Technical Reference for

Direct Loan

2002-2003

U.S. Department of Education

297 H

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Overview

Preface

This technical reference is provided to postsecondary schools 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 software provider 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.

Common Origination and Disbursement

All schools participating in Title IV Student Financial Assistance are using the Common Origination and Disbursement (COD) System for 2002-2003 to process the Federal Direct Loan Program and the Federal Pell Grant Program using one of two processing models. The two models are:

- Full Participation
- Phase-In Participation.

The difference in the two models is driven by the data transmissions between the institutions and the COD System.

Full Participation

Full Participation is a new processing model. The Full Participant communicates over the Student Aid Internet Gateway (SAIG) using the XML-based Common Record which is defined in the COD Technical Reference.

The Common Record uses a shared format for both the Federal Pell Grant and Direct Loan Program transmissions and for the campus-based programs of SEOG, Perkins Loan and College Work Study. This latter capability for campus-based is optional for a school.

Note: Full Participants should use the COD Technical Reference found at **www.SFAdownload.ed.gov**.

Phase-In Participation

Phase-in Participation is the continuation of the current processing model for the Direct Loan Program and for the Pell Grant Program. Phase-In Participants communicate over the SAIG using the record layouts defined in this 2002-2003 Direct Loan Technical Reference and the 2002-2003 Pell Grant Technical Reference.

Note: Direct Loan Phase-in Participants continue to use the fixed length record layouts and processes described in this technical reference. Pell Phase-in Participants continue to use the fixed length record layouts and processes described in the Pell Grant Technical Reference at **www.SFAdownload.ed.gov**.

2002-2003 Direct Loan Processing for Phase-In Participants

For 2002-2003, Direct Loan Phase-in Participants should:

- **Transmit all batch files to the SAIG to be forwarded to COD (Loan Origination will no longer occur at the Loan Origination Center (LOC) in Montgomery, AL.)**
- Perform on-line PLUS Credit Checks for all program years on the COD Web site (The address to be provided at a later date.)
- **Mail all Promissory Notes to the current mailing address: P.O. Box 5692, Montgomery, AL 36103-5692**
- Return Excess Cash for 2002-2003 and forward to COD
- Return Excess Cash for prior programs years to the LOC
- Request Direct Loan Bulk Mail by calling the current number, 1-800-848-0979
- Call COD Customer Service Center using the current telephone numbers

New COD Customer Service Center

SFA's new COD Customer Service Center integrates customer service for the Direct Loan and Pell Grant Programs for all award years.

All schools and Direct Loan PLUS borrowers continue to call the current Direct Loan and Pell Grant Customer Service numbers. There is no change in telephone numbers:

- Pell Grant Customer Service 1-800-474-~~7261~~***7268***
- Direct Loan School Service 1-800-848-0978
- Direct Loan Applicant Service 1-800-557-7394

All calls are routed to the new COD Customer Service Center. The COD Customer Service Center telephone system prompts the school to enter the award year the school is calling in reference to, and the call is routed to the proper Customer Service Center staff.

2002-2003 Direct Loan Technical Reference for Phase-In Participants

The Direct Loan Technical Reference for 2002-2003 is organized into the following four sections:

Overview

- Preface
- System Options
- Overview of Changes from 2001-2002 to 2002-2003
- Loan Origination 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

Appendices

- Direct Loan Reports
- Lists and Reports
- Miscellaneous
- Direct Loan Forms

Important Telephone Numbers

The U.S. Department of Education (ED) 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:

202/377-3150

Questions regarding this technical reference should be directed to CPS/WAN Technical Support at:

800/330-5947

Questions regarding the Implementation Guide should be directed to:

800/848-0978

For additional help lines, please visit Sources of Assistance for Schools located at **SFAdownload.ed.gov**.

All schools should read this Overview section of this technical reference. It contains important phone numbers to call for assistance, information to help you choose how you want to participate electronically in the Direct Loan Program, and what is new for 2002-2003.

A Table of Contents and Index are provided for your reference.

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. The three system options are:

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 or contracting a third-party servicer.

   If you choose to use a custom system, read Custom Sections 1, 2, 3, 4, and the Appendices thoroughly. They provide you with essential record layouts, system edits, and system requirements pertinent to building your own system. An Implementation Guide for 2002-2003 is provided in Section 4.

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).

   If you choose to use a combination of systems, read the Combination Sections 5, 6, 7, and the Appendices thoroughly. These sections provide you with essential record layouts, system edits, and system requirements pertinent to using a combination of systems.

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.

Overview of Changes from 2001-2002 to 2002-2003

The table below provides an overview of Direct Loan changes made from 2001-2002 to 2002-2003. The first column provides a description of each change. The descriptions are organized by the following three categories: Removed, Added, and Modified. The second column indicates if the change affects EDExpress or Combination Systems. The third column indicates if the change affects Custom Systems or Mainframe Systems.

Description	EDExpress/ Combination Systems	Custom/ Mainframe Systems
Removed		
Permanent Address Change Date, Local Address Change Date, Borrower's SSN Change Date and Borrower's Date of Birth Change Date fields from the Loan Record and replaced with filler. In EDExpress, these same fields are available on the Demo tab. EDExpress will not export these change date fields to COD.	X	X
Borrower's Driver's License Number and Driver's License State from the Loan Record and replaced with filler. In EDExpress, these fields are still available via Entry and the External Add process, but will not be exported to COD.	X	X
Functionality to display and print Direct Loan Record Layouts within EDExpress with the exception of the User Defined External Export.	X	
Entrance Interview edit from PLUS Loans in EDExpress.	X	
School Status Code, Loan Identifier Status, Disbursement Number Status, Transaction Date Status, and Sequence Number Status from the Disbursement Acknowledgement Record and replaced with filler.	X	X
Loan Detail Exception File Export	X	X
Added		
MPN Type to the MPN/PLUS Promissory Note Acknowledgement to indicate either an electronic or paper note.	X	X
COD generated Disbursement Sequence Number (91-99) to the Disbursement Acknowledgement, batch type SP, for Payment to Servicer transactions.	X	X

Description	EDExpress/ Combination Systems	Custom/ Mainframe Systems
Added (Continued)		
Process to transmit files to schools of the borrowers who have successfully completed entrance interview counseling.	X	X
Process to transmit files from Servicing to schools indicating the borrowers who have completed exit counseling on the Servicing Web site.	X	X
Process for Servicing to notify COD of borrowers who are pending bankruptcy or have discharged loans. This information is used for processing loan limits or disbursements.		X
Vendor Software Version number to the Header Record for all batch files being exported to COD. This 9-character field in the header record is left justified, alphanumeric. The format for EDExpress shall be: EXP8.1	X	X
Functionality to process disbursement records dated 7 calendar days in the future.	X	X
Option to print Parent Borrower address labels from EDExpress.	X	
Functionality to also save a loan record when originating a loan within EDExpress.	X	
Academic year dates and loan period dates to the EDExpress External Import Add file providing the capability to generate disbursement profiles through the external import process.	X	
Option to delete an actual disbursement record prior to and during the save process in EDExpress.	X	
Predefined query in EDExpress for Change Batch.	X	
Loan Eligibility List report to EDExpress to assist schools in identifying overawards and to investigate loan limit issues.	X	
Functionality to EDExpress to indicate when a loan field has been updated and track and display when the update is accepted by COD.	X	

Description	EDExpress/ Combination Systems	Custom/ Mainframe Systems
Added (Continued)		
Functionality to EDExpress to provide the ability to import prior year data from all Direct Loan setups.	X	
"S" Signed and "P" Printed as valid values for the MPN Status on the EDExpress External Import Add record.	X	
"P" Printed as a valid value for the MPN/Promissory Note Status for the EDExpress External Change Process.	X	
Modified		
Loan Origination Record and Rebuild Origination Detail Record layouts to replace the Disbursement Anticipated Percentage fields and the Loan Amount Requested field with filler.	X	X
Process of saving and storing the student's local address fields. If the student's local address is blank, the LOC stores blank.		X
Process to send COD Booking notifications. Booking Notification is sent by COD for the first disbursement of a loan. Booking Notifications are NOT sent for each subsequent disbursement or adjustment.	X	X
Disbursement Acknowledgement layout to replace Field #14 - School Code Status, Field #15 - Loan Identifier Status, Field #16 - Disbursement Number Status, Field #18 – Transaction Date Status, and Field #19 - Sequence Number Status with filler.	X	X
DLSAS and 732 reports are combined into one report, the SAS. This report contains all data elements from both reports. For EDExpress, the combined SAS is removed from the DL module and included in DL Tools.	X	X
Loan Limits edits at COD are not based on overlapping academic years.		X
Entrance Interview Flag in EDExpress to an 8-character date field. The Entrance Interview Date continues to be updated on the Demo tab but also displays on the Disbursement tab.	X	

Description	EDExpress/ Combination Systems	Custom/ Mainframe Systems
Modified (Continued)		
Keystrokes in EDExpress when saving a loan record. No longer are you required to click "OK." Instead a message displays confirming the save process has occurred and no action is required by user.	X	
Direct Loan Disbursement Setup in EDExpress to default the assumed school code from DL System Setup into individual Disbursement Profiles.	X	
Direct Loan School Code field on the Loan tab in EDExpress to display only.	X	
Manifest title in EDExpress to indicate whether the manifest is for Subsidized/Unsubsidized loans or PLUS loans.	X	
ISIR import into the DL module of EDExpress to include the updating of the Default/Overpayment field on the Loan record.	X	
Anticipated List report in EDExpress to print gross, fee, interest rebate, and net amounts and to provide the option to print both Corresponding Actuals and Pending Actuals.	X	
Actual Disbursement List report in EDExpress to include Net Disbursement Totals per student.	X	
School/COD Loan Totals List report in EDExpress to provide the option to only print records with a difference greater than zero.	X	
The Status Measurement Tools in EDExpress renamed Status List Report and includes the Credit Decision Status.	X	
Borrower's Date of Birth date range to 19000101 to 19941231. The valid date range for EDExpress is modified to match the ISIR 19020101 to 19991231.	X	X

Loan Origination Options

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

Option 1:	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:	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 promissory notes. The LOC prints promissory notes and forwards the notes to the borrowers. The borrowers return promissory notes directly to the LOC.

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 800/4FED-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, Pell Payments, and a stand-alone module, Direct Loan Tools. The remainder of this section describes the hardware and interface requirements of the Combination EDExpress/Custom System option.

PC Requirements

Beginning January 1, 2002, for the 2002-2003 processing year, the Department of Education's designated electronic processes require participating institutions to meet the hardware and software requirements that appear below. When reviewing these updated specifications, you should be aware that capacity requirements (processor speed, RAM, hard drive storage, etc.) are greatly affected by specific factors at your institution, including which SFA functions your institution uses, the number of records processed, and institutional database interfaces.

- IBM or fully IBM compatible PC
- 800 MHz Pentium Processor or comparable
- 128 MB RAM or more
- 20 GB hard drive or more
- 56K modem (that meets or is upgradable to V.90 standard)
- 3.5"/1.44 MB Diskette Drive
- Monitor and video card capable of Super Video Graphics Adapter (SVGA) (800x600) resolution (small fonts only) or higher*
- Windows 95 Keyboard with Microsoft compatible mouse
- Laser printer capable of printing on standard paper (8 ½" x 11")
- 24x CD-ROM Drive or higher with sound card
- 32-bit operating system (Microsoft Windows 98, Microsoft Windows NT 4.0, or Microsoft Windows 2000)
- Internet Service Provider (ISP) that supports 56K modem connection or higher
- <u>Browser Requirements:</u>
  - Internet Explorer v4.01 Service Pack 2 or higher
  - Netscape Navigator v4.73 or higher
- Supported Networks: Windows NT or Novell Netware
- Dedicated phone line
- 3.5" high-density double-sided diskettes

* EDExpress is designed in SVGA. You may use a higher resolution than SVGA at your own discretion without adverse impact on EDExpress.

Optional Items to Consider

The following items are recommended as additional tools to assist you in managing and protecting your financial aid data:

- Backup system (for example, a tape backup system) to store your data.
- Power supply backup or surge protectors.
- Phone line surge protector.
- Virus scan software.

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 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 Layouts

The following section covers the custom record layouts that are used for sending and receiving Direct Loan data to and from the Common Origination and Disbursement System (COD). The layouts are designed to help the user know what is required in each file.

Summary of Direct Loan Message Classes

The following tables provide a summary of the Direct Loan message classes, sorted by message class, and then sorted by data description.

Batch Type	Message Class	Data Description	Data Sent or Received by User	02-03 Record Length	Processor ID
RB	CODRBFOP	Import Rebuild Loan File	Received	1059	TG71900 COD
*	DABSPFOP	Import Inactive Loans Report (Preformatted)	Received	80	TG71900 COD
*	DABSCDOP	Import Inactive Loans Report (Comma-Delimited)	Received	**	TG71900 COD
#R	DALC03OP	Import Pending Disbursement List (Anticipated Disbursements Listing) (Comma-Delimited)	Received	**	TG71900 COD
#Q	DARC03OP	Import Funded Disbursement List (Actual Disbursement Roster) (Comma-Delimited)	Received	**	TG71900 COD
*	DASC03OP	Import Disbursement Activity Not Yet Booked at Servicing Report (Comma-Delimited)	Received	**	TG50005 LOC
*	DECC03OP	Import Entrance Counseling Results (Comma-Delimited)	Received	**	TG50005 LOC
*	DECF03OP	Import Entrance Counseling Results (Fixed Length)	Received	80	TG50005 LOC
*	DECP03OP	Import Entrance Counseling Results (Preformatted)	Received	80	TG50005 LOC
PF	DEPF03IN	Export Full Loan PLUS Origination	Sent	1064	TG71900 COD
#E	DESC03IN	Export Loan Origination Change	Sent	614	TG71900 COD
#H	DESD03IN	Export Disbursement	Sent	152	TG71900 COD
#D	DESF03IN	Export Full Loan Subsidized/Unsubsidized Origination	Sent	1064	TG71900 COD
#R	DIAA03OP	Import Pending Disbursement List (Anticipated Disbursements Listing)	Received	80	TG71900 COD
#Q	DIAO03OP	Import Funded Disbursement List (Actual Disbursement Roster)	Received	80	TG71900 COD

IN = Input to the SAIG, OP = Output from the SAIG, *There is no batch type, **The record length is variable.

Summary of Direct Loan Message Classes (Continued)

Batch Type	Message Class	Data Description	Data Sent or Received by User	02-03 Record Length	Processor ID
*	DILC03OP	Import Inactive Loans Report (Comma-Delimited)	Received	**	TG50005 LOC
#E	DIOC03OP	Import Loan Origination Change	Received	614	TG71900 COD
#H	DIOD03OP	Import Disbursement Acknowledgement	Received	152	TG71900 COD
#B	DIOD03OP	Import Booking Notification	Received	152	TG71900 COD
SP	DIOD03OP	Import Payment to Servicer	Received	152	TG71900 COD
#A	DIPA03OP	Import MPN/PLUS Promissory Note Acknowledgement	Received	190	TG71900 COD
#D or PF	DIPA03OP	Import MPN/PLUS Promissory Note Acknowledgement (Standard Origination)	Received	190	TG71900 COD
#C	DIPC03OP	Import PLUS Credit Decision Acknowledgement	Received	80	TG71900 COD
PF	DIPF03OP	Import Full Loan PLUS Origination Acknowledgement	Received	95	TG71900 COD
#D	DISF03OP	Import Full Loan Subsidized/Unsubsidized Origination Acknowledgement	Received	95	TG71900 COD
#W	DIWC03OP	Import 30-Day Warning Report (Comma-Delimited)	Received	**	TG71900 COD
#W	DIWR03OP	Import 30 Day Warning Report (Preformatted)	Received	80	TG71900 COD
*	DLCM01OP	Import Exit Counseling Results (Comma Delimited)	Received	**	TG58641 Servicing
*	DLFF01OP	Import Exit Counseling Results (Fixed Length)	Received	710	TG58641 Servicing
*	DLFM01OP	Import Exit Counseling Results (Preformatted)	Received	80	TG58641 Servicing
RB	DLRBLDOP	Import Rebuild Loan File	Received	1059	TG50005 LOC
*	DPSC03OP	Import Pending SSN Changes Over 45 Days Report (Comma-Delimited)	Received	**	TG50005 LOC

IN = Input to the SAIG, OP = Output from the SAIG, *There is no batch type, **The record length is variable.

Summary of Direct Loan Message Classes (Continued)

Batch Type	Message Class	Data Description	Data Sent or Received by User	02-03 Record Length	Processor ID
*	DQBD03OP	Direct Loan Delinquency File	Received	**	TG58647 Servicing
AS	DSDD03OP	Import School Account Statement (Delimited) -Year-To-Date Cash Summary Section -Year-To-Date Disbursement Summary by Loan Type Section -Monthly Cash Summary Section -Monthly Disbursement Summary by Loan Type Section -Cash Detail Section (Optional) -Loan Detail-Disbursement Level Section (Optional)	Received	**	TG71900 COD
AS	DSDF03OP	Import School Account Statement (Fixed Length) -Year-To-Date Cash Summary Section -Year-To-Date Disbursement Summary by Loan Type Section -Monthly Cash Summary Section -Monthly Disbursement Summary by Loan Type Section -Cash Detail Section (Optional) -Loan Detail-Disbursement Level Section (Optional)	Received	220	TG71900 COD
AS	DSLD03OP	Import School Account Statement (Delimited) -Year-To-Date Cash Summary Section -Year-To-Date Disbursement Summary by Loan Type Section -Monthly Cash Summary Section -Monthly Disbursement Summary by Loan Type Section -Cash Detail Section (Optional) -Loan Detail-Loan Level Section (Optional)	Received	**	TG71900 COD

IN = Input to the SAIG, OP = Output from the SAIG, *There is no batch type, **The record length is variable.

Summary of Direct Loan Message Classes (Continued)

Batch Type	Message Class	Data Description	Data Sent or Received by User	02-03 Record Length	Processor ID
AS	DSLF03OP	Import School Account Statement (Fixed Length) -Year-To-Date Cash Summary Section -Year-To-Date Disbursement Summary by Loan Type Section -Monthly Cash Summary Section -Monthly Disbursement Summary by Loan Type Section -Cash Detail Section (Optional) -Loan Detail-Loan Level Section (Optional)	Received	220	TG71900 COD
*	DSNC03OP	Import SSN/Name/Date of Birth Change Report (Comma-Delimited)	Received	**	TG50005 LOC
*	DUPC03OP	Import Duplicate Student Borrower Report (Comma-Delimited)	Received	**	TG50005 LOC
*	DUPLPFOP	Import Duplicate Student Borrower Report (Preformatted)	Received	80	TG71900 COD
*	DUPLCDOP	Import Duplicate Student Borrower Report (Comma-Delimited)	Received	**	TG71900 COD
*	ED0303OP	Import Duplicate Student Borrower Report	Received	80	TG50005 LOC
*	ED0403OP	Delinquent Borrower Report	Received	**	TG58647 Servicing
*	ED0603OP	Import Inactive Loans Report (Preformatted)	Received	80	TG50005 LOC
*	ED0703OP	Import SSN/Name/Date of Birth Change Report	Received	80	TG50005 LOC
*	ED0803OP	Import Pending SSN Changes Over 45 Days Report	Received	80	TG50005 LOC
*	ED1403OP	Import Disbursement Activity Not Yet Booked at Servicing Report (Preformatted)	Received	80	TG50005 LOC
	INACPFOP	Import Inactive Loans Report (Preformatted)	Received	80	TG71900 COD
	INACCDOP	Import Inactive Loans Report (Comma-Delimited)	Received	**	TG71900 COD
*	***SNDCPFOP***	***SSN/Name/Date of Birth Change Report (Preformatted)***	***Received***	***80***	***TG71900 COD***
*	***SNDCCDOP***	***SSN/Name/Date of Birth Change Report (Comma-Delimited)***	***Received***	***	***TG71900 COD***

IN = Input to the SAIG, OP = Output from the SAIG, *There is no batch type, **The record length is variable.

Summary of Direct Loan Message Classes

The following table provides a summary of the Direct Loan message classes. It is sorted by data description.

Batch Type	Message Class	Data Description	Data Sent or Received by User	02-03 Record Length	Processor ID
*	ED0403OP	Delinquent Borrower Report	Received	**	TG58647 Servicing
*	DQBD03OP	Direct Loan Delinquency File	Received	**	TG58647 Servicing
#H	DESD03IN	Export Disbursement	Sent	152	TG71900 COD
PF	DEPF03IN	Export Full Loan PLUS Origination	Sent	1064	TG71900 COD
#D	DESF03IN	Export Full Loan Subsidized/Unsubsidized Origination	Sent	1064	TG71900 COD
#E	DESC03IN	Export Loan Origination Change	Sent	614	TG71900 COD
#W	DIWR03OP	Import 30 Day Warning Report	Received	80	TG71900 COD
#W	DIWC03OP	Import 30-Day Warning Report (Comma-Delimited)	Received	**	TG71900 COD
#Q	DIAO03OP	Import Funded Disbursement List (Actual Disbursement Roster)	Received	80	TG71900 COD
#Q	DARC03OP	Import Funded Disbursement List (Actual Disbursement Roster) (Comma-Delimited)	Received	**	TG71900 COD
#R	DIAA03OP	Import Pending Disbursement List (Anticipated Disbursements Listing)	Received	80	TG71900 COD
#R	DALC03OP	Import Pending Disbursement List (Anticipated Disbursements Listing) (Comma-Delimited)	Received	**	TG71900 COD
#B	DIOD03OP	Import Booking Notification	Received	152	TG71900 COD

IN = Input to the SAIG, OP = Output from the SAIG, *There is no batch type, **The record length is variable.

Summary of Direct Loan Message Classes (Continued)

Batch Type	Message Class	Data Description	Data Sent or Received by User	02-03 Record Length	Processor ID
AS	DSLD03OP	Import School Account Statement (Delimited) -Year-To-Date Cash Summary Section -Year-To-Date Disbursement Summary by Loan Type Section -Monthly Cash Summary Section -Monthly Disbursement Summary by Loan Type Section -Cash Detail Section (Optional) -Loan Detail-Loan Level Section (Optional)	Received	**	TG71900 COD
AS	DSDD03OP	Import School Account Statement (Delimited) -Year-To-Date Cash Summary Section -Year-To-Date Disbursement Summary by Loan Type Section -Monthly Cash Summary Section -Monthly Disbursement Summary by Loan Type Section -Cash Detail Section (Optional) -Loan Detail-Disbursement Level Section (Optional)	Received	**	TG71900 COD
AS	DSDF03OP	Import School Account Statement (Fixed Length) -Year-To-Date Cash Summary Section -Year-To-Date Disbursement Summary by Loan Type Section -Monthly Cash Summary Section -Monthly Disbursement Summary by Loan Type Section -Cash Detail Section (Optional) -Loan Detail-Disbursement Level Section (Optional)	Received	220	TG71900 COD

IN = Input to the SAIG, OP = Output from the SAIG, *There is no batch type, **The record length is variable.

Summary of Direct Loan Message Classes (Continued)

Batch Type	Message Class	Data Description	Data Sent or Received by User	02-03 Record Length	Processor ID
AS	DSLF03OP	Import School Account Statement (Fixed Length) -Year-To-Date Cash Summary Section -Year-To-Date Disbursement Summary by Loan Type Section -Monthly Cash Summary Section -Monthly Disbursement Summary by Loan Type Section -Cash Detail Section (Optional) -Loan Detail-Loan Level Section (Optional)	Received	220	TG71900 COD
#H	DIOD03OP	Import Disbursement Acknowledgement	Received	152	TG71900 COD
	DABSPFOP	Import Disbursement Activity Not Yet Booked at Servicing Report (Preformatted)	Received	80	TG71900 COD
*	ED1403OP	Import Disbursement Activity Not Yet Booked at Servicing Report (Preformatted)	Received	80	TG50005 LOC
	DABSCDOP	Import Disbursement Activity Not Yet Booked at Servicing Report (Comma-Delimited)	Received	**	TG71900 COD
*	DASC03OP	Import Disbursement Activity Not Yet Booked at Servicing Report (Comma-Delimited)	Received	**	TG50005 LOC
	DUPLCDOP	Import Duplicate Student Borrower Report (Comma-Delimited)	Received	**	TG71900 COD
*	DUPC03OP	Import Duplicate Student Borrower Report (Comma-Delimited)	Received	**	TG50005 LOC
	DUPLPFOP	Import Duplicate Student Borrower Report (Preformatted)	Received	80	TG71900 COD
*	ED0303OP	Import Duplicate Student Borrower Report (Preformatted)	Received	80	TG50005 LOC
*	DECC03OP	Import Entrance Counseling Results (Comma-Delimited)	Received	**	TG50005 LOC
*	DECF03OP	Import Entrance Counseling Results (Fixed Length)	Received	80	TG50005 LOC
*	DECP03OP	Import Entrance Counseling Results (Preformatted)	Received	80	TG50005 LOC

IN = Input to the SAIG, OP = Output from the SAIG, *There is no batch type, **The record length is variable.

Summary of Direct Loan Message Classes (Continued)

Batch Type	Message Class	Data Description	Data Sent or Received by User	02-03 Record Length	Processor ID
*	DLCM01OP	Import Exit Counseling Results (Comma-Delimited)	Received	**	TG58647 Servicing
*	DLFF01OP	Import Exit Counseling Results (Fixed Length)	Received	710	TG58647 Servicing
*	DLFM01OP	Import Exit Counseling Results (Preformatted)	Received	80	TG58647 Servicing
PF	DIPF03OP	Import Full Loan PLUS Origination Acknowledgement	Received	95	TG71900 COD
#D	DISF03OP	Import Full Loan Subsidized/Unsubsidized Origination Acknowledgement	Received	95	TG71900 COD
	INACCDOP	Import Inactive Loans Report (Comma-Delimited)	Received	**	TG71900 COD
*	DILC03OP	Import Inactive Loans Report (Comma-Delimited)	Received	**	TG50005 LOC
	INACPFOP	Import Inactive Loans Report (Preformatted)	Received	80	TG71900 COD
*	ED0603OP	Import Inactive Loans Report (Preformatted)	Received	80	TG50005 LOC
#E	DIOC03OP	Import Loan Origination Change	Received	614	TG71900 COD
#A	DIPA03OP	Import MPN/PLUS Promissory Note Acknowledgement	Received	190	TG71900 COD
#D or PF	DIPA03OP	Import MPN/PLUS Promissory Note Acknowledgement (Standard Origination)	Received	190	TG71900 COD
*	DPSC03OP	Import Pending SSN Changes Over 45 Days Report (Comma-Delimited)	Received	**	TG50005 LOC
*	ED0803OP	Import Pending SSN Changes Over 45 Days Report	Received	80	TG50005 LOC
#C	DIPC03OP	Import PLUS Credit Decision Acknowledgement	Received	80	TG71900 COD

IN = Input to the SAIG, OP = Output from the SAIG, *There is no batch type, **The record length is variable.

Summary of Direct Loan Message Classes (Continued)

Batch Type	Message Class	Data Description	Data Sent or Received by User	02-03 Record Length	Processor ID
RB	CODRBFOP	Import Rebuild Loan File	Received	1059	TG71900 COD
RB	DLRBLDOP	Import Rebuild Loan File	Received	1059	TG50005 LOC
SP	DIOD03OP	Import Payment to Servicer	Received	152	TG71900 COD
*	DSNC03OP	Import SSN/Name/Date of Birth Change Report (Comma-Delimited)	Received	**	TG50005 LOC
*	ED0703OP	Import SSN/Name/Date of Birth Change Report	Received	80	TG50005 LOC
*****	***SNDCPFOP***	***SSN/Name/Date of Birth Change Report (Preformatted)***	***Received***	***80***	***TG71900 COD***
*****	***SNDCCDOP***	***SSN/Name/Date of Birth Change Report (Comma-Delimited)***	***Received***	*****	***TG71900 COD***

IN = Input to the SAIG, OP = Output from the SAIG, *There is no batch type, **The record length is variable.

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	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 COD	See the Summary of Direct Loan Message Classes table in Section 1	Left
4	23	45	23	Batch Identifier The batch ID associated with the detail records	Batch Type: #A–Z Cycle Indicator = 3 (for 02–03) 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 = 2002–2003	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 (Acknowledgement) Single 2-byte reject code indicating reason COD rejected the entire 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 COD for more information 05 = Invalid message class 06 = Not in Use Can be blank	Left
8	62	69	8	*Filler	For ED use only	Left

Header (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
9	70	71	2	Rebuild Loan File Request Type Identifies the data requested by schools for data recovery	01 = Program Year 02 = Date Range 03 = Borrower 04 = 21-Character Loan ID Can be blank This is used only on the Rebuild Loan File (DLRBLDOP/CODRBFOP Batch Type RB)	Left
10	72	80	9	Software Provider Identifier and Version Number Identifies software vendor and version number of software	Software Provider ID = 3 alphanumeric characters Software Provider Version = 6 alphanumeric characters Can be blank Always blank for all files sent to schools	Left
11	81	N	N	*Filler Length of filler = N minus 80 where N= Record length provided in Field #2	For ED use only	Left
		Total Bytes	N*			

*Filler is 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" Uppercase and left justified 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 acknowledgement (DISF or DIPF file) OR A loan origination change acknowledgement (DIOC file) OR A promissory note acknowledgement (DIPA file) OR A disbursement acknowledgement (DIOD file—Batch Type #H Only)	Zero filled for all files sent to schools except: -The Full Loan Origination Acknowledgement (DISF or DIPF) -Loan Origination Change Acknowledgement (DIOC) -MPN/PLUS Promissory Note Acknowledgement (DIPA) -Disbursement Acknowledgement (DIOD—Batch Type #H Only) Numeric > = 0 Blank for all files sent to COD	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 acknowledgement (DISF or DIPF file) OR A loan origination change acknowledgement (DIOC file) OR A promissory note acknowledgement (DIPA file) OR A disbursement acknowledgement (DIOD file—Batch Type #H Only)	Zero filled for all files sent to schools except: -Full Loan Origination Acknowledgement (DISF or DIPF) -Loan Origination Change Acknowledgement (DIOC) -MPN/PLUS Promissory Note Acknowledgement (DIPA) -Disbursement Acknowledgement (DIOD-Batch Type #H Only) Numeric > = 0 Blank for all files sent to COD	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: -MPN/PLUS Promissory Note Acknowledgement (DIPA) Numeric > = 0 Blank for all files sent to COD	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 is 44 bytes, making the minimum trailer record length 80 bytes. Filler is added, if necessary, to make the trailer records the same length as the detail records that precede them.

Loan Origination

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System

(DESF03IN/DEPF03IN)
Batch Type #D
Batch Type PF

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

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: 001010001–999999998 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 03 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999 Loan Sequence Number must begin with 001 not 101	Left
2	22	30	9	Borrower's Social Security Number The borrower's current Social Security Number	001010001–999999998	Right
3	31	42	12	Borrower's First Name The borrower's first name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) - (Dash) Left justified with an A-Z in the first position	Left
4	43	58	16	Borrower's Last Name The borrower's last name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) - (Dash) Left justified with an A–Z in the first position	Left

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
5	59	59	1	Borrower's Middle Initial	Uppercase A–Z Can be blank	Left
6	60	94	35	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	95	110	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
8	111	112	2	Borrower's Permanent Address State The state where the borrower permanently resides	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1	Left
9	113	121	9	Borrower's Permanent Zip Code The borrower's address Zip Code	0–9 Space(s) Last 4 digits may be blank	Left
10	122	131	10	Borrower's Telephone Number The borrower's home telephone number	0–9 Can be blank	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
11	132	153	22	Filler	For ED use only	Left
12	154	161	8	Borrower's Date of Birth The borrower's date of birth	Format is CCYYMMDD 19030101–19941231	Date
13	162	162	1	Borrower's Citizenship The borrower's citizenship status	1 = U.S. Citizen 2 = Eligible Non-Citizen 3 = Ineligible Non-Citizen (Valid only on Subsidized/Unsubsidized Full Loan Origination or Loan Origination Change Records) Required for PLUS only Can be blank for Subsidized/Unsubsidized	Right
14	163	171	9	Borrower's Alien Registration Number The borrower's alien registration number, if eligible non-citizen	000000001–999999999 Can be blank	Right
15	172	172	1	Borrower's Loan Default/Grant Overpayment The borrower is in default on a Title IV loan or owes a refund on a Title IV grant	N = No Z = Overridden by School	Left
16	173	173	1	Student's College Grade Level Indicates the student's current college grade level in the program or college	0 = 1st year undergraduate/never attended college 1 = 1st year undergraduate/attended college before 2 = 2nd year undergraduate/sophomore 3 = 3rd year undergraduate/junior 4 = 4th year undergraduate/senior 5 = 5th year/other undergraduate 6 = 1st year graduate/professional 7 = Continuing graduate/professional or beyond	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
17	174	178	5	Loan Amount Approved The total maximum amount for which the borrower is eligible	Numeric > 0	Right
18	179	186	8	Loan Period Start Date The date when classes begin for the specific period covered by the loan	Format is CCYYMMDD 20010702–20030630 Cannot be prior to the student's academic year start date	Date
19	187	194	8	Loan Period End Date The date when classes end for the specific period covered by the loan	Format is CCYYMMDD 20020701–20040629 Cannot be after the student's academic year end date	Date
20	195	202	8	1st Disbursement Anticipated Date The anticipated disbursement date for the 1st disbursement	Format is CCYYMMDD 20010622–20040927 Cannot be all spaces or zeros	Date
21	203	207	5	1st Disbursement Anticipated Gross Amount The anticipated gross amount for the 1st disbursement	Numeric > 0 Cannot be all spaces or zeros	Right
22	208	212	5	1st Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 1st disbursement	Numeric > 0 Cannot be all spaces or zeros	Right
23	213	217	5	1st Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 1st disbursement	Numeric > 0 Cannot be all spaces or zeros	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
24	218	222	5	1st Disbursement Anticipated Net Amount The anticipated net amount for the 1st disbursement	Numeric > 0 Cannot be all spaces or zeros	Right
25	223	230	8	2nd Disbursement Anticipated Date The anticipated disbursement date for the 2nd disbursement	Format is CCYYMMDD 20010622–20040927 *Special Schools Only	Date
26	231	235	5	2nd Disbursement Anticipated Gross Amount The anticipated gross amount for the 2nd disbursement	Numeric > 0 *Special Schools Only **Cannot be all spaces or all zeros	Right
27	236	240	5	2nd Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 2nd disbursement	Numeric > 0 *Special Schools Only **Cannot be all spaces or all zeros	Right

*Special Schools include "Experimental Site Schools" and schools that meet the low default rate criteria. Only Special Schools are allowed to make one disbursement.
**A minimum of two disbursements are required for all other schools.

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
28	241	245	5	2nd Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 2nd disbursement	Numeric > 0 *Special Schools Only **Cannot be all spaces or all zeros	Right
29	246	250	5	2nd Disbursement Anticipated Net Amount The anticipated net amount for the 2nd disbursement	Numeric > 0 *Special Schools Only **Cannot be all spaces or all zeros	Right
30	251	258	8	3rd Disbursement Anticipated Date The anticipated disbursement date for the 3rd disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date
31	259	263	5	3rd Disbursement Anticipated Gross Amount The anticipated gross amount for the 3rd disbursement	Numeric > = 0 Can be blank	Right
32	264	268	5	3rd Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 3rd disbursement	Numeric > = 0 Can be blank	Right
33	269	273	5	3rd Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 3rd disbursement	Numeric > = 0 Can be blank	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
34	274	278	5	3rd Disbursement Anticipated Net Amount The anticipated net amount for the 3rd disbursement	Numeric > = 0 Can be blank	Right
35	279	286	8	4th Disbursement Anticipated Date The anticipated disbursement date for the 4th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date
36	287	291	5	4th Disbursement Anticipated Gross Amount The anticipated gross amount for the 4th disbursement	Numeric > = 0 Can be blank	Right
37	292	296	5	4th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 4th disbursement	Numeric > = 0 Can be blank	Right
38	297	301	5	4th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 4th disbursement	Numeric > = 0 Can be blank	Right
39	302	306	5	4th Disbursement Anticipated Net Amount The anticipated net amount for the 4th disbursement	Numeric > = 0 Can be blank	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
40	307	314	8	5th Disbursement Anticipated Date The anticipated disbursement date for the 5th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank Blank for PLUS	Date
41	315	319	5	5th Disbursement Anticipated Gross Amount The anticipated gross amount for the 5th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
42	320	324	5	5th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 5th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
43	325	329	5	5th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 5th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
44	330	334	5	5th Disbursement Anticipated Net Amount The anticipated net amount for the 5th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
45	335	342	8	6th Disbursement Anticipated Date The anticipated disbursement date for the 6th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank Blank for PLUS	Date
46	343	347	5	6th Disbursement Anticipated Gross Amount The anticipated gross amount for the 6th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
47	348	352	5	6th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 6th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
48	353	357	5	6th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 6th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
49	358	362	5	6th Disbursement Anticipated Net Amount The anticipated net amount for the 6th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
50	363	370	8	7th Disbursement Anticipated Date The anticipated disbursement date for the 7th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank Blank for PLUS	Date
51	371	375	5	7th Disbursement Anticipated Gross Amount The anticipated gross amount for the 7th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
52	376	380	5	7th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 7th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
53	381	385	5	7th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 7th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
54	386	390	5	7th Disbursement Anticipated Net Amount The anticipated net amount for the 7th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
55	391	398	8	8th Disbursement Anticipated Date The anticipated disbursement date for the 8th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank Blank for PLUS	Date
56	399	403	5	8th Disbursement Anticipated Gross Amount The anticipated gross amount for the 8th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
57	404	408	5	8th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 8th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
58	409	413	5	8th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 8th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
59	414	418	5	8th Disbursement Anticipated Net Amount The anticipated net amount for the 8th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
60	419	426	8	9th Disbursement Anticipated Date The anticipated disbursement date for the 9th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank Blank for PLUS	Date
61	427	431	5	9th Disbursement Anticipated Gross Amount The anticipated gross amount for the 9th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
62	432	436	5	9th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 9th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
63	437	441	5	9th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 9th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
64	442	446	5	9th Disbursement Anticipated Net Amount The anticipated net amount for the 9th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
65	447	454	8	10th Disbursement Anticipated Date The anticipated disbursement date for the 10th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank Blank for PLUS	Date

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
66	455	459	5	10th Disbursement Anticipated Gross Amount The anticipated gross amount for the 10th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
67	460	464	5	10th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 10th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
68	465	469	5	10th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 10th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
69	470	474	5	10th Disbursement Anticipated Net Amount The anticipated net amount for the 10th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
70	475	482	8	11th Disbursement Anticipated Date The anticipated disbursement date for the 11th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank Blank for PLUS	Date
71	483	487	5	11th Disbursement Anticipated Gross Amount The anticipated gross amount for the 11th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
72	488	492	5	11th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 11th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
73	493	497	5	11th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 11th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
74	498	502	5	11th Disbursement Anticipated Net Amount The anticipated net amount for the 11th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
75	503	510	8	12th Disbursement Anticipated Date The anticipated disbursement date for the 12th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank Blank for PLUS	Date
76	511	515	5	12th Disbursement Anticipated Gross Amount The anticipated gross amount for the 12th disbursement	Numeric >= 0 Can be blank Blank for PLUS	Right
77	516	520	5	12th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 12th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
78	521	525	5	12th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 12th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
79	526	530	5	12th Disbursement Anticipated Net Amount The anticipated net amount for the 12th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
80	531	538	8	13th Disbursement Anticipated Date The anticipated disbursement date for the 13th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank Blank for PLUS	Date
81	539	543	5	13th Disbursement Anticipated Gross Amount The anticipated gross amount for the 13th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
82	544	548	5	13th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 13th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
83	549	553	5	13th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 13th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
84	554	558	5	13th Disbursement Anticipated Net Amount The anticipated net amount for the 13th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
85	559	566	8	14th Disbursement Anticipated Date The anticipated disbursement date for the 14th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank Blank for PLUS	Date
86	567	571	5	14th Disbursement Anticipated Gross Amount The anticipated gross amount for the 14th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
87	572	576	5	14th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 14th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
88	577	581	5	14th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 14th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
89	582	586	5	14th Disbursement Anticipated Net Amount The anticipated net amount for the 14th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
90	587	594	8	15th Disbursement Anticipated Date The anticipated disbursement date for the 15th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank Blank for PLUS	Date
91	595	599	5	15th Disbursement Anticipated Gross Amount The anticipated gross amount for the 15th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
92	600	604	5	15th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 15th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
93	605	609	5	15th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 15th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
94	610	614	5	15th Disbursement Anticipated Net Amount The anticipated net amount for the 15th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
95	615	622	8	16th Disbursement Anticipated Date The anticipated disbursement date for the 16th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank Blank for PLUS	Date
96	623	627	5	16th Disbursement Anticipated Gross Amount The anticipated gross amount for the 16th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
97	628	632	5	16th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 16th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
98	633	637	5	16th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 16th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
99	638	642	5	16th Disbursement Anticipated Net Amount The anticipated net amount for the 16th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
100	643	650	8	17th Disbursement Anticipated Date The anticipated disbursement date for the 17th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank Blank for PLUS	Date
101	651	655	5	17th Disbursement Anticipated Gross Amount The anticipated gross amount for the 17th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
102	656	660	5	17th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 17th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
103	661	665	5	17th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 17th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
104	666	670	5	17th Disbursement Anticipated Net Amount The anticipated net amount for the 17th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
105	671	678	8	18th Disbursement Anticipated Date The anticipated disbursement date for the 18th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank Blank for PLUS	Date
106	679	683	5	18th Disbursement Anticipated Gross Amount The anticipated gross amount for the 18th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
107	684	688	5	18th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 18th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
108	689	693	5	18th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 18th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
109	694	698	5	18th Disbursement Anticipated Net Amount The anticipated net amount for the 18th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
110	699	706	8	19th Disbursement Anticipated Date The anticipated disbursement date for the 19th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank Blank for PLUS	Date

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
111	707	711	5	19th Disbursement Anticipated Gross Amount The anticipated gross amount for the 19th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
112	712	716	5	19th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 19th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
113	717	721	5	19th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 19th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
114	722	726	5	19th Disbursement Anticipated Net Amount The anticipated net amount for the 19th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
115	727	734	8	20th Disbursement Anticipated Date The anticipated disbursement date for the 20th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank Blank for PLUS	Date
116	735	739	5	20th Disbursement Anticipated Gross Amount The anticipated gross amount for the 20th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
117	740	744	5	20th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 20th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
118	745	749	5	20th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 20th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
119	750	754	5	20th Disbursement Anticipated Net Amount The anticipated net amount for the 20th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
120	755	777	23	Loan Origination Batch Identifier The original batch identification number that contains the loan origination record sent to COD	Batch Type = #D or PF Cycle Indicator = 3 (for 02–03) School Code = X00000–X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
121	778	778	1	Promissory Note Print Indicator The Promissory Note print option used for this record	S = COD Prints (Send to Borrower) R = COD Prints (Return to School) O = On-site (EDExpress) F = On-site (Custom System) Z = COD Reprint (Valid only on Loan Origination Change Records)	Left

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
122	779	779	1	Additional Unsubsidized Eligibility for Dependent Student This dependent student is eligible for an additional unsubsidized loan amount	Y = Yes Default is blank Unsubsidized only	Left
123	780	784	5	Origination Fee Percentage The origination fee percentage used for this record	Numeric > 0 03000 for 3 percent 04000 for 4 percent There is an implied decimal between the 2nd and 3rd positions from the left	Left
124	785	793	9	Student's Social Security Number (PLUS) The student's current Social Security Number	001010001–999999998 Required for PLUS only	Right
125	794	805	12	Student's First Name (PLUS) The student's first name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) - (Dash) Left justified with an A–Z in the first position Required for PLUS only	Left

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
126	806	821	16	Student's Last Name (PLUS) The student's last name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) - (Dash) Left justified with an A–Z in the first position Required for PLUS only	Left
127	822	822	1	Student's Middle Initial (PLUS) The student's middle initial	Uppercase A–Z Can be blank For PLUS only	Left
128	823	823	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 Subsidized/Unsubsidized Full Loan Origination or Loan Origination Change Records) Required for PLUS only Can be blank for Subsidized/Unsubsidized	Left
129	824	832	9	Student's Alien Registration Number (PLUS) The student's alien registration number if an eligible non-citizen	000000001–999999999 Can be blank For PLUS only	Right
130	833	840	8	Student's Date of Birth (PLUS) The student's date of birth	Format is CCYYMMDD 19030101–19941231 Required for PLUS only	Date

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
131	841	841	1	Student's Loan Default/Grant Overpayment (PLUS) The student is in default on a Title IV loan or owes a refund on a Title IV grant	N = No Z = Overridden by School Required for PLUS only	Left
132	842	847	6	School Code Direct Loan School Code	X00000–X99999 where X = G or E	Left
133	848	852	5	Loan Amount Requested (Accepted Promissory Note Amount) Loan Amount Accepted for PLUS Loan	Numeric >= 0 for PLUS Loans Blank for Subsidized/Unsubsidized	Left
134	853	887	35	Student's Local Address The first line of the student's local address Student's local address is not required; however, if a local address does not pass COD edits it will be stored as blank	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 (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
135	888	903	16	Student's Local Address City The student's local address city Student's local address is not required; however, if a local address does not pass COD edits it will be stored as blank	0–9 Uppercase A–Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) Can be blank	Left
136	904	905	2	Student's Local Address State The student's local address state Student's local address is not required; however, if a local address does not pass COD edits it will be stored as blank	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1 Can be blank	Left
137	906	914	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 does not pass COD edits it will be stored as blank	0–9 Space(s) Last 4 digits may be blank Can be blank	Left
138	915	946	32	Filler	For ED use only	Left

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
139	947	947	1	Dependency Status The dependency status of the student	I = Independent D = Dependent Required for all loan types	Left
140	948	988	41	Filler	For ED use only	Left
141	989	996	8	Loan Origination Date The date the loan record was originated by the school	Format is CCYYMMDD 19000101–20991231	Date
142	997	1004	8	Academic Year Start Date The date the student's academic year starts at the school	Format is CCYYMMDD 20010702–20030630	Date
143	1005	1012	8	Academic Year End Date The date the student's academic year ends at the school	Format is CCYYMMDD 20020701–20040629	Date
144	1013	1013	1	Additional Unsubsidized Eligibility up to Health Profession Programs Amount This was formerly a HEAL loan	Y = Yes Default is blank Unsubsidized only	Left
145	1014	1014	1	Disclosure Statement Print Indicator Indicates whether the school or COD will print the Disclosure Statement The party (school or COD) who is responsible for printing and mailing the Disclosure Statement is also responsible for printing and mailing the Plain Language Disclosure Statement	Y = COD prints Blank = School prints Default is "Y"	Left

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
146	1015	1064	50	Student's E-mail Address The student's e-mail address	0–9 Uppercase A–Z Lowercase a–z ' (Apostrophe) - (Dash) _ (Underscore) # (Number) % (Percent or in care of) & (Ampersand) / (Slash) , (Comma) @ (At) . (Period or Dot) Space(s) Can be blank If field not blank, an @ and a "." (period) to the right of the @ are required	Left
		Total Bytes	1064			

Full Loan (Subsidized/Unsubsidized/PLUS) Origination Acknowledgement—Import from Common Origination and Disbursement System

(DISF03OP/DIPF03OP)
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	Acknowledgement Date The date COD 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 COD	Batch Type = #D or PF Cycle Indicator = 3 (for 02–03) 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: 001010001–999999998 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 03 School Code: X00000 - X99999 where X = G or E Loan Sequence Number: 001–999	Left

Full Loan (Subsidized/Unsubsidized/PLUS) Origination Acknowledgement—Import from Common Origination and Disbursement System (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 (Subsidized/Unsubsidized 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 Loan Origination Record	0–9 Uppercase A–Z See the Loan Origination Reject Codes table in Section 2	Left
6	64	64	1	Master Promissory Note Status The status of the MPN on file at COD	A = Accepted Master Promissory Note at COD P = Master Promissory Note NOT on file at COD I = Inactive C = Closed Q = Rejected X = Pending Master Promissory Note at COD Blank for PLUS	Left
7	65	65	1	Master Promissory Note Type	"E" indicates electronic MPN Blank indicates paper MPN Blank for PLUS	Left
8	66	89	24	Filler		Left

Full Loan (Subsidized/Unsubsidized/PLUS) Origination Acknowledgement—Import from Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
9	90	90	1	Master Promissory Note Indicator The Master Promissory Note indicator is used to indicate whether or not the LOR has been linked to a MPN at COD	Y = LOR has been linked to a MPN at COD N = LOR is not linked to a MPN on file at COD Blank for PLUS	Left
10	91	95	5	Loan Amount Requested (Accepted Promissory Note Amount) Loan Amount Accepted for PLUS Loan	Numeric >= 0 for PLUS Loans Blank for Subsidized/Unsubsidized	Left
		Total Bytes	95			

PLUS Credit Decision Acknowledgement—Import from Common Origination and Disbursement System

(DIPC03OP)
Batch Type #C

Field #	Start Position	End Position	Field Length	Field Name and Description	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: 001010001–999999998 Loan Type: P = PLUS only Program Year: 03 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 Common Origination and Disbursement System
Loan Origination Change Acknowledgement—Import from Common Origination and Disbursement System
(DESC03IN/DIOC03OP)
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: 001010001–999999998 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 03 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999	Left
2	22	23	2	Loan Identifier Error Code Reject reason for the entire Loan Origination Change Record	Ack	If non-blank, see the Loan Origination Change Reject Codes table in Section 2 Can be blank	Left
3	24	27	4	Change Field Number 01 Field number representing the first field to be changed	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1	Left

Loan Origination Change—Export to Common Origination and Disbursement System
Loan Origination Change Acknowledgement—Import from Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack	Valid Field Content	Justify
4	28	77	50	Value 01 The value the field should be changed to	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1	Left
5	78	79	2	Error 01	Ack	If non-blank, see the Loan Origination Change Reject Codes table in Section 2 Can be blank	Left
6	80	83	4	Change Field Number 02 Field number representing the second field to be changed	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left
7	84	133	50	Value 02 The value the field should be changed to	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left
8	134	135	2	Error 02	Ack	If non-blank, see the Loan Origination Change Reject Codes table in Section 2 Can be blank	Left
9	136	139	4	Change Field Number 03 Field number representing the third field to be changed	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left

Loan Origination Change—Export to Common Origination and Disbursement System
Loan Origination Change Acknowledgement—Import from Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack	Valid Field Content	Justify
10	140	189	50	Value 03 The value the field should be changed to	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left
11	190	191	2	Error 03	Ack	If non-blank, see the Loan Origination Change Reject Codes table in Section 2 Can be blank	Left
12	192	195	4	Change Field Number 04 Field number representing the fourth field to be changed	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left
13	196	245	50	Value 04 The value the field should be changed to	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left
14	246	247	2	Error 04	Ack	If non-blank, see the Loan Origination Change Reject Codes table in Section 2 Can be blank	Left
15	248	251	4	Change Field Number 05 Field number representing the fifth field to be changed	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left

Loan Origination Change—Export to Common Origination and Disbursement System
Loan Origination Change Acknowledgement—Import from Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack	Valid Field Content	Justify
16	252	301	50	Value 05 The value the field should be changed to	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left
17	302	303	2	Error 05	Ack	If non-blank, see the Loan Origination Change Reject Codes table in Section 2 Can be blank	Left
18	304	307	4	Change Field Number 06 Field number representing the sixth field to be changed	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left
19	308	357	50	Value 06 The value the field should be changed to	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left
20	358	359	2	Error 06	Ack	If non-blank, see the Loan Origination Change Reject Codes table in Section 2 Can be blank	Left
21	360	363	4	Change Field Number 07 Field number representing the seventh field to be changed	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left
22	364	413	50	Value 07 The value the field should be changed to	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left

Loan Origination Change—Export to Common Origination and Disbursement System
Loan Origination Change Acknowledgement—Import from Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack	Valid Field Content	Justify
23	414	415	2	Error 07	Ack	If non-blank, see the Loan Origination Change Reject Codes table in Section 2 Can be blank	Left
24	416	419	4	Change Field Number 08 Field number representing the eighth field to be changed	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left
25	420	469	50	Value 08 The value the field should be changed to	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left
26	470	471	2	Error 08	Ack	If non-blank, see the Loan Origination Change Reject Codes table in Section 2 Can be blank	Left
27	472	475	4	Change Field Number 09 Field number representing the ninth field to be changed	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left
28	476	525	50	Value 09 The value the field should be changed to	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left
29	526	527	2	Error 09	Ack	If non-blank, see the Loan Origination Change Reject Codes table in Section 2 Can be blank	Left

Loan Origination Change—Export to Common Origination and Disbursement System
Loan Origination Change Acknowledgement—Import from Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack	Valid Field Content	Justify
30	528	531	4	Change Field Number 10 Field number representing the tenth field to be changed	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left
31	532	581	50	Value 10 The value the field should be changed to	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left
32	582	583	2	Error 10	Ack	If non-blank, see the Loan Origination Change Reject Codes table in Section 2 Can be blank	Left
33	584	589	6	Filler		For ED use only	Left
34	590	612	23	Change Batch Identifier	Export & Ack	Batch Type = #E Cycle Indicator = 3 (for 02–03) School Code = X00000–X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
35	613	614	2	Filler		For ED use only	Left
		Total Bytes	614				

Loan Origination Change Field Transmit Number Table Sorted Alphabetically by Field Name

This table provides the Change Field Transmit Number values to use in Change Field Numbers 01–10 on the Loan Origination Change Record. It is sorted by Field Name, and it is the same table that appears at the end of this section (sorted by Change Field Transmit Number).

Change Field Transmit 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 20010622–20040927
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 20010622–20040927
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 20010622–20040927
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 20010622–20040927
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 20010622–20040927 Subsidized/Unsubsidized only Blank for PLUS

Loan Origination Change Field Transmit Number Table Sorted Alphabetically by Field Name (Continued)

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S131	5	5th Disbursement Anticipated Gross Amount The anticipated gross amount of the 5th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S134	8	6th Disbursement Anticipated Date The anticipated disbursement date of the 6th disbursement	Format is CCYYMMDD 20010622–20040927 Subsidized/Unsubsidized only Blank for PLUS
S135	5	6th Disbursement Anticipated Gross Amount The anticipated gross amount of the 6th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S138	8	7th Disbursement Anticipated Date The anticipated disbursement date of the 7th disbursement	Format is CCYYMMDD 20010622–20040927 Subsidized/Unsubsidized only Blank for PLUS
S139	5	7th Disbursement Anticipated Gross Amount The anticipated gross amount of the 7th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S142	8	8th Disbursement Anticipated Date The anticipated disbursement date of the 8th disbursement	Format is CCYYMMDD 20010622–20040927 Subsidized/Unsubsidized only Blank for PLUS
S143	5	8th Disbursement Anticipated Gross Amount The anticipated gross amount of the 8th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S146	8	9th Disbursement Anticipated Date The anticipated disbursement date of the 9th disbursement	Format is CCYYMMDD 20010622–20040927 Subsidized/Unsubsidized only Blank for PLUS

Loan Origination Change Field Transmit Number Table Sorted Alphabetically by Field Name (Continued)

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S147	5	9th Disbursement Anticipated Gross Amount The anticipated gross amount of the 9th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S150	8	10th Disbursement Anticipated Date The anticipated disbursement date of the 10th disbursement	Format is CCYYMMDD 20010622–20040927 Subsidized/Unsubsidized only Blank for PLUS
S151	5	10th Disbursement Anticipated Gross Amount The anticipated gross amount of the 10th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S154	8	11th Disbursement Anticipated Date The anticipated disbursement date of the 11th disbursement	Format is CCYYMMDD 20010622–20040927 Subsidized/Unsubsidized only Blank for PLUS
S155	5	11th Disbursement Anticipated Gross Amount The anticipated gross amount of the 11th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S158	8	12th Disbursement Anticipated Date The anticipated disbursement date of the 12th disbursement	Format is CCYYMMDD 20010622–20040927 Subsidized/Unsubsidized only Blank for PLUS
S159	5	12th Disbursement Anticipated Gross Amount The anticipated gross amount of the 12th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS

Loan Origination Change Field Transmit Number Table Sorted Alphabetically by Field Name (Continued)

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S162	8	13th Disbursement Anticipated Date The anticipated disbursement date of the 13th disbursement	Format is CCYYMMDD 20010622–20040927 Subsidized/Unsubsidized only Blank for PLUS
S163	5	13th Disbursement Anticipated Gross Amount The anticipated gross amount of the 13th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S166	8	14th Disbursement Anticipated Date The anticipated disbursement date of the 14th disbursement	Format is CCYYMMDD 20010622–20040927 Subsidized/Unsubsidized only Blank for PLUS
S167	5	14th Disbursement Anticipated Gross Amount The anticipated gross amount of the 14th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S170	8	15th Disbursement Anticipated Date The anticipated disbursement date of the 15th disbursement	Format is CCYYMMDD 20010622–20040927 Subsidized/Unsubsidized only Blank for PLUS
S171	5	15th Disbursement Anticipated Gross Amount The anticipated gross amount of the 15th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S174	8	16th Disbursement Anticipated Date The anticipated disbursement date of the 16th disbursement	Format is CCYYMMDD 20010622–20040927 Subsidized/Unsubsidized only Blank for PLUS

Loan Origination Change Field Transmit Number Table Sorted Alphabetically by Field Name (Continued)

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S175	5	16th Disbursement Anticipated Gross Amount The anticipated gross amount of the 16th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S178	8	17th Disbursement Anticipated Date The anticipated disbursement date of the 17th disbursement	Format is CCYYMMDD 20010622–20040927 Subsidized/Unsubsidized only Blank for PLUS
S179	5	17th Disbursement Anticipated Gross Amount The anticipated gross amount of the 17th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S182	8	18th Disbursement Anticipated Date The anticipated disbursement date of the 18th disbursement	Format is CCYYMMDD 20010622–20040927 Subsidized/Unsubsidized only Blank for PLUS
S183	5	18th Disbursement Anticipated Gross Amount The anticipated gross amount of the 18th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S186	8	19th Disbursement Anticipated Date The anticipated disbursement date of the 19th disbursement	Format is CCYYMMDD 20010622–20040927 Subsidized/Unsubsidized only Blank for PLUS
S187	5	19th Disbursement Anticipated Gross Amount The anticipated gross amount of the 19th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS

Loan Origination Change Field Transmit Number Table Sorted Alphabetically by Field Name (Continued)

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S190	8	20th Disbursement Anticipated Date The anticipated disbursement date of the 20th disbursement	Format is CCYYMMDD 20010622–20040927 Subsidized/Unsubsidized only Blank for PLUS
S191	5	20th Disbursement Anticipated Gross Amount The anticipated gross amount of the 20th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S122	8	Academic Year End Date The date the student's academic year ends at the school	Format is CCYYMMDD 20020701–20040629 Must be valid date
S121	8	Academic Year Start Date The date the student's academic year starts at the school	Format is CCYYMMDD 20010702–20030630 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 Unsubsidized only
S110	1	Additional Unsubsidized Eligibility for Health Profession Programs This was formerly a HEAL Loan	Y = Yes Default is blank Unsubsidized only
S019	9	Borrower's Alien Registration Number The borrower's alien registration number, if eligible non-citizen	000000001–999999999
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 Subsidized/Unsubsidized Full Loan Origination or Loan Origination Change Records)
S016	8	Borrower's Date of Birth The borrower's date of birth	Format is CCYYMMDD 19030101–19941231

Loan Origination Change Field Transmit Number Table Sorted Alphabetically by Field Name (Continued)

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S006	12	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)
S022	1	Borrower's Loan Default/Grant Overpayment The borrower is in default on a Title IV Loan or owes a refund on a Title IV Grant	N = No Z = Overridden by School
S008	1	Borrower's Middle Initial The borrower's middle initial	Uppercase A–Z Can be blank
S009	35	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)

Loan Origination Change Field Transmit Number Table Sorted Alphabetically by Field Name (Continued)

Change Field Transmit 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 the State/Country/Jurisdiction Codes table in Section 1
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	001010001–999999998
S013	10	Borrower's Telephone Number The borrower's home telephone number	0000000000-9999999999 If no phone number, use all zeros
S017	1	Dependency Status The dependency status of the student	I = Independent D = Dependent
S115	1	Disclosure Statement Print Indicator	Y = COD prints Z = COD reprints Blank = School Prints

Loan Origination Change Field Transmit Number Table Sorted Alphabetically by Field Name (Continued)

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S193	5	Interest Rebate Percentage	Numeric > = 0 01500 = 1.5 percent There is an implied decimal between the 2nd and 3rd positions from the left
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 20020701–20040629
S032	8	Loan Period Start Date The date when classes begin for the specific period covered by the loan	Format is CCYYMMDD 20010702–20030630
S116	5	Origination Fee Percentage	Numeric > = 0 03000 = 3 percent 04000 = 4 percent There is an implied decimal between the 2nd and 3rd positions from the left
S083	1	Promissory Note Print Indicator The Promissory Note print option used for this record	S = COD Prints (Send to Borrower) R = COD Prints (Return to School) O = On-site (EDExpress) F = On-site (Custom System) Z = COD Reprint
P008	9	Student's Alien Registration Number The student's alien registration number, if eligible non-citizen	000000001–999999999 PLUS only field
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 Subsidized/Unsubsidized Full Loan Origination or Loan Origination Change Records) PLUS only field

Loan Origination Change Field Transmit Number Table Sorted Alphabetically by Field Name (Continued)

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S026	1	Student's College Grade Level Indicates the student's current college grade level in the program or college	0 = 1st year undergraduate/ never attended college 1 = 1st year undergraduate/attended college before 2 = 2nd year undergraduate/sophomore 3 = 3rd year undergraduate/junior 4 = 4th year undergraduate/senior 5 = 5th year/other undergraduate 6 = 1st year graduate/professional 7 = Continuing graduate/professional or beyond
P006	8	Student's Date of Birth The student's date of birth	Format is CCYYMMDD 19030101–19941231 PLUS only field

Loan Origination Change Field Transmit Number Table Sorted Alphabetically by Field Name (Continued)

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S126	50	Student's E-mail Address The student's e-mail address	0–9 Uppercase A–Z Lowercase a–z ' (Apostrophe) - (Dash) _ (Underscore) # (Number) % (Percentage) & (Ampersand) / (Slash) , (Comma) @ (At) . (Period or Dot) Space(s) Can be blank If field not blank, an @ and a "." (period) to the right of the @ are required
P003	12	Student's First Name The student's first name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) - (Dash) Left justified with an A–Z in the first position PLUS only field

Loan Origination Change Field Transmit Number Table Sorted Alphabetically by Field Name (Continued)

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
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 PLUS only field
P009	1	Student's Loan Default/Grant Overpayment The student is in default on a Title IV loan or owes a refund on a Title IV grant	N = No Z = Overridden by School PLUS only field
S100	35	Student's Local Address The first line of the student's local address	0–9 Uppercase A–Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)

Loan Origination Change Field Transmit Number Table Sorted Alphabetically by Field Name (Continued)

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S101	16	Student's Local Address City The student'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	Student's Local Address State The student's local address state	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1
S103	9	Student's Local Zip Code The student's local address Zip Code	0–9 Space(s) Last 4 digits may be blank
P005	1	Student's Middle Initial The student's middle initial	Uppercase A–Z PLUS only field
P002	9	Student's Social Security Number The student's Social Security Number	001010001–999999998 PLUS only field

Loan Origination Change Field Transmit Number Table Sorted Numerically by Change Field Transmit Number

This table provides the Change Field Transmit Number values to use in Change Field Numbers 01–10 on the Loan Origination Change Record. It is sorted by the Change Field Transmit Number, and it is the same table that appears at the beginning of this section (sorted alphabetically by Field Name).

