOC does not have the actual disbursement number 1 for a loan and the school tries to submit other actual disbursement numbers, they are rejected with reject code "27." (The LOC must receive the first actual disbursement first.)
- If the date of the 1st anticipated disbursement is not the earliest date, it is rejected with a reject code of "A2." (Date of 1st anticipated disbursement must be the earliest.) This applies to the LOR.

"Q" transactions are not accepted for actual disbursements that result in the disbursement date for the first actual disbursement no longer being the earliest disbursement date.

4.5.3.1 Example

The following table illustrates the editing of disbursement sequencing:

Partial Loan ID	Disbursement #	Disbursement Date	1st Disbursement Accepted?	Date of 1st Disbursement & Date Prior?	Action Taken by LOC
123…	02	01/02/2000	Yes	Yes (09/09/1999)	Accept Transaction
456…	03	03/15/2000	Yes	No (03/16/2000)	Reject Transaction
789…	04	05/01/2000	No	No	Reject Transaction

The following table illustrates editing of disbursement's chronological order:

Partial Loan ID	Disbursement #	Disbursement Date	Prior Disbursement #'s Accepted?	Prior Disbursement Dates?	Action Taken by LOC
123456789…	01	09/01/1999	None	None	Accept Transaction
987654321…	02	11/25/1999	01	09/01/1999	Accept Transaction
555445555…	02	11/25/1999	None	N/A	Reject Transaction
777887777…	02	11/25/1999	01 03	09/01/1999 10/10/1999	Accept Transaction
000110000…	03	12/12/1999	01	09/01/1999	Accept Transaction
343434343…	04	03/01/1999	01 02	09/01/1999 03/15/199	Accept Transaction

4.6 Promissory Note Modifications

4.6.1 Implement Multi-Year Master Promissory Note Functionality Replace "S" or "U" in MPN ID with "M"

2000-2001 Modification: The LOC has implemented Multi-year Note (MYN) functionality. This change allows a student to sign one Master Promissory Note (MPN) for all Direct Subsidized and Unsubsidized loans. One MPN can be used for any Subsidized or Unsubsidized loan, for a specific borrower, across academic years, and across multiple schools eligible to participate in MYN functionality.

Currently, the Master Promissory Note (MPN) is the only approved promissory note for Direct Subsidized and Unsubsidized loans for a student borrower at a specific school. The MPN is not used for PLUS loans and does not support Direct Subsidized and Unsubsidized Loans at multiple schools or for multiple years.

Starting in 2000-2001, no changes are being made to the Master Promissory Note data elements. All existing 1999-2000 MPNs are treated as multi-year notes. Schools eligible for Multi-Year Note (MYN) functionality are able to use these MPNs for Year 2000-2001 loans for the same student. One MPN can be used for multiple Direct Subsidized and Direct Unsubsidized loans for the same student across multiple loan years and for multiple schools participating in MYN functionality.

A single loan ID prints on the MPN. This identification number is used by the LOC to link loans to the MPN. For newly printed MPNs for 2000-2001, the format of the MPN ID has changed to use "M" as the MPN indicator instead of "S" or "U" in the loan type code field. Since multiple loans are linked to an MPN, the promissory note print sequence number is no longer necessary.

The MPN is a legal document requiring the borrower to repay the funds borrowed under the Direct Loan Program. A MPN must be printed by the school or the LOC and signed by the student borrower prior to the disbursement of a Federal Direct Subsidized Loan or a Federal Direct Unsubsidized Loan.

As in the past, the school prints an MPN based on the completed loan origination record and only one note is used for both subsidized and unsubsidized loans. For 2000-2001, the MYN functionality has been implemented for the MPN, for schools that are eligible for the functionality based on Direct Loan Regulations. With this change, if a borrower is attending a school eligible for multi-year functionality, the borrower is required to have only one open MPN on file at the LOC for all subsidized and unsubsidized loans disbursed for academic year 2000-2001 and forward. A school may determine if there is an MPN on file at the LOC by using the NSLDS history page or through access on the WEB. If the borrower had a loan for 1999-2000, there is an MPN on file at the LOC. The open MPN at the LOC can be used for subsidized and unsubsidized loans disbursed for 2000-2001 and forward.

An open MPN on file at the LOC is assigned to the borrower and not limited for the use by a specific school. Therefore, any MPN accepted by the LOC can be used by a school eligible for MYN functionality. Thus, all loans for a student are linked to the same MPN across schools and academic years. ***The Social Security Number (SSN), date of birth, and the first name on the Loan Origination Record must match the SSN, date of birth, and first name on the MPN. If there are any differences, the LOC will not be able to link the MPN to the Loan Origination Record.***

If a school is NOT eligible for MYN functionality (single-year schools), a new MPN must be generated each academic year for each borrower. A single-year school must use an MPN generated at or for that institution only. A single-year school can link all subsidized and unsubsidized loans for the same academic year, for the same student to the same MPN.

An open MPN is valid for up to 10 years from the date of the first anticipated disbursement if an actual disbursement has been made. A student may close an open MPN by calling a Customer Service Representative at the LOC. Once an MPN has been closed, no new loans can be disbursed without a new MPN being generated. However, all disbursements and booking activity for the loans already attached to the closed MPN are processed.

Business Rules:

- Year 2000-2001 begins implementation of MYN functionality; with the ability to use existing 1999-2000 MPN's as Multi-Year Notes (MYN) for some schools.
- MYN functionality is applicable for academic year 2000-2001 and forward.
- MYN functionality does not apply to promissory note processing for PLUS loans.
- Once a loan is linked to a specific Master Promissory Note (MPN), it cannot be unlinked or relinked to any other MPN.
- Schools not eligible for multi-year functionality (Single-year schools) can only use the MPN from their school. They are able to link any subsidized and unsubsidized loans to their MPN for the same loan year, for the same student.
- A school eligible for multi-year functionality is able to use an MPN, for a specific borrower, from any school across multiple academic years.
- All MPNs, including 1999-2000 MPNs, are treated as multi-year notes.
- No new loans can be linked to an inactive MPN. An inactive MPN is defined as an MPN with no actual disbursement activity, for any loans associated with the MPN, for 18 months after the earliest first anticipated disbursement of all the loans linked to the MPN.

The LOC rejects disbursements for loans attached to an inactive MPN, if the disbursement activity date is after the date the MPN was made inactive.

- The LOC accepts disbursements for loans attached to an inactive MPN, if the activity date of the disbursement is before the date the MPN was made inactive.

Business Rules (Continued):

- If an actual disbursement has been made for any loan attached to a MPN, then that MPN can remain active up to 10 years from the earliest actual disbursement date.
- Only an "Open" MPN with an "Accepted" or "Pending" status or an "Inactive" MPN can be closed. A "Rejected" MPN cannot be closed.
- Loans, originated by schools that are not eligible for multi-year functionality, can only be linked to the latest MPN satisfying all of the following criteria:

  The loan is either subsidized or unsubsidized.

  The loan is for Program Year 2000-2001 forward.

  The loan year and school code in 21-character loan ID of the LOR matches with loan year and school code in 21-character MPN ID of the MPN.

  The student attached to a loan matches the student attached to the MPN.

  MPN status must not be "Rejected," "Closed," or "Inactive."
- Loans originated by schools eligible for multi-year functionality can be linked to the latest MPN if the loans satisfy all of the following criteria:

  Loan is either subsidized or unsubsidized.

  Loan is for Program Year 2000-2001 forward.

  The student attached to a loan matches the student attached to the MPN. The loan year and school code in the 21-character loan ID of the LOR does not have to match the loan year and school code in 21-character of the MPN ID of the MPN (The MPN can have any school code and any loan year).

  MPN status must not be "Rejected," "Closed," or "Inactive."
- Students can call a CSR at the LOC to close all of their MPNs. The LOC sends the student a letter to notify them of the closure of their MPNs.
- ~~A closed MPN can only be reopened by the LOC as an error correction process~~. A student cannot call the LOC to reopen an MPN. ~~they requested to have closed. If a student's MPNs are closed by the LOC in error, the LOC will send the student a letter to notify them of the reopening of their MPNs that were closed in error.~~
- With MYN functionality, an MPN can support multiple loans across multiple academic years for a specific borrower. This change has caused the current disbursement edit that checks the total disbursed amount against the MPN amount, to be removed (reject code 25).
- The field "Accepted Promissory Note Amount" in the promissory note and the LOR acknowledgment are always sent as spaces for subsidized and unsubsidized loans since these amounts do not have any significance now because of the multi-year functionality. This change is applicable for Program Year 2000-2001 and forward.

Business Rules (Continued):

- Values of the MPN status field in the LOR acknowledgment have been changed to the following:

– A = Accepted ~~m~~***M***aster ~~p~~***P***romissory ~~n~~***N***ote at the LOC

– ~~N~~***P*** = Master ~~p~~***P***romissory ~~n~~***N***ote not on file at the LOC

– I = Inactive

– C = Closed

– Q = Rejected

- ***X = Pending Master Promissory Note at the LOC***

- If a school that is not eligible for Multi-Year Note functionality sends in an LOR, the LOR acknowledgement will contain the status of "N" if the MPN on file is not from their school.
- MPN ID field is populated in the LOR acknowledgement only if the MPN status is "A." Otherwise MPN ID field is sent as blank in LOR acknowledgement.
- The LOC uses and prints "M" as a valid loan type code field (MPN Indicator) in MPN ID instead of "S" or "U." This change is applicable to all Year 2000-2001 and forward MPNs. Year 2000-2001 MPNs are identified by "01" in the loan year field of the MPN identifier.
- Year 1999-2000 MPNs continues to use "S" or "U" as the loan type code field in the MPN identifier.
- The LOC manually rejects any 2000-2001 and forward MPNs if an MPN indicator field is not sent as "M."

MPN Status:

Receipt Status of MPN:

- Accepted MPN: An MPN, which is received, imaged, and validated successfully by the LOC, and the LOC already has at least one accepted LOR, which is linked to this MPN.
- Pending MPN: An MPN, which is received, imaged, and validated successfully by the LOC, but no accepted LOR is linked to this MPN.
- Rejected MPN: An MPN, which is received by the LOC, but failed validation by the LOC batch- edit process.
- "Not on File" MPN status: This MPN status is used only for LOR acknowledgment purposes when a LOR received by the LOC does not have an MPN for this LOR.

Business Rules (Continued):

Borrower Initiated MPN Status:

- Open MPN: An "Open" MPN can be used for any new loans, if the school is eligible for Multi-Year Functionality. The LOC, by default, assigns an open status to any new MPN received. All the existing Year 1999-2000 MPNs are also assigned an open status at the time of Year 2000-2001 implementation, unless the student has requested to close any existing MPNs by calling a CSR at the LOC.
- Closed MPN: No new loans can be linked to a closed MPN. However, loans that are already attached to a closed MPN continue to use that MPN for any further processing like actual disbursements made prior to the closing date and loan booking.

System Initiated MPN Status:

Active MPN: By default, all MPNs are active unless the LOC makes them inactive.

- Inactive MPN: The LOC changes the MPN status to "Inactive" if there is no actual disbursement activity for any loans associated with the MPN for 18 months after the earliest first anticipated disbursement of all the loans linked to the MPN.

4.6.1.1

Scenarios to Demonstrate Multi-Year Note (MYN) Functionality

All the following scenarios use four schools: Schools G11111 and G22222 are not eligible for multi-year functionality (single year schools) MPN and schools G33333 and G44444 are eligible for multi-year note (MYN) functionality.
All the events happen in the order in which it appears in the grid.

Example Scenario #1:

Seq #	Loan ID	MPN ID	Event Description. (Here L → M means Loan L gets linked to MPN M)
1	111111111S00G11111001 (L1) 111111111U00G11111001 (L2) 111111111S00G11111201 (L3)		
2	111111111S01G11111001 (L4) 111111111S01G11111001 (L5) 111111111S01G11111301 (L6)		
3		111111111M01G11111001 (M1)	L4,L5,L6 -> M1
4		111111111S00G11111201 (M2)	L1,L2,L3 -> M2
5		111111111M01G11111301 (M3)	M3 is accepted with pending status
6	111111111U01G11111301 (L7)		L7 -> M3
7	111111111U01G33333001 (L8)		L8 -> M3
8	111111111U00G33333001 (L9)		L9 cannot be linked to M1 as L9 is year 99/00 loan.
9		111111111S00G33333001 (M4)	L9 -> M4

Example Scenario #2 :

Seq #	Loan ID	MPN ID	Event Description. (Here L → M means Loan L gets linked to MPN M)
1	111111111S00G33333001 (L1) 111111111U00G33333001 (L2) 111111111S00G33333201 (L3)		
2	111111111S01G33333001 (L4) 111111111S01G33333001 (L5) 111111111S01G33333301 (L6)		
3	111111111S01G44444001 (L7)		
4	111111111S01G22222001 (L8)		
5		111111111M01G33333001 (M1)	L4,L5,L6,L7 -> M1
6		111111111U00G33333001 (M2)	L1,L2,L3 -> M2
7		111111111S00G22222301 (M3)	M3 is accepted with pending status
8		111111111S01G22222001 (M4)	L8 -> M4

Example Scenario #3 :

Seq #	Loan ID	MPN ID	Event Description. (Here L → M means Loan L gets linked to MPN M)
1	111111111S00G33333001 (L1) 111111111U00G33333001 (L2) 111111111S00G33333201 (L3)		
2	111111111S01G33333001 (L4) 111111111S01G33333001 (L5) 111111111S01G33333301 (L6)		
3	111111111S01G44444001 (L7)		
4		111111111S00G33333001 (M1)	All loans (L1 thru L7) -> M1

Example Scenario #4 :

Seq #	Loans ID	MPN ID	Event Description. (Here L → M means Loan L gets linked to MPN M)
1	111111111S00G33333001 (L1) 111111111U00G33333001 (L2) 111111111S00G33333201 (L3)		
2	111111111S01G33333001 (L4) 111111111S01G33333001 (L5) 111111111S01G33333301 (L6)		
3	111111111S01G44444001 (L7)		
4		111111111M01G33333001 (M1)	L4,L5,L6,L7-> M1
5		111111111S00G33333001 (M2)	L1,L2,L3 -> M2

4.6.2 Eliminate Promissory Note Print Sequence Number Field

2000-2001 Modification: Eliminate promissory note print sequence number field. Because of changes to the Master Promissory Note process, the promissory note print sequence number field is no longer relevant to the promissory note process.

Currently, the promissory note print sequence number is accepted in the LOR and acknowledged in the promissory note acknowledgment. The promissory note print sequence number field represents the number of times the promissory note has been printed for a particular loan.

Starting in 2000-2001, the promissory note print sequence number is no longer relevant to the MPN process and is not printed on the Master Promissory Note. Consequently, the LOC does not use it. Therefore, this field has been removed from the Loan Origination Record and the Promissory Note Acknowledgment.

Business Rules

- This change is applicable for Year 2000-2001 and forward loans.
- Applicable for promissory notes for all loan types, including PLUS.
- The promissory note print sequence number field has been removed from the LOR (Field #64) and promissory note acknowledgement (Field #6).
- The Loan Origination Record (LOR) and the Loan Origination Change Record reject code “70” (invalid promissory note print sequence number) has been removed.
- All LOC processing involving the promissory note print sequence number field has been eliminated.

4.7 Report Modifications

4.7.1 Disbursement Activity Not Yet Booked at Servicing Report

2000-2001 Modification: A Disbursement Activity Not Yet Booked at Servicing Report is created for all Direct Loan schools indicating disbursement activities that have booked at the LOC and not at Servicing.

This change is applicable for all open years beginning with Implementation of 2000-2001 requirements.

Currently there is no process in place to report to the schools any discrepancies between what has booked at the LOC and what has been booked by Servicing.

Starting in 2000-2001, Servicing sends a file to the Loan Origination Center (LOC) for a particular month's activity. By comparing what is on the LOC database to what is in the file provided by Servicing, the LOC generates a Disbursement Activity Not Yet Booked at Servicing Report. This report is generated on a monthly basis. It indicates discrepancies involving disbursement activity that has booked at the LOC and has not booked at Servicing. This report is sent to the schools (Message Class ED~~09~~***14***##OP). This report enables the school to determine where a particular disbursement activity stands in the process for students who have loans originated through their institution and what activities are completely booked at Servicing.

Business Rules:

- The report applies to all active loan years.
- The report is processed by the LOC and sent to schools on a monthly basis.
- The message class for this report is ED~~09~~***14***##OP.
- The report is created by comparing what is on the LOC database to what is in the file received from Servicing.
- The report is sorted by Loan Year.
- Displayed fields are:

  DLSS School ID
  School Name
  Line Number (Sequence number for this report for quick reference
  Loan Year
  Borrower Name
  SSN
  21-character Loan ID
  Disbursement Sequence Number

Business Rules (Continued):

- Activity Sequence Number
- Transaction Date (Schools effective date from Original Transaction)
- Transaction Type
- Net Amount (Disbursement or the Adjusted amount for an Adjustment)
- Date Received at LOC
- Held Flag (Flag to indicate transaction not sent to Servicing because of previous errors on other transactions.)
- Days (total number of days since received in LOC and not booked at Servicing.)

Report Layout:

```
RUN DATE: mm/dd/ccyy        DIRECT LOANS                    Page   xxx
     REPORT ON DISBURSEMENT ACTIVITY NOT YET BOOKED AT SERVICING
               FOR TRANSACTIONS RECEIVED (From Schools) by
                      Month Ending mm/dd/ccyy
School Code: Gxxxxx School Name: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx
-----------------------------------------------------------------------
-
Line No     Program Yr     Borrower Name                  Borrower SSN
Loan Id                      Disb Seq No  Activity Seq No Trans Type
Trans Date  Date Recv@LOS      Gross Amt          Net Amt Held(Y/N)
Days
 ----------------------------------------------------------------------
1           ccyy-ccyy     Aaaaaaaaaaaaaaaaaaaaaaaaaaaaa  xxx-xx-xxxx
xxxxxxxxxxxxxxxxxxxx                  x               x  x
mm/dd/ccyy  mm/dd/ccyy        $99,999.99      $99,999.99  N         xxx

*2           ccyy-ccyy     Baaaaaaaaaaaaaaaaaaaaaaaaaa     xxx-xx-xxxx
xxxxxxxxxxxxxxxxxxxx                  x               x  x
mm/dd/ccyy  mm/dd/ccyy         $9,999.99       $9,999.99  Y        xxxx

Total:  999,999,999      $999,999,999.99 $999,999,999.99  999,999,999

1           ccyy-ccyy     Aaaaaaaaaaaaaaaaaaaaaaaaaaaaa  xxx-xx-xxxx
xxxxxxxxxxxxxxxxxxxx                  x               x  x
mm/dd/ccyy  mm/dd/ccyy        $99,999.99      $99,999.99  N         xxx

2           ccyy-ccyy     Baaaaaaaaaaaaaaaaaaaaaaaaaa     xxx-xx-xxxx
xxxxxxxxxxxxxxxxxxxx                  x               x  x
mm/dd/ccyy  mm/dd/ccyy         $9,999.99       $9,999.99  Y        xxxx

Total:   999,999,999       $9,999,999.99   $9,999,999.99      999,999
```

* The transaction has been reported in the previous month.

The Disbursement Activity Not Yet Booked at Servicing Report lists the Disbursement transactions that have been booked at the LOC, but have not been booked at Servicing. This report assists schools in identifying the problem loans.

4.8 Servicer Interface

4.8.1 Process Refunds received from Servicing and Transmit Data to Schools

2000-2001 Modification: The LOC now sends a modified disbursement record to the school containing information on refunds received at Servicing. Upon implementation, this modification affects only Program Year 2000-2001 and forward.

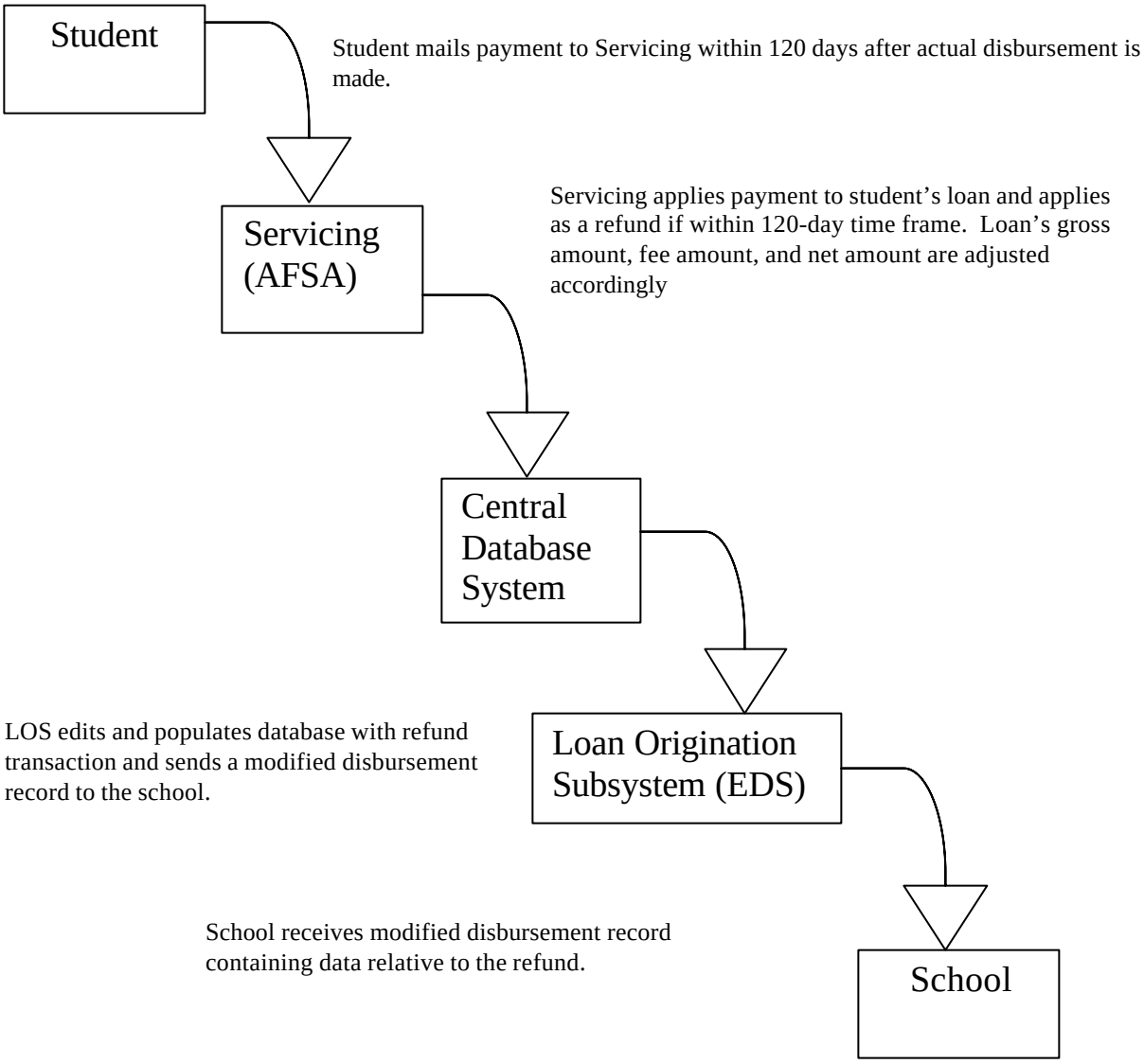
Currently, when a borrower returns all or part of his or her student loan proceeds to the Servicer within 120 days from the date of an actual disbursement, it is considered a refund. If the Servicing Center receives a refund, the information is passed along to the LOC where it is edited and stored on the database. The refund is considered in the calculation of loan limits for all future disbursements received on the loan. However, the information is not sent to the schools.

Starting in 2000-2001, Servicing transmits refund information to the LOC, ~~Accordingly,~~ the LOC sends the refund transaction to the school as a modified disbursement record whereby the school is able to maintain an accurate history of disbursement transactions on the student's loan. For the purpose of annual loan limits, these transactions do not ***automatically*** adjust the loan amount and schools should use this transaction and adjust the annual loan limit if the borrower requests additional funds.

Business Rules:

- When the LOC has edited and accepted a refund transaction, a modified disbursement record (Message Class DIOD##OP -batch type SP) is sent to the school that originated the loan.
- This modified disbursement record applies to Program Year 2000-2001 and forward.
- The following fields are populated on the modified disbursement record sent to the schools:
  - Loan Identifier
  - Disbursement Number
  - Disbursement Activity (P)
  - Transaction Date
  - Disbursement Batch Number (batch type SP)
  - School Code
  - Servicer Refund Amount
  - Acknowledgement Date
- The LOC uses the refund amount when calculating loan limits.

Refund Process Flow



The WEB Access for schools is still under development. Information regarding the content and functions will be included in the 2001-2002 Technical Reference.

Combination Schools

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Combination Layouts

The file layouts in this section are to be used by a Combination EDExpress/Institution System to:

1. Import data from another institutional system into the EDExpress database to create loan origination records (DIEA01OP) or make changes to loan origination records (DIEC01OP); or

2. Export useful data from the EDExpress system to be used by other institutional systems such as disbursement and loan origination data. The user may use file formats and user-defined queries from within EDExpress to select the desired fields and specific records for exporting. See the online Help in EDExpress for details on how to create queries and file formats.

Because each institutional system has unique requirements for importing data files, the export files created by EDExpress for use by external systems are created without header or trailer records attached. If needed, the appropriate header or trailer records must be created by your institutional system upon import. Also, these export files are created in ASCII format and the end of each record is delineated or marked with carriage return/line feed characters (ASCII 10 and 13). There is no end of file marker (EOF), only the final carriage return/line feed marker after the last record.

Similarly, EDExpress receives data from external systems without a header and trailer record but does require an ASCII format with the end of each record marked with carriage return/line feed characters (ASCII 10 and 13). Again, there is no end of file marker (EOF); only the final carriage return/line feed marker after the last record.

Note: If the file is incorrectly formatted without the carriage return/line feed, the import fails and the following error message displays: *invalid record length*. (You are given the record size of the import file.)

Combination Layouts

External Import Loan Origination Add File

DIEA01OP
Batch Type # 0

Field #	Start Position	End Position	Field Length	Required Field	Field Name/ Description	Valid Field Content	Justify
1	1	21	21	S/P	Loan Identifier Unique Identifier created at the time of origination	Student's Social Security Number: 001010001 - 999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Loan Year: 01 School Code: X00000 - X99999 where X = G or E Loan Sequence Number: 001 - 999 Can be blank	Left
2	22	23	2	S/P	Import Type Code Identifies the type of loan being imported on this transaction	SA = Add Subsidized Stafford UA = Add Unsubsidized Stafford PA = Add PLUS	Left
3	24	32	9	S/P	Original Social Security Number Original SSN used to process the loan	001010001 to 999999999	Right
4	33	33	1	S/P	Loan Type Type of loan applied for by the borrower	S = Stafford U = Unsubsidized Stafford P = PLUS	Left
5	34	39	6	S/P	School Code Direct Loan School Code: Also identifies school originating loan record	X00000 - X99999 where X = G or E	Left
6	40	41	2	S/P	Loan Year Year of the loan	01	Right
7	42	50	9	S/P	Student or Parent Borrower's Social Security Number Borrower's current Social Security Number	001010001 - 999999999	Right
8	51	66	16	S/P	Student or Parent Borrower's Last Name Borrower's last name	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash)	Left
9	67	75	9	S/P	Student or Parent Borrower's First Name Borrower's first name	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash)	Left

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/ Description	Valid Field Content	Justify
10	76	76	1		Student or Parent Borrower's Middle Initial Borrower's middle initial	Uppercase A-Z Can be blank	Left
11	77	104	28	S/P	Student or Parent Borrower's Permanent Address First line of the borrower's permanent address	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) #(Number) @(At) %(Percent or care of) &(Ampersand) /(Slash) ,(Comma) Space(s)	Left
12	105	120	16	S/P	Student or Parent Borrower's Permanent Address City City where the borrower permanently resides	0-9 Uppercase A-Z .(Period) '(apostrophe) -(Dash) #(Number) @(At) %(Percent or care of) &(Ampersand) /(Slash) ,(Comma) Space(s)	Left
13	121	122	2	S/P	Student or Parent Borrower's Permanent Address State State where the borrower permanently resides	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table	Left
14	123	131	9	S/P	Student or Parent Borrower's Permanent Zip Code Borrower's address Zip Code	0-9 Space(s) Last 4 digits may be blank	Left
15	132	141	10		Student or Parent Borrower's Telephone Number Borrower's home telephone number	000000000 – 999999999 Can be blank	Right
16	142	161	20		Student or Parent Borrower's Driver's License Number Borrower's driver's license number	0-9 Uppercase A-Z Space(s) -(Dash) *(Asterisk) Can be blank	Left
17	162	163	2		Student or Parent Borrower's Driver's License State Borrower's driver's license state	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table Can be blank	Left

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/ Description	Valid Field Content	Justify
18	164	171	8	S/P	Student or Parent Borrower's Date of Birth Borrower's date of birth	CCYYMMDD 19010101 – 19891231 Student must be 12 years.	Right
19	172	172	1	P	Student or Parent Borrower's Citizenship Borrower's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid only on PLUS Loan origination records or Stafford Loan change records)	Right
20	173	181	9	P	Student or Parent Borrower's Alien Registration Number Borrower's alien registration number, if eligible non-citizen	000000000-999999999	Right
21	182	182	1		Entrance Interview Flag Indicates if the student received entrance interview counseling	Y = Yes Blank = No	Left
22	183	183	1		Update Demographic Record Flag Indicates if demographic information should be updated upon import	Y = Yes Can be blank	Left
23	184	185	2		Filler From the user perspective you will populate this field with blank spaces when creating record layouts	For ED use only	Left
24	186	186	1	S/P	Student's College Grade Level Indicates the student's current college grade level in the program or college	1 = 1st year, never attended college 2 = 1st year, attended college before 3 = 2nd year/sophomore 4 = 3rd year/junior 5 = 4th year/senior 6 = 5th year or more undergraduate 7 = Graduate/professional or beyond	Right

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/ Description	Valid Field Content	Justify
25	187	187	1		Filler From the user perspective you will populate this field with blank spaces when creating record layouts	For ED use only	
26	188	192	5	***S/P***	Origination Fee Percentage Loan origination fee percentage, i.e. 04000 (Implied decimal between the 2nd and 3rd position from the left)	Numeric>=0	Right
27	193	193	1	S	MPN Exists (Stafford only) Student received a Direct Loan in 1999-2000. MPN on file at LOC.	Y = School assumes the student has a MPN on file at the LOC Blank = School assumes the student does not have a MPN on file at the LOC Default is Blank. Blank for PLUS	Left
28	194	194	1	S	Disclosure Statement Print Indicator (Stafford only) Should the LOC print a Disclosure Statement for this student.	Y = LOC prints N = School prints PLUS = N	Left
29	195	195	1	S/P	Student or Parent Borrower's Default on Education Loans Is the borrower in default on an education loan or owe a refund on a Federal Grant?	Y = Yes N = No Z = Overridden by School	Left
30	196	200	5	S/P	Loan Amount Requested Total amount requested by the borrower**.**	Numeric>= 0	Right
31	201	205	5	S/P	Loan Amount Approved Total maximum amount for which borrower is eligible	Numeric >= 0	Right
32	206	206	1		HEAL Flag (Stafford only) From the user perspective you will populate this field with blank spaces when creating record layouts	Y = Yes Blank = No	Left

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/ Description	Valid Field Content	Justify
33	207	207	1		Credit Decision Indicator ***(PLUS only)*** The results of a credit decision obtained by a school via the LOC Web site.	A = Approved F = Failed/Denied Can be blank	Left
34	208	215	8		Credit Decision Date ***(PLUS only)*** The date a credit decision is obtained via the LOC Web site.	CCYYMMDD 19000101 through the current date Can be blank	Right
35	216	216	1		Disclosure Printed? ***(Stafford only)*** Has a disclosure statement been printed by the school?	Y = Disclosure printed N = Disclosure not printed or ready to reprint Default is N	Left
36	217	222	6		Filler From the user perspective you will populate this field with blank spaces when creating record layouts	For ED use only	Left
37	223	238	16	P	Student's Last Name (PLUS only) Student's last name	0-9 Uppercase A-Z Space(s) .(Period) '(Apostrophe) -(Dash)	Left
38	239	247	9	P	Student's First Name (PLUS only) Student's first name	0-9 Uppercase A-Z Space(s) .(Period) '(Apostrophe) -(Dash)	Left
39	248	248	1	P	Middle Initial (PLUS only) Student's middle initial	Uppercase A-Z	Left
40	249	249	1	P	Student's Citizenship (PLUS only) Student's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid only on PLUS Loan origination records or PLUS Loan change records)	Left
41	250	258	9		Student's Alien Registration Number ***(PLUS only)*** Student's Alien Registration Number if an eligible non-citizen	000000000-999999999	Right
42	259	266	8	P	Student's Date of Birth (PLUS only) Student's date of birth	CCYYMMDD 19010101 – 19891231	Right
43	267	267	1	P	Student's Default on Education Loans (PLUS only) Is the student in default on an educational loan or owe a refund on a Federal Grant?	Y = Yes N = No Z = Overridden by School Can be blank	Left

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/ Description	Valid Field Content	Justify
44	268	269	2	S/P	Loan Period Code Loan Period Code for the period the Borrower will be attending. This code must first be defined in the disbursement profile database. Once entered, all fields associated with code will populate.	0-9 Uppercase A-Z	Left
45	270	297	28	P	Student's Local Address First line of the student's local address	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) #(Number) @(At) %(Percent or Care of) &(Ampersand) /(Slash) ,(Comma) Space(s) Can be blank	Left
46	298	313	16	P	Student's Local Address City Student's local address city	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) #(Number) @(At) %(Percent or Care of) &(Ampersand) /(Slash) ,(Comma) Space(s) Can be blank	Left
47	314	315	2	P	Student's Local Address State Student's local address state	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table Can be blank	Right
48	316	324	9	P	Student's Local Zip Code Student's local Zip Code	0-9 Space(s) Last 4 digits may be blank Can be blank	Left
49	325	325	1	S/***P***	Dependency Status Dependency status of the student	I = Independent D = Dependent	Left

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/ Description	Valid Field Content	Justify
50	326	326	1		Additional Unsubsidized Loan Flag ***(Stafford only)*** Is the student eligible for additional unsubsidized loan amount?	Y = Yes N or blank = No Blank is default	Left
51	327	332	6	~~S/P~~	Created Time Time when the record was created	000000 – 235959 Format is HHMMSS HH = 00 – 23 MM = 00 – 59 SS = 00 – 59 ***Can be blank***	
52	333	340	8	~~S/P~~	User Identifier Create ~~Must be a valid User ID that matches one already setup in EDExpress~~	0-9 Uppercase A-Z .(Period) ’(Apostrophe) -(Dash) #(Number) @(At) %(Percent or Care of) &(Ampersand) /(Slash) Space(s) Can be blank	Right
		Total Bytes	340				

External Import Change Record

The table below is a description of the External Import Change Record. This table represents the layout of the record that imports into EDExpress from external sources to change data on an origination record. A table listing the Import Change Table Values for the Change Field Transmit Numbers follows this record layout.

DIEC01OP
Batch Type #P

Field #	Start Position	End Position	Field Length	Field Name/Description	Valid Field Content	Justify
1	1	21	21	Loan Identifier Unique Identifier created at the time of origination	Student's Social Security Number: 001010001 – 999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Loan Year: 01 School Code: X00000 - X99999 where X = G or E Loan Sequence Number: 001 - 999	Left
2	22	26	5	Sequence Number Sequence number of this change record	Numeric > 0	Right
3	27	30	4	Change Field Number 01 Field number representing the first field to be changed (1st position is P if record is PLUS, S if Stafford Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout	Left
4	31	58	28	Value 01 Value the field should be changed to	See appropriate value for Change Field Number in previous field	Left
5	59	62	4	Change Field Number 02 Field number representing the second field to be changed (1st position is P if record is PLUS, S if Stafford Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
6	63	90	28	Value 02 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
7	91	94	4	Change Field Number 03 Field number representing the third field to be changed (1st position is P if record is PLUS, S if Stafford Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
8	95	122	28	Value 03 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
9	123	126	4	Change Field Number 04 Field number representing the fourth field to be changed (1st position is P if record is PLUS, S if Stafford Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left

External Import Change Record (Continued)

Field #	Start Position	End Position	Field Length	Field Name/Description	Valid Field Content	Justify
10	127	154	28	Value 04 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
11	155	158	4	Change Field Number 05 Field number representing the fifth field to be changed (1st position is P if record is PLUS, S if Stafford Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
12	159	186	28	Value 05 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
13	187	190	4	Change Field Number 06 Field number representing the sixth field to be changed (1st position is P if record is PLUS, S if Stafford Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
14	191	218	28	Value 06 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
15	219	222	4	Change Field Number 07 Field number representing the seventh field to be changed (1st position is P if record is PLUS, S if Stafford Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
16	223	250	28	Value 07 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
17	251	254	4	Change Field Number 08 Field number representing the eighth field to be changed (1st position is P if record is PLUS, S if Stafford Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
18	255	282	28	Value 08 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
19	283	286	4	Change Field Number 09 Field number representing the ninth field to be changed (1st position is P if record is PLUS, S if Stafford Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
20	287	314	28	Value 09 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
21	315	318	4	Change Field Number 10 Field number representing the tenth field to be changed (1st position is P if record is PLUS, S if Stafford Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left

External Import Change Record (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
22	319	346	28	Value 10 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
23	347	352	6	Created Time Time when the record was created	000000 - 235959 Format is HHMMSS HH = 00 - 23 MM = 00 - 59 SS = 00 – 59 ***Can be blank***	Right
24	353	360	8	User Identifier Create ~~Must be a valid User ID that matches one already setup in EDExpress~~	0-9 Uppercase A-Z .(Period) ’(Apostrophe) -(Dash) #(Number) @(At) %(Percent or care of) &(Ampersand) /(Slash) Space(s) Can be blank	Right
		Total Bytes	360			

Loan Origination Import Change Field Numbers Sorted by Field Name Alphabetically

This table provides the change number fields to use for the External Import Change Record for loan origination. This table is sorted alphabetically, and is the same table that appears at the end of this section (which is sorted by DL Change Number).

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S038	8	1st Disbursement Anticipated Date Anticipated disbursement date for the 1st disbursement	Format is CCYYMMDD 19990623 – 20020629
S039	5	1st Disbursement Anticipated Gross Amount Anticipated gross amount for the 1st disbursement	Numeric > = 0
S044	1	1st Disbursement Refund Code Indicates if the 1st disbursement was refunded	Y = Indicates the 1st disbursement was refunded
S045	8	1st Disbursement Refund Date Date the 1st disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S048	8	2nd Disbursement Anticipated Date Anticipated disbursement date for the 2nd disbursement	Format is CCYYMMDD 19990623 – 20020629
S049	5	2nd Disbursement Anticipated Gross Amount Anticipated gross amount for the 2nd disbursement	Numeric > = 0
S054	1	2nd Disbursement Refund Code Indicates if the 2nd disbursement was refunded	Y = Indicates the 2nd disbursement was refunded
S055	8	2nd Disbursement Refund Date Date the 2nd disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S058	8	3rd Disbursement Anticipated Date Anticipated disbursement date for the 3rd disbursement	Format is CCYYMMDD 19980623 – 20010629
S059	5	3rd Disbursement Anticipated Gross Amount Anticipated gross amount for the 3rd disbursement	Numeric > = 0
S064	1	3rd Disbursement Refund Code Indicates if the 3rd disbursement was refunded	Y = Indicates the 3rd disbursement has been refunded
S065	8	3rd Disbursement Refund Date Date the 3rd disbursement was refunded	Format is CCYYMMDD 19980623 – 20010629
S068	8	4th Disbursement Anticipated Date Anticipated disbursement date for the 4th disbursement	Format is CCYYMMDD 19990623 – 20020629
S069	5	4th Disbursement Anticipated Gross Amount Anticipated gross amount for the 4th disbursement	Numeric > = 0
S074	1	4th Disbursement Refund Code Indicates if the 4th disbursement was refunded	Y = Indicates the 4th disbursement was refunded

Loan Origination Import Change Field Numbers (Continued) Sorted by Field Name Alphabetically

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S075	8	4th Disbursement Refund Date Date the 4th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S130	8	5th Disbursement Anticipated Date Anticipated disbursement date for the 5th disbursement	Format is CCYYMMDD 19990623 – 20020629
S131	5	5th Disbursement Anticipated Gross Amount Anticipated gross amount for the 5th disbursement	Numeric > = 0
S132	1	5th Disbursement Refund Code Indicates if the 5th disbursement was refunded	Y = Indicates the 5th disbursement was refunded
S133	8	5th Disbursement Refund Date Date the 5th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S134	8	6th Disbursement Anticipated Date Anticipated disbursement date for the 6th disbursement	Format is CCYYMMDD 19990623 – 20020629
S135	5	6th Disbursement Anticipated Gross Amount Anticipated gross amount for the 6th disbursement	Numeric > = 0
S136	1	6th Disbursement Refund Code Indicates if the 6th disbursement was refunded	Y = Indicates the 6th disbursement was refunded
S137	8	6th Disbursement Refund Date Date the 6th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S138	8	7th Disbursement Anticipated Date Anticipated disbursement date for the 7th disbursement	Format is CCYYMMDD 19990623 – 20020629
S139	5	7th Disbursement Anticipated Gross Amount Anticipated gross amount for the 7th disbursement	Numeric > = 0
S140	1	7th Disbursement Refund Code Indicates if the 7th disbursement was refunded	Y = Indicates the 7th disbursement was refunded
S141	8	7th Disbursement Refund Date Date the 7th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S142	8	8th Disbursement Anticipated Date Anticipated disbursement date for the 8th disbursement	Format is CCYYMMDD 19990623 – 20020629
S143	5	8th Disbursement Anticipated Gross Amount Anticipated gross amount for the 8th disbursement	Numeric > = 0

Loan Origination Import Change Field Numbers (Continued)
Sorted by Field Name Alphabetically

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S144	1	8th Disbursement Refund Code Indicates if the 8th disbursement was refunded	Y = Indicates the 8th disbursement was refunded
S145	8	8th Disbursement Refund Date Date the 8th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S146	8	9th Disbursement Anticipated Date Anticipated disbursement date for the 9th disbursement	Format is CCYYMMDD 19990623 – 20020629
S147	5	9th Disbursement Anticipated Gross Amount Anticipated gross amount for the 9th disbursement	Numeric > = 0
S148	1	9th Disbursement Refund Code Indicates if the 9th disbursement was refunded	Y = Indicates the 9th disbursement was refunded
S149	8	9th Disbursement Refund Date Date the 9th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S150	8	10th Disbursement Anticipated Date Anticipated disbursement date for the 10th disbursement	Format is CCYYMMDD 19990623 – 20020629
S151	5	10th Disbursement Anticipated Gross Amount Anticipated gross amount for the 10th disbursement	Numeric > = 0
S152	1	10th Disbursement Refund Code Indicates if the 10th disbursement was refunded	Y = Indicates the 10th disbursement was refunded
S153	8	10th Disbursement Refund Date Date the 10th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S154	8	11th Disbursement Anticipated Date Anticipated disbursement date for the 11th disbursement	Format is CCYYMMDD 19990623 – 20020629
S155	5	11th Disbursement Anticipated Gross Amount Anticipated gross amount for the 11th disbursement	Numeric > = 0
S156	1	11th Disbursement Refund Code Indicates if the 11th disbursement was refunded	Y = Indicates the 11th disbursement was refunded
S157	8	11th Disbursement Refund Date Date the 11th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S158	8	12th Disbursement Anticipated Date Anticipated disbursement date for the 12th disbursement	Format is CCYYMMDD 19990623 – 20020629

Loan Origination Import Change Field Numbers (Continued)
Sorted by Field Name Alphabetically

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S159	5	12th Disbursement Anticipated Gross Amount Anticipated gross amount for the 12th disbursement	Numeric > = 0
S160	1	12th Disbursement Refund Code Indicates if the 12th disbursement was refunded	Y = Indicates the 12th disbursement was refunded
S161	8	12th Disbursement Refund Date Date the 12th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S162	8	13th Disbursement Anticipated Date Anticipated disbursement date for the 13th disbursement	Format is CCYYMMDD 19990623 – 20020629
S163	5	13th Disbursement Anticipated Gross Amount Anticipated gross amount for the 13th disbursement	Numeric > = 0
S164	1	13th Disbursement Refund Code Indicates if the 13th disbursement was refunded	Y = Indicates the 13th disbursement was refunded
S165	8	13th Disbursement Refund Date Date the 13th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S166	8	14th Disbursement Anticipated Date Anticipated disbursement date for the 14th disbursement	Format is CCYYMMDD 19990623 – 20020629
S167	5	14th Disbursement Anticipated Gross Amount Anticipated gross amount for the 14th disbursement	Numeric > = 0
S168	1	14th Disbursement Refund Code Indicates if the 14th disbursement was refunded	Y = Indicates the 14th disbursement was refunded
S169	8	14th Disbursement Refund Date Date the 14th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S170	8	15th Disbursement Anticipated Date Anticipated disbursement date for the 15th disbursement	Format is CCYYMMDD 19990623 – 20020629
S171	5	15th Disbursement Anticipated Gross Amount Anticipated gross amount for the 15th disbursement	Numeric > = 0
S172	1	15th Disbursement Refund Code Indicates if the 15th disbursement was refunded	Y = Indicates the 15th disbursement was refunded
S173	8	15th Disbursement Refund Date Date the 15th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629

Loan Origination Import Change Field Numbers (Continued)
Sorted by Field Name Alphabetically

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S174	8	16th Disbursement Anticipated Date Anticipated disbursement date for the 16th disbursement	Format is CCYYMMDD 19990623 – 20020629
S175	5	16th Disbursement Anticipated Gross Amount Anticipated gross amount for the 16th disbursement	Numeric > = 0
S176	1	16th Disbursement Refund Code Indicates if the 16th disbursement was refunded	Y = Indicates the 16th disbursement was refunded
S177	8	16th Disbursement Refund Date Date the 16th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S178	8	17th Disbursement Anticipated Date Anticipated disbursement date for the 17th disbursement	Format is CCYYMMDD 19990623 – 20020629
S179	5	17th Disbursement Anticipated Gross Amount Anticipated gross amount for the 17th disbursement	
S180	1	17th Disbursement Refund Code Indicates if the 17th disbursement was refunded	Y = Indicates the 17th disbursement was refunded
S181	8	17th Disbursement Refund Date Date the 17th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S182	8	18th Disbursement Anticipated Date Anticipated disbursement date for the 18th disbursement	Format is CCYYMMDD 19990623 – 20020629
S183	5	18th Disbursement Anticipated Gross Amount Anticipated gross amount for the 18th disbursement	Numeric > = 0
S184	1	18th Disbursement Refund Code Indicates if the 18th disbursement was refunded	Y = Indicates the 18th disbursement was refunded
S185	8	18th Disbursement Refund Date Date the 18th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S186	8	19th Disbursement Anticipated Date Anticipated disbursement date for the 19th disbursement	Format is CCYYMMDD 19990623 – 20020629
S187	5	19th Disbursement Anticipated Gross Amount Anticipated gross amount for the 19th disbursement	Numeric > = 0
S188	1	19th Disbursement Refund Code Indicates if the 19th disbursement was refunded	Y = Indicates the 19th disbursement was refunded

Loan Origination Import Change Field Numbers (Continued)
Sorted by Field Name Alphabetically

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S189	8	19th Disbursement Refund Date Date the 19th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S190	8	20th Disbursement Anticipated Date Anticipated disbursement date for the 20th disbursement	Format is CCYYMMDD 19990623 – 20020629
S191	5	20th Disbursement Anticipated Gross Amount Anticipated gross amount for the 20th disbursement	Numeric > = 0
S192	1	20th Disbursement Refund Code Indicates if the 20th disbursement was refunded	Y = Indicates the 20th disbursement was refunded
S193	8	20th Disbursement Refund Date Date the 20th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S122	8	Academic Year End Date Date the academic year ends at the institution	Format is CCYYMMDD 20000701 – 20020629
S121	8	Academic Year Start Date Date the academic year starts at the institution.	Format is CCYYMMDD 19990702 – 20010630
D007	5	Action Amount Reported Disbursement Amount	00000-99999
D006	1	Action Type Type of disbursement entered	G = Gross Disbursement N = Net Disbursement A = Adjusted Gross Disbursement J = Adjusted Net Disbursement U = Use Anticipated Disbursement Information Q = Adjusted Disbursement Date
S123	1	Additional Unsubsidized Loan Flag ***(Stafford only)***	Y = Yes N or blank = No
S023	1	Borrower's Signed Note Borrower signed the promissory note	N = No Y = Yes
P011	8	Credit Decision Date ***(PLUS only)***	CCYYMMDD 19000101 through the current date Can be blank
P010	1	Credit Decision Indicator ***(PLUS only)***	A = Approved F = Failed/Denied Can be blank
S017	1	Dependency Status Dependency status of the student	I = Independent D = Dependent
S120	1	Disbursement Affirmation Code	Y = Yes
D003	2	Disbursement Number Disbursement number for the current disbursement transaction	01-20
S118	1	Disclosure Printed? ***(Stafford only)***	Y = disclosure printed N = disclosure not printed

Loan Origination Import Change Field Numbers (Continued)
Sorted by Field Name Alphabetically

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S115	1	Disclosure Statement Print Indicator ***(Stafford only)*** Disclosure statement print option used for this record	Y = LOC prints N = School prints Blank for PLUS
S109	1	Entrance Interview Flag Indicates whether the student received entrance interview counseling	Y = Yes
S110	1	Former HEAL Loan ***(Stafford only)*** This was formerly a HEAL Loan	Y = Yes
S029	5	Loan Amount Approved Total maximum amount for which the borrower is eligible	Numeric >= 0
S028	5	Loan Amount Requested Total amount requested for the loan	Numeric >= 0
S090	1	Loan Inactive Flag	Y = Yes
S091	8	Loan Inactive Flag Date	Format is CCYYMMDD 19000101 - 20991231
S031	2	Loan Period Code Code used by EDExpress to determine loan period start and end dates and appropriate disbursement date(s)	0-9 Uppercase A-Z
S032	***8***	***Loan Period State Date*** ***Date when classes begin, as certified by the school on the aid application (promissory note), for the specific period covered by the loan.***	***Format is CCYYMMDD*** ***19990702 – 20010630***
S033	***8***	***Loan Period End Date*** ***Date when classes end, as certified by the school on the promissory note, for the specific period covered by the loan***	***Format is CCYYMMDD*** ***19990701 – 20010629***
S117	1	MPN Exits ***(Stafford only)***	Y = Assumes the borrower has an open MPN at the LOC N = Assumes no open MPN exists
S116	5	Origination Fee Percentage Origination fee percentage to be use for this record, i.e. 04000 (Implied decimal between the 2nd and 3rd position from the left)	Numeric >=0
S009	28	Parent/Borrower's Address First line of the Parent/Borrower's address	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) #(Number) @(At) %(Percent or care of) &(Ampersand) /(Slash) ,(Comma) Space(s)

Loan Origination Import Change Field Numbers (Continued)
Sorted by Field Name Alphabetically

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S010	16	Parent/Borrower's Address City Parent/Borrower's address city	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) #(Number) @(At) %(Percent or care of) &(Ampersand) /(Slash) ,(Comma) Space(s)
S011	2	Parent/Borrower's Address State Parent/Borrower's address state	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table
S019	9	Parent/Borrower's Alien Registration Number Parent/Borrower's alien registration number if eligible non-citizen	000000000 to 999999999
S018	1	Parent/Borrower's Citizenship Parent/Borrower's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid only on PLUS Loan origination records or Stafford Loan change records)
S016	8	Parent/Borrower's Date of Birth Parent/Borrower's date of birth	Format is CCYYMMDD 19010101 – 19891231
S022	1	Parent/Borrower's Default on Education Loans Is the Parent/Borrower in default on an education loan or owe a refund on a Federal Grant?	Y = Yes N = No Z = Overridden by School
S015	20	Parent/Borrower's Driver's License Number Parent/Borrower's driver's license number	0-9 Uppercase A-Z Space(s) -(Dash) *(Asterisk)
S014	2	Parent/Borrower's Driver's License State Parent/Borrower's driver's license state	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table
S006	9	Parent/Borrower's First Name Parent/Borrower's first name	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash)
S007	16	Parent/Borrower's Last Name Parent/Borrower's last name	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash)
S008	1	Parent/Borrower's Middle Initial Parent/Borrower's middle initial	Uppercase A-Z
S005	9	Parent/Borrower's Social Security Number Parent/Borrower's current Social Security Number	001010001 – 999999999

Loan Origination Import Change Field Numbers (Continued)
Sorted by Field Name Alphabetically

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S013	10	Parent/Borrower's Telephone Number Parent/Borrower's home telephone number	0000000000-9999999999
S012	9	Parent/Borrower's Zip Code Parent/Borrower's zip code	000000000-999999999 Last 4 digits may be blank
S194	21	Promissory Note Accepted Loan ID (MPN ID)	Student's Social Security Number: 001010001 – 999999999 Loan Type: S = Subsidized U = Unsubsidized ~~P = PLUS~~ M = MPN Indicator Loan Year: 01 School Code: X00000 – X99999 where X = G or E Loan sequence number: 001-999
S083	1	Promissory Note Print Indicator Promissory note print option used for this record	S = LOC Prints (Send to Borrower) R = LOC Prints (Return to School) O = On-site (EDExpress) F = On-site (Custom System) Z = LOC Reprint
S085	6	Promissory Note Received Date Date on which the signed promissory note or promissory note/application was received from the borrower and verified by the school	Format is CCYYMMDD 19000101 to 20991231
S027	6	School Code Direct Loan School Code. Also, identifies school originating loan record.	X00000 – X99999 where X = G or E
P008	9	Student's Alien Registration Number ***(PLUS only)*** Student's alien registration number, if eligible non-citizen	000000001-999999999
P007	1	Student's Citizenship ***(PLUS only)*** Student's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid only on PLUS Loan origination records or PLUS Loan change records)
S026	1	Student's College Grade Level Indicates the student's current college grade level in the program or college	1 = 1st year, never attended college 2 = 1st year, attended college before 3 = 2nd year/sophomore 4 = 3rd year/junior 5 = 4th year/senior 6 = 5th year or more undergraduate 7 = Graduate/professional or beyond
P006	8	Student's Date of Birth ***(PLUS only)*** Student's date of birth on PLUS record	Format is CCYYMMDD 19010101 – 19891231
P009	1	Student's Default on Education Loans ***(PLUS only)*** Is the student in default on an education loan or owe a refund on a Federal Grant?	Y = Yes N = No Z = Overridden by School
P003	9	Student's First Name ***(PLUS only)*** Student's first name	0-9 Uppercase A-Z '(Apostrophe) -(Dash) Left justified with an A – Z in the first position

Loan Origination Import Change Field Numbers (Continued)
Sorted by Field Name Alphabetically

DL Change Number	Field Length	Field Name/Description	Valid Field Content
P004	16	Student's Last Name ***(PLUS only)*** Student's last name	0-9 Uppercase A-Z '(Apostrophe) -(Dash) Left justified with an A – Z in the first position
S100	28	Student's Local Address Student's first line of the local address	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) #(Number) @(At) %(Percent or Care of) &(Ampersand) /(Slash) ,(Comma) Space(s)
S101	16	Student's Local Address City Student's local city	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) #(Number) @(At) %(Percent or care of) &(Ampersand) /(Slash) ,(Comma) Space(s)
S102	2	Student's Local Address State Student's local state	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table
S103	9	Student's Local Zip Code Student's local zip code	000000000-999999999 Last 4 digits may be blank
P005	1	Student's Middle Initial ***(PLUS only)*** Student's middle initial	Uppercase A-Z
P002	9	Student's Social Security Number Student's Social Security Number	001010001 – 999999999
D004	8	Transaction Date Date activity occurred	Format is CCYYMMDD 19000101 – 20991231

Loan Origination Import Change Field Numbers Sorted by DL Change Number

This table provides the change number fields to use for the External Import Change Record for loan origination. This table is sorted by DL Change Number, and is the same table that appears at the beginning of this section (which is sorted alphabetically).

DL Change Number	Field Length	Field Name/Description	Valid Field Content
D003	2	Disbursement Number Disbursement number for the current disbursement transaction	01-20
D004	8	Transaction Date Date activity occurred	Format is CCYYMMDD 19000101 – 20991231
D006	1	Action Type Type of disbursement entered	G = Gross Disbursement N = Net Disbursement A = Adjusted Gross Disbursement J = Adjusted Net Disbursement U = Use Anticipated Disbursement Information Q = Adjusted Disbursement Date
D007	5	Action Amount Reported Disbursement Amount	00000-99999
P002	9	Student's Social Security Number Student's Social Security Number	001010001 – 999999999
P003	9	Student's First Name ***(PLUS only)*** Student's first name	0-9 Uppercase A-Z '(Apostrophe) -(Dash) Left justified with an A – Z in the first position
P004	16	Student's Last Name ***(PLUS only)*** Student's last name	0-9 Uppercase A-Z '(Apostrophe) -(Dash) Left justified with an A – Z in the first position
P005	1	Student's Middle Initial ***(PLUS only)*** Student's middle initial	Uppercase A-Z
P006	8	Student's Date of Birth ***(PLUS only)*** Student's date of birth on PLUS record	Format is CCYYMMDD 19010101 – 19891231
P007	1	Student's Citizenship ***(PLUS only)*** Student's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid only on PLUS Loan origination records or PLUS Loan change records)
P008	9	Student's Alien Registration Number ***(PLUS only)*** Student's alien registration number, if eligible non-citizen	000000001-999999999
P009	1	Student's Default on Education Loans ***(PLUS only)*** Is the student in default on an education loan or owe a refund on a Federal Grant?	Y = Yes N = No Z = Overridden by School
P010	1	Credit Decision Indicator ***(PLUS only)***	A = Approved F = Failed/Denied Can be blank

Loan Origination Import Change Field Numbers (Continued)
Sorted by DL Change Number

DL Change Number	Field Length	Field Name/Description	Valid Field Content
P011	8	Credit Decision Date ***(PLUS only)***	CCYYMMDD 19000101 through the current date Can be blank
S005	9	Parent/Borrower's Social Security Number Parent/Borrower's current Social Security Number	001010001 – 999999999
S006	9	Parent/Borrower's First Name Parent/Borrower's first name	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash)
S007	16	Parent/Borrower's Last Name Parent/Borrower's last name	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash)
S008	1	Parent/Borrower's Middle Initial Parent/Borrower's middle initial	Uppercase A-Z
S009	28	Parent/Borrower's Address First line of the Parent/Borrower's address	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) #(Number) @(At) %(Percent or care of) &(Ampersand) /(Slash) ,(Comma) Space(s)
S010	16	Parent/Borrower's Address City Parent/Borrower's address city	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) #(Number) @(At) %(Percent or care of) &(Ampersand) /(Slash) ,(Comma) Space(s)
S011	2	Parent/Borrower's Address State Parent/Borrower's address state	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table
S012	9	Parent/Borrower's Zip Code Parent/Borrower's zip code	000000000-999999999 Last 4 digits may be blank
S013	10	Parent/Borrower's Telephone Number Parent/Borrower's home telephone number	0000000000-9999999999

Loan Origination Import Change Field Numbers (Continued)
Sorted by DL Change Number

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S014	2	Parent/Borrower's Driver's License State Parent/Borrower's driver's license state	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table
S015	20	Parent/Borrower's Driver's License Number Parent/Borrower's driver's license number	0-9 Uppercase A-Z Space(s) -(Dash) *(Asterisk)
S016	8	Parent/Borrower's Date of Birth Parent/Borrower's date of birth	Format is CCYYMMDD 19010101 – 19891231
S017	1	Dependency Status Dependency status of the student	I = Independent D = Dependent
S018	1	Parent/Borrower's Citizenship Parent/Borrower's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid only on PLUS Loan origination records or Stafford Loan change records)
S019	9	Parent/Borrower's Alien Registration Number Parent/Borrower's alien registration number if eligible non-citizen	000000000 to 999999999
S022	1	Parent/Borrower's Default on Education Loans Is the Parent/Borrower in default on an education loan or owe a refund on a Federal Grant?	Y = Yes N = No Z = Overridden by School
S023	1	Borrower's Signed Note Borrower signed the promissory note	N = No Y = Yes
S026	1	Student's College Grade Level Indicates the student's current college grade level in the program or college	1 = 1st year, never attended college 2 = 1st year, attended college before 3 = 2nd year/sophomore 4 = 3rd year/junior 5 = 4th year/senior 6 = 5th year or more undergraduate 7 = Graduate/professional or beyond
S027	6	School Code Direct Loan School Code. Also identifies school originating loan record	X00000 – X99999 where X = G or E
S028	5	Loan Amount Requested Total amount requested for the loan.	Numeric >= 0
S029	5	Loan Amount Approved Total maximum amount for which the borrower is eligible	Numeric >= 0
S031	2	Loan Period Code Code used by EDExpress to determine loan period start and end dates and appropriate disbursement date(s)	0-9 Uppercase A-Z

Loan Origination Import Change Field Numbers (Continued)
Sorted by DL Change Number

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S038	8	1st Disbursement Anticipated Date Anticipated disbursement date for the 1st disbursement	Format is CCYYMMDD 19990623 – 20020629
S032		***Loan Period Start Date*** ***Date when classes begin, as certified by the school on the aid application (promissory note), for the specific period covered by the loan***	***Format is CCYYMMDD*** ***19990702 - 20010630***
S033		***Loan Period End Date*** ***Date when classes end, as certified by the school on the promissory note, for the specific period covered by the loan***	***Format is CCYYMMDD*** ***19990701 - 20010629***
S039	5	1st Disbursement Anticipated Gross Amount Anticipated gross amount for the 1st disbursement	Numeric > = 0
S044	1	1st Disbursement Refund Code Indicates if the 1st disbursement was refunded	Y = Indicates the 1st disbursement was refunded
S045	8	1st Disbursement Refund Date Date the 1st disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S048	8	2nd Disbursement Anticipated Date Anticipated disbursement date for the 2nd disbursement	Format is CCYYMMDD 19990623 – 20020629
S049	5	2nd Disbursement Anticipated Gross Amount Anticipated gross amount for the 2nd disbursement	Numeric > = 0
S054	1	2nd Disbursement Refund Code Indicates if the 2nd disbursement was refunded	Y = Indicates the 2nd disbursement was refunded
S055	8	2nd Disbursement Refund Date Date the 2nd disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S058	8	3rd Disbursement Anticipated Date Anticipated disbursement date for the 3rd disbursement	Format is CCYYMMDD 19980623 – 20010629
S059	5	3rd Disbursement Anticipated Gross Amount Anticipated gross amount for the 3rd disbursement	Numeric > = 0
S064	1	3rd Disbursement Refund Code Indicates if the 3rd disbursement was refunded	Y = Indicates the 3rd disbursement has been refunded
S065	8	3rd Disbursement Refund Date Date the 3rd disbursement was refunded	Format is CCYYMMDD 19980623 – 20010629
S068	8	4th Disbursement Anticipated Date Anticipated disbursement date for the 4th disbursement	Format is CCYYMMDD 19990623 – 20020629
S069	5	4th Disbursement Anticipated Gross Amount Anticipated gross amount for the 4th disbursement	Numeric > = 0
S074	1	4th Disbursement Refund Code Indicates if the 4th disbursement was refunded	Y = Indicates the 4th disbursement was refunded
S075	8	4th Disbursement Refund Date Date the 4th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629

Loan Origination Import Change Field Numbers (Continued)
Sorted by DL Change Number

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S083	1	Promissory Note Print Indicator Promissory note print option used for this record	S = LOC Prints (Send to Borrower) R = LOC Prints (Return to School) O = On-site (EDExpress) F = On-site (Custom System) Z = LOC Reprint
S085	6	Promissory Note Received Date Date on which the signed promissory note or promissory note/application was received from the borrower and verified by the school	Format is CCYYMMDD 19000101 to 20991231
S090	1	Loan Inactive Flag	Y = Yes
S091	8	Loan Inactive Flag Date	Format is CCYYMMDD 19000101 - 20991231
S100	28	Student's Local Address Student's first line of the local address	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) #(Number) @(At) %(Percent or Care of) &(Ampersand) /(Slash) ,(Comma) Space(s)
S101	16	Student's Local Address City Student's local city	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) #(Number) @(At) %(Percent or Care of) &(Ampersand) /(Slash) ,(Comma) Space(s)
S102	2	Student's Local Address State Student's local state	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table
S103	9	Student's Local Zip Code Student's local zip code	000000000-999999999 Last 4 digits may be blank
S109	1	Entrance Interview Flag Indicates whether the student received entrance interview counseling	Y = Yes
S110	1	Former HEAL Loan ***(Stafford only)*** This was formerly a HEAL Loan	Y = Yes

Loan Origination Import Change Field Numbers (Continued)
Sorted by DL Change Number