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
P002	9	Student's Social Security Number The student's Social Security Number	001010001–999999998 PLUS only field
P003	12	Student's First Name The student's first name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) - (Dash) . (Period) Left justified with an A–Z in the first position PLUS only field
P004	16	Student's Last Name The student's last name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) - (Dash) . (Period) Left justified with an A–Z in the first position PLUS only field
P005	1	Student's Middle Initial The student's middle initial	Uppercase A–Z PLUS only field
P006	8	Student's Date of Birth The student's date of birth	Format is CCYYMMDD 19030101–19941231 PLUS only field

Loan Origination Change Field Transmit Number Table Sorted Numerically by Change Field Transmit Number (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 Subsidized/Unsubsidized Full Loan Origination or Loan Origination Change Records) PLUS only field
P008	9	Student's Alien Registration Number The student's alien registration number, if eligible non-citizen	000000001–999999999 PLUS only field
P009	1	Student's Loan Default/Grant Overpayment The student is in default on a Title IV loan or owes a refund on a Title IV grant	N = No Z = Overridden by School PLUS only field
S005	9	Borrower's Social Security Number The borrower's current Social Security Number	001010001–999999998
S006	12	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)
S008	1	Borrower's Middle Initial The borrower's middle initial	Uppercase A–Z Can be blank

Loan Origination Change Field Transmit Number Table Sorted Numerically by Change Field Transmit Number (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S009	35	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)
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 the State/Country/Jurisdiction Codes table in Section 1

Loan Origination Change Field Transmit Number Table Sorted Numerically by Change Field Transmit Number (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
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 If no phone number, use all zeroes
S016	8	Borrower's Date of Birth The borrower's date of birth	Format is CCYYMMDD 19030101–19941231
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 Subsidized/Unsubsidized Full Loan Origination or Loan Origination Change Records)
S019	9	Borrower's Alien Registration Number The borrower's alien registration number, if eligible non-citizen	000000001–999999999
S022	1	Borrower's Loan Default/Grant Overpayment The borrower is in default on a Title IV Loan or owes a refund on a Title IV Grant	N = No Z = Overridden by School

Loan Origination Change Field Transmit Number Table Sorted Numerically by Change Field Transmit Number (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S026	1	Student's College Grade Level Indicates the student's current college grade level in the program or college	0 = 1st year undergraduate/never attended college 1 = 1st year undergraduate/attended college before 2 = 2nd year undergraduate/sophomore 3 = 3rd year undergraduate/junior 4 = 4th year undergraduate/senior 5 = 5th year/other undergraduate 6 = 1st year graduate/professional 7 = Continuing graduate/professional or 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 20010702–20030630
S033	8	Loan Period End Date The date when classes end for the specific period covered by the loan	Format is CCYYMMDD 20020701–20040629
S038	8	1st Disbursement Anticipated Date The anticipated disbursement date of the 1st disbursement	Format is CCYYMMDD 20010622–20040927
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 20010622–20040927

Loan Origination Change Field Transmit Number Table Sorted Numerically by Change Field Transmit Number (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
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 20010622–20040927
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 20010622–20040927
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 = COD Prints (Send to Borrower) R = COD Prints (Return to School) O = On-site (EDExpress) F = On-site (Custom System) Z = COD Reprint

Loan Origination Change Field Transmit Number Table Sorted Numerically by Change Field Transmit Number (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S100	35	Student's Local Address The first line of the student's local address	0–9 Uppercase A–Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)
S101	16	Student's Local Address City The student's local address city	0–9 Uppercase A–Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)

Loan Origination Change Field Transmit Number Table Sorted Numerically by Change Field Transmit Number (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S102	2	Student's Local Address State The student's local address State	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1
S103	9	Student's Local Zip Code The student's local address Zip Code	0–9 Space(s) Last 4 digits may be blank
S110	1	Additional Unsubsidized Eligibility for Health Profession Programs This was formally a HEAL Loan	Y = Yes Default is blank Unsubsidized only
S115	1	Disclosure Statement Print Indicator	Y = COD prints Z = COD reprints Blank = School Prints
S116	5	Origination Fee Percentage	Numeric > = 0 03000 = 3 percent 04000 = 4 percent There is an implied decimal between the 2nd and 3rd positions from the left

Loan Origination Change Field Transmit Number Table Sorted Numerically by Change Field Transmit Number (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S121	8	Academic Year Start Date The date the student's academic year starts at the school	Format is CCYYMMDD 20010702–20030630 Must be valid date
S122	8	Academic Year End Date The date the student's academic year ends at the school	Format is CCYYMMDD 20020701–20040629 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 Unsubsidized only
S126	50	Student's E-mail Address The student's e-mail address	0–9 Uppercase A–Z Lowercase a–z ' (Apostrophe) - (Dash) _ (Underscore) # (Number) % (Percentage) & (Ampersand) / (Slash) , (Comma) @ (At) . (Period or Dot) Space(s) Can be blank If field not blank, an @ and a "." (period) to the right of the @ are required

Loan Origination Change Field Transmit Number Table Sorted Numerically by Change Field Transmit Number (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S130	8	5th Disbursement Anticipated Date The anticipated disbursement date of the 5th disbursement	Format is CCYYMMDD 20010622–20040927
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 20010622–20040927
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 20010622–20040927
S139	5	7th Disbursement Anticipated Gross Amount The anticipated gross amount of the 7th disbursement	Numeric > = 0
S142	8	8th Disbursement Anticipated Date The anticipated disbursement date of the 8th disbursement	Format is CCYYMMDD 20010622–20040927
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 20010622–20040927

Loan Origination Change Field Transmit Number Table Sorted Numerically by Change Field Transmit Number (Continued)

DL Change Number	Field Length	Field Name and Description	Valid Field Content
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 20010622–20040927
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 20010622–20040927
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 20010622–20040927
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 20010622–20040927
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 20010622–20040927

Loan Origination Change Field Transmit Number Table Sorted Numerically by Change Field Transmit Number (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 20010622–20040927
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 20010622–20040927
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 20010622–20040927
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 20010622–20040927
S183	5	18th Disbursement Anticipated Gross Amount The anticipated gross amount of the 18th disbursement	Numeric > = 0

Loan Origination Change Field Transmit Number Table Sorted Numerically by Change Field Transmit Number (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 20010622–20040927
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 20010622–20040927
S191	5	20th Disbursement Anticipated Gross Amount The anticipated gross amount of the 20th disbursement	Numeric > = 0
S193	5	Interest Rebate Percentage	Numeric > = 0 01500 = 1.5 percent There is an implied decimal between the 2nd and 3rd positions from the left

MPN/PLUS Promissory Note Acknowledgement—Import from Common Origination and Disbursement System

(DIPA03OP)
Batch Type #A
Batch Type #D or PF for Standard Origination

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	8	8	Promissory Note Acknowledgement Date The date on which COD acknowledged the receipt of the paper promissory note or promissory note/application	Format is CCYYMMDD 19000101–20991231	Date
2	9	31	23	Promissory Note Batch Identifier The Batch ID for the Promissory Note Batch	Batch Type = #A for Option 1 and Option 2 = #D or PF for Standard Origination Cycle Indicator = 3 (for 02–03) 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: 001010001–999999998 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 03 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999 Blank for Subsidized/Unsubsidized loans if Promissory Note Status = X (pending)	Left

MPN/PLUS Promissory Note Acknowledgement—Import from Common Origination and Disbursement System (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 at COD	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 promissory note was rejected or is pending at COD	0-9 Uppercase A–Z See the Promissory Note Reject Codes table in Section 2 Can be blank	Left
6	64	68	5	1st Disbursement Anticipated Gross Amount The anticipated gross amount of the 1st disbursement	Numeric > = 0 Can be blank	Right
7	69	73	5	2nd Disbursement Anticipated Gross Amount The anticipated gross amount of the 2nd disbursement	Numeric > = 0 Can be blank	Right
8	74	78	5	3rd Disbursement Anticipated Gross Amount The anticipated gross amount of the 3rd disbursement	Numeric > = 0 Can be blank	Right
9	79	83	5	4th Disbursement Anticipated Gross Amount The anticipated gross amount of the 4th disbursement	Numeric > = 0 Can be blank	Right

MPN/PLUS Promissory Note Acknowledgement—Import from Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
10	84	88	5	5th Disbursement Anticipated Gross Amount The anticipated gross amount of the 5th disbursement	Numeric > = 0 Can be blank Subsidized/Unsubsidized only	Right
11	89	93	5	6th Disbursement Anticipated Gross Amount The anticipated gross amount of the 6th disbursement	Numeric > = 0 Can be blank Subsidized/Unsubsidized only	Right
12	94	98	5	7th Disbursement Anticipated Gross Amount The anticipated gross amount of the 7th disbursement	Numeric > = 0 Can be blank Subsidized/Unsubsidized only	Right
13	99	103	5	8th Disbursement Anticipated Gross Amount The anticipated gross amount of the 8th disbursement	Numeric > = 0 Can be blank Subsidized/Unsubsidized only	Right
14	104	108	5	9th Disbursement Anticipated Gross Amount The anticipated gross amount of the 9th disbursement	Numeric > = 0 Can be blank Subsidized/Unsubsidized only	Right
15	109	113	5	10th Disbursement Anticipated Gross Amount The anticipated gross amount of the 10th disbursement	Numeric > = 0 Can be blank Subsidized/Unsubsidized only	Right

MPN/PLUS Promissory Note Acknowledgement—Import from Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
16	114	118	5	11th Disbursement Anticipated Gross Amount The anticipated gross amount of the 11th disbursement	Numeric > = 0 Can be blank Subsidized/Unsubsidized only	Right
17	119	123	5	12th Disbursement Anticipated Gross Amount The anticipated gross amount of the 12th disbursement	Numeric > = 0 Can be blank Subsidized/Unsubsidized only	Right
18	124	128	5	13th Disbursement Anticipated Gross Amount The anticipated gross amount of the 13th disbursement	Numeric > = 0 Can be blank Subsidized/Unsubsidized only	Right
19	129	133	5	14th Disbursement Anticipated Gross Amount The anticipated gross amount of the 14th disbursement	Numeric > = 0 Can be blank Subsidized/Unsubsidized only	Right
20	134	138	5	15th Disbursement Anticipated Gross Amount The anticipated gross amount of the 15th disbursement	Numeric > = 0 Can be blank Subsidized/Unsubsidized only	Right
21	139	143	5	16th Disbursement Anticipated Gross Amount The anticipated gross amount of the 16th disbursement	Numeric > = 0 Can be blank Subsidized/Unsubsidized only	Right

MPN/PLUS Promissory Note Acknowledgement—Import from Common Origination and Disbursement System (Continued)

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

MPN/PLUS Promissory Note Acknowledgement—Import from Common Origination and Disbursement System (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 Master Promissory Note (MPN) Identifier printed on the Master Promissory Note. This MPN ID is used by COD to link Subsidized/ Unsubsidized loans to this Master Promissory Note	Student's Social Security Number: 001010001–999999998 MPN Indicator: M for 01 and forward Subsidized and Unsubsidized : S or U for 00 Subsidized and Unsubsidized Program Year: 00 and 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 Subsidized/Unsubsidized	Left
28	190	190	1	Master Promissory Note Type	"E" indicates electronic MPN Blank indicates paper MPN	Left
		Total Bytes	190			

Disbursement

Disbursement—Export to Common Origination and Disbursement System Disbursement Acknowledgement, Booking Notification, or Payment to Servicer—Import from the Common Origination and Disbursement System

(DESD03IN/DIOD03OP)
Batch Type #H—Disbursement
#B—Booking Notification
SP—Payment to Servicer

Field #	Start Position	End Position	Field Length	Field Name and Description	Export 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: 001010001–999999998 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 03 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	Export & Ack	01–04 for PLUS 01–20 for Subsidized/Unsubsidized Disbursement Activity L = Blank	Right

Disbursement—Export to Common Origination and Disbursement System Disbursement Acknowledgement, Booking Notification, or Payment to Servicer—Import from Common Origination and Disbursement System (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 disbursement activity transaction
					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)
						P = Payment to Servicer (Batch Type SP)
							Left

4	25	32	8	Transaction Date For a “D” or “A” this is the date disbursement activity occurred at the school For a “Q” activity this is the new date OR For an “L” activity this is the Booked Date at COD OR For a “P” activity this is the date the Servicer posted the refund	Export & Ack	Format is CCYYMMDD 20010622–20040927	Date

Disbursement—Export to Common Origination and Disbursement System Disbursement Acknowledgement, Booking Notification, or Payment to Servicer—Import from Common Origination and Disbursement System (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 01–65 School assigned 66-90 COD assigned 91-99 Payment to Servicer(Disbursement Activity = P) Disbursement sequence numbers must be sequential and follow in order within the above blocks of numbers Numeric > 0 Disbursement Activity L = 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, and 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, and 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, and P = Blank	Right

Disbursement—Export to Common Origination and Disbursement System Disbursement Acknowledgement, Booking Notification, or Payment to Servicer—Import from Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack	Valid Field Content	Justify
9	50	54	5	Disbursement Actual Interest Rebate Amount The actual interest rebate amount for the disbursement	Export & Ack	Numeric > 0 Disbursement Activity Q, L, and P = Blank	Right
10	55	55	1	Filler		For ED use only	Left
11	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
12	64	86	23	Disbursement Batch Number The Batch Number of the Disbursement Batch	Export & Ack	Batch Type = #H, #B, or SP Cycle Indicator = 3 (for 02–03) School Code = X00000–X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left

Disbursement—Export to Common Origination and Disbursement System Disbursement Acknowledgement, Booking Notification, or Payment to Servicer—Import from Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack	Valid Field Content	Justify
13	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
14	93	95	3	Filler		For ED use only	Left
15	96	105	10	Disbursement Activity Taken Status (Multiple Reject Codes) Status of disbursement activity at COD	Ack	Blank = Accepted For all others, see the Disbursement Reject Codes table in Section 2 Disbursement Activity L and P = Blank	Left
16	106	107	2	Filler		For ED use only	Left
17	108	112	5	Disbursement Actual Gross Amount—COD COD calculated actual gross amount (in dollars) of the disbursement	Ack	Numeric > 0 Blank if COD record matches the school's Disbursement Activity Q, L, and P = Blank	Right
18	113	117	5	Disbursement Actual Loan Fee Amount—COD COD calculated actual loan fee amount (in dollars)	Ack	Numeric > 0 Blank if COD record matches the school's Disbursement Activity Q, L, and P = Blank	Right

Disbursement—Export to Common Origination and Disbursement System Disbursement Acknowledgement, Booking Notification, or Payment to Servicer—Import from Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack	Valid Field Content	Justify
19	118	122	5	Disbursement Actual Net Amount—COD COD calculated actual net amount (in dollars) of the disbursement	Ack	Numeric > 0 Blank if COD record matches the school's Disbursement Activity Q, L, and P = Blank	Right
20	123	128	6	Payment to Servicer Amount Amount of payment refund sent to the Servicer	Ack	-99999 to 099999 Disbursement Activity = P Only A negative amount indicates a refund A positive amount indicates a reversal of the refund (that is, bounced check) Disbursement Activity D, A, Q and L = Blank	Right
21	129	129	1	First Disbursement Flag This flag is used to identify which disbursement (01–20) for Sub/Unsub and (01–04) for PLUS is the disbursement with the earliest transaction date	Export & Ack	F = First Disbursement Required if First Actual Disbursement has a disbursement number greater than 01 C = Change First Disbursement Flag to indicate the new First Actual Disbursement with an earlier transaction date Disbursement Activity = D Only Disbursement Activity A, Q, L, and P = Blank	Left

Disbursement—Export to Common Origination and Disbursement System Disbursement Acknowledgement, Booking Notification, or Payment to Servicer—Import from Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack	Valid Field Content	Justify
22	130	134	5	Disbursement Actual Interest Rebate Amount—COD COD calculated actual interest rebate amount for the disbursement	Ack	Numeric > 0 Blank if COD record matches the school's Disbursement Activity Q, L, and P = Blank	Right
23	135	138	4	Filler		For ED use only	Left
24	139	143	5	COD's Total Net Booked Loan Amount Total net disbursements accepted and booked by COD for this loan	Ack	Numeric > 0 Can be blank Disbursement Activity = L Only Disbursement Activity D, A, Q, and P = Blank	Right

Disbursement—Export to Common Origination and Disbursement System Disbursement Acknowledgement, Booking Notification, or Payment to Servicer—Import from Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack	Valid Field Content	Justify
25	144	151	8	Acknowledge-ment Date The date COD acknowledges this disbursement activity OR The original Disbursement Date of an Adjusted Disbursement Date (Q) Activity When submitting an Adjusted Disbursement Date Activity, this is the date the original disbursement activity occurred at the school	Ack (Import message class: DIOD) (Export message class: DESD)	Format is CCYYMMDD 19000101–20991231 Format is CCYYMMDD 20010622–20040927 Disbursement Activity = Q Only	Date
26	152	152	1	Confirmation Flag This disbursement has been confirmed by the borrower at the school	Export & Ack	Y = Yes Default is blank Disbursement Activity Q, L, and P = Blank	Left
		Total Bytes	152				

School Reconciliation

School Account Statement (SAS)—Import from Common Origination and Disbursement System

This file contains detailed records of the information that is to be received from COD. The data is presented in the following seven sections:

- Section I: Year-To-Date Cash Summary
- Section II: ~~Year-To-Date Disbursement Summary by Loan Type~~ ***Monthly Cash Summary***
- Section III: ~~Monthly Cash Summary~~ ***Year-To-Date Disbursement Summary by Loan Type***
- Section IV: Monthly Disbursement Summary by Loan Type
- Section V: Cash Detail (Optional)
- Section VI: Loan Detail, Loan Level (Optional)
- Section VII: Loan Detail, Disbursement Activity Level (Optional)

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

The **SAS** contains the following sections in the order listed below:

a) Section I: Year-To-Date Cash Summary (Statement Record Type = "T" and Cash Summary Type = "Y1")

b) ~~Section II: Year-To-Date Disbursement Summary (Statement Record Type = "Y")~~ ***Section II: Monthly Cash Summary (Statement Record Type = "T" and Cash Summary Type = "T1")***

   ~~1. Year-To-Date Disbursement Summary Total for Subsidized Loans (Disbursement Summary Type = "YS")~~

   ~~2. Year-To-Date Disbursement Summary Total for Unsubsidized Loans (Disbursement Summary Type = "YU")~~

   ~~3. Year-To-Date Disbursement Summary Total for PLUS Loans (Disbursement Summary Type = "YP")~~

   ~~4. Year-To-Date Disbursement Summary Total for Subsidized/Unsubsidized/PLUS Loans (Disbursement Summary Type = "YT")~~

c) ~~Section III: Monthly Cash Summary (Statement Record Type = "T" and Cash Summary Type = "T1")~~ ***Section III: Year-To-Date Disbursement Summary (Statement Record Type = "Y")***

1. ***Year-To-Date Disbursement Summary Total for Subsidized Loans (Disbursement Summary Type = "YS")***
2. ***Year-To-Date Disbursement Summary Total for Unsubsidized Loans (Disbursement Summary Type = "YU")***
3. ***Year-To-Date Disbursement Summary Total for PLUS Loans (Disbursement Summary Type = "YP")***
4. ***Year-To-Date Disbursement Summary Total for Subsidized/Unsubsidized/PLUS Loans (Disbursement Summary Type = "YT")***

d) Section IV: Monthly Disbursement Summary (Statement Record Type = “M”)

   1. Monthly Disbursement Summary Total for Subsidized Loans (Disbursement Summary Type = “MS”)
   2. Monthly Disbursement Summary Total for Unsubsidized Loans (Disbursement Summary Type = “MU”)
   3. Monthly Disbursement Summary Total for PLUS Loans (Disbursement Summary Type = “MP”)
   4. Monthly Disbursement Summary Total for Subsidized/Unsubsidized/PLUS Loans (Disbursement Summary Type = “MT”)

e) Section V: Cash Detail (Statement Record Type = “C”)

f) Section VI: Loan Detail, Loan Level (Statement Record Type = “L”)

g) Section VII: Loan Detail, Disbursement Activity Level (Statement Record Type = “D”)

Sections I and ~~III~~ *II* (Fixed Length)—Year-To-Date and Monthly Cash Summary (Record Type "T")

(DSLF03OP/DSDF03OP)
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 Identifier The batch identifier for this file	Batch Type = AS Cycle Indicator = 3 (for 02–03) 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	32	2	Region Code 2-digit region code of the school	01-99	Right
5	33	34	2	State Code 2-letter state code of the school.	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1 Can be blank	Left
6	35	42	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	Format is CCYYMMDD 19000101–20991231	Date

Sections I and ~~III~~ *II* (Fixed Length)—Year-To-Date and Monthly Cash Summary (Record Type "T") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
7	43	50	8	Process Date Date Processed at COD	Format is CCYYMMDD 19000101–20991231	Date
8	51	52	2	Cash Summary Type	Y1 = Year-To-Date Cash Summary Total T1 = Monthly Cash Summary Total	Left
9	53	63	11	Beginning Cash Balance This is COD's beginning balance for this report. For Cash Summary Type = "Y1," this field is zero filled For Cash Summary Type = "T1," this field represents last month's ending balance. It is all booked activity up to and through the prior month's end date	-9999999999 to 09999999999 Zeros for Cash Summary Type = Y1	Right

Sections I and ~~III~~ *II* (Fixed Length)—Year-To-Date and Monthly Cash Summary (Record Type "T") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
10	64	74	11	Cash Receipts Total receipts of cash (drawdowns) for the period For Cash Summary Type = "Y1," this is the sum of all cash receipt (drawdowns) transactions for the program Year-To-Date and corrections to drawdowns processed during the program Year-To-Date For Cash Summary Type = "T1," 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

Sections I and ~~III~~ *II* (Fixed Length)—Year-To-Date and Monthly Cash Summary (Record Type "T") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
11	75	85	11	Excess Cash Total excess cash returned for the period For Cash Summary Type = "Y1," this is the sum of all excess cash transactions received by COD for the program Year-To-Date and corrections to excess cash processed during the program Year-To-Date For Cash Summary Type = "T1," this is the sum of all excess cash transactions received by COD for the current month and corrections to excess cash processed during the current month	-9999999999 to 09999999999 If no activity, zero filled	Right

Sections I and ~~III~~ *II* (Fixed Length)—Year-To-Date and Monthly Cash Summary (Record Type "T") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
12	86	96	11	Total Net Cash Receipts The difference between the total Cash Receipts (drawdowns) and total Excess Cash returned For Cash Summary Type = "Y1," this is the sum of all cash receipts (drawdowns) minus all excess cash returned to COD for the program Year-To-Date For Cash Summary Type = "T1," this is the sum of all cash receipts (drawdowns) minus all excess cash returned to COD for the current month	-9999999999 to 09999999999 If no activity, zero filled	Right
13	97	107	11	Net Booked Disbursements The total net amount of all actual disbursements booked at COD For Cash Summary Type = "Y1," this is the sum of all actual disbursements that were booked at COD during the program Year-To-Date For Cash Summary Type = "T1," this is the sum of all actual disbursements that were booked at COD during the current month	-9999999999 to 09999999999 If no activity, zero filled	Right

Sections I and ~~III~~ *II* (Fixed Length)—Year-To-Date and Monthly Cash Summary (Record Type "T") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
14	108	118	11	Net Booked Adjustments The total net amount of all disbursement adjustments booked at COD For Cash Summary Type = "Y1," this is the sum of all actual disbursement adjustments that were booked at COD during the program Year-To-Date For Cash Summary Type = "T1," this is the sum of all actual disbursement adjustments that were booked at COD during the current month	-9999999999 to 09999999999 If no activity, zero filled (-) indicates a downward adjustment (+) indicates an upward adjustment	Right
15	119	129	11	Total Booked Loan Detail The total of Net Booked Disbursements and Net Booked Adjustments For Cash Summary type = "Y1," this is the sum of all net disbursements and adjustments that were booked at COD during the program Year-To-Date For Cash Summary Type = "T1," this is the sum of all net disbursements and adjustments that were booked at COD during the current month	-9999999999 to 09999999999 If no activity, zero filled	Right

Sections I and ~~III~~ *II* (Fixed Length)—Year-To-Date and Monthly Cash Summary (Record Type "T") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
16	130	140	11	Ending Cash Balance This is COD's ending balance for this report. For Cash Summary Type = "Y1" and "T1," this is the ending cash balance at COD	-9999999999 to 09999999999	Right
17	141	151	11	Net Unbooked Disbursements Actual The total net amount of all the actual disbursements not booked at COD For Cash Summary Type = "Y1" and "T1," this is the sum of all unbooked actual net disbursements at COD as of the program Year-To-Date	-9999999999 to 09999999999 If no activity, zero filled	Right
18	152	162	11	Net Unbooked Adjustments The total net amount of all the actual disbursement adjustments not booked at COD For Cash Summary Type = "Y1" and "T1," this is the sum of all unbooked actual net disbursement adjustments at COD as of the program Year-To-Date	-9999999999 to 09999999999 If no activity, zero filled (-) indicates a downward adjustment (+) indicates an upward adjustment	Right

Sections I and ~~III~~ *II* (Fixed Length)—Year-To-Date and Monthly Cash Summary (Record Type "T") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
19	163	173	11	Total Unbooked Loan Detail The difference between the Net Unbooked Disbursement Actuals and the Net Unbooked Adjustments For Cash Summary Type = "Y1" and "T1," this is the sum of all unbooked actual disbursement activities at COD as of the program Year-To-Date	-9999999999 to 09999999999 If no activity, zero filled	Right
20	174	184	11	Adjusted Ending Cash Balance The difference between the Ending Cash Balance and the Total Unbooked Loan Detail For Cash Summary Type = "Y1" and "T1," this is the total Year-To-Date unbooked amount applied to the ending balance	-9999999999 to 09999999999 If no activity, zero filled	Right
21	185	214	30	Filler	For ED use only	Left
22	215	220	6	Record Count Sequence # Record counter for each record in the SAS file	000001-999999	Right
		Total Bytes	220			

Sections ~~II~~ *III* and IV (Fixed Length)—Year-To-Date and Monthly Disbursement Summary by Loan Type (Record Types "Y" and "M")

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Statement Record Type Code that identifies the type of records in the batch	Y = Year-To-Date Disbursement Summary M = Monthly Disbursement Summary	Left
2	2	24	23	School Account Statement Batch Identifier The batch identifier for this file	Batch Type = AS Cycle Indicator = 3 (for 02–03) 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	32	2	Region Code 2-digit region code of the school	01-99	Right
5	33	34	2	State Code 2-letter state code of the school.	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1 Can be blank	Left
6	35	42	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	Format is CCYYMMDD 19000101–20991231	Date

Sections ~~II~~ *III* and IV (Fixed Length)—Year-To-Date and Monthly Disbursement Summary by Loan Type (Record Types "Y" and "M") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
7	43	50	8	Process Date Date processed at COD	Format is CCYYMMDD 19000101–20991231	Date
8	51	52	2	Disbursement Summary Type	YS = Year-To-Date Disbursement Total for Subsidized Loans YU = Year-To-Date Disbursement Total for Unsubsidized Loans YP = Year-To-Date Disbursement Total for PLUS Loans YT = Year-To-Date Disbursement Total for Subsidized/ Unsubsidized/PLUS Loans MS = Monthly Disbursement Total for Subsidized Loans MU = Monthly Disbursement Total for Unsubsidized Loans MP = Monthly Disbursement Total for PLUS Loans MT = Monthly Disbursement Total for Subsidized/ Unsubsidized/PLUS Loans	Left

Sections ~~II~~ *III* and IV (Fixed Length)—Year-To-Date and Monthly Disbursement Summary by Loan Type (Record Types "Y" and "M") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
9	53	63	11	Booked Gross For Disbursement Summary Type = "YS," "YU," "YP," and "YT," this is the sum of the gross amount of all actual disbursements that were booked at COD during the program Year-To-Date For Disbursement Summary Type = "MS," "MU," "MP," and "MT," this is the sum of the gross amount of all actual disbursements that were booked at COD during the current month	-9999999999 to 09999999999 If no activity, zero filled	Right
10	64	74	11	Booked Fee For Disbursement Summary Type = "YS," "YU," "YP," and "YT," this is the sum of the loan fee amount of all actual disbursements that were booked at COD during the program Year-To-Date For Disbursement Summary Type = "MS," "MU," "MP," and "MT," this is the sum of the loan fee amount of all actual disbursements that were booked at COD during the current month	-9999999999 to 09999999999 If no activity, zero filled	Right

Sections ~~II~~ *III* and IV (Fixed Length)—Year-To-Date and Monthly Disbursement Summary by Loan Type (Record Types "Y" and "M") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
11	75	85	11	Booked Interest Rebate For Disbursement Summary Type = "YS," "YU," "YP," and "YT," this is the sum of the interest rebate amount of all actual disbursements that were booked at COD during the program Year-To-Date For Disbursement Summary Type = "MS," "MU," "MP" and "MT," this is the sum of the interest rebate amount of all actual disbursements that were booked at COD during the current month	-9999999999 to 09999999999 If no activity, zero filled	Right
12	86	96	11	Booked Net For Disbursement Summary Type = "YS," "YU," "YP," and "YT," this is the sum of the net amount of all actual disbursements that were booked at COD during the program Year-To-Date For Disbursement Summary Type = "MS," "MU," "MP," and "MT," this is the sum of the net amount of all actual disbursements that were booked at COD during the current month	-9999999999 to 09999999999 If no activity, zero filled	Right

Sections ~~II~~ *III* and IV (Fixed Length)—Year-To-Date and Monthly Disbursement Summary by Loan Type (Record Types "Y" and "M") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
13	97	107	11	Unbooked Gross For Disbursement Summary Type = "YS," "YU," "YP," "YT," "MS," "MU," "MP," and "MT," this is the total gross amount of disbursements at COD that are unbooked for the program Year-To-Date at the end of current reporting period	-9999999999 to 09999999999 If no activity, zero filled	Right
14	108	118	11	Unbooked Fee For Disbursement Summary Type = "YS," "YU," "YP," "YT," "MS," "MU," "MP," and "MT," this is the total fee amount of disbursements at COD that are unbooked for the program Year-To-Date at the end of the current reporting period	-9999999999 to 09999999999 If no activity, zero filled	Right
15	119	129	11	Unbooked Interest Rebate For Disbursement Summary Type = "YS," "YU," "YP," "YT," "MS," "MU," "MP," and "MT," this is the total interest rebate amount of disbursements at COD that are unbooked for the program Year-To-Date at the end of the current reporting period	-9999999999 to 09999999999 If no activity, zero filled	Right

Sections ~~II~~ *III* and IV (Fixed Length)—Year-To-Date and Monthly Disbursement Summary by Loan Type (Record Types "Y" and "M") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
16	130	140	11	Unbooked Net For Disbursement Summary Type = "YS," "YU," "YP," "YT," "MS," "MU," "MP," and "MT," this is the total net amount of disbursements at COD that are unbooked for the program Year-To-Date at the end of the current reporting period	-9999999999 to 09999999999 If no activity, zero filled	Right
17	141	214	74	Filler	For ED use only	Left
18	215	220	6	Record Count Sequence # Record counter for each record in the SAS file	000001–999999	Right
		Total Bytes	220			

Section V (Fixed Length)—Cash Detail (Record Type "C")

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

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	C = Cash Detail	Left
2	2	24	23	School Account Statement Batch Identifier The batch identifier for this file	Batch Type = AS Cycle Indicator = 3 (for 02–03) 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	32	2	Region Code 2-digit region code of the school	01-99	Right
5	33	34	2	State Code 2-letter state code of the school.	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1 Can be blank	Left
6	35	42	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	Format is CCYYMMDD 19000101–20991231	Date

Section V (Fixed Length)—Cash Detail (Record Type "C")

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

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
7	43	50	8	Process Date Date Processed at COD	Format is CCYYMMDD 19000101–20991231	Date
8	51	51	1	Transaction Type—Cash Type of Cash Transaction	R = Cash Receipts X = Returns of Excess Cash	Left
9	52	59	8	Transaction Date Date that Excess Cash is applied, or Date that Drawdown activity occurred	Format is CCYYMMDD 19990623–20020630	Date
10	60	71	12	Check Number (if available at COD) Check Number returned by the school on a check for return of excess cash	Numeric > = 0 Can be blank	Right
11	72	82	11	Transaction Amount COD amount of the cash receipt or return of excess cash transaction	-9999999999 to 09999999999 Cannot be blank; can be zero filled	Right
12	83	95	13	GAPS Control Number Code received from GAPS for cash receipts only	Numeric > 0 Can be blank	Right
13	96	214	119	Filler	For ED use only	Left
14	215	220	6	Record Count Sequence # Record counter for each record in the SAS file	000001–999999	Right
		Total Bytes	220			

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

Section VI (Fixed Length)—Loan Detail, Loan Level (Record Type "L")

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

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 Identifier The batch identifier for this file	Batch Type = AS Cycle Indicator = 3 (for 02–03) 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	32	2	Region Code 2-digit region code of the school	01-99	Right
5	33	34	2	State Code 2-letter state code of the school.	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1 Can be blank	Left
6	35	42	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	Format is CCYYMMDD 19000101–20991231	Date

Section VI (Fixed Length)—Loan Detail, Loan Level (Record Type "L")

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

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
7	43	50	8	Process Date Date Processed at COD	Format is CCYYMMDD 19000101–20991231	Date
8	51	71	21	Loan Identifier Unique Identifier created at the time of origination	Student's Social Security Number: 001010001–999999998 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 03 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999	Left
9	72	79	8	Loan Booked Date at COD Date the loan booked at COD	Format is CCYYMMDD 19000101–20991231	Date
10	80	87	8	Filler		Left
11	88	92	5	Actual Gross Amount—COD The sum of COD calculated actual gross amounts (in dollars) for the loan	Numeric > 0	Right
12	93	97	5	Actual Loan Fee Amount—COD The sum of COD calculated actual loan fee amounts (in dollars) for the loan	Numeric > 0	Right

Section VI (Fixed Length)—Loan Detail (Record Type "L") (Continued)

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

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
13	98	102	5	Actual Interest Rebate Amount—COD The sum of COD calculated actual interest rebate amounts (in dollars) for the loan	Numeric > 0	Right
14	103	107	5	Actual Net Amount—COD The sum of COD calculated actual net amount (in dollars) for the loan	Numeric > 0	Right
15	108	214	107	Filler	For ED use only	Left
16	215	220	6	Record Count Sequence # Record counter for each record in the SAS file	000001–999999	Right
		Total Bytes	220			

Section VII (Fixed Length)—Loan Detail, Disbursement Activity Level (Record Type "D")

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

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 = Disbursement Activity Detail	Left
2	2	24	23	School Account Statement Batch Identifier The batch identifier for this file	Batch Type = AS Cycle Indicator = 3 (for 02–03) 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	32	2	Region Code 2-digit region code of the school	01-99	Right
5	33	34	2	State Code 2-letter state code of the school.	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1 Can be blank	Left
6	35	42	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	Format is CCYYMMDD 19000101–20991231	Date

Section VII (Fixed Length)—Loan Detail, Disbursement Activity Level (Record Type "D") (Continued)

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

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
7	43	50	8	Process Date Date Processed at COD	Format is CCYYMMDD 19000101–20991231	Date
8	51	71	21	Loan Identifier Unique Identifier created at the time of origination	Student's Social Security Number: 001010001–999999998 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 03 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999	Left
9	72	79	8	Loan Booked Date at COD Date the loan booked at COD	Format is CCYYMMDD 19000101–20991231	Date
10	80	87	8	Disbursement Booked Date at COD Date the individual disbursement activity booked at COD	Format is CCYYMMDD 19000101–20991231	Date
11	88	92	5	Disbursement Actual Gross Amount—COD COD calculated actual gross amount (in dollars) of the disbursement	Numeric > 0	Right
12	93	97	5	Disbursement Actual Loan Fee Amount—COD COD calculated actual loan fee amount (in dollars)	Numeric > 0	Right

Section VII (Fixed Length)—Loan Detail, Disbursement Activity Level (Record Type "D") (Continued)

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

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
13	98	102	5	Disbursement Actual Interest Rebate Amount—COD COD calculated actual interest rebate amount (in dollars)	Numeric > 0	Right
14	103	107	5	Disbursement Actual Net Amount— COD COD calculated actual net amount (in dollars) of the disbursement	Numeric > 0	Right
15	108	113	6	Disbursement Actual Net Adjustment—COD COD calculated actual net adjustment amount (in dollars) of the disbursement	-99999 to 099999 Can be blank	Right
16	114	115	2	Disbursement Number The disbursement number for the current disbursement transaction	01–04 for PLUS 01–20 for Subsidized/Unsubsidized	Right
17	116	117	2	Disbursement Sequence Number The sequence number that determines the order in which the disbursement activity is processed	01–99 Can be blank	Right
18	118	118	1	Transaction Type—Disbursement Disbursement Activity recorded at COD	A = Adjusted Disbursement Amount D = Disbursement Disbursement Activity = Q is not indicated on the SAS	Left

Section VII (Fixed Length)—Loan Detail, Disbursement Activity Level (Record Type "D") (Continued)

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

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
19	119	126	8	Transaction Date Date disbursement activity occurred at the school	Format is CCYYMMDD 20000623–20030927	Date
20	127	131	5	Total Gross Amount—COD The sum of COD calculated actual gross amounts (in dollars) for the loan	Numeric > 0 Can be blank	Right
21	132	136	5	Total Loan Fee Amount—COD The sum of COD calculated actual loan fee amounts (in dollars) for the loan	Numeric > 0 Can be blank	Right
22	137	141	5	Total Interest Rebate Amount—COD The sum of COD calculated actual interest rebate amounts (in dollars) for the loan	Numeric > 0 Can be blank	Right
23	142	146	5	Total Net Amount—COD The sum of COD calculated actual net amount (in dollars) for the loan	Numeric > 0 Can be blank	Right
24	147	214	68	Filler	For ED use only	Left
25	215	220	6	Record Count Sequence # Record counter for each record in the SAS file	000001–999999	Right
		Total Bytes	220			

Rebuild

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System

(DLRBLDOP/ CODRBFOP)

Batch Type RB

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Record Type The type of record included in the file	O = Rebuild Origination Detail Record	Left
2	2	22	21	Loan Identifier Unique Identifier created at the time of origination	Student's Social Security Number: 001010001–999999998 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 03 (for 02–03) 02 (for 01–02) 01 (for 00–01) School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999	Left
3	23	31	9	Borrower's Social Security Number The borrower's current Social Security Number	001010001–999999998	Right
4	32	43	12	Borrower's First Name The borrower's first name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) (Dash) Left justified with an A-Z in the first position	Left

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
5	44	59	16	Borrower's Last Name The borrower's last name	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash)	Left
6	60	60	1	Borrower's Middle Initial	Uppercase A-Z Can be blank	Left
7	61	95	35	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
8	96	111	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

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
9	112	113	2	Borrower's Permanent Address State The state where the borrower permanently resides	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1	Left
10	114	122	9	Borrower's Permanent Zip Code The borrower's address Zip Code	0–9 Space(s) Last 4 digits can be blank	Left
11	123	132	10	Borrower's Telephone Number The borrower's home telephone number	0–9 Can be blank	Right
12	133	152	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
13	153	154	2	Borrower's Driver's License State The borrower's driver's license state	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1 Can be blank	Left
14	155	162	8	Borrower's Date of Birth The borrower's date of birth	Format is CCYYMMDD	Date

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
15	163	163	1	Borrower's Citizenship The borrower's citizenship status	1 = U.S. Citizen 2 = Eligible Non-Citizen 3 = Ineligible Non-Citizen (Valid only on Subsidized/Unsubsidized Full Loan Origination or Loan Origination Change Records) Can be blank for Subsidized/Unsubsidized	Right
16	164	172	9	Borrower's Alien Registration Number The borrower's alien registration number, if eligible non-citizen	0-9 Can be blank	Right
17	173	173	1	Borrower's Loan Default/Grant Overpayment The borrower is in default on a Title IV loan or owes a refund on a Title IV grant	N = No Z = Overridden by School	Left

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
18	174	175	2	Student's College Grade Level Indicates the student's current college grade level in the program or college	Values for Program Year = 01 01 = 1st year undergraduate, never attended college 02 = 1st year undergraduate, attended college before 03 = 2nd year undergraduate/sophomore 04 = 3rd year undergraduate/junior 05 = 4th year undergraduate/senior 06 = 5th year/other undergraduate 07 = Continuing graduate/professional or beyond Values for Program Year = 02 and 03 00 = 1st year undergraduate, never attended college 01 = 1st year undergraduate, attended college before 02 = 2nd year undergraduate/sophomore 03 = 3rd year undergraduate/junior 04 = 4th year undergraduate/senior 05 = 5th year/other undergraduate 06 = 1st year graduate/professional 07 = Continuing graduate/professional or beyond	Right

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
19	176	180	5	Loan Amount Approved The total maximum amount for which the borrower is eligible	Numeric > = 0	Right
20	181	188	8	Loan Period Start Date The date when classes begin for the specific period covered by the loan	Format is CCYYMMDD	Date
21	189	196	8	Loan Period End Date The date when classes end for the specific period covered by the loan	Format is CCYYMMDD	Date
22	197	204	8	1st Disbursement Anticipated Date The anticipated disbursement date for the 1st disbursement	Format is CCYYMMDD	Date
23	205	209	5	1st Disbursement Anticipated Gross Amount The anticipated gross amount for the 1st disbursement	Numeric > = 0	Right
24	210	214	5	1st Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 1st disbursement	Numeric > = 0	Right

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
25	215	219	5	1st Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 1st disbursement	Numeric > = 0 Will be blank for 2000-2001	Right
26	220	224	5	1st Disbursement Anticipated Net Amount The anticipated net amount for the 1st disbursement	Numeric > = 0	Right
27	225	232	8	2nd Disbursement Anticipated Date The anticipated disbursement date for the 2nd disbursement	Format is CCYYMMDD Can be blank	Date
28	233	237	5	2nd Disbursement Anticipated Gross Amount The anticipated gross amount for the 2nd disbursement	Numeric > = 0 Can be blank	Right
29	238	242	5	2nd Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 2nd disbursement	Numeric > = 0 Can be blank	Right
30	243	247	5	2nd Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 2nd disbursement	Numeric > = 0 Will be blank for 2000-2001	Right

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
31	248	252	5	2nd Disbursement Anticipated Net Amount The anticipated net amount for the 2nd disbursement	Numeric > = 0 Can be blank	Right
32	253	260	8	3rd Disbursement Anticipated Date The anticipated disbursement date for the 3rd disbursement	Format is CCYYMMDD Can be blank	Date
33	261	265	5	3rd Disbursement Anticipated Gross Amount The anticipated gross amount for the 3rd disbursement	Numeric > = 0 Can be blank	Right
34	266	270	5	3rd Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 3rd disbursement	Numeric > = 0 Can be blank	Right
35	271	275	5	3rd Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 3rd disbursement	Numeric > = 0 Will be blank for 2000-2001	Right
36	276	280	5	3rd Disbursement Anticipated Net Amount The anticipated net amount for the 3rd disbursement	Numeric > = 0 Can be blank	Right

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
37	281	288	8	4th Disbursement Anticipated Date The anticipated disbursement date for the 4th disbursement	Format is CCYYMMDD Can be blank	Date
38	289	293	5	4th Disbursement Anticipated Gross Amount The anticipated gross amount for the 4th disbursement	Numeric > = 0 Can be blank	Right
39	294	298	5	4th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 4th disbursement	Numeric > = 0 Can be blank	Right
40	299	303	5	4th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 4th disbursement	Numeric > = 0 Will be blank for 2000-2001	Right
41	304	308	5	4th Disbursement Anticipated Net Amount The anticipated net amount for the 4th disbursement	Numeric > = 0 Can be blank	Right
42	309	316	8	5th Disbursement Anticipated Date The anticipated disbursement date for the 5th disbursement	Format is CCYYMMDD Can be blank Blank for PLUS	Date

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
43	317	321	5	5th Disbursement Anticipated Gross Amount The anticipated gross amount for the 5th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
44	322	326	5	5th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 5th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
45	327	331	5	5th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 5th disbursement	Numeric > = 0 Will be blank for 2000-2001 Blank for PLUS	Right
46	332	336	5	5th Disbursement Anticipated Net Amount The anticipated net amount for the 5th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
47	337	344	8	6th Disbursement Anticipated Date The anticipated disbursement date for the 6th disbursement	Format is CCYYMMDD Can be blank Blank for PLUS	Date
48	345	349	5	6th Disbursement Anticipated Gross Amount The anticipated gross amount for the 6th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
49	350	354	5	6th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 6th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
50	355	359	5	6th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 6th disbursement	Numeric > = 0 Will be blank for 2000-2001 Blank for PLUS	Right
51	360	364	5	6th Disbursement Anticipated Net Amount The anticipated net amount for the 6th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
52	365	372	8	7th Disbursement Anticipated Date The anticipated disbursement date for the 7th disbursement	Format is CCYYMMDD Can be blank Blank for PLUS	Date
53	373	377	5	7th Disbursement Anticipated Gross Amount The anticipated gross amount for the 7th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
54	378	382	5	7th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 7th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
55	383	387	5	7th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 7th disbursement	Numeric > = 0 Will be blank for 2000-2001 Blank for PLUS	Right
56	388	392	5	7th Disbursement Anticipated Net Amount The anticipated net amount for the 7th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
57	393	400	8	8th Disbursement Anticipated Date The anticipated disbursement date for the 8th disbursement	Format is CCYYMMDD Can be blank Blank for PLUS	Date
58	401	405	5	8th Disbursement Anticipated Gross Amount The anticipated gross amount for the 8th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
59	406	410	5	8th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 8th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
60	411	415	5	8th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 8th disbursement	Numeric > = 0 Will be blank for 2000-2001 Blank for PLUS	Right

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
61	416	420	5	8th Disbursement Anticipated Net Amount The anticipated net amount for the 8th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
62	421	428	8	9th Disbursement Anticipated Date The anticipated disbursement date for the 9th disbursement	Format is CCYYMMDD Can be blank Blank for PLUS	Date
63	429	433	5	9th Disbursement Anticipated Gross Amount The anticipated gross amount for the 9th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
64	434	438	5	9th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 9th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
65	439	443	5	9th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 9th disbursement	Numeric > = 0 Will be blank for 2000-2001 Blank for PLUS	Right
66	444	448	5	9th Disbursement Anticipated Net Amount The anticipated net amount for the 9th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
67	449	456	8	10th Disbursement Anticipated Date The anticipated disbursement date for the 10th disbursement	Format is CCYYMMDD Can be blank Blank for PLUS	Date
68	457	461	5	10th Disbursement Anticipated Gross Amount The anticipated gross amount for the 10th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
69	462	466	5	10th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 10th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
70	467	471	5	10th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 10th disbursement	Numeric > = 0 Will be blank for 2000-2001 Blank for PLUS	Right
71	472	476	5	10th Disbursement Anticipated Net Amount The anticipated net amount for the 10th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
72	477	484	8	11th Disbursement Anticipated Date The anticipated disbursement date for the 11th disbursement	Format is CCYYMMDD Can be blank Blank for PLUS	Date

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
73	485	489	5	11th Disbursement Anticipated Gross Amount The anticipated gross amount for the 11th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
74	490	494	5	11th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 11th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
75	495	499	5	11th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 11th disbursement	Numeric > = 0 Will be blank for 2000-2001 Blank for PLUS	Right
76	500	504	5	11th Disbursement Anticipated Net Amount The anticipated net amount for the 11th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
77	505	512	8	12th Disbursement Anticipated Date The anticipated disbursement date for the 12th disbursement	Format is CCYYMMDD Can be blank Blank for PLUS	Date
78	513	517	5	12th Disbursement Anticipated Gross Amount The anticipated gross amount for the 12th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
79	518	522	5	12th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 12th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
80	523	527	5	12th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 12th disbursement	Numeric > = 0 Will be blank for 2000-2001 Blank for PLUS	Right
81	528	532	5	12th Disbursement Anticipated Net Amount The anticipated net amount for the 12th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
82	533	540	8	13th Disbursement Anticipated Date The anticipated disbursement date for the 13th disbursement	Format is CCYYMMDD Can be blank Blank for PLUS	Date
83	541	545	5	13th Disbursement Anticipated Gross Amount The anticipated gross amount for the 13th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
84	546	550	5	13th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 13th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
85	551	555	5	13th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 13th disbursement	Numeric > = 0 Will be blank for 2000-2001 Blank for PLUS	Right
86	556	560	5	13th Disbursement Anticipated Net Amount The anticipated net amount for the 13th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
87	561	568	8	14th Disbursement Anticipated Date The anticipated disbursement date for the 14th disbursement	Format is CCYYMMDD Can be blank Blank for PLUS	Date
88	569	573	5	14th Disbursement Anticipated Gross Amount The anticipated gross amount for the 14th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
89	574	578	5	14th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 14th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
90	579	583	5	14th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 14th disbursement	Numeric > = 0 Will be blank for 2000-2001 Blank for PLUS	Right

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
91	584	588	5	14th Disbursement Anticipated Net Amount The anticipated net amount for the 14th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
92	589	596	8	15th Disbursement Anticipated Date The anticipated disbursement date for the 15th disbursement	Format is CCYYMMDD Can be blank Blank for PLUS	Date
93	597	601	5	15th Disbursement Anticipated Gross Amount The anticipated gross amount for the 15th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
94	602	606	5	15th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 15th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
95	607	611	5	15th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 15th disbursement	Numeric > = 0 Will be blank for 2000-2001 Blank for PLUS	Right
96	612	616	5	15th Disbursement Anticipated Net Amount The anticipated net amount for the 15th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
97	617	624	8	16th Disbursement Anticipated Date The anticipated disbursement date for the 16th disbursement	Format is CCYYMMDD Can be blank Blank for PLUS	Date
98	625	629	5	16th Disbursement Anticipated Gross Amount The anticipated gross amount for the 16th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
99	630	634	5	16th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 16th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
100	635	639	5	16th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 16th disbursement	Numeric > = 0 Will be blank for 2000-2001 Blank for PLUS	Right
101	640	644	5	16th Disbursement Anticipated Net Amount The anticipated net amount for the 16th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
102	645	652	8	17th Disbursement Anticipated Date The anticipated disbursement date for the 17th disbursement	Format is CCYYMMDD Can be blank Blank for PLUS	Date

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
103	653	657	5	17th Disbursement Anticipated Gross Amount The anticipated gross amount for the 17th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
104	658	662	5	17th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 17th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
105	663	667	5	17th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 17th disbursement	Numeric > = 0 Will be blank for 2000-2001 Blank for PLUS	Right
106	668	672	5	17th Disbursement Anticipated Net Amount The anticipated net amount for the 17th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
107	673	680	8	18th Disbursement Anticipated Date The anticipated disbursement date for the 18th disbursement	Format is CCYYMMDD Can be blank Blank for PLUS	Date
108	681	685	5	18th Disbursement Anticipated Gross Amount The anticipated gross amount for the 18th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
109	686	690	5	18th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 18th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
110	691	695	5	18th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 18th disbursement	Numeric > = 0 Will be blank for 2000-2001 Blank for PLUS	Right
111	696	700	5	18th Disbursement Anticipated Net Amount The anticipated net amount for the 18th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
112	701	708	8	19th Disbursement Anticipated Date The anticipated disbursement date for the 19th disbursement	Format is CCYYMMDD Can be blank Blank for PLUS	Date
113	709	713	5	19th Disbursement Anticipated Gross Amount The anticipated gross amount for the 19th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
114	714	718	5	19th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 19th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
115	719	723	5	19th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 19th disbursement	Numeric > = 0 Will be blank for 2000-2001 Blank for PLUS	Right
116	724	728	5	19th Disbursement Anticipated Net Amount The anticipated net amount for the 19th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
117	729	736	8	20th Disbursement Anticipated Date The anticipated disbursement date for the 20th disbursement	Format is CCYYMMDD Can be blank Blank for PLUS	Date
118	737	741	5	20th Disbursement Anticipated Gross Amount The anticipated gross amount for the 20th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
119	742	746	5	20th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 20th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
120	747	751	5	20th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 20th disbursement	Numeric > = 0 Will be blank for 2000-2001 Blank for PLUS	Right

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
121	752	756	5	20th Disbursement Anticipated Net Amount The anticipated net amount for the 20th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
122	757	779	23	Loan Origination Batch Identifier The batch number generated by COD This matches the batch ID in the Header Record	Batch Type = RB Cycle Indicator = 3 (for 02–03) = 2 (for 01–02) = 1 (for 00–01) School Code = X00000–X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
123	780	780	1	Promissory Note Print Indicator The Promissory Note print option used for this loan	S = COD Prints (Send to Borrower) R = COD Prints (Return to School) O = On-site (EDExpress) F = On-site (Custom System) Z = COD Reprint	Left
124	781	781	1	Additional Unsubsidized Eligibility for Dependent Student This dependent student is eligible for an additional unsubsidized loan amount	Y = Yes Can be blank Applicable to Unsubsidized loans only	Left

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
125	782	786	5	Origination Fee Percentage The origination fee percentage used for this loan	Numeric > 0 03000 for 3 percent 04000 for 4 percent There is an implied decimal between the 2nd and 3rd positions from the left	Left
126	787	795	9	Student's Social Security Number (PLUS) Social Security Number of the student	001010001–999999998 Blank for Subsidized/Unsubsidized	Right
127	796	807	12	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 Blank for Subsidized/Unsubsidized	Left
128	808	823	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 Blank for Subsidized/Unsubsidized	Left
129	824	824	1	Student's Middle Initial (PLUS) The student's middle initial	Uppercase A-Z Blank for Subsidized/Unsubsidized	Left

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
130	825	825	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 Subsidized/Unsubsidized Loan Origination Records or Subsidized/Unsubsidized change records) Blank for Subsidized/Unsubsidized	Left
131	826	834	9	Student's Alien Registration Number (PLUS) The student's alien registration number, if eligible non-citizen	000000001-999999999 Blank for Subsidized/Unsubsidized	Right
132	835	842	8	Student's Date of Birth (PLUS) The student's date of birth	Format is CCYYMMDD Blank for Subsidized/Unsubsidized	Date
133	843	843	1	Student's Loan Default/Grant Overpayment (PLUS) The student is in default on a Title IV loan or owes a refund on a Title IV grant	N = No Z = Overridden by School Blank for Subsidized/Unsubsidized	Left
134	844	849	6	School Code Direct Loan School Code	X00000–X99999 where X = G or E	Left

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
135	850	854	5	Loan Amount Requested (PLUS) The total amount requested for the loan	Numeric > = 0 Blank for Subsidized/Unsubsidized	Right
136	855	889	35	Student's Local Address The first line of the student's local address Student's local address is not required	0-9 Uppercase A-Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) Can be blank	Left

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
137	890	905	16	Student's Local Address City The student's local address city Student's local address is not required	0-9 Uppercase A-Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) Can be blank	Left
138	906	907	2	Student's Local Address State The student's local address state	Uppercase A-Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in this section Can be Blank	Left
139	908	916	9	Student's Local Zip Code The student's local address Zip Code	0-9 Space(s) Last 4 digits can be blank Can be blank	Left
140	917	917	1	Dependency Status The dependency status of the student	I = Independent D = Dependent	Left
141	918	918	1	Master Promissory Note Type Indicates whether the MPN is electronic or paper	E = Electronic MPN Blank = Paper MPN Can be blank Blank for PLUS loans	Left
142	919	958	40	Filler	For ED Use Only	Left

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
143	959	966	8	Loan Origination Date The date the loan record was originated by the school	Format is CCYYMMDD	Date
144	967	974	8	Academic Year Start Date The date the student's academic year starts at the school	Format is CCYYMMDD	Date
145	975	982	8	Academic Year End Date The date the student's academic year ends at the school	Format is CCYYMMDD	Date
146	983	983	1	Additional Unsubsidized Eligibility up to Health Profession Programs Amount This was formerly a HEAL loan	Y = Yes Can be blank Unsubsidized only	Left
147	984	984	1	Disclosure Statement Print Indicator Indicates whether the school or COD will print the Disclosure Statement The party (school or COD) who is responsible for mailing the Disclosure Statement is also responsible for printing and mailing the Plain Language Disclosure	Y = COD prints Blank = School prints Blank for PLUS loans	Left

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
148	985	1034	50	Student's E-mail Address The student's e-mail address	Alphanumeric Upper and Lower Cases ' (Apostrophe) - (Dash) _ (Underscore) # (Number) @ (At) % (Percent or in care of) & (Ampersand) / (Slash) , (Comma) Space(s) Can be blank	Left
149	1035	1035	1	Credit Decision Indicator (PLUS) The credit decision at COD for this loan	A = Accepted D = Denied P = Pending Blank for Subsidized/Unsubsidized	Left
150	1036	1036	1	Promissory Note Status (PLUS) The status of the PLUS Promissory Note at COD	A = Accepted R = Rejected X = Pending Blank for Subsidized/Unsubsidized	Left

Rebuild Origination Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
151	1037	1037	1	Master Promissory Note Status The current status of the Master Promissory Note on file at COD. This status may not be the status at the time the loan was linked by COD.	A = Accepted Master Promissory Note at COD P = Master Promissory Note NOT on file at COD I = Inactive C = Closed Q = Rejected X = Pending Master Promissory Note at COD Blank for PLUS loans	Left
152	1038	1038	1	Master Promissory Note Indicator The Master Promissory Note indicator is used to indicate whether or not the LOR has been linked to an MPN at COD	Y = LOR has been linked to an MPN at COD N = LOR is not linked to an MPN on file at COD Blank for PLUS loans	Left
153	1039	1059	21	Master Promissory Note Identification The Master Promissory Note (MPN) Identifier printed on the Master Promissory Note. This MPN ID is used by COD to link Subsidized/ Unsubsidized loans to this Master Promissory Note.	Student's Social Security Number: 001010001–999999998 MPN Indicator: M, S, or U Program Year: 00–03 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999 Populated only for Program Year = 01 loans Can be blank Blank for PLUS	
		Total Bytes	1059			

Rebuild Disbursement Detail Record—Import from LOC/Common Origination and Disbursement System

(DLRBLDOP/ CODRBFOP)

Batch Type RB

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Record Type The type of record included in the file	D = Rebuild Disbursement Detail Record	Left
2	2	22	21	Loan Identifier Unique Identifier created at the time of origination	Student's Social Security Number: 001010001–999999998 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 03 (for 02–03) 02 (for 01–02) 01 (for 00–01) School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999	Left
3	23	24	2	Disbursement Number The disbursement number for the current disbursement transaction	01–04 for PLUS 01–20 for Subsidized/Unsubsidized	Right
4	25	25	1	Disbursement Activity Type of disbursement activity transaction	D = Actual Disbursement A = Adjusted Disbursement Amount Q = Adjusted Disbursement Date	Left
5	26	33	8	Transaction Date Date disbursement activity occurred at the school For a "Q" activity this is the new date	Format is CCYYMMDD	Date

Rebuild Disbursement Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
6	34	35	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 Disbursement sequence numbers are sequential and follow in order	Right
7	36	40	5	Disbursement Actual Gross Amount The actual gross amount (in dollars) of the disbursement	Numeric > 0 Disbursement Activity Q = Blank	Right
8	41	45	5	Disbursement Actual Loan Fee Amount The actual loan fee (in dollars) associated with the disbursement	Numeric > 0 Disbursement Activity Q = Blank	Right
9	46	50	5	Disbursement Actual Interest Rebate Amount The actual interest rebate amount for the disbursement	Numeric > 0 Disbursement Activity Q = Blank Can be blank	Right
10	51	55	5	Disbursement Actual Net Amount The actual net amount (in dollars) of the disbursement	Numeric > 0 Disbursement Activity Q = Blank	Right
11	56	61	6	Disbursement Actual Net Adjustment Amount The actual net adjustment amount for the disbursement	-99999 to 099999 Disbursement Activity Q = Blank	Right

Rebuild Disbursement Detail Record—Import from LOC/Common Origination and Disbursement System (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
12	62	84	23	Disbursement Batch Number The Batch Number of the Disbursement Batch	Batch Type = RB Cycle Indicator = 3 (for 02–03) = 2 (for 01–02) = 1 (for 00–01) School Code = X00000–X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
13	85	90	6	School Code Direct Loan School Code Also identifies school originating loan record	X00000–X99999 where X = G or E	Left
14	91	91	1	First Disbursement Flag This flag identifies which disbursement (01–20) for Sub/Unsub and (01–04) for PLUS has the earliest transaction date at COD	F = First Disbursement Disbursement Activity A and Q = Blank Can be blank Populated only for Program Year = 02 and forward loans	Left
15	92	96	5	COD's Total Net Booked Loan Amount Total net disbursements accepted and booked by COD for this loan	Numeric > = 0 Disbursement Activity Q = Blank Unbooked Loans = All zeros	Right
16	97	104	8	COD's Booked Date This is the date the individual disbursement activity booked at COD	Format is CCYYMMDD Disbursement Activity Q = Blank Can be blank. Unbooked loans = Blank.	Date
17	105	112	8	The original disbursement date of an Adjusted Disbursement Date (Q) Activity	Format is CCYYMMDD Disbursement Activity D and A = Blank	Date
18	113	1059	947	Filler	For ED use only	Left
		Total Bytes	1059			

Entrance and Exit Counseling

Entrance Counseling Results Report (Fixed Length)—Import from Loan Origination Center *(DECF03OP)*

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	9	9	Borrower's Social Security Number The borrower's current Social Security Number	001010001–999999998	Right
2	10	17	8	Borrower's Date of Birth The borrower's date of birth	Format is CCYYMMDD	Date
3	18	33	16	Borrower's Last Name The borrower's last name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) - (Dash) Left justified with an A–Z in the first position	Left
4	34	45	12	Borrower's First Name The borrower's first name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) - (Dash) Left justified with an A-Z in the first position	Left
5	46	46	1	Borrower's Middle Initial	Uppercase A–Z Can be blank	Left
6	47	54	8	Completion Date Date that Entrance Counseling was completed.	Format is CCYYMMDD	Date
7	55	60	6	Completion Time Time that Entrance Counseling was completed.	000000–235959 Format is HHMMSS HH = 00–23 MM = 00–59 SS = 00–59	Right

Entrance Counseling Results Report (Fixed Length)—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
8	61	61	1	Rights and Responsibilities Acknowledgement Indicator for whether rights and responsibilities have been acknowledged by the borrower.	Y = Yes N = No	Left
9	62	80	19	Filler	For ED Use Only	Left
		Total Bytes	80			

Exit Counseling Results Report (Fixed Length)—Import from Direct Loan Servicing Center
(DLFF01OP)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	9	9	Borrower's Social Security Number The borrower's current Social Security Number	001010001–999999998	Right
2	10	17	8	Borrower's Date of Birth The borrower's date of birth	Format is CCYYMMDD	Date
3	18	33	16	Borrower's Last Name The borrower's last name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) - (Dash) Left justified with an A–Z in the first position	Left
4	34	45	12	Borrower's First Name The borrower's first name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) - (Dash) Left justified with an A-Z in the first position	Left
5	46	46	1	Borrower's Middle Initial	Uppercase A–Z Can be blank	Left
6	47	54	8	Exit Counseling Completion Date	Format is CCYYMMDD	Date
7	55	62	8	Exit Counseling Completion Time	Format is HHMMSSNN HH = 00–23 MM = 00–59 SS = 00–59 NN = 00–99	Time

Exit Counseling Results Report (Fixed Length)—Import from Direct Loan Servicing Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
8	63	65	3	Borrower's Acknowledgement of Rights and Responsibilities Indicator for whether rights and responsibilities have been acknowledged by the borrower.	Yes or No	Left
9	66	90	25	Borrower's Current Street Address Line 1	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Spaces	Left
10	91	115	25	Borrower's Current Street Address Line 2	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Spaces	Left
11	116	131	16	Borrower's Current Address City	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Spaces	Left

Exit Counseling Results Report (Fixed Length)—Import from Direct Loan Servicing Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
12	132	133	2	Borrower's Current Address State Code	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1	Left
13	134	142	9	Borrower's Current Address Zip Code	0-9 Spaces Last 4 digits may be blank	Left
14	143	152	10	Borrower's Current Home Telephone Number	0-9 May be blank	Left
15	153	154	2	Borrower's Driver License State Code	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1 May also be blank	Left
16	155	174	20	Borrower's Driver's License Number	0-9 Uppercase A-Z -(Dash) *(Asterisk) May be blank	Left
17	175	199	25	Employer's Name	0-9 Uppercase A-Z .(Period) -(Dash) *(Asterisk) May be blank	Left
18	200	224	25	Employer's Street Address Line 1	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) #(Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Spaces	Left

Exit Counseling Results Report (Fixed Length)—Import from Direct Loan Servicing Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
19	225	249	25	Employer's Street Address Line 2	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Spaces	Left
20	250	265	16	Employer's City	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Spaces	Left
21	266	267	2	Employer's State Code	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1	Left
22	268	276	9	Employer's Zip Code	0-9 Spaces Last 4 digits may be blank	Left
23	277	286	10	Employer's Telephone Number	0-9 May be blank	Left
24	287	311	25	Reference Name-1	Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) Left justified with an A-Z in the first position	Left

Exit Counseling Results Report (Fixed Length)—Import from Direct Loan Servicing Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
25	312	336	25	Reference 1 - Street Address Line 1	0-9 Uppercase A-Z . (Period) ‘ (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Spaces	Left
26	337	361	25	Reference 1- Street Address Line 2	0-9 Uppercase A-Z . (Period) ‘ (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Spaces	Left
27	362	377	16	Reference 1- City	0-9 Uppercase A-Z . (Period) ‘ (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Spaces	Left
28	378	379	2	Reference 1-State Code	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1	Left
29	380	388	9	Reference 1- Zip Code	0-9 Spaces Last 4 digits may be blank	Left

Exit Counseling Results Report (Fixed Length)—Import from Direct Loan Servicing Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
30	389	398	10	Reference 1- Telephone Number	0-9 May be blank	Left
31	399	423	25	Reference Name-2	Uppercase A-Z . (Period) ‘ (Apostrophe) - (Dash) Left justified with an A-Z in the first position	Left
32	424	448	25	Reference 2- Street Address Line 1	0-9 Uppercase A-Z . (Period) ‘ (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Spaces	Left
33	449	473	25	Reference 2- Street Address Line 2	0-9 Uppercase A-Z . (Period) ‘ (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Spaces	Left
34	474	489	16	Reference 2- City	0-9 Uppercase A-Z . (Period) ‘ (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Spaces	Left

Exit Counseling Results Report (Fixed Length)—Import from Direct Loan Servicing Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
35	490	491	2	Reference 2-State Code	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1	Left
36	492	500	9	Reference 2- Zip Code	0-9 Spaces Last 4 digits may be blank	Left
37	501	510	10	Reference 2- Telephone Number	0-9 May be blank	Left
38	511	535	25	Next of Kin- Name	Uppercase A-Z . (Period) ‘ (Apostrophe) - (Dash) Left justified with an A-Z in the first position	Left
39	536	560	25	Next Of Kin- Street Address Line 1	0-9 Uppercase A-Z . (Period) ‘ (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Spaces	Left
40	561	585	25	Next Of Kin- Street Address Line 2	0-9 Uppercase A-Z . (Period) ‘ (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Spaces	Left

Exit Counseling Results Report (Fixed Length)—Import from Direct Loan Servicing Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
41	586	601	16	Next of Kin- City	0-9 Uppercase A-Z . (Period) ‘ (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Spaces	Left
42	602	603	2	Next of Kin- State Code	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1	Left
43	604	612	9	Next of Kin- Zip Code	0-9 Spaces Last 4 digits may be blank	Left
44	613	622	10	Next of Kin- Telephone Number	0-9 May be blank	Left
45	623	647	25	Borrower’s Permanent Street Address Line 1	0-9 Uppercase A-Z . (Period) ‘ (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Spaces	Left

Exit Counseling Results Report (Fixed Length)—Import from Direct Loan Servicing Center

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
46	648	672	25	Borrower's Permanent Street Address Line 2	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Spaces	Left
47	673	688	16	Borrower's Permanent Address City	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Spaces	Left
48	689	690	2	Borrower's Permanent Address State Code	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1	Left
49	691	699	9	Borrower's Permanent Zip Code	0-9 Spaces Last 4 digits may be blank	Left
50	700	709	10	Borrower's Permanent Telephone Number	0-9 May be blank	Left
51	710	710	1	Borrower's Rights and Responsibilities Media Type	P Paper E Electronic	Left
	Total Bytes	710				

State/Country/Jurisdiction Codes

The following table contains the 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		

*For Canadian address, CN should be placed in the state field. Do not enter the initials of a province in the state field.

Custom Edits

The following section contains the detailed descriptions of the reject codes received from the Common Origination and Disbursement System (COD). Questions pertaining to reject codes should be directed to 1-800-848-0978.

Loan Origination Reject Codes

These codes appear in Field #5 in the Full Loan Origination Acknowledgement (DISF03OP/DIPF03OP) file.

Note: For all questions regarding the definition of the reject codes or COD, call **800/848-0978**.

Code	Error Message	Edit Description
01	Invalid School Code	Direct loan school code type not equal to "E" or "G", or school code number not numeric or school code not on file at COD
02	Borrower's Address is incomplete	Borrower's Zip code is blank, or city blank, or state blank or invalid
03	Invalid Borrower's Date of Birth	Borrower's birth date zero, blank, or invalid format Borrower's age must be ≥ 8 and < 100
04	Invalid Borrower's Loan Default/Grant Overpayment	Borrower's loan default/grant overpayment value is not "N" or "Z" (default override code)
05	Invalid Borrower's Citizenship	Borrower's citizenship is not "1" for U.S. citizen or "2" for eligible non-citizen (PLUS only)
06	Must provide Borrower's First or Last Name	Borrower's first and last names are blank
07	Must provide Borrower's Alien Registration Number	Borrower's citizenship is "2," eligible non-citizen, and alien registration number is zero(s) or blank (PLUS only)
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 anticipated disbursements is required	School is not "Special School" and anticipated disbursement date 1 or 2 is equal to zero or blank
11	Anticipated Disbursement Date is blank	Anticipated disbursement date is zero or blank and loan amount approved is not equal to zero
12	Total anticipated gross amount must be less than or equal to the Loan Amount Approved	Sum of all the anticipated gross amounts is greater than the loan amount approved
13	Anticipated Disbursement Dates are not in chronological order	Anticipated disbursement date is less than a previous disbursement date
14	Not in use	Not in use
15	Invalid Program Year	Invalid program year in loan identifier
16	Loan Identifier must be unique	Loan identifier is a duplicate for a loan that is already on file at COD

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
17	This borrower has the same Social Security Number as another direct loan borrower	Invalid SSN and DOB combination A borrower with this SSN and a different DOB already exists at COD
18	Anticipated Loan Fee Amount is not equal to COD's calculated loan fee amount	Anticipated loan fee amount is not equal to the gross amount times loan fee percentage
19	Not in use; Change reject only	Not in use; Change reject only
20	Invalid state code	State code is not blank and not a valid state code
21	Invalid Disclosure Statement Print Indicator	Disclosure statement print indicator is not Y or Blank
22	Not in use; Change reject only	Not in use; Change reject only
23	Not in use	Not in use
24	Not in use; Change reject only	Not in use; Change reject only
25	Must provide Loan Period Start and End Dates	Either loan period start date or loan period end date is equal to zero or blank, or loan period start date occurs before date allowed for the program year

26	Loan Amount Approved exceeds the maximum annual loan limits for this borrower at your school
	Review the borrower's academic years, grade level, loan amount approved, and if applicable, the additional unsubsidized eligibility for Health Profession Programs
		Loan amount approved greater than the maximum annual loan limit amount:
		1st Year (Grade level 0 or 1)
		Sub Max=2,625
		Unsub and Sub Max=6,625
		2nd Year (Grade level 2)
		Sub Max=3,500
		Unsub and Sub Max=7,500
		3rd Year, 4th Year, or 5th Year eligible undergraduate (Grade level 3, 4, or 5)
		Undergrad Sub Max=5,500
		Unsub and Sub Max=10,500
		Graduate/professional and beyond (Grade level 6 or 7)
		Sub Max=8,500
		Sub and Unsub Max=18,500
		
		Health Profession Programs Loan Limits
		Student Eligible for Additional Unsubsidized Amount
		4th Year or 5th Year eligible undergraduate (Grade level 4 or 5)
		Undergrad Sub Max= 5,500
		Unsub and Sub Max= 27,167
		Graduate/professional and beyond (Grade level 6 or 7)
		Sub Max=8,500
		Sub and Unsub Max=45,167

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
27	Anticipated Net Amount is not equal to COD's calculated net amount	Anticipated disbursement net amount not equal to gross amount minus (gross amount times {loan fee percentage minus interest rebate percentage}) (+ or - $1 tolerance)
28	Invalid Loan Type	Loan type is not equal to "S" or "U" or "P" or loan sequence number is less than 0 or greater than 999
29	Must provide Borrower's/Student's Social Security Number	SSN is blank, not numeric, or not within the range 001010001-999999998
30	Invalid loan period	Loan period is greater than 12 months
31	Loan Period Start Date is greater than the Loan Period End Date	Loan period end date is prior to the loan period start date
32	Not in use	Not in use
33	Loan Amount Approved must be positive	Loan amount approved is less than or equal to zero
34	Invalid Promissory Note Print Indicator	Promissory note print indicator is not "O", "F", "R", or "S"
35	Not in use	Not in use
36	Borrower's and Student's Social Security Numbers cannot be the same	Borrower's and student's SSN are the same (PLUS only)
37	Invalid Student's Date of Birth	Student's DOB is equal to zero, blank, or is in an invalid format Student's age must be ≥ 8 and < 100
38	Invalid Student's Citizenship	Student's citizenship is not "1" for U.S. citizen or "2" for eligible non-citizen (PLUS only)
39	Invalid Student's Loan Default/Grant Overpayment	Student's loan default/grant overpayment value is not "N" or "Z" (default override code)
40	Must provide Student's First or Last Name	Student's first and last names are blank
41	Must provide Student's Alien Registration Number	Student's citizenship is "2", eligible non-citizen, and alien registration number is zero(s) or blank (PLUS only)
42	School is closed	Direct Loan school code has a closed status on COD file
43	Not in use	Not in use
44	School is ineligible	Direct loan school code has an ineligible or non-participating status on COD file
45	Not in use	Not in use
46	Invalid Borrower's Middle Initial	Borrower's middle initial is not blank and is not alphabetic
47	Invalid Student's Middle Initial	Student's middle initial is not blank and is not alphabetic

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
48	Invalid Borrower's Telephone Number	Borrower's telephone number is not blank and not 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 is not CCYYMMDD
53	Not in use	Not in use
54	Not in use	Not in use
55	Invalid Zip Code	Zip code is not blank and not numeric
56	Invalid Borrower's State Code	Zip code is not blank and state code is blank
57	Borrower's Permanent Zip Code should not be blank	Borrower's permanent address state is not blank and is not "CN", "MX", or "FC"
58	Not in use	Not in use
59	Invalid numeric field	Numeric field contains non-numeric characters
60	Invalid Dependency Status	Dependency status is not equal to "I" or "D"
61	Not in use	Not in use
62	Not in use	Not in use
63	Not in use	Not in use
64	Not in use	Not in use
65	Not in use	Not in use
66	Not in use	Not in use
67	Not in use	Not in use
68	Not in use	Not in use
69	Not in use	Not in use
70	Not in use	Not in use
71	Not in use	Not in use
72	Total Anticipated Gross Amount must be greater than zero	Anticipated gross disbursement amount is 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 format is not CCYYMMDD or is an invalid date
77	Not in use	Not in use
78	Invalid Student's College Grade Level	Student's college grade level is not equal to 0, 1, 2, 3, 4, 5, 6, or 7
79	Not in use	Not in use
80	Not in use	Not in use

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
81	Program Year and Cycle Indicator do not match	Program year in loan identifier does not match cycle indicator on batch identifier
82	Not in use; Change reject only	Not in use; Change reject only
83	Borrower and student cannot be the same person	Borrower and student's date of birth are the same (PLUS only)
84	Not in use; Change reject only	Not in use; Change reject only
85	Not in use	Not in use
86	Invalid Academic Year Start and End Dates	Academic year start date or academic year end date is zeroes or is not a valid date Academic year end date is not greater than academic year start date, or academic year is greater than 12 months
87	Invalid Additional Unsubsidized Eligibility up to Health Profession Programs 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 health profession program amount Additional unsubsidized eligibility code must be for student grade levels 4, 5, 6, or 7
88	Invalid Additional Unsubsidized Eligibility for Dependent Student	Additional Unsubsidized Eligibility code is not equal to "Y" or blank
89	Not in use	Not in use
90	Not in use; Change reject only	Not in use; Change reject only
91	Not in use; Change reject only	Not in use; Change reject only
92	Loan Period Start and End Dates exceed the Academic Year Dates	Loan period start date and loan period end date are not equal to or within the student's academic year dates
93	Not in use; Change reject only	Not in use; Change reject only
94	Not in use	Not in use
95	Only four anticipated disbursements are allowed for a PLUS loan	More than four anticipated disbursements are on the PLUS LOR
96	Not in use; Change reject only	Not in use; Change reject only
97	Invalid Origination Fee Percentage	Origination fee percentage is not equal to the current origination fee allowed for this loan type
98	Not in use	Not in use
99	Not in use	Not in use
A1	Not in use	Not in use
A2	Not in use; Change reject only	Not in use; Change reject only
A3	Not in use	Not in use
A4	Not in use	Not in use

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
A5	Anticipated Interest Rebate Amount is not equal to COD's calculated interest rebate amount	Interest rebate amount is not equal to the net amount minus (the gross amount minus loan fee amount) (+ or - $1 tolerance)
A6	Not in use; Change reject only	Not in use; Change reject only
A7	Not in use; Change reject only	Not in use; Change reject only
A8	Not in use; Change reject only	Not in use; Change reject only
A9	This person not on CPS	No eligible SSN, DOB and Last Name combination match on CPS for person
B1	Not in use	Not in use
B2	Not in use	Not in use
B3	Invalid origination for this borrower	No further Origination Records can be accepted for this borrower. The Direct Loan Servicing Center has notified COD that this person is deceased

Loan Origination Change Reject Codes

These codes appear in Field #2 and Error code fields 01–10 in the Loan Origination Change Acknowledgement (DIOC03OP) file.

Note: All questions regarding the definition of the reject codes or COD edits should be directed to the Common Origination and Disbursement System at **800/848-0978**.

Code	Error Message	Edit Description
01	Invalid School Code	Direct loan school code type not equal to "E" or "G," or school code number not numeric or school code not on file at COD
02	Borrower's Address is incomplete	Borrower's zip code is blank, or city blank, or state blank or invalid
03	Invalid Borrower's Date of Birth	Borrower's birth date zero, blank, or invalid format Borrower's age must be ≥ 8 and < 100
04	Invalid Borrower's Loan Default/Grant Overpayment	Borrower's loan default/grant overpayment value is not "N" or "Z" (default override code)
05	Invalid Borrower's Citizenship	Borrower's citizenship is not "1" for U.S. citizen or "2" for eligible non-citizen (PLUS only)
06	Must provide Borrower's First or Last Name	Borrower's first and last names are blank
07	Must provide Borrower's Alien Registration Number	Borrower's citizenship is "2", eligible non-citizen, and alien registration number is zero(s) or blank (PLUS only)
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; Origination reject only	Not in use; Origination reject only
11	Anticipated Disbursement Date is blank	Anticipated disbursement date is zero or blank and loan amount approved is not equal to zero
12	Total anticipated gross amount must be less than or equal to the Loan Amount Approved	Sum of all the anticipated gross amounts is greater than the loan amount approved
13	Not in use; Origination reject only	Not in use; Origination reject only
14	Not in use	Not in use
15	Not in use; Origination reject only	Not in use; Origination reject only
16	Not in use; Origination reject only	Not in use; Origination reject only
17	Borrower has the same Social Security Number as another direct loan borrower	Invalid SSN A borrower with the same SSN, DOB combination already exists at COD

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
18	Anticipated Loan Fee Amount is not equal to COD's calculated loan fee amount	Anticipated loan fee amount is not equal to the gross amount times loan fee percentage
19	Field cannot be modified	Non-modifiable field
20	Invalid state code	State code is not blank and not a valid state code
21	Invalid Disclosure Statement Print Indicator	Disclosure statement print indicator is not Y***, Z,*** or Blank
22	Invalid Change Field Number	Change field transmit number is invalid
23	Not in use	Not in use
24	Loan Identifier does not exist	Loan identifier is not on file at COD
25	Invalid Loan Period Start or End Date	Either loan period start date or loan period end date is equal to zero or blank, or loan period start date occurs before date allowed for the program year

26	Loan Amount Approved exceeds the maximum annual loan limits for this borrower at your school
	Review the borrower's academic years, grade level, loan amount approved, and if applicable, the additional unsubsidized eligibility for Health Profession Programs
		Loan amount approved greater than the maximum annual loan limit amount:
		1st Year (Grade level 0 or 1)
		Sub Max=2,625
		Unsub and Sub Max=6,625
		2nd Year (Grade level 2)
		Sub Max=3,500
		Unsub and Sub Max=7,500
		3rd Year, 4th Year, or 5th Year eligible undergraduate (Grade level 3, 4, or 5)
		Undergrad Sub Max=5,500
		Unsub and Sub Max=10,500
		Graduate/professional and beyond (Grade level 6 or 7)
		Sub Max=8,500
		Sub and Unsub Max=18,500
		
		Health Profession Programs Loan Limits
		Student Eligible for Additional Unsubsidized Amount
		4th Year or 5th Year eligible undergraduate (Grade level 4 or 5)
		Sub Max= 5,500
		Unsub and Sub Max= 27,167
		Graduate/professional and beyond (Grade level 6 or 7)
		Sub Max=8,500
		Sub and Unsub Max=45,167

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
27	Anticipated Net Amount is not equal to COD's calculated net amount	Anticipated disbursement net amount not equal to gross amount minus (gross amount times (loan fee percentage minus interest rebate percentage) (+ or - $1 tolerance)
28	Invalid Loan Type	Loan type is not equal to "S" or "U" or "P" or loan sequence number is less than 0 or greater than 999.
29	Invalid Borrower's/Student's Social Security Number	SSN is blank, not numeric, or not within the range 001010001-999999998
30	Invalid loan period	Loan period is greater than 12 months
31	Loan Period Start Date is greater than the Loan Period End Date	Loan period end date is prior to the loan period start date
32	Not in use	Not in use
33	Loan Amount Approved must be positive	Loan amount approved is less than or equal to zero
34	Invalid Promissory Note Print Indicator	Promissory note print indicator is not "O," "F," "R," "S," or "Z"
35	Not in use	Not in use
36	Borrower and Student's Social Security Number cannot be the same	Borrower's and student's SSN are the same (PLUS only)
37	Invalid Student's Date of Birth	Student's DOB is equal to zero, blank, or is in an invalid format Student's age must be ≥ 8 and < 100
38	Invalid Student's Citizenship	Student's citizenship is not "1" for U.S. citizen or "2" for eligible non-citizen (PLUS only)
39	Invalid Student's Loan Default/Grant Overpayment	Student's loan default/grant overpayment value is not "N" or "Z" (default override code)
40	Invalid Student's First or Last Name	Student's first and last names are blank
41	Invalid Student's Alien Registration Number	Student's citizenship is "2", eligible non-citizen, and alien registration number is zero(s) or blank (PLUS only)
42	School is closed	Direct loan school code has a closed status on COD file
43	Not in use	Not in use
44	School is ineligible	Direct loan school code has an ineligible or non-participating status on COD file
45	Not in use	Not in use
46	Invalid Borrower's Middle Initial	Borrower's middle initial is not blank and is not alphabetic

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
47	Invalid Student's Middle Initial	Student's middle initial is not blank and is not alphabetic
48	Invalid Borrower's Telephone Number	Borrower's telephone number is not blank and not 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 is not CCYYMMDD
53	Not in use	Not in use
54	Not in use	Not in use
55	Invalid Zip Code	Zip code is not blank and not numeric
56	Invalid Borrower's State Code	Zip code is not blank and state code is blank
57	Borrower's Permanent Zip Code should not be blank	Borrower's permanent address state is not blank and is not "CN", "MX", or "FC"
58	Not in use	Not in use
59	Invalid numeric field	Numeric field contains non-numeric characters
60	Invalid Dependency Status	Loan Dependency Status is not equal to "I" or "D"
61	Not in use	Not in use
62	Not in use	Not in use
63	Not in use	Not in use
64	Not in use	Not in use
65	Not in use	Not in use
66	Not in use	Not in use
67	Not in use	Not in use
68	Not in use	Not in use
69	Not in use	Not in use
70	Not in use	Not in use
71	Not in use	Not in use
72	Total Anticipated Gross Amount must be greater than zero	Anticipated gross disbursement amount is 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

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
76	Not in use: Origination reject only	Not in use: Origination reject only
77	Not in use	Not in use
78	Invalid Student's College Grade Level	Student's college grade level is not equal to 0, 1, 2, 3, 4, 5, 6, or 7
79	Not in use	Not in use
80	Not in use	Not in use
81	Program Year and Cycle Indicator do not match	Program year in loan identifier does not match cycle indicator on batch identifier
82	Actual gross disbursement amount exceeds Loan Amount Approved	Loan Amount Approved is less than the sum of the actual gross disbursement amounts
83	Borrower and student cannot be the same person	Borrower and student's date of birth are the same (PLUS only)
84	Endorser and student cannot be the same person	Invalid SSN. An endorser with the same SSN, DOB combination as the student already exists at COD
85	Not in use	Not in use
86	Invalid Academic Year Start and End Dates	Academic year start date or academic year end date is zeroes or is not a valid date Academic year end date is not greater than academic year start date, or academic year is greater than 12 months
87	Invalid Additional Unsubsidized Eligibility up to Health Profession Programs 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 Health Profession Program amount Additional Unsubsidized Eligibility code must be for student grade levels 4, 5, 6, or 7
88	Invalid Additional Unsubsidized Eligibility for Dependent Status	Additional Unsubsidized Eligibility code is not equal to "Y" or blank, OR An independent student is not eligible for an additional unsubsidized amount Additional Unsubsidized Eligibility code must be for a dependent undergraduate student (grade level 0, 1, 2, 3, 4, or 5)
89	Not in use	Not in use

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
90	All actual disbursements must be adjusted to $0	All actual disbursements corresponding to this loan are not adjusted to $0 and loan amount approved is being decreased to $0
91	Anticipated disbursement gross amount(s) must be greater than zero	Anticipated disbursement amounts are zero(s) and loan amount approved is being increased from $0
92	Loan Period Start and End Dates exceed the Academic Year Dates	Loan period start date and loan period end date are not equal to or within the student's academic year dates
93	Invalid Borrower's Social Security Number	Borrower's SSN is under review by COD Call COD for assistance
94	Not in use	Not in use
95	Only four anticipated disbursements are allowed for a PLUS loan	PLUS loans cannot have more than four anticipated disbursements
96	Loan not inactive for fee change	Loan must be made inactive before changing the fee
97	Invalid Origination Fee Percentage	Origination fee percentage is not equal to the current origination fee allowed for this loan type
98	Not in use	Not in use
99	Not in use	Not in use
A1	Not in use	Not in use
A2	First Anticipated Disbursement Date must be the earliest	Anticipated disbursement date is prior to the first anticipated disbursement date
A3	Not in use	Not in use
A4	Not in use	Not in use
A5	Not in use; Origination reject only	Not in use; Origination reject only
A6	Cannot Change Academic Year Start or End Date	Loan is linked to a MPN based on academic year date and cannot be changed
A7	Invalid Interest Rebate Percentage	Interest rebate percentage is not a valid interest rebate percentage
A8	All Actual Disbursements Are Not Reduced to Zero	All actual disbursements must be reduced to zero before or at the same time of changing the interest rebate percentage.
A9	Not in use; Origination reject only	Not in use; Origination reject only
B1	Not in use	Not in use
B2	Not in use	Not in use
B3	Not in use; Origination reject only	Not in use; Origination reject only

Promissory Note Reject Codes

Note: All questions regarding the definition of these reject codes or COD edits should be directed to the Common Origination and Disbursement System 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's SSN is missing
D	**	Address is missing
E	**	Phone number is incomplete
F	**	Driver's license incomplete
G	**	Citizenship status is missing (PLUS)
H		Not in use
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
P	**	Disbursement dates are missing
Q	**	Student's date of birth is missing
R	**	Citizenship data (Alien Registration Number) is missing (PLUS)
S	*	Sum of actual disbursements greater than promissory note amount (PLUS LOANS ONLY)

Promissory Note Reject Codes (Continued)

Code	Type	Error Text
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, reject codes “01” and “S” could be returned on the MPN/PLUS Promissory Note Acknowledgement. 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 Origination 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 COD edits should be directed to the Common Origination and Disbursement System at **800/848-0978**.

Code	Error Message	Edit Description
RA	Invalid record type for COD	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 COD edits should be directed to the Common Origination and Disbursement System at **800/848-0978**.

Code	Error Message	Edit Resolution
1	Disbursement cancellation not allowed	Disbursement activity should be "D", "A", or "Q"
2	School is currently a non-participating school	Direct loan school code has an ineligible or non-participating status on COD file
3	Not in use	Not in use
4	Discrepancy being researched by COD	Contact COD.
5	Program Year and Cycle Indicator do not match	Program year in loan identifier should match cycle indicator in batch identifier on the batch header
6	Not in use	Not in use
7	Disbursement Actual Net Amount does not match COD's calculated net amount	Disbursement actual net amount is not equal to COD's calculated net amount (+ or - $1 tolerance) The net amount is calculated using the following steps: **Step 1:** Calculate the Combined Fee/Interest Rebate Percentage by subtracting the Interest Rebate Percentage from the Loan Fee Percentage **Step 2:** Calculate the Combined Fee/Interest Rebate Amount by multiplying the Gross Amount by the Combined Fee/Interest Rebate Percentage and truncating the result **Step 3:** Calculate the Net Amount by subtracting the Combined Fee/Interest Rebate Amount from the Gross Amount
8	Invalid Disbursement Actual Net Amount	Disbursement actual net amount should be greater than zero for actual disbursement (disbursement activity = "D") OR Disbursement actual net amount should be greater than or equal to zero for adjusted disbursement amount (disbursement activity = "A")
9	Disbursement Actual Loan Fee Amount does not match COD's calculated loan fee amount	Disbursement actual loan fee amount (truncated) should be equal to the disbursement actual gross amount multiplied by the loan fee percentage (+ or - $1 tolerance)
10	Not in use	Not in use
11	Invalid Disbursement Actual Loan Fee Amount	Disbursement actual fee amount should be greater than or equal to zero

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
12	Invalid Disbursement Actual Gross Amount	Disbursement actual gross amount should be greater than zero for actual disbursement (disbursement activity = “D”) OR Disbursement actual gross amount should be greater than or equal to zero for an adjusted disbursement amount (disbursement activity = “A”)
13	Not in use	Not in use
14	Not in use	Not in use
15	Not in use	Not in use
16	Disbursement Sequence Number not in sequential order	Disbursement sequence number should be one higher than the last previously accepted transaction for this disbursement For example: Disbursement Sequence Number 02 followed by Disbursement Sequence Number 03 is accepted Disbursement Sequence Number 02 followed by Disbursement Sequence Number 04 is rejected
17	An actual disbursement does not exist for this disbursement number	Actual disbursement with a disbursement number matching the adjusted disbursement date (disbursement activity = “Q”) has not been accepted by COD OR Anticipated disbursement with a disbursement number matching the adjusted disbursement date (disbursement activity = “Q”) is not on file at COD
18	Not in use	Not in use
19	Not in use	Not in use
20	Not in use	Not in use
21	Not in use	Not in use
22	New disbursement date is more than 120 days after the original disbursement date	Transaction date should be within 120 days of the acknowledgement date on the adjusted disbursement date (disbursement activity = “Q”)
23	Original disbursement date is invalid or missing	Acknowledgement date on the adjusted disbursement date (disbursement activity = “Q”) should be numeric and formatted as CCYYMMDD

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
24	Disbursement Actual Gross Amount exceeds the maximum annual loan limit for this borrower at all enrolled schools Review the Duplicate Borrower Report to help resolve this issue	A student's disbursement gross amounts may not exceed the maximum annual loan limit 1st Year (Grade Level 0 or 1) Sub Max = $2,625 Sub and Unsub Max = $6,625 2nd Year (Grade Level 2) Sub Max = $3,500 Sub and Unsub Max = $7,500 3rd Year, 4th Year, or 5th Year eligible undergraduate (Grade Level 3, 4, or 5) Sub Max = $5,500 Sub and Unsub Max = $10,500 Graduate/professional and beyond (Grade Level 6 or 7) Sub Max = $8,500 Sub and Unsub Max = $18,500 *Health Profession Programs Loan Limits* Student Eligible for Additional Unsubsidized Amount 4th Year or 5th Year eligible undergraduate (Grade Level 4 or 5) Sub Max = $5,500 Sub and Unsub Max = $27,167 Graduate/professional and beyond (Grade Level 6 or 7) Sub Max = $8,500 Sub and Unsub Max = $45,167
25	Not in Use	Not in Use
26	Confirmation required prior to disbursement	Confirmation flag should be "Y" for first disbursements received from schools where confirmation is required prior to disbursing Confirmation flag should be "Y" for all disbursements received from schools where confirmation is required for all disbursements before disbursing
27	Not in use	Not in use
28	Not in use	Not in use
29	Invalid Disbursement Number for PLUS	Disbursement number should be 01, 02, 03, or 04 for PLUS loans.
30	Not in use	Not in use
31	Invalid Disbursement Number for Subsidized/Unsubsidized	Disbursement number should be between 01 and 20, inclusive, for Subsidized/Unsubsidized loans
32	Not in use	Not in use

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
33	Not in use	Not in use
34	Not in use	Not in use
35	Not in use	Not in use
36	Disbursement Actual Gross Amount is not numeric	Disbursement actual gross amount should be numeric
37	Disbursement Actual Loan Fee Amount is not numeric	Disbursement actual loan fee amount should be numeric
38	Disbursement Actual Net Amount is not numeric	Disbursement actual net amount should be numeric
39	Invalid Disbursement Actual Gross Amount	Disbursement actual gross amount should be blank or zeros for adjusted disbursement date (disbursement activity = "Q")
40	Duplicate date adjustment	Acknowledgement date (original disbursement date) should not be the same as the transaction date (new disbursement date) for adjusted disbursement date (disbursement activity = "Q")
41	Original disbursement date does not match current disbursement date	Acknowledgement date (original disbursement date) should match the current disbursement date on file at COD for adjusted disbursement date (disbursement activity = "Q")
42	Invalid loan fee rate	Loan fee rate used to calculate the disbursement actual fee amount should match the valid fee rates in effect as of the transaction date on the first disbursement
43	Missing loan limit data	All of the components for calculating the loan limit must exist. Contact COD to resolve the issue. At least one of the following is missing: Grade Level Academic Start Date Academic End Date Health Profession Programs Indicator
44	First actual disbursement date cannot be after any subsequent disbursements	Transaction date of the first disbursement should be earlier than the disbursement date of any other disbursement for the loan. For Example: The earliest disbursement date from all subsequent disbursements is "05/21/2001" The disbursement date of the first disbursement can be changed to on or before "05/21/2001"

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
45	Invalid First Disbursement Flag	First disbursement flag should be "F", "C", or blank for actual disbursement (disbursement activity = "D") OR First disbursement flag is not blank for adjusted disbursement amounts and dates (disbursement activity = "A" or "Q")
46	First disbursement must be received before any subsequent disbursements	Disbursement numbers 02–20 must have a first disbursement flag of "F" when no disbursement is currently on file at COD. First disbursement can be disbursement number 01, or any other disbursement with the first disbursement flag set to "F"
47	First disbursement must be received before any changes to the first disbursement	First disbursement flag cannot be "C" when a first disbursement has not been accepted at COD
48	First disbursement already received	First disbursement flag must be "C" or blank when a disbursement is already on file at COD First disbursement flag cannot be "F" when a first disbursement is already on file at COD
49	First disbursement changed more than twice	First disbursement can be changed a maximum of two times before requiring U.S. Department of Education's approval First disbursement flag cannot be "C" when two prior disbursement transactions, with a first disbursement flag of "C," for the loan were accepted by COD
50	More than one disbursement record contains the same First Disbursement Flag for this loan	More than one actual disbursement was submitted to COD with a first disbursement flag of "F" for this loan in the same cycle OR More than one actual disbursement was submitted to COD with a first disbursement flag of "C" for this loan in the same cycle
51	First disbursement must have the earliest disbursement date	Transaction date of the first disbursement should be before the disbursement date of any other disbursement: For example: The current first disbursement date is "05/21/2002" The disbursement date of any disbursement with a first disbursement flag of "C" should be on or before "05/21/2002" The disbursement date of any disbursement with a blank first disbursement flag should be on or after "05/21/2002"

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
52	Disbursement Interest Rebate Amount is not numeric	Disbursement interest rebate amount should be numeric
53	Invalid Disbursement Interest Rebate Amount	Disbursement interest rebate amount should be greater than or equal to zero for actual disbursement (disbursement activity = "D") and adjusted disbursement amount (disbursement activity = "A")
54	Disbursement Interest Rebate Amount does not equal COD's calculated interest rebate amount	Disbursement interest rebate amount does not equal COD's calculated interest rebate amount COD's interest rebate amount is calculated using the following steps: Step 1: Calculate the Combined Fee/ Interest Rebate Percentage by subtracting the Interest Rebate Percentage from the Loan Fee Percentage Step 2: Calculate the Combined Fee/Interest Rebate Amount by multiplying the Gross Amount by the Combined Fee/Interest Rebate Percentage and truncating the result Step 3: Calculate the Fee Amount by multiplying the Gross Amount by the Loan Fee Percentage and truncating the result Step 4: Calculate the Interest Rebate Amount by subtracting the Combined Fee/Interest Rebate Amount from the Fee Amount
55	Invalid Loan Fee Rate for First Anticipated Disbursement Date	Loan fee rate used to calculate the disbursement actual fee amount should match the valid fee rate in effect as of the first anticipated disbursement date
56	Invalid Adjusted Disbursement Date fee amount	Disbursement actual fee amount should be blank or zeroes for adjusted disbursement date (disbursement activity = "Q")
57	Invalid Adjusted Disbursement Date net amount	Disbursement actual net amount should be blank or zeroes for adjusted disbursement date (disbursement activity = "Q")
58	Invalid Adjusted Disbursement Date interest rebate amount	Disbursement interest rebate amount should be blank or zeroes for adjusted disbursement date (disbursement activity = "Q")

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
59	Invalid Disbursement Sequence Number	Disbursement sequence number must be 01-65
60	Borrower in Pending Bankruptcy Status	COD has received a pending bankruptcy notification for this loan's borrower from the Direct Loan Servicing Center. COD does not accept disbursements for this loan with an activity date on or after the date of that notification.
61	Borrower is Deceased	COD has received a loan discharge transaction from the Direct Loan Servicing Center indicating that this loan's borrower is deceased. COD does not accept disbursements for this loan with an activity date on or after the date of that discharge transaction.
62	Loan is Affected by Discharge	COD has received a loan discharge transaction from the Direct Loan Servicing Center with a discharge reason of Unauthorized Signature/Unauthorized Payment. COD does not accept disbursements for this loan with an activity date on or after the date of that discharge transaction.
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	Disbursement activity code should be “D”, “A”, or “Q”
F	Invalid Disbursement Sequence Number	Disbursement sequence number should be numeric and greater than zero
G	Total Disbursement Actual Gross Amounts cannot be greater than the Loan Amount Approved/Requested	The sum of the gross amounts for all disbursements activity for this loan should be less than or equal to the lower of the loan amount approved and loan amount requested
H	Not in use	Not in use
I	Not in use	Not in use
J	Credit check not yet approved for this PLUS loan.	Borrower should have an accepted credit decision on file at COD before disbursing
K	No Actual Disbursement exists for this adjustment	Actual disbursement with a disbursement number matching the adjusted disbursement amount (disbursement activity = “A”) has not been accepted by COD OR Anticipated disbursement with a disbursement number matching the adjusted disbursement amount (disbursement activity = “A”) is not on file at COD
L	Unsatisfactory school eligibility conditions	Transaction date of the first disbursement should be within the school’s eligibility period (before withdrawal or after reinstatement in the Direct Loan program)

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
M	Duplicate disbursement transaction	Disbursement number should not exist on file at COD
N	Not in use	Not in use
O	Not in use	Not in use
P	Duplicate adjustment transaction	Disbursement actual gross amount, disbursement actual fee amount, disbursement actual interest rebate amount, and disbursement actual net amount should not match the current gross amount, fee amount, interest rebate amount, and net amount on file at COD for this disbursement
Q	Disbursement date outside of allowable window	Transaction date should be no more than 10 days prior to the loan period start date and no more than 90 days after the loan period end date
R	Not in use	Not in use
S	Disbursement date cannot be more than 7 calendar days after the current date	Transaction date should not be more than 7 calendar days after the current processing date. For example: If the transaction date (disbursement date) for a disbursement is Tuesday, March 26, 2002, the current processing date (date submitted to COD) cannot be before Tuesday, March 19, 2002.
T	Must have valid promissory note to disburse	An accepted promissory note must be on file at COD for this loan before disbursing for Option 1 and Standard Origination schools
U	Invalid Loan Identifier	Loan identifier must be accepted and on file at COD
V	Invalid disbursement date	Transaction date should be formatted as CCYYMMDD and contain only numeric characters
W	Not in use	Not in use
X	Invalid School Code	Direct loan school code should be on file at COD
Y	School is physically closed or ownership changed	Direct loan school code should be open and not undergoing an ownership change
Z	School Code does not match School Code on loan record	Direct loan school code should match the school code submitted in the LOR

Custom System Requirements (For Phase-in Participants)

Processing Direct Loan Data—Direct Loan Processing Cycles

Direct Loan processing relies on electronic access of information. Phase-in Participants exchange loan information with the Common Origination and Disbursement System (COD) 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 following are the major processing cycles:

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

Note: For 2002-2003, schools continue to send batches of promissory notes with paper shipping manifests to the following address:

P.O. Box 5692

Montgomery, AL 36103-5692

On acceptance of the Full Loan Origination Record, COD establishes the unique 21-character Loan Identification (Loan ID) and all loan information pertaining to that Full Loan Origination Record is stored on COD's database.

Note: In the COD process a Loan ID is referred to as an Award ID. For Phase-in Participants the term Loan ID will continue to be used. However, be aware that the terms Loan ID and Award ID are synonymous.

With the exception of Promissory Notes, COD rejects loan changes or disbursement records for a Loan ID for which an acceptable Full Loan Origination Record has not been transmitted to COD.

However, when an acceptable Full Loan Origination Record is not transmitted to COD, COD can accept and maintain a Promissory Note for the Loan ID. The Promissory Note is acknowledged to the school with a pending status. When the Full Loan Origination Record is submitted and accepted, COD returns a promissory note acknowledgement for the pending promissory note.

What Is a Booked Loan?

The goal of all Direct Loan processing is to book loans with COD. A "booked" loan implies that there is a binding obligation between the borrower and the U.S. Department of Education for the borrower to repay the loan. A loan is considered "booked" when COD has accepted the Full Loan Origination record, the Promissory Note, the first actual disbursement record, and an accepted credit check decision for a PLUS loan. This means COD has accepted them and transmitted them to the Direct Loan Servicing Center (DLSC).

At the time COD books the first actual disbursement, a booking notification is generated and forwarded to the schools. The booking notification simplifies the reconciliation process between the schools and COD. The booking notification contains the booking date for the loan and COD's total net booked loan amount. This booking date is the date COD passes the booked disbursement amount to the DLSC.

- The Disbursement Acknowledgement Message Class—DIOD03OP/Batch Type #B—is used to transmit the Booking Notification to the schools.
- Disbursement Activity type for the booking notification is:
  - L for the booking disbursement

New for 2002–2003: A booking notification is sent only for the first actual disbursement booked at COD. Subsequent disbursements and disbursement adjustments received at COD will not generate separate booking notifications.

Batch Processing and Batch Identifiers (Batch IDs)

All data exchanged between Phase-in Participants and COD must be in the required record layout format. Data must be sent to the Student Aid Internet Gateway (SAIG) for submission to COD in groups of like data types. Each data type has a specific record layout, that is, Full Loan Origination Records, Disbursement Records, and so forth. Therefore each record set is considered a separate batch type. Every batch must contain a header and trailer record (see Custom Layouts). The batch header contains a Batch ID that is unique to the export batch.

Note: Each Direct Loan batch is sent to SAIG with a Transmission Header and a Direct Loan Batch Header. It is most important that the Batch ID and the Message Class submitted in both of the header records are the same. If these data elements are different on the two header records, the Direct Loan detail records will not process correctly at COD. For more information regarding transmitting to the SAIG, see the SAIG Host Communication Guide at **www.SFAdownload.ed.gov**.

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

All Batch IDs transmitted to COD must have the same format and be 23 characters long. The first two characters are the Batch Type, which indicates the type of data included in the batch. The next character is the Cycle Indicator, which indicates the program year of the data included in the batch. The next six characters are the School Code, which indicates the Direct Loan School Number of the school sending the batch. The next eight characters are the Date Batch Created, which indicates the date on which the school created the batch. The last six characters are the Time Batch Created, which indicate the time at which the school created the batch.

Note: In the COD process Batch IDs are referred to as Document IDs. For Phase-in Participants the term Batch ID will continue to be used. However, be aware that the terms Batch ID and Document ID are synonymous.

The Batch Integrity Rule

COD returns an acknowledgement record for every Full Loan Origination Record, Disbursement Record, and Loan Origination Change Record that is submitted by the school. If a school submits a batch with 1,000 Full Loan Origination Records, COD returns an acknowledgement file corresponding to only those 1,000 Full Loan Origination Records. The acknowledgement file always contains the same Batch ID originally submitted by the schools. This rule applies for Full Loan Origination Records, Loan Origination Change Records, and Disbursement Records initiated by the school.

Note: In the COD process, an Acknowledgement is referred to as a Response. For the purposes of this technical reference, we will continue to use the term Acknowledgement. However, be aware that the terms Acknowledgement and Response are synonymous.

To expedite school processing, COD acknowledges Promissory Notes as they are accepted. COD returns an electronic file (DIPA03OP) containing the acknowledgements of all Promissory Notes. Unlike other batch types, batch integrity is not maintained by COD for Promissory Notes. Acknowledgements do not match one to one with paper manifests sent by the school.

Full Loan Origination Records

The Direct Loan Program requires Phase-in Participant schools in the Direct Loan Program to store loan data and submit Full Loan (Subsidized/Unsubsidized/PLUS) Origination Records to COD. Schools can establish a Direct Subsidized Loan and a Direct Unsubsidized Loan based on the student's eligibility. Participating schools may include a Federal Direct PLUS Application and Promissory Note for signature in award packages for the parents or guardians of eligible students. Once the Full Loan PLUS Origination Record is transmitted and accepted by COD, a credit check is performed on the parent or guardian borrower.

Schools create one loan record and a unique Loan ID for each new loan. For example, if a borrower has one Direct Subsidized Loan and one Direct Unsubsidized Loan, the school maintains two unique Loan IDs. The Full Loan (Subsidized/Unsubsidized/PLUS) Origination Record (DESF03IN/ DEPF03IN) is created from student/borrower demographic data and anticipated disbursement data.

When creating Full Loan Origination Records, it is strongly recommended that all custom users create loan sequence numbers (the last 3 digits of the 21-character Loan ID) beginning with 001, then 002, and so forth and not begin with 101.

Full Loan Origination Records contain anticipated disbursement amounts and anticipated disbursement dates. In the COD process disbursements have a Payment Trigger associated with them. Upon acceptance of a loan record, COD stores anticipated disbursements and sets the Payment Trigger appropriately.

Note: No action is required by Phase-in Participants to set or unset the COD Payment Trigger.

Submitting Full Loan Origination Records

The school transmits a Full Loan (Subsidized/Unsubsidized/PLUS) Origination Record to SAIG for transmission to COD for every loan it originates whether or not the school chooses to print the loan's Promissory Note or have COD print it. If the school requests that COD print promissory notes, the request is indicated in the Full Loan Origination Record. If the school prints the Promissory Note, the Full Loan Origination Record can be transmitted to COD before or after the student signs the Promissory Note. For Standard Origination schools, COD prints all Promissory Notes.

Full Loan (Subsidized/Unsubsidized) Origination Records are transmitted to COD under the message class DESF03IN. Full Loan PLUS Origination Records are transmitted to COD under the message class DEPF03IN.

Schools can perform credit checks for PLUS borrowers at their school by using the COD Web site. Schools have the option to submit credit check requests via the COD Web site or to submit Full Loan PLUS Origination Records to COD for COD to perform the credit check request.

Schools are given the capability to receive a credit decision through the interactive COD Web site. The COD Web site accesses an approved credit bureau and returns a credit acknowledgement to the school. The COD Web site displays the credit decision of approved (accepted) or denied (failed). The reason for a failed credit decision is not displayed.

When the school receives a failed credit decision from the COD Web site, it has the option to either submit the Full Loan PLUS Origination Record to COD (so that COD can send an endorser form to the borrower) or to originate the additional unsubsidized loan for the student. The Full Loan PLUS Origination Record must be sent to COD if the borrower requests an endorser.

The credit decision received from the COD Web site does not have to be forwarded via batch to COD. COD receives a simultaneous response from the credit bureau at the time the school performs the credit check. COD stores the credit decision and sends necessary letters to the borrowers.

Note: Certification must be kept at the school, indicating that 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.

Receiving Full Loan Origination Acknowledgements

COD edits the Full Loan (Subsidized/Unsubsidized/PLUS) Origination Record to ensure it passes the editing requirements that have been established by the U.S. Department of Education. Full Loan (Subsidized/Unsubsidized) Origination Record Acknowledgements are transmitted to the schools under the message class DISF03OP. Full Loan PLUS Origination Record Acknowledgements are transmitted to the schools under the message class DIPF03IN. The acknowledgement files transmitted to the schools indicate the status of each Full Loan Origination Record (Field #4) and up to five reject reasons (Field #5) for each Full Loan Origination Record. For Full Loan PLUS Origination Records, the acknowledgement record also indicates whether the credit check is accepted or denied.

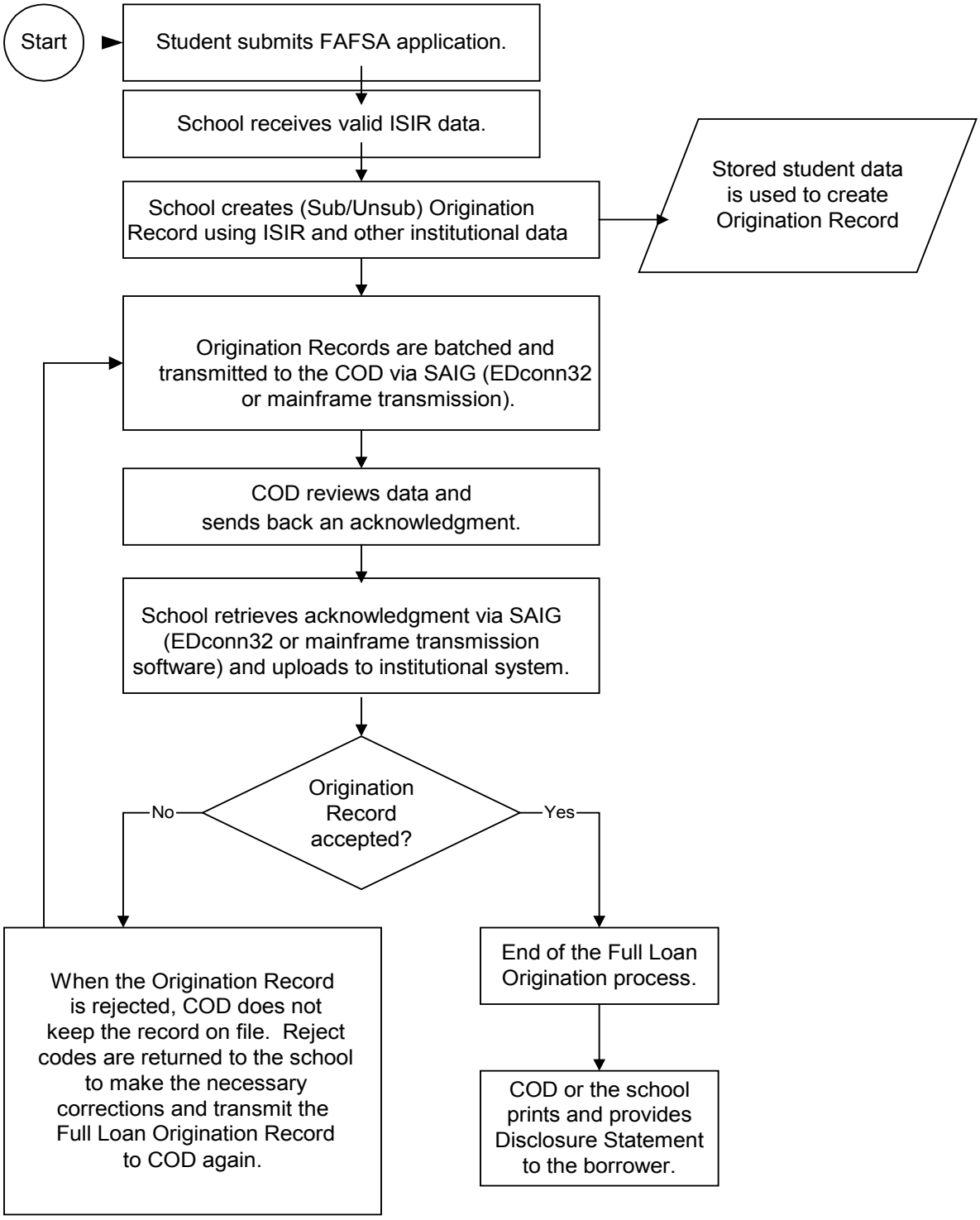
Note: COD is creating a Student Identifier composed of Social Security Number, last name and date of birth. The combination of these data elements is matched against CPS. If this match is unsuccessful on a subsidized or unsubsidized loan record a school receives a reject code of A9 – No eligible SSN, date of birth and last name combination match on CPS for student. When a school receives this error, the school should go to the COD Web site for assistance in how to resolve this mismatch. After the Full Loan Origination Record is accepted and acknowledged by COD, it should not be transmitted to COD again. Retransmitting causes a duplicate Loan ID rejection. If updates need to be made to the loan information on the record, a Loan Origination Change Record must be submitted to COD.

When a Full Loan Origination Record is rejected by COD, the school needs to re-submit the entire Full Loan Origination Record with the corrected information under message class (DESF03IN/DEPF03IN).

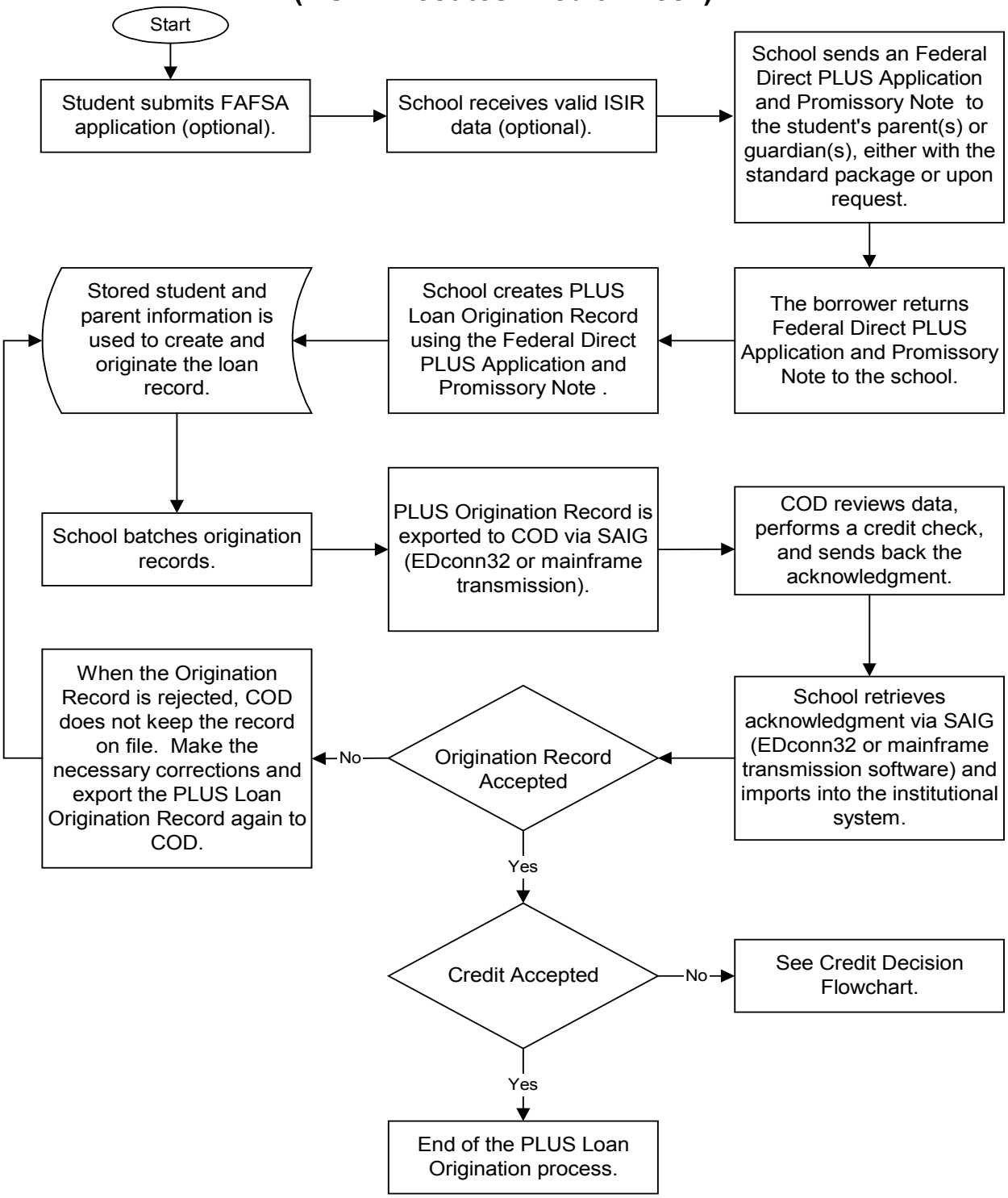
Note: If the error code fields are blank, there are no errors for an accepted origination record.

To reduce turnaround time for acknowledging Full Loan PLUS Origination Records, COD processes the credit check and acknowledges the PLUS loans within 24 hours of receipt at COD. If a credit decision other than “accepted” or “denied” is received, COD acknowledges the accepted PLUS loan with a "pending" credit check status.