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S115	1	Disclosure Statement Print Indicator ***(Stafford Only)*** Disclosure statement print option used for this record	Y = LOC prints N = School prints Blank for PLUS
S116	5	Origination Fee Percentage Origination fee percentage to be use for this record, i.e. 04000 (Implied decimal between the 2nd and 3rd position from the left)	Numeric >=0
S117	1	MPN Exits ***(Stafford Only)***	Y = Assumes the borrower has an open MPN at the LOC N = Assumes no open MPN exists
S118	1	Disclosure Printed? ***(Stafford Only)***	Y = disclosure printed N = disclosure not printed
S120	1	Disbursement Affirmation Code	Y = Yes
S121	8	Academic Year Start Date Date the academic year starts at the institution	Format is CCYYMMDD 19990702 – 20010630
S122	8	Academic Year End Date Date the academic year ends at the institution	Format is CCYYMMDD 20000701 – 20020629
S123	1	Additional Unsubsidized Loan Flag ***(Stafford Only)***	Y = Yes N or blank = No
S130	8	5th Disbursement Anticipated Date Anticipated disbursement date for the 5th disbursement	Format is CCYYMMDD 19990623 – 20020629
S131	5	5th Disbursement Anticipated Gross Amount Anticipated gross amount for the 5th disbursement	Numeric > = 0
S132	1	5th Disbursement Refund Code Indicates if the 5th disbursement was refunded	Y = Indicates the 5th disbursement was refunded
S133	8	5th Disbursement Refund Date Date the 5th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S134	8	6th Disbursement Anticipated Date Anticipated disbursement date for the 6th disbursement	Format is CCYYMMDD 19990623 – 20020629
S135	5	6th Disbursement Anticipated Gross Amount Anticipated gross amount for the 6th disbursement	Numeric > = 0
S136	1	6th Disbursement Refund Code Indicates if the 6th disbursement was refunded	Y = Indicates the 6th disbursement was refunded
S137	8	6th Disbursement Refund Date Date the 6th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S138	8	7th Disbursement Anticipated Date Anticipated disbursement date for the 7th disbursement	Format is CCYYMMDD 19990623 – 20020629

Loan Origination Import Change Field Numbers (Continued) Sorted by DL Change Number

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S139	5	7th Disbursement Anticipated Gross Amount Anticipated gross amount for the 7th disbursement	Numeric > = 0
S140	1	7th Disbursement Refund Code Indicates if the 7th disbursement was refunded	Y = Indicates the 7th disbursement was refunded
S141	8	7th Disbursement Refund Date Date the 7th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S142	8	8th Disbursement Anticipated Date Anticipated disbursement date for the 8th disbursement	Format is CCYYMMDD 19990623 – 20020629
S143	5	8th Disbursement Anticipated Gross Amount Anticipated gross amount for the 8th disbursement	Numeric > = 0
S144	1	8th Disbursement Refund Code Indicates if the 8th disbursement was refunded	Y = Indicates the 8th disbursement was refunded
S145	8	8th Disbursement Refund Date Date the 8th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S146	8	9th Disbursement Anticipated Date Anticipated disbursement date for the 9th disbursement	Format is CCYYMMDD 19990623 – 20020629
S147	5	9th Disbursement Anticipated Gross Amount Anticipated gross amount for the 9th disbursement	Numeric > = 0
S148	1	9th Disbursement Refund Code Indicates if the 9th disbursement was refunded	Y = Indicates the 9th disbursement was refunded
S149	8	9th Disbursement Refund Date Date the 9th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S150	8	10th Disbursement Anticipated Date Anticipated disbursement date for the 10th disbursement	Format is CCYYMMDD 19990623 – 20020629
S151	5	10th Disbursement Anticipated Gross Amount Anticipated gross amount for the 10th disbursement	Numeric > = 0
S152	1	10th Disbursement Refund Code Indicates if the 10th disbursement was refunded	Y = Indicates the 10th disbursement was refunded
S153	8	10th Disbursement Refund Date Date the 10th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629

Loan Origination Import Change Field Numbers (Continued)
Sorted by DL Change Number

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S154	8	11th Disbursement Anticipated Date Anticipated disbursement date for the 11th disbursement	Format is CCYYMMDD 19990623 – 20020629
S155	5	11th Disbursement Anticipated Gross Amount Anticipated gross amount for the 11th disbursement	Numeric > = 0
S156	1	11th Disbursement Refund Code Indicates if the 11th disbursement was refunded	Y = Indicates the 11th disbursement was refunded
S157	8	11th Disbursement Refund Date Date the 11th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S158	8	12th Disbursement Anticipated Date Anticipated disbursement date for the 12th disbursement	Format is CCYYMMDD 19990623 – 20020629
S159	5	12th Disbursement Anticipated Gross Amount Anticipated gross amount for the 12th disbursement	Numeric > = 0
S160	1	12th Disbursement Refund Code Indicates if the 12th disbursement was refunded	Y = Indicates the 12th disbursement was refunded
S161	8	12th Disbursement Refund Date Date the 12th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S162	8	13th Disbursement Anticipated Date Anticipated disbursement date for the 13th disbursement	Format is CCYYMMDD 19990623 – 20020629
S163	5	13th Disbursement Anticipated Gross Amount Anticipated gross amount for the 13th disbursement	Numeric > = 0
S164	1	13th Disbursement Refund Code Indicates if the 13th disbursement was refunded	Y = Indicates the 13th disbursement was refunded
S165	8	13th Disbursement Refund Date Date the 13th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S166	8	14th Disbursement Anticipated Date Anticipated disbursement date for the 14th disbursement	Format is CCYYMMDD 19990623 – 20020629
S167	5	14th Disbursement Anticipated Gross Amount Anticipated gross amount for the 14th disbursement	Numeric > = 0
S168	1	14th Disbursement Refund Code Indicates if the 14th disbursement was refunded	Y = Indicates the 14th disbursement was refunded

Loan Origination Import Change Field Numbers (Continued)
Sorted by DL Change Number

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S169	8	14th Disbursement Refund Date Date the 14th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S170	8	15th Disbursement Anticipated Date Anticipated disbursement date for the 15th disbursement	Format is CCYYMMDD 19990623 – 20020629
S171	5	15th Disbursement Anticipated Gross Amount Anticipated gross amount for the 15th disbursement	Numeric > = 0
S172	1	15th Disbursement Refund Code Indicates if the 15th disbursement was refunded	Y = Indicates the 15th disbursement was refunded
S173	8	15th Disbursement Refund Date Date the 15th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S174	8	16th Disbursement Anticipated Date Anticipated disbursement date for the 16th disbursement	Format is CCYYMMDD 19990623 – 20020629
S175	5	16th Disbursement Anticipated Gross Amount Anticipated gross amount for the 16th disbursement	Numeric > = 0
S176	1	16th Disbursement Refund Code Indicates if the 16th disbursement was refunded	Y = Indicates the 16th disbursement was refunded
S177	8	16th Disbursement Refund Date Date the 16th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S178	8	17th Disbursement Anticipated Date Anticipated disbursement date for the 17th disbursement	Format is CCYYMMDD 19990623 – 20020629
S179	5	17th Disbursement Anticipated Gross Amount Anticipated gross amount for the 17th disbursement	
S180	1	17th Disbursement Refund Code Indicates if the 17th disbursement was refunded	Y = Indicates the 17th disbursement was refunded
S181	8	17th Disbursement Refund Date Date the 17th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S182	8	18th Disbursement Anticipated Date Anticipated disbursement date for the 18th disbursement	Format is CCYYMMDD 19990623 – 20020629
S183	5	18th Disbursement Anticipated Gross Amount Anticipated gross amount for the 18th disbursement	Numeric > = 0

Loan Origination Import Change Field Numbers (Continued)
Sorted by DL Change Number

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S184	1	18th Disbursement Refund Code Indicates if the 18th disbursement was refunded	Y = Indicates the 18th disbursement was refunded
S185	8	18th Disbursement Refund Date Date the 18th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S186	8	19th Disbursement Anticipated Date Anticipated disbursement date for the 19th disbursement	Format is CCYYMMDD 19990623 – 20020629
S187	5	19th Disbursement Anticipated Gross Amount Anticipated gross amount for the 19th disbursement	Numeric > = 0
S188	1	19th Disbursement Refund Code Indicates if the 19th disbursement was refunded	Y = Indicates the 19th disbursement was refunded
S189	8	19th Disbursement Refund Date Date the 19th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S190	8	20th Disbursement Anticipated Date Anticipated disbursement date for the 20th disbursement	Format is CCYYMMDD 19990623 – 20020629
S191	5	20th Disbursement Anticipated Gross Amount Anticipated gross amount for the 20th disbursement	Numeric > = 0
S192	1	20th Disbursement Refund Code Indicates if the 20th disbursement was refunded	Y = Indicates the 20th disbursement was refunded
S193	8	20th Disbursement Refund Date Date the 20th disbursement was refunded	Format is CCYYMMDD 19990623 – 20020629
S194		Promissory Note Accepted Loan ID (MPN ID)	Student's Social Security Number: 001010001 – 999999999 Loan Type: S = Subsidized U = Unsubsidized ~~P = PLUS~~ M = MPN Indicator Loan Year: 01 School Code: X00000 – X99999 where X = G or E Loan sequence number: 001-999

External Loan Data

You may define your own file layouts and queries from within EDExpress to select the desired fields and specific records for exporting.

Files exported out of EDExpress using File Formats can be exported either as standard fixed-length files or each field can be separated by a delimiter. When exporting a file, if you choose fixed-length, the system exports the file in a standard layout, with each field exported into a specific field position within the layout. If you choose comma, tab, or custom delimiter, the software exports the file with each field separated by the chosen delimiter. Some systems may find it easier to import the file with a selected delimiter, rather than using a fixed-length layout for all exports.

The following layout is a sample if "All Fields" are selected when creating a file format (layout). The file layouts are applied by selecting a file format code when you select an Export type of "Disbursement External," "Origination External," or "Origination External" (PLUS only). In these cases the file names are the same (DEER01IN). To narrow or select a specific set of records, you may also use a query in combination with the user defined file layout.

The export process pulls the records from the associated database and resets the Export to External flag to "N" to indicate these records have been exported for use in an external system.

DEER01IN

Combined Demo, User Defined fields, Loan (including PLUS), Anticipated and Actual Fields

External Export

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
1	1	2	2	Record Type A	A = Demographic Table fields	Left
2	3	4	2	Active Transaction	01-99 Can be blank	Right
3	5	12	8	Active Transaction Date Date active ISIR transaction was updated on the database	Format is CCYYMMDD 19000101 – 20991231	Right
4	13	20	8	Active Transaction ID User ID that updated Active ISIR Transaction	0-9 Upper case A-Z .(Period) '(Apostrophe) -(Dash) #(Number) @(At) %(Percentage) &(Ampersand) /(Slash) Space(s) Can be blank	Right
5	21	28	8	Add Date (Demo) Date record was added to database	Format is CCYYMMDD 19000101 – 20991231	Right

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
6	29	34	6	Add Time (Demo) Time record was added to database	Format is HHMMSS 000000 – 235959 HH = 00 – 23 MM = 00 – 59 SS = 00 – 59	Right
7	35	42	8	Add ID (Demo) User ID which added the record	0-9 Upper case A-Z .(Period) ’(Apostrophe) -(Dash) #(Number) @(At) %(Percentage) &(Ampersand) /(Slash) Space(s) Can be blank	Right
8	43	51	9	Alien Registration Number Borrower’s alien registration number	0 – 9 000000000 – 999999999 Can be blank	Left
9	52	52	1	Citizenship Status Borrower’s citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid only on PLUS Loan Origination records or Stafford Loan Change records)	Left
10	53	61	9	Current Social Security Number Borrower’s current SSN	001010001 – 999999999	Left
11	62	69	8	Date of Birth Borrower’s date of birth	Format is CCYYMMDD 19010101 – 19881231	Right
12	70	77	8	Date of Birth Change Date Date the borrower’s date of birth changed	Format is CCYYMMDD 19000101 – 20991231 Can be blank	Right
13	78	83	6	Date of Legal Residence Date of the borrower became legal resident of state in which they reside	Format is CCYYMMDD 19000101 – 20991231 Can be blank	Right
14	84	84	1	Dependency Status Dependency status of the student	D = Dependent with Primary EFC I = Independent with Primary EFC ~~X = Dependent rejected (no Primary EFC)~~ ~~Y = Independent rejected (no Primary EFC)~~	Left

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
15	85	85	1	Document Status Status of Packaged Document	B = Documents still needed for both packaging and verification C = All documents are satisfied (included documents required for both packaging and verification) V = Documents still needed for verification P = Documents still needed for packaging O = Other documents needed but not required for packaging or verification Blank = Status Not Determined	Left
16	86	105	20	Driver's License Number Borrower's driver's license number	0-9 Uppercase A-Z Space(s) -(Dash) *(Asterisk) Can be blank	Left
17	106	107	2	Driver's License State Borrower's driver's license state code	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table Can be blank	Left
18	108	108	1	Entrance Interview Completed Has the student completed the entrance interview?	Y = Yes Blank = No	Left
19	109	117	9	First Name Borrower's first name	0-9 Uppercase A-Z Space(s) .(Period) '(Apostrophe) -(Dash) Can be blank	Left

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
20	118	118	1	Has Correction Record	Y = Yes ***N = No*** Can be blank	Left
21	119	119	1	Has Document Tracking Record	Y = Yes ***N = No*** Can be blank	Left
22	120	120	1	Has FAFSA Record	Y = Yes ***N = No*** Can be blank	Left
23	121	121	1	Has Loan Record	Display a Y if this student has at least one record on the loan database table, otherwise display N	Left
24	122	122	1	Has Notes Record	Y = Yes ***N = No*** Can be blank	Left
25	123	123	1	Has NSLDS Record	Y = Yes ***N = No*** Can be blank	Left
26	124	124	1	Has Packaging Record	Y = Yes ***N = No*** Can be blank	Left
27	125	125	1	Has PELL Record	Y = Yes ***N = No*** Can be blank	Left

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
28	126	126	1	Has RAD Record	Y = Yes ***N = No*** Can be blank	Left
29	127	127	1	Has Verification Worksheet	Y = Yes ***N = No*** Can be blank	Left
30	128	147	20	Institution Use	***Valid field content is any keyboard character.***	Left
31	148	155	8	Last Mailed Date Document Tracking date of last mailing	Format is CCYYMMDD 19000101 – 20991231 ***Can be blank***	Right
32	156	171	16	Last Name Borrower's last name	0-9 Uppercase A-Z Space(s) .(Period) -(Dash) Can be blank	Left
33	172	173	2	Letter Count Count of how many letters have printed per record	~~01 – 99~~ ***00-99***	Right
34	174	201	28	Local Address First line of borrower's local mailing address	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) #(Number) @(At) %(Percent or Care of) &(Ampersand) /(Slash) Space(s) ,(Comma) Can be blank	Left
35	202	209	8	Local Address Change Date Date the local address change was effective	Format is CCYYMMDD 19000101 – ~~19991231~~ ***20991231***	Right
36	210	225	16	Local City Borrower's local city	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) #(Number) @(At) %(Percent or Care of) &(Ampersand) /(Slash) Space(s) ,(Comma) Can be blank	Left
37	226	235	10	Local Phone Number Borrower's local home telephone number	0000000000 – 9999999999 Can be blank	Right

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
38	236	237	2	Local State Borrower's local state code	Uppercase A-Z Valid postal code See State/Country/Jurisdiction Table Can be blank	Left
39	238	246	9	Local Zip Code Borrower's local zip code	0000000000 – 999999999 Can be blank	Left
40	247	247	1	Middle Initial Borrower's middle initial	Uppercase A-Z Can be blank	Left
41	248	249	2	Name ID First two characters of last name	Uppercase A-Z	Left
42	250	258	9	Original Social Security Number Original Social Security Number used to process the loan	001010001 – 999999999	Right
43	259	259	1	PELL Verification Status	~~Y = Yes~~ ***N = Not selected*** ***A = Accurate data*** ***W = Without documentation*** ***T = Tolerance*** ***C = Calculated*** ***R = Reprocessed*** ***S = Selected by CPS; not verified*** Can be blank	Left
44	260	287	28	Permanent Address First line of the borrower's permanent mailing address	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) #(number) @(At) %(Percent or care of) &(Ampersand) /(Slash) Space(s) ,(comma) Can be blank	Left
45	288	295	8	Permanent Address Change Date Date the permanent address change was effective	Format is CCYYMMDD 19000101 – 20991231 Can be blank	Right

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
46	296	311	16	Permanent City Borrower's permanent mailing address city	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) #(Number) @(At) %(Percentage) &(Ampersand) /(Slash) Space(s) ,(Comma) Can be blank	Left
47	312	321	10	Permanent Phone Number Borrower's permanent home telephone number	0000000000-9999999999 Can be blank	Right

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
48	322	323	2	Permanent State Borrower's permanent state	Uppercase A-Z Valid postal code See State/Country/Jurisdiction Table Can be blank	Left
49	324	332	9	Permanent Zip Code Borrower's permanent zip code	000000000-999999999	Left
50	333	334	2	Previous Transaction	01-99	Left
51	335	335	1	Record Source Origin of record data	~~N~~***M*** = Manual entry I = ISIR L = Import External Add, Direct Loan P = Import External Add, Packaging ***Y = Import External Add, Pell***	Left
52	336	343	8	SSN Change Date Date the borrower's SSN change was effective	Format is CCYYMMDD 1990101 – 20011231 Can be blank	Right
53	344	345	2	State of Legal Residence Borrower's state of legal residence	Uppercase A-Z Valid postal code See State/Country/Jurisdiction Table Can be blank	Left
54	346	347	2	Transaction Paid On	01-99 Can be blank	Right
55	348	349	2	Transaction Number	~~01-99~~ ***00-99*** Can be blank	Right
56	350	357	8	Update Date (Demo) Date update occurred on database	Format is CCYYMMDD 19000101 – 20991231	Right
57	358	363	6	Update Time (Demo) Time record was last updated on database	Format is HHMMSS 000000-999999 HH = 00-23 MM = 00-59 SS = 00-59	Right
58	364	371	8	Update ID (Demo) User ID which updated the record in database	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) #(Number) @(At) %(Percentage) &(Ampersand) /(Slash) Space(s) Can be blank	Right

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
1	1	2	2	Record Type B	B = User Defined Database	
2	3	N	N	User Defined Database Field 1 to Field NN		Left
1	1	2	2	Record Type D	D = Loan Table fields	
2	3	10	8	Academic Year End Date	Format is CCYYMMDD 20000701-20020629	Left
3	11	18	8	Academic Year Start Date	Format is CCYYMMDD 19990702-20010630	Right
4	19	26	8	Add Date/ Loan Date the record was added to the database	Format is CCYYMMDD 19000101-20991231	Right
5	27	32	6	Add Time/ Loan Time the record was added to database	Format is HHMMSS 000000-999999 HH=00-23 MM=00-59 SS=00-59	Right
6	33	40	8	Add ID/ Loan User ID which added record to database	0-9 Uppercase A-Z .(Period) ’(Apostrophe) -(Dash) #(Number) @(At) %(Percentage) &(Ampersand) /(Slash) Space(s) Can be blank	~~Right~~ ***Left***
7	41	41	1	Additional Unsubsidized Loan Flag If yes, this student is eligible for additional unsubsidized loan funds	Y = Yes N or blank = No Blank is default	Left
8	42	42	1	Borrower Signed Note Borrower signed the promissory note	N = No Y = Yes	Left
9	43	43	1	Credit Decision PLUS credit flag indicates the results of the credit check	A = Credit approved N = Credit denied, need endorser C = Credit overridden new credit information provided D = Credit denied, endorser not ok E = Credit overridden, endorser ok F = Credit failed on WEB site request ***X = Credit pending***	Left
10	44	51	8	Credit Decision Original Date Original date of the credit decision from LOC	Format is CCYYMMDD 19000101 – 20991231	Right
11	52	59	8	Credit Update Date Date the credit was updated in Express	Format is CCYYMMDD 19000101 – 20991231	Right

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
12	60	60	1	***Dependency Status (Loan)*** ***Dependency status of the student***	D = Dependent with Primary EFC I = Independent with Primary EFC X = Dependent rejected (no Primary EFC) Y = Independent rejected (no Primary EFC)	Left
13	61	61	1	Disclosure Statement Print Indicator Should the LOC print a Disclosure Statement for this student.	~~Y~~***S*** = LOC prints ~~N~~***O*** = School prints Blank for PLUS	Left
14	62	62	1	Export to External Flag indicating if the record is exported to an external system	Y = Yes ***N = No***	Right
15	63	63	1	Export to LOC Flag indicating if record has been exported to LOC	Y = Yes ***N = No***	Right
16	64	64	1	HEAL Loan	Y = Yes Blank = No	Right
17	65	72	8	Inactive Date Date loan was made inactive	Format is CCYYMMDD 19000101 – 20991231 Can be blank	Left
18	73	73	1	Inactive Flag Flag indicating if loan is inactive	Y = Yes ~~Blank = No~~ ***N = No***	Left
19	74	78	5	Loan Amount Approved Total maximum amount for which the borrower is eligible	Numeric>=0	Right
20	79	83	5	Loan Amount Requested Total amount requested for the loan	Numeric>=0	Right
21	84	106	23	Loan Change Batch Identifier Batch number containing the change record sent to the LOC	Batch Type = #E Cycle Indicator = 1 (for 00-01) School Code = X00000 – X99999 Where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
22	107	112	6	Origination Fee Percentage Origination Fee Percentage for this record	Numeric >=0 3% is exported as 03.000	Right
23	113	133	21	Loan Identifier/Loan Unique identifier created at the time of origination	Student's Social Security Number: 001010001-999999999 Loan Type: S = Subsidized U = Unsubsidized P= PLUS Loan Year 01 School Code: X00000 – X99999 where X = G or E Loan Sequence Number: 001-999	Left

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
24	134	156	23	Loan Origination Batch Identifier Batch number which contained the loan origination record sent to the LOC	Batch Type = #D or PF Cycle indicator = 1 (for 00-01) School Code = X00000 – X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
25	157	164	8	Loan Origination Date Date the loan was originated	Format is CCYYMMDD 19000101 – 20991231	Right
26	165	166	2	Loan Period Code Code used by EDExpress to determine loan period start and end dates and appropriate disbursement date(s)	0-9 Uppercase A-Z	Left
27	167	174	8	Loan Period End Date Date when classes end, as certified by the school on the promissory note, for the specific period covered by the loan	Format is CCYYMMDD 19990701 – ~~20010629~~ ***20020629***	Right
28	175	182	8	Loan Period Start Date Date when classes begin, as certified by the school on the aid application (promissory note), for the specific period covered by the loan	Format is CCYYMMDD 19990702 – 20010630	Right
29	183	183	1	Loan Status Status of the loan	N = Not ready R = Ready B = Batched E = Error A = Accepted	Left
30	184	184	1	Loan Type Type of loan record	S = Subsidized U = Unsubsidized P = PLUS	Left
31	185	188	4	Loan Year Academic year the loan is taken	0001	Right
32	189	193	5	LOC Amount	Numeric Positive or negative	Right
33	194	201	8	LOC Amount Change Date Date the change was accepted by the LOC	Format is CCYYMMDD	Right
34	202	209	8	Parent's ~~Borrower's~~ Address Change Date Date the parent's ~~borrower's~~ address changed was effective	Format is CCYYMMDD 19000101 – 20991231 ***Can be blank***	Right

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
35	210	218	9	Parent's ~~Borrower's~~ Alien Registration Number Parent's ~~Borrower's~~ alien registration number, if eligible non-citizen	0000000001-999999999 Can be blank	Right
36	219	219	1	Parent's ~~Borrower's~~ Citizenship Parent's ~~Borrower's~~ citizenship status	1 = U.S. Citizen (or U.S. national) 2 = Eligible Noncitizen 3 = Ineligible Noncitizen	Right
37	220	228	9	Parent's ~~Borrower's~~ Current Social Security Number Parent's ~~Borrower's~~ current Social Security Number	001010001-999999999 ***Can be blank***	Right
38	229	236	8	Parent's ~~Borrower's~~ Date of Birth Date of the parent's ~~borrower's~~ birth	Format is CCYYMMDD 19010101 – 19891231 ***Can be blank***	Right
39	237	244	8	Parent's ~~Borrower's~~ Date of Birth Change Date Date the Parent's ~~Borrower's~~ date of birth changed	Format is CCYYMMDD 19000101 – 20991231 Can be blank	Right
40	245	245	1	Parent's ~~Borrower's~~ Default on Education Loans Is the Parent's ~~Borrower~~ in default on an education loan or owe a refund on a Federal Grant	Y = Yes N = No Z = Overridden by school ***Can be blank***	Left
41	246	254	9	Parent's ~~Borrower's~~ First Name Parent's ~~Borrower's~~ first name	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) ***Can be blank***	Left
42	255	270	16	Parent's ~~Borrower's~~ Last Name Parent's ~~Borrower's~~ last name	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) ***Can be blank***	Left
43	271	290	20	Parent's ~~Borrower's~~ Driver's License Number Parent's ~~Borrower's~~ driver's license number	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) Space(s) Can be blank	Left
44	291	292	2	Parent's ~~Borrower's~~ Driver's License State State the Parent's ~~Borrower's~~ driver's license is issued	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table Can be blank	Left
45	293	293	1	Parent's ~~Borrower's~~ Middle Initial Parent's ~~Borrower's~~ middle initial	Uppercase A-Z Can be blank	Left

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
46	***294***	***302***	9	~~Parent Borrower's Original SSN~~ ~~Parent/Borrower's original SSN~~ ***Filler***	~~001010001 – 999999999~~	~~Right~~
47	***303***	***330***	28	Parent's ~~Borrower's~~ Permanent Address First line of the Parent's ~~Borrower's~~ permanent address	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) #(Number) @(At) %(Percent or care of) &(Ampersand) /(Slash) Space(s) ,(Comma) Can be blank	Left
48	***331***	***346***	16	Parent's ~~Borrower's~~ Permanent Address City Parent's ~~Borrower's~~ permanent address city	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) #(Number) @(At) %(Percent or Care of) &(Ampersand) /(Slash) Space(s) ,(Comma) Can be blank	Left
49	***347***	***336***	10	Parent's ~~Borrower's~~ Permanent Phone Number Parent's ~~Borrower's~~ home telephone number	0000000000 – 999999999999 Can be blank	Right
50	***357***	***358***	2	Parent's ~~Borrower's~~ Permanent Address State Parent's ~~Borrower's~~ Permanent State of Residence	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table ***Can be blank***	Left
51	***359***	***367***	9	Parent's ~~Borrower's~~ Permanent Zip Code Parent's ~~Borrower's~~ Permanent Zip Code	0-9 Space(s) Last 4 digits may be blank ***Can be blank***	Left
52	***368***	***375***	8	Parent's ~~Borrower's~~ Social Security Number Change Date Date the Parent's ~~Borrower's~~ Social Security Number changed last	Format is CCYYMMDD 19000101 – 20991231 ***Can be blank***	Right

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
53	~~375~~ ***376***	~~397~~ ***398***	23	Promissory Note Accepted Batch ID Batch number which contained the promissory note sent to the LOC	Batch Type = #A or Batch Type = #D for Level 3 (Standard Originator) Cycle Indicator = 1 (for 00-01) School Code = X00000 – X99999 where X = G or E Date batch created = CCYYMMDD Time batch crated = HHMMSS	Left
54	~~398~~ ***399***	~~398~~ ***399***	1	Professional Judgement	Y = Yes Blank = No	Left
55	~~399~~ ***400***	~~406~~ ***407***	8	Promissory Note Accepted Date Date the promissory note was accepted by LOC	Format is CCYYMMDD 19000101 – 20991231	Right
56	~~407~~ ***408***	~~427~~ ***428***	21	Promissory Note Accepted Loan ID (MPN ID)	Student's Social Security Number: 001010001 – 999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS M = MPN Indicator Loan Year: 01 School Code: X00000 – X99999 where X = G or E Loan sequence number: 001-999	Right
57	~~428~~ ***429***	~~435~~ ***436***	8	Promissory Note Acknowledgement Date Date on which the LOC acknowledged the physical promissory note or promissory note/application	Format is CCYYMMDD 19000101 – 20991231	Right
58	~~436~~ ***437***	~~458~~ ***459***	23	Promissory Note Manifest Batch ID Batch number which contained the promissory note sent to the LOC	Batch Type = #A or Batch Type = #D for Level (Standard Originator) Cycle Indicator = 1 (for 00-01) School Code = X00000 – X99999 where X = G or E Date batch created = CCYYMMDD Time batch created = HHMMSS	Left
59	~~459~~ ***460***	~~466~~ ***467***	8	Promissory Note Print Date Date the promissory note was printed	Format is CCYYMMDD 19000101 - 20991231	Right
60	~~467~~ ***468***	~~467~~ ***468***	1	Promissory Note Print Indicator Promissory note print option used for this record	S = LOC prints (send to borrower) R = LOC prints (return to school) O = On-site (EDExpress) F = On-site (Custom system) Z = LOC reprint	Left

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
61	469	476	8	Promissory Note Received Date Date on which the signed promissory note or promissory note/application was received from the borrower and verified by the school	Format is CCYYMMDD 19000101 – 20991231	Right
62	477	484	8	Promissory Note Sent Date Date the promissory note is sent to the student or borrower	Format is CCYYMMDD	Right
63	485	485	1	Promissory Note Status Status of the paper promissory note with the LOC	A = Accepted R = ~~Rejected~~ ***Ready to print*** X = Pending ***N = Not ready to print*** ***S = Signed*** ***P = Printed or request to print, sent to LOC*** ***M = Manifested*** ***E = Error***	Left
64	486	486	1	Promissory Note to be on Manifest	Y = Yes ***N = No***	Left
65	487	492	6	School Code/ Loan Direct Loan school code. Also identifies school originating loan record	0-9 Uppercase A-Z X00000 – X99999 where X = G or E	Left
66	493	498	6	Servicer Code	000000-999999	Right
67	499	499	1	Student's College Grade Level Indicates the student's current college grade level in the program or college	1 = 1st year, never attended college 2 = 1st year, attended college before 3 = 2nd year/sophomore 4 = 3rd year/junior 5 = 4th year/senior 6 = 5th year or more undergraduate 7 = Graduate/professional or beyond	Right
68	500	500	1	Student's Default on Education Loans Is the student in default on any educational loans or Federal Grants?	Y = Yes N = No Z = Overridden	Left

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
69	501	501	1	Student Signed Note (PLUS) Flag indicator that promissory note has been signed and received	Y= Yes N = No	Left
70	502	503	2	Transmit Number Transmission number	00-99	Right
71	504	511	8	Transmitted Date Date that data was transmitted to LOC	Format is CCYYMMDD 19000101 – 20991231	Right
72	512	519	8	Update Date/ Loan Date record was updated on database	Format is CCYYMMDD 19000101 – 20991231	Right

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
73	520	525	6	Update Time/ Loan Time the last update was made to record	Format is HHMMSS 000000 – 999999 HH = 00-23 MM = 00-59 SS = 00-59	Right
74	526	533	8	Update ID/ Loan User ID which updated the record on database	0-9 Uppercase A-Z .(Period) '(Apostrophe) -(Dash) #(Number) @(At) %(Percentage) &(Ampersand) /(Slash) Space(s) Can be blank	Right
75	534	534	1	Disclosure Printed? Has a disclosure statement been printed by the school?	Y = Disclosure printed N = Disclosure not printed or ready to reprint Default is N	Left
76	535	535	1	MPN Exists Student received a Direct Loan in 1999-2000. MPN on file at LOC.	Y = School assumes the student has a MPN on file at the LOC N = school assumes the student does not have a MPN on file at the LOC ***PLUS = N*** Default is N	
77	536	536	1	MPN Status The status of the MPN on file at the LOC	A = Accepted MPN at the LOC P = MPN not on file at the LOC I = Inactive C= Closed Q = Rejected X = Pending MPN at the LOC Blank for PLUS	
78	537	546	10	Origination Reject ~~Reasons~~ ***Codes***	0-9 Uppercase A-Z See Loan Origination Reject Code Table in Section Two – Custom Edits	
1	1	2	2	Record Type M	M = Actual Disbursement Table fields	Left
2	3	4	2	Actual Disbursement Number Disbursement number for the current disbursement transaction	01-20	Right
3	5	5	1	Actual Disbursement Affirmed Flag Flag indicating that disbursement has been accepted by borrower	Y = Yes Can be blank	Left
4	6	10	5	Actual Disbursement Amount Amount of disbursement transaction	~~Numeric >0~~ ***Numeric> = 0***	Right