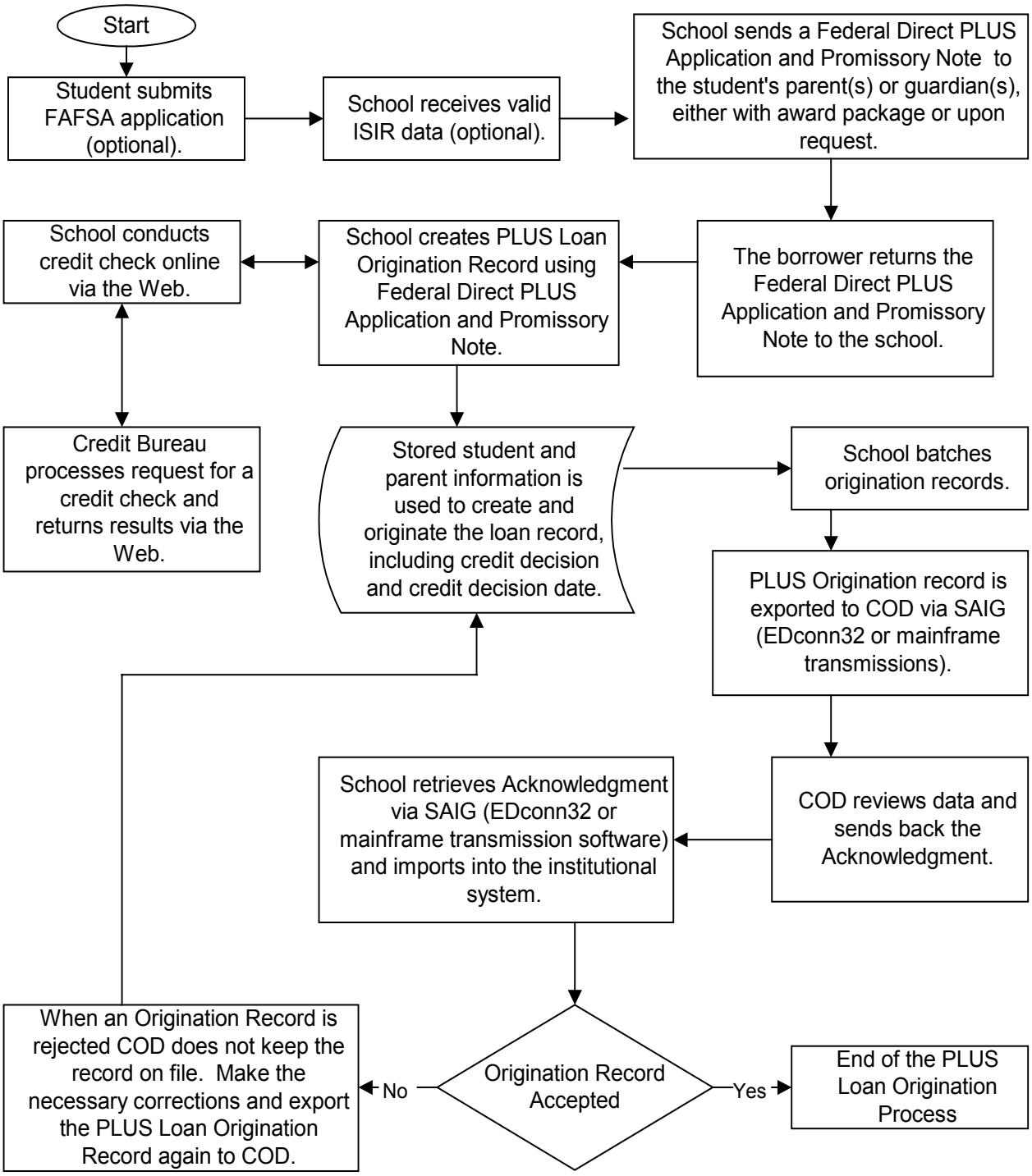
Loan Origination Process (Sub/Unsub)



Loan Origination Process (PLUS)
(COD Executes Credit Check)



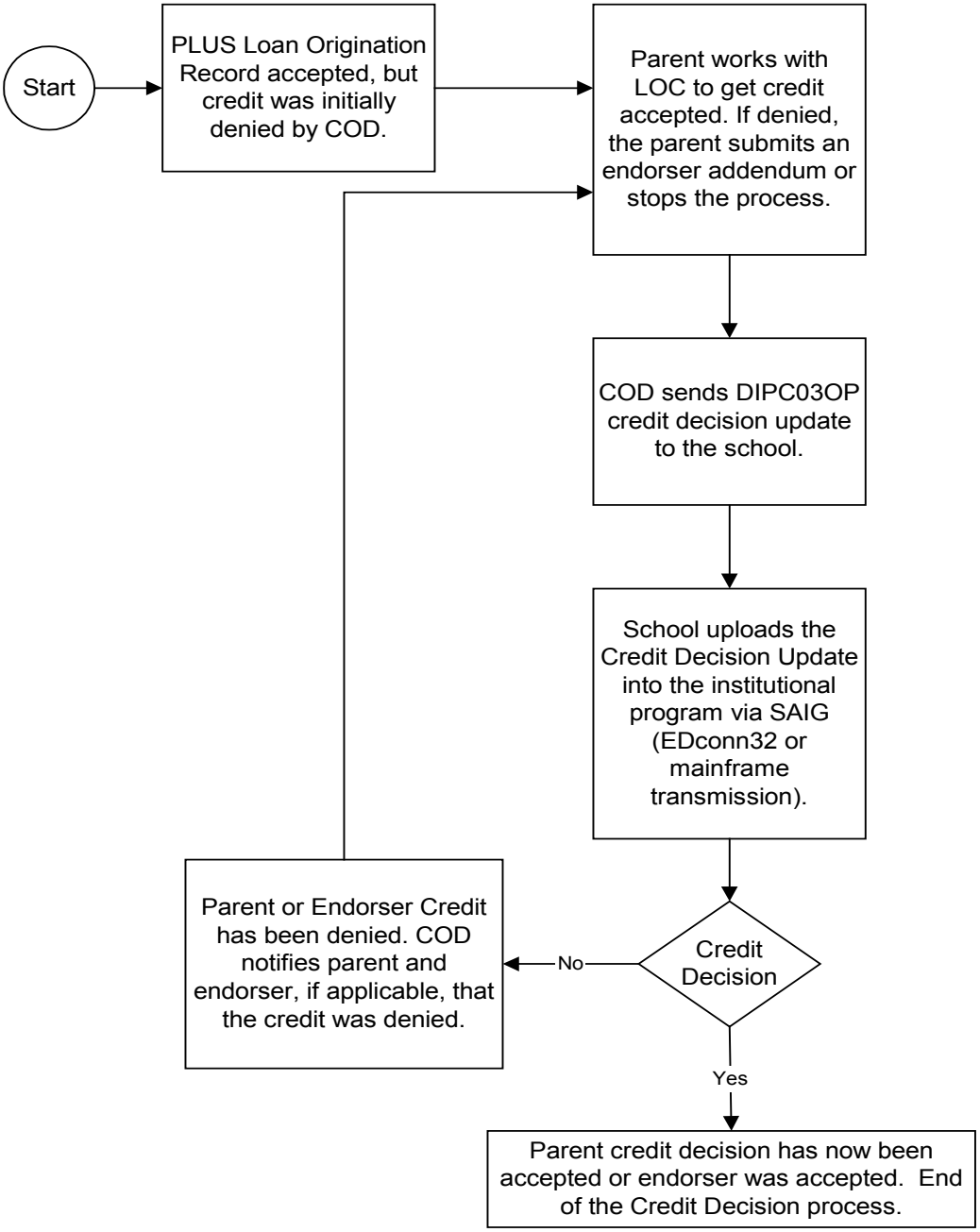
Loan Origination Process (PLUS)
(School Executes Credit Check)



Processing PLUS Credit Decisions Update (Override)

If the credit is originally denied on a Full PLUS Loan Origination Record and the borrower requests a subsequent credit check, an override, or submits an endorser addendum, COD returns a credit decision update to the school under the message class DIPC03OP. The Credit Decision indicates the result 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. COD sends further information and instructions directly to those applicants not approved for a PLUS loan on the basis of credit checks. COD 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 COD or the credit reporting agency. Therefore, schools processing PLUS loans should expect to receive updated credit decisions in this acknowledgement file at any time from COD.

PLUS Credit Decision Update (Override) Process



Loan Origination Change Records

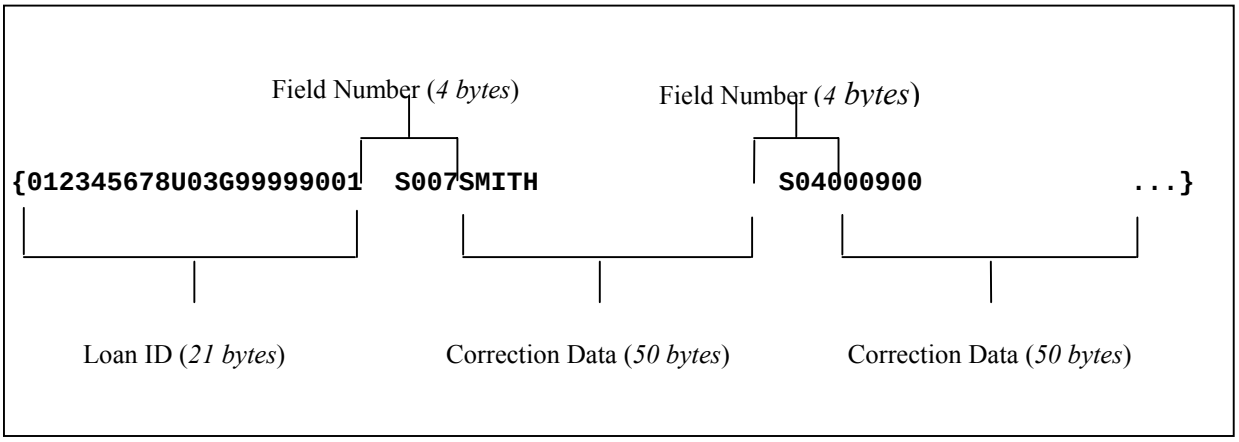
Submitting Change Records

After the Full Loan Origination Record is accepted by COD, modifications to the loan record are transmitted to COD via a Loan Origination Change Record (DESC03IN). Loan Origination Change Records only apply to Full Loan 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 their Change Field Transmit Numbers are provided in the Export Change Table Values for Field Transmit Numbers Table in Section 1. Loan Origination Change Records are submitted to COD by Loan ID. Each record must contain the Loan ID, the change field number, and the new value for the field.

Corrected values must be left-justified within the 50-byte change value field. Numeric fields are left-justified and blank filled up to the maximum number of positions for that field.

Example:

The example below shows two changes submitted to a loan record whose Loan ID is 012345678U03G99999001: The record is changing the borrower's last name to SMITH and the first disbursement anticipated gross amount to $900. The layout below shows the contents of the change record excluding the Change Batch Identifier. Each change record is limited to 10 data element changes. For records with more than 10 changes to a single Loan ID, submit more than one change record for the Loan ID.

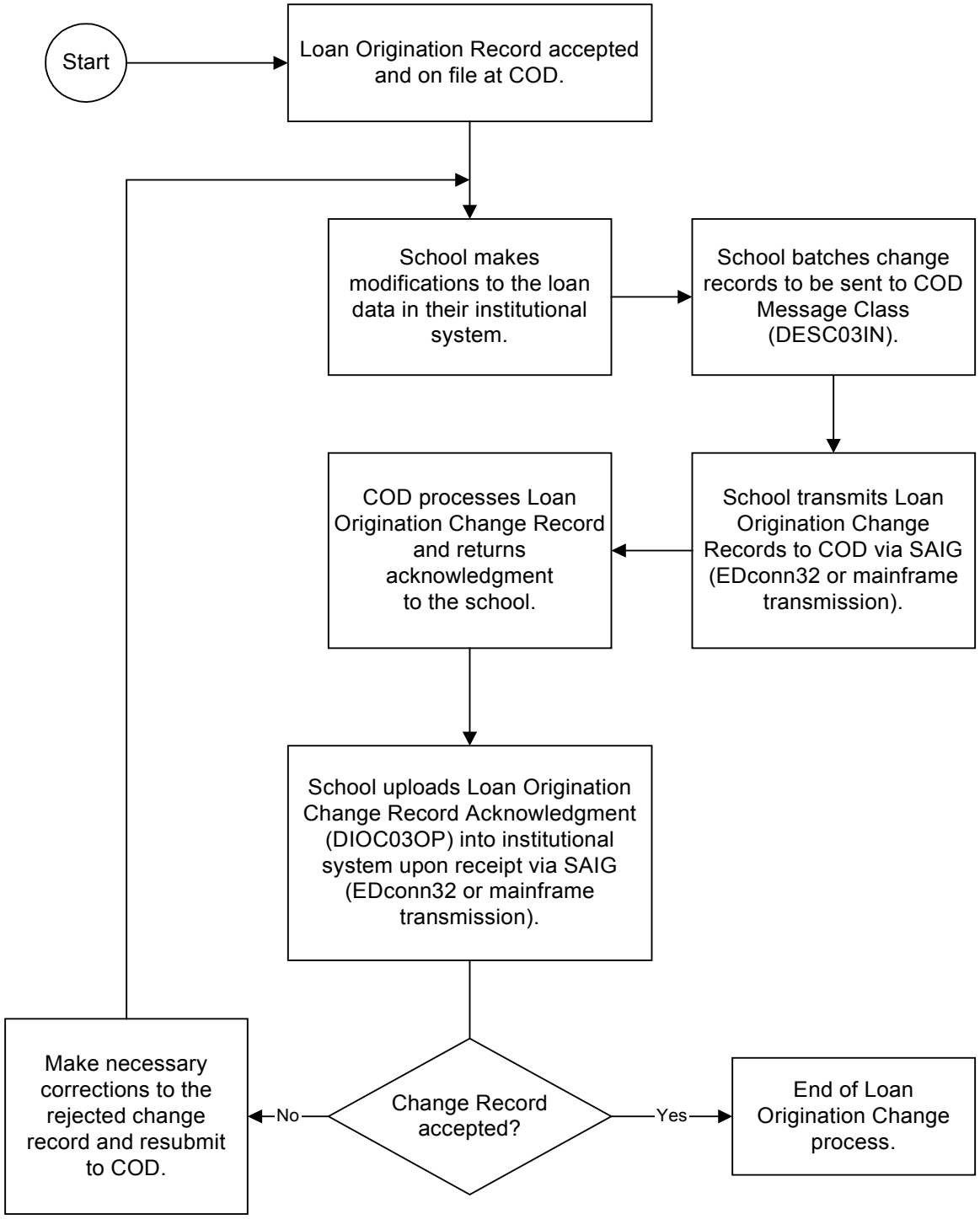


Receiving Loan Origination Change Acknowledgements

COD edits the Loan Origination Change Records with the same or similar requirements as the Full Loan Origination Record data elements. COD returns an acknowledgement file (DIOC03OP) containing codes accepting or rejecting the change record (Loan Identifier Error Code) or each change field (Error Values 1–10). The school should resolve rejected change records or fields and resubmit another change record to COD. Refer to the Loan Origination Change Reject Codes in Section 2, Custom Edits, for a list of the reject codes.

Note: If the error code fields are blank, there are no errors for an accepted origination change record. Only the fields that are in error need to be corrected and resubmitted to COD.

Loan Origination Change Record Process



Printing Direct Subsidized/Unsubsidized Loan Disclosure Statements

COD or the school is required to print a Disclosure Statement for every Full Loan (Subsidized/Unsubsidized) Origination Record. The Disclosure Statement is printed and mailed to the borrower 30 calendar days prior to the first anticipated disbursement date of the loan. However, schools have the discretion to print before the 30-day criteria.

Printing Disclosure Statements for Subsidized/Unsubsidized Loans

Options for Printing Disclosure Statements

For Program Year 1999–2000 loans, the option to print the Disclosure Statement is at the school level. Either COD or the school prints all the Disclosure Statements. The school can request to print the Disclosure Statements for 1999–2000 loans by calling its Customer Service Representative.

For Program Years 2000–2001 and forward, a field is included on the Full Loan (Subsidized/Unsubsidized) Origination Record to indicate who is responsible for printing the Disclosure Statement at the loan level. Schools can change the option by submitting a Loan Origination Change Record using Change Field Transmit Number S115 to COD.

A copy of the Disclosure Statement can be found in Appendix D.

The LOC is responsible for printing the Disclosure Statements for 2000–2001 loans that have more than 12 non-zero anticipated disbursements. The reason is that the Disclosure Statement used for 1999–2000 and 2000–2001 loans only accommodates up to twelve anticipated disbursements for the Subsidized and Unsubsidized loan on the front. The LOC prints anticipated disbursements 13–20 on the back.

When printing the Disclosure Statement, it is recommended to use Courier, 10 point, 12 pitch font.

Direct Loan Disclosure Statement Print Specifications

The following are the specifications for printing the variable data on the Disclosure Statement:

Borrower Information		
Label and 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 and Address Line 2, column 1	Data element label	From left to right in column 1, print data element label, "1. Name and Address"
1. Name and Address Line 5, column 1	Student Borrower's Last Name, First Name and 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.
1. Name and Address Line 6, column 1	Student Borrower's Permanent Address OR Student Borrower's Local Address	From left to right, print the Student Borrower's Street Address. Left justify within the print field.
1. Name and Address Line 7, 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. Date of Disclosure Statement Line 2, column 2	Data element label	From left to right in column 2, print data element label "2. Date of Disclosure Statement"
2. Date of Disclosure Statement Line 5, column 2	Date Disclosure Statement is printed.	Print date in MM/DD/CCYY format.
3. Area Code/Telephone Number Line 7, column 2	Data element label	From left to right in column 2, print label "3. Area Code/Telephone Number"
3. Area Code/Telephone Number Line 8, column 2	Student Borrower's Permanent Telephone Number	Print the Student Borrower's Permanent Telephone Number in (999) 999-9999 format.

Direct Loan Disclosure Statement Print Specifications (Continued)

School Information		
Label and Position	**Field**	**Print Instructions**
SCHOOL INFORMATION--- Line 9	Section Heading	From left to right, print section heading "SCHOOL INFORMATION" succeeded by dashes across the page
4. School Name and Address Line 10, column 1	Data element label	From left to right in column 1, print data element label "4. School Name and Address"
4. School Name and Address Line 11, column 1	School Name	From left to right, print the School Name associated with the Direct Loan School Code on the Full Loan Origination record (LOR). Left justify within the print field
4. School Name and Address Line 12, column 1	School Address	From left to right, print the School's Street Address. Left justify within the print field
4. School Name and Address Line 13, column 1	School Address	From left to right, print the school's city, state, and zip code associated with the Direct Loan School Code above. Separate each field with a space and follow city with a comma. Left justify within the print field
5. School Code/Branch Line 10, 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 12, column 2	Direct Loan School Code	Print the Direct Loan School Code on the LOR
Loan Information		
LOAN INFORMATION— Line 14	Section Heading	From left to right, print section heading "LOAN INFORMATION" succeeded by dashes across the page.
6. Loan Identification Number(s) Line 15, column 1	Data element label	From left to right in column 1, print label "6. Loan Identification Number(s)"
6. Loan Identification Number(s) Line 16, column 1	Loan ID	Print the Loan ID of Subsidized loan record in 999999999S03X99999999 format.
6. Loan Identification Number(s) Line 17, column1	Loan ID	Print the Loan ID of Unsubsidized loan record in 999999999U03X99999999 format

Direct Loan Disclosure Statement Print Specifications (Continued)

Loan Information, continued		
Label and Position	**Field**	**Print Instructions**
7. Loan Period(s) Line 15, column 2	Data element label	From left to right in column 2, print data element label "7. Loan Period(s)"
7. Loan Period(s) Line 16, column 2	Loan Period Start and End Date	Print Loan Period Start and End Date of Subsidized loan record in MM/DD/CCYY – MM/DD/CCYY format.
7. Loan Period(s) Line 17, column 2	Loan Period Start and End Date	Print Loan Period Start and End Date of Unsubsidized loan record in MM/DD/CCYY – MM/DD/CCYY format.
8. Loan Fee % Line 15, column 3	Data element label	From left to right in column 3, print label "8. Loan Fee %"
8. Loan Fee % Line 16, column 3	Loan Fee Percentage	Print Loan Fee Rate of Subsidized loan record in 9.999 % format.
8. Loan Fee % Line 17, column 3	Loan Fee Percentage	Print Loan Fee Rate of Unsubsidized loan record in 9.999 % format.
---------- Line 18	Section separator	From left to right, print dashes across page to form a separator line.
9. Information about the loan(s) that your school plans to disburse (payout) follows. This information is explained in detail on the back. The actual disbursement dates and amounts may be different than the anticipated dates and amounts below. Your school and the Direct Loan Servicing Center will notify you of the actual disbursement dates and amounts. Line 19, 20, 21 and 22	Text Statement	From left to right, print statements "9. Information about the loan(s) that your school plans to disburse (payout) follows. This information is explained in detail on the back. The actual disbursement dates and amounts may be different than the anticipated dates and amounts below. Your school and the Direct Loan Servicing Center will notify you of the actual disbursement dates and amounts."
Line 23	Blank line	Insert a blank line

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements Direct Subsidized Loan		
Label and Position	**Field**	**Print Instructions**
Direct Line 24, column 1	Label	From left to right in column 1, print the label "Direct"
Subsidized Line 25, column 1	Label	From left to right in column 1, print the label "Subsidized"
Loan Line 26, column 1	Label	From left to right in column 1, print the label "Loan"
Gross Loan Amount Line 24, column 2	Column heading	From left to right in column 2, print the label "Gross Loan Amount"
– Line 24	Minus sign	Print the minus sign "–"
Loan Fee Amount Line 24, column 3	Column heading	From left to right in column 3, print the heading "Loan Fee Amount"
+ Line 24	Plus sign	Print the Plus sign "+"
Interest Rebate Amount Line 24, column 4	Column heading	From left to right in column 4, print the heading "Interest Rebate Amount"
= Line 24	Equal sign	Print the equal sign "="
Net Loan Amount Line 24, column 5	Column heading	From left to right in column 5, print the heading "Net Loan Amount"
Gross Loan Amount Line 25, column 2	Total gross loan amount	Print total anticipated disbursement gross amount of Subsidized loan record in $99999.99 format
– Line 25	Minus sign	Print the minus sign "–"
Loan Fee Amount Line 25, column 3	Total loan fee amount	Print total anticipated disbursement loan fee amount of Subsidized loan record in $99999.99 format
+ Line 25	Plus sign	Print the Plus sign "+"
Interest Rebate Amount Line 25, column 4	Total interest rebate amount	Print total anticipated disbursement interest rebate amount of Subsidized loan record in $99999.99 format
= Line 25	Equal sign	Print the equal sign "="

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements Direct Subsidized Loan, continued		
Label and Position	**Field**	**Print Instructions**
Net Loan Amount Line 25, column 5	Total net loan amount	Print total anticipated disbursement net amount of Subsidized loan record in $99999.99 format
Your school plans to disburse the Net Loan Amount as follows: Line 27	Text Statement	From left to right starting in column 2, print statement "Your school plans to disburse the Net Loan Amount as follows:"
Line 28	Blank line	Insert a blank line
Date Line 29, column 2	Column Heading	In column 2, print heading "Date"
Net Disbursement Amount Line 29, column 3	Column Heading	In column 3, print heading "Net Disbursement Amount"
Date Line 29, column 4	Column Heading	In column 4, print heading "Date"
Net Disbursement Amount Line 29, column 5	Column Heading	In column 5, print heading "Net Disbursement Amount"
(Variable Line 30, column 1	Label	Print and left justify the label "(Variable"
Interest Line 31, column 1	Label	Print and left justify label "Interest"
Rate) Line 32, column 1	Label	Print and left justify label "Rate)"
Date Line 30, column 2	1st Anticipated Disbursement Date	Print 1st Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 30, column 3	1st Anticipated Net Disbursement Amount	Print 1st Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 31, column 2	2nd Anticipated Disbursement Date	Print 2nd Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 31, column 3	2nd Anticipated Net Disbursement Amount	Print 2nd Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements Direct Subsidized Loan, continued		
Label and Position	**Field**	**Print Instructions**
Date Line 32, column 2	3rd Anticipated Disbursement Date	Print 3rd Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 32, column 3	3rd Anticipated Net Disbursement Amount	Print 3rd Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 33, column 2	4th Anticipated Disbursement Date	Print 4th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 33, column 3	4th Anticipated Net Disbursement Amount	Print 4th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 34, column 2	5th Anticipated Disbursement Date	Print 5th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 34, column 3	5th Anticipated Net Disbursement Amount	Print 5th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 35, column 2	6th Anticipated Disbursement Date	Print 6th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 35, column 3	6th Anticipated Net Disbursement Amount	Print 6th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 36, column 2	7th Anticipated Disbursement Date	Print 7th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 36, column 3	7th Anticipated Net Disbursement Amount	Print 7th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 37, column 2	8th Anticipated Disbursement Date	Print 8th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 37, column 3	8th Anticipated Net Disbursement Amount	Print 8th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 38, column 2	9th Anticipated Disbursement Date	Print 9th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements Direct Subsidized Loan, continued		
Label and Position	**Field**	**Print Instructions**
Net Disbursement Amount Line 38, column 3	9th Anticipated Net Disbursement Amount	Print 9th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 39, column 2	10th Anticipated Disbursement Date	Print 10th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 39, column 3	10th Anticipated Net Disbursement Amount	Print 10th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 30, column 4	11th Anticipated Disbursement Date	Print 11th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 30, column 5	11th Anticipated Net Disbursement Amount	Print 11th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 31, column 4	12th Anticipated Disbursement Date	Print 12th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 31, column 5	12th Anticipated Net Disbursement Amount	Print 12th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 32, column 4	13th Anticipated Disbursement Date	Print 13th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 32, column 5	13th Anticipated Net Disbursement Amount	Print 13th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 33, column 4	14th Anticipated Disbursement Date	Print 14th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 33, column 5	14th Anticipated Net Disbursement Amount	Print 14th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 34, column 4	15th Anticipated Disbursement Date	Print 15th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 34, column 5	15th Anticipated Net Disbursement Amount	Print 15th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements Direct Subsidized Loan, continued		
Label and Position	**Field**	**Print Instructions**
Date Line 35, column 4	16th Anticipated Disbursement Date	Print 16th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 35, column 5	16th Anticipated Net Disbursement Amount	Print 16th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 36, column 4	17th Anticipated Disbursement Date	Print 17th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 36, column 5	17th Anticipated Net Disbursement Amount	Print 17th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 37, column 4	18th Anticipated Disbursement Date	Print 18th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 37, column 5	18th Anticipated Net Disbursement Amount	Print 18th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 38, column 4	19th Anticipated Disbursement Date	Print 19th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 38, column 5	19th Anticipated Net Disbursement Amount	Print 19th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Date Line 39, column 4	20th Anticipated Disbursement Date	Print 20th Anticipated Disbursement Date of Subsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 39, column 5	20th Anticipated Net Disbursement Amount	Print 20th Anticipated Net Disbursement Amount of Subsidized loan record in $99999.99 format
Line 40	Blank line	Insert a blank line

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements Direct Unsubsidized Loan		
Label and Position	**Field**	**Print Instructions**
Direct Line 41, column 1	Label	From left to right in column 1, print the label "Direct"
Unsubsidized Line 42, column 1	Label	Print and left justify the label "Unsubsidized"
Loan Line 43, column 1	Label	Print and left justify the label "Loan"
Gross Loan Amount Line 41, column 2	Column heading	From left to right in column 2, print the heading "Gross Loan Amount"
– Line 41	Minus sign	Print the minus sign "–"
Loan Fee Amount Line 41, column 3	Column heading	From left to right in column 3, print the heading "Loan Fee Amount"
+ Line 41	Plus sign	Print the Plus sign "+"
Interest Rebate Amount Line 41, column 4	Column heading	From left to right in column 4, print the heading "Interest Rebate Amount"
= Line 41	Equal sign	Print the equal sign "="
Net Disbursement Amount Line 41, column 5	Column heading	From left to right in column 5, print the heading "Net Disbursement Amount"
Gross Loan Amount Line 42, column 2	Total gross loan amount	Print total anticipated gross loan amount of Unsubsidized loan record in $99999.99 format
– Line 42	Minus sign	Print the minus sign "–"
Loan Fee Amount Line 42, column 3	Total loan fee amount	Print total anticipated loan fee amount of Unsubsidized loan record in $99999.99 format
+ Line 42	Plus sign	Print the Plus sign "+"
Interest Rebate Amount Line 42, column 4	Total interest rebate amount	Print total anticipated interest rebate amount of Unsubsidized loan record in $99999.99 format
= Line 42	Equal sign	Print the equal sign "="

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements Direct Unsubsidized Loan, continued		
Label and Position	**Field**	**Print Instructions**
Net Disbursement Amount Line 42, column 5	Total net loan amount	Print total anticipated net loan amount of Unsubsidized loan record in $99999.99 format
Your school plans to disburse the Net Loan Amount as follows: Line 44	Statement	From left to right starting in column 2, print statement "Your school plans to disburse the Net Loan Amount as follows:"
Line 45	Blank line	Insert a blank line
Date Line 46, column 2	Column heading	In column 2, center heading "Date"
Net Disbursement Amount Line 46, column 3	Column heading	In column 3, center heading "Net Disbursement Amount"
Date Line 46, column 4	Column heading	In column 4, center heading "Date"
Net Disbursement Amount Line 46, column 5	Column heading	In column 5, center heading "Net Disbursement Amount"
(Variable Line 47, column 1	Label	Print and left justify the label "(Variable"
Interest Line 48, column 1	Label	Print and left justify label "Interest"
Rate) Line 49, Column 1	Label	Print and left justify label "Rate)"
Date Line 47, column 2	1st Anticipated Disbursement Date	Print 1st Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 47, column 3	1st Anticipated Net Disbursement Amount	Print 1st Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 48, column 2	2nd Anticipated Disbursement Date	Print 2nd Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 48, column 3	2nd Anticipated Net Disbursement Amount	Print 2nd Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements Direct Unsubsidized Loan, continued		
Label and Position	**Field**	**Print Instructions**
Date Line 49, column 2	3rd Anticipated Disbursement Date	Print 3rd Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 49, column 3	3rd Anticipated Net Disbursement Amount	Print 3rd Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 50, column 2	4th Anticipated Disbursement Date	Print 4th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 50, column 3	4th Anticipated Net Disbursement Amount	Print 4th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 51, column 2	5th Anticipated Disbursement Date	Print 5th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 51, column 3	5th Anticipated Net Disbursement Amount	Print 5th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 52, column 2	6th Anticipated Disbursement Date	Print 6th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 52, column 3	6th Anticipated Net Disbursement Amount	Print 6th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 53, column 2	7th Anticipated Disbursement Date	Print 7th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 53, column 3	7th Anticipated Net Disbursement Amount	Print 7th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 54, column 2	8th Anticipated Disbursement Date	Print 8th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 54, column 3	8th Anticipated Net Disbursement Amount	Print 8th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 55, column 2	9th Anticipated Disbursement Date	Print 9th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements Direct Unsubsidized Loan, continued		
Label and Position	**Field**	**Print Instructions**
Net Disbursement Amount Line 55, column 3	9th Anticipated Net Disbursement Amount	Print 9th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 56, column 2	10th Anticipated Disbursement Date	Print 10th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 56, column 3	10th Anticipated Net Disbursement Amount	Print 10th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 47, column 4	11th Anticipated Disbursement Date	Print 11th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 47, column 5	11th Anticipated Net Disbursement Amount	Print 11th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 48, column 4	12th Anticipated Disbursement Date	Print 12th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 48, column 5	12th Anticipated Net Disbursement Amount	Print 12th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 49, column 4	13th Anticipated Disbursement Date	Print 13th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 49, column 5	13th Anticipated Net Disbursement Amount	Print 13th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 50, column 4	14th Anticipated Disbursement Date	Print 14th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 50, column 5	14th Anticipated Net Disbursement Amount	Print 14th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 51, column 4	15th Anticipated Disbursement Date	Print 15th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 51, column 5	15th Anticipated Net Disbursement Amount	Print 15th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format

Direct Loan Disclosure Statement Print Specifications (Continued)

Chart of Anticipated Disbursements Direct Unsubsidized Loan, continued		
Label and Position	**Field**	**Print Instructions**
Date Line 52, column 4	16th Anticipated Disbursement Date	Print 16th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 52, column 5	16th Anticipated Net Disbursement Amount	Print 16th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 53, column 4	17th Anticipated Disbursement Date	Print 17th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 53, column 5	17th Anticipated Net Disbursement Amount	Print 17th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 54, column 4	18th Anticipated Disbursement Date	Print 18th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 54, column 5	18th Anticipated Net Disbursement Amount	Print 18th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 55, column 4	19th Anticipated Disbursement Date	Print 19th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 55, column 5	19th Anticipated Net Disbursement Amount	Print 19th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format
Date Line 56, column 4	20th Anticipated Disbursement Date	Print 20th Anticipated Disbursement Date of Unsubsidized loan record in MM/DD/CCYY format
Net Disbursement Amount Line 56, column 5	20th Anticipated Net Disbursement Amount	Print 20th Anticipated Net Disbursement Amount of Unsubsidized loan record in $99999.99 format

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.

The MPN ID prints on the MPN. This MPN ID identification number is used by COD to identify which loans are linked to a MPN. For printed MPNs for 2000–2001 and forward, the format of the MPN ID changed to use "M" as the MPN Indicator instead of "S" or "U" in the loan type code field.

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 COD and only one MPN is used for both Subsidized and Unsubsidized loans.

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

Multi-year use of the MPN applies to all four-year and graduate/professional schools that are not subject to an emergency action or limitation, suspension, or termination (LS &T) action per Direct Loan regulations. Any school with questions regarding eligibility may contact Direct Loan Operations.

Note: When processing 2002-2003 loan records, COD is aware of open MPNs processed by the LOC for program years prior to 2002-2003.

If a borrower is attending a school using multi-year functionality, the borrower may have only one open MPN on file at COD, for all subsidized and unsubsidized loans originated for program year 1999–2000 and forward. For example, the open MPN at COD can be a MPN processed for year 2000–2001. The 2000–2001 loans and forward are linked to this open MPN. Since multiple loans are linked to a MPN, the promissory note print sequence number is no longer necessary. If a school is using multi-year functionality, that school must have a confirmation process in place. Schools are also allowed to adjust upward and downward within an academic year without having to originate a new loan.

An open MPN on file at COD is assigned to the borrower and is not limited for use at a Direct Loan school. Therefore, a school using multi-year functionality can use any MPN accepted by COD.

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 last name or first name on the Full Loan Origination Record must match the SSN, date of birth, and first name on the MPN. If there are any differences, COD is not able to link the Full Loan Origination Record to the MPN.

If a school is a single-year option school, NOT eligible for multi-year functionality, a new MPN must be generated each academic year for each borrower. A single-year school must use a MPN generated at or for that school only. A single-year school can link multiple subsidized and unsubsidized loans for the same academic year, for the same student, to the same MPN. The academic year start and end dates must be the same on all loan records linked to a specific MPN.

On the Full Loan Origination Record Acknowledgement, there is a MPN Indicator field for Subsidized/Unsubsidized loans. If the LOR has been linked to a MPN at COD, the MPN Indicator is populated with a "Y". LORs not linked to a MPN on file at COD have the MPN Indicator populated with an "N".

An open MPN is valid for up to ten years from the later of the date received or the first anticipated disbursement if an actual disbursement is made for any associated full loan origination record. If a student wishes to close a MPN, he or she must provide a request in writing to the Direct Loan Servicing Center or the school. If the closed notification is received at the school, the school must forward all original documentation to COD. COD, upon receipt of the original close MPN notification, closes the MPN. Once a MPN is closed, no new loans can be linked to it. A new MPN must be generated if new loans are originated. However, all disbursements and booking activities for the loans already linked to the closed MPN continue to be processed by COD.

Options for Printing Master Promissory Notes

Option 1 and Option 2 schools have two choices for printing MPNs. They may preprint available borrower and school information on the Master Promissory Note and provide the document to the borrower for review, completion, and signature, or they may request that COD print the Master Promissory Note.

The U.S. Department of Education provides copies of a standard, approved Master Promissory Note to participating schools. A copy of the Master Promissory Note can be found in Appendix D. However, the school may create its own form as long as it is identical in format and wording to the one provided by the U.S. Department of Education. The format must be approved by SFA. For more information on the approval process schools should call COD at 800-848-0978.

A minimum of two copies must be printed—one as the borrower copy and the other as COD 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 a 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) has a unique 21-character MPN Identification Number (MPN ID). No dollar amount is printed on the MPN, and one note can be used for multiple subsidized and unsubsidized loans.

Following are the specifications for printing the variable data on the MPN:

Note: The following fields 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 Number	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)	6	Student Borrower's Permanent Address OR Student Borrower's Local Address	From left to right, print the Student Borrower's Street Address **on line 9**
4. Name and Address (continued)	6	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	Student 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)	27	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)	27	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 Federal Direct PLUS Loan Application and Promissory Note

The Federal Direct PLUS Loan Application and Promissory Note (PLUS 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 PLUS 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.

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

The U.S. Department of Education provides copies of a standard, approved Federal Direct PLUS Promissory Note to participating schools. The current note expires 12/31/2001 and an update note is forthcoming.

A school may create its own form as long as it is identical in format and wording to the one provided by the U.S. Department of Education. The format must be approved by SFA. For more information on the approval process schools should call COD at 800/848-0978.

When printing the PLUS 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 the other as COD copy. Additional copies can be printed, if desired, as school copies.

When mailing the PLUS Promissory Note, we recommend the use of a number 10 business window envelope.

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

Federal Direct PLUS Loan Application and Promissory Note Print Specifications

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

Note: The following fields 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 Number	2	Loan ID	Print Loan ID of P type Loan record in 999999999-X-99-X99999-9-99 format **on line 4**
1. Identification Number (continued)	2	Promissory Note Print Sequence #	Print Promissory Note Sequence # of P type Loan record in 99 format **on line 4**
2. Social Security Number	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/CCYY format **on line 6**
5. U.S. Citizenship Status (Check One) 1 [ ] U.S. Citizen or national 2 [ ] Permanent resident / other eligible alien 3 [ ] Neither 1 nor 2 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

Federal 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)	7 8 9	Borrower's Permanent Address	From left to right, print the Borrower's Street Address **on line 11**
6. Name and Address (continued)	7 8 9	Borrower's Permanent 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-Number)	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 Number	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**

Federal 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)	17	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)	17	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/CCYY 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**

Federal 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/CCYY 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/CCYY 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/CCYY 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/CCYY 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 Number	25	Student's Current SSN	Print in 999-99-9999 format **on line 26**

Federal 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 2 [ ] Permanent resident / other eligible alien 3 [ ] Neither 1 nor 2 If 2, Alien Registration Number	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/CCYY format **on line 29**

Promissory Note Paper Manifests

Creating Promissory Note Paper Manifests

All promissory notes must be mailed and accepted by COD before the loans are "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. A paper certification to be signed by an official at the school is provided on the paper manifest. Subsidized/Unsubsidized Master Promissory Notes and PLUS Promissory Notes must be batched separately and a separate paper manifest created for each batch. Additionally, separate batches (manifests) must be created for each DL school code. After processing the manifest is returned to the school address on the promissory note unless the school indicates another address on the manifest.

The format for the Subsidized/Unsubsidized Master Promissory Note paper manifest and the PLUS Promissory Note paper manifest are provided in Appendix D.

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

- 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 numerical borrower ID order. The borrower's name is printed in last name, first name, and middle initial order. The Loan ID 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 (Financial Aid Administrator) name are only printed on the last page.

Receiving MPN/PLUS Promissory Note Acknowledgements

COD continues to return an electronic file (under message class DIPA03OP) containing the acknowledgement of all promissory notes. Unlike other batch types, batch integrity is not maintained by COD for promissory notes. Acknowledgements do not match one to one with paper manifests sent by the school.

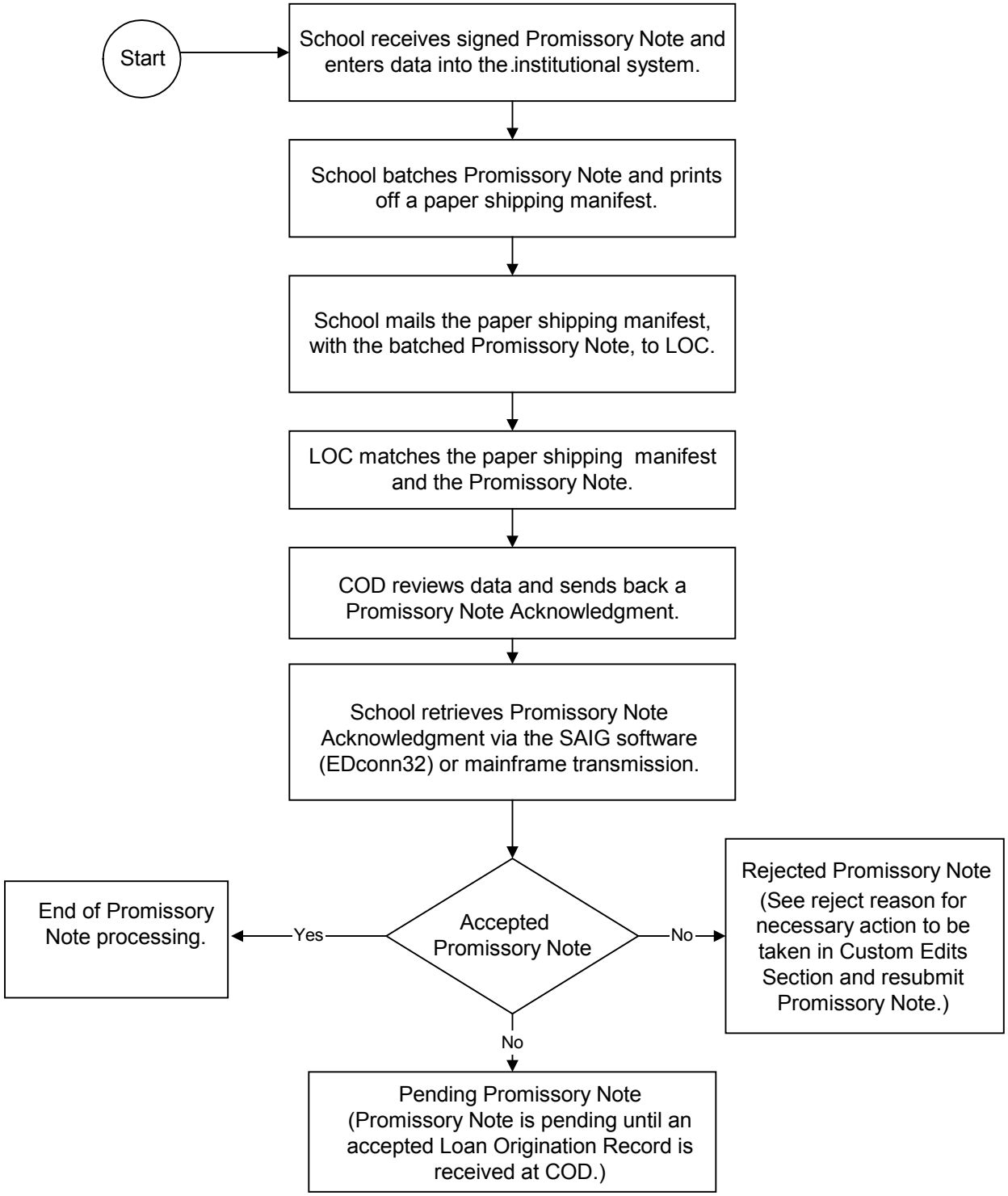
The DIPA03OP file contains a code in field 4 (Promissory Note Status) that returns one of three values: A (Accepted), R (Rejected), or X (Pending). The three categories of reason codes are associated with the actions the school is required to take to resolve the rejected notes.

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 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 may be returned on a Promissory Note Acknowledgement. These error codes are "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, the checklist is marked in the appropriate blank and returned to the school or borrower (Standard Origination schools). A copy of the checklist is included in the Appendix D.

Promissory Note Process



Promissory Note Anticipated Disbursement Values

Promissory note anticipated disbursement values (DIPA03OP, fields 6–25) are returned to all schools. If amounts are unchanged, these fields are returned with the amounts indicated in the Loan Origination Record.

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

Funds Drawdown

Tracking Cash and Receipt of Cash

Note: See Custom Overview Section for definitions of Standard Origination, Option 1, and Option 2 schools.

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 Financial Management Service (FMS). An Excess Cash transaction is a result of funds being returned to COD 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 FMS and must assign a year indicator. Cash receipts (drawdowns) cannot be combined even if received on the same day.

Return of Excess Cash (Return of Drawdown Funds)

A school must return undisbursed drawdown funds to the U.S. Department of Education. The school can either return undisbursed funds by check to COD 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 schools, once the school has an acknowledgement 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 Standard Origination and Option 1 schools there must be an accepted promissory note on file at COD.

Schools submit a file (DESD03IN) containing disbursement activity by Loan ID to SAIG for transmission to COD. Each actual disbursement transaction is considered by COD to be a unique transaction and is treated as such for reconciliation purposes. For example, once a disbursement is submitted to COD, any modification to the disbursement amount requires another disbursement record. Schools should store each transaction submitted to COD on their databases.

COD 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 COD edits.

In the COD process disbursements have a Payment Trigger associated with them. Actual disbursement records accepted by COD are stored with the appropriate Payment Trigger.

Note: No action is required by a Phase-in Participant to set or unset the COD Payment Trigger.

If an Actual Disbursement Record is submitted within the required timeframe of or after the disbursement date, the record moves on to either release funds available to a school via drawdown or FedWire/ACH or substantiates money already made available to the school. The specified time period for Direct Loans is up to seven days prior to the disbursement date. COD returns an acknowledgement (DIOD03OP) to the school indicating whether or not each disbursement record is accepted. This acknowledgement is the same record layout as the disbursement export file. The school may receive a record from COD indicating that the disbursement record is rejected. The school needs to resolve the reject and retransmit it to COD.

A school can adjust individual disbursement and/or Loan Amount Approved to zero. This provides the schools more flexibility by simply recording and sending COD an upward adjustment if the loan or disbursement is to be re-activated. Disbursement type "Q", Adjusted Disbursement Date, is 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 acknowledgement from COD.

Disbursement activity type "L" assists in determining when a disbursement has booked at COD. This record type is returned in the #B batch type.

Activity type "P" is used to indicate payments received from the borrower at Servicing within 120 days of disbursement. 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 in the SP batch type.

Disbursement Record Types

The five kinds of Disbursement Records are as follows:

Disbursement	Disbursement Activity D (#H)
Adjusted Disbursement Amount	Disbursement Activity A (#H)
Adjusted Disbursement Date	Disbursement Activity Q (#H)
Booking Disbursement	Disbursement Activity L (#B)
Payment to Servicing	Disbursement Activity P (SP)

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

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

A Booking Disbursement notification is transmitted to the school when the loan books at COD.

A Payment to Servicing Transaction is transmitted to the school when COD receives notification from Servicing that a payment was sent to Servicing by the borrower within 120 days of disbursement.

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

Adjusting loans to $0 occurs for a variety of reasons:

- Student is no longer attending school
- Student or parent decides not to borrow after a loan has been originated
- School needs to change the Loan Origination Fee
- Student or parent no longer wants, or is entitled to, the entire loan or a specific loan disbursement

To adjust an entire loan to $0 perform the following:

- Reduce actual disbursements down to zero
- Send a Loan Origination Change Record adjusting the Loan Amount Approved to $0

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

The anticipated disbursement amounts are reduced down to zero by COD when the Loan Amount Approved is changed to zero.

When an entire loan is adjusted to $0, actual disbursement(s) are already made, and the borrower returns the money within 120 days of disbursement, all principal and fees are eliminated. This is also done to comply with regulatory or statutory requirements. Likewise, when a disbursement is adjusted to $0, the principal and fees for that disbursement are eliminated. If an individual disbursement is adjusted to $0, that change is sent as a disbursement record.

Adjusting a Loan to $0 to Change the Loan Origination Fee

- Adjust any actual disbursement to $0. Send a Loan Origination Change Record adjusting the Loan Amount Approved to $0. (The fee can also be adjusted at this time. Sending the fee in this step is optional if it is sent 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 first 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 or a valid MPN on file at COD. For Standard schools, disbursement records are sent to COD after an accepted promissory note acknowledgement is received for the borrower. Schools should ensure that the disbursement record is accepted on a disbursement acknowledgement before transmitting change records for adjustments to $0.

Sequence of Disbursement Records

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

Confirmation Flag (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. A Confirmation Flag exists on the Disbursement/Disbursement Acknowledgement. This flag indicates that the borrower at the school has confirmed the disbursement.

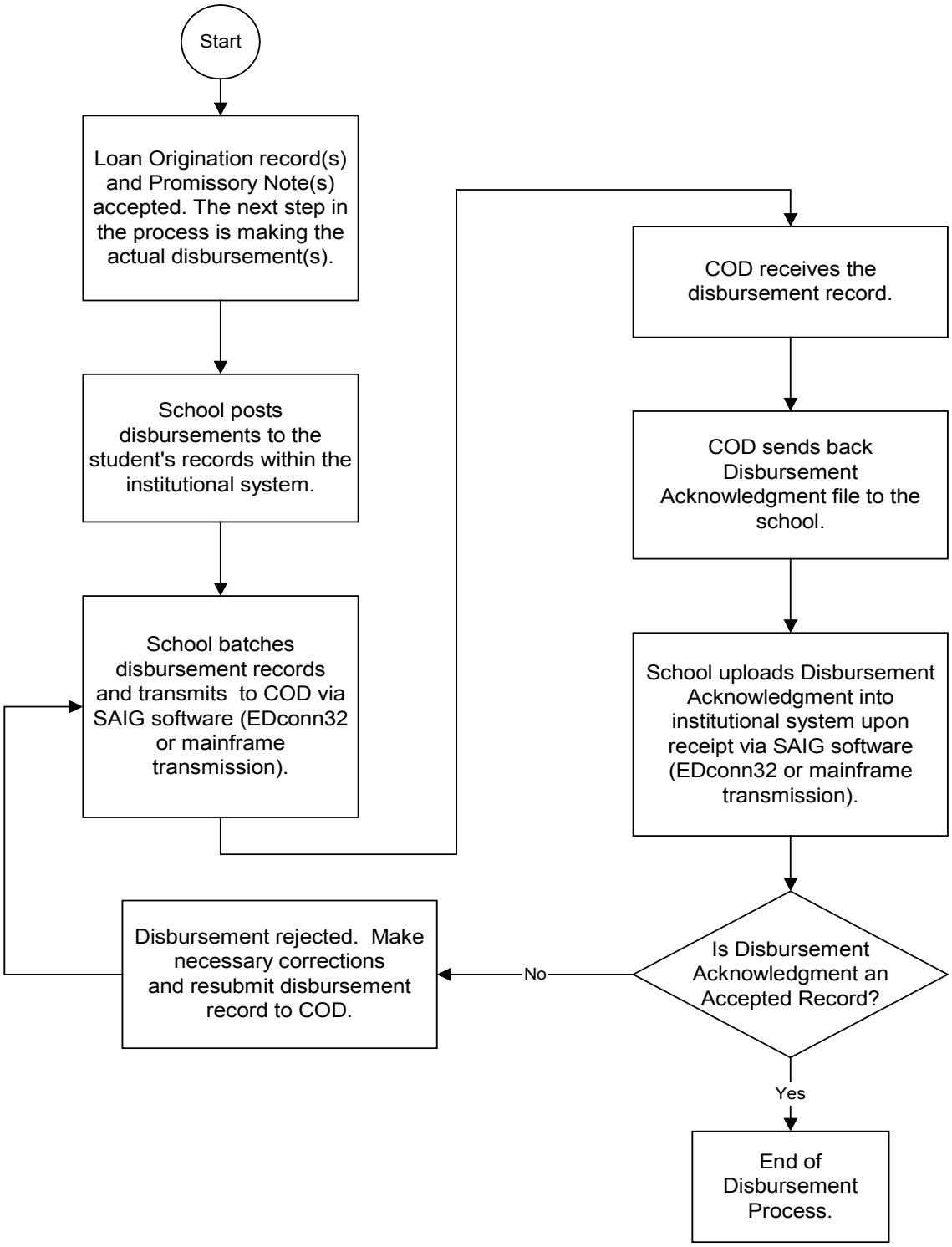
Disbursement Acknowledgements from COD

COD returns one acknowledgement record for each Disbursement Record submitted by the school. Each record in the export file is acknowledged in the import file. The import file header contains the batch ID of the export file. The acknowledgement record is in the same format as the Disbursement Record. If COD 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 in the DIOD03OP file.

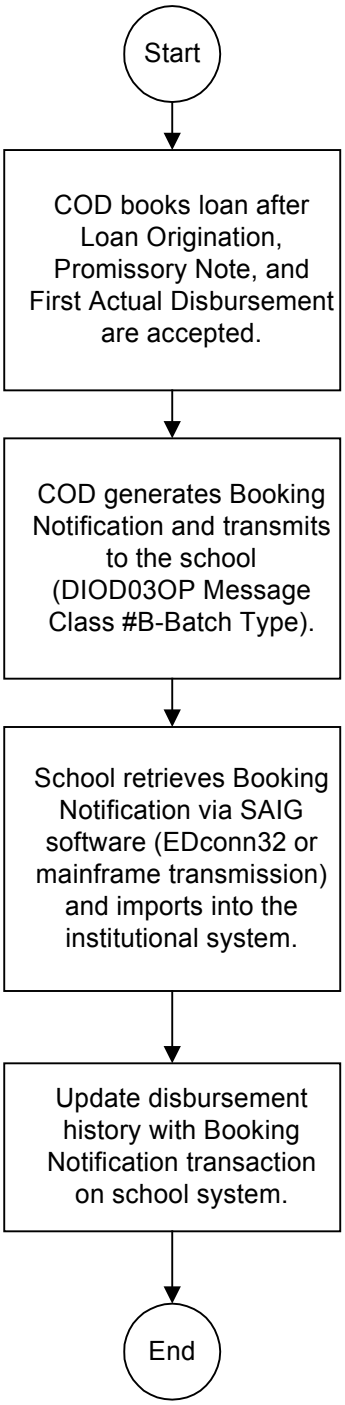
Note: The disbursement acknowledgement date is always blank on the disbursement record (DESD03IN) going to COD. Please do not zero fill.

The disbursement acknowledgement date is provided by COD in the disbursement acknowledgement (DIOD03OP) transmitted from COD.

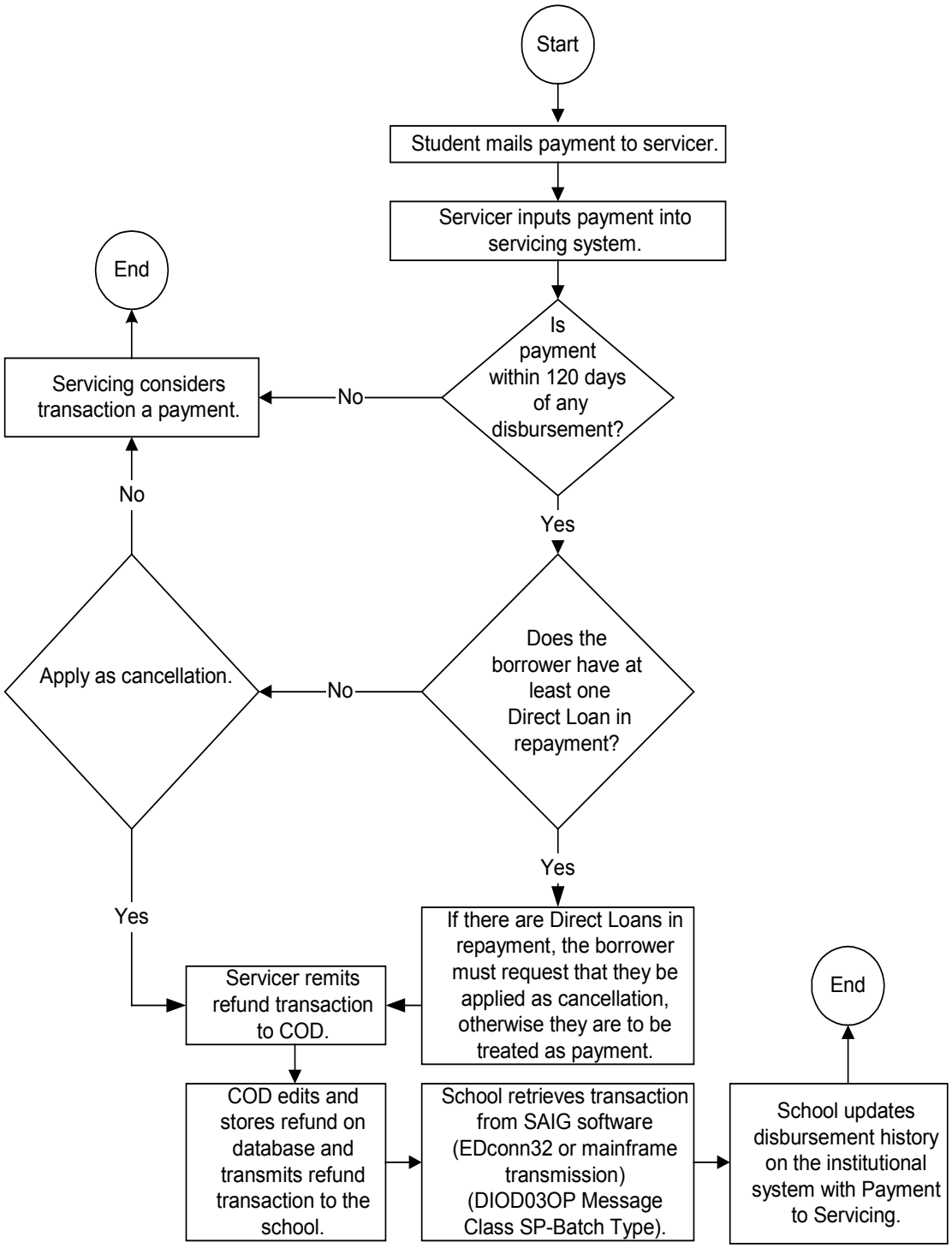
Disbursement Process



Booking Notification Process



Payment to Servicing Process



School Reconciliation

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

2002–2003 School Account Statement (SAS) for School Reconciliation

COD initiates the reconciliation process. On a monthly basis, COD sends a School Account Statement (SAS) 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 SAS reports COD data on cash balances, cash details, booked loans, and booked or unbooked disbursement transactions. Six types of reconciliation data are sent to the schools: Year-To-Date Cash Summary, Year-To-Date Disbursement Summary by Loan Type, Monthly Cash Summary, Monthly Disbursement Summary by Loan Type, Cash Detail, and Loan Detail. Each school is 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.

Software Tool for School Reconciliation– DL Tools

A software tool to assist you with the reconciliation process is DL Tools. This tool replaces the Optional Loan Detail Exception File. Starting with program year 2002-2003, the functionality to import the 2002-2003 SAS file in DL Tools Version 2.0 is available. With this tool all schools can import the SAS file and run comparisons between the loan and disbursement data on file at COD and on your local school database. In addition, this software tool can also be used to track drawdowns and returns of excess cash at your school and compare to the records at COD.

Note: For 2001-2002, DL Tools Version 1.0 allows all schools to run a comparison between the 732 Report and the school's database. This software is available at **www.SFAdownload.ed.gov.**

School Report Options

Users of DL Tools should request COD to send the SAS files in a fixed length file without a header record. This format option plus other report options for all schools are fully described in the Implementation Guide, Section 4.

Resolving Discrepancies

These two processes, the SAS and DL Tools Version 2.0, assist you in reconciling your school data with the data at COD. When discrepancies are found, you should go back and ensure that all origination, promissory note, and disbursement processing is completed. Remember:

- COD's cash balances only report on "Booked" data for the month reported in the SAS. Booked status on your school system can only be updated by the booked loan 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 Status List to resolve discrepancies on the SAS.

The SAS Record Layouts appear in Section 1, Custom Layouts. See Appendix A for a set of sample reports.

Up-front Interest Rebate Implementation for 2001–2002 and Forward

This section includes the business rules and calculations for gross disbursement, loan fee, net disbursement, and interest rebate amounts.

Business Rules:

- An up-front interest rebate amount is calculated at the disbursement level by the schools for each Direct Subsidized, Direct Unsubsidized and Direct PLUS loan.
- The up-front interest rebate percentage that is in effect starting with 2001–2002 Direct Loans is 1.5 percent.
- The current method to calculate individual Gross Disbursement Amounts and the current rounding logic remain as is. The variance is still applied to the last anticipated disbursement.
- The method to calculate the Net Disbursement Amount and Interest Rebate Amount is new. The new calculations are explained below.
- The resulting Loan Fee Amount and Interest Rebate Amount are truncated. Truncated means the cents are removed and the remaining whole dollar is the amount to use. Do not round up or down.
- When calculating the Combined Fee/Interest Rebate Amount and the Loan Fee Amount, take all results out 3 decimal places to ensure consistent results in automated tools such as MS Excel.
- Schools send to COD the gross disbursement amount, loan fee amount, and net disbursement amount for anticipated and actual disbursements. Additionally, they are sending the interest rebate amount for both anticipated and actual disbursements.

Gross Disbursement Calculations

Gross disbursement calculations do not change with the interest rebate implementation.

When determining gross disbursement amounts for a loan, dollar figures are rounded to the nearest dollar and all disbursements are equal with the exception of the last disbursement, in some cases. This is due to any variance being applied to the last disbursement.

When computing gross disbursement amounts, use the following specifications:

Step 1: Individual disbursement amount is Loan Amount Approved divided by the total number of disbursements. If necessary, truncate any positions that exist past 2 decimal places.

Step 2: Round the individual disbursement amount. Rounding occurs at the 1st and 2nd decimal places to the nearest dollar.

If the 1st and 2nd decimal places are 50 or greater, increment the 1st digit to the left of the decimal sign by one.

If the 1st and 2nd decimal places are less than 50, do not change the 1st digit to the left of the decimal sign.

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, subtract the difference from the last disbursement.

If the sum of the disbursements is less than the Loan Amount Approved, add the difference to the last disbursement.

Example 1: Determining Gross Disbursement Amount for two disbursements

Loan Amount Approved: $2625

Step 1: 2625 divided by 2 = 1312.5000

First truncate any positions that exist past 2 decimals as rounding occurs at the 1st and 2nd decimal places.

Therefore 1312.5000 truncates to 1312.50

Step 2: Round at the 1st and 2nd decimal places to determine the individual disbursement amount.

If the 1st and 2nd decimal places are .50 or greater, increment the 1st digit to the left of the decimal sign by 1.

If the 1st and 2nd decimal places are less than .50, do not change the 1st digit to the left of the decimal sign.

Round 1312.50 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.

Multiply 1313 by 2 = 2626

Since $2626 is more than $2625, 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

Total Loan Amount = $2625

Example 2: Determining Gross Disbursement Amount for three disbursements

Loan Amount Approved: $1000

Step 1: 1000 divided by 3 = 333.3333

First truncate any positions that exist past 2 decimals as rounding occurs at the 1st and 2nd decimal places.

Therefore 333.3333 truncates to 333.33

Step 2: Round at the 1st and 2nd decimal places to determine the individual disbursement amount.

If the 1st and 2nd decimal places are .50 or greater, increment the 1st digit to the left of the decimal sign by one.

If the 1st and 2nd decimal places are less than .50, do not change the 1st digit to the left of the decimal sign.

Round 333.33 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.

Multiply 333 by 3 = 999

Since $999 is less than $1000 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: Determining Gross Disbursement Amount for six disbursements

Loan Amount Approved: $22,167

Step 1: 22167 divided by 6 = 3694.5000

First truncate any positions that exist past 2 decimals as rounding occurs at the 1st and 2nd decimal places.

Therefore 3694.5000 truncates to 3694.50

Step 2: Round at the 1st and 2nd decimal places to determine the individual disbursement amount.

If the 1st and 2nd decimal places are .50 or greater, increment the 1st digit to the left of the decimal sign by 1.

If the 1st and 2nd decimal places are less than .50, do not change the 1st digit to the left of the decimal sign.

Round 3694.50 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.

Multiply 3695 by 6 = 22170

Since $22170 is more than $22167, 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

Net Disbursement Amount, Loan Fee Amount, and Interest Rebate Amount Calculations

Loan fee amount calculations do not change with the interest rebate implementation.

When determining the Combined Fee/Interest Rebate Amount and Loan Fee Amount truncate the result. Truncation is using only the whole dollar part of the amount with no rounding up or down. The combined fee/interest is a field used to assist in the calculation of the net disbursement amount.

When calculating individual disbursement loan fee amount, interest rebate amount, and net disbursement amount, use the following specifications for all disbursements:

To calculate **Net Disbursement Amount:**

Step 1: Combined Fee/Interest Rebate Amount (go out to 3 decimal places) = Gross Disbursement Amount x (Loan Fee Percentage – Interest Rebate Percentage)

Step 2: Truncate the Combined Fee/Interest Rebate Amount

Step 3: Net Disbursement Amount = Gross Disbursement Amount – Combined Fee/Interest Rebate Amount

To calculate **Loan Fee Amount:**

Step 4: Loan Fee Amount (go out to 3 decimal places) = Gross Disbursement Amount x Loan Fee Percentage

Step 5: Truncate the Loan Fee Amount

To calculate **Interest Rebate Amount:**

Step 6: Interest Rebate Amount = Net Disbursement Amount – (Gross Disbursement Amount – Loan Fee Amount)

To calculate from **Net Disbursement Amount to Gross Disbursement Amount** use the following calculation:

Net disbursement amount multiplied by 100 divided by 100 minus (Fee% - Rebate%)

OR

Net disbursement amount divided by .985 = Gross disbursement amount (truncated)

Then proceed with Step 1 listed above.

Example 1: Determining Combined Fee/Interest Rebate Amount, Disbursement Net Amount, Loan Fee Amount, and Interest Rebate Amount for three disbursements

		Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
Disb. Number	**Gross Disb. Amount**	**Combined Fee/Interest Rebate Amount**	**Truncated Combined Fee/ Interest Rebate Amount**	**Disb. Net Amount**	**Loan Fee Amount**	**TruncatedLoan Fee Amount**	**Interest Rebate Amount**
1	$1167	1167x(.03-.015)=17.505	17	1167–17=1150	1167x.03=35.01	35	1150–(1167–35)=18
2	$1167	1167x(.03-.015)=17.505	17	1167–17=1150	1167x.03=35.01	35	1150–(1167–35)=18
3	$1166	1166x(.03-.015)=17.49	17	1166–17=1149	1166x.03=34.98	34	1149–(1166–34)=17
Totals	$3500			3449		104	53

Example 2: Determining Combined Fee/Interest Rebate Amount, Disbursement Net Amount, Loan Fee Amount, and Interest Rebate Amount for twelve disbursements

		Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
Disb. Number	**Gross Disb. Amount**	**Combined Fee/ Interest Rebate Amount**	**Truncated Combined Fee/ Interest Rebate Amount**	**Disb. Net Amount**	**Loan Fee Amount**	**Truncated Loan Fee Amount**	**Interest Rebate Amount**
1	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
2	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
3	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
4	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
5	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
6	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
7	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
8	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
9	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
10	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
11	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
12	$216	216x(.03-.015) =3.24	3	216–3=213	216x.03=6.48	6	213–(216–6)=3
Totals	$2625			2589		72	36

Example 3: Determining Combined Fee/Interest Rebate Amount, Disbursement Net Amount, Loan Fee Amount, and Interest Rebate Amount for two disbursements

		Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
Disb. Number	**Gross Disb. Amount**	**Combined Fee/ Interest Rebate Amount**	**Truncated Combined Fee/ Interest Rebate Amount**	**Disb. Net Amount**	**Loan Fee Amount**	**Truncated Loan Fee Amount**	**Interest Rebate Amount**
1	$1313	1313x(.03-.015)=19.695	19	1313–19=1294	1313x.03=39.390	39	1294–(1313–39)=20
2	$1312	1312x(.03-.015)=19.680	19	1312–19=1293	1312x.03=39.360	39	1293–(1312–39)=20
Totals	$2625			2587		78	40

Rounding Logic for Disbursement Amount Calculations Table

The following table provides a summary of the fields that are calculated when **Subsidized/Unsubsidized Disbursements** are entered or changed:

Loan Fee Percentage = 3 percent and Interest Rebate Percentage = 1.5 percent.

Field Name	Description
1st Gross Disbursement Amount	Per Gross Disbursement Calculations
1st Combined Fee/Interest Rebate Amount	1st Gross Disbursement Amount multiplied by (Loan Fee Percentage minus Interest Rebate Percentage)
1st Loan Fee Amount	1st Gross Disbursement Amount multiplied by Loan Fee Percentage
1st Net Disbursement Amount	1st Gross Disbursement Amount minus1st Combined Fee/Interest Rebate Amount
1st Interest Rebate Amount	1st Net Disbursement Amount minus (1st Gross Disbursement Amount minus 1st Fee Amount)
2nd Gross Disbursement Amount	Per Gross Disbursement Calculations
2nd Combined Fee/Interest Rebate Amount	2nd Gross Disbursement Amount multiplied by (Loan Fee Percentage minus Interest Rebate Percentage)
2nd Loan Fee Amount	2nd Gross Disbursement Amount multiplied by Loan Fee Percentage
2nd Net Disbursement Amount	2nd Gross Disbursement Amount minus 2nd Combined Fee/Interest Rebate Amount
2nd Interest Rebate Amount	2nd Net Disbursement Amount minus (2nd Gross Disbursement Amount minus 2nd Loan Fee Amount)

Rounding Logic for Disbursement Amount Calculations Table (Continued)

Optional:	
3rd through 20th Gross Disbursements:	Per Gross Disbursement Calculations
3rd through 20th Combined Fee/Interest Rebate Amount	3rd through 20th Gross Disbursement Amount multiplied by (Loan Fee Percentage minus Interest Rebate Percentage)
3rd through 20th Loan Fee Amount	3rd through 20th Gross Disbursement Amount multiplied by Loan Fee Percentage
3rd through 20th Net Disbursements	3rd through 20th Gross Disbursement Amount minus 3rd through 20th Combined Fee/Interest Rebate Amount
3rd through 20th Interest Rebate Amount	3rd through 20th Net Disbursement Amount minus (3rd through 20th Gross Disbursement Amount minus 3rd through 20th Loan Fee Amount)
Total Gross Disbursements	Sum of all gross disbursements
Total Loan Fee Amount	Sum of all loan fee amounts
Total Interest Rebate Amount	Sum of all interest rebate amounts
Total Net Disbursements	Sum of all net disbursements

Rounding Logic for Disbursement Amount Calculations Table (Continued)

The following table provides a summary of the fields that are calculated when PLUS disbursements are entered or changed:

Loan Fee Percentage = 4 percent and Interest Rebate Percentage = 1.5 percent.

Field Name	Description
1st Gross Disbursement Amount	Per Gross Disbursement Calculations
1st Combined Fee/Interest Rebate Amount	1st Gross Disbursement Amount multiplied by (Loan Fee Percentage minus Interest Rebate Percentage)
1st Loan Fee Amount	1st Gross Disbursement Amount multiplied by Loan Fee Percentage
1st Net Disbursement Amount	1st Gross Disbursement Amount minus 1st Combined Fee/Interest Rebate Amount
1st Interest Rebate Amount	1st Net Disbursement Amount minus (1st Gross Disbursement Amount minus 1st Loan Fee Amount)
2nd Gross Disbursement Amount	Per Gross Disbursement Calculations
2nd Combined Fee/Interest Rebate Amount	2nd Gross Disbursement Amount multiplied by (Loan Fee Percentage minus Interest Rebate Percentage)
2nd Loan Fee Amount	2nd Gross Disbursement Amount multiplied by Loan Fee Percentage
2nd Net Disbursement Amount	2nd Gross Disbursement Amount minus 2nd Combined Fee/Interest Rebate Amount
2nd Interest Rebate Amount	2nd Net Disbursement Amount minus (2nd Gross Disbursement Amount minus 2nd Loan Fee Amount)
Optional:	
3rd /4th Gross Disbursements:	Per Gross Disbursement Calculations
3rd /4th Combined Fee/Interest Rebate Amount	3rd /4th Gross Disbursement Amount multiplied by (Loan Fee Percentage minus Interest Rebate Percentage)
3rd /4th Loan Fee Amount	3rd /4th Gross Disbursement Amount multiplied by Loan Fee Percentage
3rd /4th Net Disbursements	3rd /4th Gross Disbursement Amount minus 3rd /4th Combined Fee/Interest Rebate Amount
3rd /4th Interest Rebate Amount	3rd /4th Net Disbursement Amount minus (3rd /4th Gross Disbursement Amount minus 3rd /4th Loan Fee Amount)
Total Gross Disbursements	Sum of all gross disbursements
Total Loan Fee Amount	Sum of all loan fee amounts
Total Interest Rebate Amount	Sum of all interest rebate amounts
Total Net Disbursements	Sum of all net disbursements

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

Overview

This section provides assistance to Direct Loan Custom Schools, Third Party Servicers, and Software Providers with implementing the system changes for the 2002–2003 Direct Loan Program. It describes 2002–2003 Direct Loan modifications and serves as a companion to the record layouts and edits contained in Section 1, Custom Layouts, and Section 2, Custom Edits.

A summary of the 2002–2003 Direct Loan modifications is provided in 2002–2003 Modifications at a Glance.

To help you understand the new guidelines, the modifications are classified into eight specific functional areas:

- Loan Origination and Change Records
- Promissory Notes
- Disbursements
- Reports
- Software Providers Interface
- Data Recovery
- Entrance Counseling
- Exit Counseling

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

If you have questions regarding the material in this section, please call the Common Origination and Disbursement System (COD) between the hours of 9 a.m. and 5 p.m. (ET) at:

1-800-848-0978

2002–2003 Modifications at a Glance

This matrix serves as a quick reference for 2002–2003 changes.

2002–2003 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
Modify the Full Loan Origination Record			X	X			
Implement New Loan Limit Edit	X	X				X	
Modify Local Address Processing	X					X	
Modify the Full Loan Origination Acknowledgement			X	X			
Process Bankruptcy Notifications from the Direct Loan Servicing Center	X	X				X	
Process Loan Discharge Notifications from the Direct Loan Servicing Center	X	X				X	
Modify the MPN/PLUS Promissory Note Acknowledgement			X	X			
Allow Future Dated Disbursements	X	X				X	
Define Value Ranges for Disbursement Sequence Number	X	X		X		X	
Allow Customer Service Representatives to Create Disbursement and Disbursement Adjustment Transactions	X						
Reduce the Number of Booking Notifications	X			X			

2002–2003 Modifications at a Glance (Continued)

2002–2003 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
Modify the Disbursement Acknowledgement Record Layout			X	X			
Merge DLSAS/732 Reports into New School Account Statement-(SAS) Report	X		X	X			X
Collect Software Provider Name and Software Version	X		X	X			
Modify the Rebuild Origination Detail Record Layout			X	X			
Deliver Entrance Counseling Results	X		X				X
Deliver Exit Counseling Results	X		X				X

Loan Origination and Change Records

Modify the Full Loan Origination Record

2002–2003 Modifications: The Borrower's Driver's License Number, Borrower's Driver's License State, Permanent Address Change Date, Local Address Change Date, Borrower's SSN Change Date, Borrower's DOB Change Date, and the 1st to 20th Disbursement Anticipated Percentage fields have been replaced with filler on the Full Loan Origination record (LOR) layout.

Currently, the Borrower's Driver's License Number, Borrower's Driver's License State, Permanent Address Change Date, Local Address Change Date, Borrower's SSN Change Date, and Borrower's DOB Change Date are on the LOR, and the Change Field Transmit Numbers. The 1st to 20th Disbursement Anticipated Percentage fields are on the LOR.

Starting in 2002–2003, the Borrower's Driver's License Number (Field #11), Borrower's Driver's License State (Field #12), Permanent Address Change Date (Field #139), Local Address Change Date (Field #140), Borrower's SSN Change Date (Field #141), Borrower's DOB Change Date (Field #142), and 1st – 20th Disbursement Anticipated Percentage (Fields #144-163) are replaced with filler on the LOR.

Business Rules:

- The Borrower's Driver's License Number and Borrower's Driver's License State are replaced with filler on the 2002–2003 Full Loan Origination record layout. The new filler field is Field #11 and the starting position is 132 and ending position is 153.
- The Change Field Transmit Number for Borrower's Driver's License Number (S015) and Borrower's Driver's License State (S014) have been eliminated as valid fields for change processing.
- The Permanent Address Change Date, Local Address Change Date, Borrower's SSN Change Date, Borrower's DOB Change Date are replaced with filler on the 2002–2003 Full Loan Origination record layout. The new filler field is Field #138 and the starting position is 915 and ending position is 946.

- The Change Field Transmit Number for the Permanent Address Change Date (S104), Local Address Change Date (S105), Borrower's SSN Change Date (S106), Borrower's DOB Change Date (S107) have been eliminated as valid fields for change processing.
- The 1st – 20th Disbursement Anticipated Percentage fields are replaced with filler on the 2002–2003 Full Loan Origination record layout. The new filler field is Field #140 and the starting position is 948 and ending is 988.
- You can continue to collect these data elements, but it is no longer necessary to export them to COD.
- See the Custom Layout section of the *2002–2003 Direct Loan Technical Reference* guide for the new LOR layout.

Implement New Loan Limit Edit

2002–2003 Modifications: The loan limit edit process has been modified.

Currently, the loan limit edit includes all loans with equal or overlapping academic year start and end dates for the same borrower and grade level. Also, the Dependency Status, Additional Unsubsidized Eligibility for Dependent Student Flag and Additional Unsubsidized Eligibility up to Health Profession Programs Amount Flag are used when determining a student's maximum annual loan limit.

Starting in 2002–2003, a new loan limit edit is performed on all 1999-2000 and forward incoming loans, using new selecting criteria. Any loans at that meet the following criteria will be pooled with the incoming loan:

- The loan is for the same borrower as the incoming loan.
- The loan is for the same grade level as the incoming loan.
- The loan has the same academic year start and end date as the incoming loan.
- The loan has an academic year that contains the academic year of the incoming loan.
- The loan has an academic year that is contained wholly within the academic year of the incoming loan.

The Dependency Status and Additional Unsubsidized Eligibility for Dependent Student Flag are not used when determining a student's maximum annual loan limit. The Additional Unsubsidized Eligibility up to Health Profession Programs Amount Flag continues to be used when determining a student's maximum annual loan limit.

Business Rules:

- The new loan limit edit applies to all 1999-2000 and forward loans received after implementation.
- The Dependency Status and Additional Unsubsidized Eligibility for Dependent Student Flag are not used when performing the annual loan limit edit.

- You will continue to submit the Dependency Status (Field #139) and Additional Unsubsidized Eligibility for Dependent Student Flag if applicable (Field #123) on the Full Loan Origination Record.
- The Dependency Status and Additional Unsubsidized Eligibility for Dependent Student Flag fields continue to be edited for valid field content.
- The Additional Unsubsidized Eligibility up to Health Profession Programs Amount Flag continues to be used when performing the annual loan limit edit.

Modify Local Address Processing

2002–2003 Modifications: The edit process for local address fields is modified: Student's Local Address, Student's Local Address City, Student's Local Address State, Student's Local Zip Code.

Currently, the student's local address fields (Student's Local Address, Student's Local Address City, Student's Local Address State, Student's Local Zip Code) are optional on the LOR. The fields are edited and the LOR is rejected if the edits fail. If these fields are blank when the LOR is received, they are populated automatically with the data found in the Borrower's Permanent Address fields (Borrower's Permanent Address, Borrower's Permanent Address City, Borrower's Permanent Address State, and Borrower's Permanent Zip Code). If a current local address is not received, the values that were received previously are carried over. Additionally, the Student Local Address change fields that include Student's Local Address, Student's Local Address City, Student's Local Address State, Student's Local Zip Code are edited and the change is rejected if the data within the fields fail the edits.

Starting in 2002–2003, the Student's Local Address fields (Student's Local Address, Student's Local Address City, Student's Local Address State, and Student's Local Zip Code) on the LOR remain optional. These fields continue to be edited when received. If the data received passes the edits, the values are stored. If the data received fails the edits, the LOR and the Change Record do not reject. If the field is rejected or received blank, COD does not populate any information pertaining to the local address, or use the permanent address information.

Business Rules:

- The student's local address fields, Student's Local Address (Field #135), Student's Local Address City (Field #136), Student's Local Address State (Field #137), Student's Local Zip Code (Field #138) continue to be edited but the LOR no longer rejects if the edits fail.
- The student's local address change field transmit numbers Student's Local Address (S100), Student's Local Address City (S101), Student's Local Address State (S102), Student's Local Zip Code (S103) continue to be edited but the change fields no longer reject if the edits fail.

- The new local address process applies to all Full Loan Origination record and Loan Origination Change Records received after implementation.
- The student's local address fields on the LOR remain optional fields and can be blank.
- If the data you submit fails the edit or if you submit an LOR where the local address information is blank, then COD does not retain any information pertaining to the local address. COD does not use any information from the borrower's permanent address.
- Loan Origination Reject Codes 61-65 and Loan Origination Change Reject Codes 61-65 are eliminated.
- See the Custom Edits section of the *2002–2003 Direct Loan Technical Reference* guide for the new Reject Codes, Error Messages, and Edit Descriptions.

Modify the Full Loan Origination Acknowledgement

2002–2003 Modifications: The Master Promissory Note (MPN) Type is added to the Full Loan Origination Record Acknowledgement record layout to indicate whether a Subsidized/Unsubsidized MPN is electronic or paper.

Currently, beginning with the July 2001 release, the LOR Acknowledgement includes a one-byte MPN Type, which can be "E" or blank.

Starting in 2002–2003, the MPN type, which is Field #7 (position 65), continues to be populated on the Full Loan Origination Acknowledgement record layout.

Business Rules:

- A new one-byte MPN Type is added to the Full Loan Origination Acknowledgement record layout.
- This change applies to Program Year 2001-2002 and forward.
- The first position of the filler Field #7 on the Full Loan Origination Record Acknowledgement is renamed the MPN Type. The additional 24 bytes of the filler field remain as spaces.
- The valid values for the MPN Type are as follows:
  - "E"—to indicate an electronic MPN, or
  - Blank—to indicate a paper MPN or a PLUS Promissory Note.
- See the Custom Layouts section of the *2002–2003 Direct Loan Technical Reference* guide for the new Full Loan Origination Acknowledgement record layout.

Process Bankruptcy Notifications from the Direct Loan Servicing Center

2002–2003 Modifications: COD receives a transaction from the Direct Loan Servicing Center (DLSC) whenever a borrower has filed for bankruptcy.

Starting in 2002–2003, the DLSC sends a pending bankruptcy transaction to COD whenever it is notified that a borrower has filed for bankruptcy. Upon receipt of this bankruptcy notification, COD inactivates all Master Promissory Notes (MPNs) for the borrower and rejects further disbursement transactions for all loans on file for the borrower at the time the pending bankruptcy notification is received. That is, COD rejects a disbursement transaction for the loans on file for this borrower if the disbursement activity date is after the date that COD was notified of the borrower's pending bankruptcy status.

Business Rules:

- This process applies to Program Year 1999-2000 and forward loans.
- Upon receipt of the pending bankruptcy notification from the DLSC, COD performs the following:
  - Inactivates all MPNs on file for the indicated borrower.
  - Rejects all subsequent disbursements for loans on file for the indicated borrower at the time the pending bankruptcy notification is received. That is, for those loans on file at the time of the pending bankruptcy notification is received, COD rejects disbursements that have an activity date after the receipt date of the pending bankruptcy notification. A new disbursement reject code (60—Borrower in Pending Bankruptcy Status) has been developed for this situation.
  - The customer service representatives notify the school(s) where the indicated borrower attends that he/she is in a pending bankruptcy status and that the above actions apply to this borrower.
- This borrower is eligible to receive future loans, provided that any loan origination records and MPNs are received at COD after the receipt of the pending bankruptcy notification.
- See the Custom Edits section of the *2002–2003 Direct Loan Technical Reference* guide for the new Reject Code, Error Message, and Edit Description.

Process Loan Discharge Notifications from the Direct Loan Servicing Center

2002–2003 Modifications: COD receives a transaction from the Direct Loan Servicing Center (DLSC) whenever a loan has been discharged.

Starting in 2002–2003, the DLSC sends a transaction to COD for all loans that are discharged. Loans may be discharged for the following reasons: bankruptcy, closed school, death, disability, false certification–ability to benefit, false certification–disqualifying status, teacher loan forgiveness, unauthorized signature/unauthorized payment, and unpaid refund. The discharged amount for these loans impacts the loan limit edit.

Business Rules:

- This process applies to Program Year 1999-2000 and forward loans.
- For loan discharges due to bankruptcy, closed school, false certification–ability to benefit, false certification–disqualifying status, teacher loan forgiveness, and unpaid refund, COD does not include the discharge amount in the borrower's loan limit if the discharged loan is pooled according to the new loan limit edit rules. MPNs on file for the borrower are unaffected. COD accepts future disbursements for this loan and other loans. COD accepts future origination records for this borrower.
- For loan discharges due to death, COD does not include the discharge amount in the borrower's loan limit if the discharged loan is pooled according to the new loan limit edit rules. COD inactivates all MPNs on file for this borrower. COD rejects future disbursements for all of the borrower's loans on file at the time the loan discharge notification is received. A new disbursement reject code (61–Borrower is Deceased) has been created for this situation. COD rejects future origination records for this borrower. A new origination reject code (B3–Invalid origination for this borrower) has been created for this situation. Additionally, the customer service representatives notify the school(s) where the indicated borrower attends that the above actions apply to this borrower.

- For loan discharges due to unauthorized signature/unauthorized payment, COD does not include the discharge amount in the borrower's loan limit if the loan discharged is pooled according to the new loan limit edits. COD inactivates the MPN that is linked to the loan being discharged. COD rejects future disbursements for the loan being discharged but accepts future disbursements for other loans for this borrower. A new disbursement error code (62–Loan is Affected by Discharge) has been created for this situation. COD accepts future origination records for this borrower. Additionally, the customer service representatives notify the school where the loan was originated that the above actions apply.
- For discharges due to disability, COD counts the discharge amount against the borrower's loan limit if the loan being discharged is pooled according to the new loan limit edits. MPNs on file for the borrower are unaffected. COD accepts future disbursements for the loan being discharged and other loans. COD accepts future origination records for this borrower.
- See the Custom Edits section of the *2002–2003 Direct Loan Technical Reference* guide for the new Reject Codes, Error Messages, and Edit Descriptions.

Promissory Notes

Modify the MPN/PLUS Promissory Note Acknowledgement

2002–2003 Modifications: The MPN Type is added to the MPN/PLUS Promissory Note Acknowledgement record layout to indicate whether a Subsidized/Unsubsidized Master Promissory Note (MPN) is electronic or paper.

Currently, the MPN Type does not exist on the MPN/PLUS Promissory Note Acknowledgement.

Starting in 2002–2003, a new one-byte MPN Type field (position 190) is added to the MPN/PLUS Promissory Note Acknowledgement record layout.

Business Rules:

- A new one-byte MPN Type field (Field #28) is added to the 2002–2003 MPN/PLUS Promissory Note Acknowledgement record layout. The new MPN/PLUS Promissory Note Acknowledgement record length of 190 accommodates the new field.
- The valid values for the MPN Type are as follows:
  - "E"—to indicate an electronic MPN
  - Blank—to indicate a paper MPN or a PLUS Promissory Note.
- See the Custom Layouts section of the *2002–2003 Direct Loan Technical Reference* guide for the new MPN/PLUS Promissory Note Acknowledgement record layout.

Disbursements

Allow Future Dated Disbursements

2002–2003 Modifications: Schools can send actual disbursement records with a disbursement activity date of up to seven calendar days in the future.

Currently, schools can send actual disbursement activity with an activity date up to the current processing date.

Starting in 2002–2003, schools may send actual disbursement records with a disbursement activity date that is up to seven calendar days in the future. The current Anticipated Disbursement Listing (ADL), Actual Disbursement Roster (ADR), and drawdown process remain unchanged.

Business Rules:

- Submitting future dated disbursements applies to Program Year 2002–2003 and forward, Direct Subsidized, Direct Unsubsidized, and Direct PLUS loans.
- Future dated disbursement records for actual disbursements, adjusted disbursement amount, and adjusted disbursement date (activity type "D," "A," and "Q") records with a disbursement activity date up to seven calendar days in the future are accepted.
- Disbursement Reject Codes R and 20 are eliminated.
- Disbursement Reject Code S (Disbursement date cannot be more than seven calendar days after the current date) has been added. This error code is used for activity types "D," "A," and "Q".
- Actual disbursements, adjusted disbursement amount, and adjusted disbursement date records (activity type "D," "A," and "Q") received are not booked until the disbursement activity date becomes current.
- See the Custom Edits section of the *2002–2003 Direct Loan Technical Reference* guide for the new Reject Codes, Error Messages, and Edit Descriptions.

Define Value Ranges for Disbursement Sequence Number

2002–2003 Modifications: The values of the disbursement sequence number on the disbursement record layout are separated into ranges.

Currently, you can submit disbursement sequence numbers 01 through 99.

Starting in 2002–2003, the valid value of the disbursement sequence number has been separated into three ranges. You can use disbursement sequence numbers 01 through 65 to submit actual disbursements, adjusted disbursement amount, and adjusted disbursement date records (activity type "D," "A," and "Q"). The origination system uses disbursement sequence numbers 66 through 90 for manual disbursement adjustments. Sequence numbers 99 through 91 are returned to you in the event of a Payment to Servicer transaction using Message Class DIOD03OP/Batch Type SP.

Business Rules:

- This separation of the disbursement sequence numbers applies to Program Year 2002-2003 and forward.
- You can use disbursement sequence numbers 01 through 65 to submit actual disbursements, adjusted disbursement amount, and adjusted disbursement date records (activity type "D," "A," and "Q").
- The origination system uses disbursement sequence numbers 66 through 90 for manual disbursement amount adjustments or disbursement date adjustments.
- You will not receive a disbursement acknowledgement for disbursement sequence numbers 66 through 90.
- Sequence numbers 99 through 91 (descending order) are returned to you in the event of a Payment to Servicer transaction using Message Class DIOD03OP/Batch Type SP.
- See the Custom Layouts section of the *2002–2003 Direct Loan Technical Reference* guide for the new Disbursement Layout.

Allow Customer Service Representatives to Create Actual Disbursement and Disbursement Adjustment Transactions

2002–2003 Modifications: Allow Customer Service Representatives (CSRs) at the Loan Origination Center (LOC) to create actual disbursement transactions, disbursement amount adjustment transactions, and disbursement date adjustment transactions.

Currently, this functionality is not available.

Starting in 2002–2003, CSRs at the LOC—on behalf of schools—can create actual disbursement transactions, disbursement amount adjustment transactions, and disbursement date adjustment transactions for loans originated at the LOC for program years **1998-1999 through 2001-2002**.

Business Rules:

- This modification only applies to program year 1998-1999, 1999-2000, 2000-2001, and 2001-2002 loans originated at the LOC.
- A CSR at the LOC has the ability to create actual disbursement transactions, disbursement amount adjustment transactions, and disbursement date adjustment transactions—on your behalf—through the Loan Origination Web application.
- You have the option to receive or not receive a disbursement acknowledgement from the LOC for each Web-generated transaction.
- Disbursement acknowledgements for these Web-generated disbursement transactions will be returned using Message Class DIOD##OP/Batch Type WG.

Reduce the Number of Booking Notifications

2002–2003 Modifications: Reduced the number of booking notification records.

Currently, a booking notification is generated and sent to you for each actual disbursement, adjusted disbursement amount, (activity type "D," "A,") at the time a disbursement (Activity Type = D) or a disbursement adjustment (Activity Type = A) books through a #B record.

Starting in 2002–2003, a booking notification is only sent when the first actual disbursement books. You do not receive a booking notification for subsequent disbursement activity.

Business Rules:

- A booking notification per loan is sent for Program Year 2002–2003 and forward.
- A booking notification is sent when the loan books. The fields to be populated are Loan ID (Field #1), Disbursement Activity (Field #3), Transaction Date (Field #4), User Identifier Create (Field #11), Disbursement Batch Number (Field #12), School Code (Field #13), COD's Total Net Booked Loan Amount (Field #24), and Acknowledgement Date, (Field #25). The other fields will be populated with blanks.
- A booking notification is not sent for any subsequent disbursement activity that books.
- The booking notification is transmitted using the disbursement activity = "L—Booking Disbursement" on the disbursement record using Batch Type #B.
- Disbursement Activity "M" and any references to it are removed from the Disbursement Record Layout.
- See the Custom Layouts section of the *2002–2003 Direct Loan Technical Reference* guide for the new Disbursement Record.

Modify the Disbursement Acknowledgement Record Layout

2002–2003 Modifications: School Status Code, Loan Identifier Status, Disbursement Number Status, Transaction Date Status, and Sequence Number Status from the Disbursement Acknowledgement Record have been replaced with filler.

Currently, School Status Code (Field #14), Loan Identifier Status (Field #15), Disbursement Number Status (Field #16), Transaction Date Status (Field #18), and Sequence Number Status (Field #19) are being populated based on error codes on the Disbursement Activity Taken Status field.

Starting in 2002–2003: School Status Code, Loan Identifier Status, Disbursement Number Status, Transaction Date Status, and Sequence Number Status on the Disbursement Acknowledgement Record are populated with filler when transmitted to you.

Business Rules:

- The School Status Code (Field #14), Loan Identifier Status (Field #15), and Disbursement Number Status (Field #16) are replaced with filler on the 2002–2003 Disbursement Acknowledgement record layout. The new filler field is field # 14 and the starting position is 93 and ending position is 95.
- The Transaction Date Status (Field #18), and Sequence Number Status (Field #19) are replaced with filler on the 2002–2003 Disbursement Acknowledgement record layout. The new filler field is field # 16 and the starting position is 106 and ending position is 107.
- See the Custom Layout section of the *2002–2003 Direct Loan Technical Reference* guide for the new Disbursement Acknowledgment Record Layout.

Merge DLSAS/732 Reports into New School Account Statement (SAS) Report

2002–2003 Modifications: A new reconciliation report, the School Account Statement (SAS), is delivered to schools and to the Department of Education. This report replaces the current Direct Loan School Account Statement (DLSAS) and 732 reports.

Currently, the DLSAS is generated each month for each school on file at the Common Origination and Disbursement System (COD). It is transmitted to the school through the Student Aid Internet Gateway (SAIG). If there is no activity during a month, a cash summary reflecting no activity is sent to the school. The DLSAS can then be pulled into the school's Direct Loan System and formatted to look like a monthly bank statement. The DLSAS continues to be sent as an electronic file and not as a preformatted report. The 732 report consists of year-to-date cash summary, cash detail, and loan-level detail information for a school. It is generated bi-weekly for Program Years 1997-2000 and monthly for Program Years 2000-2002. COD transmits the 732 Report to schools via the SAIG and delivers it on CD-ROM to the Department of Education.

Starting in 2002–2003, the 732 report and the DLSAS report is merged into a single report deliverable to the Department of Education and to schools. This report is called the School Account Statement (SAS).

You have several options regarding frequency, format, and data elements for the SAS report.

Business Rules:

- This change applies to Program Year 2002–2003 and forward.
- Processing and delivery of the DLSAS and 732 Reports for program years prior to 2002–2003 will continue to follow existing business rules and file layouts.
- Once COD receives activity for a given school, it must receive the SAS report.

- Schools may use the LO Online Web Application to change SAS Report options. These changes may also be made through a Common Origination and Disbursement System Customer Service Representative.
- Schools may choose when they receive the SAS report.
  - The default setting is for schools to receive the SAS report at the end-of-the-month.
  - Schools may change this default setting to receive the SAS report on the 15th of the month (mid-month). This option may be changed only once.
- Schools may choose the format of the SAS report:
  - The default setting is for schools to receive a fixed length file (without headers).
  - Schools may change this default setting to receive a true ASCII-delimited file. There are no restrictions on how often this option may be changed.
    - If a school chooses to receive a true ASCII-delimited file, the default setting will be to receive a comma-delimited file without headers.
    - Schools may change this default setting to receive a pipe-delimited file with headers, a pipe-delimited file without headers, or a comma-delimited file with headers.
- The SAS report will always have the following summary data:
  - Year-to-date Cash Summary
  - Year-to-date Disbursement Summary by Loan Type
  - Monthly Cash Summary
  - Monthly Disbursement Summary by Loan Type
- The Cash Detail section of the SAS is optional.
  - The default setting is for schools to receive monthly Cash Detail. There are no restrictions on how often this option may be changed.
  - Schools may change this default setting to receive monthly Cash Detail, year-to-date Cash Detail, or no Cash Detail.
- The Loan Detail section of the SAS is optional.
  - The default setting is for schools to receive monthly Disbursement Level Detail (without loan summary). There are no restrictions on how often this option may be changed.

- Schools can change that default setting to receive:
  - No Loan Detail
  - Year-To-Date Disbursement Level Detail (with loan summary)
  - Year-To-Date Loan Level Detail
  - Both Year-To-Date Disbursement Level Detail and Loan Level Detail.
- The SAS will be a single file sent to different message classes depending on the file format of the report.
  - The exception to this is if a school chooses to receive both Loan Level Detail and Disbursement Level Detail. In this case the school is sent two files, one with Summary data and Loan Level Detail and one with Summary Data and Disbursement Level Detail.
- COD will provide a schedule to the schools of when the SAS report will be run (mid-month and end-of-the-month).
- Schools have the option—with Direct Loan Operations approval and verification—to not receive the SAS for a given program year once the school has closed out that year.
- See the Custom Layouts section of the *2002–2003 Direct Loan Technical Reference* guide for the new School Account Statement record layout. See Appendix A for a sample layout of the SAS report.

Software Providers Interface

Collect Software Provider Name and Software Version

2002–2003 Modifications: The Software Provider Identifier and Version Number has been added to the batch Header record layout.

Currently, the Software Provider Identifier and Version Number are not on the batch Header record layout.

COD has added the capability to track the software provider's name and the provider's software version number used by schools to enhance its trouble-shooting capabilities. This is intended to improve the communication between Customer Service Representatives at COD and schools in identifying software problems.

Starting in 2002–2003, the Software Provider Identifier and Version Number—Field #10—has been added to the batch Header record layout. The Software Provider Identifier and Version Number is a nine-character field.

Business Rules

- A new nine-byte Software Provider Identifier and Version Number (Field #10) is added to the 2002–2003 Header record layout.
- The first three characters of the Software Provider Identifier and Version Number indicate the software provider identifier. The software provider identifier consists of alphanumeric characters.
- The last six characters of the Software Provider Identifier and Version Number indicate the software version number. The software version number consists of alphanumeric characters.
- The Software Provider Identifier and Version Number is an optional field.
- COD stores the Software Provider Identifier and Version Number but does not edit the field.
- COD returns blanks on all files sent back to school.
- See the Custom Layouts section of the *2002–2003 Direct Loan Technical Reference* guide for the new Header record layout.

Data Recovery

Modify the Rebuild Origination Detail Record Layout

2002–2003 Modifications: The 1st to 20th Disbursement Anticipated Percentage fields have been replaced with Filler on the Rebuild Origination Detail Record layout. The Master Promissory Note Type is added to the Rebuild Origination Detail Record layout to indicate the type of Master Promissory Note (MPN) a Subsidized/Unsubsidized loan is linked to.

Currently, the 1st to 20th Disbursement Anticipated Percentage fields are on the Rebuild Origination Detail Record layout. The MPN Type does not exist on the Rebuild Origination Detail Record layout.

Starting in 2002–2003, the 1st to 20th Disbursement Anticipated Percentage fields (Fields #141 – 160) are replaced with a one-byte MPN Type (Field 141, position 918) and a new 40-byte filler field (Field #142, starting position 919 and ending position 958) on the Rebuild Origination Detail Record layout for 2000-2001 and forward loans.

Business Rules

- Replacing the 1st to 20th Disbursement Anticipated Percentage fields (Fields #141—160) with a one-byte MPN Type—(Field 141, position 918) and a new 40-byte filler field (Field #142, starting position 919 and ending position 958) on the Rebuild Origination Detail Record layout applies to 2000-2001 and forward loans.
- See the Custom Layouts section of the *2002–2003 Direct Loan Technical Reference* guide for the new Rebuild Origination Detail Record layout.

Entrance Counseling

Deliver Entrance Counseling Results

2002–2003 Modifications: The LOC generates and sends a batch file to schools on a daily, weekly, or monthly basis. This file contains the borrower's Entrance Counseling test results.

Currently, schools can use the LO-online Web site to verify the borrower's test results using borrower's Social Security Number or the test date range.

Starting in 2002–2003, borrowers' test results are sent to the schools over the Student Aid Internet Gateway (SAIG) in addition to being available for download from the Web. Also, schools are able to choose the format and the frequency of the files they want to receive. The options for frequency are daily, weekly, or monthly. The options for file format are ASCII-delimited, fixed length or preformatted report.

Business Rules:

- This change applies to Program Year 2002–2003 and forward.
- Schools can select the delivery frequency of Entrance Counseling test results through the Loan Origination Web site. The options are daily, weekly, or monthly delivery.
- The default delivery frequency is to receive test results on a monthly basis.
- Schools can select the format of the file containing the Entrance Counseling test results. The options are a fixed length file, an ASCII-delimited file, or a preformatted report.
- The default file format is a fixed length file.
- The LOC transmits only those Entrance Counseling test results that have not been delivered previously.
- See the Custom Layouts section of the *2002–2003 Direct Loan Technical Reference* guide for the Entrance Counseling Results fixed length record layout. See Appendix A for a sample layout of the preformatted Entrance Counseling Results report.

Exit Counseling

Deliver Exit Counseling Results

2002–2003 Modifications: The Direct Loan Servicing Center (DLSC) generates and sends a file to schools containing the borrower's Exit Counseling results.

Currently, schools can use the DLSC Web site to verify the borrower's Exit Counseling results.

Starting in 2002–2003, borrowers' Exit Counseling results are sent to the schools over the Student Aid Internet Gateway (SAIG) in addition to being available for download from the Web.

Business Rules:

- Schools can select the delivery frequency of Exit Counseling test results through the Direct Loan Servicing Center Web site. The options are daily, weekly, or monthly delivery.
- The default delivery frequency is to receive test results on a monthly basis.

Combination Layouts

Introduction

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 (DIEA03OP) or make changes to loan origination records (DIEC03OP); 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 13 and 10). 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 13 and 10). 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.)

External Import Loan Origination Add File

DIEA03OP
Batch Type # 0

Under the Required Field Column, “S” indicates a required field for subsidized/unsubsidized loan and “P” indicates a required field for PLUS.

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 Program Year: 03 School Code: X00000 - X99999 where X = G or E Loan Sequence Number: 001 - 999 Can be blank If blank on External Import Add record, import process will create a loan ID	Left
2	22	23	2	S/P	Import Type Code Identifies the type of loan being imported on this transaction	SA = Add Subsidized UA = Add Unsubsidized PA = Add PLUS	Left
3	24	32	9	S/P	Original Social Security Number Original SSN used to process the loan	001010001 to 999999999 COD will reject an SSN of 999999999	Right
4	33	33	1	S/P	Loan Type Type of loan applied for by the borrower	S = Subsidized U = Unsubsidized 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	Program Year Year of the loan	03	Right
7	42	50	9	S/P	Student or Parent Borrower’s Current Social Security Number Borrower’s current Social Security Number	001010001 - 999999999	Right

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/Description	Valid Field Content	Justify
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	78	12	S/P	Student or Parent Borrower's First Name Borrower's first name	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash)	Left
10	79	79	1		Student or Parent Borrower's Middle Initial Borrower's middle initial	Uppercase A-Z Can be blank	Left
11	80	114	35	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	115	130	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) If foreign address, this field should contain city and country	Left

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/Description	Valid Field Content	Justify
13	131	132	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/Country/Jurisdiction Codes If foreign address, state should contain "FC" and zip code should contain "00000"	Left
14	133	141	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 If foreign address, state should contain "FC" and zip code should contain "00000"	Left
15	142	151	10		Student or Parent Borrower's Telephone Number Borrower's home telephone number	0000000000 – 9999999999 Can be blank	Right
16	152	171	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	172	173	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/Country/Jurisdiction Codes Can be blank	Left
18	174	181	8	S/P	Student or Parent Borrower's Date of Birth Borrower's date of birth	CCYYMMDD 19000101 – 19991231	Right
19	182	182	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 Sub/Unsub origination records or Sub/Unsub change records) Can be blank for sub/unsub loans Can be blank for PLUS loans but loan record will not originate in this case	Right

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/Description	Valid Field Content	Justify
20	183	191	9	P	Student or Parent Borrower's Alien Registration Number Borrower's alien registration number, if eligible non-citizen	000000001-999999999 Can be blank	Right
21	192	192	1		Filler		Left
22	193	193	1		Update Demographic Record Flag Indicates if demographic information should be updated upon import	Y = Yes Can be blank	Left
23	194	194	1	S/P	Student's College Grade Level Indicates the student's current college grade level in the program or college	0 = 1st year, never attended college 1 = 1st year, attended college before 2 = 2nd year/sophomore 3 = 3rd year/junior 4 = 4th year/senior 5 = 5th year or more undergraduate 6 = 1st year graduate/professional 7 = Continuing graduate/professional	Right
24	195	199	5	S/P	Origination Fee Percentage Loan origination fee percentage, i.e., 04000 for 4%, 03000 for 3% (Implied decimal between the 2nd and 3rd position from the left)	Numeric > = 0	Right
25	200	200	1	S	MPN Status (Sub/Unsub only)	T = School assumes the student has a MPN on file at COD S = MPN is signed P = MPN is printed Blank = School assumes the student does not have a MPN on file at COD Default is Blank Blank for PLUS	Left

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/Description	Valid Field Content	Justify
26	201	201	1	S	Disclosure Statement Print Indicator Should COD print a Disclosure Statement for this student? (Sub/Unsub only)	Y = COD prints N = School prints Default is N Blank for PLUS	Left
27	202	202	1	S/P	Student or Parent Borrower's Loan Default/ Grant Overpayment Is the borrower in default on a Title IV loan or owes a refund on a Title IV grant?	Y = Yes N = No Z = Overridden by School	Left
28	203	207	5	P	Loan Amount Requested Total loan amount requested by the borrower PLUS Only	Numeric > = 0 Can be blank Blank for Sub/Unsub	Right
29	208	212	5	S/P	Loan Amount Approved Total maximum amount for which borrower is eligible	Numeric > = 0	Right
30	213	213	1		Additional Unsubsidized Eligibility for Health Profession Programs (Unsub only) From the user perspective you will populate this field with blank spaces when creating record layouts	Y = Yes Blank = No	Left
31	214	214	1		Credit Decision Indicator (PLUS only) The results of a credit decision obtained by a school.	A = Approved F = Failed/Denied Can be blank	Left
32	215	222	8		Credit Decision Date (PLUS only) The date a credit decision is obtained by a school.	CCYYMMDD 19000101 through the current date Can be blank	Right

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/Description	Valid Field Content	Justify
33	223	223	1		Disclosure Printed? Has a disclosure statement been printed by the school? (Sub/Unsub only)	Y = Disclosure printed N = Disclosure not printed or ready to reprint Default is N Blank for PLUS	Left
34	224	239	16	P	Student's Last Name (PLUS only) Student's last name	0-9 Uppercase A-Z Space(s) . (Period) ' (Apostrophe) - (Dash)	Left
35	240	251	12	P	Student's First Name (PLUS only) Student's first name	0-9 Uppercase A-Z Space(s) . (Period) ' (Apostrophe) - (Dash)	Left
36	252	252	1		Middle Initial (PLUS only) Student's middle initial	Uppercase A-Z	Left
37	253	253	1	P	Student's Citizenship (PLUS only) Student's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid only on Sub/Unsub origination records or Sub/Unsub change records) Can be blank for sub/unsub loans.	Left
38	254	262	9		Student's Alien Registration Number (PLUS only) Student's Alien Registration Number if an eligible non-citizen	000000000-999999999	Left
39	263	270	8	P	Student's Date of Birth (PLUS only) Student's date of birth	CCYYMMDD 19000101 – 19991231	Right
40	271	271	1	P	Student's Loan Default/ Grant Overpayment (PLUS only) Is the student in default on a Title IV loan or owes a refund on a Title IV grant?	Y = Yes N = No Z = Overridden by School	Left

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/Description	Valid Field Content	Justify
41	272	273	2	S/P	Loan Period Code Loan Period Code for the period the Borrower will be attending Once imported, all fields associated with code will populate	0-9 Uppercase A-Z Can be blank	Left
42	274	308	35	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 Local address is not required, but if provided, record must contain at least two of the four local address fields, address, city, state, or zip code	Left
43	309	324	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

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/Description	Valid Field Content	Justify
44	325	326	2	P	Student's Local Address State Student's local address state	Uppercase A-Z A valid two-letter postal code See State/Country/Jurisdiction Codes Can be blank	Right
45	327	335	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
46	336	336	1	S/P	Dependency Status Dependency status of the student	I = Independent D = Dependent	Left
47	337	337	1		Additional Unsubsidized Loan Flag (Unsub only) Is the student eligible for additional unsubsidized loan amount?	Y = Yes N or blank = No Blank is default	Left
48	338	387	50		Student's E-mail Address E-mail address of the student	0-9 Uppercase and lowercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s) @ and a . (period) to the right of the character is required if an e-mail address is provided Can be blank	Left
49	388	392	5		Interest Rebate Percentage Interest rebate percentage; i.e., 01500 for 1.5% Implied decimal between the 2nd and 3rd position from the left	Number > 0	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	393	400	8		Entrance Interview Date Indicates the date the student received entrance interview counseling	CCYYMMDD 19000101 through the current date Can be blank	Right
51	401	408	8		Academic Year Start Date Date the academic year starts at the school	Format is CCYYMMDD 20010702 – 20030630 Cannot be blank if Loan Period Code is blank	Date
52	409	416	8		Academic Year End Date Date the academic year ends at the school	Format is CCYYMMDD 20020701 – 20040629 Cannot be blank if Loan Period Code is blank	Date
53	417	424	8		Loan Period Start Date Date when classes start, as certified by the school for this specific loan.	Format is CCYYMMDD 20010702 – 20030630 Cannot be blank if Loan Period Code is blank	Date
54	425	432	8		Loan Period End Date Date when classes end, as certified by the school for this specific loan.	Format is CCYYMMDD 20020701 – 20040629 Cannot be blank if Loan Period Code is blank	Date
55	433	440	8		Promissory Note Received Date Date on which the signed MPN or PLUS Application was received from the borrower and verified by the school	Format is CCYYMMDD 19000101 to 20991231 Can be blank	Date
56	441	448	8		1st Disbursement Anticipated Date The anticipated disbursement date for the 1st disbursement	Format is CCYYMMDD 20010622–20040927 Cannot be blank if Loan Period Code is blank	Date
57	449	456	8		2nd Disbursement Anticipated Date The anticipated disbursement date for the 2nd disbursement	Format is CCYYMMDD 20010622–20040927 Cannot be blank if Loan Period Code is blank * Special Schools only	Date

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/Description	Valid Field Content	Justify
58	457	464	8		3rd Disbursement Anticipated Date The anticipated disbursement date for the 3rd disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date
59	465	472	8		4th Disbursement Anticipated Date The anticipated disbursement date for the 4th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date
60	473	480	8		5th Disbursement Anticipated Date The anticipated disbursement date for the 5th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date
61	481	488	8		6th Disbursement Anticipated Date The anticipated disbursement date for the 6th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date
62	489	496	8		7th Disbursement Anticipated Date The anticipated disbursement date for the 7th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date
63	497	504	8		8th Disbursement Anticipated Date The anticipated disbursement date for the 8th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date
64	505	512	8		9th Disbursement Anticipated Date The anticipated disbursement date for the 9th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/Description	Valid Field Content	Justify
65	513	520	8		10th Disbursement Anticipated Date The anticipated disbursement date for the 10th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date
66	521	528	8		11th Disbursement Anticipated Date The anticipated disbursement date for the 11th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date
67	529	536	8		12th Disbursement Anticipated Date The anticipated disbursement date for the 12th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date
68	537	544	8		13th Disbursement Anticipated Date The anticipated disbursement date for the 13th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date
69	545	552	8		14th Disbursement Anticipated Date The anticipated disbursement date for the 14th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date
70	553	560	8		15th Disbursement Anticipated Date The anticipated disbursement date for the 15th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date
71	561	568	8		16th Disbursement Anticipated Date The anticipated disbursement date for the 16th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/Description	Valid Field Content	Justify
72	569	576	8		17th Disbursement Anticipated Date The anticipated disbursement date for the 17th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date
73	577	584	8		18th Disbursement Anticipated Date The anticipated disbursement date for the 18th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date
74	585	592	8		19th Disbursement Anticipated Date The anticipated disbursement date for the 19th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date
75	593	600	8		20th Disbursement Anticipated Date The anticipated disbursement date for the 20th disbursement	Format is CCYYMMDD 20010622–20040927 Can be blank	Date
76	601	606	6		Created Time Time when the record was created This data is not stored in the EDExpress database	000000 – 235959 Format is HHMMSS HH = 00 – 23 MM = 00 – 59 SS = 00 – 59 Can be Blank	Left
77	607	614	8		User Identifier Create School use only field defined by school and not stored in the EDExpress database	0-9 Uppercase A-Z . (Period) ’ (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) Can be blank	Right
		Total Bytes	614				

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.

DIEC03OP
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 Program Year: 03 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 Sub/Unsub Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout	Left
4	31	80	50	Value 01 Value the field should be changed to	See appropriate value for Change Field Number in previous field	Left
5	81	84	4	Change Field Number 02 Field number representing the second field to be changed (1st position is P if record is PLUS, S if Sub/Unsub Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
6	85	134	50	Value 02 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left

External Import Change Record (Continued)

Field #	Start Position	End Position	Field Length	Field Name/Description	Valid Field Content	Justify
7	135	138	4	Change Field Number 03 Field number representing the third field to be changed (1st position is P if record is PLUS, S if Sub/Unsub Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
8	139	188	50	Value 03 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
9	189	192	4	Change Field Number 04 Field number representing the fourth field to be changed (1st position is P if record is PLUS, S if Sub/Unsub Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
10	193	242	50	Value 04 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
11	243	246	4	Change Field Number 05 Field number representing the fifth field to be changed (1st position is P if record is PLUS, S if Sub/Unsub Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
12	247	296	50	Value 05 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
13	297	300	4	Change Field Number 06 Field number representing the sixth field to be changed (1st position is P if record is PLUS, S if Sub/Unsub, 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
14	301	350	50	Value 06 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
15	351	354	4	Change Field Number 07 Field number representing the seventh field to be changed (1st position is P if record is PLUS, S if Sub/Unsub Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
16	355	404	50	Value 07 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
17	405	408	4	Change Field Number 08 Field number representing the eighth field to be changed (1st position is P if record is PLUS, S if Sub/Unsub Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
18	409	458	50	Value 08 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
19	459	462	4	Change Field Number 09 Field number representing the ninth field to be changed (1st position is P if record is PLUS, S if Sub/Unsub Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
20	463	512	50	Value 09 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
21	513	516	4	Change Field Number 10 Field number representing the tenth field to be changed (1st position is P if record is PLUS, S if Sub/Unsub Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
22	517	566	50	Value 10 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left

External Import Change Record (Continued)

Field #	Start Position	End Position	Field Length	Field Name/Description	Valid Field Content	Justify
23	567	572	6	Created Time Time when the record was created This data is not stored in the EDExpress database	000000 - 235959 Format is HHMMSS HH = 00 - 23 MM = 00 - 59 SS = 00 – 59 Can be blank	Right
24	573	580	8	User Identifier Create School use only field and not stored in the EDExpress database	0-9 Uppercase A-Z . (Period) ’ (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) Can be blank	Right
		Total Bytes	580			

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 20010622 – 20040927
S039	5	1st Disbursement Anticipated Gross Amount Anticipated gross amount for the 1st disbursement	Numeric > = 0
S048	8	2nd Disbursement Anticipated Date Anticipated disbursement date for the 2nd disbursement	Format is CCYYMMDD 20010622 – 20040927
S049	5	2nd Disbursement Anticipated Gross Amount Anticipated gross amount for the 2nd disbursement	Numeric > = 0
S058	8	3rd Disbursement Anticipated Date Anticipated disbursement date for the 3rd disbursement	Format is CCYYMMDD 20010622 – 20040927
S059	5	3rd Disbursement Anticipated Gross Amount Anticipated gross amount for the 3rd disbursement	Numeric > = 0
S068	8	4th Disbursement Anticipated Date Anticipated disbursement date for the 4th disbursement	Format is CCYYMMDD 20010622 – 20040927
S069	5	4th Disbursement Anticipated Gross Amount Anticipated gross amount for the 4th disbursement	Numeric > = 0
S130	8	5th Disbursement Anticipated Date Anticipated disbursement date for the 5th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S131	5	5th Disbursement Anticipated Gross Amount Anticipated gross amount for the 5th disbursement	Numeric > = 0 (Sub/Unsub Only)
S134	8	6th Disbursement Anticipated Date Anticipated disbursement date for the 6th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S135	5	6th Disbursement Anticipated Gross Amount Anticipated gross amount for the 6th disbursement	Numeric > = 0 (Sub/Unsub Only)
S138	8	7th Disbursement Anticipated Date Anticipated disbursement date for the 7th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)

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

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 (Sub/Unsub Only)
S142	8	8th Disbursement Anticipated Date Anticipated disbursement date for the 8th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S143	5	8th Disbursement Anticipated Gross Amount Anticipated gross amount for the 8th disbursement	Numeric > = 0 (Sub/Unsub Only)
S146	8	9th Disbursement Anticipated Date Anticipated disbursement date for the 9th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S147	5	9th Disbursement Anticipated Gross Amount Anticipated gross amount for the 9th disbursement	Numeric > = 0 (Sub/Unsub Only)
S150	8	10th Disbursement Anticipated Date Anticipated disbursement date for the 10th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S151	5	10th Disbursement Anticipated Gross Amount Anticipated gross amount for the 10th disbursement	Numeric > = 0 (Sub/Unsub Only)
S154	8	11th Disbursement Anticipated Date Anticipated disbursement date for the 11th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S155	5	11th Disbursement Anticipated Gross Amount Anticipated gross amount for the 11th disbursement	Numeric > = 0 (Sub/Unsub Only)
S158	8	12th Disbursement Anticipated Date Anticipated disbursement date for the 12th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S159	5	12th Disbursement Anticipated Gross Amount Anticipated gross amount for the 12th disbursement	Numeric > = 0 (Sub/Unsub Only)
S162	8	13th Disbursement Anticipated Date Anticipated disbursement date for the 13th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S163	5	13th Disbursement Anticipated Gross Amount Anticipated gross amount for the 13th disbursement	Numeric > = 0 (Sub/Unsub Only)

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S166	8	14th Disbursement Anticipated Date Anticipated disbursement date for the 14th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S167	5	14th Disbursement Anticipated Gross Amount Anticipated gross amount for the 14th disbursement	Numeric > = 0 (Sub/Unsub Only)
S170	8	15th Disbursement Anticipated Date Anticipated disbursement date for the 15th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S171	5	15th Disbursement Anticipated Gross Amount Anticipated gross amount for the 15th disbursement	Numeric > = 0 (Sub/Unsub Only)
S174	8	16th Disbursement Anticipated Date Anticipated disbursement date for the 16th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S175	5	16th Disbursement Anticipated Gross Amount Anticipated gross amount for the 16th disbursement	Numeric > = 0 (Sub/Unsub Only)
S178	8	17th Disbursement Anticipated Date Anticipated disbursement date for the 17th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S179	5	17th Disbursement Anticipated Gross Amount Anticipated gross amount for the 17th disbursement	Numeric > = 0 (Sub/Unsub Only)
S182	8	18th Disbursement Anticipated Date Anticipated disbursement date for the 18th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S183	5	18th Disbursement Anticipated Gross Amount Anticipated gross amount for the 18th disbursement	Numeric > = 0 (Sub/Unsub Only)
S186	8	19th Disbursement Anticipated Date Anticipated disbursement date for the 19th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S187	5	19th Disbursement Anticipated Gross Amount Anticipated gross amount for the 19th disbursement	Numeric > = 0 (Sub/Unsub Only)
S190	8	20th Disbursement Anticipated Date Anticipated disbursement date for the 20th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S191	5	20th Disbursement Anticipated Gross Amount Anticipated gross amount for the 20th disbursement	Numeric > = 0 (Sub/Unsub Only)
S122	8	Academic Year End Date Date the academic year ends at the institution	Format is CCYYMMDD 20020701 – 20040629
S121	8	Academic Year Start Date Date the academic year starts at the institution	Format is CCYYMMDD 20010702 – 20030630
D007	6	Action Amount Reported Disbursement Amount	-99999-099999 (leading zero can be blank) Negative values only valid for Action Type = N
D006	1	Action Type Type of disbursement entered	D = Disbursement (Gross or Net) Amount A = Adjusted Disbursement (Gross or Net) U = Use Anticipated Disbursement Information (Gross or Net based on Direct Loan Setup selected criteria.) N = Net Adjusted Amount (Enter an adjusted disbursement by using the net adjusted amount) Q = Adjusted Disbursement Date
D008	1	Actual First Disbursement Change Flag Indicates the first disbursement	C = Change the first disbursement from disbursement number 1 to a subsequent disbursement number
S123	1	Additional Unsubsidized Eligibility for Dependent Student (Unsub only) Indicates whether or not there is additional unsub. eligibility for a dependent student	Y = Yes N or blank = No
S110	1	Additional Unsubsidized Eligibility for Health Profession Programs (Unsub only) This was formerly a HEAL Loan	Y = Yes N or blank = No
S019	9	Borrower's Alien Registration Number Borrower's alien registration number if eligible non-citizen	000000001 to 999999999

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S018	1	Borrower's Citizenship Borrower's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid for subsidized/unsubsidized loan change records)
S016	8	Borrower's Date of Birth Borrower's date of birth	Format is CCYYMMDD 19000101 – 19991231
S015	20	Borrower's Driver's License Number Borrower's driver's license number	0-9 Uppercase A-Z Space(s) - (Dash) * (Asterisk)
S014	2	Borrower's Driver's License State Borrower's driver's license state	Uppercase A-Z A valid two-letter postal code See State/Country/Jurisdiction Codes
S006	12	Borrower's First Name Borrower's first name	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash)
S007	16	Borrower's Last Name Borrower's last name	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash)
S022	1	Borrower's Loan Default/ Grant Overpayment Is the borrower in default on a Title IV loan or owes a refund on a Title IV grant?	Y = Yes N = No Z = Overridden by School
S008	1	Borrower's Middle Initial Borrower's middle initial	Uppercase A-Z

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S009	35	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)
S010	16	Borrower's Permanent Address City Borrower's permanent address city	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s)
S011	2	Borrower's Permanent Address State Borrower's permanent address state	Uppercase A-Z A valid two-letter postal code See State/Country/Jurisdiction Codes
S012	9	Borrower's Permanent Zip Code Borrower's permanent zip code	000000000-999999999 Last 4 digits may be blank

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S005	9	Borrower's Social Security Number Borrower's current Social Security Number	001010001 – 999999999
S013	10	Borrower's Telephone Number Borrower's home telephone number	0000000000-9999999999
P011	8	Credit Decision Date (PLUS only) Indicates the date the credit decision was made	CCYYMMDD 19000101 through the current date Can be blank
P010	1	Credit Decision Indicator (PLUS only) Indicated the credit decision that was made	A = Approved F = Failed/Denied Can be blank
S017	1	Dependency Status Dependency status of the student	I = Independent D = Dependent
S120	1	Disbursement Confirmation Flag Disbursement has been confirmed by the borrower at the school (used only by schools in the U.S. Department of Education pilot program)	Y = Yes
D003	2	Disbursement Number Disbursement number for the current disbursement transaction	01-20
S118	1	Disclosure Printed? Indicates whether or not a disclosure was printed using EDExpress	Y = Disclosure printed N = Disclosure not printed
S115	1	Disclosure Statement Print Indicator Disclosure statement print option used for this record	Y = COD prints N = School prints Z = COD reprints
S109	8	Entrance Interview Date Loan indicates the date the student received entrance interview counseling	Format is CCYYMMDD 19000101 – 20991231
S193	5	Interest Rebate Percentage Percentage to be used for this record, i.e. 01500 for 1.5% (implied decimal between the 2nd & 3rd position from the left)	Numeric > 0
S028	5	Loan Amount Requested Total loan amount requested by the borrower PLUS only	Numeric > = 0
S029	5	Loan Amount Approved Total maximum amount for which the borrower is eligible	Numeric > = 0

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S090	1	Loan Inactive Flag Indicates the loan is inactive	Y = Yes
S091	8	Loan Inactive Flag Date Indicates the date the loan was made inactive	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
S033	8	Loan Period End Date Date when classes end, as certified by the school for this specific loan	Format is CCYYMMDD 20020701 – 20040629
S032	8	Loan Period Start Date Date when classes begin, as certified by the school for this specific loan	Format is CCYYMMDD 20010702 – 20030630
S083	1	Promissory Note Print Indicator Promissory note print option used for this record	S = COD Prints (Send to Borrower) R = COD Prints (Return to School) O = On-site (EDExpress) F = On-site (Custom System) Z = COD Reprint
S085	8	Promissory Note Received Date Date on which the signed MPN or PLUS Promissory Note Application was received from the borrower and verified by the school	Format is CCYYMMDD 19000101 to 20991231
S117	1	MPN Status/Prom Note Status The status of the MPN	T = Assumes the borrower has an open MPN at COD (Valid for Sub/Unsub only) S = MPN is signed P = MPN is printed
S116	5	Origination Fee Percentage Origination fee percentage to be used for this record, i.e., 04000 (Implied decimal between the 2nd and 3rd position from the left)	Numeric > 0
P008	9	Student's Alien Registration Number (PLUS only) Student's alien registration number, if eligible non-citizen	000000001-999999999