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
5	11	33	23	Actual Disbursement Batch Number Batch number which contained the disbursement record sent to the LOC	Batch Type = #H ***or SP*** Cycle indicator = 1 (for 00-01) School Code = X00000 – X99999 where X = G or E Date batch created = CCYYMMDD Time batch created = HHMMSS	Left
6	34	41	8	Actual Disbursement Booked Date Date the loan was booked at the LOC	Format is CCYYMMDD 19000101 – 20991231	Right
7	42	49	8	Actual Disbursement Date Date activity occurred	Format is CCYYMMDD 19980101 – 20991231	Right
8	50	54	5	Actual Disbursement Gross Amount Actual gross amount (in dollars) of the disbursement	~~Numeric >0~~ ***Numeric> = 0***	Right
9	55	59	5	Actual Disbursement Loan Fee Amount Actual loan fee (in dollars) of the disbursement	~~Numeric >0~~ ***Numeric> = 0***	Right
10	60	***65***	***6***	Actual Disbursement Net Adjustment Amount Actual net amount (in dollars) of the adjustment to the disbursement	-99999 – 99999	Right
11	***66***	70	***5***	Actual Disbursement Net Amount Actual net amount (in dollars) of the disbursement	~~Numeric >0~~ ***Numeric> = 0***	Right
12	71	***74***	***4***	Actual Disbursement Sequence Number Sequence number that determines the order in which the disbursements are processed	~~01-99~~ ***0001 - 9999*** Can be blank	Right
13	***75***	***75***	1	Actual Disbursement Status Status of disbursement activity at the Origination Center	N = Not ready to send to LOC R = Ready to send to LOC B = Batched A = Accepted by the LOC E = Rejected by the LOC	Left
14	***76***	***76***	1	Actual Disbursement Type Type of disbursement activity that occurred	G = Gross amount N = Net amount A = Adjusted gross amount J = Adjusted net amount Q = Adjusted disbursement date L = Booked disbursement M = Booked adjusted disbursement P = Servicing refund	Left
15	***77***	***77***	1	Actual Export to External Flag	Y = Yes ~~Blank = No~~ ***N = No***	Left

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
16	78	83	6	School Code/Actual Direct Loan School code, also identifies school originating loan record	X00000 – X99999 where X = G or E	Left
17	84	106	23	Booking Batch ID Batch identifier for this batch	Batch Type = ~~AS #~~**B** Cycle indicator = 1 (for 00-01) School code = X00000 – X99999 where X = G or E Date batch created = CCYYMMDD Time batch created = HHMMSS	Left
18	107	127	21	Loan Identifier/Actual Unique identifier crated at the time of origination	Student's Social Security Number: 001010001 – 999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Loan Year: 01 School Code: X00000 – X99999 where X = G or E Loan sequence number: 001-999	Left
19	128	137	10	Disbursement Reject Codes	0-9 Uppercase A-Z See Disbursement Reject Code Table in Section Two – Custom Edits	
20	138	138	1	Actual Disbursement Booked Status	A = Booked ~~***Blank***~~***R*** = Unbooked	
1	1	2	2	Record Type N	N = Anticipated Disbursement Table fields	Left
2	3	10	8	Anticipated Disbursement Date Date activity is expected to occur	Format is CCYYMMDD 19000101 –20001231	Right
3	11	15	5	Anticipated Disbursement Fee Amount Anticipated loan fee (in dollars) associated with the disbursement	~~Numeric >0~~ ***Numeric> = 0***	Right
4	16	20	5	Anticipated Disbursement Gross Amount Anticipated gross amount (in dollars) of the disbursement	~~Numeric >0~~ ***Numeric> = 0***	Right
5	21	25	5	Anticipated Disbursement Net Amount Anticipated net amount (in dollars) of the disbursement	~~Numeric >0~~ ***Numeric> = 0***	Right
6	26	27	2	Anticipated Disbursement Number Disbursement number for the current disbursement transaction	~~1-20~~ ***01-20***	Right

External Export (Continued)

Field #	Start Position	End Position	Field Length	Field Name	Valid Field Content	Justify
7	28	28	1	Anticipated Export to External Flag	Y = Yes ~~Blank =No~~ ***N = No***	Left
8	29	34	6	School Code/Anticipated Direct Loan School Code, also identifies school originating loan record	X00000 – X99999 where X = G or E	Left
9	35	55	21	Loan Identifier/Anticipated Unique identifier created at the time of origination	Student's Social Security Number: 001010001 – 999999999 Loan type: S = Subsidized U = Unsubsidized P = PLUS Loan year: 01 School code: X00000 – X99999 where X = G or E Loan sequence number: 001-999	Left
10	56	56	1	Refund Code	~~1~~***Y*** = Refund Blank = not refunded	Left
11	57	64	8	Refund Date	Format is ~~CCYYMMDD~~ ***MMDDCCYY*** 01011900 –12312099	Right

State/Country/Jurisdiction Codes

State/Country/Jurisdiction	Code	State/Country/Jurisdiction	Code
Alabama	AL	Nebraska	NE
Alaska	AK	Nevada	NV
American Samoa	AS	New Hampshire	NH
Arizona	AZ	New Jersey	NJ
Arkansas	AR	New Mexico	NM
California	CA	New York	NY
Canada	CN	North Carolina	NC
Colorado	CO	North Dakota	ND
Connecticut	CT	Northern Mariana Islands	MP
Delaware	DE	Ohio	OH
District of Columbia	DC	Oklahoma	OK
Federated States of Micronesia	FM	Oregon	OR
Florida	FL	Palau	PW
Georgia	GA	Pennsylvania	PA
Guam	GU	Puerto Rico	PR
Hawaii	HI	Rhode Island	RI
Idaho	ID	South Carolina	SC
Illinois	IL	South Dakota	SD
Indiana	IN	Tennessee	TN
Iowa	IA	Texas	TX
Kansas	KS	Utah	UT
Kentucky	***KY***	Vermont	VT
Louisiana	LA	Virginia	VA
Maine	ME	Virgin Islands	VI
Marshall Islands	MH	Washington	WA
Maryland	MD	West Virginia	WV
Massachusetts	MA	Wisconsin	WI
Mexico	MX	Wyoming	WY
Michigan	MI	Military Location Code AA (Asia)	AA
Minnesota	MN	Military Location Code AE (Europe)	AE
Mississippi	MS	Military Location Code AP (Pacific)	AP
Missouri	MO	Foreign Address	FC
Montana	MT		

Combination Edits

The following edits are EDExpress edits that you may encounter when importing from your institutional system into the EDExpress database.

Combination Edits

Edit	Field Name	Table	Condition	Message
1010	Parent's Date of Birth	LOAN DEMO	Plus only. If student's date of birth=parent's date of birth	Parent's date of birth may not be the same as the student's date of birth.
1025	Borrower Default on Education Loans	LOAN	If changed to Y and actual disbursements exist	All current and future disbursements must be adjusted to $0 prior to changing default status to (Y)es.
1035	Dependency Status	LOAN	If dependency status = D and yr in college = 7	Graduate students cannot be dependent.
1045	Loan Amount Approved	LOAN	If entered and dependency status or college grade level are blank	Loan amount approved cannot be entered unless dependency status and college grade level are present.
1055	Loan Amount Approved	LOAN	For Records where Loan Type = S or U HEAL Flag = Blank Add'l Unsub Flag = Blank Dep Status = D Grade level = 1,2 Loan Amt approved > 2625 **OR** For Records where Loan Type = S or U HEAL Flag = Blank Add'l Unsub Flag = Blank Dep Status = D Grade level = 3 Loan Amt approved > 3500 **OR** For Records where Loan Type = S or U HEAL Flag = Blank Add'l Unsub Flag = Blank Dep Status = D Grade level = 4, 5, 6 Loan Amt approved > 5500 **OR**	The Loan Amount Approved for this Loan Exceeds Annual Loan Limits for this Student. Maximum Loan Amount [99999].

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
			For Records where Loan Type = U HEAL Flag = Blank Add'l Unsub Flag = Y Dep Status = D Grade level = 1, 2 Loan Amt approved > 6625 **OR** For Records where Loan Type = S HEAL Flag = Blank Add'l Unsub Flag = Y Dep Status = D Grade level = 1, 2 Loan Amt approved > 2625 **OR** For Records where Loan Type=U HEAL Flag = Blank Add'l Unsub Flag = Y Dep Status = D Grade level = 3 Loan Amt approved > 7500 **OR** For Records where Loan Type = S HEAL Flag = Blank Add'l Unsub Flag = Y Dep Status = D Grade level = 3 Loan Amt approved > 3500 **OR** For Records where Loan Type = U HEAL Flag = Blank Add'l Unsub Flag = Y Dep Status = D Grade level = 4, 5, 6 Loan Amt approved > 10500 **OR**	

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
			For Records where Loan Type = S HEAL Flag = Blank Add'l Unsub Flag = Y Dep Status = D Grade level = 4, 5, 6 Loan Amt approved > 5500 **OR** For Records where Loan Type = U HEAL Flag = Y Add'l Unsub Flag = Blank Dep Status = D Grade level = 5, 6 Loan Amt approved > 22167 **OR** For Records where Loan Type = U HEAL Flag = Y Add'l Unsub Flag = Y Dep Status = D Grade level = 5, 6 Loan Amt approved > 27167 **OR** For Records where Loan Type = U HEAL Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 1, 2 Loan Amt approved > 6625 **OR** For Records where Loan Type = S HEAL Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 1, 2 Loan Amt approved > 2625 **OR**	

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
			For Records where Loan Type = U HEAL Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 3 Loan Amt approved > 7500 **OR** For Records where Loan Type = S HEAL Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 3 Loan Amt approved > 3500 **OR** For Records where Loan Type = U HEAL Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 4, 5, 6 Loan Amt approved > 10500 **OR** For Records where Loan Type = S HEAL Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 4, 5, 6 Loan Amt approved > 5500	

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
			For Records where Loan Type = U HEAL Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 7 Loan Amt approved > 18500 **OR** For Records where Loan Type = S HEAL Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 7 Loan Amt approved > 8500 **OR** For Records where Loan Type = U HEAL Flag = Y Add'l Unsub Flag = Blank Dep Status = I Grade level = 5, 6 Loan Amt approved > 27167 **OR** For Records where Loan Type = U HEAL Flag = Y Add'l Unsub Flag = Blank Dep Status = I Grade level = 7 Loan Amt approved > 45167	
1056	Student Signed Note	LOAN	During Import Change process, loan type is S or U (Stafford) and Student Signed Flag is Y	Student signature only accepted on PLUS loans.
1060	Loan Amount Approved	LOAN	If Loan Amount Approved is greater than Loan Amount Requested (PLUS ONLY)	Loan Amount Approved may not be greater than the Loan Amount Requested.
1065	Borrower Signed Note	LOAN	If Signed Flag entered as Y and Pnote status is N or R and Pnote indicator is not = F	Promissory note may not be signed prior to printing note.

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
1075	Loan Amount Requested	LOAN	If Loan Amount Approved is less than Loan Amount Requested (PLUS ONLY)	Loan Amount Requested may not be greater than the Loan Amount Approved.
1076	Disbursement-Anticipated Gross Amount	ANTICIPATED	If the amount is changed and the sum of the disbursements is not equal to or less than the loan amount approved (Stafford only)	Anticipated Gross Loan Total must be less than or equal to Loan Amount Approved.
1077	Disbursement-Anticipated Gross Amount	ANTICIPATED	If the amount is changed and the sum of the disbursements exceeds the loan amount approved	Anticipated Gross Loan Total may not exceed the Loan Amount Approved.
1080	Borrower Signed Note	LOAN	If Borrower Signed Note Date is changed to blank	Date Signed Note Received cannot be changed to blank.
1085	Borrower Signed Note	LOAN	If Borrower Signed Flag is N and signed note received date is non-blank If Borrower Signed Flag is Y and signed note received date is blank	Borrower Signed Flag required on received notes. Date note received required on signed notes.
1086	Borrower Signed Note Date	LOAN	If borrower signed note date is in the future	Borrower Signed Note Date may not be in the future.
1090	Borrower's Citizenship	LOAN	If changed to blank for (PLUS only)	Citizenship may not be changed to blank.
1106	Borrower's Alien Registration Number	LOAN	If Alien Registration Number is non-blank and citizenship status is 1	Alien Registration Number must be blank for citizens.
1100	Borrower's Citizenship	LOAN	If changed to 3 (PLUS only)	All anticipated and actual disbursements must be ~~cancelled~~ ***adjusted to zero*** prior to entering citizenship of Not Eligible.
1125	Loan Period End Date	LOAN	If Loan Period End Date is less than or equal to loan period start date	Loan Period Start Date must be prior to Loan Period End Date.
1126	Loan Period End Date	LOAN	If Loan Period End Date is more than 12 calendar months past the loan period start date	**WARNING** – LOC may reject this record as Loan Period may not be greater than 12 calendar months.
1135	Academic Year End Date	LOAN	If Academic Year End Date is more than 12 calendar months past the Academic Year Start Date	**WARNING** – LOC may reject this record as Academic Year may not be greater than 12 calendar months.
1136	Academic Year End Date	LOAN	If Loan Period Start Date is less than Academic Year Start Date OR If Loan Period End Date is greater than Academic Year End Date	Loan Period must be within Academic Year. Review Loan Period Start and End dates and Academic Year Start and End dates.
1170	School Code	LOAN	During Import Change process, if changed and saved to database different than what is previously on the database and the origination status is not N	School Code may not be changed after origination.

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
1180	Disbursement-Anticipated Date	ANTICIPATED	If dates are out of order	Anticipated disbursement must be in ascending date order.
1195	Action Date	ACTUAL	If the transaction date entered is prior to the transaction date of the 1st actual disbursement on the database, use the transaction with Type G or N, unless a Type Q transaction exists. If a Type Q transaction exists, use the date of the Type Q transaction with the highest sequence number.	Actual Disbursement Date entered may not be prior to the 1st Actual Disbursement Date.
1215	Action Type	ACTUAL	If Inactive Flag is Y and actual disbursements added	This Loan is currently Inactive. You must remove the Inactive Flag before making any disbursements.
1220	Action Type	ACTUAL	If action type U is entered and a disbursement record already exists for this disbursement (For Import External Change and Multiple Entry only)	Actual Disbursement record already exists for this disbursement.
2000	Disbursement-Anticipated Date	ANTICIPATED	If date entered is more than 10 days before Loan Period Start Date	Anticipated Disbursement date #N may not be more than 10 days prior to Loan Period Start Date.
2001	Action Date	ACTUAL	If date entered is more than 10 days before Loan Period Start Date	**WARNING** – The LOC may reject this record since Actual Disbursement date #N may not be more than 10 days prior to Loan Period Start Date.
2005	Disbursement-Anticipated Date	ANTICIPATED	If disbursement date is after loan period end date	**WARNING** – The LOC may reject this record since Anticipated Disbursement date must be prior to loan period end date.
2010	Anticipated Detail fields	ANTICIPATED	If anticipated date is not present and any other anticipated detail is present	Anticipated Disbursement #N detail fields may not be completed without an anticipated disbursement date.
3000	Action Type	ACTUAL	If the PLUS Credit check indicator is blank, N, X, F, or D and any action type is entered (PLUS only)	Actual Disbursement #N may not be made with a blank, Pending, Failed or Credit Denied Credit Decision status on PLUS loan.
3020	Disbursement Refund Date	ANTICIPATED	If disbursement refund date left blank and code non-blank	Refund date required on refunded loan.
3030	Disbursement Refund Code	ANTICIPATED	If refund code left blank and date non-blank	Refund code required on refunded loan.
3040	Action Date	ACTUAL	If date empty and at least one detail field non-blank (For Import External Change Only)	Disbursement date required to disburse loan.

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
3042	Action Type	ACTUAL	If Disbursement Type Q and current disbursement # is not Accepted or Batched	Disbursement must be Accepted or Batched.
3044	Action Date	ACTUAL	If Disbursement Type Q date is after subsequent Disbursement Type G or N Date. If any subsequent disbursement contains a Type Q transaction, edit against the date of the Type Q transaction with the highest sequence number. Example: Disb #1 original date 7/15/2000 Q for Disb #1 date 7/20/2000 Disb #2 date 7/18/2000	Adjusted Disbursement Date of the first disbursement cannot be after a subsequent disbursement date.
3050	Action Amount	ACTUAL	If action type of G or N is entered and amount is equal to zero	Actual Disbursement Amount #N may not be equal to zero.
3051	Action Amount	ACTUAL	If action amount gross is same as previous gross amount for this disbursement number	You may not enter an action amount where the Gross Amount is the same as the previous transaction for this disbursement number.
3080	Action Date	ACTUAL	If date entered is after current date	Actual disbursement #N may not be in the future.
3090	Actual Gross Amount	ACTUAL	If the prom note status is equal to N, R or P and the origination status is N or R and the entered amount is changed and saved as non-zero	Promissory Note must be signed unless MPN Exists Flag is set and Loan record batched to be sent prior to entering Actual Disbursement #N.
3100	Action Type	ACTUAL	If action type entered is A or J and date entered is before date on actual disbursement (type G or N)	Adjustment may not be prior to actual disbursement.
3105	Action Date	ACTUAL	If the action date is 91 days or more greater than the loan period end date	**WARNING** – This Disbursement Date is 90 days past the Loan Period End Date and will be rejected by the LOC unless your institution has prior approval from the Department of Education.
3112	Action Type	ACTUAL	If action type entered is N or J and Alternate Originator Flag in database is (Y)	Net disbursements may not be entered by institutions where the servicer performs their drawdown request for funds.
3900	Disbursement-Anticipated Gross Amount	ANTICIPATED	During Import Change process, if the loan origination status is equal to N and a disbursement is non-blank	Anticipated Disbursements may not be changed prior to originating a loan.

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
3910	Actual Gross Amount	ACTUAL	If the sum of all disbursements exceeds the loan amount approved (Stafford only)	Actual Gross Loan Total may not exceed the Loan Amount Approved
3911	Actual Gross Amount	ACTUAL	If the sum of all disbursements exceeds the loan amount approved (PLUS only)	Actual Gross Loan Total may not exceed the Loan Amount Approved.
3914	Actual Gross Amount	ACTUAL	CANCODE is set to Y (through multiple entry/ import change) and sum of actuals	You must first adjust all Actual Disbursements to $0 before you can mark this loan inactive.
3915	Actual Gross Amount	ACTUAL	If change to all Actual Disbursements = sum of $0 and Loan Inactive Flag = blank If user selects OK, then set Loan Inactive Flag to Y If user selects Cancel, do not set Loan Inactive Flag to Y	You have adjusted all Actual Disbursements to $0. Do you wish to mark this Loan as Inactive?
3920	Loan Amount Approved Anticipated Gross Amount	ANTICIPATED LOAN	If change to Loan Amount Approved = $0, the current sum of all Actual Disbursements = $0 and the Loan Inactive Flag = blank If user selects OK, set the Inactive Flag to Y If user selects Cancel, do not set Loan Inactive Flag to Y	You have adjusted the Loan Amount Approved to $0. Do you wish to mark this Loan as Inactive?
3995	Actual Gross Amount	ACTUAL	If Required Entrance Interview Flag is checked in system setup, and College Grade Level on Demo record = 1 or 2, and Entrance Interview Flag on demo is not checked	Actual disbursements may not be saved without an Entrance Interview for Grade Level 1 or 2.
4000	Anticipated Disbursement Number	ANTICIPATED	If Anticipated Disbursement Numbers greater than or equal to 5 exist on a PLUS loan	PLUS loans can only contain 4 anticipated disbursements.

Combination Systems Requirements

Rounding Logic

In 2000-2001, you can have up to 20 anticipated and 20 actual disbursements.

The following fields need to be calculated when **STAFFORD disbursements** are entered or changed:

Field Name	Description
Loan Amount Approved	From loan record
1st Gross Disbursement Amount	Per Gross Disbursement Calculations
1st Fee Amount	1st Gross Amount X Loan Fee Rate (3%)
1st Net Disbursement Amount	1st Gross Amount - 1st Fee Amount
2nd Gross Disbursement Amount	Per Gross Disbursement Calculations
2nd Fee Amount	2nd Gross Amount X Loan Fee Rate (3%)
2nd Net Disbursement Amount	2nd Gross Amount - 2nd Fee Amount
Optional:	
3rd through 20th Gross Disbursements	Per Gross Disbursement Calculations
3rd through 20th Fee Amount	3rd through 20th Gross Amount X Loan Fee Rate (3%)
3rd through 20th Net Disbursements	3rd through 20th Gross Amount - 3rd through 20th Fee Amount
Total Gross Disbursements	Sum of all gross disbursements
Total Fee Amount	Sum of all fee amounts
Total Net Disbursements	Sum of all net disbursements

The following fields need to be calculated when **PLUS disbursements** are entered or changed:

Field Name	Description
Loan Amount Approved	From loan record
1st Gross Disbursement Amount	Per Gross Disbursement Calculations
1st Fee Amount	1st Gross Amount X Loan Fee Rate (4%)
1st Net Disbursement Amount	1st Gross Amount - 1st Fee Amount
2nd Gross Disbursement Amount	Per Gross Disbursement Calculations
2nd Fee Amount	2nd Gross Amount X Loan Fee Rate (4%)
2nd Net Disbursement Amount	2nd Gross Amount - 2nd Fee Amount
Optional:	
3rd /4th Gross Disbursements:	Per Gross Disbursement Calculations
3rd /4th Fee Amount	3rd/4th Gross Amount X Loan Fee Rate (4%)
3rd /4th Net Disbursements	3rd /4th Gross Amount - 3rd /4th Fee Amount
Total Gross Disbursements	Sum of all gross disbursements
Total Fee Amount	Sum of all fee amounts
Total Net Disbursements	Sum of all net disbursements

Gross Disbursement Calculations

With the implementation of the option to disburse up to 20 disbursements, disbursement percentages are no longer required to be sent to the LOC on the Loan Origination Record.

When determining disbursement amounts for a loan, dollar figures are rounded to the nearest dollar and all disbursements are equal except, for in some cases, the last disbursement.

When computing gross disbursement amounts, use the following specification:

Step 1: Divide the loan amount approved by the total number of disbursements to calculate an individual disbursement amount.

- If necessary, first truncate any positions that exist past two decimal places.

Step 2: Round the individual disbursement amount. Rounding occurs at the first and second decimal places to the nearest dollar.

- If the first and second decimal places are 50 or greater, increment the first digit to the left of the decimal sign by one.
- If the first and second decimal places are less than 50, do not change the first digit to the left of the decimal sign.

  Note: The individual disbursement amount equals the amount of all disbursements except for the amount of the last disbursement.

Step 3: To determine the amount of the last disbursement, multiply the individual disbursement amount by the number of disbursements.

- If the sum of the disbursements is greater than the loan amount approved, ~~there is a negative variance~~ ***subtract the difference from the last disbursement.***
- If the sum of the disbursements is less than the loan amount approved, ~~there is a positive variance~~ ***add the difference to the last disbursement.***

  The variance is applied to the **last** disbursement.

- ~~If there is a positive variance, subtract the variance from the individual disbursement amount to derive the last disbursement amount.~~
- ~~If there is a negative variance, add the variance to the individual disbursement amount to derive the last disbursement amount.~~

Example 1: A calculation for two disbursements

Loan Amount Approved: $2625

Step 1: 2625 divided by 2 = 1312.5000

First truncate any positions that exist past two decimals as rounding occurs at the first and second decimal places.

Therefore 1312.5000 truncates to 1312.50

Step 2: Round at the first and second decimal places to determine the individual disbursement amount.

- If the first and second decimal places are .50 or greater, increment the first digit to the left of the decimal sign by one.
- If the first and second decimal places are less than .50 do not change the first digit to the left of the decimal sign.

1312.50 rounds to 1313. Therefore, all disbursement amounts are 1313 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

1313 multiplied by 2 = 2626

- ~~If the sum of the disbursements is greater than the loan amount approved, there is a negative variance. Add the variance to the individual disbursement amount to calculate the amount of the last disbursement.~~
- ~~If the sum of the disbursements is less than the loan amount approved, there is a positive variance. Subtract the variance from the individual disbursement amount to derive the amount of the last disbursement.~~

Since ~~Therefore, because~~ $2626 is more than $2625 ~~there is a positive variance of $1~~ ***you subtract the difference of $1.*** The last disbursement is equal to $1313 - $1 or $1312.

Final Results: 1st Gross Disbursement Amount = 1313

2nd Gross Disbursement Amount = 1312

Example 2: A calculation for three disbursements

Loan Amount Approved: $1000

Step 1: 1000 divided by 3 = 333.3333

First truncate any positions that exist past two decimals as rounding occurs at the first and second decimal places.

Therefore 333.3333 truncates to 333.33

Step 2: Round at the first and second decimal places to determine the individual disbursement amount.

- If the first and second decimal places are .50 or greater, increment the first digit to the left of the decimal sign by one.
- If the first and second decimal places are less than .50 do not change the first digit to the left of the decimal sign.

333.33 rounds to 333. Therefore, all disbursement amounts are 333 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

333 multiplied by 3 = 999

- ~~If the sum of the disbursements is less than the loan amount approved, there is a negative variance. Add the variance to the individual disbursement amount to calculate the amount of the last disbursement.~~
- ~~If the sum of the disbursements is greater than the loan amount approved, there is a positive variance. Subtract the variance from the individual disbursement amount to derive the amount of the last disbursement.~~

Since ~~Therefore, because~~ $999 is less than $1000 ~~there is a negative variance of $1~~ ***you add the difference of $1.*** The last disbursement is equal to $333 + $1 or $334.

Final Results: 1st Gross Disbursement Amount = $333

2nd Gross Disbursement Amount = $333

3rd Gross Disbursement Amount = $334

Total Loan Amount = $1000

Example 3: A calculation for six disbursements

Loan Amount Approved: $22,167

Step 1: 22167 divided by 6 = 3694.5000

First truncate any positions that exist past two decimals as rounding occurs at the first and second decimal places.

Therefore 3694.5000 truncates to 3694.50

Step 2: Round at the first and second decimal places to determine the individual disbursement amount.

- If the first and second decimal places are .50 or greater, increment the first digit to the left of the decimal sign by one.
- If the first and second decimal places are less than .50 do not change the first digit to the left of the decimal sign.

3694.50 rounds to 3695. Therefore, all disbursement amounts are 3695 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

3695 multiplied by 6 = 22170

- ~~If the sum of the disbursements is less than the loan amount approved, there is a negative variance. Add the variance to the individual disbursement amount to calculate the amount of the last disbursement.~~
- ~~If the sum of the disbursements is greater than the loan amount approved, there is a positive variance. Subtract the variance from the individual disbursement amount to derive the amount of the last disbursement.~~

Since ~~Therefore,~~ ~~because~~ $22170 is more than $22167 ~~there is a positive variance of $3.~~ ***you subtract the difference of $3.*** The last disbursement is equal to $3695 - $3 or $3692.

Final Results:

1st Gross Disbursement Amount = $3695

2nd Gross Disbursement Amount = $3695

3rd Gross Disbursement Amount = $3695

4 th Gross Disbursement Amount = $3695

5 th Gross Disbursement Amount = $3695

6 th Gross Disbursement Amount = $3692

Total Loan Amount = $22,167

Loan Fees and Net Disbursement Calculations

When calculating loan fee amounts and net disbursement amounts, use the following specifications for all numbers of disbursements:

- Loan Fees are truncated.
- Net disbursements are calculated by subtracting the loan fee from the gross disbursement.
- If the sum of the loan fee amounts is less than the calculated Total Loan Fee, do not adjust any loan fee amounts.
- If the sum of the net disbursement amounts is greater than the calculated Total Net Disbursement, do not adjust any net disbursement amounts.

Example : Loan Fee Calculation

Total Gross Disbursement Amount = $3500

Loan Fee Rate = 3%

Three Gross Disbursement Amounts = $1167, $1167 and $1166

Step 1: 1st Loan Fee Amount: 1167 X .03 = $35.01, truncate to $35

Step 2: 2nd Loan Fee Amount: 1167 X .03 = $35.01, truncate to $35

Step 3: 3rd Loan Fee Amount: 1166 X .03 = $34.98, truncate to $34

Step 4: Total Loan Fee Amount = 35 + 35 + 34 = 104

Step 5: 1st Net Disbursement Amount = 1167 – 35 = 1132

Step 6: 2nd Net Disbursement Amount = 1167 – 35 = 1132

Step 7: 3rd Net Disbursement Amount = 1166 –34 = 1132

Step 8: Total Net Disbursement Amount = 1132 + 1132 + 1132 = 3396

Final Results:

	Disbursement #1	Disbursement #2	Disbursement #3	Totals
Gross Disbursements	1167	1167	1166	3500
Loan Fees	35	35	34	104
Net Disbursements	1132	1132	1132	3396

Leap Year Logic

EDExpress uses the following date format and leap year logic in the date fields on its databases:

- The date field format is **CCYYMMDD**.
- For (**CC**), the date field must contain only: 19 or 20
- For (**YY**), the date field must contain only: 00 - 99
- For month (**MM**), the date field must contain only: 01 - 12
- For day (**DD**), valid range depends upon month as follows:

Month	Valid Day Range
01	01 - 31
02	01 - 28 (unless year is divisible by 4 when 01 - 29 is valid)
03	01 - 31
04	01 - 30
05	01 - 31
06	01 - 30
07	01 - 31
08	01 - 31
09	01 - 30
10	01 - 31
11	01 - 30
12	01 - 31

Importing Data into the EDExpress Direct Loan Software

Interfacing your institution's system with EDExpress allows you to take advantage of the built-in edits and PC communication software. It reduces the data preparation effort by importing student data from your existing systems into EDExpress. After processing Direct Loan records with EDExpress, you can create a customized export file to share the data with your other institutional systems.

Certain borrower information is required before you can originate a loan. This information includes data about the borrower such as the name, address, date of birth, citizenship, and year in college. Also, it includes information specific to the loan such as the loan amount approved and loan period start and end dates. When creating the import file, please refer to the column marked 'required field' in the DIEA file.

As an EDExpress user, you have the following three options when entering data required to originate a Direct Loan:

1. Key enter data from the SAR and other hardcopy documents
2. Import data from EDExpress' ISIR and/or packaging system databases
3. Import data from an institutional system (External System)

The following specifications address the third option - importing data from an institutional system. For information regarding the first and second options, please refer to the online Help in the Direct Loan software.

Note: EDExpress automatically performs origination for all records containing all of the required origination fields. This step is performed during the import process for all records with a loan origination status of N.
Note: If your institution chooses to fill field #1 with a preassigned Loan ID, you may assign any loan sequence number (001-999).

If you have developed systems to capture information required to originate a loan, two general import capabilities are available:

Importing New Records

This import option allows you to add records to the EDExpress Direct Loan database. You must create a file of borrower records according to a standard file layout. See the Combination Layout Section for layout and file creation specifications. If the record passes reject editing and a Loan ID is not specified in the import file, the loan record is added to the EDExpress database and a 21-digit Loan ID is assigned. The Loan ID is important to systems interfacing with EDExpress because it is needed when making changes to existing records.

Importing New Records (Continued)

When a loan record is imported, EDExpress searches for records with an identical student's SSN, Loan Type, Loan Year, and Direct Loan School Code. If there is no match, EDExpress assigns 001 as the Loan Sequence Number.

If EDExpress discovers a match on a student's SSN, Loan Type, Loan Year, and Direct Loan School Code, it proceeds using your selected add options. You request to be prompted for duplicates by selecting "Y."

- You can request EDExpress to create a new loan record when a duplicate record is found by selecting "C" (***Create All***). When a duplicate is found, EDExpress assigns the next highest Loan Sequence Number.
- You can request EDExpress to skip the duplicate by selecting "N" ***(Skip Duplicate Record)***. The record is skipped and counted on the Import Add Report as a skipped record.