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
P007	1	Student's Citizenship (PLUS only) Student's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid only for PLUS Loan change records)
S026	1	Student's College Grade Level Indicates the student's current college grade level in the program or college	0 = 1st year, never attended college 1 = 1st year, attended college before 2 = 2nd year/sophomore 3 = 3rd year/junior 4 = 4th year/senior 5 = 5th year or more undergraduate 6 = 1st year graduate/professional 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 19000101 – 19991231
S126	50	Student's E-mail Address E-mail address of the student	0-9 Uppercase and lowercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s) _ (Underscore) @ and a . (dot) to the right of the character is required if an e-mail address is provided Can be blank

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
P003	12	Student's First Name (PLUS only) Student's first name	0-9 Uppercase A-Z ' (Apostrophe) - (Dash) . (Period) 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) . (Period) Left justified with an A – Z in the first position
P009	1	Student's Loan Default/ Grant Overpayment (PLUS only) Is the student in default on a Title IV loan or owes a refund on a Title IV grant?	Y = Yes N = No Z = Overridden by School
S100	35	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)

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
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/Country/Jurisdiction Codes
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 (PLUS only)	001010001 – 999999999
D004	8	Transaction Date Date activity occurred	Format is CCYYMMDD 20010622 – 20040927

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 20010622 – 20040927
D006	1	Action Type Type of disbursement entered	D = Disbursement (Gross or Net, based on DL Setup selected criteria) A = Adjusted Disbursement (Gross or Net) U = Use Anticipated Disbursement Information (Gross or Net, based on DL Setup selected criteria) N = Net Adjustment Amount (Enter an adjusted disbursement by using the net adjusted amount) Q = Adjusted Disbursement Date
D007	6	Action Amount Reported Disbursement Amount	-99999 - 099999 (leading zero can be blank) Negative values only valid for Action Type = N
D008	1	Actual First Disbursement Change Flag Indicates the first disbursement	C = Change the first disbursement from disbursement number 1 to a subsequent disbursement number
P002	9	Student's Social Security Number Student’s Social Security Number (PLUS only)	001010001 – 999999999
P003	12	Student’s First Name (PLUS only) Student’s first name	0-9 Uppercase A-Z ’ (Apostrophe) - (Dash) . (Period) Left justified with an A – Z in the first position

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

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) . (Period) 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 19000101 – 19991231
P007	1	Student's Citizenship (PLUS only) Student's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid only for 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 Loan Default/Grant Overpayment (PLUS only) Is the student in default on a Title IV loan or owes a refund on a Title IV grant?	Y = Yes N = No Z = Overridden by School
P010	1	Credit Decision Indicator (PLUS only) Indicates the credit decision that was made	A = Approved F = Failed/Denied Can be blank
P011	8	Credit Decision Date (PLUS only) Indicates the date the credit decision was made	CCYYMMDD 19000101 through the current date Can be blank
S005	9	Borrower's Social Security Number Borrower's current Social Security Number	001010001 – 999999999
S006	12	Borrower's First Name Borrower's first name	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash)

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S007	16	Borrower's Last Name Borrower's last name	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash)
S008	1	Borrower's Middle Initial Borrower's middle initial	Uppercase A-Z
S009	35	Borrower's Address First line of the borrower's address	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s)
S010	16	Borrower's Permanent Address City Borrower's permanent address city	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s)
S011	2	Borrower's Permanent Address State Borrower's permanent address state	Uppercase A-Z A valid two-letter postal code See State/Country/Jurisdiction Codes

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S012	9	Borrower's Permanent Zip Code Borrower's permanent zip code	000000000-999999999 Last 4 digits may be blank
S013	10	Borrower's Telephone Number Borrower's home telephone number	0000000000-9999999999
S014	2	Borrower's Driver's License State Borrower's driver's license state	Uppercase A-Z A valid two-letter postal code See State/Country/Jurisdiction Codes
S015	20	Borrower's Driver's License Number Borrower's driver's license number	0-9 Uppercase A-Z Space(s) - (Dash) * (Asterisk)
S016	8	Borrower's Date of Birth Borrower's date of birth	Format is CCYYMMDD 19000101 – 19991231
S017	1	Dependency Status Dependency status of the student	I = Independent D = Dependent
S018	1	Borrower's Citizenship Borrower's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid for subsidized/unsubsidized loan change records)
S019	9	Borrower's Alien Registration Number Borrower's alien registration number if eligible non-citizen	000000000 to 999999999
S022	1	Borrower's Loan Default/ Grant Overpayment Is the borrower in default on a Title IV loan or owes a refund on a Title IV grant?	Y = Yes N = No Z = Overridden by School
S026	1	Student's College Grade Level Indicates the student's current college grade level in the program or college	0 = 1st year, never attended college 1= 1st year, attended college before 2 = 2nd year/sophomore 3 = 3rd year/junior 4 = 4th year/senior 5 = 5th year or more undergraduate 6 = 1st year graduate/professional 7 = Graduate/professional or beyond

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
SO28	5	Loan Amount Requested Total loan amount requested by the borrower PLUS only	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
S032	8	Loan Period Start Date Date when classes begin, as certified by the school for this specific loan	Format is CCYYMMDD 20010702 – 20030630
S033	8	Loan Period End Date Date when classes end, as certified by the school for this specific loan	Format is CCYYMMDD 20020701 - 20040629
S038	8	1st Disbursement Anticipated Date Anticipated disbursement date for the 1st disbursement	Format is CCYYMMDD 20010622 – 20040927
S039	5	1st Disbursement Anticipated Gross Amount Anticipated gross amount for the 1st disbursement	Numeric > = 0
S048	8	2nd Disbursement Anticipated Date Anticipated disbursement date for the 2nd disbursement	Format is CCYYMMDD 20010622 – 20040927
S049	5	2nd Disbursement Anticipated Gross Amount Anticipated gross amount for the 2nd disbursement	Numeric > = 0
S058	8	3rd Disbursement Anticipated Date Anticipated disbursement date for the 3rd disbursement	Format is CCYYMMDD 20010622 – 20040927
S059	5	3rd Disbursement Anticipated Gross Amount Anticipated gross amount for the 3rd disbursement	Numeric > = 0
S068	8	4th Disbursement Anticipated Date Anticipated disbursement date for the 4th disbursement	Format is CCYYMMDD 20010622 – 20040927

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S069	5	4th Disbursement Anticipated Gross Amount Anticipated gross amount for the 4th disbursement	Numeric > = 0
S083	1	Promissory Note Print Indicator Promissory note print option used for this record	S = COD Prints (Send to Borrower) R = COD Prints (Return to School) O = On-site (EDExpress) F = On-site (Custom System) Z = COD Reprint
S085	8	Promissory Note Received Date Date on which the signed MPN or PLUS Application was received from the borrower and verified by the school	Format is CCYYMMDD 19000101 to 20991231
S090	1	Loan Inactive Flag Indicates the loan is inactive	Y = Yes
S091	8	Loan Inactive Flag Date Indicates the date the loan was made inactive	Format is CCYYMMDD 19000101 – 20991231
S100	35	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)

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
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/Country/Jurisdiction Codes
S103	9	Student's Local Zip Code Student's local zip code	000000000-999999999 Last 4 digits may be blank
S104	8	Borrower's Permanent Address Change Date	If Permanent Address field updated and this field not included, use current system date to update this field
S105	8	Student's Local Address Change Date	If Local Address field updated and this field not included, use current system date to update this field
S106	8	Borrower's Social Security Number Change Date	If S005 updated and this field not included, use current system date to update this field
S107	8	Borrower's Date of Birth Change Date	If S016 updated and this field not included, use current system date to update this field
S109	8	Loan Entrance Interview Date Indicates the date the student received entrance interview counseling	Format is CCYYMMDD 19000101 – 20991231
S110	1	Additional Unsubsidized Eligibility for Health Profession Programs (Unsub only) This was formerly a HEAL Loan	Y = Yes N or blank = No
S115	1	Disclosure Statement Print Indicator Disclosure statement print option used for this record	Y = COD prints N = School prints Z = COD reprints

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S116	5	Origination Fee Percentage Origination fee percentage to be used for this record, i.e., 04000 (Implied decimal between the 2nd and 3rd position from the left)	Numeric > 0
S117	1	MPN Status/Prom Note Status The status of the MPN	T = Assumes the borrower has an open MPN at COD (valid for Sub/Unsub only) S = MPN is signed P = MPN is printed
S118	1	Disclosure Printed? Indicates whether or not a disclosure was printed using EDExpress	Y = Disclosure printed N = Disclosure not printed
S120	1	Disbursement Confirmation Flag Disbursement has been confirmed by the borrower at the school (used only by schools in the U.S. Department of Education pilot program)	Y = Yes
S121	8	Academic Year Start Date Date the academic year starts at the institution	Format is CCYYMMDD 20010702 – 20030630
S122	8	Academic Year End Date Date the academic year ends at the institution	Format is CCYYMMDD 20020701 – 20040629
S123	1	Additional Unsubsidized Eligibility for Dependent Student (Unsubsidized Only) Indicates whether or not there is additional unsub. eligibility for a dependent student	Y = Yes N or blank = No

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S126	50	Student's E-mail Address E-mail address of the student	0-9 Uppercase and lowercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s) _ (Underscore) @ and a . (dot) to the right of the character is required if an e-mail address is provided Can be blank
S130	8	5th Disbursement Anticipated Date Anticipated disbursement date for the 5th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S131	5	5th Disbursement Anticipated Gross Amount Anticipated gross amount for the 5th disbursement	Numeric > = 0 (Sub/Unsub Only)
S134	8	6th Disbursement Anticipated Date Anticipated disbursement date for the 6th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S135	5	6th Disbursement Anticipated Gross Amount Anticipated gross amount for the 6th disbursement	Numeric > = 0 (Sub/Unsub Only)
S138	8	7th Disbursement Anticipated Date Anticipated disbursement date for the 7th Disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S139	5	7th Disbursement Anticipated Gross Amount Anticipated gross amount for the 7th disbursement	Numeric > = 0 (Sub/Unsub Only)
S142	8	8th Disbursement Anticipated Date Anticipated disbursement date for the 8th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S143	5	8th Disbursement Anticipated Gross Amount Anticipated gross amount for the 8th disbursement	Numeric > = 0 (Sub/Unsub Only)

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S146	8	9th Disbursement Anticipated Date Anticipated disbursement date for the 9th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S147	5	9th Disbursement Anticipated Gross Amount Anticipated gross amount for the 9th disbursement	Numeric > = 0 (Sub/Unsub Only)
S150	8	10th Disbursement Anticipated Date Anticipated disbursement date for the 10th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S151	5	10th Disbursement Anticipated Gross Amount Anticipated gross amount for the 10th disbursement	Numeric > = 0 (Sub/Unsub Only)
S154	8	11th Disbursement Anticipated Date Anticipated disbursement date for the 11th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S155	5	11th Disbursement Anticipated Gross Amount Anticipated gross amount for the 11th disbursement	Numeric > = 0 (Sub/Unsub Only)
S158	8	12th Disbursement Anticipated Date Anticipated disbursement date for the 12th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S159	5	12th Disbursement Anticipated Gross Amount Anticipated gross amount for the 12th disbursement	Numeric > = 0 (Sub/Unsub Only)
S162	8	13th Disbursement Anticipated Date Anticipated disbursement date for the 13th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S163	5	13th Disbursement Anticipated Gross Amount Anticipated gross amount for the 13th disbursement	Numeric > = 0 (Sub/Unsub Only)
S166	8	14th Disbursement Anticipated Date Anticipated disbursement date for the 14th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S167	5	14th Disbursement Anticipated Gross Amount Anticipated gross amount for the 14th disbursement	Numeric > = 0 (Sub/Unsub Only)
S170	8	15th Disbursement Anticipated Date Anticipated disbursement date for the 15th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S171	5	15th Disbursement Anticipated Gross Amount Anticipated gross amount for the 15th disbursement	Numeric > = 0 (Sub/Unsub Only)

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

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 20010622 – 20040927 (Sub/Unsub Only)
S175	5	16th Disbursement Anticipated Gross Amount Anticipated gross amount for the 16th disbursement	Numeric > = 0 (Sub/Unsub Only)
S178	8	17th Disbursement Anticipated Date Anticipated disbursement date for the 17th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S179	5	17th Disbursement Anticipated Gross Amount Anticipated gross amount for the 17th disbursement	Numeric > = 0 (Sub/Unsub Only)
S182	8	18th Disbursement Anticipated Date Anticipated disbursement date for the 18th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S183	5	18th Disbursement Anticipated Gross Amount Anticipated gross amount for the 18th disbursement	Numeric > = 0 (Sub/Unsub Only)
S186	8	19th Disbursement Anticipated Date Anticipated disbursement date for the 19th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S187	5	19th Disbursement Anticipated Gross Amount Anticipated gross amount for the 19th disbursement	Numeric > = 0 (Sub/Unsub Only)
S190	8	20th Disbursement Anticipated Date Anticipated disbursement date for the 20th disbursement	Format is CCYYMMDD 20010622 – 20040927 (Sub/Unsub Only)
S191	5	20th Disbursement Anticipated Gross Amount Anticipated gross amount for the 20th disbursement	Numeric > = 0 (Sub/Unsub Only)
S193	5	Interest Rebate Percentage Interest Rebate Percentage to be used for this record, i.e., 01500. Implied decimal between the 2nd and 3rd position from the left	Numeric > 0

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 either standard fixed-length files or a field with each field 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 "External Loan Data." In these cases the file names are the same (DEER03IN). 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.

External Export

DEER03IN
Combined Demo, User-Defined fields, Loan (including PLUS), Anticipated and Actual Fields

The External Export is first sorted by record type and then within the record type it is sorted alphabetically.

Field Length	Field Name	Valid Field Content	Justify
2	Record Type A	A = Demographic Table fields Fields listed under Record Type A are mostly fields from the Demographic tab in the software and are student data fields	Left
2	Active Transaction	01-99 Can be blank	Right
8	Active Transaction Date Date active ISIR transaction was updated on the database	Format is CCYYMMDD 19000101 – 20991231	Right
8	Active Transaction ID User ID that updated Active ISIR Transaction	0-9 Uppercase A-Z . (Period) ’ (Apostrophe) - (Dash) # (Number) @ (At) % (Percentage) & (Ampersand) / (Slash) Space(s) Can be blank	Right
8	Add Date (Demo) Date record was added to database	Format is CCYYMMDD 19000101 – 20991231	Right
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

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
8	Add User ID (Demo) User ID (of the person) who) added the record	0-9 Uppercase A-Z . (Period) ’ (Apostrophe) - (Dash) # (Number) @ (At) % (Percentage) & (Ampersand) / (Slash) Space(s) Can be blank	Right
9	Alien Registration Number Student’s alien registration number	0 – 9 000000001 – 999999999 Can be blank	Left
1	Citizenship Status - Demo Student’s citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid only on PLUS Loan Origination records or Sub/Unsub only Change records)	Left
9	Current SSN Student’s current SSN	001010001 – 999999999	Left
8	Date of Birth - Demo Student’s date of birth	Format is CCYYMMDD 19000101 – 19991231	Right
8	Borrower's Date of Birth Change Date	If S016 updated and this field not included, use current system date to update this field	Right
1	Dependency Status - Demo Dependency status of the student	D = Dependent with Primary EFC I = Independent with Primary EFC	Left

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
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 D = Documents received but not reviewed (If document is required for packaging, this status prevents the record from being packaged but excludes the document from the Missing Documents Letter) Blank = Status Not Determined	Left
20	Driver's License # Student's driver's license number	0-9 Uppercase A-Z Space(s) - (Dash) * (Asterisk) Can be blank	Left
2	Driver's License State Student's driver's license state code	Uppercase A-Z A valid two-letter postal code See State/Country/Jurisdiction Codes Can be blank	Left
12	First Name - Demo Student's first name	0-9 Uppercase A-Z Space(s) . (Period) ' (Apostrophe) - (Dash) Can be blank	Left
1	Has Correction Record	Y = Yes N = No Can be blank	Left

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
1	Has Document Tracking Record	Y = Yes N = No Can be blank	Left
1	Has FAFSA Record	Y = Yes N = No Can be blank	Left
1	Has Loan Record	Display a Y if this student has at least one record on the loan database table; otherwise, display N	Left
1	Has Notes Record	Y = Yes N = No Can be blank	Left
1	Has NSLDS Record	Y = Yes N = No Can be blank	Left
1	Has Packaging Record	Y = Yes N = No Can be blank	Left
1	Has PELL Record	Y = Yes N = No Can be blank	Left
1	Has Verification Worksheet Record	Y = Yes N = No Can be blank	Left
20	Institution Use	Valid field content is any keyboard character	Left
1	ISIR DL MPN Flag	A = Valid MPN on file at COD C = Closed MPN at COD I = Inactive MPN at COD N = Valid MPN not on file at COD Can be blank	Left
8	Last Mailed Date Document Tracking date of last mailing	Format is CCYYMMDD 19000101 – 20991231 Can be blank	Right

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
16	Last Name - Demo Student's last name	0-9 Uppercase A-Z Space(s) ' (Apostrophe) . (Period) - (Dash) Can be blank	Left
8	Legal Residence Date - Demo Date the student became legal resident of state in which they reside	Format is CCYYMMDD 19000101 – 20991231 Can be blank	Right
2	Letter Count Count of how many letters have printed per record	00 – 99	Right
1	Entrance Interview Date The date the student completed entrance interview counseling	CCYYMMDD 19000101 through the current date Can be blank	Right
35	Local Address First line of student'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
8	Local Address Change Date	If Local Address field updated and this field not included, use current system date to update this field	Right

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
16	Local City Student'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
10	Local Phone Student's local home telephone number	0000000000 – 9999999999 Can be blank	Right
2	Local State Student's local state code	Uppercase A-Z Valid postal code See State/Country/Jurisdiction Codes Can be blank	Left
9	Local Zip Code Student's local zip code	000000000 – 999999999 Can be blank or last 4 digits may be blank	Left
1	Middle Initial – Demo Student's middle initial	Uppercase A-Z Can be blank	Left
2	Name ID First two characters of student's last name	0-9 Uppercase A-Z Space(s) ' (Apostrophe) . (Period) - (Dash) Can be blank	Left
9	Original SSN – Demo Student's original Social Security Number used to process the loan	001010001 – 999999999	Right
1	Verification Status Code	W = Without Documentation V = Verified Can be blank	Left

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
35	Permanent Address - Demo First line of the student'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
8	Permanent Address Change Date	If Permanent field updated and this field not included, use current system date to update this field	Right
16	Permanent City - Demo Student'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
10	Permanent Phone Number - Demo Student's permanent home telephone number	0000000000-9999999999 Can be blank	Right
2	Permanent State - Demo Student's permanent state	Uppercase A-Z Valid postal code See State/Country/Jurisdiction Codes Can be blank	Left

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
9	Permanent Zip Code - Demo Student's permanent zip code	000000000-999999999 Last 4 digits may be blank	Left
2	Previous Transaction	01-99	Left
1	Record Source Origin of record data	M = Manual entry I = ISIR L = Import External Add, Direct Loan P = Import External Add, Packaging Y = Import External Add, Pell	Left
8	Social Security Number Change Date	If S005 updated and this field not included, use current system date to update this field	Right
2	State of Legal Residence Student's state of legal residence	Uppercase A-Z Valid postal code See State/Country/Jurisdiction Codes Can be blank	Left
50	Student's E-mail Address E-mail address of the student	0-9 Uppercase or lowercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s) @ and a . (dot) is required if an e-mail address is provided Can be blank	Right
2	Trans Paid On Transaction Paid On	01-99 Can be blank	Right

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
2	Transaction # Number of the transaction	00-99 Can be blank	Right
8	Update Date (Demo) Date update occurred on database	Format is CCYYMMDD 19000101 – 20991231	Right
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
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
2	Record Type B	B = User-Defined Database Record Type B is used for user defined-database fields you have created.	
N	User Defined Database Field 1 to Field NN		Left
2	Record Type D	D = Loan Table fields Fields listed under Record Type D are data fields mostly from the Loan tab in the software	
8	Academic Year End Date	Format is CCYYMMDD 20020701-20040629	Right
8	Academic Year Start Date	Format is CCYYMMDD 20010702-20030630	Right

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
8	Add Date (Loan) Date the record was added to the database	Format is CCYYMMDD 19000101-20991231	Right
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	Left
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
1	Additional Unsubsidized Eligibility for Dependent Student If yes, this student is eligible for additional unsubsidized loan funds	Y = Yes N or blank = No Blank is default	Left
1	Additional Unsubsidized Eligibility for Health Profession Programs If yes, this student is eligible for additional unsubsidized loan funds	Y = Yes Blank = No	Right
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

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
8	Credit Decision Date Original date of the credit decision from COD	Format is CCYYMMDD 19000101 – 20991231	Right
8	Credit Decision Update Date Date the credit was updated in EDExpress	Format is CCYYMMDD 19000101 – 20991231	Right
1	Dependency Status – DL (Loan) Dependency status of the student	D = Dependent with Primary EFC I = Independent with Primary EFC Can be blank	Left
6	Direct Loan School Code Direct Loan school code Also identifies school originating loan record	0-9 Uppercase A-Z X00000 – X99999 where X = G or E	Left
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 Blank for PLUS	Left
1	Disclosure Statement Print Indicator Should COD print a Disclosure Statement for this student?	S = COD prints O = School prints Z = COD reprints Blank for PLUS	Left
1	Export to External System Flag indicating if the record is exported to an external system	Y = Yes N = No	Right
1	Export to COD Flag indicating if record has been exported to COD	Y = Yes N = No	Right
1	Grade Level in College - DL Indicates the student's current college grade level in the program or college	0 = 1st year, never attended college 1 = 1st year, attended college before 2 = 2nd year/sophomore 3 = 3rd year/junior 4 = 4th year/senior 5 = 5th year or more undergraduate 6 = 1st year graduate/professional 7 = Graduate/professional or beyond	Right

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
8	Inactive Date Date loan was made inactive	Format is CCYYMMDD 19000101 – 20991231 Can be blank	Left
1	Inactive Flag Flag indicating if loan is inactive	Y = Yes N = No	Left
5	Interest Rebate Percentage	Numeric > = 0 1.5% is exported as 01.500	Right
5	Loan Amount Approved Total maximum amount for which the borrower is eligible	Numeric > = 0	Right
5	Loan Amount Requested (PLUS only) Total amount requested for the PLUS loan	Numeric > = 0	Right
6	Loan Fee Percentage Loan Origination Fee Percentage for this record	Numeric > = 0 3% is exported as 03.000	Right
21	Loan ID (Loan) Unique identifier created at the time of origination	Student's Social Security Number: 01110001-999999999 Loan Type: S = Subsidized U = Unsubsidized P= PLUS Program Year 03 School Code: X00000 – X99999 where X = G or E Loan Sequence Number: 001-999	Left
8	Loan Origination Date Date the loan was originated	Format is CCYYMMDD 19000101 – 20991231	Right
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
8	Loan Period End Date Date when classes end, as certified by the school for this specific loan	Format is CCYYMMDD 20020701 – 20040629	Right

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
8	Loan Period Start Date Date when classes begin, as certified by the school for this specific loan	Format is CCYYMMDD 20010702 – 20030630	Right
1	Loan Status Status of the loan	N = Not ready R = Ready B = Batched E = Error A = Accepted	Left
1	Loan Type Type of loan record	S = Subsidized U = Unsubsidized P = PLUS	Left
5	COD's Total Net Loan Amount	Numeric Positive or negative	Right
8	COD's Total Net Loan Amount Change Date Date the change was accepted by COD	Format is CCYYMMDD	Right
23	Promissory Note Accepted Batch ID Batch number which contained the Promissory Note sent to COD	Batch Type = #A or #D for Level 3 or RB (Rebuild) (Standard Originator) Cycle Indicator = 3 (for 02-03) School Code = X00000 – X99999 where X = G or E Date batch created = CCYYMMDD Time batch crated = HHMMSS Can be blank	Left
8	Promissory Note Acknowledgement Date Date on which COD acknowledged the physical MPN or PLUS Application	Format is CCYYMMDD 19000101 – 20991231 Can be blank	Right
21	Prom Note ID/MPN ID Prom Note ID/MPN ID on the MPN accepted by COD	Student's Social Security Number: 001010001 – 999999999 Loan Type: M= Sub/Unsub N= PLUS Program Year: 03 School Code: X00000 – X99999 where X = G or E Loan sequence number: 001-999 Can be blank	Right
23	Prom Note Manifest Batch ID Batch number which contained the MPN/PLUS Promissory Note sent to COD	Batch Type = #A or Batch Type = #D for Level (Standard Originator) Cycle Indicator = 3 (for 02-03) School Code = X00000 – X99999 where X = G or E Date batch created = CCYYMMDD Time batch created = HHMMSS Can be blank	Left

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
8	Promissory Note Manifest Date Date on which manifest is printed	Format is CCYYMMDD 19000101 – 20991231	Right
8	Promissory Note Print Date Date the Promissory Note was printed	Format is CCYYMMDD 19000101 – 20991231 Can be blank	Right
1	Promissory Note Print Indicator Promissory Note print option used for this record	S = COD prints (send to borrower) R = COD prints (return to school) O = On-site (EDExpress) F = On-site (Custom system) Z = COD reprint	Left
8	Promissory Note Received Date Date on which the signed Promissory Note or PLUS Application was received from the borrower and verified by the school	Format is CCYYMMDD 19000101 – 20991231	Right
1	Prom Note or MPN Status Status Status of the MPN with COD	Valid values for PLUS s: A = Accepted R = Ready to Print X = Pending N = Not Ready to Print S = Signed P = Printed or Request to print sent to COD M = Manifested E = Error Valid values for Sub/Unsub MPNs: A = Valid MPN at COD T = School assumes the student has a MPN on file at COD R = Ready to Print X = Pending at COD N = Not Ready to Print S = Signed P = Printed or Request to print sent to COD M = Manifested	Left

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
23	Origination Batch ID Batch number which contained the loan origination record sent to COD	Batch Type = #D, PF or RB (Rebuild) Cycle indicator = 3 (for 02-03) School Code = X00000 – X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
23	Origination Change Batch ID Batch number containing the change record sent to COD	Batch Type = #E Cycle Indicator = 3 (for 02-03) School Code = X00000 – X99999 Where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
21	Origination Reject Codes	0-9 Uppercase A-Z See Loan Origination Reject Code Table in Section Two – Custom Edits	Left
9	Parent Borrower's Alien Registration # Parent borrower's alien registration number, if eligible non-citizen	000000001-999999999 Can be blank (Always blank for a Sub/Unsub loan)	Right
1	Parent Borrower's Citizenship Status Parent borrower's citizenship status	1 = U.S. Citizen (or U.S. national) 2 = Eligible Noncitizen 3 = Ineligible Noncitizen Can be blank (Always blank for a Sub/Unsub loan)	Right
9	Parent Borrower's Current SSN Parent borrower's current Social Security number	001010001-999999999 Can be blank (Always blank for a Sub/Unsub loan)	Right
8	Parent Borrower's Date of Birth Date of the parent borrower's birth	Format is CCYYMMDD 19000101 – 19991231 Can be blank (Always blank for a Sub/Unsub loan)	Right
12	Parent Borrower's First Name Parent borrower's first name	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) Can be blank (Always blank for a Sub/Unsub loan)	Left
16	Parent Borrower's Last Name Parent borrower's last name	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) Can be blank (Always blank for a Sub/Unsub loan)	Left

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
20	Parent Borrower's License # Parent borrower's driver's license number	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) Space(s) Can be blank (Always blank for a Sub/Unsub loan)	Left
2	Parent Borrower's License State State the parent borrower's driver's license is issued	Uppercase A-Z A valid two-letter postal code See State/Country/Jurisdiction Codes Can be blank (Always blank for a Sub/Unsub loan)	Left
1	Parent Borrower's Loan Default/ Grant Overpayment Is the Parent in default on a Title IV loan or owes a refund on a Title IV grant?	Y = Yes N = No Z = Overridden by school Can be blank (Always blank for a Sub/Unsub loan)	Left
1	Parent Borrower's Middle Initial Parent borrower's middle initial	Uppercase A-Z Can be blank (Always blank for a Sub/Unsub loan)	Left
9	Parent Borrower's Original SSN Parent borrower's original Social Security Number	001010001 – 999999999 Can be blank (Always blank for a Sub/Unsub loan)	Right
35	Parent Borrower's Permanent Address First line of the parent 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 (Always blank for a Sub/Unsub loan)	Left

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
16	Parent Borrower's Permanent City Parent borrower's permanent city	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) , (Comma) Can be blank (Always blank for a Sub/Unsub loan)	Left
10	Parent Borrower's Permanent Phone Number Parent borrower's home telephone number	0000000000 – 9999999999 Can be blank (Always blank for a Sub/Unsub loan)	Right
2	Parent Borrower's Permanent State Parent borrower's permanent state of residence	Uppercase A-Z A valid two-letter postal code See State/Country/Jurisdiction Codes Can be blank (Always blank for a Sub/Unsub loan)	Left
9	Parent Borrower's Permanent Zip Code Parent borrower's permanent zip code	0-9 Space(s) Last 4 digits may be blank Can be blank (Always blank for a Sub/Unsub loan)	Left
4	Program Year Academic year in which the loan is borrowed	0203	Right

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
1	Record Source – DL Origin of record data	M = Manual Entry I = ISIR L = Import External Add, Direct Loan P = Import External Add, Packaging Y = Import External Add, Pell	Left
50	Student's E-mail Address E-mail address of the student	0-9 Uppercase and lowercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s) @ and a . (period) to the right of the character is required if an e-mail address is provided Can be blank	Left
1	Student's Loan Default/Grant Overpayment Is the student in default on a Title IV loan or owes a refund on a Title IV grant?	Y = Yes N = No Z = Overridden	Left
8	Transmit Date Date that data was transmitted to COD	Format is CCYYMMDD 19000101 – 20991231	Right
2	Transmit Number Transmission number	00-99	Right
8	Update Date (Loan) Date record was updated on database	Format is CCYYMMDD 19000101 – 20991231	Right
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
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

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
2	Record Type M	M = Actual Disbursement Table fields Fields listed under Record Type M are for actual disbursement fields from the Disbursement tab.	Left
23	Actual Disbursement Batch ID Batch number that contained the disbursement record sent to COD or the batch number generated by COD for #B, SP, RB transactions	Batch Type = #H, SP, or RB (Rebuild) Cycle indicator = 3 (for 02-03) School Code = X00000 – X99999 where X = G or E Date batch created = CCYYMMDD Time batch created = HHMMSS	Left
8	Loan Booked Date Date the loan was booked at COD	Format is CCYYMMDD 19000101 – 20991231	Right
1	Loan Booked Status	A = Booked R = Unbooked	Left
1	Actual Disbursement Confirmed Flag indicating that the school confirmed that the borrower is accepting the disbursement	Y = Yes Can be blank	Left
8	Actual Disbursement Date Date activity occurred	Format is CCYYMMDD 20010622 – 20040927	Right
1	Actual Disbursement Export to External	Y = Yes N = No	Left
5	Actual Disbursement Gross Amount Actual gross amount (in dollars) of the disbursement	Numeric > = 0	Right
5	Actual Disbursement Interest Rebate Amount Actual interest rebate (in dollars) of the disbursement	Numeric > = 0	Right
5	Actual Disbursement Loan Fee Amount Actual loan fee (in dollars) of the disbursement	Numeric > = 0	Right
6	Actual Disbursement Net Adjustment Amount Actual net amount (in dollars) of the adjustment to the disbursement	-99999 – 99999	Right
5	Actual Disbursement Net Amount Actual net amount (in dollars) of the disbursement	Numeric > = 0	Right
2	Actual Disbursement Number Disbursement number for the current disbursement transaction	01-20	Right

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
21	Actual Disbursement Reject Codes	0-9 Uppercase A-Z See Disbursement Reject Code Table in Section Two – Custom Edits	Left
6	Actual Disbursement School Code Direct Loan School code, also identifies school originating loan record	X00000 – X99999 where X = G or E	Left
4	Actual Disbursement Sequence Number Sequence number that determines the order in which the disbursements are processed	0000 – 9999 Can be blank	Right
1	Actual Disbursement Status Status of disbursement activity at the Origination Center	N = Not ready to send to COD R = Ready to send to COD B = Batched A = Accepted by COD E = Rejected by COD	Left
1	Actual Disbursement Type Type of disbursement activity that occurred	D = Disbursement Amount A = Adjusted Disbursement amount Q = Adjusted disbursement date P = Servicing refund	Left
23	Booking Batch ID Batch identifier for this batch	Batch Type = #B or RB (Rebuild) Cycle indicator = 3 (for 02-03) School code = X00000 – X99999 where X = G or E Date batch created = CCYYMMDD Time batch created = HHMMSS	Left
1	First Disbursement Flag Changed first actual disbursement flag from disbursement #1 to a subsequent disbursement number	C = Changed first actual disbursement flag Can be blank	Left

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
21	Loan ID (Actual Disbursement) Unique identifier created at the time of origination	Student's Social Security Number: 001010001 – 999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 03 School Code: X00000 – X99999 where X = G or E Loan sequence number: 001-999	Left
2	Record Type N	N = Anticipated Disbursement Table fields Fields listed under Record Type N are for anticipated disbursement fields from the Disbursement tab	Left
8	Anticipated Disbursement Date Date activity is expected to occur	Format is CCYYMMDD 20010622 –20040927	Right
1	Anticipated Disbursement Export to External Flag	Y = Yes N = No	Left
5	Anticipated Disbursement Fee Amount Anticipated loan fee (in dollars) associated with the disbursement	Numeric > = 0	Right
5	Anticipated Disbursement Gross Amount Anticipated gross amount (in dollars) of the disbursement	Numeric > = 0	Right
5	Anticipated Disbursement Interest Rebate Amount Anticipated interest rebate (in dollars) associated with the disbursement	Numeric > = 0	Right
5	Anticipated Disbursement Net Amount Anticipated net amount (in dollars) of the disbursement	Numeric > = 0	Right
2	Anticipated Disbursement Number Disbursement number for the current disbursement transaction	01-20	Right
6	Anticipated Disbursement School Code Direct Loan School Code, also identifies school originating loan record	X00000 – X99999 where X = G or E	Left

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
21	Loan ID (Anticipated Disbursement) Unique identifier created at the time of origination	Student's Social Security Number: 001010001 – 999999999 Loan type: S = Subsidized U = Unsubsidized P = PLUS Program year: 03 School code: X00000 – X99999 where X = G or E Loan sequence number: 001-999	Left

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		

*For Canadian address, CN should be placed in the state field. Do not enter the initials of a province in the state field.

Combination Edits

Introduction

The following edits are EDExpress edits that you may encounter when importing from your institutional system into the EDExpress database. They are provided in a table format and are listed by edit number. The field name, table, condition, and message associated with each edit are also provided.

Combination Edits

Edit	Field Name	Table	Condition	Message
1010	Parents Date of Birth	Loan Demographic	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 = 6 or 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	Bypass this edit when a loan contains one or more Type P (Servicing Refund) disbursement records in the actual disbursement table For Records where Loan Type = S or U Health Professions Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = D Grade level = 0 or 1 Loan Amt approved > 2625 OR For Records where Loan Type = S or U Health Professions Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = D Grade level = 2 Loan Amt approved > 3500	The Loan Amount Approved for this Loan Exceeds Annual Loan Limits for this Student. Maximum Loan Amount [99999]. (*where 99999 is equal to amount exceeded in condition to the left)*

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
1055 (Cont.)	Loan Amount Approved	Loan	OR For Records where Loan Type = S or U Health Professions Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = D Grade level = 3, 4, or 5 Loan Amt approved > 5500 OR For Records where Loan Type = U Health Professions Programs Flag = Blank Add'l Unsub Flag = Y Dep Status = D Grade level = 0 or 1 Loan Amt approved > 6625 OR For Records where Loan Type = S Health Professions Programs Flag = Blank Add'l Unsub Flag = Y Dep Status = D Grade level = 0 or 1 Loan Amt approved > 2625 OR For Records where Loan Type = U Health Professions Programs Flag = Blank Add'l Unsub Flag = Y Dep Status = D Grade level = 2 Loan Amt approved > 7500	

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
1055 (Cont.)	Loan Amount Approved	Loan	OR For Records where Loan Type = S Health Professions Programs Flag = Blank Add'l Unsub Flag = Y Dep Status = D Grade level = 2 Loan Amt approved > 3500 OR For Records where Loan Type = U Health Professions Programs Flag = Blank Add'l Unsub Flag = Y Dep Status = D Grade level = 3, 4, or 5 Loan Amt approved > 10500 OR For Records where Loan Type = S Health Professions Programs Flag = Blank Add'l Unsub Flag = Y Dep Status = D Grade level = 3, 4, or 5 Loan Amt approved > 5500 OR For Records where Loan Type = U Health Professions Programs Flag = Y Add'l Unsub Flag = Blank Dep Status = D Grade level = 4 or 5 Loan Amt approved > 22167	

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
1055 (Cont.)	Loan Amount Approved	Loan	For Records where Loan Type = U Health Professions Programs Flag = Y Add'l Unsub Flag = Y Dep Status = D Grade level = 4 or 5 Loan Amt approved > 27167 OR For Records where Loan Type = U Health Professions Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 0 or 1 Loan Amt approved > 6625 OR For Records where Loan Type = S Health Professions Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 0 or 1 Loan Amt approved > 2625 OR For Records where Loan Type = U Health Professions Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 2 Loan Amt approved > 7500	

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
1055 (Cont.)	Loan Amount Approved	Loan	For Records where Loan Type = S Health Professions Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 2 Loan Amt approved > 3500 OR For Records where Loan Type = U Health Professions Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 3, 4, or 5 Loan Amt approved > 10500 OR For Records where Loan Type = S Health Professions Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 3, 4, or 5 Loan Amt approved > 5500 OR For Records where Loan Type = U Health Professions Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 6 or 7 Loan Amt approved > 18500	

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
1055 (Cont.)	Loan Amount Approved	Loan	OR For Records where Loan Type = S Health Professions Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 6 or 7 Loan Amt approved > 8500 OR For Records where Loan Type = U Health Professions Programs Flag = Y Add'l Unsub Flag = Blank Dep Status = I Grade level = 4 or 5 Loan Amt approved > 27167 OR For Records where Loan Type = U Health Professions Programs Flag = Y Add'l Unsub Flag = Blank Dep Status = I Grade level = 6 or 7 Loan Amt approved > 45167	
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	MPN/Prom Note Status	Loan	If MPN/Prom Note Status is changed to S AND The current MPN/Prom Note Status is not P OR The current MPN/Prom Note Status is not R and the Prom Note Print Indicator is F	MPN/Promissory note may not be signed prior to printing note.
1077	Disburse-ment-Anticipated Gross Amount	Anticipated Disbursement	If the amount is changed and the sum of the twenty anticipated disbursements exceeds the loan amount approved	Anticipated gross loan total may not exceed the Loan Amount Approved.

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
1080	Borrower Signed Note Date	Loan	Borrower Signed Note Date is changed to blank and MPN Status is not changed to T	Signed Note Received Date cannot be changed to blank unless MPN Status is changed to T (MPN Exists).
1085	Borrower Signed Note	Loan	If MPN/Prom Note Status is not equal to A, S or M and signed note received date is non-blank If MPN/Prom Note Status is S and signed note received date is blank	MPN/Prom Note Status must be Signed, Manifested, or Accepted when the Signed Note Received date is non-blank. 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 Loan Type = P (PLUS) and Borrower's Citizenship = blank	Citizenship may not be blank.
1100	Borrower's Citizenship	Loan	If equal to 3 and loan type = PLUS (P)	The Borrower's Citizenship Status may not be 3 (Not Eligible) for a PLUS loan.
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 (must be less than 365 days or 366 days if leap year)	WARNING – COD 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 (must be less than 365 days or 366 days if leap year)	WARNING – COD 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.

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
1180	Disbursement-Anticipated Date	Anticipated Disbursement	If dates are out of order	Anticipated disbursement must be in ascending order.
1195	Action Date	Actual Disbursement	If the transaction date entered is prior to the transaction date of the 1st actual disbursement on the database or the actual disbursement with the First Disbursement Flag = C, if one exists. (Use the transaction with Type D, unless a Type Q transaction exists. If 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 Disbursement	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 Disbursement	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 Disbursement	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 Disbursement	If date entered is more than 10 days before Loan Period Start Date	WARNING – COD 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 Disbursement	If disbursement date is after Loan Period End Date	WARNING – COD may reject this record since Anticipated Disbursement Date must be prior to loan period end date.
2010	Anticipated Detail fields	Anticipated Disbursement	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.

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
3000	Action Type	Actual Disbursement	If the PLUS Credit check indicator is blank, N, X, D, or F and any action type is entered (PLUS only)	Actual Disbursement #N may not be made with a blank, Pending, or Credit Denied Credit Decision status on PLUS loan.
3040	Actual Disbursement Number	Actual Disbursement	If any actual disbursement has a blank Action Type or Action Date field, or is an Action Type other than A, N, or Q with a blank Action Amount (For Import External Change and Multiple Entry Only)	Actual Disbursement #N Action type, Action amount, and Action Date required to disburse loan.
3042	Action Type	Actual Disbursement	If Disbursement Type Q and current disbursement # is not Accepted or Batched.	Disbursement must be Accepted or Batched before a disbursement date change is applied to that Disbursement.
3044	Action Date	Actual Disbursement	If Disbursement Type Q date for 1st actual disbursement or actual disbursement with First Disbursement Flag = C is after any other Disbursement (Type D) 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 7/15/1999 Q for Disb #1 date 7/20/1999 Disb #2 date 7/18/1999	Adjusted Disbursement Date of the 1st disbursement cannot be after a subsequent Disbursement #N date.
3050	Action Amount	Actual Disbursement	If action type of D is entered and amount is equal to zero	Actual Disbursement Amount #N may not be equal to zero.
3051	Action Amount	Actual Disbursement	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.
3055	Action Disbursement Number	Actual Disbursement	If action disbursement number is greater than one (01) and actual disbursement 01 does not exist	Disbursement number 01 must be entered before this disbursement.

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
3070	Action Type	Actual Disbursement	If an actual disbursement's first transaction type is A or Q	First transaction type for disbursement #(N) cannot be A, N, or Q.
3080	Action Date	Actual Disbursement	If Actual Disbursement Date entered is greater than current date plus 7 days	Actual disbursement #N may not be more than 7 days in the future.
3090	Actual Gross Amount	Actual Disbursement	Condition 1: MPN/Prom Note status is N, R, or P AND Condition 2: Origination status is N or R AND Condition 3: Entered amount is changed and saved as non-zero If Conditions 1 OR 2 and 3 are true, fire edit	MPN/Promissory Note must be signed and Loan record must be batched prior to entering Actual Disbursement #(N).
3100	Action Type	Actual Disbursement	If action type entered is A or N and date entered is before date on actual disbursement (type D)	Adjustment may not be prior to actual disbursement.
3105	Action Date	Actual Disbursement	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 COD unless your institution has prior approval from the Department of Education.
3900	Disbursement-Anticipated Gross Amount	Anticipated Disbursement	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.
3911	Actual Gross Amount	Actual Disbursement	If the sum of all disbursements exceeds the loan amount approved	Actual gross loan total may not exceed the Loan Amount Approved.
3914	Actual Gross Amount	Actual Disbursement	CANCODE is set to Y (through multiple entry/import change) and sum of actuals > 0	You must first adjust all Actual Disbursements to $0 before you can mark this loan inactive.
3995	Actual Gross Amount	Actual Disbursement	If Loan Type is Sub or Unsub, Require Entrance Interview flag is checked in system setup, College Grade Level on Demo record = 0 or 1, and Loan Entrance Interview Date on Demo is blank	Actual disbursements may not be saved without an Entrance Interview for Grade level 0 or 1.

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
4000	Anticipated Disbursement Number	Anticipated Disbursement	If Anticipated Disbursement Numbers greater than or equal to 5 exist	PLUS loans may only contain 4 anticipated disbursements.
4001	Borrower Current SSN	Loan.SSNCURR	If PLUS Borrower's Current SSN (tbl_D_Loan.SSNCURR) is the same as the Student's Current SSN (tbl_A_Demographic.SSNCURR)	Parent's Current SSN may not be the same as the Student's Current SSN.
4002	Anticipated Disbursement Number	Anticipated Disbursement	If less than 2 anticipated disbursement records exist for a loan and the school is not a Special School (tbl_D_ParmGeneral.EXPSITE = No)	WARNING – COD may reject this record since less than 2 Anticipated Disbursements exist and you have not indicated you are a Special School in System Setup.
4003	Loan Period Code	Loan	If the Loan Period Code (tbl_D_Loan.LOANCODE) is changed and the Loan Status (tbl_D_Loan.STAT) is A or B (For Import External Change and Multiple Entry Only)	The Loan Period Code may not be changed when the loan status is Accepted or Batched.
4004	Action Date	Actual Disbursement	If the disbursement is flagged as the 'first' and the action date is greater than the date of any other disbursement. (Compare to other transactions with Type D, unless a Type Q transaction exists. If Type Q transaction exists, use the date of the Type Q transaction with the highest sequence number.)	Actual Disbursement #N must have the earliest disbursement date since it is flagged as the 'first' disbursement.
4005	Date of Birth	Demographic.DOB	If the student's date of birth is not 19000101 - 19991231	Student's Date of Birth must be between 01/01/1900 and 12/31/1999.
4006	MPN/Prom Note Status	Loan	If MPN/Prom Note Status is changed to T AND The current MPN/Prom Note Status is not N, R, P, S, or M	MPN Status may not be changed to T (Exists) when the current status is not N, R, P, S, or M.
4007	Local Zip Code	Demographic. LSTATE LZIP	Student's local zip code is not blank and local state is blank OR Student's local address state is not blank and is not "CN," "MX," or "FC," and zip code is blank (External Add/Change Only)	Student's Local Address State should not be blank OR Student's Local Zip Code should not be blank.

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
4008	Local Address	Demographic. LADDRESS LCITY LSTATE LZIP	If only one of the local address fields is non-blank (External Add/Change Only)	At least two Local Address fields must be populated.
4009	Student's Name	Demographic. NAMEL NAMEF	Student's First (Demographic.NAMEF) and Last Name (Demographic.NAMEL) are blank	Student's First and Last Names cannot both be blank.
4010	Parent's Name	Loan. NAMEL NAMEF	Parent's First (Loan.NAMEF) and Last Name (Loan.NAMEL) are blank and Origination Status (tbl_D_Loan.LOANSTAT) is not N (N/A to Imports)	Parent's First and Last Names cannot both be blank.
4011	Current SSN	Loan.SSNCURR	If PLUS Borrower's Current SSN (tbl_D_Loan.SSNCURR) is changed to blank and Origination Status (tbl_D_Loan.LOANSTAT) is not N	Parent's Current SSN may not be changed to blank after the loan is originated.
4012	First Disbursement Flag	Actual Disbursement.FIRST	If the First Disbursement Flag = C and Disbursement Status of Actual Disbursement 01 is not A (accepted)	Actual Disbursement 01 must be accepted before a subsequent Actual Disbursement can be flagged as the 'First' Actual Disbursement.
4013	Student's Alien Registration Number (ARN)		If Student's Alien Registration Number (ARN) (tbl_A_Demographic.ARN) = Blank when Student's Citizenship Status (tbl_A_Demographic.CITIZEN) = 2	Student's Alien Registration Number (ARN) may not be blank when Student's Citizenship Status is 2 (Eligible Non-citizen).
4014	Parent's Alien Registration Number (ARN)		If Parent's Alien Registration Number (ARN) (tbl_D_Loan.ARN) = Blank when Parent's Citizenship Status(tbl_D_Loan.CITIZEN) = 2	Parent's Alien Registration Number (ARN) may not be blank when Parent's Citizenship Status is 2 (Eligible Non-citizen).
4015	Inactive Loan Period Codes		If Loan Period Code from Disbursement profile imported from the prior year has not been updated (tbl_D_DisbursementProfile.INACTIVE = Yes for record in tbl_D_DisbursementProfile with values in VENDOR and LOANCODE equal to values in tbl_D_Loan.VENDOR and LOANCODE).	Loan Period Code is currently inactive. Update the Disbursement profile associated with this Loan Period Code in Disbursement Setup to make it active.

Combination System Requirements (For Phase-in Participants)

Up-Front Interest Rebate Implementation for 2001–2002 and Forward

This section includes the business rules and calculations for:

- gross disbursement,
- net disbursement,
- loan fee, and
- interest rebate amounts.

Business Rules

- An up-front interest rebate amount will be calculated at the disbursement level by the schools for each Direct Subsidized, Direct Unsubsidized, and Direct PLUS loan.
- The up-front interest rebate percentage for 2002-2003 Direct Loans is 1.5% of the gross disbursement amount.
- The current method to calculate individual Gross Disbursement Amounts and the current rounding logic remain as is. The variance is still applied to the last anticipated disbursement.

- The method to calculate the Net Disbursement Amount and Interest Rebate Amount is new. The new calculations are explained below.
- The resulting Loan Fee Amount and Interest Rebate Amount are truncated. Truncated means the cents are removed and the remaining whole dollar is the amount to use. Do not round up or down.
- When calculating the Combined Fee/Interest Rebate Amount and the Loan Fee Amount, take all results out 3 decimal places to ensure consistent results in automated tools such as MS Excel.
- Schools send to COD the gross disbursement amount, loan fee amount, and net disbursement amount for anticipated and actual disbursements. Additionally, schools send the interest rebate amount for both anticipated and actual disbursements.

Gross Disbursement Calculations

Gross disbursement calculations do not change with the interest rebate implementation.

When determining gross disbursement amounts for a loan, dollar figures are rounded to the nearest dollar and all disbursements are equal with the exception of the last disbursement, in some cases. This is due to any variance being applied to the last disbursement.

When computing gross disbursement amounts, use the following specifications:

Step 1: Individual disbursement amount is Loan Amount Approved divided by the total number of disbursements.

If necessary, truncate any positions that exist past 2 decimal places.

Step 2: Round the individual disbursement amount. Rounding occurs at the 1st and 2nd decimal places to the nearest dollar.

- If the 1st and 2nd decimal places are 50 or greater, increase the 1st digit to the left of the decimal sign by one.
- If the 1st and 2nd decimal places are less than 50, do not change the 1st digit to the left of the decimal sign.

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, subtract the difference from the last disbursement.
- If the sum of the disbursements is less than the Loan Amount Approved, add the difference to the last disbursement.

The variance is applied to the last disbursement.

Three examples are provided on the next pages.

Example 1: Determining Gross Disbursement Amount for Two Disbursements

Loan Amount Approved: $2625

Step 1: 2625 divided by 2 = 1312.5000

First truncate any positions that exist past 2 decimals as rounding occurs at the 1st and 2nd decimal places.

Therefore, 1312.5000 truncates to 1312.50

Step 2: Round at the 1st and 2nd decimal places to determine the individual disbursement amount.

- If the 1st and 2nd decimal places are .50 or greater, increase the 1st digit to the left of the decimal sign by 1.
- If the 1st and 2nd decimal places are less than .50, do not change the 1st digit to the left of the decimal sign.

Round 1312.50 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.

Multiply 1313 by 2 = 2626

Since $2626 is more than $2625, 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

Total Loan Amount = $2625

Example 2: Determining Gross Disbursement Amount for Three Disbursements

Loan Amount Approved: $1000

Step 1: 1000 divided by 3 = 333.3333

First truncate any positions that exist past 2 decimals as rounding occurs at the 1st and 2nd decimal places.

Therefore, 333.3333 truncates to 333.33

Step 2: Round at the 1st and 2nd decimal places to determine the individual disbursement amount.

- If the 1st and 2nd decimal places are .50 or greater, increase the 1st digit to the left of the decimal sign by one.
- If the 1st and 2nd decimal places are less than .50, do not change the 1st digit to the left of the decimal sign.

Round 333.33 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.

Multiply 333 by 3 = 999

Since $999 is less than $1000 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: Determining Gross Disbursement Amount for Six Disbursements

Loan Amount Approved: $22,167

Step 1: 22167 divided by 6 = 3694.5000

First truncate any positions that exist past 2 decimals as rounding occurs at the 1st and 2nd decimal places.

Therefore, 3694.5000 truncates to 3694.50

Step 2: Round at the 1st and 2nd decimal places to determine the individual disbursement amount.

- If the 1st and 2nd decimal places are .50 or greater, increase the 1st digit to the left of the decimal sign by 1.
- If the 1st and 2nd decimal places are less than .50, do not change the 1st digit to the left of the decimal sign.

Round 3694.50 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.

Multiply 3695 by 6 = 22170

Since $22170 is more than $22167, 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

Net Disbursement Amount, Loan Fee Amount, and Interest Rebate Amount Calculations

Loan fee amount calculations do not change with the interest rebate implementation.

When determining the Combined Fee/Interest Rebate Amount and Loan Fee Amount, truncate the result. Truncation is using only the whole dollar part of the amount with no rounding up or down. The combined fee/interest is a field used to assist in the calculation of the net disbursement amount.

When calculating individual disbursement loan fee amount, interest rebate amount, and net disbursement amount, use the following specifications for all disbursements:

To calculate **Net Disbursement Amount:**

Step 1: Combined Fee/Interest Rebate Amount (go out to 3 decimal places) = Gross Disbursement Amount x (Loan Fee Percentage – Interest Rebate Percentage)

Step 2: Truncate the Combined Fee/Interest Rebate Amount

Step 3: Net Disbursement Amount = Gross Disbursement Amount – Combined Fee/Interest Rebate Amount

To calculate **Loan Fee Amount:**

Step 4: Loan Fee Amount (go out to 3 decimal places) = Gross Disbursement Amount x Loan Fee Percentage

Step 5: Truncate the Loan Fee Amount

To calculate **Interest Rebate Amount:**

Step 6: Interest Rebate Amount = Net Disbursement Amount – (Gross Disbursement Amount – Loan Fee Amount)

To calculate from **Net Disbursement Amount to Gross Disbursement Amount** use the following calculation:

Net disbursement amount multiplied by 100 divided by 100 minus (Fee% - Rebate%) OR

Net disbursement amount divided by .985 = Gross disbursement amount (truncated)

Then proceed with Step 1.

Example 1: Determining Combined Fee/Interest Rebate Amount, Disbursement Net Amount, Loan Fee Amount, and Interest Rebate Amount for Three Disbursements

		Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
Disb. Number	**Gross Disb. Amount**	**Combined Fee/Interest Rebate Amount**	**Truncated Combined Fee/ Interest Rebate Amount**	**Disb. Net Amount**	**Loan Fee Amount**	**Truncated Loan Fee Amount**	**Interest Rebate Amount**
1	$1167	1167x(.03-.015)=17.505	17	1167–17=1150	1167x.03 =35.01	35	1150–(1167–35)=18
2	$1167	1167x(.03-.015)=17.505	17	1167–17=1150	1167x.03 =35.01	35	1150–(1167–35)=18
3	$1166	1166x(.03-.015)=17.49	17	1166–17=1149	1166x.03 =34.98	34	1149–(1166–34)=17
Totals	$3500			3449		104	53

Example 2: Determining Combined Fee/Interest Rebate Amount, Disbursement Net Amount, Loan Fee Amount, and Interest Rebate Amount for twelve disbursements

		Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
Disb. Number	**Gross Disb. Amount**	**Combined Fee/ Interest Rebate Amount**	**Truncated Combined Fee/ Interest Rebate Amount**	**Disb. Net Amount**	**Loan Fee Amount**	**Truncated Loan Fee Amount**	**Interest Rebate Amount**
1	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
2	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
3	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
4	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
5	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
6	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
7	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
8	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
9	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
10	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
11	$219	219x(.03-.015)=3.285	3	219–3=216	219x.03=6.57	6	216–(219–6)=3
12	$216	216x(.03-.015)=3.24	3	216–3=213	216x.03=6.48	6	213–(216–6)=3
Totals	$2625			2589		72	36

Rounding Logic for Disbursement Amount Calculations Table

The following table provides a summary of the fields that are calculated when **subsidized/unsubsidized disbursements** are entered or changed:

Loan Fee Percentage = 3 percent and Interest Rebate Percentage = 1.5 percent.

Field Name	Description
1st Gross Disbursement Amount	Per Gross Disbursement Calculations
1st Combined Fee/Interest Rebate Amount	1st Gross Disbursement Amount multiplied by (Loan Fee Percentage minus Interest Rebate Percentage)
1st Loan Fee Amount	1st Gross Disbursement Amount multiplied by Loan Fee Percentage
1st Net Disbursement Amount	1st Gross Disbursement Amount minus 1st Combined Fee/Interest Rebate Amount
1st Interest Rebate Amount	1st Net Disbursement Amount minus (1st Gross Disbursement Amount minus 1st Fee Amount)
2nd Gross Disbursement Amount	Per Gross Disbursement Calculations
2nd Combined Fee/Interest Rebate Amount	2nd Gross Disbursement Amount multiplied by (Loan Fee Percentage minus Interest Rebate Percentage)
2nd Loan Fee Amount	2nd Gross Disbursement Amount multiplied by Loan Fee Percentage
2nd Net Disbursement Amount	2nd Gross Disbursement Amount minus 2nd Combined Fee/Interest Rebate Amount
2nd Interest Rebate Amount	2nd Net Disbursement Amount minus (2nd Gross Disbursement Amount minus 2nd Loan Fee Amount)

Rounding Logic for Disbursement Amount Calculations Table (Continued)

Optional:	
3rd through 20th Gross Disbursements:	Per Gross Disbursement Calculations
3rd through 20th Combined Fee/Interest Rebate Amount	3rd through 20th Gross Disbursement Amount multiplied by (Loan Fee Percentage minus Interest Rebate Percentage)
3rd through 20th Loan Fee Amount	3rd through 20th Gross Disbursement Amount multiplied by Loan Fee Percentage
3rd through 20th Net Disbursements	3rd through 20th Gross Disbursement Amount minus 3rd through 20th Combined Fee/Interest Rebate Amount
3rd through 20th Interest Rebate Amount	3rd through 20th Net Disbursement Amount minus (3rd through 20th Gross Disbursement Amount minus 3rd through 20th Loan Fee Amount)
Total Gross Disbursements	Sum of all gross disbursements
Total Loan Fee Amount	Sum of all loan fee amounts
Total Interest Rebate Amount	Sum of all interest rebate amounts
Total Net Disbursements	Sum of all net disbursements

Rounding Logic for Disbursement Amount Calculations Table (Continued)

The following table provides a summary of the fields that are calculated when **PLUS disbursements** are entered or changed:

Loan Fee Percentage = 4 percent and Interest Rebate Percentage = 1.5 percent.

Field Name	Description
1st Gross Disbursement Amount	Per Gross Disbursement Calculations
1st Combined Fee/Interest Rebate Amount	1st Gross Disbursement Amount multiplied by (Loan Fee Percentage minus Interest Rebate Percentage)
1st Loan Fee Amount	1st Gross Disbursement Amount multiplied by Loan Fee Percentage
1st Net Disbursement Amount	1st Gross Disbursement Amount minus 1st Combined Fee/Interest Rebate Amount
1st Interest Rebate Amount	1st Net Disbursement Amount minus (1st Gross Disbursement Amount minus 1st Loan Fee Amount)
2nd Gross Disbursement Amount	Per Gross Disbursement Calculations
2nd Combined Fee/Interest Rebate Amount	2nd Gross Disbursement Amount multiplied by (Loan Fee Percentage minus Interest Rebate Percentage)
2nd Loan Fee Amount	2nd Gross Disbursement Amount multiplied by Loan Fee Percentage
2nd Net Disbursement Amount	2nd Gross Disbursement Amount minus 2nd Combined Fee/Interest Rebate Amount
2nd Interest Rebate Amount	2nd Net Disbursement Amount minus (2nd Gross Disbursement Amount minus 2nd Loan Fee Amount)

Rounding Logic for Disbursement Amount Calculations Table (Continued)

Optional:	
3rd /4th Gross Disbursements:	Per Gross Disbursement Calculations
3rd /4th Combined Fee/Interest Rebate Amount	3rd /4th Gross Disbursement Amount multiplied by (Loan Fee Percentage minus Interest Rebate Percentage)
3rd /4th Loan Fee Amount	3rd /4th Gross Disbursement Amount multiplied by Loan Fee Percentage
3rd /4th Net Disbursements	3rd /4th Gross Disbursement Amount minus 3rd /4th Combined Fee/Interest Rebate Amount
3rd /4th Interest Rebate Amount	3rd /4th Net Disbursement Amount minus (3rd /4th Gross Disbursement Amount minus 3rd /4th Loan Fee Amount)
Total Gross Disbursements	Sum of all gross disbursements
Total Loan Fee Amount	Sum of all loan fee amounts
Total Interest Rebate Amount	Sum of all interest rebate amounts
Total Net Disbursements	Sum of all net disbursements

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, loan period start and end dates, and assumed MPN status. When creating the import file, please refer to the column marked 'required field' in the External Import Loan Origination Add file (DIEA) record layout.

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.

Notes:

- EDExpress automatically performs the origination process 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.
- If your institution chooses to fill field #1 with a preassigned Loan ID, you may assign any loan sequence number (001-999). However, we strongly recommend that you start loan sequence number creation with 001 and do not start with 101.

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.

When a loan record is imported, EDExpress searches for records with an identical student SSN, Loan Type, Program 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, Program 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.

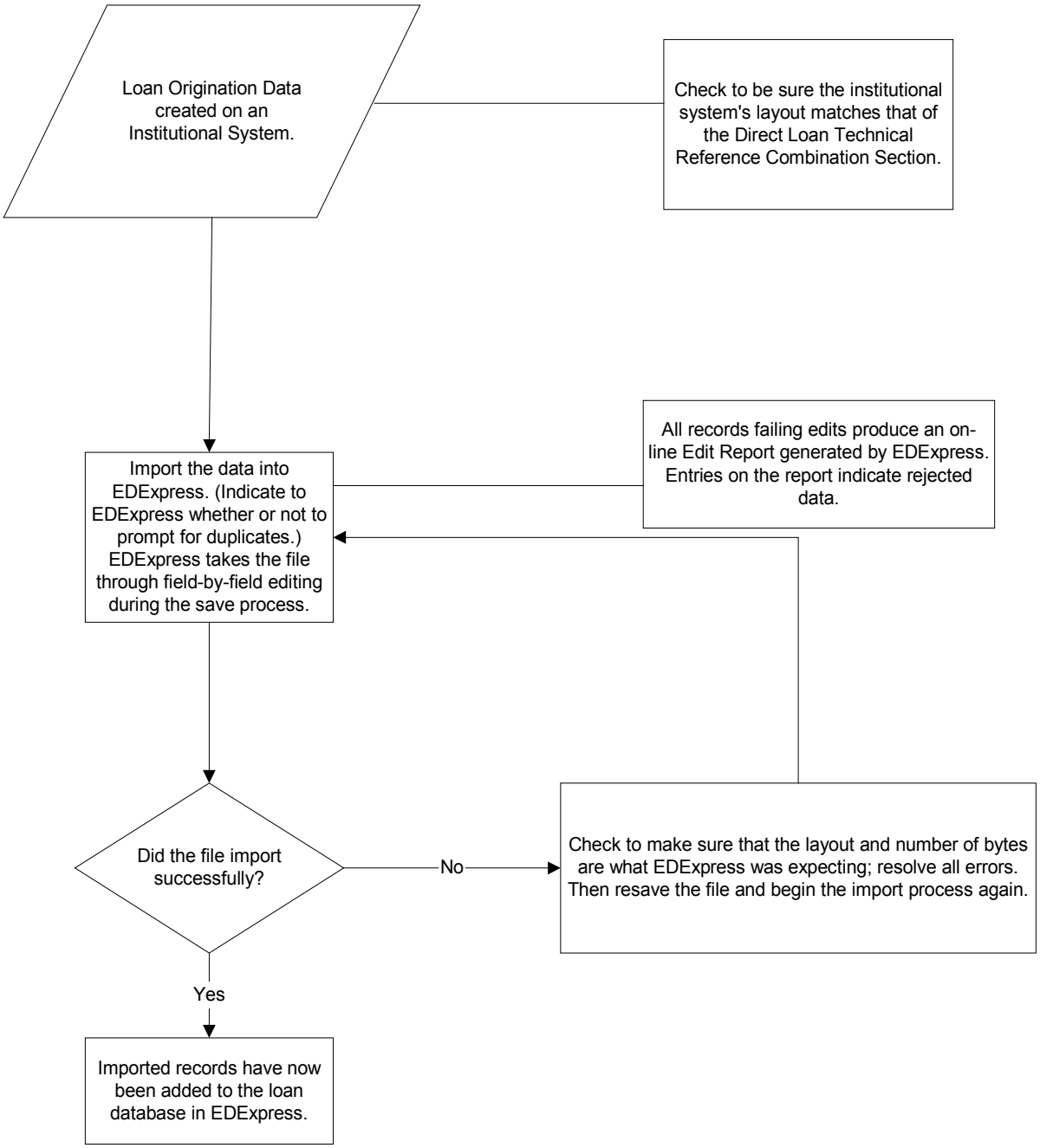
Imported records must adhere to the External Import Add Record layout. EDExpress prompts you for a filename. Once a filename is provided, EDExpress performs a series of edits and calculations on each record of the imported file.

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.

Notes:

- EDExpress maintains separate records for each borrower loan type. For example, if a 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.
- In the COD process a Loan ID is referred to as an Award ID. For Phase-in Participants the term Loan ID will continue to be used. However, be aware that the terms Loan ID and Award ID are synonymous.

External Import Loan Origination Add



Originating and Determining MPN Status within EDExpress

Upon Origination, EDExpress determines the MPN status of a loan and updates the MPN status field. This is the MPN status for the loan record until the record is exported and acknowledged by COD.

The criteria EDExpress uses to determine the MPN status of a loan is based on whether you have indicated that you process loans using multi-year functionality or single-year functionality in Direct Loan Setup.

Indicating in EDExpress Multi-Year or Single-Year Functionality

A field is added to Direct Loan System Setup asking "Do you use multi-year MPNs at your school?" This field is a checkbox. If you process MPNs using multi-year functionality, mark the box. If you process MPNs using single-year functionality, leave the box empty.

EDExpress defaults to a marked box indicating yes, school is using multi-year functionality.

Note: This setup field is not exported to COD. If you choose COD to link your loans using single-year functionality you must contact a COD Customer Service Representative and request your school file be updated.

Multi-Year Functionality for Subsidized/Unsubsidized

Determining the MPN Status for schools using multi-year functionality is a two step decision making process within EDExpress.

First, EDExpress checks for other existing originated subsidized or unsubsidized loans for the student. When another loan exists within EDExpress for a student, EDExpress reviews the MPN Status of the existing loan.

IF…	**THEN…**
The MPN Status of the existing loan indicates a valid MPN exists or assumes a valid MPN exists (A, P, S, M, or T)	EDExpress updates the MPN Status of the originating loan to "T," assumes a valid MPN exists
The MPN Status of the existing loan indicates no valid MPN exists (R or N)	EDExpress sets the MPN Status of the originating loan to "R," ready to print, and a new MPN can be printed

When no other loan(s) exist within EDExpress for a student, EDExpress reviews the ISIR MPN Indicator if ISIRs were imported into EDExpress.

IF…	**THEN…**
The ISIR MPN Indicator indicates an active MPN at COD (A)	EDExpress updates the MPN of the originating loan to "T," assumes a valid MPN exists
The ISIR MPN Indicator is blank or indicates no valid MPN (I, C, N, or U)	EDExpress sets the MPN Status of the originating loan to "R," ready to print, and a new MPN can be printed

Single-Year Functionality for Subsidized/Unsubsidized

When determining the MPN Status of a loan at a school using single-year functionality, EDExpress looks for other originated subsidized or unsubsidized loans for the student with the same academic year within EDExpress.

IF…	THEN…
No other loans exist for this student within EDExpress	EDExpress sets the MPN Status of the originating loan to "R," ready to print, and a new MPN can be printed
Another loan exists and the academic year start and end dates do NOT match the loan being originated	EDExpress sets the MPN Status of the originating loan to "R," ready to print, and a new MPN can be printed
Another loan exists and the academic year start and end date match the loan being originated and EDExpress reviews the MPN Status of the existing loan:	
If the MPN Status of the existing loan indicates a valid MPN exists or assumes a valid MPN exists (A, P, S, M, or T)	EDExpress updates the MPN Status of the originating loan to "T," assumes a valid MPN exists
If the MPN Status of the existing loan indicates no valid MPN exists (R or N)	EDExpress sets the MPN Status of the originating loan to "R," ready to print, and a new MPN can be printed

Note: For schools implementing single-year functionality the ISIR MPN Indicator is not used in the process to determine if a new MPN should be printed.

Importing the MPN Status from COD

EDExpress imports the determined MPN status for a loan from COD via the Loan Origination Acknowledgement.

When the loan is accepted by COD, COD links the loan to a MPN, if possible. The Loan Origination Acknowledgement (DISF03OP) contains COD's MPN status for the loan record.

Upon import of the COD Loan Origination Acknowledgement EDExpress updates the MPN Status of a loan.

IF COD MPN Status Imported is:	**THEN EDExpress Updates to:**
A = Accepted MPN at COD	A = Accepted by COD
P = MPN not on file at COD	R = Ready to Print
I = Inactive	R = Ready to Print
C = Closed	R = Ready to Print
Q = Rejected	R = Ready to Print
X = Pending MPN at COD	X = Pending

Batch Processing and Batch Identifiers (Batch IDs)

All data exchanged between Phase-in Participants and COD must be in the required record layout format. Data must be sent to the Student Aid Internet Gateway (SAIG) for submission to COD in groups of like data types. Each data type has a specific record layout, that is, Full Loan Origination Records, Disbursement Records, and so forth. Therefore each record set is considered a separate batch type. Every batch must contain a header and trailer record (see Custom Layouts). The batch header contains a Batch ID that is unique to the export batch.

Note: Each Direct Loan batch is sent to SAIG with a Transmission Header and a Direct Loan Batch Header. It is most important that the Batch ID and the Message Class submitted in both of the header records are the same. If these data elements are different on the two header records, the Direct Loan detail records will not process correctly at COD. For more information regarding transmitting to the SAIG, see the SAIG Host Communication Guide at **www.SFAdownload.ed.gov**.

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

All Batch IDs transmitted to COD must have the same format and be 23 characters long. The first two characters are the Batch Type, which indicates the type of data included in the batch. The next character is the Cycle Indicator, which indicates the program year of the data included in the batch. The next six characters are the School Code, which indicates the Direct Loan School Number of the school sending the batch. The next eight characters are the Date Batch Created, which indicates the date on which the school created the batch. The last six characters are the Time Batch Created, which indicate the time at which the school created the batch.

Note: In the COD process Batch IDs are referred to as Document IDs. For Phase-in Participants the term Batch ID will continue to be used. However, be aware that the terms Batch ID and Document ID are synonymous.

The Batch Integrity Rule

COD returns an acknowledgement record for every Full Loan Origination Record, Disbursement Record, and Loan Origination Change Record that is submitted by the school. If a school submits a batch with 1,000 Full Loan Origination Records, COD returns an acknowledgement file corresponding to only those 1,000 Full Loan Origination Records. The acknowledgement file always contains the same Batch ID originally submitted by the schools. This rule applies for Full Loan Origination Records, Loan Origination Change Records, and Disbursement Records initiated by the school.

Note: In the COD process, an Acknowledgement is referred to as a Response. For the purposes of this technical reference, we will continue to use the term Acknowledgement. However, be aware that the terms Acknowledgement and Response are synonymous

Exchanging Loan Origination Records with COD

You transmit a loan origination record to SAIG to be transmitted to COD for each originated loan. If you request the COD 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, COD must receive the loan origination record, promissory note, and disbursement record before it can book the loan.

Two types of loan origination records can be exported to COD:

- Full Loan Origination Record
- Loan Origination Change Record

Submitting Full Loan Origination Records to COD

For each new loan, subsidized, unsubsidized, and PLUS, you must send a Full Loan Origination Record to SAIG for transmission to COD. The Full record contains all of the data required to originate the loan: demographic information about the borrower, the Loan ID, as well as anticipated loan disbursement data. Data on each record must be edited to adhere to the field length, field type, and valid field content specifications.

As mentioned above, Full Loan Origination Records contain anticipated disbursement amounts and anticipated disbursement dates. In the COD process disbursements have a Payment Trigger associated with them.

Note: No action is required by Phase-in Participants to set or unset the COD Payment Trigger. Upon acceptance of a loan record, COD stores anticipated disbursements and sets the Payment Trigger appropriately.

In addition, upon origination, EDExpress determines the assumed MPN status for subsidized and unsubsidized loans. (The process for determining the MPN Status is explained later in the MPN text of this section.)

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 DESF03IN. All PLUS records are transmitted in a file with a message class of DEPF03IN.

Loan records marked by the user as inactive on the Loan tab are excluded from the Loan Origination export to COD from EDExpress.

Schools can perform credit checks for PLUS borrowers by using the COD Web site. Schools have the option to submit credit check requests via the COD Web site or to submit Full Loan PLUS Origination Records to COD for COD to perform the credit check request.

Schools are given the capability to receive a credit decision through an interactive COD Web site. The COD Web site accesses an approved credit bureau and returns a credit acknowledgement to the school. The COD Web site displays the credit decision of approved (accepted) or denied (failed). The reason for a failed credit decision is not displayed.

When the school receives a failed credit decision from the COD Web site, it has the option to either submit a Full Loan PLUS Origination Record to COD (so that COD can send an endorser form to the borrower) or originate the additional unsubsidized loan for the student. The Full Loan PLUS Origination Record must be sent to COD if the borrower requests an endorser.

The credit decision received from the COD Web site does not have to be forwarded to COD. COD receives a simultaneous response from the credit bureau at the time the school performs the credit check. COD stores the credit decision and sends necessary letters to the borrowers.

Note: Certification must be kept at the school, indicating that 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.

Receiving Full Loan Origination Acknowledgements from COD

COD 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 DISF03OP for subsidized and unsubsidized records and DIPF03OP 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. For subsidized and unsubsidized loans, the Full Loan Origination Acknowledgement also indicates COD's MPN Status for the loan. (Further information about this process is explained later in the MPN text of this section.)

Note: COD is creating a Student Identifier composed of Social Security Number, last name and date of birth. The combination of these data elements is matched against CPS. If this match is unsuccessful on a subsidized or unsubsidized loan record a school receives a reject code of A9 – No eligible SSN, date of birth and last name combination match on CPS for student. When a school receives this error, the school should go to the COD Web site for assistance in how to resolve this mismatch.

If a credit decision is overridden (modified) for a PLUS record, a separate PLUS Credit Decision Acknowledgement is received from COD (message class DIPC03OP). 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 COD, it should not be sent to COD again If changes need to be sent to update information on the record, a change record described below must be sent to COD. The record errors need to be corrected and the updated Full Loan Origination record transmitted to COD with the message class DESF03IN/DEPF03IN.

To reduce turn around time for acknowledging Full Loan PLUS Origination Records, COD processes the credit check and acknowledges the PLUS loans within 24 hours of receipt at COD. If a credit decision other than accepted or denied is received, COD acknowledges the accepted PLUS loan record with a pending credit check status.

PLUS Credit Decision Update (Override) Acknowledgement

For any previously accepted PLUS Full Origination records with a pending or denied credit decision, the borrower may request a subsequent credit check, an override, or submit an endorser addendum. Under these circumstances, COD returns a PLUS Credit Decision Update Acknowledgement. The Credit Decision Update Acknowledgement indicates one of the following statuses:

- C = (Credit overridden: new credit information provided),
- D = (Credit denied: endorser not okay),
- N = (Credit denied, after pending), or
- E = (Credit overridden: endorser OK).

The Credit Decision status 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.

COD sends further information and instructions directly to those applicants not approved for a PLUS loan on the basis of credit checks. COD 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 COD or credit reporting agency.

If you process PLUS loans, you receive updated credit decisions in the Credit Decision Override acknowledgement file with message class DIPC03OP.

Loan Origination Change Record

Once the Full Loan Origination Record is accepted by COD, changes to the borrower's demographic or loan information requires a change record to be sent to COD. Loan Origination Change Records are transmitted in a separate message class DESC03IN.

Each change record contains the borrower's loan identification (necessary to identify the record on COD), 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 school's 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 (Student's Local Address City), field S013 should appear first in the change record followed by field S101.

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 50-byte change value field. Numeric fields are left justified and blank filled up to the maximum number of positions for that field.

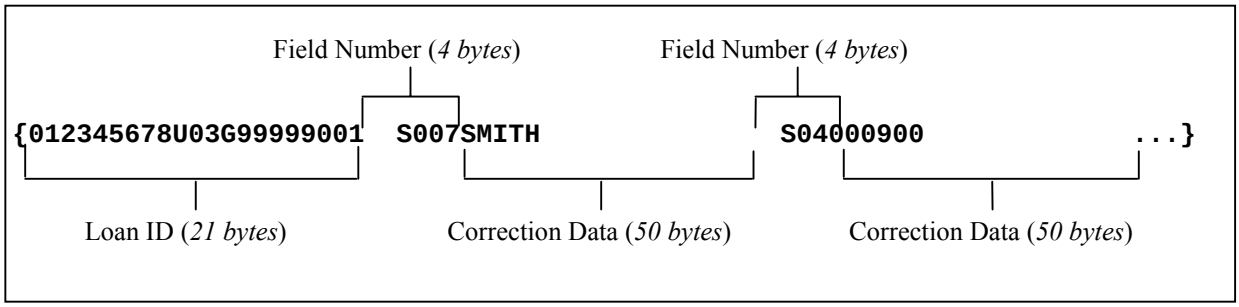
For example, when correcting a 5-byte numeric field to a value of '900,' the correction record would display 00900 with 45 blank spaces.

Example:

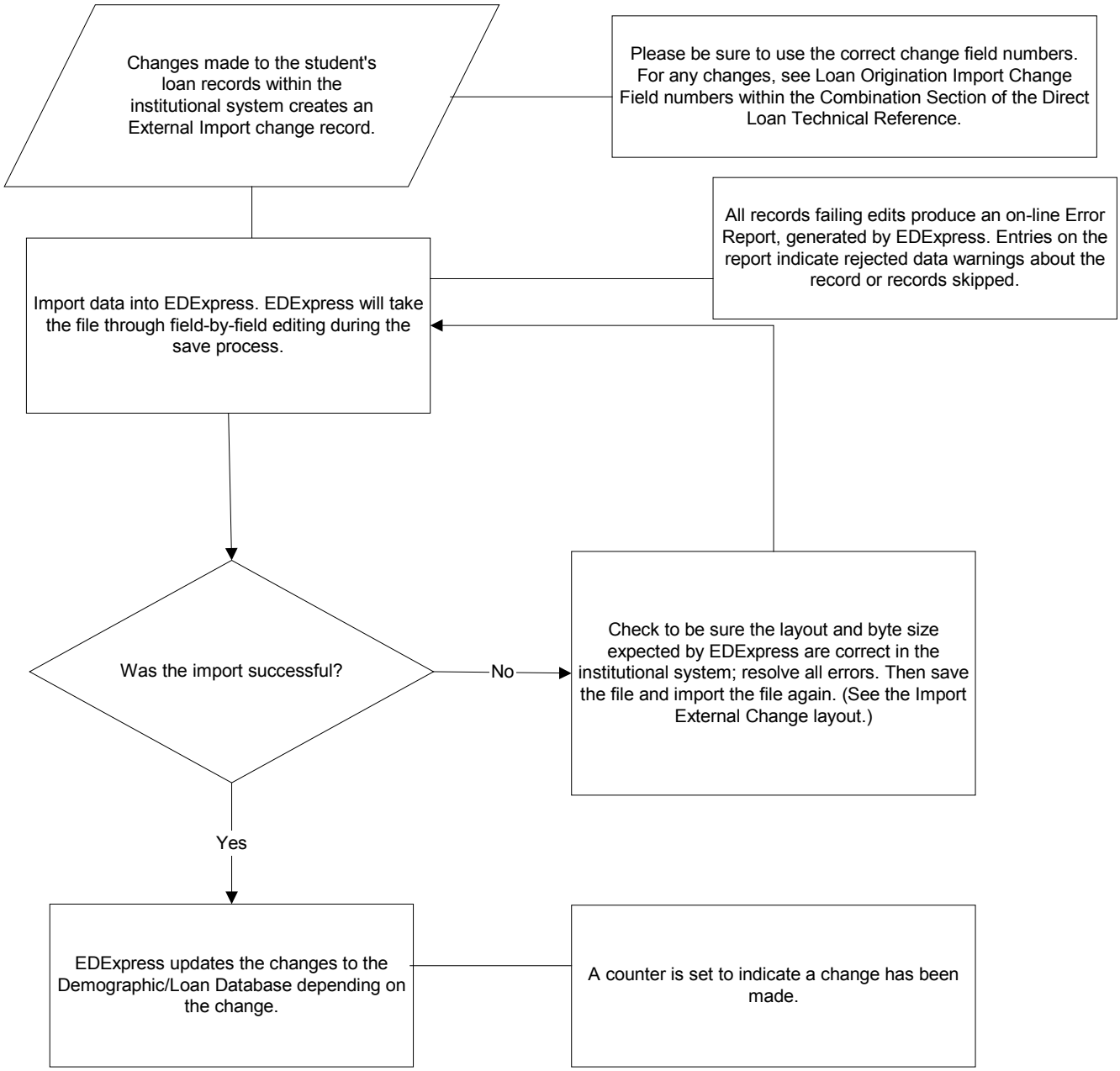
Two changes are submitted to a loan record whose ID is 012345678U03G99999001:

- 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:



External Import Change Record



Receiving Loan Origination Change Acknowledgements from COD

A Loan Origination Change Acknowledgement (DIOC03OP) has the same record layout as the record layout used to transmit the change record to COD. The acknowledgement record indicates whether each 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 COD as change records.

Processing Promissory Notes

All Master Promissory Notes (MPN) and PLUS Promissory Notes must be mailed and accepted before the loans are booked. The hardcopy MPNs/promissory notes must be accompanied by a paper manifest that lists the borrower's name and MPN ID or PLUS Loan ID for each promissory note in the shipment. Also, the paper manifest provides a certification to be signed by an official at the school.

Note: For 2002-2003, schools continue to send batches of MPNs or PLUS Promissory Notes with paper shipping manifests to the following address:

P.O. Box 5692

Montgomery, AL 36103-5692

Master Promissory Notes and PLUS Promissory Notes must be batched separately and a separate paper manifest created for each. Each batch may contain up to 100 notes. Additionally, separate batches (manifests) must be created for each Direct Loan school code. The MPN/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 Appendix D.

Note: For Standard Origination Schools, COD collects from the borrower and prints the MPNs and PLUS promissory notes. Therefore, Standard Origination schools do not generate paper promissory note manifests, and do not mail notes.

Receiving MPN/PLUS Promissory Note Acknowledgements

COD returns an electronic file (DIPA03OP) containing the acknowledgement of any MPN/PLUS Promissory Notes processed. This acknowledgement contains a generated batch ID. Batch integrity does not exist between the paper notes and the MPN/PLUS Promissory Note Acknowledgement. Acknowledgements do not match one to one with paper manifests sent by the school.

Promissory Note Status

The DIPA03OP file contains a code in field #4 (Promissory Note Status) that returns one of three values: A (Accepted), X (Pending), or R (Rejected). Pending indicates that the promissory note is accepted but there is no Loan Origination record at COD to link to this promissory note.

Promissory Note Reject Codes

Promissory Note Reject Codes indicate why a note is rejected. If a note is rejected, a new MPN/PLUS Promissory Note must be printed with the corrected data and resubmitted to the LOC.

Promissory Note Reject Codes are mainly handled through a manual process. However, there are two electronic error codes that may be returned on a Promissory Note Acknowledgement. These error codes are "01" and "S." Once the notes are received in the mailroom, the notes are manually inspected for missing or incorrect information. A generic checklist is used. If it is determined that there are errors or information is missing, the checklist is marked in the appropriate blank describing the error that needs to be corrected.

The checklist and MPN/PLUS Promissory Note are returned to the school or borrower (Standard Origination Schools). A copy of the Checklist is provided in Appendix D. See the Custom Edit Section for Promissory Note Reject Reasons.

Master Promissory Note

The Master Promissory Note (MPN) is a legal document requiring the borrower to repay the funds borrowed under the Direct Loan Program. The MPN is the only approved promissory note for Direct Subsidized and Unsubsidized Loans for all schools. The MPN must be printed by the school or COD and signed by the student borrower before disbursement of a subsidized loan or an unsubsidized loan. Schools process MPNs using either multi-year note functionality or single-year note functionality.

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

Note: MPNs are linked to a Loan Origination record using the first three letters of the First Name. If the First Name field is blank on the Loan Origination Record or on the MPN, the first three letters of the Last Name are used.

Multi-Year Functionality

Multi-Year use of the MPN applies to all four year and graduate/professional schools that are not subject to an emergency action or limitation, suspension, or termination (LS & T) action per Direct Loan regulations. Any school with questions regarding eligibility may contact Direct Loan Operations.

Note: When processing 2002-2003 loan records, COD is aware of open MPNs generated prior to 2002-2003.

If a borrower is attending a school eligible for multi-year functionality, the borrower may have only one open MPN for all subsidized and unsubsidized loans disbursed for program year 1999-2000 and forward. For example, the open MPN at COD can be a MPN processed for year 2000-2001. The 2000-2001 loans and forward are linked to this open MPN. Since multiple loans are linked to a MPN, the promissory note print sequence number is no longer necessary. If a school is using multi-year functionality, that school must have a confirmation process in place. Schools are also allowed to adjust upward and downward within an academic year without having to originate a new loan.

An open MPN on file at COD is assigned to the borrower and is not limited for use at a specific Direct Loan school. Therefore, a school using MYN functionality can use any MPN accepted by COD. Thus, all loans for a student are linked to the same MPN across schools and academic years.

Single-Year Functionality

If a school is NOT eligible for MYN functionality (single-year school), a new MPN must be generated each academic year for each borrower. A single-year school must use a MPN generated at or for that school only. A single-year school can link multiple subsidized and unsubsidized loans for the same academic year, for the same student, to the same MPN. The academic year start and academic year-end dates must be the same on all loan records linked to a specific MPN.

On the Full Loan Origination Acknowledgement, there is a MPN Indicator for subsidized/unsubsidized loans. If the Loan record has been linked to a MPN at COD, the MPN Indicator is populated with a "Y." Loan records not linked to a MPN on file at COD have the MPN Indicator populated with an "N."

Valid 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 for any associated loan origination record. If a student wishes to close a MPN, he or she must provide a request in writing to close a MPN to the Direct Loan Servicing Center or to the school. If the closed notification is received at the school, the school must forward the original documentation to COD. COD upon receipt of the original close MPN notification, closes the MPN. Once a MPN has been closed, no new loans can be linked to it. A new MPN must be generated if new loans are originated. However, all disbursements and booking activities for the loans already linked to the closed MPN continue to be processed by COD.

Reporting Disbursements

Note: The Actual Disbursement Record cannot be accepted by COD until they have accepted the Loan Origination Record.

Before COD can "book" a loan, COD needs three essential components:

1. An accepted Loan Origination Record
    a) Approved Credit Decision (PLUS ONLY)
2. An accepted MPN/PLUS Promissory Note
3. An accepted Actual Disbursement Record

Once an Option 1 or 2 school has verified a completed and signed MPN/PLUS 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).

COD Disbursement Record Types

Actual Disbursement Records must be submitted to SAIG for transmission to COD and accepted for each disbursement transaction. Each disbursement and adjustment books separately.

There are four COD Disbursement Records:

1. Disbursement = record type D (Batch Type #H)
2. Adjusted Disbursement Amount = record type A (Batch Type #H).
3. Adjusted Disbursement Date = record type Q (Batch Type #H)
4. Payment to Servicing = record type P (Batch Type SP)

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

An Adjusted Disbursement Amount Record is sent to COD when the amount of a disbursement needs to be increased or decreased. This includes disbursements being adjusted to zero. For more information, see the *DL School Guide* and the appropriate DL Bulletins.

An Adjusted Disbursement Date Record is sent to COD when the date of an original actual disbursement needs to be changed. This record type is transmitted after an actual disbursement is sent to and accepted by COD.

Booking Notification

New for 2002-2003: No longer are these notifications sent for each actual disbursement or actual adjusted disbursement transaction. A Booking Notification is now sent only once for each loan at the time the first disbursement books. A Booked Loan Record is generated by COD providing the booked date for a loan. The record updates the EDExpress database with the loan booked date. It is important to import booking notification acknowledgements on a timely basis. Otherwise, loans booked at COD may display as unbooked in EDExpress.

Payment to Servicing

A Payment to Servicing record (record type P) is generated by COD when a borrower makes a payment to Servicing by the borrower within 120 days of disbursement. 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 additional funds.

Note: This transaction should not be returned to COD.

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":

1. An actual disbursement must exist (see example #1). Disbursement type "Q" is only for date changes, not changes to the actual disbursement amount.
2. This is a separate disbursement transaction and must be transmitted to COD (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	05/01/2002	$1000	READY	NO	See rule #1

Example #2

Disb. #	Disb. Type	Disb. Seq #	Disb. Date	Disb. Amt	Disb. Status	Allowed?	Comments
1	D	01	05/01/2002	$1000	ACCEPTED	YES	Initial Disbursement Entered
1	Q	02	05/02/2002		ACCEPTED	YES	See Rule #2
2	D	01	06/01/2002	$1000	ACCEPTED	YES	Second Disbursement Entered

Example #3

Disb. #	Disb. Type	Disb. Seq #	Disb. Date	Disb. Amt	Disb. Status	Allowed?	Comments
1	D	01	05/01/2002	$1000	ACCEPTED	YES	Initial Disbursement Entered
1	Q	02	04/01/2002		READY	YES	See Rule #3
2	D	01	06/01/2002	$1000	ACCEPTED	YES	Second Disbursement Entered
2	Q	01	04/02/2002		READY	YES	See Rule #3

Example #4

Disb. #	Disb. Type	Disb. Seq #	Disb. Date	Disb. Amt	Disb. Status	Allowed?	Comments
1	D	01	05/01/2002	$1000	ACCEPTED	YES	Initial Disbursement Entered
2	D	01	06/01/2002	$1000	READY	YES	Second Disbursement Entered
1	Q	02	06/02/2002		READY	NO	See Rule #4

Example #5

Disb. #	Disb. Type	Disb. Seq #	Disb. Date	Disb. Amt	Disb. Status	Allowed?	Comments
1	D	01	05/01/2002	$1000	ACCEPTED	YES	Initial Disbursement Entered
1	A	02	05/15/2002	$500	READY	YES	Adjusted amount downward 15 days later
1	Q	03	05/15/2002		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	D	01	06/01/2002	$1000	READY	YES	Second Disbursement Entered

Flagging a Subsequent Disbursement Number as the First Disbursement

Once disbursement #1 has been generated and sent to COD, you can flag a subsequent disbursement number as the first disbursement.

With the current process, EDExpress generates disbursement #1 first when adding an actual disbursement record. However, a new field is added to the actual disbursement grid and an action code to flag a subsequent actual disbursement (#2 through #20) as the first disbursement. This "C" flag can be applied to a subsequent disbursement number only if the disbursement date on the subsequent disbursement has an earlier action date than the action date on the previous accepted disbursement #1. The "C" flag updates COD database to indicate that the disbursement flagged is the first disbursement for a loan.

Note: The first disbursement must always have the earliest date. Once disbursement #1 is accepted by COD or a flagged disbursement is accepted by COD, any disbursement for that loan with an earlier date will be rejected. If several disbursements are received by COD for the same batch cycle, disbursement #1 or a disbursement with a "C" flag (whichever has the earliest date) is processed first and the rest of the disbursements are processed in chronological order.

Anticipated disbursements continue to be in sequential and chronological order.

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 (DIEC03OP) 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 (Actual Disbursement)	D006
Action Amount (Actual Disbursement)	D007
Actual First Disbursement Change Flag	D008

Disbursement Action Types

The gross, fee, interest rebate, and net amounts are sent to COD for all anticipated and actual disbursements. Disbursement records can be recorded in EDExpress by entering either actual gross or net amounts. EDExpress calculates the other amounts.

You indicate whether disbursements are entered using the gross amount or net amount in Direct Loan System Setup. Once a disbursement is entered into EDExpress using a disbursement gross amount or a disbursement net amount, all actual disbursement records for that loan must be entered using the same method.

In addition to entering the amount of a disbursement, the disbursement number and the action date, you must enter the Action Type field. This field tells EDExpress what the amount represents.

The following chart describes the Action Types available.

Description	Action Type
Enter **Gross or Net** Amount of the disbursement	D
Enter **Gross or Net** Amount of the adjustment	A
Use anticipated disbursement amounts in the anticipated disbursement grid to enter **Gross or Net** Amounts to the actual disbursement grid	U
Enter **Net Adjustment Amount (positive or negative)** of the adjustment	N
Adjusted Disbursement Date	Q

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 Disbursement 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 (record type A) 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 COD **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 MPN/PLUS Promissory Note from the borrower or a valid MPN is on file at COD. For Standard Origination schools, disbursement records are sent to COD after you have received an accepted MPN/PLUS Promissory Note Acknowledgement for the borrower or a valid MPN is on file at COD. Take care to ensure that the disbursement record is accepted on a Disbursement Acknowledgement before transmitting change records for adjustments to $0.

Export Record of Disbursement Information

Direct Loan software creates a record of disbursement information to send to SAIG for transmission to COD. COD edits the information against the loan origination record data stored in its system. COD returns an acknowledgement to the school indicating whether or not each disbursement record has been accepted (DIOD03OP).

Submit Correction Disbursement

You may receive a record from COD 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 COD.

Process Disbursement Adjustments

Adjustments occur when the amount on a disbursement is incorrect and needs to be increased or decreased. This new adjusted disbursement amount needs to be sent to COD.

Inactive Loan Process (Adjustments to Zero)

Individual disbursements and/or Loan Amount Approved can be adjusted to zero. This process provides you the flexibility to increase the loan by simply recording and sending COD an upward adjustment if the loan or disbursement is to be reactivated after being adjusted to zero.

When you select the inactive flag in EDExpress a dialog box appears displaying two options. Option 1 marks the loan inactive and no longer displays the loan on reports. The loan amount approved and anticipated disbursement are not adjusted by this option. Option 2 marks the loan inactive, no longer displays the loan on reports, adjusts the loan amount approved to zero, and adjusts all anticipated disbursement to zero. The selection of Option 2 also generates all necessary Change Records to be exported to COD.

The following scenarios demonstrate this process:

Scenario A

School A needs to cancel an entire loan and NO Actual Disbursements have been made:

1. Reduce the Loan Amount Approved to $0 or mark the loan Inactive and select the option to reduce the Loan Amount Approved to $0. Save the record.

   Note: Saving the process within EDExpress automatically reduces each Anticipated Disbursement to $0.

2. Forward a Loan Origination Change Record that contains the change to the Loan Amount Approved and all Anticipated Disbursements to COD.

3. Increase the Loan Amount Approved to the appropriate amount, which automatically resets the Inactive Flag, in case you need to reactivate this loan.

   EDExpress automatically recalculates the Anticipated Disbursements.

5. Forward a Loan Origination Change Record that contains the change to the Loan Amount Approved and all Anticipated Disbursements to COD.

Scenario B

School B 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 that contains the adjusted disbursement record to COD.
2. At the same time, reduce the Loan Amount Approved to $0 or mark the loan Inactive and select the option to reduce the Loan Amount Approved to $0. Save the record.

   Note: Saving the process in EDExpress automatically reduces each Anticipated Disbursement.
3. Forward a Loan Origination Change Record to COD, which contains the change to the Loan Amount Approved and all Anticipated Disbursements.

   Note: This change record (Step 3) can be forwarded to COD at the same time the Disbursement Record in Step 1 is forward to COD.
4. (As in Step 3 for Scenario A above) Increase the Loan Amount Approved to the appropriate amount if you need to reactivate this loan.

   Enter the recalculated Anticipated Disbursements. A Loan Origination Change record is sent to COD to report the new amounts.
5. 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 COD to report the new Actual Disbursement amounts.

Scenario C

School C wants to only cancel individual Actual Disbursement(s):

1. Adjust the individual Actual Disbursement(s) to $0.
2. Send a Disbursement Record that contains this adjusted disbursement to COD.
3. Reactivate this disbursement by entering an upward adjustment to that same disbursement, then send a Disbursement Record with the new amount(s) to COD.

Note:

- If you only adjust the disbursement(s) down to zero without adjusting the Loan Amount Approved appropriately, the student's loan data at NSLDS may not be reported correctly.
- 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 (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, a Confirmation Flag indicates that the borrower at the school has confirmed the disbursement.

Receiving Disbursement Acknowledgement Records from COD

COD returns an Acknowledgement Record for each Disbursement Record you submit. In addition, some disbursement transactions are generated by COD and sent to you on the Disbursement Acknowledgement. The acknowledgement record is in the same format as the Disbursement Record. They are returned in message class DIOD03OP.

When processing disbursements or adjusted disbursements, if COD 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 COD with the school's internal Direct Loan records. This process is School Reconciliation and you should perform this process on a monthly basis.

New for 2002-2003, the report formally known as the '732 Report' and the 'DLSAS' reports are merged into one report, the SAS.

School Account Statement

COD initiates the reconciliation process. You receive on a monthly basis a School Account Statement (SAS) from COD designated by Direct Loan school code. The SAS can be imported into DL Tools software and formatted to look similar to a bank statement. This statement reports the cash records and the booked and unbooked disbursement transactions on file at COD. The SAS has six possible sections:

- Year-To-Date Cash Summary,
- Year-To-Date Disbursement Summary by Loan Type,
- Monthly Cash Summary,
- Monthly Disbursement Summary by Loan Type,
- 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 COD database. This data must also be reconciled to your school's internal student account records and bank records.

Software Tool for School Reconciliation– DL Tools

A software tool to assist you with the reconciliation process is DL Tools. This tool replaces the Optional Loan Detail Exception File. Starting with academic year 2002-2003, the functionality to import the 2002-2003 SAS file (formally DLSAS) will be moved from EDExpress Direct Loan Module Version 8.1 to DL Tools Version 2.0. With this tool all schools can import the SAS file and run comparisons between the loan and disbursement data on file at COD and on your local school database. In addition this software tool can also be used to track drawdowns and returns of excess cash at your school and compare to the records at COD.

Note: For 2001-2002, DL Tools Version 1.0 allows all schools to run a comparison between the 732 Report and the school's database. This software is available at **www.SFAdownload.ed.gov**.

School Report Options

Users of DL Tools should request COD to send the SAS files in a fixed length file without a header record. This format option plus other report options for all schools are fully described in the Implementation Guide, Section 4.

Resolving Discrepancies

These two processes, the SAS and the DL Tools Version 2.0, assist you in reconciling your school data with the data at COD. When discrepancies are found, you should go back and ensure that all origination, promissory note, and disbursement processing is completed. Remember:

- COD's cash balances only report on "Booked" data for the month reported in the SAS. Booked status on your school system can only be updated by the booked loan 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 Status Report to resolve discrepancies on the SAS.

The SAS Record Layouts appear in Section 1, Custom Layouts. See Appendix A for a set of sample reports.

Technical Tips

On the following pages, some technical tips are provided in the sections listed below:

- Batch IDs
- User-Defined Data Fields

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. One 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	External Export: External Export
PF	Export to COD: Full Loan PLUS Origination
#L	Export to COD: Optional Loan Detail Exception File
#E	Export to COD: Loan Origination Change
#H	Export to COD: Disbursement
#D	Export to COD: Full Loan Sub/Unsub. Origination
#R	Import from COD: Pending Disbursement List (Anticipated Disbursement Listing)
#Q	Import from COD: Funded Disbursement List (Actual Disbursement Roster)
#O	External Import: External Import Loan Origination Add
#P	External Import: External Import Change Record
#E	Import from COD: Loan Origination Change
#H	Import from COD: Disbursement Acknowledgement
#B	Import from COD: Booking Notification
SP	Import from COD: Payment to Servicing
#A	Import from COD: Prom Note
#C	Import from COD: PLUS Credit Decision Update
PF	Import from COD: Full Loan PLUS Origination Acknowledgement
#D	Import from COD: Full Loan Sub/Unsub. Origination Acknowledgement
#W	Import from COD: 30-Day Warning Report
AS	Import from COD: School Account Statement-DL
RB	Import from LOC/COD: Rebuild Data File
TBD	Import from COD: Exit Counseling Results
TBD	Import from COD: Entrance Counseling Results

User-Defined Data Fields

If you create a File Format that contains fields from all record types (A=Demographic, B=User Data, D=Loan, N=Anticipated Disbursement, and M=Actual Disbursement), the software does not export records of types A or B unless one record of type D, M, or N matches the Export Status (Y or N) selected on the Export dialog.

In order to ensure that Demographic and User-Defined Data records are exported, we recommend you create a File Format that contains only Demo and/or User-Defined Data fields (record types A and B) and export using this new File Format and an export status of B.

This method requires two External Exports but ensures that all Demographic and User-Defined Data records that changed are exported.

Appendix A
Direct Loan Reports

Management Files from COD, the LOC, and Servicing

COD, the LOC, and Servicing generate and send reports to schools through the SAIG mailbox.

The generated reports are listed below with sample reports following these descriptions.

The School Account Statement (SAS)

The SAS reports the cash summary, cash records and the booked and unbooked disbursement transactions on file at COD. The SAS has six sections:

- Year-to-Date Cash Summary,
- Year-to-Date Disbursement Summary by Loan Type,
- Monthly Cash Summary,
- Monthly Disbursement Summary by Loan Type,
- Cash Detail (optional), and
- Loan Detail (optional).

This data must be reconciled to your school's internal accounting records.

The 30-Day Warning Report

The 30-Day Warning Report is a file reporting unbooked loans for which COD has not received the three required elements to "book" a loan within 30 days of the first anticipated disbursement date. 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. Also, loans that appear on the 30-Day Warning Report for a 90-day period are removed if a Promissory Note and an Actual Disbursement has not been received at COD.

The Duplicate Student Borrower Report

The Duplicate Student Borrower Report lists the student borrowers for which COD or the LOC has accepted multiple Direct Subsidized and/or Unsubsidized loan origination records with the same or overlapping academic years.

The Inactive Loan Report

The Inactive Loan Report is a file listing loans that have been inactivated (adjusted to $0) by the school for the reporting period.

The SSN/Name/Date of Birth Change Report

The SSN/Name/Date of Birth Change Report lists Social Security Number Changes initiated by the school or Servicing, Name Changes initiated by the school, and Date of Birth Changes initiated by the schools. This report is generated by the LOC.

It also indicates SSN Changes initiated by the school but rejected by Servicing.

The Pending SSN Changes Over 45 Days Report

The Pending SSN Changes Over 45 Days Report lists the SSN changes initiated by the school and forwarded to Servicing for confirmation. However, a confirmation has not been received from Servicing for a period of 45 days from the date the LOC sent the request to Servicing.

The Disbursement Activity Not Yet Booked At Servicing Report

The Disbursement Activity Not Yet Booked at Servicing Report lists the disbursement transactions that have been booked at COD or the LOC, but have not been booked at Servicing. This report also lists the disbursement transactions that have not been booked at COD or the LOC because of error transactions received from Servicing.

The Pending Disbursement List (Anticipated Disbursements List)

The Pending Disbursement List file is transmitted to Option 1 and Standard Origination schools only. This file lists all pending anticipated disbursements dated 30 to 45 days in the future.

COD generates this file based on accepted full origination records and accepted promissory notes for the school.

Schools should submit full origination records, changes, and promissory notes to COD for anticipated disbursements not included on the list but ones that the school intends to make.

The Funded Disbursement List (Actual Disbursement Roster)

The Funded Disbursement List file is transmitted to Option 1 and Standard Origination schools only. The Funded Disbursement List 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 COD has requested funds.

Funds transferred to the school from FMS must be disbursed to the borrowers based on the Funded Disbursement List.

COD includes borrowers on this report based on anticipated disbursements on accepted Loan Origination Records submitted to COD at least 10 business days prior to the anticipated disbursement date.

Entrance Counseling Results

Entrance Counseling Results are transmitted on a daily, weekly, or monthly basis determined by the preference set by the school. The Entrance Counseling Results are sent either as a pre-formatted report, a fixed length file, or a comma-delimited report.

The Entrance Counseling Results lists all the borrowers that have passed the Entrance Counseling Test for a particular school during the period of the report (daily, weekly, or monthly period). Only new test results are reported.

Delinquent Borrower Report from the Direct Loan Servicing Center

Receiving the Delinquent Borrower Report

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 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.

School Account Statement (SAS)

Message Class: DSDD03OP, DSLD03OP, DSDF03OP, or DSLF03OP

Example - Year-To-Date Cash Summary

```
Report Date: 06/04/2002     U.S. Department of Education                 Page:  1
Report Time: 99:99:99    2002-2003 Federal Direct Loan Program
                          Direct Loan School Account Statement
      THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
Batch ID: AS3G0189020020603145618
COD Process Date: 06/03/2002

School Code: G01890
Month End: 05/31/2002


YEAR-TO-DATE CASH SUMMARY

Beginning Balance:                                      $00,000,000,000
      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

******

COD'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 COD'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.
                                        ******
```

School Account Statement (SAS) (Continued)

Message Class: DSDD03OP, DSLD03OP, DSDF03OP, or DSLF03OP

Example - Year-To-Date Disbursement Summary

```
Report Date: 06/04/2002    U.S. DEPARTMENT OF EDUCATION                Page:  2
Report Time: 09:25:07     2002-2003 Federal Direct Loan Program
                           Direct Loan School Account Statement
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
BATCH ID: AS3G0189020020603145618
COD Process Date: 06/03/2002

School Code: G01890
Month End: 05/31/2002


YEAR-TO-DATE DISBURSEMENT SUMMARY


Disbursement Loan Totals:
                                     BOOKED LOANS            UNBOOKED LOANS
                                    ----------------------------------------
      Subsidized Gross  :           $99,999,999,999         $99,999,999,999
      Subsidized Fee    :           $(9,999,999,999)        $(9,999,999,999)
      Subsidized Rebate :           $ 9,999,999,999         $ 9,999,999,999
      Subsidized Net    :           $99,999,999,999         $99,999,999,999

      Unsubsidized Gross  :         $99,999,999,999         $99,999,999,999
      Unsubsidized Fee    :         $(9,999,999,999)        $(9,999,999,999)
      Unsubsidized Rebate :         $ 9,999,999,999         $ 9,999,999,999
      Unsubsidized Net    :         $99,999,999,999         $99,999,999,999

      PLUS Gross        :           $99,999,999,999         $99,999,999,999
      PLUS Fee          :           $(9,999,999,999)        $(9,999,999,999)
      PLUS Rebate       :           $ 9,999,999,999         $ 9,999,999,999
      PLUS Net          :           $99,999,999,999         $99,999,999,999

Total for all Loan Types:

      Sub/Unsub/PLUS Gross  :       $99,999,999,999         $99,999,999,999
      Sub/Unsub/PLUS Fee    :       $(9,999,999,999)        $(9,999,999,999)
      Sub/Unsub/PLUS Rebate :       $ 9,999,999,999         $ 9,999,999,999
      Sub/Unsub/PLUS Net    :       $99,999,999,999         $99,999,999,999


                                        ******
```

School Account Statement (SAS) (Continued)

Message Class: DSDD03OP, DSLD03OP, DSDF03OP, or DSLF03OP

Example - Monthly Cash Summary

```
Report Date: 06/04/2002     U.S. Department of Education                 Page:  3
Report Time: 99:99:99    2002-2003 Federal Direct Loan Program
                          Direct Loan School Account Statement
      THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
Batch ID: AS3G0189020020603145618
COD Process Date: 06/03/2002

School Code: G01890
Month End: 05/31/2002


MONTHLY 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
                                 ******

COD'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 COD'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.
                                 ******
```

School Account Statement—Direct Loan (SAS) (Continued)

Message Class: DSDD03OP, DSLD03OP, DSDF03OP, or DSLF03OP

Example - Monthly Disbursement Summary

```
Report Date: 06/04/2002    U.S. DEPARTMENT OF EDUCATION                Page:  4
Report Time: 09:25:07     2002-2003 Federal Direct Loan Program
                           Direct Loan School Account Statement
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
BATCH ID: AS3G0189020020603145618
COD Process Date: 06/03/2002

School Code: G01890
Month End: 05/31/2002


MONTHLY DISBURSEMENT SUMMARY


Disbursement Loan Totals:
                                     BOOKED LOANS            UNBOOKED LOANS
                                    ----------------------------------------
      Subsidized Gross  :           $99,999,999,999         $99,999,999,999
      Subsidized Fee    :           $(9,999,999,999)        $(9,999,999,999)
      Subsidized Rebate :           $ 9,999,999,999         $ 9,999,999,999
      Subsidized Net    :           $99,999,999,999         $99,999,999,999

      Unsubsidized Gross  :         $99,999,999,999         $99,999,999,999
      Unsubsidized Fee    :         $(9,999,999,999)        $(9,999,999,999)
      Unsubsidized Rebate :         $ 9,999,999,999         $ 9,999,999,999
      Unsubsidized Net    :         $99,999,999,999         $99,999,999,999

      PLUS Gross        :           $99,999,999,999         $99,999,999,999
      PLUS Fee          :           $(9,999,999,999)        $(9,999,999,999)
      PLUS Rebate       :           $ 9,999,999,999         $ 9,999,999,999
      PLUS Net          :           $99,999,999,999         $99,999,999,999

Total for all Loan Types:

      Sub/Unsub/PLUS Gross :        $99,999,999,999         $99,999,999,999
      Sub/Unsub/PLUS Fee   :        $(9,999,999,999)        $(9,999,999,999)
      SubUnsub/PLUS Rebate :        $ 9,999,999,999         $ 9,999,999,999
      Sub/Unsub/PLUS Net   :        $99,999,999,999         $99,999,999,999
```

School Account Statement (SAS) (Continued)

Message Class: DSDD03OP, DSLD03OP, DSDF03OP, or DSLF03OP

Example - Cash Detail

```
Report Date: 06/04/2002   U.S. DEPARTMENT OF EDUCATION                 Page:  5
Report Time: 09:25:07     2002-2003 Federal Direct Loan Program
                           Direct Loan School Account Statement
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
BATCH ID: AS3G0189020020603145618
COD Process Date: 06/03/2002

School Code: G01890
Month End: 05/31/2002


CASH DETAIL RECORDS FOR THIS MONTH

TRANS TYPE       DATE          AMOUNT          GAPS CONTROL #     CHECK #
------------  -----------  ---------------    -----------------   -------
Cash Receipt  05/11/2002   $99,999,999,999     XXXXXXXXXXXXX
Excess Cash   05/11/2002   $99,999,999,999                        XXXXXXX


                                      ******
```

School Account Statement (SAS) (Continued)

Message Class: DSDD03OP, DSLD03OP, DSDF03OP, or DSLF03OP

Example - Loan Detail

```
Report Date: 06/04/2002     U.S. DEPARTMENT OF EDUCATION              Page:  6
Report Time: 09:25:09    2002-2003 Federal Direct Loan Program
                          Direct Loan School Account Statement
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
******************************************************************************
BATCH ID: AS3G0189020020603145618
COD Process Date: 06/03/2002

School Code: G01890
Month End: 05/31/2002


LOAN DETAIL RECORDS

BORROWER'S NAME                DISB#/TYPE      COD         STATUS       DISB.BOOKED
LOAN ID                        SEQ#/ DATE     AMOUNT                    DATE
----------------------      --------------   ----------   ------       ------------
MAGUIRE, JERRY                   01 D                     BOOKED       05/14/2002
0010100001U03G01890001          001 05/13/2002    $ 1312   GROSS
                                                  $   39   FEE
                                                  $   19   REBATE
                                                  $ 1292   NET
                                                  $        NET ADJUSTMENT


                        * ALL RECORDS BOOKED *
```

30-Day Warning Report

Message Class: DIWR03OP or DIWC03OP

```
REPORT DATE: 08/03/2002       DEPARTMENT OF EDUCATION              PAGE:     1
PROGRAM: LB002          DIRECT LOAN ORIGINATION SUBSYSTEM
                                30 DAY WARNING REPORT
                             For Academic Year 2002-2003
                           FOR THE PERIOD ENDING 07/31/2002

SCHOOL NAME: LOS University                                 SCHOOL CODE: G99999
ADDRESS: 4200 WILSON BOULEVARD, ARLINGTON, VA 22203

Loans Pending Booking Section:

LOAN LOAN ID                    BORR NAME              DATE        DATA NEEDED:
TYPE                                                   RCVD        LOAN PROM DISB

S  123456789S03G99999001 DUCK, DONALD                  07/09/02    OK    N    Y
S  234567891S03G99999001 BUNNY, BUGSY                  06/17/02    OK    Y    Y
S  345678912S03G99999001 DUCK, DAFFY                   07/28/02    OK    Y    Y
S  456789123S03G99999001 GOODE, JOHNNY B               07/03/02    OK    N    Y
S  789456123S03G99999001 COYOTE, WILEY                 06/17/02    OK    N    Y
-------------------------------------------------------------------------------
TOTAL NUMBER STAFFORD          5
-------------------------------------------------------------------------------

U  123456789U03G99999001 DUCK, DONALD                  07/09/02    OK    N       Y
U  234567891U03G99999001 BUNNY, BUGSY                  07/28/02    OK    Y       Y
U  789456123U03G99999001 COYOTE, WILEY                 06/17/02    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

312345678U03G99999001     #A3G9999920020929070701  07/02/02        $4,000

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
==========================================================================
```

Duplicate Student Borrower Report

Message Class: DUPLPFOP, DUPLCDOP, ED0303OP, or UPC03OP

```
Report Date:  03/10/2003      U.S. Department of Education        Page:   1
Report Time:  18:31:25      Federal Direct Loan Program
                          Duplicate Student Borrower Report
                           For Direct Loan Year 2002-2003
Reporting Period: 02/30/2003

School Code:      G99999
School Name:      Sample Institute
--------------------------------------------------------------------------------
Borrower SS #              Borrower Name
--------------------------------------------------------------------------------
Loan ID                 Loan             Total    G  Loan Period           School
                        Amount           Actual   R                        Code
                        Approved         Gross    A
                                         Dis      D
                                         Amount   E
--------------------------------------------------------------------------------
School Name             City            State Zipcode       Telephone #
--------------------------------------------------------------------------------
Borrower Academic Year  Dependency      Additional Unsub. Eligibility:
                                        Dependent Student HEAL
--------------------------------------------------------------------------------
999-99-9999             Student Smith
999999999S03G99999001   $02625          $01313   01  09/10/2002-06/01/2003  G99999
Sample Institute        New City        VA  99999-0000      999-999-9999
09/10/2002-06/01/2003   D

999999999S03G88888001   $02625          $01312   01  09/06/2002-05/10/2003  G88888
Test College                  College Station CA  99999-0000      999-999-9999
09/06/2002-05/10/2003   D

888-88-8888                   Student Jones
888888888U03G99999001   $03500          $03500   03  09/02/2002-12/15/2002  G99999
Sample Institute        New City        VA  99999-0000      999-999-9999
09/02/2002-05/20/2003   D

888888888U03G99999002   $04000          $04000   03  02/01/2002-06/30/2002  G99999
Sample Institute        New City        VA   99999-0000     999-999-9999
02/01/2003-08/28/2003   D               Y

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
The Duplicate Student Borrower Report lists student borrowers for which COD 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.
```

Inactive Loans Report

Message Class: INACPFOP, INACCDOP, ED0603OP or DILC03OP

```
REPORT DATE: 02/01/2003   U.S. DEPARTMENT OF EDUCATION       PAGE: 1
PROGRAM:  XXXXX            FEDERAL DIRECT LOAN PROGRAM
                              INACTIVE LOANS REPORT
                        FOR THE PERIOD 01/01/2002 - 01/31/2003

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   000000000S03X00000000 PAULSEN, PATRICK                  01/03/2003
 S   000000000S03X00000000 COLLINS, MICHILLE                 01/02/2003
 S   000000000S03X00000000 CARTWRIGHT, ROBERT                01/22/2003
 S   000000000S03X00000000 BASILE, LINDA                     01/28/2003

 TOTAL NUMBER OF INACTIVE DIRECT SUBSIDIZED LOANS FOR PERIOD:     4
-----------------------------------------------------------------------

 U   000000000U03X00000000 MARSHALL, EDWARD                  01/28/2003
 U   000000000U03X00000000 FORRESTER, SUSAN                  01/02/2003

 TOTAL NUMBER OF INACTIVE DIRECT UNSUBSIDIZED LOANS FOR PERIOD:     2
-----------------------------------------------------------------------

 P   000000000P03X00000000 PHILLIPS, JOAN                    01/13/2003

 TOTAL NUMBER OF INACTIVE PLUS LOANS:     1
-----------------------------------------------------------------------

 GRAND TOTAL:      7

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
```

Social Security Number/Name/Date of Birth Change Report

Message Class: ED0703OP or DSNC03OP

```
Run Date: 09/05/2002     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 08/30/2002

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
999999999S03GXXXXX101  LST NAME      SMITH             MILLER
08/20/2002-05/30/2003  GXXXXX        08/24/2002        A        Y
UNIV OF FINANCE        CITY          MO    65211       999-999-9999

999999999U03GXXXXX101  BIRTH DT      01/12/1970        01/21/1970
08/20/2002-05/30/2003  GXXXXX        08/28/2002        A        Y
UNIV OF FINANCE        CITY          MO    65211       999-999-9999

999999999U03EXXXXX101  SSN           999-99-9999       888-88-8888
09/20/2002-06/30/2003  EXXXXX        08/04/2002        A        N
UNIVERSITY             NEWTOWN       MO    63121       888-888-8888

222222222U03GAAAAA101  SSN           222222222         122222222
09/10/2002-04/15/2003  GAAAAA        08/18/2002        R        N     **
XYZ ACADEMY            SALT WATER    MD    99999       777-777-7777

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

This report lists SSN/Name/Date of Birth changes for a student with loans
from schools.  The list also indicates SSN changes rejected by Servicing. This
report assists schools in identifying when demographic data changes for
a student.

**  Servicer has notified COD of a different Social Security Number for this borrower.
COD recommends that the school sends a Change record to COD to update the borrower's
Social Security Number.
```

Pending Social Security Number Changes Over 45 Days Report

Message Class: ED0803OP or DPSC03OP

```
Run Date: 11/12/2002     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

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
888800003S03EXXXXX802  SSN           778800003         888800003
02/02/2002-03/01/2003  EXXXXX        07/29/1998        P        Y      L
GRADUATE University    CAMBRIDGE     MA    02138       617-495-0802

888800003P03GXXXXX301
03/01/2002-03/02/2003  GXXXXX                                 N
UNIV OF Finance        HOPE          AR    71801       501-777-5722

888800003S03EXXXXX903
03/01/2002-03/02/2003  EXXXXX                                 N
TECH                   PASADENA      CA    91125       818-395-8498

888800003S03GXXXXX101
03/01/2002-03/02/2003  GXXXXX                                 N
XYZ Academy            IRVINE        CA    92717       949-824-37742

888800003U03GXXXXX101
01/31/2002-01/31/2003  GXXXXX                                 N
UNIVERSITY Tech        BIRMINGHAM    AL    35294       205-934-8135
```

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

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 Servicing.

Disbursement Activity Not Yet Booked At Servicing

Message Class: DABSPFOP, DABSCDOP, ED1403OP, or DASC03OP

```
Run Date: 11/30/2002        U.S. Department of Education        Page    1
                            Federal Direct Loan Program
      Report on Disbursement Activity Not Yet Booked at Servicing
                             as of 11/30/2002
              For Transactions Received (From Schools)
                   and booked at LOS by 11/13/2002
School Code: G99903 School Name: SAMPLE COMMUNITY COLLEGE
-----------------------------------------------------------------------
Line No     Program Yr    Borrower Name                  Borrower SSN
Loan ID                   Disb Seq No    Activity Seq No Trans Type
Booked Dt   Dt Recv@LOS   Net Amt/Net Adj                Days Held(Y/N)
-----------------------------------------------------------------------
1           2002-2003     GREENE1, TREVOR                123-22-1234
123221234S03G99903001               1                  1 D
10/02/2002 *10/02/2002            $340.00                 5           N

2           2002-2003     GREENE1, TREVOR                123-22-1234
123221234S03G99903001               2                  1 D
10/02/2002 *10/02/2002            $340.00                 5           N

3           2002-2003     GREENE1, TREVOR                123-22-1234
807009040S03G99903001               3                  1 D
10/02/2002 *10/02/2002            $340.00                 5           N
```

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

This Disbursement Activity Not Yet Booked at Servicing Report lists the disbursement transactions that have been booked at LOS but have not been booked at Servicing. This report also lists the disbursements transactions that have not been booked in LOS because of the transactions error (Held). The report assists schools in identifying the problem loans.

* indicates the transaction has been reported in the previous month.

Pending Disbursement List (Anticipated Disbursement List)

Message Class: DIAA03OP or DALC03OP

Sample to be provided.

Funded Disbursement List (Actual Disbursement Roster)

Message Class: DIAO03OP or DARC03OP

Sample to be provided.

Entrance Counseling Results Report

Message Class: DECC03OP, DECF03OP, or DECP03OP

Monthly Delivery

```
REPORT DATE: 07/31/2002    U.S. DEPARTMENT OF EDUCATION                  Page 1
REPORT TIME: 23:59:59      FEDERAL DIRECT LOAN PROGRAM
                         ENTRANCE COUNSELING QUIZ RESULTS


SCHOOL NAME: HARVARD UNIVERSITY
    ADDRESS: 234 PINEAPPLE BLVD, SPRINGFIELD, VA 34382
SCHOOL CODE: G92155
--------------------------------------------------------------------------------
Borrower      Borrower     Borrower               Completion   Completion    R&R
SSN           DOB          Name                   Date         Time          Ack
--------------------------------------------------------------------------------
111-22-3333   01/01/1975   Pradip T Harris        07/02/2002   12:01:01 AM   Y
222-33-4444   01/01/1980   Scott Myers            07/12/2002   12:01:01 PM   Y
333-22-5555   01/01/1978   Joe Blow               07/21/2002   11:01:01 PM   Y
--------------------------------------------------------------------------------
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
================================================================================
```

Entrance Counseling Results Report (Continued)

Message Class: DECC03OP, DECF03OP, or DECP03OP

Weekly Delivery

```
REPORT DATE: 07/31/2002    U.S. DEPARTMENT OF EDUCATION                  Page 1
REPORT TIME: 23:59:59      FEDERAL DIRECT LOAN PROGRAM
                         ENTRANCE COUNSELING QUIZ RESULTS


SCHOOL NAME: HARVARD UNIVERSITY
    ADDRESS: 234 PINEAPPLE BLVD, SPRINGFIELD, VA 34382
SCHOOL CODE: G92155
--------------------------------------------------------------------------------
Borrower      Borrower     Borrower               Completion   Completion    R&R
SSN           DOB          Name                   Date         Time          Ack
--------------------------------------------------------------------------------
111-22-3333   01/01/1975   Pradip T Harris        07/24/2002   12:01:01 AM   Y
222-33-4444   01/01/1980   Scott Myers            07/26/2002   12:01:01 PM   Y
333-22-5555   01/01/1978   Joe Blow               07/29/2002   11:01:01 PM   Y
--------------------------------------------------------------------------------
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
================================================================================
```

Entrance Counseling Results Report (Continued)

Message Class: DECC03OP, DECF03OP, or DECP03OP

Daily Delivery

```
REPORT DATE: 07/31/2002    U.S. DEPARTMENT OF EDUCATION                  Page 1
REPORT TIME: 23:59:59      FEDERAL DIRECT LOAN PROGRAM
                         ENTRANCE COUNSELING QUIZ RESULTS


SCHOOL NAME: HARVARD UNIVERSITY
    ADDRESS: 234 PINEAPPLE BLVD, SPRINGFIELD, VA 34382
SCHOOL CODE: G92155
--------------------------------------------------------------------------------
Borrower      Borrower     Borrower               Completion   Completion    R&R
SSN           DOB          Name                   Date         Time          Ack
--------------------------------------------------------------------------------
111-22-3333   01/01/1975   Pradip T Harris        07/30/2002   06:01:01 AM   Y
222-33-4444   01/01/1980   Scott Myers            07/30/2002   12:01:01 PM   Y
333-22-5555   01/01/1978   Joe Blow               07/30/2002   07:01:01 PM   Y
--------------------------------------------------------------------------------
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
================================================================================
```

Delinquent Borrower Report

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

Delinquent Borrower Report (Continued)

Delinquent Borrower Detail Record (Data Format) (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
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			

Delinquent Borrower Report (Continued)

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			

Delinquent Borrower Report (Continued)

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	

Delinquent Borrower Report (Continued)

Stafford Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
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	

Delinquent Borrower Report (Continued)

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	414	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			

Delinquent Borrower Report (Continued)

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	

Delinquent Borrower Report (Continued)

In-School Consolidation Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
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
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

Delinquent Borrower Report (Continued)

In-School Consolidation Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
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	414	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			

Delinquent Borrower Report (Continued)

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	

Delinquent Borrower Report (Continued)

All Borrowers Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
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
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

Delinquent Borrower Report (Continued)

All Borrowers Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
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	414	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			

Appendix B
Lists and Reports

The following pages describe reports to assist you in managing the Direct Loan process at your school. You may want to develop similar reports to gather data from your custom system.