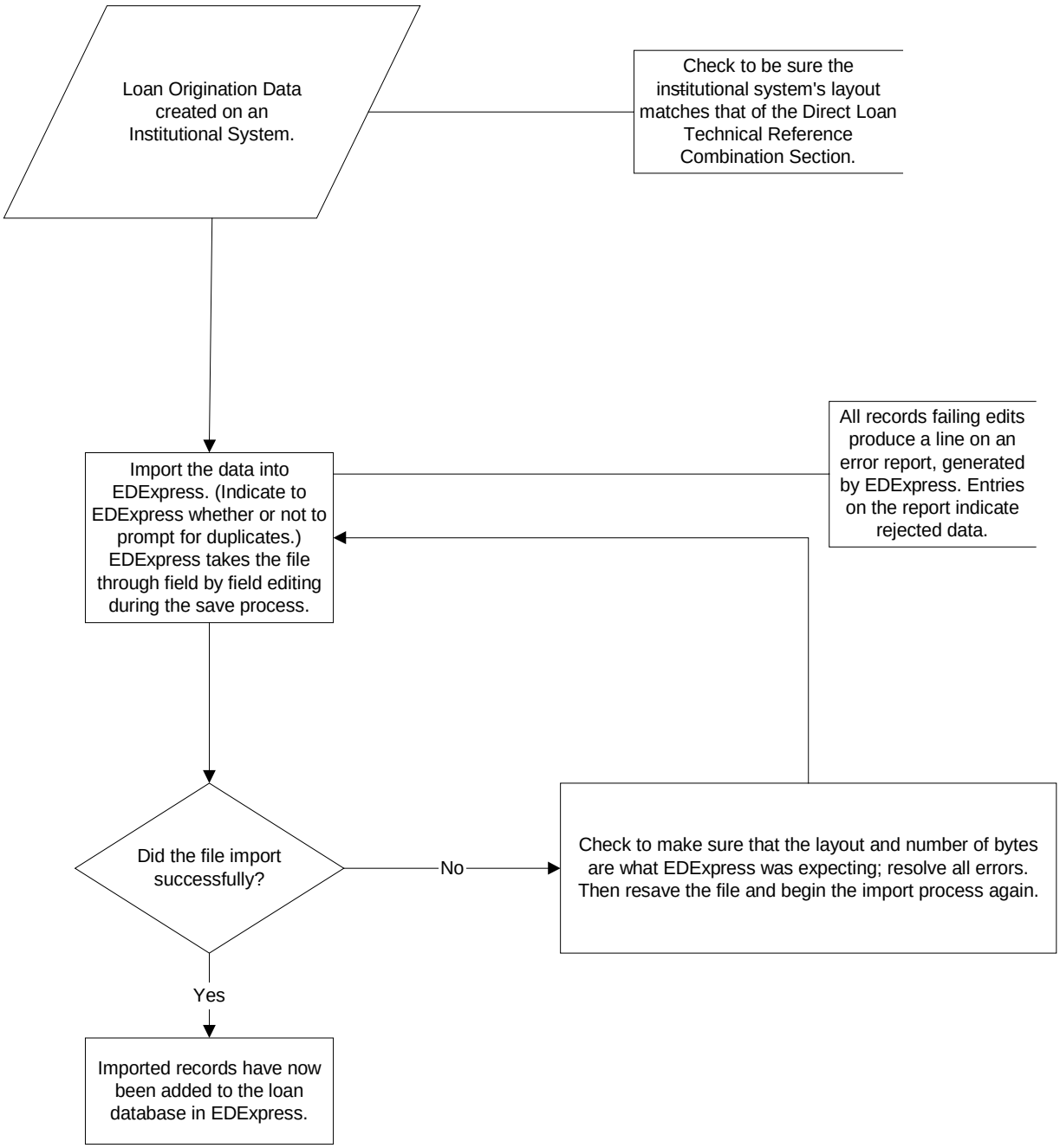
Imported records must adhere to the External Import Add Record layout. EDExpress prompts you for a filename. Once a filename is provided, EDExpress performs a series of edits and calculations on each record of the imported file.

An Add Edit Report is created for each file of imported records. This report identifies rejected records and provides statistics on the number of records added to the database. The format of the Loan Origination Add Edit Report is provided in the Appendix.

Note: EDExpress maintains separate records for each borrower loan type. For example, if a student borrower is approved for a subsidized loan, unsubsidized loan, and PLUS loan, three records are imported to EDExpress, one for each loan type. For each imported record, a record is established in the Loan Origination database.

For all loan types, the Loan Origination database maintains demographic information about the borrower. In addition, student demographic information is maintained for PLUS loans.

External Import Loan Origination Add



Exchanging Loan Origination Records with the LOC

You transmit a loan origination record to the LOC for each originated loan. If you request the LOC to print promissory notes, your request is part of the loan origination record. If you print your borrower's promissory notes, the loan origination record can be transmitted before or after the student signs the note. However, the LOC must receive the loan origination record before it can book the loan.

Two types of loan origination records can be exported to the LOC:

- Full Loan Origination Record
- Loan Origination Change Record

Full Loan Origination Record

For each new loan, subsidized, unsubsidized and PLUS, you must send a Full Loan Origination Record to the LOC. The Full record contains all of the demographic information about the borrower, as well as anticipated loan disbursement data, required to originate the loan. Data on each record must be edited to adhere to the field length, field type, and valid field content specifications. Full Loan Origination Records are transmitted in two types of files. All of the subsidized and unsubsidized records are transmitted in a file with a message class of DESF01IN. All PLUS records are transmitted in a file with a message class of DEPF01IN. There are two message classes because of the difference in turnaround time. Subsidized and unsubsidized loan origination acknowledgements are returned within three days of the LOC receiving the records. Because PLUS loans require a credit decision, PLUS acknowledgements are returned within five days of the LOC receiving the records.

Receiving Full Loan Origination Acknowledgements from the LOC

The LOC returns one acknowledgement record for each Full Loan Origination Record it receives. Batch integrity is maintained; the school receives acknowledgement records for all transmitted records in the batch.

These records are received in message class DISF01OP for subsidized and unsubsidized records and DIPF01OP for PLUS records. These records indicate whether the origination record is rejected or accepted. For PLUS records, the Full Loan Origination Acknowledgement also indicates whether the credit check is accepted, denied or pending. If a credit decision is overridden (modified) for a PLUS record, a separate PLUS Credit Decision Acknowledgement is received from the LOC (message class DIPC01OP). The PLUS Credit Decision Acknowledgement is transmitted to you at any time after the initial decision has been received on the Full Loan Origination Acknowledgement.

Once the Full Loan Origination record is accepted by the LOC, it should not be sent to the LOC again. If changes need to be sent to update information on the record, a change record described below must be sent to the LOC. When a Full Loan Origination record is rejected by the LOC, it is not kept on file in the LOC System. The record errors need to be corrected and the Full Loan Origination record transmitted to the LOC with the message class DESF01IN.

PLUS Credit Decision Acknowledgement

For any previously accepted PLUS Full Origination records, the LOC may return a Credit Decision Acknowledgement with one of the following status: C = (Credit overridden, new credit information provided), D = (Credit denied, endorser not okay), N = (Credit denied; after pending), E = (Credit overridden, endorser OK). The Credit Decision indicates the results of PLUS Loan credit checks on the parent borrower or endorser. For approved applicants, you can proceed to the disbursement of funds. The LOC sends further information and instructions directly to those applicants not approved for a PLUS loan on the basis of credit checks. The LOC has the option to override the credit decision after an initial denial. The PLUS Credit Checks can be updated at any time on the basis of the borrower submitting supporting documentation to the LOC or credit reporting agency. If you process PLUS loans, you may receive updated credit decisions in this acknowledgement file with message class DIPC01OP at any time from the LOC.

Loan Origination Change Record

Once the Full Loan Origination Record is accepted by the LOC, changes to the borrower's demographic or loan information requires a change record be sent to the LOC. Loan Origination Change Records are transmitted in a separate message class DESC01IN.

Each change record contains the borrower's loan identification (necessary to identify the record on the LOC's databases), the number associated with the field being corrected, and the corrected value.

Importing Changes to Existing Records

This import option allows you to submit changes from your institutional systems to the EDExpress Direct Loan database. To perform this option, you must create a file of borrower records according to a standard file layout. Each record must contain the borrower's loan identification number, field number associated with the field to be updated, and the updated value.

Use the External Import Change record layout and the table of Loan Origination Import Change Field Numbers to create your change record. These can be found in the Combination Layouts section of this technical reference.

To import most efficiently, you should import the records in Social Security Number order, and the fields to be updated within each change record should appear in numerical order. For example, if you are changing fields S013 (Borrower's Telephone Number) and S101 (Borrower's Local Address City), field S013 should appear first in the change record followed by field S101.

The change field number consists of three positions for the field number and a prefix to indicate whether the field is on the Loan Origination Database (prefix is S), the PLUS Loan Database (prefix is P), or the Disbursement Database (prefix is D). For example, "P004" indicates a change to the student's last name on the PLUS Loan Database; "S007" indicates a change to the borrower's last name on the Loan Origination Database.

Each change record contains space for up to 10 data element changes. Multiple change records can be exported for a Loan ID if more than 10 changes are required.

Corrected values must be left justified within the 28-byte change value field. Numeric fields are left justified and blank filled up to the maximum number of positions for that

field. For example, when correcting a 4-byte numeric field to a value of ‘48,’ the correction record would display 0048 with 24 blank spaces.

Example:

Two changes are submitted to a loan record whose ID is 012345678U01G99999001: a change in the borrower's last name to SMITH, and a change in the 1st disbursement anticipated gross amount to $900. The following would be the contents of the change record excluding the create time, batch number, and User ID fields at the end of the record:

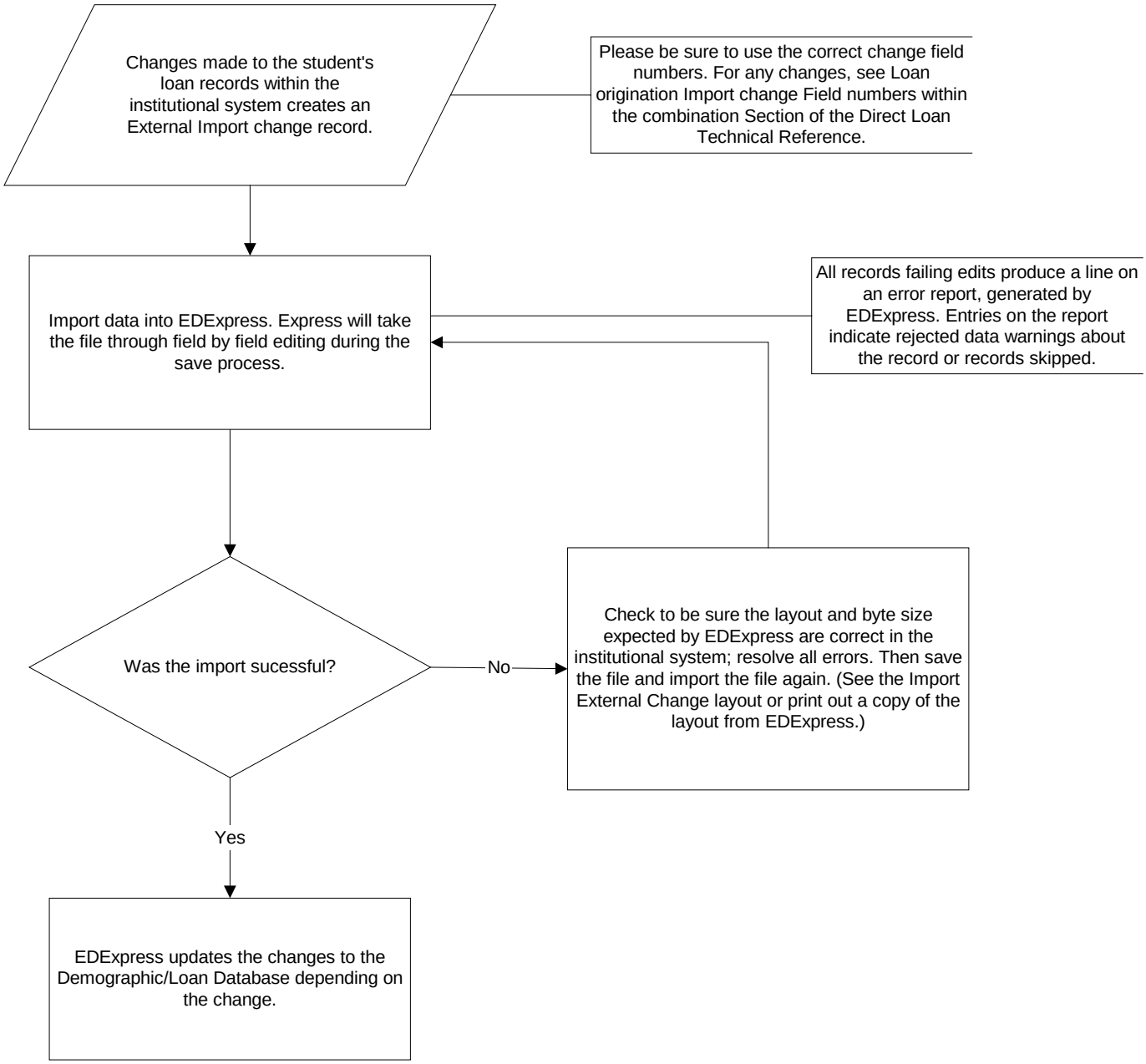
```
                                Field Number        Field Number
012345678U01G99999001S007SMITH        S04000900
Loan ID                    Corrected Data       Corrected Data
```

Receiving Loan Origination Change Acknowledgements from the LOC

The Loan Origination Acknowledgement has the same record layout as the record layout used to transmit the change record to the LOC. The acknowledgement record indicates whether the change is accepted or rejected. Rejection codes are associated with each rejected field.

If the change is accepted, then there are no reject codes associated with that field. If a change is rejected, then it must be corrected and only the fields that were in error need to be resent to the LOC as change records.

External Import Change Record



Processing Promissory Notes

All promissory notes must be mailed to the LOC before the loan is "booked." The hardcopy promissory notes must be accompanied by a paper manifest that identifies the borrower's name and Loan ID for each promissory note in the shipment. Also, the paper manifest provides a certification to be signed by an official at the institution.

Master Promissory Notes for subsidized and unsubsidized loans and PLUS Promissory Notes must be batched separately and a separate manifest created for each. Each batch may contain up to 100 notes. Additionally, separate manifest batches must be created for each school code. The Promissory Note Manifest option is available through the EDExpress Print process. The format for the Master Promissory Note manifest and the PLUS manifest are provided in the Appendix.

Receiving Promissory Note Acknowledgements

The LOC returns an electronic file (DIPA01OP) containing the acknowledgement of any promissory notes processed by the LOC. This acknowledgement contains a batch ID generated by the LOC. Batch integrity does not exist between the paper Promissory Note Manifest and the Promissory Note Acknowledgement. If the LOC accepts a promissory note and an accepted loan origination record is not on file at the LOC, the promissory note is accepted, pending a loan origination record.

Promissory Note Reject

The DIPA01OP file contains a code in field #4 (Promissory Note Status) that returns one of three values: A (Accepted), R (Rejected), or X (Pending). If Field #4 contains "R," then Field #5 contains the reject reason code (see Custom Edit Section for Promissory Note Reject Reasons).

Master Promissory Note Multi-Year Functionality

The Master Promissory Note (MPN) is the only approved promissory note for Direct Subsidized and Unsubsidized Loans for all schools. No change is being made to the MPN data elements. At this time, the MPN concept will not be adopted for use in the PLUS program.

The MPN ID prints on the MPN. This identification number is used by the LOC to link loans to the MPN. For newly printed MPNs for 2000-2001, the format of the MPN ID has changed to use “M” as the MPN indicator instead of “S” or “U” in the loan type code field.

As in the past, the school prints the MPN based on the completed loan origination record. However, no dollar amount is printed on the MPN by the school or the LOC and only one note is used for both subsidized and unsubsidized loans.

The MPN must be printed by the school or the LOC and signed by the student borrower before disbursement of a Federal Direct Subsidized Loan or Federal Direct Unsubsidized Loan. The MPN is a legal document requiring the borrower to repay the funds borrowed under the Direct Loan Program.

For 2000-2001, Multi-Year Note (MYN) functionality will be implemented for the MPN for 4-year undergraduate schools and graduate schools per Direct Loan Regulations. Any schools requesting an exception to this regulation may contact the Direct Loan Operations Staff.

With this change, if a borrower is attending a school eligible for multi-year functionality, the borrower is required to have only one open MPN on file at the LOC for all subsidized and unsubsidized loans disbursed for academic year 2000-2001 and forward. For example, the open MPN at the LOC can be an MPN processed for year 1999-2000. This open MPN can be linked to a 1999-2000 and forward Stafford Loan. Because multiple loans are linked to an MPN, the promissory note print sequence number is no longer necessary.

An open MPN on file at the LOC is assigned to the borrower and is not limited for use at a specific school. Therefore, any MPN accepted by the LOC can be used by a school eligible for MYN functionality. Thus, all loans for a student are linked to the same MPN across schools and academic years.

If a school is NOT eligible for MYN functionality (single-year schools), a new MPN must be generated each academic year for each borrower. A single-year school must use an MPN generated at or for that institution only. A single-year school can link all subsidized and unsubsidized loans for the same academic year, for the same student to the same MPN.

An open MPN is valid for up to 10 years from the date of the first anticipated disbursement if an actual disbursement has been made. By calling an LOC Customer Service Representative, a student may close an MPN. Once an MPN has been closed, no new loans can be disbursed without a new MPN being generated. However, all disbursements and booking activity for the loans already attached to the closed MPN will be processed.

Reporting Disbursements

Note: The Actual Disbursement Record cannot be accepted by the LOC until they have accepted the Loan Origination Record.

Before the LOC can "book" a loan, the LOC needs three essential components:

1. An accepted Loan Origination Record

   a) Approved Credit Decision (PLUS ONLY)

2. An accepted Promissory Note

3. An accepted Actual Disbursement Record

Once the school has verified a completed and signed promissory note is on file as well as other eligibility verification required by regulations (e.g., student enrolled at least half-time), it can make a loan disbursement to the student or parent (either by check or by crediting the student's account).

Disbursement Record Types

There are six kinds of Disbursement Records:

1. Actual Disbursement = record type D (Batch Type #H)
2. Adjusted Actual Disbursement = record type A (Batch Type #H)
3. Adjusted Disbursement Date = record type Q (Batch Type #H)
4. Booked Disbursement = record type L (Batch Type #B)
5. Booked Adjusted Disbursement = record type M (Batch Type #B)
6. Servicing Refund = record type P (Batch Type SP)

An Actual Disbursement Record contains data for the initial disbursement for a given disbursement number.

An Adjusted Actual Disbursement Record is sent to the LOC when the amount of a disbursement needs to be increased or decreased. For more information, see the *DL School Guide* and the appropriate DL Bulletins.

An Adjusted Disbursement Date record is sent to the LOC when an actual disbursement date is posted incorrectly. This record type is transmitted after an actual disbursement is sent to and accepted by the LOC.

New for 2000-2001

A Booked Disbursement record (record type L) or Booked Adjusted Disbursement record (record type M) is sent from the LOC providing the booked date for an actual disbursement or an actual adjusted disbursement. The record updates the EDExpress database with the disbursement or adjustment booked date.

New for 2000-2001

A Servicing Refund record (record type P) is sent from the LOC when a borrower refunds monies on current loan to Servicing. This transaction does not update the disbursement amounts recorded on the EDExpress database. This record is to inform you that the student has additional loan eligibility for the current year. EDExpress allows the Loan Amount Approved for this loan to include this additional refunded amount in the annual loan limit for this loan if the borrower decides to borrow the additional funds. Note: This transaction should not be returned to the LOC.

Disbursement Record Type "Q"

Disbursement type "Q" (Adjusted Disbursement Date) has been added for making adjustments to the actual disbursement date. In order to change the disbursement date, the school should use disbursement record type "Q" to show the correct actual disbursement date. The "Q" transaction can only be used after the school has sent an actual disbursement and received the disbursement acknowledgement. The following rules apply to transaction type "Q":

Disbursement type "Q" (Adjusted Disbursement Date) allows adjustments to the actual disbursement date. In order to change the disbursement date, you should use disbursement record type "Q" to show the correct actual disbursement date. The "Q" transaction can only be used after an actual disbursement is sent and you have received the disbursement acknowledgement. The following rules apply to transaction type "Q":

1. An actual disbursement must exist (see example #1).

2. Disbursement type “Q” is only for date changes not changes to the actual disbursement amount. This is a separate disbursement transaction and must be transmitted to the LOC (see example #2).
3. Disbursement type “Q” adjusted disbursement date can be a date after a prior transaction date for that disbursement number (see example #3).
4. Disbursement type “Q” adjusted disbursement date cannot be a date later than subsequent disbursement numbers (see example #4).
5. Disbursement type “Q” can be entered with a date before any adjustments to that same disbursement (see example #5).
6. Multiple transactions may cause a delay in processing.
7. Disbursement type “Q” follows the same delete rules as any other disbursement transaction (cannot be deleted unless in a “R=Ready Status” or “E=Rejected Status”).

The following are examples that apply to the rules outlined above:

Example #1

Disb. #	Disb Type	Disb. Seq #	Disb Date	Disb. Amt	Disb. Status	Allowed?	Comments
1	Q	01	05/01/2000	$1000	READY	NO	See rule #1

Example #2

Disb. #	Disb. Type	Disb. Seq #	Disb. Date	Disb. Amt	Disb. Status	Allowed?	Comments
1	G	01	05/01/2000	$1000	ACCEPTED	YES	Initial Disbursement Entered
1	Q	02	05/02/2000		ACCEPTED	YES	See Rule #2
2	G	01	06/01/2000	$1000	ACCEPTED	YES	Second Disbursement Entered

Example #3

Disb. #	Disb. Type	Disb. Seq #	Disb. Date	Disb. Amt	Disb. Status	Allowed?	Comments
1	G	01	05/01/2000	$1000	ACCEPTED	YES	Initial Disbursement Entered
1	Q	02	04/01/2000		READY	YES	See Rule #3
2	G	01	06/01/2000	$1000	ACCEPTED	YES	Second Disbursement Entered
2	Q	01	04/02/2000		READY	YES	See Rule #3

Example #4

Disb. #	Disb. Type	Disb. Seq #	Disb. Date	Disb. Amt	Disb. Status	Allowed?	Comments
1	G	01	05/01/2000	$1000	ACCEPTED	YES	Initial Disbursement Entered
2	G	01	06/01/2000	$1000	READY	YES	Second Disbursement Entered
1	Q	02	06/02/2000		READY	NO	See Rule #4

Example #5

Disb. #	Disb. Type	Disb. Seq #	Disb. Date	Disb. Amt	Disb. Status	Allowed?	Comments
1	G	01	05/01/2000	$1000	ACCEPTED	YES	Initial Disbursement Entered
1	A	02	05/15/2000	$500	READY	YES	Adjusted amount downward 15 days later
1	Q	03	05/15/2000		READY	YES	See Rule #5. This would change the date of the initial disbursement to 5/15 which is the same date as the adjustment and is allowed
2	G	01	06/01/2000	$1000	READY	YES	Second Disbursement Entered

Importing Disbursement Data into EDExpress

You can create a change record to import actual disbursement data from an external institutional system into EDExpress. To do this, use the External Change Record format (DIEC01OP) in the Combination Layouts section. The change record should include the following data elements:

Field	**Change Field Number**
Loan ID	N/A
Sequence Number	N/A
Disbursement Number	D003
Transaction Date	D004
Action Type (Disbursement)	D006
Action Amount (Disbursement)	D007

Sequence of Disbursement Records

Disbursement records should occur in the file grouped by Loan ID. The records must be sorted within Loan ID by Disbursement Number and Sequence Number. For example, a loan has one actual disbursement and two adjustments. Record type D should precede record type A, and the two adjustments should be in ascending date order.

To make the import work most efficiently, you should create the file so that the records are imported in transaction date order. If you have more than one record for a single transaction date, they should be sorted in Social Security Number order.

Remember, disbursement activity must be submitted to the LOC **within 30 days** of the transaction date.

Timing

For Option 1 and 2 schools, disbursement records are sent after you have received a signed valid promissory note from the borrower. For Standard schools, disbursement records are sent to the LOC after you have received an accepted Promissory Note Acknowledgement for the borrower. Take care to ensure that the disbursement record cycle is complete at a record level before transmitting change records for adjustments to $0.

Export Record of Disbursement Information

You use the Direct Loan software to create a record of disbursement information for transmission to the LOC. The LOC edits the information against the loan origination record data stored in its system. The LOC returns an acknowledgement to the school indicating whether or not each disbursement record has been accepted (DIOD01OP).

Submit Correction Disbursement

You may receive a record from the LOC indicating the disbursement information record is rejected. In this case, you need to determine why the record was rejected, then correct the record and retransmit it to the LOC.

Process Disbursement Adjustments

Adjustments occur when the amount on a disbursement is increased or decreased. This new adjusted disbursement amount needs to be sent to the LOC.

Inactive Loan Process (Adjustments to Zero)

A process of adjusting individual disbursements and/or Loan Amount Approved to zero replaced the cancellation process. Now you have more flexibility by simply recording and sending the LOC an upward adjustment if the loan or disbursement is to be reactivated after being adjusted to zero.

The following scenarios demonstrate this process:

Scenario A

School needs to cancel an entire loan and NO Actual Disbursements have been made:

1. Reduce the Loan Amount Approved to $0 and save the record.
2. Save process within EDExpress automatically reduces each Anticipated Disbursement to $0. You can mark the loan as Inactive if you want. This marker is used to filter out these records in reports.
3. Forward a Loan Origination Change Record to the LOC, which contains the change to the Loan Amount Approved and all Anticipated Disbursements.
4. Increase the Loan Amount Approved to the appropriate amount, which automatically resets the Inactive Flag, if you need to reactivate this loan.

   EDExpress automatically recalculates the Anticipated Disbursements.

5. Forward a Loan Origination Change Record to the LOC, which contains the change to the Loan Amount Approved and all Anticipated Disbursements.

Scenario B

School wants to cancel an entire loan but Actual Disbursements have been made:

1. Adjust all Actual Disbursements to $0 and send in a Disbursement Record to the LOC, which contains adjusted disbursement record.
2. At the same time, reduce the Loan Amount Approved to $0 and save the record.
3. The Save process in EDExpress automatically reduces each Anticipated Disbursement. You have the option to mark the Loan as Inactive. This marker is used to filter out these records in reports.
4. Forward a Loan Origination Change Record to the LOC, which contains the change to the Loan Amount Approved and all Anticipated Disbursements.

   Note: This change record (Step 4) can be forwarded to the LOC at the same time the Disbursement Record in Step 1 is forward to the LOC.
5. (As in Step 4 for Scenario A above) Increase the Loan Amount Approved to the appropriate amount if you need to reactivate this loan.

   EDExpress automatically recalculates the Anticipated Disbursements. A Loan Origination Change record is sent to the LOC to report the new amounts.
6. Adjust the appropriate Disbursement number back up to the disbursement amount if an Actual Disbursement is to be recorded. A Disbursement Record is sent to the LOC to report the new Actual Disbursement amounts.

Scenario C

School wants to only cancel individual Actual Disbursement(s):

1. Adjust the individual Actual Disbursement(s) to $0.
2. Send a Disbursement Record to the LOC, which contains this adjusted disbursement.
3. Reactivate this disbursement by entering an upward adjustment to that same disbursement, then send a Disbursement Record to the LOC with the new amount(s).

Note: If you only adjust the disbursement down to zero without adjusting the Loan Amount Approved appropriately, the student's loan data at NSLDS may not be reported correctly.
Note: If the sum of Actual Disbursements is changed to $0, a message displays suggesting that you may also want to change the Loan Amount Approved to $0.

Disbursement Confirmation (For Schools in the Confirmation Pilot)

Schools participating in the Confirmation Pilot receive authorization from the borrower for the disbursement of funds under a Direct Subsidized Loan or a Direct Unsubsidized Loan. To accommodate this procedure, an Affirmation Flag indicates that the borrower at the school has been confirmed.

Receiving Disbursement Acknowledgement Records from the LOC

The LOC returns an acknowledgement record for each Disbursement Record you submit. In addition, some disbursement transactions are generated by the LOC and sent to you on the Disbursement Acknowledgement. The acknowledgement record is in the same format as the Disbursement Record. They are returned in a message class DIOD01OP.

When processing disbursements or adjusted disbursements, if the LOC calculates different amounts than reported by the school, these amounts are returned in the acknowledgement. If there is no change to the amounts, these fields are returned blank.

School Reconciliation

You must reconcile your school's Direct Loan records on file at the LOC with the school's internal Direct Loan records. This process is School Reconciliation and you should perform this process on a monthly basis.

School Account Statement

The LOC initiates the reconciliation process. You receive on a monthly basis a Direct Loan School Account Statement (DLSAS) from the LOC designated by school code. The DLSAS is imported and formatted to look similar to a monthly bank statement. This statement reports the cash records and the booked and unbooked disbursement transactions on file at the LOC. The DLSAS has three parts: Cash Summary, Cash Detail, and Loan Detail. You are responsible for reviewing and comparing the monthly statement to ensure the accuracy of the data on both your school's system and the LOC database. This data must also be reconciled to your school's internal student account records and bank records.

School Options

You may elect to receive only the Cash Summary and Cash Detail sections on the monthly School Account Statement - omitting the Loan Detail records. This may be a desirable option if you have a large volume of loan detail records. If you wish to omit the Loan Detail records from your DLSAS, contact the LOC.

Additionally, you may elect to send the LOC an electronic file, the Optional Loan Detail Exception File, with Year-to-Date (YTD) unbooked transactions or booked transactions for a particular month. The LOC compares your school's data sent in this file with that of the LOC. A preformatted exception report is returned if there are discrepancies or exceptions to be resolved. This process may assist you in resolving discrepancies found

while reviewing the monthly DLSAS. You initiate this process by sending the Optional Loan Detail Export file to the LOC (DERC01IN).

Resolving Discrepancies

These two processes, the DLSAS and the Optional Loan Detail Exception Report, assist you in reconciling your school data with the data at the LOC. When discrepancies are found, you should go back and ensure that all origination, promissory note, and disbursement processing is completed. Remember:

- The LOC's cash balances only report on "Booked" data for the month reported in the DLSAS. Booked status on your school system can only be updated by the booked disbursement (L) or booked adjustment (M) transaction.
- Export all pending data batches for origination records, promissory notes, and disbursements.
- Import all pending acknowledgement batches to update the accepted status and booked status flags on your school's system.
- EDExpress and Combination schools find it helpful to use the Booked Status Measurement Report to resolve discrepancies on the DLSAS.

Technical Tips

On the following pages, some technical tips are provided in the sections listed below:

- Batch IDs
- Ad hoc reports

Batch IDs

All Batch IDs through the Direct Loan System have the same format. Each batch ID is 23 characters long. The first two characters are the batch identifiers, which represent the type of batch. The next character represents the cycle year. The next six characters are the school code. The next eight characters are the date the batch was created. The next six characters are the time the batch was created. All of the batch identifiers are listed below.

Batch Identifier	Type of Batch
#F	Export: Origination External
PF	Export: Origination LOC Full PLUS
#A	Export: Manifest Stafford/PLUS
#L	Export: Optional Loan Detail Exception
#E	Export: Origination LOC Change
#H	Export: Origination LOC Disbursement
#D	Export: Origination LOC Full Stafford
#R	Import: Anticipated Listing
#Q	Import: Actual Roster
#O	Import: External Add
#P	Import: External Change
#E	Import: Acknowledgements – Change Origination
#H	Import: Acknowledgements – Disbursement Origination
#B	Import: Booking Notification
SP	Import: Servicer Refund Amount
#A	Import: Acknowledgements - Prom Note
#C	Import: PLUS Credit Decision
PF	Import: Full Summary PLUS Origination
#D	Import: Acknowledgements - Full Summary Stafford
#W	Import: 30-Day Warning Report
AS	Import: Direct Loan School Account Statement
SV	Import: Loan Servicer

Ad Hoc Reports

Receiving the 30-Day Warning Report File

The 30-Day Warning Report is a preformatted print file reporting unbooked loans (DIWR01OP) for which the LOC has not received the three required components to book a loan within 30 days of the first activity. The report lists the Loan ID and the data that is required to book the loan. Loans where the Loan Amount Approved is adjusted to zero do not appear on the 30-Day Warning Report. This file is generated weekly by the LOC. At a minimum this report contains:

- Loan ID
- Borrower's Name
- Data Received by LOC
- Date Data Received by LOC
- Missing Data Needed to Book Loan: Prom Note; Loan Origination Record; or Actual Disbursement Information
- Total Number of Records on Report

Note: Loans that have been adjusted to $0 do not appear on the 30-day Warning Report. The LOC provides a separate report listing all loans that are adjusted to $0 and are Inactive. Once the loans become active again and are missing any of the items necessary to book, the loan again appears on the 30-Day Warning Report File.

Receiving the Duplicate Student Borrower Report

The Duplicate Student Borrower Report is a file reporting student borrowers at multiple schools with loans for the same or overlapping academic years.

Receiving the Inactive Loan Report

The Inactive Loan Report is a file reporting loans that are adjusted to zero.

Receiving the SSN, Name, and Birth Date Change Report

The SSN, Name, and Date of Birth Change Report is a file reporting SSN, name, and date of birth changes that the LOC is suggesting you review and possibly update EDExpress by creating a change record to be sent to the LOC.

Receiving the Pending SSN Change Report

The Pending SSN Change Report is a file reporting SSN changes that are pending for more than 45 days.

Disbursement Activity Not Yet Booked at Servicing

The Disbursement Activity Not Yet Booked at Servicing is an ASCII file that allows the school to print a report displaying disbursements that are booked by the LOC but not yet booked at Servicing. For this reason, a borrower has not yet received information from Servicing regarding the loan.

Note: This file does not update your EDExpress database.

Receiving the Anticipated Disbursement Listing

The Anticipated Disbursement List file (DIAA01OP) is transmitted to Option 1 or Standard Origination schools only. This file lists all pending anticipated disbursements scheduled 30 to 45 days in the future. The LOC generates this file based on accepted origination records and accepted promissory notes for your school. Schools should submit origination records, changes, and promissory notes to the LOC for anticipated disbursements that the school intends to make. The preformatted print file, received in message class DIAA01OP contains at a minimum the following data elements:

- Direct Loan School Code for Borrowers on Report
- Loan ID
- Borrower's Name
- Loan Type
- Disbursement Number (1 through 20)
- Anticipated Gross Disbursement Amount
- Anticipated Net Disbursement Amount
- Anticipated Loan Fee Amount
- Number of Borrowers on the Listing
- Total Net Disbursements
- Anticipated Disbursement Date

Receiving the Actual Disbursement Roster

Actual Disbursement Roster

The Actual Disbursement Roster file (DIAO01OP) is transmitted to Option 1 or Standard Origination schools only. The Actual Disbursement Roster is transmitted to schools five business days prior to the anticipated disbursement date. This file lists all the Loan IDs and anticipated disbursements on which the LOC requested funds. Funds transferred to the school from GAPS must be disbursed to the borrowers based on the Actual Disbursement Roster. The LOC includes borrowers on this report based on anticipated disbursements on accepted loan origination records submitted to the LOC at least 10 business days prior to the anticipated

disbursement date. This report also lists disbursements on which the LOC was unable to drawdown funds from GAPS and provides a reason code. This preformatted print file, received in message class DIAO01OP, contains at a minimum the following data elements:

- Direct Loan School Code for Borrowers on Report
- Loan ID
- Borrower's Name
- Loan Type
- Disbursement Number (1 through 20)
- Anticipated Gross Disbursement Amount
- Anticipated Net Disbursement Amount
- Anticipated Loan Fee Amount
- Number of Borrowers on the Roster
- Total Net Disbursements on the Roster
- Anticipated Disbursement Date

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SECTION A

Direct Loan Reports

Direct Loan School Account Statement (DLSAS)

Example- Cash Summary

```
Report Date: 99/99/9999     U.S. Department of Education                 Page:  1
Report Time: 99:99:99    2000-2001 Federal Direct Loan Program
                          Direct Loan School Account Statement
      THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*****************************************************************************
Batch ID:               #X9X999999999999999999
LOC Process Date: 99/99/9999

School Code:            G99999
Month End:              99/99/9999


CASH SUMMARY


Beginning Balance:                                        $99,999,999,999
      Cash Receipts:                $99,999,999,999
      Excess Cash Returned:         $(9,999,999,999)
Total Net Cash Receipts                                   $99,999,999,999

      Net Booked Disb. Actual       $99,999,999,999
      Net Booked Disb. Adjustments  $99,999,999,999
Total Net Booked Loan Detail                              $99,999,999,999

Ending Cash Balance:                                      $99,999,999,999

-----------------------------------------------------------------------

      Net Unbooked Disb. Actual       $99,999,999,999
      Net Unbooked Disb. Adjustments  $99,999,999,999
Total Net Unbooked Loan Detail                            $99,999,999,999


Adjusted Ending Cash Balance:                             $99,999,999,999

                                      ******

The LOC's Ending Cash Balance represents the Department's official cash balance for
your school at the end of the current month. This ending cash balance from the LOC's
records will be used by the Department to monitor the cash activity and balances at
your school.   If your records do not agree, please notify your Customer Service
Representative  IMMEDIATELY.

                                      ******
```

Direct Loan School Account Statement (DLSAS) (Continued)

Example- Cash Detail

```
Report Date: 04/17/2000    U.S. DEPARTMENT OF EDUCATION                Page:  2
Report Time: 09:25:07     2000-2001 Federal Direct Loan Program
                          Direct Loan School Account Statement
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
BATCH ID:          ASG01890122397901456187
LOC Process Date:  12/23/1999

School Code:  G01890
Month End:    12/23/1999


CASH DETAIL RECORDS FOR THIS MONTH

TRANS TYPE       DATE        AMOUNT     GAPS CONTROL #     CHECK #
------------  -----------  ---------    -----------------     -------
Cash Receipt  01/01/2000  $     1         XXXXXXXXXXXXX       XXXXXXX


                                      ******
```

Direct Loan School Account Statement (DLSAS) (Continued)

Example- Loan Detail

```
Report Date: 04/17/2000     U.S. DEPARTMENT OF EDUCATION              Page:  3
Report Time: 09:25:09    2000-2001 Federal Direct Loan Program
                          Direct Loan School Account Statement
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
******************************************************************************
BATCH ID:          ASG01890122397901456153
LOC Process Date: 12/23/1999

School Code:  G01890
Month End:    12/23/1999


LOAN DETAIL RECORDS

BORROWER'S NAME                DISB#/TYPE      LOC         STATUS       DISB.BOOKED
LOAN ID                        SEQ#/ DATE     AMOUNT                    DATE
--------------------         --------------- ----------- ----------    ----------
MAGUIRE, JERRY                   1 D                       BOOKED      12/01/2000
0010100001U99G01890001           12/13/2000       $ 1312   GROSS
                                                  $   40   FEE
                                                  $ 1272   NET
                                                  $        NET ADJUSTMENT


                       * ALL RECORDS BOOKED *
```

30-Day Warning Report

REPORT DATE: 08/03/2000 DEPARTMENT OF EDUCATION PAGE: 1
PROGRAM: LB002 DIRECT LOAN ORIGINATION SUBSYSTEM
30 DAY WARNING REPORT
For Academic Year 2000-2001
FOR THE PERIOD ENDING 07/31/2000

SCHOOL NAME: LOS University SCHOOL CODE: G99999
ADDRESS: 4200 WILSON BOULEVARD, ARLINGTON, VA 22203

Loans Pending Booking Section:

LOAN TYPE	LOAN ID	BORR NAME	DATE RCVD	DATA NEEDED: LOAN	PROM	DISB
S	123456789S99G99999001	DUCK, DONALD	07/09/00	OK	N	Y
S	234567891S99G99999001	BUNNY, BUGSY	06/17/00	OK	Y	Y
S	345678912S99G99999001	DUCK, DAFFY	07/28/00	OK	Y	Y
S	456789123S99G99999001	GOODE, JOHNNY B	07/03/00	OK	N	Y
S	789456123S99G99999001	COYOTE, WILEY	06/17/00	OK	N	Y

TOTAL NUMBER STAFFORD 5

U	123456789U99G99999001	DUCK, DONALD	07/09/00	OK	N	Y
U	234567891U99G99999001	BUNNY, BUGSY	07/28/00	OK	Y	Y
U	789456123U99G99999001	COYOTE, WILEY	06/17/00	OK	Y	Y

TOTAL NUMBER STAFFORD (UNS) 3

GRAND TOTAL 8

Promissory Notes Without Origination Records Section:

Loan ID	Batch ID	Date Received	Note Amount
312345678U99G99999001	96G9999970297701	07/02/00	$4,000

Duplicate Student Borrower Report

Message Class: ED0301OP

```
Report Date:  03/10/2001      U.S. Department of Education    Page:   1
Report Time:  18:31:25        Federal Direct Loan Program
      Duplicate Student Borrower Report for Direct Loan Year 2000-2001
                        Reporting Period:     02/30/2001

This Document Contains Sensitive Information Protected By the Privacy Act
School Code:      G99999
School Name:      Sample Institute
Borrower SS #     Borrower Name
Loan ID           Lower of Loan    Total    G     Loan Period  School
                  Approved/Loan    Actual   R                   Code
                  Requested Amt    Gross    A
                                   Dis      D
                                            E
School Name                City           State Zipcode Telephone #
Borrower Academic Year     Dependency    Additional Unsub. Eligibility:
                                         Dependent Student      HEAL
999-99-9999       Student Smith
999999999S00G99999001   $02625   $01313    01  09/10/2000-06/01/2001  G99999
Sample Institute         New City          VA  99999-0000       999-999-9999
09/10/2000-06/01/2001      D

999999999S00G88888001   $02625   $01312    01  09/06/2000-05/10/2001  G88888
Test College             College Station   CA  99999-0000       999-999-9999
09/06/2000-05/10/2001      D

999999999S00G77777001   $00500   $00000    01  01/02/2000-05/10/2001  G77777
Sample University        Town              IL  99999-0000       999-999-9999
01/02/2000-08/25/2001      D

888-88-8888       Student Jones
888888888U00G99999001   $03500    $03500   03  09/02/2000-12/15/2001  G99999
Sample Institute        New City           VA  99999-0000       999-999-9999
09/02/2000-05/20/2001      D

888888888U00G99999002   $04000    $04000   03  02/01/2000-06/30/2001  G99999
Sample Institute        New City           VA   99999-0000      999-999-9999
02/01/2000-08/28/2001        D                                Y
```

The Duplicate Student Borrower Report lists student borrowers for which the LOC has accepted multiple Direct Subsidized and/or Unsubsidized Loan Origination records. The list indicates other schools that have submitted a loan origination record for the same borrower who may be attending your school. This report assists in identifying subsequent loan origination records that may reject due to exceeding the annual loan limits. This report does NOT relieve the school of its responsibility to monitor all loan activity (including FFEL) for a student through the Financial Aid Transcript and NSLDS processes.

Receiving the Delinquent Borrower Report

Message Class: ED0401OP

You may request the Delinquent Borrower Report in either report or data format (See Direct Loan Bulletin 98-25). The report indicates delinquent borrowers who are at least 31 days delinquent in making their loan payments. The preformatted print file is received in message class ED0401OP. The report is printed in portrait and lists four borrowers on a page. The following data elements are listed:

School Number
School Date
Borrower Name
Account Number
Residence Phone
Business Phone
Address Line 1
Address Line 2
Address Line 3
Address Code
Birth Date
Loan Amount
Repayment Plan
Monthly Pmt
Days Delinquent
Delinquent Date
Separation Date
Grace End Date
Current Status
Past Due Amount
Location Code
Location Name
Location Phone

A summary report is also provided. The summary is divided into three sections: Stafford Borrowers, In-School Consolidation Borrowers, and All Borrowers. Within each section the borrowers are categorized by their days past due. These categories are summarized by number of accounts, amount past due, and the original loan amount. Finally, each section has a total number of borrowers who defaulted during the current month and the number of borrowers who defaulted year to date.

Delinquent Borrower Detail Record (Data Format)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	DETL=Detail
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	Borrower SSN	N	
5	28	35	8	Borrower Date of Birth	N	MMDDCCYY
6	36	65	30	Borrowers Last Name	A/N	
7	66	95	30	Borrowers First Name	A/N	
8	96	96	1	Borrowers Middle Initial	A/N	
9	97	107	11	Past Due Amount	N	Includes Pennies
10	108	111	4	Days Delinquent	N	
11	112	119	8	Delinquent Date	N	MMDDCCYY
12	120	130	11	Loan Amount	N	Includes Pennies
13	131	141	11	Monthly Payment Amount	N	Includes Pennies
14	142	149	8	Academic Completion Date	N	MMDDCCYY
15	150	179	30	Address Line 1	A/N	
16	180	209	30	Address Line 2	A/N	
17	210	234	25	City	A/N	
18	235	236	2	State Abbreviation	A	
19	237	250	14	Zip Code	A/N	
20	251	275	25	Country	A/N	
21	276	276	1	Address Condition	A	G=Good R=Returned B=Bad
22	277	286	10	Borrower's Residence Phone	A/N	
23	287	296	10	Borrower's Business Phone	A/N	
24	297	304	8	Grace End Date	N	MMDDCCYY
25	305	314	10	Borrower Status	A	Delinquent Defaulted
26	315	316	2	Repayment Option	A	FF = Fixed Payment FE = Fixed Payment Extended Term GR = Graduated Payment IC = Income Continquent NR = Not in Repayment SP = Special Plan SF = Alternate Plan Fixed Payment SG = Alternate Plan Graduated SN = Alternate Plan Fixed Term ST = Alternate Plan, Negative Amortization
27	317	320	4	Location Code	N	0101
28	321	350	30	Location Name	A/N	DLSC – Utica
29	351	360	10	Location Phone Number	N	8008480979
30	361	486	126	Filler	A/N	
		Total Bytes	486			

Privacy Act Warning Record

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	PRVC = Privacy Act
3	11	18	8	As of Date	N	MMDDCCYY
4	19	108	90	Privacy Act Warning	A/N	The information included in these transactions is protected under the Privacy Act of 1974
5	109	486	378	Filler	A/N	
		Total Bytes	486			

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	PRVC = Privacy Act
3	11	18	8	As of Date	N	MMDDCCYY
4	19	22	4	Non Reporting Location ID	N	0101
5	23	52	30	Non Reporting Location Name	A/N	DLSC – Utica
6	53	62	10	Borrower Services Phone Number	A/N	8008480979
7	63	486	424	Filler	A/N	
		Total Bytes	486			

Stafford Summary Record

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	STTL = School School Total
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	Stafford Borrowers count 31-60 days delinquent	N	
5	28	40	13	Stafford Amount Past Due 31-60 days delinquent	N	Includes Pennies
6	41	54	14	Stafford Original Loan Amount 31-60 days delinquent	N	Includes Pennies
7	55	63	9	Stafford Borrowers count 61-90 days delinquent	N	
8	64	76	13	Stafford Amount Past Due 61-90 days delinquent	N	Includes Pennies
9	77	90	14	Stafford Original Loan Amount 61-90 days delinquent	N	Includes Pennies
10	91	99	9	Stafford Borrowers count 91-120 days delinquent	N	
11	100	112	13	Stafford Amount Past Due 91-120 days delinquent	N	Includes Pennies
12	113	126	14	Stafford Original Loan Amount 91-120 days delinquent	N	Includes Pennies
13	127	135	9	Stafford Borrowers count 121-150 days delinquent	N	
14	136	148	13	Stafford Amount Past Due 121-150 days delinquent	N	Includes Pennies
15	149	162	14	Stafford Original Loan Amount 121-150 days delinquent	N	Includes Pennies
16	163	171	9	Stafford Borrowers Count 151-180 days delinquent	N	
17	172	184	13	Stafford Amount Past Due 151-180 days delinquent	N	Includes Pennies
18	185	198	14	Stafford Original Loan Amount 151-180 delinquent	N	Includes Pennies
19	199	207	9	Stafford Borrowers count 181-210 days delinquent	N	
20	208	220	13	Stafford Amount Past Due 181-210 days delinquent	N	Includes Pennies
21	221	234	14	Stafford Original Loan Amount 181-210 days delinquent	N	Includes Pennies
22	235	243	9	Stafford Borrowers Count 211-240 days delinquent	N	
23	244	256	13	Stafford Amount Past Due 211-240 days delinquent	N	Includes Pennies
24	257	270	14	Stafford Original Loan Amount 211-240 days delinquent	N	Includes Pennies
25	271	279	9	Stafford Borrowers Count 241-270 days delinquent	N	
26	280	292	13	Stafford Amount Past Due 241-270 days delinquent	N	Includes Pennies
27	293	306	14	Stafford Original Loan Amount 241-270 days delinquent	N	Includes Pennies
28	307	315	9	Stafford borrowers Count 271-360 days delinquent	N	

Stafford Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
29	316	328	13	Stafford Amount Past Due 271-360 days delinquent	N	Includes Pennies
30	329	342	14	Stafford Original Loan Amount 271-360 days delinquent	N	Includes Pennies
31	343	351	9	Stafford Borrowers Count Monthly Total	N	
32	352	364	13	Stafford Borrowers Past Due Amount Monthly Total	N	Includes Pennies
33	365	378	14	Stafford Borrowers Original Loan Amount Monthly Total	N	Includes Pennies
34	379	387	9	Stafford Borrowers Count Defaulted this month	N	
35	388	400	13	Zeroes	N	
36	401	387	14	Zeroes	N	
37	415	423	9	Stafford Borrowers Count Defaulted Calendar YTD		
38	424	436	13	Zeroes	N	
39	437	450	14	Zeroes	N	
40	451	486	36	Filler	N	
		Total Bytes	486			

In-School Consolidation Summary Record

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	CTTL = School In-School Total
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	In-School Borrowers count 31-60 days delinquent	N	
5	28	40	13	In-School Amount Past Due 31-60 days delinquent	N	Includes Pennies
6	41	54	14	In-School Original Loan Amount 31-60 days delinquent	N	Includes Pennies
7	55	63	9	In-School Borrowers count 61-90 days delinquent	N	
8	64	76	13	In-School Amount Past Due 61-90 days delinquent	N	Includes Pennies
9	77	90	14	In-School Original Loan Amount 61-90 days delinquent	N	Includes Pennies
10	91	99	9	In-School Borrowers count 91-120 days delinquent	N	
11	100	112	13	In-School Amount Past Due 91-120 days delinquent	N	Includes Pennies
12	113	126	14	In-School Original Loan Amount 91-120 days delinquent	N	Includes Pennies
13	127	135	9	In-School Borrowers count 121-150 days delinquent	N	
14	136	148	13	In-School Amount Past Due 121-150 days delinquent	N	Includes Pennies
15	149	162	14	In-School Original Loan Amount 121-150 days delinquent	N	Includes Pennies
16	163	171	9	In-School Borrowers Count 151-180 days delinquent	N	
17	172	184	13	In-School Amount Past Due 151-180 days delinquent	N	Includes Pennies
18	185	198	14	In-School Original Loan Amount 151-180 delinquent	N	Includes Pennies
19	199	207	9	In-School Borrowers count 181-210 days delinquent	N	
20	208	220	13	In-School Amount Past Due 181-210 days delinquent	N	Includes Pennies
21	221	234	14	In-School Original Loan Amount 181-210 days delinquent	N	Includes Pennies
22	235	243	9	In-School Borrowers Count 211-240 days delinquent	N	
23	244	256	13	In-School Amount Past Due 211-240 days delinquent	N	Includes Pennies
24	257	270	14	In-School Original Loan Amount 211-240 days delinquent	N	Includes Pennies
25	271	279	9	In-School Borrowers Count 241-270 days delinquent	N	
26	280	292	13	In-School Amount Past Due 241-270 days delinquent	N	Includes Pennies
27	293	306	14	In-School Original Loan Amount 241-270 days delinquent	N	Includes Pennies
28	307	315	9	In-School borrowers Count 271-360 days delinquent	N	
29	316	328	13	In-School Amount Past Due 271-360 days delinquent	N	Includes Pennies

In-School Consolidation Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
30	329	342	14	In-School Original Loan Amount 271-360 days delinquent	N	Includes Pennies
31	343	351	9	In-School Borrowers Count Monthly Total	N	
32	352	364	13	In-School Borrowers Past Due Amount Monthly Total	N	Includes Pennies
33	365	378	14	In-School Borrowers Original Loan Amount Monthly Total	N	Includes Pennies
34	379	387	9	In-School Borrowers Count Defaulted this month	N	
35	388	400	13	Zeroes	N	
36	401	387	14	Zeroes	N	
37	415	423	9	In-School Borrowers Count Defaulted Calendar YTD		
38	424	436	13	Zeroes	N	
39	437	450	14	Zeroes	N	
40	451	486	36	Filler	N	
		Total Bytes	486			

All Borrowers Summary Record

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	ATTL=School All Borrowers Total
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	All Borrowers count 31-60 days delinquent	N	
5	28	40	13	All Borrowers Amount Past Due 31-60 days delinquent	N	Includes Pennies
6	41	54	14	All Borrowers Original Loan Amount 31-60 days delinquent	N	Includes Pennies
7	55	63	9	All Borrowers count 61-90 days delinquent	N	
8	64	76	13	All Borrowers Amount Past Due 61-90 days delinquent	N	Includes Pennies
9	77	90	14	All Borrowers Original Loan Amount 61-90 days delinquent	N	Includes Pennies
10	91	99	9	All Borrowers count 91-120 days delinquent	N	
11	100	112	13	All Borrowers Amount Past Due 91-120 days delinquent	N	Includes Pennies
12	113	126	14	All Borrowers Original Loan Amount 91-120 days delinquent	N	Includes Pennies
13	127	135	9	All Borrowers count 121-150 days delinquent	N	
14	136	148	13	All Borrowers Amount Past Due 121-150 days delinquent	N	Includes Pennies
15	149	162	14	All Borrowers Original Loan Amount 121-150 days delinquent	N	Includes Pennies
16	163	171	9	All Borrowers Count 151-180 days delinquent	N	
17	172	184	13	All Borrowers Amount Past Due 151-180 days delinquent	N	Includes Pennies
18	185	198	14	All Borrowers Original Loan Amount 151-180 delinquent	N	Includes Pennies
19	199	207	9	All Borrowers count 181-210 days delinquent	N	
20	208	220	13	All Borrowers Amount Past Due 181-210 days delinquent	N	Includes Pennies
21	221	234	14	All Borrowers Original Loan Amount 181-210 days delinquent	N	Includes Pennies
22	235	243	9	All Borrowers Count 211-240 days delinquent	N	
23	244	256	13	All Borrowers Amount Past Due 211-240 days delinquent	N	Includes Pennies
24	257	270	14	All Borrowers Original Loan Amount 211-240 days delinquent	N	Includes Pennies
25	271	279	9	All Borrowers Count 241-270 days delinquent	N	
26	280	292	13	All Borrowers Amount Past Due 241-270 days delinquent	N	Includes Pennies

All Borrowers Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
27	293	306	14	All Borrowers Original Loan Amount 241-270 days delinquent	N	Includes Pennies
28	307	315	9	All Borrowers Count 271-360 days delinquent	N	
29	316	328	13	All Borrowers Amount Past Due 271-360 days delinquent	N	Includes Pennies
30	329	342	14	All Borrowers Original Loan Amount 271-360 days delinquent	N	Includes Pennies
31	343	351	9	All Borrowers Count Monthly Total	N	
32	352	364	13	All Borrowers Past Due Amount Monthly Total	N	Includes Pennies
33	365	378	14	All Borrowers Original Loan Amount Monthly Total	N	Includes Pennies
34	379	387	9	All Borrowers Count Defaulted this month	N	
35	388	400	13	Zeroes	N	
36	401	387	14	Zeroes	N	
37	415	423	9	All Borrowers Count Defaulted Calendar YTD		
38	424	436	13	Zeroes	N	
39	437	450	14	Zeroes	N	
40	451	486	36	Filler	N	
		Total Bytes	486			

Inactive Loans Report

Message Class: ED0601OP

```
REPORT DATE: /MM/DD/YYYY   U.S. DEPARTMENT OF EDUCATION       PAGE: 0000
PROGRAM:  XXXXX            FEDERAL DIRECT LOAN PROGRAM
                              INACTIVE LOANS REPORT
                         FOR THE PERIOD 01/01/2000 - 01/31/2000

SCHOOL NAME: XYZ ACADEMY                              SCHOOL CODE: 000000
    ADDRESS: 123456 X-RAY TECHNICIAN BLVD, WINSTON-SALEM, NC 27403

LOAN                                                          INACTIVE
TYPE LOAN ID               BORROWER NAME                      DATE
-----------------------------------------------------------------------
 S   000000000S00X00000000 PAULSEN, PATRICK                  01/03/2000
 S   000000000S00X00000000 COLLINS, MICHILLE                 01/02/2000
 S   000000000S00X00000000 CARTWRIGHT, ROBERT                01/22/2000
 S   000000000S00X00000000 BASILE, LINDA                     01/28/2000

 TOTAL NUMBER OF INACTIVE DIRECT SUBSIDIZED LOANS FOR PERIOD:     4
-----------------------------------------------------------------------

 U   000000000U00X00000000 MARSHALL, EDWARD                  01/28/2000
 U   000000000U00X00000000 FORRESTER, SUSAN                  01/02/2000

 TOTAL NUMBER OF INACTIVE DIRECT UNSUBSIDIZED LOANS FOR PERIOD:     2
-----------------------------------------------------------------------

 P   000000000P00X00000000 PHILLIPS, JOAN                    01/13/2000

 TOTAL NUMBER OF INACTIVE PLUS LOANS:     1
-----------------------------------------------------------------------

 GRAND TOTAL:      7
```

Social Security Number/Name/Date of Birth Change Report

Message Class: ED0701OP

```
Run Date: 09/05/2000     U.S. Department of Education      Page    1
Run Time: 05:46:14 PM    Federal Direct Loan Program

             Social Security Number/Name/Date of Birth Change Report
                   Reporting Period: Month Ending 08/30/2000

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

School Code: GXXXXX    School Name: UNIVERSITY OF FINANCE
-------------------------------------------------------------------------------
Borrower Name                                          Borrower SS #
Loan ID                Field Name    Old Value         New Value
Loan Period            School Code   Change Date       Status   Ini.  Ini.
                                     accepted by                Loan  Code
                                         LOS
-------------------------------------------------------------------------------
School Name            City          State Zipcode     Telephone #
-------------------------------------------------------------------------------
MILLER, ANN                                            888-88-8888
999999999S00GXXXXX101  LST NAME      SMITH             MILLER
08/20/2000-05/30/2001  GXXXXX        08/24/2000        A        Y
UNIV OF FINANCE        CITY          MO    65211       999-999-9999

999999999U00GXXXXX101  BIRTH DT      01/12/1970        01/21/1970
08/20/2000-05/30/2001  GXXXXX        08/28/2000        A        Y
UNIV OF FINANCE        CITY          MO    65211       999-999-9999

999999999U00EXXXXX101  SSN           999-99-9999       888-88-8888
09/20/2000-06/30/2001  EXXXXX        08/04/2000        A        N
UNIVERSITY             NEWTOWN       MO    63121       888-888-8888

TUSKFB, JOAN                                           222-22-2222
222222222S00GXXXXX101  FST NAME      JO-ANN            JOAN
08/20/2000-05/30/2001  GXXXXX        08/07/2000        A        Y
UNIV OF FINANCE        CITY          MO    65211       999-999-9999

222222222U00GAAAAA101  SSN           222222222         122222222
09/10/2000-04/15/2001  GAAAAA        08/18/2000        R        N     **
XYZ ACADEMY            SALT WATER    MD    99999       777-777-7777
```

This report lists SSN/Name/Date of Birth changes for a student with loans from schools. The list also indicates SSN changes rejected by CDS. This report assists schools in identifying when demographic data changes for a student.

** Servicer has notified the LOC of a different Social Security Number for this borrower. The LOC recommends that the school sends a Change record to the LOC to update the borrower's Social Security Number.

Social Security Number Change Pending Report

Message Class: ED0801OP

```
Run Date: 11/12/2000     U.S. Department of Education      Page    1
Run Time: 05:34:19 PM    Federal Direct Loan Program

             Pending Social Security Number Changes Over 45 Days Report

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

School Code: XXXXXX    School Name: University of Finance
-------------------------------------------------------------------------------
Borrower Name                                          Borrower SS #
Loan ID                Field Name    Old Value         New Value
Loan Period            School Code   Change Date       Status   Ini.  Ini.
                                     accepted by                Loan  Code
                                         LOS
-------------------------------------------------------------------------------
School Name            City          State Zipcode     Telephone #
-------------------------------------------------------------------------------
MONROE, JAMES                                          888-80-0003
888800003S00EXXXXX802  SSN           778800003         888800003
02/02/1999-03/01/2000  EXXXXX        07/29/1998        P        Y      L
GRADUATE University    CAMBRIDGE     MA    02138       617-495-0802

888800003P00GXXXXX301
03/01/1999-03/02/2000  GXXXXX                                 N
UNIV OF Finance        HOPE          AR    71801       501-777-5722

888800003S00EXXXXX903
03/01/1999-03/02/2000  EXXXXX                                 N
TECH                   PASADENA      CA    91125       818-395-8498

888800003S00GXXXXX101
03/01/1999-03/02/2000  GXXXXX                                 N
XYZ Academy            IRVINE        CA    92717       949-824-3774

888800003U00GXXXXX101
01/31/1999-01/31/2000  GXXXXX                                 N
UNIVERSITY Tech        BIRMINGHAM    AL    35294       205-934-8135
```

This report lists Pending SSN changes for a person with loans from schools. This report assists schools in identifying pending data changes for a person. The pending status will not be changed until an "approved" or "rejected" confirmation is received from CDS/Servicing.

Disbursement Activity Not Yet Booked At Servicing

Message Class: ED091401OP

```
                    DIRECT LOANS                  Page   xxx
            REPORT ON DISBURSEMENT ACTIVITY NOT YET BOOKED AT SERVICING
                    FOR TRANSACTIONS RECEIVED (From Schools) by
                              Month Ending mm/dd/ccyy
School Code: Gxxxxx School Name: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx
-------------------------------------------------------------------
Line No     Program Yr    Student Name                   SSN
Loan Id                   Disb Act No                    Trans Type
Trans Date  Gross Amt     Date Recv@LOS                  Held(Y/N) Days
-----------------------------------------------------------------------
1           ccyy-ccyy     Aaaaaaaaaaaaaaaaaaaaaaaaaaaaaa xxx-xx-xxxx
xxxxxxxxxxxxxxxxxxxx      x                              x
mm/dd/ccyy  $99,999.99    mm/dd/ccyy                     N         xxx

2           ccyy-ccyy     Baaaaaaaaaaaaaaaaaaaaaaaaaa    xxx-xx-xxxx
xxxxxxxxxxxxxxxxxxxx      x                              x
mm/dd/ccyy  $9,999.99     mm/dd/ccyy                     Y         xxxx
```

SECTION B

Measurement Tools Reports

The following pages describe reports to assist you in managing the Direct Loan process at your institution. You may want to develop similar reports to gather data from your custom system. The data tables show the field labels and valid field contents from EDExpress. You can create similar reports using your own field labels and field contents, using the provided tables as a guide.

Booked Status Measurement Report

Description

This report provides a review of booked and unbooked records on the database up to a given end date in separate sections. The report compares Direct Loan data to LOC data received in the Direct Loan School Account Statement.

Analysis Tips

This report is a valuable tool for identifying and resolving booking problems. For example, this report lists all loans with all three status flags not equal to A (Accepted). This may indicate the export batches were created, but not sent to the LOC, or acknowledgment batches were not imported when received back from LOC. On another level, this report helps you analyze the bottlenecks in processing. For example, the report indicates a high percentage of status codes of B (Batched) or E (Rejected). A promissory note with an E (Rejected) status can indicate the Borrower changed the promissory note without initialing the change, some information was missing, or the promissory note was not signed.

Booked Status Measurement Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Borrower's Name	The loans are identified and can be sorted by the borrower's name.
Student's Name	The loans are identified and can be sorted by the student's name If the loan is a Stafford Subsidized or Unsubsidized this will be blank.
Loan ID	Identifies the loan record. The report can be sorted by Loan ID.
Current SSN	Identifies the borrower's Social Security Number.
Origination Status	The status of the loan origination record. Valid values are: B Batched or grouped and ready to transmit to the LOC E Error, previously rejected by the LOC A Accepted previously by the LOC Note: The values of N (Note Ready to Originate) and R (Ready to Originate) are valid status values, but do not appear on this report.
Promissory Note Status	The status of the promissory note. Valid values are: S Signed and received by the institution S* Included on a shipping manifest to be mailed to LOC E Error, previously rejected by the LOC X Pending at the LOC A Accepted previously by the LOC Note: The values of N (Not Ready), R (Ready), and P (Printed) are valid promissory notes status values, but those records would not appear on this report.
Disbursement Status	The status of the first through twentieth disbursement records. Valid values are: R Ready to be batched B Batched and ready to be sent to the LOC E Error, previously rejected by the LOC A Accepted previously by the LOC The value of N(Not Ready) is a valid disbursement status value, but those records would not appear on this report.
Disbursement Type	Identifies the type of actual disbursement. The valid values are: G Gross disbursement N Net disbursement A Adjusted gross disbursement J Adjusted net disbursement Q Adjusted disbursement date
Disbursement Amount	Disbursement amount corresponding with each actual disbursement. If Disbursement type = Q then the disbursement amount will be blank.
Disbursement Date	The actual disbursement date corresponding with each actual disbursement record.
<Status Code> Total Number	The total number of disbursements with the listed status code for origination, promissory note, or disbursement
<Status Code> Percentage	The percentage of the total number of records at this status for origination, promissory note, or disbursement.
Total records	The grand total of all loan disbursements listed on the report.

Sample Document Output

```
Report Date: 99/99/9999    U.S. DEPARTMENT OF EDUCATION          Page:  99
Report Time:   99:99:99  2000-2001 Federal Direct Loan Program
                            Booked Status Measurement Report
                                    (Query Title)                Sort: Last Name
                                     ALL RECORDS
   THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
Reported Period to: 99/99/9999
Booked Records
BORROWER'S NAME
STUDENT'S NAME           CURRENT    Orig  Pnote  Disb   Disb  Disb  Disb
  LOAN ID                SSN        Sts   Sts    Sts/#  Type  Amt   Date
-------------------      ---------  ----  -----  -----  ----- ----- -------
JAMES, JANNA F           111-11-1115
  111111115S98G91234001            A     A      R 1    A    $99,999 99/99/9999

STANLEY, LISABETH A      111-11-1116
  111111116S98G91234001            A     A      A 1    A    $99,999 99/99/9999

STANLEY, LISABETH A      111-11-1116
  111111116S98G91234001            A     A      A 3    A    $99,999 99/99/9999

STANLEY, LISABETH A      111-11-1116
  111111116S98G91234001            A     A      A 4    A    $99,999 99/99/9999

STANLEY, LISABETH A      111-11-1116
  111111116S98G91234001            A     A      A 5    A    $99,999 99/99/9999

STANLEY, LISABETH A      111-11-1116
  111111116S98G91234001            A     A      A 6    A    $99,999 99/99/9999

Total Booked Disbursements Actual:              $999,999,999
Total Booked Net Adjustments:                   $999.999.999

B = Batched Origination Records                 9999  999.99%
E = Rejected Origination Records                9999  999.99%
A = Accepted Origination Records                9999  999.99%
S = Promissory Notes Without Manifest           9999  999.99%
M = Prom Notes Sent on Manifest                 9999  999.99%
E = Rejected Promissory Notes                   9999  999.99%
X - Pending Promissory Notes                    9999  999.99%
A = Accepted Promissory Notes                   9999  999.99%
R = Ready Disbursement Records                  9999  999.99%
B = Batched Disbursement Records                9999  999.99%
E = Rejected Disbursement Records               9999  999.99%
A = Accepted Disbursement Records               9999  999.99%

Total Record            99,9999
Changed:  S = Signed Promissory Notes    To: S = Promissory Notes without Manifest/
Shows change to 8 Actual Disb
```

Origination Change Measurement Report

Description

This report provides information on the number of times loan origination records are changed and which fields have changed. The report prints the student's Loan ID, loan transmit number, the fields that changed, and the field transmit number. The loan transmit number indicates the number of times the loan record has changed and was sent to the LOC. The field transmit number does not necessarily indicate the number of times the field has changed -- only the number of times the contents of the field was reported to the LOC in a loan origination change record.

When you select this report from EDExpress, you have the option to limit the number of times the loan record has changed or the transmission number associated with a field, plus the standard sort and selection criteria available on all measurement tool reports.

Analysis Tips

The report can be used to review and hopefully reduce the number of changes or costly transmission of changes to the LOC. For example, if several students have a large amount of change records:

- Are you sending origination records to the LOC before the data is available or before the data is collected accurately?
- If there are specific fields that are changed frequently, is there a problem collecting accurate data?
- How time sensitive is the data or can change records be held and sent less often?

Origination Change Measurement Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Borrower's Name, Student's Name, Loan ID, and College Grade Level	The loans are identified and can be sorted by either the Borrower's Name/Student's Name and Loan ID in the left most column. The College Grade Level prints on the third line.
Number of Times Record Changed	This number represents the loan transmission number. This number increments by 1 for every time the loan records are sent to the LOC. The loan origination record is always 1, and then each additional change record increments this transmission number. Therefore, loan transmit numbers are one greater than the number of change records sent to the LOC. The value of 3 in this field represents sending the initial origination record and two change records.
Field Name Changed	Prints a list of all field names for which changes were made. Every field included in a change record sent to the LOC is listed.
Field Transmit No	This number represents which change record this field was last changed on. For example, a value of 02 prints next to all fields last changed on the first change record (record with loan transmit number).

Sample Output Document

```
Report Date: 99/99/9999    U.S. DEPARTMENT OF EDUCATION              Page:     99
Report Time:   99:99:99  2000-2001 Federal Direct Loan Program
                         Origination Change Measurement Report
                                    (Query Title)     Sort: Last Name
                                    ALL RECORDS
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
**********************************************************************
Borrower's Name
Student's Name
Loan ID                         # of Times                              Field
College Grade Level             Record Chgd  Field Name Changed         Transmit #
-------------------             -----------  ------------------         ----------
XXXXXXXXXXXXXXXX, XXXXXXXXX X   99           XXXXXXXXXXXXXXXXXXXXXXX    9999999999
99999999999999999999
99

DAY, LINDA                      02            Borrower's Last Name       02
111111113S98G91234001                         Borrower's First Name      02
03
```

Promissory Note Measurement Report

Description

This report monitors the process of receiving signed promissory notes from borrowers, updating EDExpress with the date signed, then sending the signed notes with a manifest to the LOC. An acceptable date range is determined by the institution and entered as the tolerance or institution guideline. The process time is calculated and averaged over the number of records processed for the reporting period then compared to your institutional tolerance. It is important to monitor this process carefully since LOC acceptance of the promissory note is a part of booking the loan.

This report contains detailed records of all active originated loan records on the database with a promissory note received date. Originated records are identified as having a loan origination status equal to R (Ready to be Batched), B (Batched for Export), or A (Accepted by the Loan Origination Center). Loan records with loan origination status equal to N (Not Ready) or E (Error) or a loan inactive flag equal to Y (Yes inactive) are not included. Promissory notes must have been printed, signed by the borrower, and returned to the school. Completed Promissory Note Received Date indicates all of these steps have been completed.

At the time you select this report from EDExpress you have the option to print just the exceptions (those outside the tolerance range) on the report, select a date range for the reporting period, print totals only, plus the standard sort and selection criteria.

Analysis Tips

If the Promissory Note report shows your process is performing outside of the institutional tolerance, consider the following:

Note Volume

- How does the volume of notes affect your processing?
- What is the most efficient number of notes included on a manifest?

Manifest Creation

- Do your procedures call for creation of a manifest based on the number of notes ready to be sent or based on time elapsed since last manifest?
- Which procedures best meet your needs?

Promissory Note Measurement Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Borrower's Name	The loans are identified and can be sorted by the borrower's name.
Student's Name	The loans are identified and can be sorted by the student's name. If the loan is subsidized or unsubsidized this will be blank.
Loan ID	Identifies the promissory notes. The report can be sorted by Loan ID.
Received Date	Prints the date received from the loan record.
Manifest Date	Prints the date the promissory note was included on a manifest.
Days Elapsed	The number of days which have elapsed between the date the note was received and the date the note was included on the manifest. An asterisk (*) prints if the current system date is used for the manifest date to calculate days elapsed.
Total Number of Loan Records	The total number of loan records with signed promissory notes in the loan database for each loan type: Stafford Subsidized, Stafford Unsubsidized, or PLUS.
Average Days Elapsed	The average number of days elapsed between the date the notes were received and the date the note was included on a manifest.
Recommended Tolerance	The tolerance established by the institution for the number of days to elapse between received date and manifest date.

Sample Output Document

```
Report Date: 99/99/9999   U.S. DEPARTMENT OF EDUCATION          Page:  99
Report Time:   99:99:99 2000-2001 Federal Direct Loan Program
                        Promissory Note Measurement Report
                                (Query Title)            Sort: Last Name
                                ALL RECORDS
 THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*****************************************************************************
Reported Period:99/99/9999 to  99/99/9999
Borrower's Name               Received          Manifest     Days
Student's Name                Date              Date         Elapsed
  Loan ID (PLUS)
----------------------------- ----------        ----------   -------
MAGUIRE, JERRY                03/28/1999        03/28/1999   0
  424123456P98G91234001

XXXXX, XXXXX X                99/99/9999        99/99/9999   999
  999999999999999999

Total Number of PLUS Loan Records:        9999999
Average Days Elapsed:                      999.99
Recommended Tolerance:                         99


Borrower's Name               Received          Manifest    Days
Student's Name                Date              Date        Elapsed
  Loan ID (Subsidized)
----------------------------- ----------        ----------  -------
MAGUIRE, JERRY                03/28/1999        03/28/1999  0
  424123456S98G91234001


Total Number of Subsidized Loan Records:        1
Average Days Elapsed:                        0.00
Recommended Tolerance:                          0


* = Current Date Used for Report

The * is used to show that the report is printed on the current day.  This date is
provided to show how many days have elapsed since action on the loan record was
taken to the day the report was run.  EDExpress calculates the number of days
against the number of days setup in the system.
```

Batch Regeneration Measurement Report

Description

This report provides the counts of batches regenerated by batch type. There are no other sort or selection options.

Analysis Tips

If one batch type is regenerated significantly more than others, this may indicate problems with:

- Your hardware/software communications setup
- Procedure problems with creating and sending batches
- Improper use of the regeneration function

Batch Regeneration Measurement Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Batch Type	Identifies the batch created for transmission to the Loan Origination Center. The first two characters identifies the type of records included in the batch: #D - Full Stafford Origination PF - Full PLUS Origination #E - Origination Change #A - Promissory Note Manifest #H – Disbursement #B – Booked Disbursements and Adjustment Dates SP – Servicer Refund The other portions of the Batch ID are school code, batch date, and batch type sequence number.
Number of Times Regenerated	The number of times this batch has been regenerated.

Sample Output Document

```
Report Date: 99/99/9999       U.S. DEPARTMENT OF EDUCATION          Page:  99
Report Time:   99:99:99   2000-2001 Federal Direct Loan Program
                          Batch Regeneration Measurement Report
   THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
***************************************************************************
Institution Code: 999999


Batch Type                                # of Times Regenerated
----------------------------              ----------------------
ORIGINATION CHANGE                                 999
FULL PLUS ORIGINATION                              999
FULL STAFFORD ORIGINATION                          999
DISBURSEMENT                                       999
XXXXXXXXXXXXXXXXXXXXXXXXXXX
Total Batches Regenerated:                      99,999
```

Loan Origination Measurement Report

Description

This report monitors the process of loan origination from entering loan records through batching loan records for transmission to the LOC. Institution recommended tolerances (or guidelines) are set for the number of days each activity should be completed: a tolerance for the period from entering the loan record until the record is originated, and a tolerance for the period from origination to batching the record for export to the LOC. The actual process time for each activity is calculated and averaged for every loan record processed in the reporting period. The average days elapsed is compared to the institutional tolerances.

The report prints detail records of all the originated loan records on the database and calculates totals. The detail records are divided by loan type into three sections: PLUS, Stafford Subsidized, and Stafford Unsubsidized loans. Each section ends with subtotals and averages. When requesting the report within EDExpress, you provide beginning and ending dates, the option to print totals only, exceptions only, and the standard sort and selection criteria.

Analysis Tips

When you review this report, pay attention to the tolerance exceptions. These exceptions indicate records that have taken longer than expected to process.

If the period from record creation to loan origination is exceeded, you might consider:

- Was the volume for the reporting period high or low?
- How does increased/decreased volume affect entry of origination records?
- Is data being received in a timely manner?
- What procedures are there to collect missing data?
- Is staff sufficient to keep up with data entry needs for reporting period?

If the period from origination to batched is exceeded, you might consider:

- Are origination batches being prepared frequently enough?
- Is there sufficient staff assigned to the batching process?

Loan Origination Measurement Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Borrower's Name, Student's Name, and Loan ID	The loans are identified and are sorted by the borrower's name, student's name, or Loan ID. Originated records are identified with a Loan Origination Status of R, (Ready) to be Batched, B, (Batched) for Export, or A for (Accepted) by the LOC.
ADD Date	The ADD date is the original date the loan was first entered into the EDExpress software.
Origination Date	The loan origination date is the date the loan went through the origination process and anticipated disbursements were calculated.
Days Elapsed (ADD to Originated)	A calculated field indicating the days elapsed between the day the loan record was first entered and when it was originated.
Batched Date	The date the loan record was included in a batch to be sent to the Loan Origination Center.
Days Elapsed (Origination to Batched)	A calculated field indicating the days elapsed between when the loan was originated and when it was included in an export batch. An asterisk (*) prints if the current system date is used for the Batched date to calculate days elapsed.
Total Number of Loan Records	The total number of selected originated loan records in the loan database by loan type: PLUS, Stafford Subsidized, or Stafford Unsubsidized.
Average Days Elapsed: (ADD to Originated)	The average number of days elapsed between the date the loans were first entered and the date the loans were originated.
Average Days Elapsed: (Origination to Batched)	The average number of days elapsed between the date the loans were originated and the date the loans were batched.
Recommended Tolerance: (ADD to Originated)	The tolerance established by the institution for the number of days to elapse between entry and origination.
Recommended Tolerance: (Origination to Batched)	The tolerance established by the institution for the number of days to elapse between origination and inclusion in an export batch.

Sample Output Document

```
Report Date: 99/99/9999       U.S. DEPARTMENT OF EDUCATION          Page:  99
Report Time:   99:99:99  2000-2001 Federal Direct Loan Program
                           Loan Origination Measurement Report
                                     (Query Title)          Sort: Last Name
                                   ALL RECORDS
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*************************************************************************
Reported Period: 99/99/9999  to 99/99/9999
Borrower's Name:
Student's Name:          Add          Orig      Days        Batched     Days
Loan ID (Unsubsidized)   Date         Date      Elapsed     Date        Elapsed
---------------------   -----------  ----------  --------   -------     ------
SHOUSE, RHONDA E         04/15/9999   04/15/9999    0       04/15/9999     0
111111119U98GXXXXX001

XXXXXXXXXXXXXXX, XXXXXXXX X 99/99/9999   99/99/9999  999       99/99/9999    999


Total Number of Unsubsidized Loan Records:            999
Average Days Elapsed (Add to Originated):          999.99
Average Days Elapsed (Originated to Batched):      999.99
Recommended Tolerance (Add to Originated):             99
Recommended Tolerance (Originated to Batched):         99

* = Current Date Used for Report

The * is used to show that the report is printed on the current day.  This date is
provided to show how many days have elapsed since action on the loan record was
taken to the day the report was run.  EDExpress calculates the number of days
against the number of days setup in the system.
```

Sample Output Document

```
Report Date: 05/22/2000       U.S. DEPARTMENT OF EDUCATION          Page:   2
Report Time:   11:49:52   2000-2001 Federal Direct Loan Program
                                Loan Origination Measurement Report
                                      (Query Title)          Sort: Last Name
                                   ALL RECORDS
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*****************************************************************************
Reported Period:  to
Borrower's Name:
Student's  Name:            Add         Orig        Days     Batched   Days
Loan ID (Subsidized)        Date        Date       Elapsed    Date    Elapsed
------------------------   ----------  ---------   -------  ---------- --------
AAAAA, AAA K             04/15/2000  04/15/2000     0      04/15/2000     0
222222222S00G02002000

MAGUIRE, JERRY A         03/19/2000  03/28/2000     9      04/15/2000    18
424123456S00G91234002


Total Number of Subsidized Loan Records:                2
Average Days Elapsed (Add to Originated):            4.50
Average Days Elapsed (Originated to Batched):        9.00
Recommended Tolerance (Add to Originated):              0
Recommended Tolerance (Originated to Batched):          0
```

Sample Output Document

```
Report Date: 05/22/2000       U.S. DEPARTMENT OF EDUCATION          Page:  3
Report Time:   11:49:53  2000-2001 Federal Direct Loan Program
                           Loan Origination Measurement Report
                                        (Query Title)          Sort: Last Name
                                         ALL RECORDS
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*****************************************************************************
Reported Period:  to
Borrower's Name:
Student's Name:          Add          Orig        Days     Batched   Days
Loan ID (PLUS)           Date         Date       Elapsed    Date    Elapsed
----------------------  ----------   ----------  -------  ---------- --------
ROTH, JIM J             03/21/2000   03/21/2000     0                 62*
111111116P00G91234001

Total Number of Plus Loan Records:                      1
Average Days Elapsed (Add to Originated):             .00
Average Days Elapsed (Originated to Batched):       62.00
Recommended Tolerance (Add to Originated):              0
Recommended Tolerance (Originated to Batched):          0
```

Direct Loan Volume Measurement Report

Description

This report provides the volume of booked loans on your database by loan type. A loan is booked when the LOC has accepted the loan origination record, promissory note, and first disbursement. These loans are identified with an “A” status (Accepted) in the status field for origination, promissory note, and first disbursement. The detail section of the report lists the gross and net loan amounts.

When requesting this report from EDExpress, you enter the reporting period date range and select a totals only option, plus the standard sort and selection options. Before running this report, make sure all acknowledgments from the LOC have been imported and processed by your system.

Analysis Tips

This report can be utilized as a Direct Loan status report for end of period accounting and financial aid projections. Information from this report can be used for:

- Comparison with the 30 Day Warning Report from the LOC
- Comparison of volume between Direct Loan types
- Comparison of Direct Loan against other loan programs
- Loan and budget projections for the next fiscal year

Direct Loan Volume Measurement Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Borrower's Name and Student's Name	The loans are identified and can be sorted by the borrower's name and student's name.
Loan ID	Identifies the loan records. The report can be sorted by Loan ID. Loan records must have a status of A (Accepted) for the following status fields to be included on this report: origination, promissory note, and first disbursement.
Gross Amount	Prints the gross loan amount.
Net Amount	Prints the net loan amount.
Dependency Status	Prints the student's dependency status.
Total Number of <Loan Type> Loan Records	The total number of loans for each loan type: Stafford Subsidized, Stafford Unsubsidized, or PLUS.
Total Number of Loan Records	The total number of booked loan records for all loan types.
Direct <Loan Type> Loan Volume	The total dollar value for each loan type: Stafford Subsidized, Stafford Unsubsidized, or PLUS.
Loan Volume Grand Total	The total dollar value for all booked Direct Loans.
Direct <Loan Type> Loan Volume % of Grand Total	The percentage each loan type represents of the Loan Volume Grand Total.

Sample Output Document

```
Report Date: 99/99/9999   U.S. DEPARTMENT OF EDUCATION      Page:   99
Report Time:   99:99:99 2000-2001 Federal Direct Loan Program
                        Direct Loan Volume Measurement Report
                             (Query Title)             Sort: Last Name
                              ALL RECORDS
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
**********************************************************************
Reported Period for 99/99/9999 to 99/99/9999
Borrower's Name
Student's  Name                Gross     Net       Dep
  Loan ID (Unsubsidized)       Amount    Amount    Status
----------------------         --------  --------  -------
XXXXXXXXX, XXXXXX X            $9999999  $9999999  I
9999999999999999999999

Borrower's Name
Student's  Name                Gross     Net       Dep
Loan ID (Subsidized)           Amount    Amount    Status
----------------------         --------  --------  ------
MAGUIRE, JERRY A               $  1,500  $  1,440  D
424123456S98G91234001

SSSSSS, SSSSS S                $      0  $      0  I
111111118S98G91234001

Borrower's Name
Student's  Name                Gross     Net       Dep
Loan ID (PLUS)                 Amount    Amount    Status
-----------------------        --------  --------  ------
MAGUIRE, SUSAN J               $    750  $    720  D
424123456P98G91234001

Total Number of Unsubsidized Loan Records:                    999
Total Number of Subsidized Loan Records:                      999
Total Number of PLUS Loan Records:                            999
Total Number of Loan Records:                                 999

Direct Unsubsidized Loan Volume:              $999,999  $999,999
Direct Subsidized Loan Volume:                $999,313  $999,999
Direct PLUS Loan Volume:                      $999,999  $999,999
Direct Loan Volume Grand Total:               $999,999  $999,999

Direct Unsubsidized Loan Volume % of Grand Total:         99.99%
Direct Subsidized Loan Volume % of Grand Total:           99.99%
Direct PLUS Loan Volume % of Grand Total:                 99.99%
```

Batch Activity Measurement Report

Description

This report monitors the process of creating, transmitting, and importing batches. Institution tolerances (or guidelines) are set for the number of days each type of batch should take to complete. When setting these tolerances, keep in mind the LOC's processing time, institutional procedures for exports and imports, and other specifics associated with your institution's communication software/hardware configuration.

When selecting this report from EDExpress, you are prompted to provide the institution code, a reporting date range, batch type to be included, the option to print only exceptions to the tolerances, and the option to print totals only.

Analysis Tips

Analysis of the report results provides assistance with identifying possible bottlenecks or inefficiencies in your current procedures. This report can be utilized as part of a Continuous Improvement evaluation performed at regular reporting intervals.

- There are many variables that can affect transmitting batches to the LOC. If the Batch Activity report shows your process is performing outside of your institutional tolerances, you may want to consider:
- Creating procedures for sending and receiving data from the network
- Putting procedures in place to ensure timely transmission of data
- Including steps in your procedures for export and import into your system
- Critical time batch processing
- Processing batches efficiently during periods of high volume. You may want to set the report period to evaluate your batch control during these critical processing periods

Batch Activity Measurement Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Batch ID	Identifies the batch created for transmission to the Loan Origination Center. The first two characters identify the type of records included in the batch: #D - Full Stafford Origination PF - Full PLUS Origination #E - Origination Change #A - Promissory Note Manifest #H – Disbursement #B – Booked disbursement and adjustment date SP – Servicer Refund #L - Allocation/Reallocation The other portions of the Batch ID are school code, batch date, and batch type sequence number.
Batch Type	The following are the batch types which are displayed on this report: Full Stafford Origination Full PLUS Origination Origination Change Promissory Note Manifest Disbursement Allocation/Reallocation
Date Batched	The date the batch was created through the export process within your system. The report period is based on this date.
Import Date	The date the batch acknowledgment was imported into your system.
Days Elapsed (Batched to Import)	A calculated field indicating the days elapsed between when the batch was created and when the batch acknowledgment was imported. An asterisk (*) prints if the current system date is used for the Import date to calculate days elapsed.
Average Days Elapsed	The average number of days elapsed between the date the batch was created and the date the batch acknowledgment was imported.
Recommended Tolerance	The tolerance established by the institution for the number of days to elapse between batch and import.

Sample Output Document

```
Report Date: 99/99/9999       U.S. DEPARTMENT OF EDUCATION           Page:  99
Report Time:   99:99:99    2000-2001 Federal Direct Loan Program
                             Batch Activity Measurement Report
   THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*************************************************************************
Reported Period: 99/99/9999 to 99/99/9999
Institution Code: X99999
                                                Date        Import        Days
Batch ID                Batch Type              Batched     Date          Elapsed
-----------------       ------------------      ---------   ----------    -------
#D0G9123419000321021501  FULL ORIG STAFFORD      03/21/2000  03/23/2000      2

Full Origination Stafford
  Average Days Elapsed:      25.33
  Recommended Tolerance:         0

#E0G9123419000327021501  ORIGINATION CHANGE      03/27/2000                   56 *

Origination Change
  Average Days Elapsed:      56.00
  Recommended Tolerance:         0

#H0G9123419000831021501  DISBURSEMENT            08/31/2000   08/31/2000      0

Disbursement
  Average Days Elapsed:       0.00
  Recommended Tolerance:         0

PF0G9123419000321021501  FULL ORIG PLUS          03/21/2000   03/28/2000      7

Full Origination PLUS
  Average Days Elapsed:       7.00

-------------------------------------------------------------------------------
Recommended Tolerance:         0
```

Promissory Note Volume Measurement Report

Description

This report provides the volume of all promissory notes printed by your institution during a specified period. Loans that have a promissory note status of P(Printed), S(Signed and Returned), M(Manifested), A(Accepted by the LOC), or E(Rejected by LOC) are included on this report. Promissory note listings can be printed for each received promissory note, separated by loan type: subsidized Stafford, unsubsidized Stafford, and PLUS. The detail listings include the borrower's name, Loan ID, and promissory note sequence number. Total number of received promissory notes are calculated for each loan type and grand total. In addition to the totals, loan type percentages of the total promissory notes are calculated by this report. The user provides the reporting period date range and may select a totals only option.

Analysis Tips

Before running this report, make sure all promissory notes received and signed dates have been entered and acknowledgment batches have been processed. Also, take note of the following after running the report:

- Promissory notes with large print sequence numbers
- Is this a special case or is there a procedural problem that requires multiple reprints?
- Percent of grand total by loan type
- Are the percentages what you expected for each loan type? If not, is there a problem processing promissory notes for a certain loan type?
- Promissory note volume comparison to loan origination volume
- Is your promissory note volume behind your loan origination volume? If yes, is the cause due to collection of signed notes or entry of the received date into your system?

Promissory Note Volume Measurement Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Borrower's Name and Student's Name	The loans are identified and can be sorted by the borrower's name and student's name.
Loan ID <Loan Type>	Identifies the loan record for the promissory note. The report can be sorted by Loan ID.
Print Sequence No.	Prints the print sequence number indicating the number of times the promissory note has been printed.
Total Number of <Loan Type> Promissory Notes	The total number of received signed promissory notes in the loan database for each loan type: Stafford Subsidized, Stafford Unsubsidized, or PLUS.
Total Number of Promissory Notes	The grand total number of received promissory notes.
Direct <Loan Type> Prom Note Volume % of Grand Total	The percentage each loan type represents of the grand total of received promissory notes.

Sample Output Document

```
Report Date: 99/99/9999       U.S. DEPARTMENT OF EDUCATION          Page: 99
Report Time:   99:99:99   2000-2001 Federal Direct Loan Program
                       Promissory Note Volume Measurement Report
                                    (Query Title)          Sort: Last Name
                                    ALL RECORDS
   THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*****************************************************************************
Promissory Note Volume for 99/99/9999  to 99/99/9999
Borrower's Name
Student's  Name                Loan ID (Subsidized)
-----------------------------
MAGUIRE, JERRY A               424123456S00G91234001
AAAA, AAA A                    111111116S00G91234001


Borrower's Name
Student's  Name                Loan ID (PLUS)
-----------------------------
MAGUIRE, JERRY A               424123456P00G91234001
XXXXXXXXXXXXXX, XXXXXXXXX X    99999999900999999999


Total Number of Unsubsidized Promissory Notes:    999
Total Number of Subsidized Promissory Notes:      999
Total Number of PLUS Promissory Notes:            999
Total Number of Promissory Notes:                 999

Direct Unsubsidized Prom Note Volume % of Grand Total:   99.99%
Direct Subsidized Prom Note Volume % of Grand Total:     99.99%
Direct PLUS Prom Note Volume % of Grand Total:           99.99%
```

Disbursement Measurement Report

Description

This report monitors the disbursement process by calculating and averaging the actual process time from acceptance of the promissory note to sending the actual disbursements in a batch to the LOC. The report compares the average number of days elapsed to your institutional tolerances (or guidelines). Analysis of these results provides assistance with identifying possible bottlenecks or inefficiencies in your current process.

At the time you select this report from EDExpress, you may enter the beginning and ending dates for the reporting period, select an option to print only those records that exceed the tolerances, or totals only, and the standard sort and selection criteria.

Analysis Tips

If the Disbursement report shows your process is performing outside of the set tolerances, you may want to consider the following:

Disbursement date prior to promissory notes received date

- Is this due to making disbursements before sending promissory notes to the LOC? The pound sign (#) prints next to the days elapsed for this situation.
- Have you imported all promissory note acknowledgments? The promissory note acceptance date is sent to your institution in this file. Therefore, if the acknowledgment has not been imported, the report data may not reflect the actual situation.

Disbursement batch date prior to promissory note acceptance date

- Have you imported all promissory note acknowledgments?
- Ensure the promissory notes are sent to the LOC prior to sending the disbursement batch. The LOC needs to have the loan origination records, signed promissory notes, and first disbursements to book the loan.

Exceptions to tolerance from acceptance to disbursement

- For first disbursements, what has caused the delay in disbursements? Administrative process or student problems?
- If the majority of the disbursements reported are not the first disbursement, the tolerance value may need to be adjusted. Several months may have passed between when the promissory note is accepted and subsequent disbursements are made. Set the tolerance to what is most appropriate and re-run the report.

Exceptions to tolerance from disbursement to batched

- Exceptions to this tolerance value indicate the LOC is not promptly notified of disbursements.
- For first disbursements, remember delays in posting first disbursements delay the initial contact the LOC makes with your students.
- For all disbursements, the booked status with the LOC may be affected since disbursements on your system would not be reflected on the LOC's system.

Disbursement Measurement Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Borrower's Name, Student's Name, and Loan ID	The loans are identified and can be sorted by the borrower's name, student's name, and Loan ID.
Prom Note Acc Date	The date the signed promissory note was accepted by the Loan Origination Center.
Disb Date	The date funds were disbursed to the borrower.
#	Identifies which disbursement was made: first through the twentieth.
Type	Identifies the type of disbursement reported. The valid values are: G Gross disbursement N Net disbursement A Adjusted gross disbursement J Adjusted net disbursement Q Adjusted disbursement date
Days Elapsed	Calculated field indicating the days elapsed between the date the signed promissory note was accepted and when the funds were disbursed. An asterisk (*) prints next to this value if the current system date is used for the Promissory Note received date. A pound sign (#) prints next to this value if disbursement occurred prior to accepting the signed promissory note.
Disb Batched Date	The date the disbursement was included in a batch to be sent to the LOC.
Days Elapsed	Calculated field indicating the days elapsed between when the disbursement was made and when it was included in an export batch. An asterisk (*) prints next to this value if the current system date is used for the Promissory Note received date.
Total Number of (Loan Type) Loan Records	The total number of records in the loan database with actual disbursements by the loan type: Stafford Subsidized, Stafford Unsubsidized, or PLUS.
Average Days Elapsed (Acceptance to Disbursement)	The average number of days elapsed between the date the promissory note was accepted and the date the disbursement was made.
Average Days Elapsed (Disbursement to Batched)	The average number of days elapsed between the date the disbursement was made and the date the disbursement was batched.
Recommended Tolerance (Acceptance to Disbursement)	The tolerance established by the institution for the number of days elapsed between promissory note acceptance and disbursement.
Recommended Tolerance (Disbursement to Batched)	The tolerance established by the institution for the number of days elapsed between disbursement and inclusion in a batch.

Sample Output Document

```
Report Date: 99/99/9999   U.S. DEPARTMENT OF EDUCATION       Page:     99
Report Time:   99:99:99 2000-2001 Federal Direct Loan Program
                         Disbursement Measurement Report
                            (Query Title)               Sort: Last Name
                             ALL RECORDS
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*****************************************************************************
Reported Period:99/99/9999 to 99/99/9999
Borrower's Name                                                Disb
Student's  Name            Prom Note   Disb          Days    Batched  Days
  Loan ID-(Unsubsidized)   Acc Date   Date#Type    Elapsed  Date    Elapsed
-------------------------- ---------  ---------    -------  ------- -------
XXXXXXXXXX, XXXXXXXXX X    99/99/9999 99/99/9999XX 999      99/99/9999  999
99999999999999999999


Total Number of Unsubsidized Loan Records:          99,999,999
Average Days Elapsed (Acceptance to Disbursement):      999.99
Average Days Elapsed (Disbursement to Batched):         999.99
Recommended Tolerance (Acceptance to Disbursement):         99
Recommended Tolerance (Disbursement to Batched):            99


Borrower's Name                                     Disb
Student's  Name             Prom Note  Disb         Days     Batched Days
  Loan ID-(Subsidized)     Acc Date   Date#Type    Elapsed  Date    Elapsed
-------------------------- ---------  ---------    -------  ------- --------
MACGUIRE, JERRY A          03/28/1999 09/01/19991G 157      03/21/1999  -163
111111117S98G91234001


Total Number of Subsidized Loan Records:            99,999,999
Average Days Elapsed (Acceptance to Disbursement):      999.99
Average Days Elapsed (Disbursement to Batched):         999.99
Recommended Tolerance (Acceptance to Disbursement):         99
Recommended Tolerance (Disbursement to Batched):            99


Borrower's Name                                      Disb
Student's  Name            Prom Note   Disb          Days    Batched Days
  Loan ID-(PLUS)           Acc Date   Date#Type     Elapsed Date    Elapsed
-------------------------- ---------  ---------     ------- ------- --------
MAGUIRE, SUSAN J           03/28/1999 09/01/19971G  157     03/21/1999   163
424123456P98G91234001

Total Number of Plus Loan Records:                  99,999,999
Average Days Elapsed (Acceptance to Disbursement):      999.99
Average Days Elapsed (Disbursement to Batched):         999.99
Recommended Tolerance (Acceptance to Disbursement):         99
Recommended Tolerance (Disbursement to Batched):            99
```

SECTION C

Miscellaneous

Fields Which Modify the Latest Update Date When Imported

The following fields, when imported into EDExpress, change the last Update Date.

Full Loan Origination Acknowledgment
(DISF01OP/DIPF01OP)

Field Name	MS Access Database Table/Field Name
Loan Origination Status	LOAN LOANSTAT
Loan Origination Batch ID	LOAN ORIGBATCH
Export to External System	LOAN EXPEXTERNAL
Credit Check Original Date	LOAN CREDITORIGDATE
Credit Check Indicator	LOAN CREDIT
Pnote Status	LOAN PNOTESTAT
Pnote Accepted ID (MPN ID)	LOAN PNOTELOANID
Pnote Accepted Date	LOAN PNOTEACCAMTDT
Pnote Accepted Batch ID	LOAN PNOTEACCBATCHID

PLUS Credit Decision Acknowledgement
(DIPC01OP)

Field Name	MS Access Database Table/Field Name
Export to External	LOAN EXPEXTERNAL
Credit Check Decision	LOAN CREDIT
Credit Check Last Updated	LOAN CREDITUPDATE

Fields Which Modify the Latest Update Date When Imported (Continued)

Promissory Note Acknowledgement
(DIPA01OP)

Field Name	MS Access Database Table/Field Name
Pnote Status	LOAN PNOTESTAT
Pnote Accepted Date	LOAN PNOTECONF
Export to External	LOAN EXPEXTERNAL
Loan Amount Request	LOAN AMTREQ
Manifest Print Date	LOAN PNOTESNT
Promissory Note Manifest Batch ID	LOAN PNOTEBATCH
Signed Note Received Date	LOAN PNOTEREC
Borrower/Student (for PLUS) Signed Note	LOAN BORRSIGN
Disbursement Amounts	Anticipated Disbursement, GROSS (1-20)
Pnote Accepted ID	LOAN PNOTELOANID

Fields Which Modify the Latest Update Date When Imported (Continued)

Disbursement Acknowledgement
(DIOD01OP)

Field Name	MS Access Database Table/Field Name
Disbursement Status	Actual Disbursement DISSTATUS
Disbursement Batch ID	Actual Disbursement DISBATCH
Booked Status	Actual Disbursement, RECONSTATUS
Booked Date	Actual Disbursement, RECONDATE
Booked Batch	Actual Disbursement, RECONBATCH
Export to External	Actual Disbursement, EXPEXT
LOC Total Net Loan Amount	LOAN LOCAMT
LOC Total Net Loan Amount Change Date	LOAN LOCCHGDATE

Actual Disbursement Roster

Field Name	MS Access Database Table/Field Name
Alternate Originator	PARAMETER ALTORIG

Access Database Tables and Field Names

Field Name	MS Access Database Table/Field Name	Message Classes
Academic Year End Date	Loan ACADCALENDT	DESF01IN DEPF01IN
Academic Year Start Date	Loan ACADCALSTDT	DESF01IN DEPF01IN
Active Transaction	Demo ACTIVETRAN	DEER01IN
Active Transaction Date	Demo ACTIVETRANDT	DEER01IN
Active Transaction ID	Demo ACTIVETRANID	DEER01IN
Actual Booked Date	Actual RECONDATE	DEER01IN DSAS01OP
Actual Booked Status	Actual RECONSTATUS	DESD01IN DIOD01OP
Actual Disbursement Gross Amount	Actual GROSS	DESD01IN DIOD01OP
Actual Disbursement Loan Fee Amount	Actual FEE	DESD01IN DIOD01OP
Actual Disbursement Status	Actual DISSTATUS	DESD01IN DIOD01OP
Actual Disbursement Amount	Actual AMOUNT	DESD01IN DIOD01OP
Actual Disbursement Date	Actual DATE	DESD01IN DIOD01OP
Actual Disbursement Number	Actual NUMBER	DESD01IN DIOD01OP
Actual Disbursement Sequence Number	Actual SEQUENCE	DESD01IN DIOD01OP
Actual Disbursement Type	Actual TYPE	DESD01IN DIOD01OP
Add Date	Demo ADDDATE	DEER01IN
Add Date/ Loan	Loan ADDDATE	DEER01IN
Add ID	Demo ADDID	DEER01IN
Add ID/ Loan	Loan ADDID	DEER01IN
Add Time	Demo ADDTIME	DEER01IN
Add Time/ Loan	Loan ADDTIME	DEER01IN

Access Database Tables and Field Names (Continued)

Additional Unsubsidized Loan Flag	Loan ADDUNSUBFLAG	DESD01IN DEPF01OP DIEA01OP DIEC01OP
Anticipated Disbursement Gross Amount	Anticipated GROSS	DESD01IN DEPF01OP
Anticipated Disbursement Loan Fee Amount	Anticipated FEE	DESD01IN DEPF01OP
Anticipated Disbursement Net Amount	Anticipated NET	DESD01IN DEPF01OP
Are You Male?	Demo TITLE	DEER01IN
Booked Batch ID	Actual RECONBATCH	DEER01IN
Change Batch Identifier	Loan CHGBATCH	DESC01IN DIOC01OP
Credit Decision	Loan CREDIT	DIPC01OP
Credit Decision Original Date	Loan CREDITORIGDATE	DEER01IN
Credit Update Date	Loan CREDITUPDATE	DEER01IN
Dependency Status	Demo MODEL	DESD01IN DEPF01OP DIEA01OP
Disbursement Actual Net Adjustment Amount	Actual NETADJ	DESD01IN DIOD01OP DIEC01OP DEER01IN
Disbursement Actual Net Amount	Actual NET	DESD01IN DIOD01OP DIEC01OP DEER01IN
Disbursement Affirmed Flag	Actual AFFIRM	DESD01IN DIOD01OP DIEC01OP DEER01IN
Disbursement Batch Number	Actual DISBATCH	DESD01IN DIOD01OP DEER01IN
Disbursement Date/Anticipated	Anticipated DATE	DESF01IN DEPF01IN DIEC01OP DEER01IN
Disbursement Number/Anticipated	Anticipated NUMBER	DESF01IN DEPF01IN DIEC01OP DEER01IN

Access Database Tables and Field Names (Continued)

Disclosure Statement Print Indicator	**TBD**	DESF01IN DESC01IN
Document Add Date	Demo DOCDTADD	DEER01IN
Document Status	Demo DOCSTAT	DEER01IN
Entrance Interview Completed	Demo INTERVIEW	DIEA01OP DEER01IN
Export External Flag/Actual	Actual EXPEXT	DEER01IN
Export External Flag/Anticipated	Anticipated EXPORT	DEER01IN
Export to External/ Loan	Loan EXPEXTERNAL	DEER01IN
Export to LOC/ Loan	Loan EXPSERVICER	DEER01IN
Field Transmit #'s	Demo FTRANSNO	DEER01IN
Field Transmit Number	Loan FTRANSNO	DEER01IN
Field Transmit Number/Anticipated	Anticipated FTRANSNO	DEER01IN
Has Correction Record	Demo HAS_CORRECTION	DEER01IN
Has Document Tacking Record	Demo HAS_DOCUTRACK	DEER01IN
Has FAFSA Record	Demo HAS_FAFSA	DEER01IN
Has Loan Record	Demo HAS_LOAN	DEER01IN
Has Notepad Record	Demo HAS_NOTE	DEER01IN
Has NSLDS Record	Demo HAS_NSLDS	DEER01IN
Has Packaging Record	Demo HAS_PACKAGE	DEER01IN
Has PELL Record	Demo HAS_PELL	DEER01IN
Has RAD Record	Demo HAS_RAD	DEER01IN
Has User Defined Record	Demo HAS_USERDB	DEER01IN
Has Verification Worksheet	Demo HAS_VERIFWORKSHEET	DEER01IN

Access Database Tables and Field Names (Continued)

HEAL Loan	Loan HEALLOAN	DESD01IN DEPF01OP DIEA01OP
Inactive Date	Loan CANDATE	DESC01IN DIOC01OP DIEC01OP
Inactive Flag	Loan CANCODE	DESC01IN DIOC01OP DIEC01OP
Institution Use	Demo INSTUSE	DEER01IN
Last Mailed Date	Demo LASTMAIL	DEER01IN
Letter Count	Demo LETTERCT	DEER01IN
Loan Amount Approved	Loan AMTAPP	DESD01IN DEPF01OP DIEA01OP
Loan Amount Requested	Loan AMTREQ	DESD01IN DEPF01OP DIEA01OP
Loan Identifier/Actual	Actual LOANID	DEER01IN
Loan Identifier/Anticipated	Anticipated LOANID	DEER01IN
Loan Identifier/Loan	Loan LOANID	DESD01IN DEPF01OP DISF01OP DIPF01OP DIPC01OP DIEA01OP
Loan Origination Batch Identifier	Loan ORIGBATCH	DESD01IN DEPF01OP DISF01OP DIPF01OP DIEC01OP
Loan Origination Date	Loan ORIGDATE	DESD01IN DEPF01OP
Loan Period Code	Loan LOANCODE	DESD01IN DEPF01OP DIEA01OP
Loan Period End Date	Loan LOANEND	DESD01IN DEPF01OP DIEA01OP
Loan Period Start Date	Loan LOANSTART	DESD01IN DEPF01OP DIEA01OP
Loan Status	Loan LOANSTAT	DISF01OP DIPF01OP

Access Database Tables and Field Names (Continued)

Loan Type/ Loan	Loan LOANTYPE	DIEA01OP
Loan Year	Loan LOANYEAR	DIEA01OP
LOC Amount	Loan LOCAMT	DESD01IN DIOD01OP
LOC Amount Change Date	Loan LOCCHGDATE	DEER01IN
Name ID	Demo NAMEID	DEER01IN
Original Social Security Number	Demo SSNORIG	DESD01IN DEPF01OP DIEA01OP
Origination Fee Percentage	Loan FEERATE	DEER01IN DESF01IN DEPF01IN
Parent/Borrower Last Name	Loan NAMEL	DESD01IN DEPF01OP DIEA01OP
Parent/Borrower Signed Note	Loan BORRSIGN	DESD01IN DEPF01OP
Parent/Borrower's Alien Registration Number	Loan ARN	DESD01IN DEPF01OP DIEA01OP
Parent/Borrower's Citizenship	Loan CITIZEN	DESD01IN DEPF01OP DIEA01OP
Parent/Borrower's Date of Birth	Loan DOB	DESD01IN DEPF01OP DIEA01OP
Parent/Borrower's Default on Education Loans	Loan DEFAULT	DESD01IN DEPF01OP DIEA01OP
Parent/Borrower's Driver's License Number	Loan LICNUM	DESD01IN DEPF01OP DIEA01OP
Parent/Borrower's Driver's License State	Loan LICSTATE	DESD01IN DEPF01OP DIEA01OP
Parent/Borrower's First Name	Loan NAMEF	DESD01IN DEPF01OP DIEA01OP
Parent/Borrower's Middle Initial	Loan NAMEM	DESD01IN DEPF01OP DIEA01OP
Parent/Borrower's Permanent Address	Loan ADDRESS	DESD01IN DEPF01OP DIEA01OP

Access Database Tables and Field Names (Continued)

Parent/Borrower's Permanent Address Change Date	Loan ADDRECHGDATE	DESC01IN DIOC01OP DIEC01OP
Parent/Borrower's Permanent Address City	Loan CITY	DESD01IN DEPF01OP DIEA01OP
Parent/Borrower's Permanent Address State	Loan STATE	DESD01IN DEPF01OP DIEA01OP
Parent/Borrower's Permanent Phone Number	Loan PHONE	DESD01IN DEPF01OP DIEA01OP
Parent/Borrower's Permanent Zip Code	Loan ZIP	DESD01IN DEPF01OP DIEA01OP
Parent/Borrower's Social Security Number	Loan SSNCURR	DESD01IN DEPF01OP DIEA01OP
Parent/Borrower's Date of Birth Change Date	Loan DOBCHGDATE	DESD01IN DEPF01OP
Parent/Borrower's Original SSN	Loan SSNORIG	DEER01IN
Parent/Borrower's Social Security Number Change Date	Loan SSNCHGDATE	DESC01IN DIOC01OP
PELL Grant Status	Demo PELLSTAT	DEER01IN
Previous Transaction	Demo PREVTRAN	DEER01IN
Professional Judgement	Loan PROFJUDGE	DEER01IN
Promissory Note Manifest Batch ID	Loan PNOTEBATCH	DIPA01OP DEER01IN
Promissory Note Print Date	Loan PNOTEPRTDATE	DEER01IN
Promissory Note Sent Date	Loan PNOTESNT	DEER01IN
Promissory Note to be on Manifest	Loan MANIFEST	DEER01IN
Promissory Note Accepted Batch ID	Loan PNOTEACCBATCHID	DIPA01OP DEER01IN
Promissory Note Accepted Date	Loan PNOTEACCAMTDT	DEER01IN
Promissory Note Accepted Loan ID	Loan PNOTELOANID	DIPA01OP DEER01IN
Promissory Note Acknowledgment Date	Loan PNOTECONF	DIPA01OP DEER01IN

Access Database Tables and Field Names (Continued)

Promissory Note Print Indicator	Loan PNOTEIND	DESF01IN DISF01IN DEER01IN
Promissory Note Received Date	Loan PNOTEREC	DEER01IN
Promissory Note Status	Loan PNOTESTAT	DEER01IN DIPA01OP
Record Source	Demo SOURCE	DEER01IN
Refund Code	Anticipated REFCODE	DEER01IN
Refund Date	Anticipated REFDATE	DEER01IN
School Code	Loan VENDOR	DIEA01OP DEER01IN
School Code/Actual	Actual VENDOR	DEER01IN
School Code/Anticipated	Anticipated VENDOR	DEER01IN
Servicer Code	Loan SERVICER_CODE	DISV01OP DEER01IN
Student Signed Note	Loan STUDSIGN	DEER01IN
Student's State of Legal Residence	Demo STATELEGAL	DEER01IN
Student's College Grade Level	Loan YRCOLL	DIEA01OP DEER01IN
Student's Current Social Security Number	Demo SSNCURR	DEER01IN
Student's Date of Birth	Demo DOB	DESF01IN DEPF01IN DIEA01OP DEER01IN
Student's Default on Education Loans	Loan SDEFAULT	DESF01IN DEPF01IN DIEA01OP DEER01IN
Student's Driver's License State	Demo LICSTATE	DIEA01OP DEER01IN
Student's Driver's License Number	Demo LICNUM	DIEA01OP DEER01IN
Student's Driver's License?	Demo DRIVERLIC	DIEA01OP DEER01IN

Access Database Tables and Field Names (Continued)

Student's First Name	Demo NAMEF	DESF01IN DEPF01IN DIEA01OP DEER01IN
Student's Last Name	Demo NAMEL	DESF01IN DEPF01IN DIEA01OP DEER01IN
Student's Local Address	Demo LADDRESS	DESF01IN DEPF01IN DIEA01OP
Student's Local City	Demo LCITY	DESF01IN DEPF01IN DIEA01OP
Student's Local State	Demo LSTATE	DESF01IN DEPF01IN DIEA01OP
Student's Local Telephone Number	Demo LPHONE	DESF01IN DEPF01IN DIEA01OP
Student's Local Zip Code	Demo LZIP	DESF01IN DEPF01IN DIEA01OP
Student's Middle Initial	Demo NAMEM	DESF01IN DEPF01IN DIEA01OP
Student's Permanent Address	Demo PADDRESS	DESF01IN DEPF01IN DIEA01OP
Student's Permanent City	Demo PCITY	DESF01IN DEPF01IN DIEA01OP
Student's Permanent Phone Number	Demo PPHONE	DESF01IN DEPF01IN DIEA01OP
Student's Permanent State	Demo PSTATE	DESF01IN DEPF01IN DIEA01OP
Student's Permanent Zip Code	Demo PZIP	DESF01IN DEPF01IN DIEA01OP
Student's Prior Residence ?	Demo STUDRESPRIOR	DEER01IN
Student's Date of Birth Change Date	Demo DOBCHGDATE	DEER01IN
Student's Local Address Change Date	Demo LADDRCHGDATE	DEER01IN
Student's Permanent Address Change Date	Demo ADDRCHGDATE	DEER01IN

Access Database Tables and Field Names (Continued)

Student's SSN Change Date	Demo SSNCHGDATE	DEER01IN
Student's Alien Registration Number	Demo ARN	DESF01IN DEPF01IN DIEA01OP
Student's Citizenship Status	Demo CITIZEN	DESF01IN DEPF01IN DIEA01OP
Student's Enrollment Status	Demo ENROLL	DEER01IN
Student's Legal Residence Date	Demo STATEDATE	DEER01IN
Transaction Date	Loan TRANSDATE	DEER01IN
Transaction Number	Demo TRANS	DEER01IN
Transaction Number	Loan TRANSNO	DEER01IN
Transaction Paid On	Demo TRANS_PAID_ON	DEER01IN
Update Date	Demo UPDDATE	DEER01IN
Update Date/ Loan	Loan UPDATE	DEER01IN
Update ID	Demo UPDID	DEER01IN
Update ID/ Loan	Loan UPDID	DEER01IN
Update Time	Demo UPDTIME	DEER01IN
Update Time/ Loan	Loan TIME	DEER01IN
MPN Status	Loan MPNSTAT	DISF01OP DEER01IN
MPN Exists?	Loan MPNEXISTS	DIEA01OP DIEC01OP DEER01IN
Origination Reject Reasons	Loan ORIGREJECTCODES	DISF01OP DIPF01OP DEER01IN
Disclosure Statement Print Indicator	Loan DISCLPRINTIND	DESF01IN DIEA01OP DIEC01OP DEER01IN
Disclosure Printed?	Loan DISCLPRINTED	DIEA01OP DIEC01OP DEER01IN

Predefined Queries

EDExpress Software is shipped with Predefined Queries built into the system. The Direct Loan Module has a total of 31 Queries available in the software that can be used to define reports that are specific to your schools' needs. Listed below are the queries that are available within EDExpress 32-bit software.

Title:
xAdd Date Range
(Loan Add Date >= '(Parameter)') And
(Loan Add Date <= '(Parameter)')

xParent Borrowers Last Name Range
(Borrower's Last Name >= '(Parameter)') And
(Borrower's Last Name <= '(Parameter)')

xParent Borrowers Mailing State
(State = '(Parameter)')

xParent Borrowers SSN
(Borrower's Current SSN = '(Parameter)')

xParent Borrowers SSN Range
(Borrower's Current SSN >= '(Parameter)') And
(Borrower's Current SSN <= '(Parameter)')

xParent Borrowers Zip Code Range
(Borrower's Perm. Zip Code >= '(Parameter)') And
(Borrower's Perm. Zip Code <= '(Parameter)')

xCollege Grade Level
(STD'S College Grade Level ='(Parameter)')

xDependency Status
(Dependency Status = '(Parameter)')

xActual Disb. Range
(Actual Disbursement # >='(Parameter)') And
(Actual Disbursement #<='(Parameter)')

xInactive Loans
(Loan Cancellation Code ='Y")

xInstitution Range
(School Code >='(Parameter)') And
(School Code <='(Parameter)')

xLoan Amount Approved = Zero
(Loan Amount Approved = 00000)

Predefined Queries (Continued)

xLoan Origination Date Range
(Loan Origination Date >='(Parameter)') And
(Loan Origination Date <='(Parameter)')

xLoan Origination Status
(Loan Status = '(Parameter)')

xOriginal SSN
(Original SSN ='(Parameter)')

xOrigination Batch Number
(Loan Origination Batch ID ='(Parameter)')

xPLUS Loans
(Loan Type = 'P')

xProm Note Batch Number
(Prom Note Manifest Batch ID = '(Parameter)')

xPromissory Note Status
(Prom Note Status ='(Parameter)')

xReady For Manifest
(Prom Note Status = 'S')

xStafford Loans
(Loan Type <>'P')

xStudents Current SSN
(Current SSN ='(Parameter)')

xStudents Last Name Range
(Last Name >='(Parameter)') And
(Last Name <='(Parameter)')

xStudents Permanent Mailing State
(Permanent State ='(Parameter)')

xStudents SSN Range
(Current SSN >='(Parameter)')
(Current SSN <='(Parameter)')

xStudents Permanent Zip Code Range
(Permanent Zip Code >='(Parameter)') And
(Permanent Zip Code <='(Parameter)')

New Predefined Queries

Loan Origination Status and Promissory Note Status
(Origination Status = ‘(Parameter)’) And
(Prom Note Status = ‘(Parameter)’

Loan Type
(Loan Type = ‘(Parameter)’

Disbursement Batch Number
(Disbursement Batch Number = ‘(Parameter)’

Booked Date Range
(Actual Disbursement Booked Date >= ‘(Parameter)’ And
(Actual Disbursement Booked Date <= ‘(Parameter)’

Anticipated Disb. Range
(Anticipated Disbursement Number >= ‘(Parameter)’ And
(Anticipated Disbursement Number <= ‘(Parameter)’

SECTION D

Direct Loan Forms

Sample Master Promissory Note Manifest

```
Report Date: 99/99/9999     U.S. DEPARTMENT OF EDUCATION                Page:  99
Report Time:   99:99:99      Federal Direct Loan Program
                         Promissory Note Shipping Manifest

     THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************

PROMISSORY NOTE SHIPPING BATCH NUMBER:  #AX99999999999999999999

BORROWER'S NAME                      ~~LOAN~~ MPN ID
~~STUDENT'S NAME~~
STUDENT'S CURRENT SSN
-----------------------------        ---------------------

XXXXXXXXXXXXXXXX, XXXXXXXXX X        999999999~~X~~M99999999999
XXXXXXXXXXXXXXXX, XXXXXXXXX X
999999999

ABCDEFGHIJKLMNOP, QRSTUVWXY Z        999999999~~X~~M99999999999
XXXXXXXXXXXXXXXX, XXXXXXXXX X
999999999

BCDEFGHIJKLMNOPQ, RSTUVWXYZ A        999999999~~X~~M99999999999
XXXXXXXXXXXXXXXX, XXXXXXXXX X
999999999

NUMBER OF NOTES FOR SHIPPING         ____________

I hereby certify that each borrower named on the enclosed notes/disclosures is
accepted for enrollment on at least a half-time basis and is making satisfactory
progress in a program that is eligible for the loan type(s) awarded. I certify that
each student is an eligible borrower in accordance with the Act. I further certify
that each borrower's eligibility for a Pell Grant has been determined, that each
borrower is not incarcerated, and that each borrower has been determined eligible
for loan(s) in the amount(s) certified. I further certify that the disbursement
schedules comply with the requirements of the Act and hereby authorize the
Department of Education to adjust disbursement dates if necessary to ensure
compliance with the Act. I further certify that, based on records available and due
inquiry, each borrower has met the requirements of the Selective Service Act, that
each borrower is not liable for an overpayment of any Federal grant made under the
Act, and that the information provided in the Borrower and the School sections of
the promissory notes/disclosures (including information supplied in electronic
format) is true, complete and accurate to the best of my knowledge and belief.

SCHOOL CODE:  X99999  NAME:   XXXXXXXXXTXXXXXXXXXTXXXXXXXXXTXXXXX

SIGNATURE:_____

FAA NAME:  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
```

Sample PLUS Manifest

```
Report Date: 99/99/9999     U.S. DEPARTMENT OF EDUCATION                Page:  99
Report Time:   99:99:99      Federal Direct Loan Program
                              Promissory Note Shipping Manifest

      THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************

PROMISSORY NOTE SHIPPING BATCH NUMBER:  #AX99999999999999

BORROWER'S NAME                      LOAN ID
STUDENT'S NAME
STUDENT'S CURRENT SSN
-----------------------------        ---------------------

XXXXXXXXXXXXXXXX, XXXXXXXXX X        999999999X99999999999
XXXXXXXXXXXXXXXX, XXXXXXXXX X
999999999

ABCDEFGHIJKLMNOP, QRSTUVWXY Z        999999999X99999999999
XXXXXXXXXXXXXXXX, XXXXXXXXX X
999999999

BCDEFGHIJKLMNOPQ, RSTUVWXYZ A        999999999X99999999999
XXXXXXXXXXXXXXXX, XXXXXXXXX X
999999999


NUMBER OF NOTES FOR SHIPPING         ____________

I hereby certify that each student named on the enclosed
applications/promissory notes is accepted for enrollment on at least a half-
time basis and is making satisfactory progress in a program that is eligible
for the loan type certified. I certify that each borrower is an eligible
borrower in accordance with the Act and has been determined eligible for a
loan in the amount certified. I further certify that the disbursement
schedules comply with the requirements of the Act and hereby authorize the
Department of Education to adjust disbursement dates if necessary to ensure
compliance with the Act. I further certify that, based on records available
and due inquiry, each student has met the requirements of the Selective
Service Act, that each student is not liable for an overpayment of any
Federal grant made under the Act, and that the information provided in the
Borrower, Student and School sections of the applications/promissory notes
(including information supplied in electronic format) is true, complete and
accurate to the best of my knowledge and belief.

SCHOOL CODE:  X99999  NAME:   XXXXXXXXXTXXXXXXXXXTXXXXXXXXXTXXXXX

SIGNATURE:_____

FAA NAME:  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
```

Direct Loans
William D. Ford Federal Direct Loan Program

Disclosure Statement
William D. Ford Federal Direct Loan Program

Federal Direct Stafford/ Ford Loan
Federal Direct Unsubsidized Stafford/ Ford Loan

Borrower Information

1. Name (last, 1. Name (last, first, middle initial) and Address (street, city, state, zip code

Trejo, Rosa A
4200 Wilson Blvd.
Arlington, VA 22033

2. Identification Number(s)

111222333S01G99999001
111222333U01G99999001

3. Area Code/Telephone Number
(703) 741-9999

School Information

4. School Name and Address (street, city, state, zip code)

Technical University
1111 Main St. Fairfax, VA 22222

5. School Code/Branch

G99999

Loan Information

6. Loan Period From: MM/DD/YYYY	To: MM/DD/YYYY
06/01/1999	06/01/1999
06/01/1999	04/15/2000

7. Date of This Disclosure Statement (MM/DD/YYYY)

05/05/1999

8. ***The chart below shows anticipated disbursement amounts and dates. Actual amounts and dates may vary.***
NOTE: THE INTEREST RATE ON YOUR DIRECT SUBSIDIZED AND DIRECT UNSUBSIDIZED LOANS IS VARIABLE.

	Anticipated Disbursement Dates (Month/Day/Year)	Loan Amount	Loan Fee Percentage	Loan Fee Amount	Net Disbursement
Direct Subsidized Loan	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	Total:	$ 1200.00			
Direct Unsubsidized Loan	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	04/01/2000	$ 100.00	3.00	$ 3.00	$ 97.00
	Total:	$ 1200.00			

IMPORTANT ADDITIONAL LOAN INFORMATION IS PROVIDED ON THE REVERSE SIDE. ANTICIPATED DISBURSEMENT AMOUNTS AND DATES MAY BE CONTINUED ON THE REVERSE SIDE OF THIS STATEMENT

Disclosure Statement (continued)

THIS DISCLOSURE STATEMENT REPLACES ANY PREVIOUS DISCLOSURES YOU RECEIVED FOR YOUR LOAN(S). IF YOU HAVE ANY QUESTIONS ABOUT THIS STATEMENT OR YOUR PROMISSORY NOTE, CONTACT YOUR SCHOOL.

The total of the **Loan Amount** for both Direct Subsidized Loans and Direct Unsubsidized Loans is the total principal amount certified by your school on the loan(s) as of the date of this Disclosure Statement. The **Net Disbursement Amount** reflects the amount you will actually receive after loan fees are deducted.

For terms applicable to the loan(s), please refer to the Master Promissory Note and the Borrower's Rights and Responsibilities Statement. YOU WILL BE NOTIFIED BY YOUR SCHOOL AND BY THE DIRECT LOAN SERVICING CENTER WHEN DISBURSEMENTS ARE MADE. **BEFORE DISBURSEMENTS ARE MADE YOU MUST HAVE SIGNED A PROMISSORY NOTE.**

IF YOU DO NOT WANT ALL OR A PORTION OF ANY DISBURSEMENTS REFLECTED ON THIS DISCLOSURE, YOU MAY DECLINE THE LOAN(S) OR REDUCE THE AMOUNT OF THE LOAN(S) BY NOTIFYING YOUR SCHOOL IN WRITING OR BY RETURNING THE FUNDS WITHIN THE FOLLOWING TIMEFRAMES:

IF YOUR SCHOOL CREDITS YOUR LOAN(S) TOYOUR STUDENT ACCOUNT, YOU MAY CANCEL ALL OR A PORTION OF THE LOAN(S) BY INFORMING YOUR SCHOOL WITHIN 14 DAYS AFTER THE DATE YOUR SCHOOL SENDS YOU A DISBURSEMENT NOTICE, OR BY THE FIRST DAY OF THE PAYMENT PERIOD, WHICHEVER IS LATER.(YOUR SCHOOL CAN TELL YOU THE FIRST DAY OF YOUR PAYMENT PERIOD.)

YOU MUST RETURN ANY FUNDS RECEIVED WITHIN 120 DAYS OF DISBURSEMENT TO AVOID INCURRING INTEREST CHARGES AND LOANS FEES. (THE LOAN FEE WILL BE REDUCED OR ELIMINATED IN PROPORTION TO THE AMOUNT OF THE DISBURSEMENT RETURNED.)

NOTE: THE INTEREST RATE ON YOUR DIRECT SUBSIDIZED AND DIRECT UNSUBSIDIZED LOAN IS VARIABLE.

KEEP THIS DOCUMENT FOR YOUR RECORDS.

Sample Disclosure Statement Text Printed by EDExpress

Below is a sample of the Disclosure Statement text that EDExpress prints on a pre-printed Disclosure Statement form. The pre-printed form has a header with the Department logo, a footer with an instruction box, and a large blank space in the middle for EDExpress to print the Disclosure Statement text.

```
BORROWER INFORMATION-----------------------------------------------------------------------
1. Name (last, first, middle initial)                        2. Identification Numbers(s)
   and Address (street, city, state, zip code)
                                                                12345678901234567890 1
   L234567890123456, F23456789, M.                              111222333S01G99999001
   A2345678901234567890123456 78
   C234567890123456, ST  12345                               3. Area Code/Telephone Number
                                                                (703) 741-9999
SCHOOL INFORMATION-------------------------------------------------------------------------
4. School Name and Address (street, city, state, zip code)  5. School Code/Branch
   George Mason University
   12345 Chain Bridge Road Fairfax, VA  22222               G99999

LOAN INFORMATION---------------------------------------------------------------------------
6. Loan Period  From: MM/DD/YYYY To: MM/DD/YYYY      7. Date of This Disclosure Statement
           09/01/1999      05/15/2000                          (MM/DD/YYYY)
                      06/01/1999      04/15/2000                              09/05/1999

-----------------------------------------------------------------------------------------
8. The chart below shows anticipated disbursement amounts and dates.  Actual amounts and
   dates may vary.
                    NOTE:  THE INTEREST RATE ON YOUR DIRECT SUBSIDIZED AND
                            DIRECT UNSUBSIDIZED LOANS IS VARIABLE.
```

	Anticipated Disbursement Dates (Month/Day/Year)	Loan Amount	Loan Fee Percentage	Loan Fee Amount	Net Disbursement
Direct Subsidized Loan	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	Total:	$1200.00			
Direct Unsubsidized Loan	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	04/01/2000	$100.00	3.00	$3.00	$97.00
	Total:	$1200.00			

Sample Master Promissory Note

(The Sample MPN will be provided as soon as available.)

Sample PLUS Promissory Note/Application

(The PLUS Prom Note/Application will be provided as soon as available.)

Direct Loans

William D. Ford Federal Direct Loan Program

09/28/2000

Dear School/Borrower:

While processing the enclosed promissory note(s) batch, we identified the following missing or incorrect information:

_____Alterations to preprinted text without authorized initials
_____Invalid/Missing loan identification number
_____No original signature (Xerox or faxed copy)
_____Driver license incomplete
_____Document in pencil
_____Section/Block ___not completed
_____No signature on document
_____Manifest errors
_____Missing legal text
_____Student or Parent is in default
_____This is a duplicate; we already have a copy
_____This document was torn or damaged at **LOC/DLSC**
_____Year five loans must be on year five-promissory note
_____Section block numbers 20 and 21 on Plus note needs signature and date
_____Invalid signature. Please provide official state or federal document to verify/validate signature provided on Promissory Note
_____***Immediately, return promissory notes as they are generated and signed***
_____Other_____

Because we are not permitted by law to alter the original promissory note, we are enclosing it for correction(s) as noted above. Please assist the borrower in completing the promissory note, assuring that the correct information has been incorporated where needed. When the promissory note(s) has been completed and corrected, please return it to the Loan Origination Center so that processing of the loan may continue.

If you have any questions, the Loan Origination Center is available to assist you from 8:00 AM to 8:00 PM, Eastern Standard Time, Monday through Friday. We can be reached, toll-free, at 1-800-848-0978. Our toll-free TDD number for the hearing impaired is 1-800-557-7395.

Please return the corrected promissory note(s) to:

Regular Postal Delivery

U.S. Department of Education
Loan Origination Center
School Relations
P. O. Box 5692
Montgomery, AL 36103-5692

Express/Overnight Delivery

U. S. Department of Education
Loan Origination Center
School Relations
474 South Court Street Suite 400
Montgomery, AL 36104

LCEX1V01

Our Mission is to Ensure Equal Access to Education and to Promote Educational Excellence Throughout the Nation

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