Batch Activity List

Description

This report monitors the process of creating, transmitting, and importing batches. School's 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 COD's processing time, school procedures for exports and imports, and other specifics associated with your school's communication software/hardware configuration.

When selecting this report in EDExpress, you must enter a school code. You may also choose to enter 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. If you enter a reporting date range only the batches with a Batched/Print Date within the specified data range print on the report.

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 COD. If the Batch Activity report shows your process is performing outside of your school's 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
- This report could be used to identify batches that are missing acknowledgements because these batches do not have an "Import Date"

Batch Activity List (Continued)

Report Headings and Data Descriptions

Heading	Description
School Code	Six-digit School Code identifier
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 Subsidized/Unsubsidized Origination PF - Full PLUS Origination #E - Origination Change #H – Disbursement The other portions of the Batch ID are year identifier, school code, and batch date
Batched/Print Date	The date the batch was created and printed through the export process within your system
Import Date	The date the batch acknowledgement was imported into your system
Days Elapsed (Batched/Printed to Import)	A calculated field indicating the days elapsed between when the batch was created and when the batch acknowledgement was imported An asterisk (*) prints if the current system date is used for the Import date to calculate days elapsed

Batch Activity List (Continued)

Report Headings and Data Descriptions

Heading	Description
Export Filename Import Filename	Location and filename of the exported batch file and the imported batch file
Total	Total number of records in the batch file
Accepted	Number of accepted records in the batch file
Rejected	Number of rejected records in the batch file
Batch Type	The appropriate Batch Type for each summary record is printed. The following are the batch types which are displayed on this report: • Full Subsidized/Unsubsidized Origination • Full PLUS Origination • Origination Change • Disbursement
Average Days Elapsed	The average number of days elapsed between the date the batch was created and the date the batch acknowledgement was imported
Recommended Tolerance	The tolerance established by the school for the number of days to elapse between batch and import

Sample Output Document

```
Report Date: 03/16/2001   U.S. DEPARTMENT OF EDUCATION                PAGE:    1
Report Time: 20:14:25 2002-2003 Federal Direct Loan Program
                              Batch Activity List
                                 (ALL RECORDS)
   THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
Reported Period:  03/01/2002 to 03/20/2002

School Code: G03626
                                                   Batched/    Import     Days
Batch ID                Total/Accepted/Rejected    Print Date  Date       Elapsed
Export Filename
Import Filename
-------------------------------------------------------------------------------
#D2G0362620010316162723   300/    295/     5      03/16/2002  03/18/2001    2
  C:\IAM\DATA\DESF03IN.001
  C:\IAM\DATA\DISF03BK.002

#D2G0362620010316162942    10/     10/     0      03/16/2002  03/18/2002    2
  C:\IAM\DATA\DESF03IN.002
  C:\IAM\DATA\DISF03BK.003

    FULL SUBSIDIZED/UNSUBSIDIZED ORIGINATION
    Average Days Elapsed:        2.00
    Recommended Tolerance:          3

#E2G0362620010316193641    10/      0/     0      03/16/2002                4 *
  C:\IAM\DATA\DESC03IN.001

#E2G0362620010316193941    10/      0/     0      03/19/2002                2 *
  C:\IAM\DATA\DESC03IN.002

    ORIGINATION CHANGE
    Average Days Elapsed:        3.00
    Recommended Tolerance:          5

#H2G0362620010316192006    10/     10/     0      03/19/2002    03/20/2002  1
  C:\IAM\DATA\DESD03IN.002
  C:\IAM\DATA\DIOD03BK.003

    DISBURSEMENT
    Average Days Elapsed:        1.00
    Recommended Tolerance:          3

PF2G0362620010316162749   110/    100/    10      03/16/2002    03/20/2002  4
  C:\IAM\DATA\DEPM02IN.001
  C:\IAM\DATA\DIPA02BK.002

    FULL PLUS ORIGINATION
    Average Days Elapsed:        4.00
    Recommended Tolerance:          5

                              * Current Date Used
```

Subsidized/Unsubsidized MPN List

Description

This report contains detailed records of all active subsidized and unsubsidized loan records in the database and provides Master Promissory Note (MPN) Status for each loan record. MPN listings are printed by student's name and Loan ID(s). Totals are provided for each MPN Status.

In addition, this report monitors the process of receiving signed MPNs from students, updating EDExpress with the date signed, then sending the signed notes with a manifest to COD. You determine an acceptable date range and enter this date range as the tolerance or school guideline. The process time is calculated and averaged over the number of records processed for the reporting period then compared to your school's tolerance. It is important to monitor this process carefully since COD acceptance of the MPN is a part of booking the loan.

Analysis Tips

Before running this report, make sure all Master Promissory Notes received and signed dates have been entered and acknowledgement batches have been processed. Also, take note of the following after running the report:

- Number of MPNs rejected.

  Is there a consistent error that can be corrected that is causing your notes to reject?
- Number of MPNs ready to be printed.

  Based on these numbers, is the frequency of your print schedules adequate?
- Total number of MPNs printed and signed. Based on these numbers, you can project the number of notes and staff needed for future years.

If the MPN report shows your process is performing outside of the school's tolerances, consider the following:

- How does the volume of MPNs affect your processing?
- What is the most efficient number of MPNs included on a manifest?
- Do your procedures call for the creation of a manifest based on the number of MPNs ready to be sent or based on the time elapsed since the last manifest?

Subsidized/Unsubsidized MPN List (Continued)

Report Headings and Data Descriptions

Heading	Description
Student's Name	The loans are identified and can be sorted by the student's name
Loan ID	Identifies Student's loan ID The report can be sorted by Loan ID
Batch ID	Identifies the batch created for transmission to the Loan Origination Center
Current SSN	Identifies the student's Social Security Number
MPN Status	Indicates the status of the Master Promissory Note. Valid values are: T = Assumes MPN Exists at COD I = Inactive MPN at COD C = Closed MPN at COD F = Not on File at COD N = Not Ready R = Ready to Print P = Printed S = Signed M = Manifested Q = Rejected A = Accepted
MPN ISIR Flag	Provides the MPN status at the Loan Origination Center at the time the ISIR is created. Valid values are: A = Valid MPN on file at COD I = Inactive MPN at COD C = Closed MPN at COD N = Valid MPN Not on File at COD
Received Date	The date the signed MPN is received for the loan record
Manifest Print Date	The date the MPN 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.
Accepted Date	The date the MPN is accepted
Totals by MPN Status	Provides total number of loans within your database for each MPN status
Average Days Elapsed	The average number of days elapsed between the date the notes were received and the date the notes were included on a manifest
Recommended Tolerance	The tolerance established by the school for the number of days to elapse between received date and manifest date

Sample Output Document

```
Report Date: 03/21/2002   U.S. DEPARTMENT OF EDUCATION            PAGE:    1
Report Time:   10:56:42 2002-2003 Federal Direct Loan Program
                        Subsidized/Unsubsidized MPN List
                                 (ALL RECORDS)                 Sort: Loan ID
   THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*****************************************************************************

Student's Name                  Current SSN
  Loan ID                       MPN  MPN   Received  Manifest   Days  Accepted
    Batched ID                  Stat ISIR  Date      Print Date Elapsed Date
                                     Flag
----------------------------  ---- ----  --------  ---------  ------ -------
WASHINGTON, BRYAN R.            058-60-6666
  058606666P02G01892001          M    N    02/08/2002 02/09/2002  1 02/15/2002
    #A2G0189220010209153824


Totals By Master Prom Note Status:
   Assumes MPN Exists at COD (T):   0
   Inactive MPN at COD (I)          0
   Closed MPN at COD (C)            0
   Not on File at COD (F):          0
   Not Ready (N):                   0
   Ready to Print (R):              0
   Printed (P):                     0
   Signed (S):                      0
   Manifested (M):                  1
   Rejected (Q):                    0
   Accepted (A):                    0


Average Days Elapsed:      5
Recommended Tolerance:     4

                                 * Current Date Used
                                 -------------------
```

PLUS Promissory Notes Measurement Tool Report

Description

This report monitors your PLUS Promissory Note process for all active PLUS loan records and provides the promissory note status for each loan record. The PLUS Promissory Note listings are printed by Student's Name, PLUS Borrower's Name and Loan ID. Totals are provided for each PLUS Promissory Note Status.

In addition, this process includes receiving signed promissory notes from PLUS borrowers, updating EDExpress with the date signed, then sending the signed notes with a manifest to the LOC. You determine an acceptable date range and enter this date range as the tolerance or school guideline. The process time is calculated and averaged over the number of records processed for the reporting period then compared to your school's tolerance. It is important to monitor this process carefully since LOC acceptance of the promissory note is a part of booking the loan.

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. (Refer to the sample report on page B-11.)

Analysis Tips

Take note of the following:

- Number of Rejected PLUS Promissory Notes.

  Is there a consistent error that can be corrected that is causing your notes to reject?
- Number of PLUS Promissory Notes ready to be printed.

  Based on these numbers, is the frequency of your print schedules adequate?

If the PLUS Promissory Note report shows your process is performing outside of the school's tolerance, consider the following:

- How does the volume of notes affect your processing?
- What is the most efficient number of notes included on a manifest?
- 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?

PLUS Promissory Notes Measurement Tool Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Student's Name	The loans are identified and can be sorted by the student's name
PLUS Borrower's Name	The PLUS loans are identified by the PLUS borrower's name
Current SSN	Identifies the student's Social Security Number
Loan ID	Identifies the PLUS promissory note The report can be sorted by Loan ID
Manifest Batch ID	Identifies the manifest batch created for transmission to the Loan Origination Center
Promissory Note Status	The status of the PLUS Promissory Note Valid values are: N = Not ready to print R = Ready to print P = Printed or Request to print sent to LOC S = Signed and received by the school M = Included on a shipping manifest to be mailed to LOC E = Error, previously rejected by the LOC X = Pending at the LOC A = Accepted
Received Date	The date the signed PLUS promissory note is received
Manifest Print Date	The date the manifest was printed for this PLUS promissory note
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
Accepted Date	The date the PLUS promissory note is accepted
Totals by Promissory Note Status	The total number of PLUS promissory notes in each PLUS promissory note status
Total Number of PLUS Promissory Notes	The total number of PLUS promissory notes in the loan database
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 school for the number of days to elapse between received date and manifest date

Sample Output Document

```
Report Date: 03/21/2002   U.S. DEPARTMENT OF EDUCATION            PAGE:    1
Report Time:   10:56:42 2002-2003 Federal Direct Loan Program
                     PLUS Promissory Notes Measurement Report
                                (ALL RECORDS)
Sort: Loan ID
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*****************************************************************************
Student's Name                Current SNN
PLUS Borrower's Name
  Loan ID                     Pnote    Received    Manifest    Days Accepted
   Manifest Batch ID          Stat     Date        Print Date  Elapsed  Date
----------------------------- -------  ----------  ----------  -------  ----
WASHINGTON, BRYAN R.
WASHINGTON, EVERETT           058-60-6666
  058606666P02G01892001       M        02/08/2002  02/09/2002  1   02/15/2002
    #A2G0189220010209153824



Totals By Prom Note Status:
   Not ready (N):          0
   Ready (R):              0
   Printed (P):            0
   Signed (S):             0
   Manifested (M):         1
   Pending (X):            0
   Rejected (E):           0
   Accepted (A):           0

Total PLUS Prom Notes:     1

Average Days Elapsed:      5
Recommended Tolerance:     4


                                  * Current Date Used
                                  -------------------
```

Status Measurement Tool Report

(Formerly the Booked Status Measurement Tool Report)

Description

This report provides a review of booked and unbooked records in the database within a specified disbursement date range. This information is separated into a booked section and an unbooked section. To be included in this report a loan record and at least one actual disbursement record must exist in the database. This report can be manually compared to the LOC data received in the Direct Loan School Account Statement. Before running this report make sure all booking notification acknowledgements have been imported. (Refer to the sample report on page B-15 and B-16.)

Analysis Tips

This report may be used to:

- Identify and resolve disbursement records with booking problems.

  For example:

  - This report lists disbursement records with all three status flags (origination, promissory note, and disbursement). If one or more of these status flags are not in an "A" status, the school needs to research and resolve those items so the disbursement record can book.
  - This report can be used to compare EDExpress Direct Loan data to LOC data received in the Direct Loan School Account Statement.
  - Analyze the bottlenecks in processing.

    For example, the report indicates a high percentage of records in a B (Batched) status. If a disbursement is in a B (Batched) status, it may mean the school forgot to transmit the batch or import the acknowledgement.

Status Measurement Tool Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Student's Name	The loans are identified and can be sorted by the student's name
PLUS Borrower's Name	The PLUS loans are identified by the PLUS borrower's name For Subsidized or Unsubsidized loans this is blank
Loan ID	Identifies the loan record The report can be sorted by Loan ID
Current SSN	Identifies the student'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 (Not Ready to Originate) and R (Ready to Originate) are valid status values, but do not appear on this report
MPN/PLUS Promissory Note Status	The status of the Master Promissory Note (MPN) or the PLUS Promissory Note Valid values are: S = Signed and received by the school M = Included on a shipping manifest to be mailed to LOC E = Error, PLUS promissory note previously rejected by the LOC Q = Error, MPN previously rejected by the LOC X = Pending at the LOC A = Accepted Note: The values of N (Not Ready to print), R (Ready to print), and P (Printed or Request to print sent to LOC) are valid promissory notes status values, but those records would not appear on this report

Status Measurement Tool Report (Continued)

Report Headings and Data Descriptions

Heading	Description
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: D = Disbursement A = Adjusted gross disbursement Q = Adjusted disbursement date
Net Disbursement Amount	Net disbursement amount corresponding with each actual disbursement or adjustment If Disbursement type = Q then the disbursement amount will be blank
Disbursement Date	The actual disbursement date corresponding with each actual disbursement or adjustment record
Total <Booked or Unbooked> Net Disbursements Actual	The total dollar amount of booked or unbooked net actual disbursements
Total <Booked or Unbooked> Net Adjustments	The total dollar amount of booked or unbooked net disbursement adjustments
<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 Output Document
Report Date: 03/16/2001   U.S. DEPARTMENT OF EDUCATION                PAGE:    1
Report Time:   20:17:05 2002-2003 Federal Direct Loan Program
                                  Status List
                                 (ALL RECORDS)                          Sort: SSN
   THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
Reported Period:  01/01/2002 to  3/30/2002

Records Not Booked

Student's Name                Current SSN                        Net
PLUS Borrower's Name                        Orig PNote Disb  Disb Disb    Disb
  Loan ID                      Credit Dec Sts  Sts   Sts/# Type Amt     Date
----------------------------- ----------- ---- ----- ----- ---- ------- ----------
RUBEN, JEMELINE I.            058-62-6852
RITTER, EDGAR
  058626852P02G03626001            A      B    M     B   1   G  $2,000  01/10/2002

  058626852S02G03626001                   A    S     E   1   G    $133  01/30/2002
                                          A    S     R   3   G    $134  03/18/2002

  058626852U02G03626001                   B    M     B   1   G    $130  03/21/2002

DUNLAP, AZALEA A.             058-76-4778
CRUZ, DAISY
  058764778P02G03626001             C     A    A     R   1   G  $1,000  01/16/2002

  058764778S02G03626001                   B    M     A   1   G    $233  01/15/2002
                                          B    M     A   1   A    $200  01/18/2002

  058764778U02G03626001                   A    S     B   1   G    $283  01/05/2002
                                          A    S     B   2   G    $283  02/10/2002
                                          A    S     B   2   A    $150  03/01/2002

Total Unbooked Net Disbursements Actual:            $4,196
Total Unbooked Net Adjustments:                     $  350

B = Batched Origination Records:                 4   40.00%
E = Rejected Origination Records:                0    0.00%
A = Accepted Origination Records:                6   60.00%

S = Signed Promissory Notes:                     5   50.00%
M = Prom Notes Sent on Manifest:                 4   40.00%
E and Q = Rejected Promissory Notes:             0    0.00%
X = Pending Promissory Notes:                    0    0.00%
A = Accepted Promissory Notes:                   1   10.00%

R = Ready Disbursement Records:                  2   20.00%
B = Batched Disbursement Records:                5   50.00%
E = Rejected Disbursement Records:               1   10.00%
A = Accepted Disbursement Records:               2   20.00%

Total Records:             10
```

```
Report Date: 03/16/2001   U.S. DEPARTMENT OF EDUCATION                PAGE:  2
Report Time:   20:17:05 2002-2003 Federal Direct Loan Program
                                  Status List
                                 (ALL RECORDS)                         Sort: SSN
   THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
Reported Period: 01/01/2002 to 03/30/2002

Booked Records

Student's Name                Current SSN                        Net
PLUS Borrower's Name                       Orig PNote Disb  Disb Disb    Disb
  Loan ID                     Credit Dec   Sts  Sts   Sts/# Type Amt     Date
----------------------------- ----------- ---- ----- ----- ---- ------- ----------
RITTER, EDGAR                 058-62-6852
RUBEN, JEMELINE I.
  058626852P02G03626001            A      A    A     A   1   G  $2,000  01/10/2002

  058626852S02G03626001                   A    A     A   1   G    $133  01/30/2002
                                          A    A     A   3   G    $134  03/18/2002

  058626852U02G03626001                   A    A     A   1   G    $130  03/21/2002

CRUZ, DAISY                   058-76-4778
DUNLAP, AZALEA A.
  058764778P02G03626001            C      A    A     A   1   G  $1,000  01/16/2002

  058764778S02G03626001                   A    A     A   1   G    $233  01/15/2002
                                          A    A     A   1   A    $200  01/18/2002

  058764778U02G03626001                   A    A     A   1   G    $283  01/05/2002
                                          A    A     A   2   G    $283  02/10/2002
                                          A    A     A   2   A    $150  03/01/2002

Total Booked Disbursements Actual:                $4,196
Total Booked Net Adjustments:                     $  350

B = Batched Origination Records:                 0    0.00%
E = Rejected Origination Records:                0    0.00
A = Accepted Origination Records:               10  100.00%

S = Signed Promissory Notes:                     0    0.00%
M = Prom Notes Sent on Manifest:                 0    0.00%
E and Q = Rejected Promissory Note               0    0.00%
X = Pending Promissory Notes:                    0    0.00%
A = Accepted Promissory Notes:                  10   100.00%

R = Ready Disbursement Records:                  0    0.00%
B = Batched Disbursement Records:                0    0.00%
E = Rejected Disbursement Records:               0    0.00%
A = Accepted Disbursement Records:              10   100.00%

Total Records:             10
```

Anticipated Disbursements List

Description

This report provides a review of loans with an anticipated loan amount, with corresponding actual disbursements or with no actual disbursements. The report prints the Loan ID, Student's Name, PLUS Borrower's Name, Anticipated Disbursement, and if requested, Actual Disbursement Number(s), Types, and Dates.

Analysis Tips

This report is a valuable tool for viewing a borrower's anticipated disbursements and anticipated disbursement dates versus a borrower's actual disbursement and actual disbursement date. The Total Net Anticipated Disbursement Amount can assist in making Drawdown Requests.

Anticipated Disbursements List (Continued)

Report Headings and Data Descriptions

Heading	Description
Student's Name	The loans are identified and can be sorted by the student's name For a subsidized and unsubsidized loan records this is blank
PLUS Borrower's Name	The PLUS loans are identified by the PLUS borrower's name For Subsidized or Unsubsidized loans this is blank
Loan ID	Identifies the loan record The report can be sorted by Loan ID
Origination Batch ID	Identifies the batch created for transmission to the Loan Origination Center
Loan Type	Identifies the loan: P-PLUS, S-Sub, U-Unsub
Disbursement Number	The disbursement number of this loan
Anticipated Date	Date Loan expected to disburse
Gross/Fee	Anticipated Gross and Fee amounts expected to disburse
Net/Rebate	Anticipated Net and Rebate amounts expected to disburse
Actual Date	Actual date loan was disbursed
Gross/Fee	Actual Gross and Fee amounts disbursed
Net/Rebate	Actual Net and Rebate
Adjusted Disbursement Date	The date the loan was adjusted from original amount

```
Sample Output Document

Report Date: 03/16/2000   U.S. DEPARTMENT OF EDUCATION                PAGE:   1
Report Time:   20:05:58 2002-2003 Federal Direct Loan Program
                         Anticipated Disbursements List
                                (ALL RECORDS)                   Sort: Last Name
   THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
Anticipated Disbursements with pending Actual Disbursements and corresponding Actual
Disbursements

Student's Name                                                          Adjusted
PLUS Borrower's Name           Loan   Anticipated       Actual           Disb
  Loan ID                      Type/     Date            Date            Date
    Origination Batch ID       Disb   Gross/Fee       Gross/Fee
                               Num    Net/Rebate      Net/Rebate
----------------------------- -----  --------------  --------------  -----------
DUNLAP, AZALEA A.
CRUZ, DAISY                      P
  058764778P01G03626001          1    01/15/2002      01/16/2002
    PF1G0362620000316162953           $11,000/  $440  $11,000/  $440
                                      $10,725/  $165  $10,725/  $165

                                 2    02/15/2002
                                      $11,000/  $440
                                      $10,725/  $165

                                 S
  058764778S01G03626001          1    01/15/2002      01/15/2002
    #D1G0362620000316162723              $233/    $6     $200/    $6
                                         $230/    $3     $197/    $3
                                 U
  058764778U01G03626001          1    01/15/2002      01/15/2002      01/20/2002
    #D1G0362620000316162723              $283/    $8     $283/    $8
                                         $279/    $4     $279/    $4

                                 2    02/15/2002      02/10/2002
                                         $283/    $8     $150/    $4
                                         $279/    $4     $148/    $2

                                 3    02/20/2002
                                         $283/    $8
                                         $279/    $4
RUBEN, JEMELINE I.
RITTER, EDGAR                    P
  058626852P01G03626001          1    01/15/2002      01/10/2002
    PF1G0362620000316162953           $2,000/   $80   $1,500/    $60
                                      $1,950/   $30   $1,463/    $23
                                 P
  058626852P01G03626002          1    01/15/2002      01/10/2002
    PF1G0362620000316162953           $2,000/   $80   $1,500/    $60
                                      $1,950/   $30   $1,463/    $23

                                 2    02/15/2002
                                      $2,000/   $80
                                      $1,950/   $30

                                 3    03/15/2002
                                      $2,000/   $80
                                      $1,950/   $30
```

Report Date: 03/16/2001 U.S. DEPARTMENT OF EDUCATION PAGE: 2
Report Time: 20:05:58 2002-2003 Federal Direct Loan Program
Anticipated Disbursements List
(ALL RECORDS) Sort: Last Name
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
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Anticipated Disbursements with pending Actual Disbursements and corresponding Actual Disbursements

Student's Name PLUS Borrower's Name Loan ID Origination Batch ID	Loan Type/ Disb Num	Anticipated Date Gross/Fee Net/Rebate	Actual Date Gross/Fee Net/Rebate	Adjusted Disb Date

	ANTICIPATED	ACTUAL
PLUS Loans:		
Total Gross Amount:	$30,000.00	$14,000.00
Total Net Amount:	$29,250.00	$13,651.00
Total Fee Amount:	$320.00	$560.00
Total Rebate Amount:	$120.00	$211.00
Subsidized Loans:		
Total Gross Amount:	$233.00	$200.00
Total Net Amount:	$230.00	$197.00
Total Fee Amount:	$6.00	$6.00
Total Rebate Amount:	$3.00	$3.00
Unsubsidized Loans:		
Total Gross Amount:	$849.00	$433.00
Total Net Amount:	$837.00	$427.00
Total Fee Amount:	$24.00	$12.00
Total Rebate Amount:	$12.00	$6.00
Grand Total:		
Total Gross Amount:	$31,082.00	$14,633.00
Total Net Amount:	$30,317.00	$14,275.00
Total Fee Amount:	$350.00	$578.00
Total Rebate Amount:	$135.00	$220.00

*** Actual Disbursement has been adjusted to zero.**

Actual Disbursements List

Description

This report provides information about actual disbursements. The report prints the Student's Name, PLUS Borrower's Name, Disbursement Batch ID and Batch Number, Current SSN, Disbursement Date, Number, and Action Type, and Net Disbursement Amount. It also displays the Disbursement Status and the Booked Status. The summary totals provide the total net dollar amount for booked disbursements and unbooked disbursements and the total net disbursement amount for each loan type: PLUS, Subsidized, and Unsubsidized.

Analysis Tips

The use of this report assists in monitoring the disbursement and booking activity of loans.

Actual Disbursements List (Continued)

Report Headings and Data Descriptions

Heading	Description
Student's Name	The loans are identified and can be sorted by the student's name
PLUS Borrower's Name	The PLUS loans are identified by the PLUS borrower's name For Subsidized or Unsubsidized loans this is blank
Loan ID	Identifies the loan record. The report can be sorted by Loan ID
Disbursement Batch ID	Identifies the batch created for transmission to the Loan Origination Center
Current SSN	Identifies the student's Social Security Number
Disbursement Number	The disbursement number of this loan
Disbursement Type	Identifies the type of actual disbursement The valid values are: D = Gross/Net disbursement A = Adjusted gross disbursement Q = Adjusted disbursement date
Disbursement Date	The actual disbursement date corresponding with each actual disbursement record
Gross	Disbursement gross amount corresponding with each actual disbursement
Fee/Rebate	Dollar fee amount withheld from disbursement Dollar interest rebate amount added to disbursement This dollar amount displays as a positive number However, in the net disbursement calculation this amount is treated as a negative
Net Disbursement Total For Loan	Calculated sum of disbursement amounts for each loan
Net Disbursement Total for Student	Calculated sum of Net Disbursement total for this student
Net/Net Adjusted Amount	Disbursement net amount corresponding with each actual disbursement and the amount of disbursement adjusted
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 COD E = Error, previously rejected by COD A = Accepted previously by COD The value of N (Not Ready) is a valid disbursement status value, but those records would not appear on this report
Booked Status	Status of the disbursement or adjustment, Booked or Unbooked

```
Sample Output Document

Report Date: 03/16/2001     U.S. DEPARTMENT OF EDUCATION                    PAGE:  1
Report Time:   20:08:49 2002-2003 Federal Direct Loan Program
                              Actual Disbursements List
                                     (ALL RECORDS)                          Sort: SSN
      THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************

Student's Name                  Current SSN
PLUS Borrower's Name
  Loan ID                                           Amount          Disb     Booked
    Disbursement Batch ID       Disb#/Type          Gross          Status    Status
                                Disb Date          Fee/Rebate
                                                  Net/Net Adj
----------------------------  -----------  -------------------  -------   --------
RUBEN, JEMELINE I.          058-62-6852
RITTER, EDGAR
  058626852P01G03626001                                                       Booked
    #H1G0362620000316192705    1        D    $    2,000              A
                               01/10/2002   $       80/$     40
                                            $    1,960

    #H1G0362620000316192705    1        A    $    1,500              B
                               03/15/2002   $       60/$     30
                                            $    1,470/$   -490
  Net Disbursement Total for Loan:          $    1,470

  058626852S01G03626001                                                     Unbooked
    #H1G0362620000316192705    1        D    $      133              A
                                01/30/2002   $        3/$     2
                                            $      132

    #H1G0362620000316192705    3        D    $      134              B
                               03/18/2002   $        4/$     2
                                            $      132

    #H1G0362620000316192705    3        A    $      100              B
                               03/20/2002   $        3/$     2
                                            $       97/$    -33
  Net Disbursement Total for Loan:          $      231

  058626852U01G03626001                                                     Unbooked
    #H1G0362620000316192705    1        D    $      130              B
                               03/21/2002   $        3/$     2
                                            $      129
  Net Disbursement Total for Loan:          $      129

Net Disbursement Total for Student:         $    1,830

DUNLAP, AZALEA A.           058-76-4778
CRUZ, DAISY
  058764778P01G03626001                                                     Unbooked
                               1        D    $    1,000              R
                               01/16/2002   $       40/$     20
                                            $      980
  Net Disbursement Total for Loan:          $      980

Net Disbursement Total for Student:         $      980
```

```
Report Date: 03/16/2001     U.S. DEPARTMENT OF EDUCATION                    PAGE:  2
Report Time:   20:08:49 2002-2003 Federal Direct Loan Program
                            Actual Disbursements List
                                   (ALL RECORDS)                          Sort: SSN
      THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************

Student's Name                 Current SSN
PLUS Borrower's Name
  Loan ID                                          Amount           Disb     Booked
    Disbursement Batch ID      Disb#/Type          Gross           Status    Status
                               Disb Date            Fee
                                                  Net/Net Adj
----------------------------  -----------  -------------------  -------   --------

Total Net Booked PLUS:                          $ 1,920
Total Net Booked Subsidized:                    $ 130
Total Net Booked Unsubsidized:                  $ 0

Total Net Unbooked PLUS:                        $ 2,400
Total Net Unbooked Subsidized:                  $ 227
Total Net Unbooked Unsubsidized:                $ 127

Total Net Disbursements PLUS:                   $ 2,400
Total Net Disbursements Subsidized:             $ 227
Total Net Disbursements Unsubsidized:           $ 127
```

Loans List

Description

This report provides a listing of the details of each loan record on your database including Loan ID, Student's Name, PLUS Borrower's Name, Loan Origination Batch ID, Current SSN, Loan Type, Grade Level, Loan Amount Approved, Loan/Credit Status, and Loan Origination Date. Sort options are available to print by SSN, Loan ID, or Last Name. You can print subtotals and totals or you have the option to print only totals. Also if you select the option to check annual subsidized/unsubsidized loan limits, any subsidized or unsubsidized loan in this category is asterisked with "May Exceed Annual Loan Limits."

Analysis Tips

This report can be utilized to review the status of all loans for a given student and can be useful in determining a student's annual loan limit. The totals on this report allow you to compare the number of loans originated at your school to the number of actual unduplicated loan borrowers.

Loans List (Continued)

Report Headings and Data Descriptions

Heading	Description
Student's Name	The loans are identified and can be sorted by student's name
PLUS Borrower's Name	The PLUS loans are identified by the PLUS borrower's name For Subsidized or Unsubsidized loans this is blank.
Loan ID	Identifies the loan records The report can be sorted by Loan ID
Origination Batch ID	Identifies the batch created for transmission to the Loan Origination Center
Current SSN	Identifies the student's Social Security Number
Loan Type	Identifies the loan: P-PLUS, S-Sub, U-Unsub
Grade Level	Identifies student grade level
Loan Amount Approved	The loan amount approved by school for the current record
Loan/Credit Status	The status of the loan origination record and Valid values are: B = Batched or grouped and ready to transmit to COD E = Error, previously rejected by COD N = Not Ready to Originate R = Ready to Originate A = Accepted previously by COD For PLUS loans, the credit decision status Valid values are: A = Credit Approved N = Credit Denied, need endorser C = Credit Overridden, new credit information provided E = Credit Overridden, endorser OK D = Credit Denied, endorser not OK F = Credit Denied, credit decision received from COD X = Credit Pending
Origination Date	Date the loan was originated on EDExpress

Sample Output Document

```
Report Date: 03/16/2001     U.S. DEPARTMENT OF EDUCATION          PAGE:   1
Report Time:   20:09:17 2002-2003 Federal Direct Loan Program
                                    Loans List
                                  (ALL RECORDS)                   Sort: SSN
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*****************************************************************************

Student's Name              Current SSN
PLUS Borrower's Name           Loan    Grd    Loan Amount     Loan/Cred      Orig
  Loan ID                      Type    Lvl    Approved         Status        Date
    Origination Batch ID
----------------------------  -----------  ------------------- ---------  ----------
ROBLES, ROXANDA A.          058-58-4752
GARCIA, HUMBERTO
  058584752P01G03626001        P        2   $ 3,450                R      03/16/2002

  058584752P01G03626002        P        3   $ 1,000                R      03/16/2002

  058584752S01G03626001        S        2   $ 1,200                R      03/16/2002

  058584752S01G03626002        S        3   $ 1,500                R      03/16/2002

  058584752U01G03626001        U        2   $ 1,500                R      03/16/2002

  SUBTOTAL                                  $ 7,650

RUBEN, JEMELINE I.          058-62-6852
RITTER, EDGAR
  058626852P01G03626001        P        4   $ 6,000                B    A 03/16/2002
    PF1G0362620000316162953
  058626852S01G03626001        S        4   $ 400                  B      03/16/2002
    #D1G0362620000316162942
  058626852U01G03626001        U        4   $ 390                  B      03/16/2002
    #D1G0362620000316162942
  SUBTOTAL                                  $ 6,790

DUNLAP, AZALEA A.           058-76-4778
CRUZ, DAISY
  058764778P01G03626001        P        3   $ 3,000                B    F 03/16/2002
    PF1G0362620000316162749
  058764778S01G03626001        S        3   $ 700                  B      03/16/2002
    #D1G0362620000316162723
  058764778S01G03626002        S        3   $ 1,000                R      03/16/2002

  058764778U01G03626001        U        3   $ 850                  B      03/16/2002
    #D1G0362620000316162723
  SUBTOTAL                                  $ 5,550

TODOROW, CYNTHIA               059-56-1013

  059561013P01G03626001        P        5   $ 0                    N

  059561013S01G03626001        S        5   $ 0                    N

  059561013U01G03626001        U        5   $ 0                    N

  SUBTOTAL                                  $ 0
```

```
Report Date: 03/16/2001     U.S. DEPARTMENT OF EDUCATION          PAGE:  2
Report Time:   20:09:17 2001-2002 Federal Direct Loan Program
                                    Loans List
                                  (ALL RECORDS)                Sort: SSN
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*************************************************************************
Student's Name                  Current SSN
PLUS Borrower's Name            Loan    Grd     Loan Amount      Loan/Cred    Orig
  Loan ID                       Type    Lvl     Approved         Status       Date
    Origination Batch ID
----------------------------  -----------  ------------------- ---------  --------
OLIVARES, ROCIO                 060-76-2634

  060762634P01G03626001        P        5   $ 0                    N

  060762634S01G03626001        S        5   $ 0                    N

  060762634U01G03626001        U        5   $ 0                    N

  SUBTOTAL                                  $ 0

KINSEY, REBA H.                 061-70-1713

  061701713P01G03626001        P        3   $ 0                    N

  061701713S01G03626001        S        3   $ 0                    N

  061701713U01G03626001        U        3   $ 0                    N

  SUBTOTAL                                  $ 0       $ 0


Totals:
  PLUS Loans/Borrowers:                              7         6
  Subsidized Loans/Borrowers:                        8         6
  Unsubsidized Loans/Borrowers:                      6         6
  Total Loans/Borrowers:                            21        12

  PLUS Amount Approved.:                       $ 12,450
  Subsidized Amount Approved.:                  $ 2,300
  Unsubsidized Amount Approved.:                $ 2,740
  Total Amount Approved.:                      $ 17,490


                          * May exceed Annual Loan Limits
                          -------------------------------
```

School/COD Loan Totals List

Description

This report compares the total net disbursement amount at your school to the total net disbursement amount at COD.

Analysis Tips

Analysis of this report identifies discrepancies between actual disbursement records on file at your school versus actual disbursement records accepted at COD and may assist in the reconciliation process. This analysis identifies actual disbursement records that are on record at your school and may require further research to determine why these records are not yet accepted at COD.

School/COD Loan Totals List (Continued)

Report Headings and Data Descriptions

Heading	Description
Student's Name	The loans are identified and can be sorted by student's name
PLUS Borrower's Name	The PLUS loans are identified by the PLUS borrower's name For Subsidized or Unsubsidized loans this is blank
Loan ID	Identifies the loan records The report can be sorted by Loan ID
Origination Batch ID	Identifies the batch created for transmission to the Loan Origination Center
Loan Type	Identifies the loan: P-PLUS, S-Sub, U-Unsub
School Total Net Disbursed	Amount of net disbursement per loan at school
Total Net COD Amount	Amount of net disbursement per loan at Loan Origination Center
School-COD Difference	Difference between school's net amount and COD's net amount

Sample Output Document

Report Date: 03/16/2001 U.S. DEPARTMENT OF EDUCATION PAGE: 1
Report Time: 20:08:18 2002-2003 Federal Direct Loan Program
School/COD Loan Totals List
(ALL RECORDS) Sort: Last Name
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
****

Student's Name PLUS Borrower's Name Loan ID Origination Batch ID	Loan Type	School Total Net Disbursed	Total Net COD Amount	School-COD Difference
DUNLAP, AZALEA A.				
CRUZ, DAISY				
058764778P02G03626001 PF2G0362620010316162749	P	$960	$960	$0
058764778S02G03626001 #D2G0362620010316162723	S	$194	$194	$0
058764778U02G03626001 #D2G0362620010316162723	U	$421	$0	$421
RUBEN, JEMELINE I.				
RITTER, EDGAR				
058626852P02G03626001 PF2G0362620010316162953	P	$1,440	$720	$720
058626852S02G03626001 #D2G0362620010316162942	S	$227	$0	$227
058626852U02G03626001 #D2G0362620010316162942	U	$127	$127	$0
Total PLUS:		$2,400	$1,680	$720
Total Subsidized:		$421	$194	$227
Total Unsubsidized:		$548	$127	$421
Grand Total:		$3,369	$2,001	$1368

Disbursement Profile Setup

Description

This report provides a snapshot of your disbursement profiles entered in EDExpress. Listed are the Loan Period start and end dates, academic year start and end dates, anticipated disbursement dates, and a flag to indicate if the profile is active.

Analysis Tips

This report is a valuable tool for reviewing the disbursement profiles as set up by your school. This report can assist you in developing the profiles for a new program year and for entry into a new version of the software.

Disbursement Profile Setup (Continued)

Report Headings and Data Descriptions

Heading	Description
Loan Period Code	The identifying loan period code, as set up by the school
Loan Period Title	The identifying loan period name, as set up by the school
DL School Code	The assigned six-digit Direct Loan school identifier
Inactive	Indicates whether the profile is available for use (yes) or marked inactive (no)
Loan Period Start Date	The calendar day beginning of the loan period
Loan Period End Date	The calendar day ending of the loan period
Academic Year Start Date	Date the academic year begins, as determined by the school
Academic Year End Date	Date the academic year ends, as determined by the school
Disb. #	Disbursement number listed
Disb. Date	Date corresponding with disbursement number

Sample Output Document

```
Report Date: 10/05/2000   U.S. DEPARTMENT OF EDUCATION                PAGE:  1
Report Time: 10:16:54  2002-2003 Federal Direct Loan Program
                          Disbursement Profile - Setup List
                                 (ALL RECORDS)
*****************************************************************************

Loan Period Code:       A1
Loan Period Title:      FRESHMAN FIRST TIME BORROWER
DL School Code:         G01224
Inactive:               Yes

Loan Period  Loan Period   Academic Year   Academic Year    Disb.
Start Date:  End Date:     Start Date:     End Date:          #:      Disb. Date.
-----------  -----------   -------------   -------------    -----    -----------
01/01/2002   08/01/2002    08/01/2002       08/01/2003        1        01/01/2002


Loan Period Code:       A2
Loan Period Title:      SCHOOL 2
DL School Code:         G03051
Inactive:               No

Loan Period  Loan Period   Academic Year   Academic Year    Disb.
Start Date:  End Date:     Start Date:     End Date:          #:      Disb. Date.
-----------  -----------   -------------   -------------    -----    -----------
01/01/2002   08/01/2002    08/01/2002       08/01/2003        1        01/01/2002
                                                             2        01/10/2002
                                                             3        01/20/2002
                                                             4        01/30/2002


Loan Period Code:       A3
Loan Period Title:      SCHOOL 3
DL School Code:         G03040
Inactive:               No

Loan Period  Loan Period   Academic Year   Academic Year    Disb.
Start Date:  End Date:     Start Date:     End Date:          #:      Disb. Date.
-----------  -----------   -------------   -------------    -----    -----------
01/01/2002   08/01/2002    08/01/2002       08/01/2003        1        01/01/2002
                                                             2        01/10/2002
                                                             3        01/20/2002
                                                             4        01/30/2002
```

Appendix C
Miscellaneous

Fields Which Modify the Latest Update Date When Imported

The following acknowledgements, when imported into EDExpress, change the last Update Date of the records contained in the batch.

- Full Loan Origination Acknowledgement (DISF03OP/DIPF03OP)
- PLUS Credit Decision Update Acknowledgement (DIPC03OP)
- Promissory Note Acknowledgement (DIPA03OP)
- Disbursement Acknowledgement (DIOD03OP)

Access Database Tables and Field Names

Field Name	MS Access Database Table/Field Name	Message Classes
Academic Year End Date	Loan ACADCALENDT	DESF03IN DEPF03IN
Academic Year Start Date	Loan ACADCALSTDT	DESF03IN DEPF03IN
Active Transaction	Demographic ACTIVETRAN	DEER03IN
Active Transaction Date	Demographic ACTIVETRANDT	DEER03IN
Active Transaction ID	Demographic ACTIVETRANID	DEER03IN
Actual Disbursement Amount	Actual Disbursement AMOUNT	DESD03IN DIOD03OP DEER03IN
Actual Disbursement Batch ID	Actual Disbursement DISBATCH	DESD03IN DIOD03OP DEER03IN
Actual Disbursement Booked Date	Actual Disbursement RECONDATE	DEER03IN DSAS03OP
Actual Disbursement Booked Status	Actual Disbursement RECONSTATUS	DESD03IN DIOD03OP
Actual Disbursement Confirmed	Actual Disbursement AFFIRMFLAG	DESD03IN DIOD03OP DIEC03OP DEER03IN
Actual Disbursement Date	Actual Disbursement DATE	DESD03IN DIOD03OP DEER03IN
Actual Disbursement Export To External Flag	Actual Disbursement EXPEXT	DEER03IN
Actual Disbursement Gross Amount	Actual Disbursement GROSS	DESD03IN DIOD03OP DEER03IN
Actual Disbursement Interest Rebate Amount	Actual Disbursement ACTREBATE	DESD03IN DIOD03OP DIEC03OP DEER03IN
Actual Disbursement Loan Fee Amount	Actual Disbursement FEE	DESD03IN DIOD03OP DEER03IN

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Actual Disbursement Net Adjustment Amount	Actual Disbursement NETADJ	DESD03IN DIOD03OP DIEC03OP DEER03IN
Actual Disbursement Net Amount	Actual Disbursement NET	DESD03IN DIOD03OP DIEC03OP DEER03IN
Actual Disbursement Number	Actual Disbursement NUMBER	DESD03IN DIOD03OP DEER03IN
Actual Disbursement Reject Codes	Actual Disbursement REJECTREASON	DIOD03OP DEER03IN
Actual Disbursement School Code	Actual Disbursement VENDOR	DEER03IN
Actual Disbursement Sequence Number	Actual Disbursement SEQUENCE	DESD03IN DIOD03OP DEER03IN
Actual Disbursement Status	Actual Disbursement DISSTATUS	DESD03IN DIOD03OP DEER03IN
Actual Disbursement Type	Actual Disbursement TYPE	DESD03IN DIOD03OP DEER03IN
Add Date	Demographic ADDDATE	DEER03IN
Add Date (Loan)	Loan ADDDATE	DEER03IN
Add ID (Loan)	Loan ADDID	DEER03IN
Add Time	Demographic ADDTIME	DEER03IN
Add Time (Loan)	Loan ADDTIME	DEER03IN

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Add User ID	Demographic ADDID	DEER03IN
Additional Unsubsidized Eligibility for Dependent Student	Loan ADDUNSUBFLAG	DESD03IN DEPF03OP DIEA03OP DIEC03OP DEER03IN
Additional Unsub Elig for Health Profession Programs	Loan HEALLOAN	DESD03IN DIEA03OP DEER03IN
Alien Registration # (Student's)	Demographic ARN	DESF03IN DEPF03IN DIEA03OP
Anticipated Disbursement Date	Anticipated Disbursement DATE	DESF03IN DEPF03IN DIEC03OP DEER03IN
Anticipated Disbursement Export To External Flag	Anticipated Disbursement EXPEXT	DEER03IN
Anticipated Disbursement Fee Amount	Anticipated Disbursement FEE	DESD03IN DEPF03OP DEER03OP
Anticipated Disbursement Gross Amount	Anticipated Disbursement GROSS	DESD03IN DEPF03OP DEER03OP
Anticipated Disbursement Interest Rebate Amount	Anticipated Disbursement ANTREBATE	DESD03IN DEPF03OP DEER03OP
Anticipated Disbursement Net Amount	Anticipated Disbursement NET	DESD03IN DEPF03OP DEER03OP
Anticipated Disbursement Number	Anticipated Disbursement NUMBER	DESF03IN DEPF03IN DIEC03OP DEER03IN

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Anticipated Disbursement School Code	Anticipated Disbursement VENDOR	DEER03IN
Booking Batch ID	Actual Disbursement BOOKINGBATCHID	DEER03IN
Citizenship Status – Demo (Student's)	Demographic CITIZEN	DESF03IN DEPF03IN DIEA03OP
Credit Decision Indicator (PLUS only)	Loan CREDIT	DIPC03OP DEER03OP
Credit Decision Date (PLUS only)	Loan CREDITORIGDATE	DEER03IN
Credit Decision Update Date	Loan CREDITUPDATE	DEER03IN
Current SSN (Student's)	Demographic SSNCURR	DEER03IN
Date of Birth – Demo (Student's)	Demographic DOB	DESF03IN DEPF03IN DIEA03OP DEER03IN
Date of Birth Change Date	Demographic DOBCHGDATE	DEER03IN
Dependency Status - Demo	Demographic MODEL	DESD03IN DEPF03OP DIEA03OP DEER03OP
Dependency Status	Loan DLMODEL	DEER03IN
Direct Loan School Code	Loan VENDOR	DIEA03OP DEER03IN
Disclosure Printed ?	Loan DISCLPRINTED	DIEA03OP DIEC03OP DEER03IN
Disclosure Statement Print Indicator	Loan DISCLPRINTIND	DESF03IN DESC03IN

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Document Status	Demographic DOCSTAT	DEER03IN
Driver's License # (Student's)	Demographic LICNUM	DIEA03OP DEER03IN
Driver's License State (Student's)	Demographic LICSTATE	DIEA03OP DEER03IN
E-mail Address (Student's)	Demographic EMAIL	DESF03IN DEPF03IN DIEC03IN DEER03IN
Export to External System	Loan EXPEXTERNAL	DEER03IN
Export to LOC	Loan EXPSERVICER	DEER03IN
First Disbursement Flag	Actual Disbursement FIRST	DIEC03OP DEER03IN
First Name – Demo (Student's)	Demographic NAMEF	DESF03IN DEPF03IN DIEA03OP DEER03IN
Grade Level In College – DL (Student's)	Loan YRCOLL	DESF03IN DEPF03IN DIEA03OP DEER03IN
Has Correction Record	Demographic HAS_CORRECTION	DEER03IN
Has Document Tracking Record	Demographic HAS_DOCUTRACK	DEER03IN
Has FAFSA Record	Demographic HAS_FAFSA	DEER03IN
Has Loan Record	Demographic HAS_LOAN	DEER03IN
Has Notes Record (Notepad)	Demographic HAS_NOTE	DEER03IN
Has NSLDS Record	Demographic HAS_NSLDS	DEER03IN
Has Packaging Record	Demographic HAS_PACKAGE	DEER03IN

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Has PELL Record	Demographic HAS_PELL	DEER03IN
Has Verification Worksheet Record	Demographic HAS_VERIFWORKSHEET	DEER03IN
Inactive Date	Loan CANDATE	DESC03IN DIOC03OP DIEC03OP DEER03IN
Inactive Flag	Loan CANCODE	DESC03IN DIOC03OP DIEC03OP DEER03IN
Interest Rebate Percentage	Loan RERATE	DESC03IN DIOC03OP DIEC03OP
ISIR DL MPN Flag	Demographic ISIRDLMPN	DEER03OP
Last Mailed Date (Document Tracking)	Demographic LASTMAIL	DEER03IN
Last Name – Demo (Student's)	Demographic NAMEL	DESF03IN DEPF03IN DIEA03OP DEER03IN
Legal Residence Date - Demo (Student's)	Demographic STATEDATE	DEER03IN
Letter Count (Document Tracking)	Demographic LETTERCT	DEER03IN
Loan Amount Approved	Loan AMTAPP	DESD03IN DEPF03OP DIEA03OP DEER03IN
Loan Amount Requested	Loan AMTREQ	DESD03IN DEPF03OP DIEA03OP DEER03IN
Loan Fee Percentage (Origination Fee)	Loan FEERATE	DEER03IN DESF03IN DEPF03IN DIEC03OP

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Loan ID (Actual Disbursement)	Actual Disbursement LOANID	DEER03IN
Loan ID (Anticipated Disbursement)	Anticipated Disbursement LOANID	DEER03IN
Loan ID (Loan)	Loan LOANID	DESD03IN DEPF03OP DISF03OP DIPF03OP DIPC03OP DIEA03OP DEER03IN
Loan Interview Completed	Demographic INTERVIEW	DIEA03OP DEER03IN
Loan Origination Date	Loan ORIGDATE	DESD03IN DEPF03OP DEER03IN
Loan Period Code	Loan LOANCODE	DESD03IN DEPF03OP DIEA03OP DEER03IN
Loan Period End Date	Loan LOANEND	DESD03IN DEPF03OP DIEA03OP DEER03IN
Loan Period Start Date	Loan LOANSTART	DESD03IN DEPF03OP DIEA03OP DEER03IN
Loan Status	Loan LOANSTAT	DISF03OP DIPF03OP DEER03IN
Loan Type	Loan LOANTYPE	DIEA03OP DEER03IN
LOC's Total Net Loan Amount	Loan LOCAMT	DESD03IN DIOD03OP
LOC's Total Net Loan Amount Change Date	Loan LOCCHGDATE	DEER03IN
Local Address (Student's)	Demographic LADDRESS	DESF03IN DEPF03IN DIEA03OP

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Local Address Change Date (Student's)	Demographic LADDRCHGDATE	DEER03IN
Local City (Student's)	Demographic LCITY	DESF03IN DEPF03IN DIEA03OP
Local Phone (Student's)	Demographic LPHONE	DESF03IN DEPF03IN DIEA03OP
Local State (Student's)	Demographic LSTATE	DESF03IN DEPF03IN DIEA03OP
Local Zip Code (Student's)	Demographic LZIP	DESF03IN DEPF03IN DIEA03OP
Middle Initial – Demo (Student's)	Demographic NAMEM	DESF03IN DEPF03IN DIEA03OP
MPN Status	Loan MPNSTAT	DIEA03OP DEER03IN
Name ID	Demographic NAMEID	DEER03IN
Original SSN – Demo (Student's)	Demographic SSNORIG	DESD03IN DEPF03OP DIEA03OP
Origination Batch ID	Loan ORIGBATCH	DESD03IN DEPF03OP DISF03OP DIPF03OP DIEC03OP DEER03IN
Origination Change Batch ID	Loan CHGBATCH	DESC03IN DIOC03OP
Origination Reject Codes	Loan REJECTREASON	DISF03OP DIPF03OP DEER03IN
Parent Borrower's Address Change Date	Loan ADDRCHGDATE	DESC03IN DIOC03OP DIEC03OP DEER03OP
Parent Borrower's Alien Registration Number	Loan ARN	DEPF03OP DIEA03OP DEER03IN

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Parent Borrower's Citizenship Status	Loan CITIZEN	DEPF03OP DIEA03OP DEER03IN
Parent Borrower's Current SSN	Loan SSNCURR	DEPF03OP DIEA03OP DEER03IN
Parent Borrower's Date of Birth	Loan DOB	DEPF03OP DIEA03OP DEER03IN
Parent Borrower's Date of Birth Change Date	Loan DOBCHGDATE	DEPF03OP DEER03IN
Parent Borrower's First Name	Loan NAMEF	DEPF03OP DIEA03OP DEER03IN
Parent Borrower Last Name	Loan NAMEL	DEPF03OP DIEA03OP DEER03IN
Parent Borrower's License # (Driver's License Number	Loan LICNUM	DEPF03OP DIEA03OP DEER03IN
Parent Borrower's License State (Driver's License State)	Loan LICSTATE	DEPF03OP DIEA03OP DEER03IN
Parent Borrower's Loan Default/Grant Overpayment	Loan DEFAULT	DEPF03OP DIEA03OP DEER03IN
Parent Borrower's Middle Initial	Loan NAMEM	DEPF03OP DIEA03OP DEER03IN
Parent Borrower's Original SSN	Loan SSNORIG	DIEA03IN
Parent Borrower's Permanent Address	Loan ADDRESS	DESD03IN DEPF03OP DIEA03OP DEER03OP
Parent Borrower's Permanent City	Loan CITY	DESD03IN DEPF03OP DIEA03OP DEER03OP

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Parent Borrower's Permanent Phone Number	Loan PHONE	DESD03IN DEPF03OP DIEA03OP DEER03OP
Parent Borrower's Permanent State	Loan STATE	DESD03IN DEPF03OP DIEA03OP DEER03OP
Parent Borrower's Permanent Zip Code	Loan ZIP	DESD03IN DEPF03OP DIEA03OP DEER03OP
Parent Borrower's SSN Change Date	Loan SSNCHGDATE	DESC03IN DIOC03OP DEER03OP
PELL Verification Status	Demographic PELLSTAT	DEER03IN
Permanent Address – Demo (Student's)	Demographic PADDRESS	DESF03IN DEPF03IN DIEA03OP DEER03OP
Permanent Address Change Date (Student's)	Demographic ADDRCHGDATE	DEER03IN
Permanent City – Demo (Student's)	Demographic PCITY	DESF03IN DEPF03IN DIEA03OP DEER03OP
Permanent Phone Number – Demo (Student's)	Demographic PPHONE	DESF03IN DEPF03IN DIEA03OP DEER03OP
Permanent State – Demo (Student's)	Demographic PSTATE	DESF03IN DEPF03IN DIEA03OP DEER03OP
Permanent Zip Code – Demo (Student's)	Demographic PZIP	DESF03IN DEPF03IN DIEA03OP DEER03OP

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
PNote Accepted Batch ID	Loan PNOTEACCBATCHID	DIPA03OP DEER03IN
Previous Transaction	Demographic PREVTRAN	DEER03IN
Program Year	Loan LOANYEAR	DIEA03OP DEER03OP
Prom Note Accepted Date	Loan PNOTEACCAMTDT	DEER03IN
Prom Note Acknowledgement Date	Loan PNOTECONF	DIPA03OP DEER03IN
Prom Note ID/MPN ID	Loan PNOTELOANID	DIPA03OP DEER03IN
Prom Note Manifest Batch ID	Loan PNOTEBATCH	DIPA03OP DEER03IN
Prom Note Manifest Date	Loan PNOTESNT	DEER03IN
Prom Note Print Date	Loan PNOTEPRTDATE	DEER03IN
Prom Note Print Indicator	Loan PNOTEIND	DESF03IN DISF03IN DEER03IN
Prom Note Received Date	Loan PNOTEREC	DEER03IN
Prom Note Status	Loan PNOTESTAT	DEER03IN DIPA03OP
Record Source	Demographic SOURCE	DEER03IN
Record Source - DL	Loan SOURCE	DEER03IN
School Use	Demographic INSTUSE	DEER03IN
SSN Change Date (Student's)	Demographic SSNCHGDATE	DEER03IN
State of Legal Residence (Student's)	Demographic STATELEGAL	DEER03IN
Student's Loan Default/Grant Overpayment	Loan SDEFAULT	DESF031N DEPF03IN DIEA03OP DEER03IN

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Trans Paid On	Demographic TRANS_PAID_ON	DEER03IN
Transaction # (Number)	Demographic TRANS	DEER03IN
Transmit Date	Loan TRANSDATE	DEER03IN
Transmit Number	Loan TRANSNO	DEER03IN
Update Date	Demographic UPDDATE	DEER03IN
Update Date (Loan)	Loan UPDATE	DEER03IN
Update ID	Demographic UPDID	DEER03IN
Update ID (Loan)	Loan UPDID	DEER03IN
Update Time	Demographic UPDTIME	DEER03IN
Update Time (Loan)	Loan UPDTIME	DEER03IN

Predefined Queries

EDExpress is shipped with Predefined Queries built into the system. Listed below are the queries that are available within EDExpress 32-bit software. These queries are listed by title followed by the query itself.

Note: New Predefined Queries for 2002-2003 are at the end of this listing. Once the EDExpress software is distributed, a listing is available as a Global print report as well.

Accepted Actual Disbursements
(ACTUAL DISBURSEMENT REJECT CODES = '[Null]')

Accepted Origination Records
(ORIGINATION REJECT CODES <> '[Null]')-

Actual Disbursement Range
(ACTUAL DISBURSEMENT NUMBER >='(Parameter)') And
(ACTUAL DISBURSEMENT NUMBER<='(Parameter)')

Add Date Range - Demo
(ADD DATE (LOAN) >= '(Parameter)') And
(ADD DATE (LOAN) <= '(Parameter)')

Anticipated Disbursement Range
(ANTICIPATED DISBURSEMENT NUMBER >= '(Parameter)' And
(ANTICIPATED DISBURSEMENT NUMBER <= '(Parameter)'

Booked Date Range
(ACTUAL DISBURSEMENT BOOKED DATE >= '(Parameter)' And
(ACTUAL DISBURSEMENT BOOKED DATE <= '(Parameter)'

College Grade Level
(GRADE LEVEL IN COLLEGE-DL ='(Parameter)')

Dependency Status
(DEPENDENCY STATUS-DEMO = '(Parameter)')

Disbursement Batch Number
(ACTUAL DISBURSEMENT BATCH ID = '(Parameter)'

Predefined Queries (Continued)

Disbursement Status
(ACTUAL DISBURSEMENT STATUS = '(Parameter)')

Inactive Loans
(INACTIVE FLAG =’Y”)

School Code Range
(DIRECT LOAN SCHOOL CODE >=’(Parameter)’) And
(DIRECT LOAN SCHOOL CODE <=’(Parameter)’)

Loan Amount Approved Equal to Zero
(LOAN AMOUNT APPROVED = 00000)

Loan Origination and MPN or PLUS Promissory Note Status
(LOAN STATUS = ‘(Parameter)’) And
(PROM NOTE STATUS = ‘(Parameter)’

Loan Origination Date Range
(LOAN ORIGINATION DATE >=’(Parameter)’) And
(LOAN ORIGINATION DATE <=’(Parameter)’)

Loan Origination Status
(LOAN STATUS = ‘(Parameter)’)

Loan Type
(LOAN TYPE = ‘(Parameter)’

Original SSN
(ORIGINAL SSN-DEMO =’(Parameter)’)

Origination Batch Number
(ORIGINATION BATCH ID =’(Parameter)’)

Parent Borrower's Last Name Range
(PARENT BORROWER’S LAST NAME >= ‘(Parameter)’) And
(PARENT BORROWER’S LAST NAME <= ‘(Parameter)’)

Parent Borrower's Mailing State
(PARENT BORROWER’S PERMANENT STATE = ‘(Parameter)’)

Parent Borrower's SSN
(PARENT BORROWER’S CURRENT SSN = ‘(Parameter)’)

Predefined Queries (Continued)

Parent Borrower's SSN Range
(PARENT BORROWER'S CURRENT SSN >= '(Parameter)') And
(PARENT BORROWER'S CURRENT SSN <= '(Parameter)')

Parent Borrower's Zip Code Range
(PARENT BORROWER'S PERMANENT ZIP CODE >= '(Parameter)') And
(PARENT BORROWER'S PERMANENT ZIP CODE <= '(Parameter)')

PLUS Loans
(LOAN TYPE = 'P')

Prom Note Batch Number
(PROM NOTE MANIFEST BATCH ID = '(Parameter)')

MPN or Promissory Note Status
(PROM NOTE STATUS ='(Parameter)')

Ready For Manifest
(PROM NOTE STATUS = 'S')

Rejected Actual Disbursements
(ACTUAL DISBURSEMENT REJECT CODES <> '[Null]')

Rejected Origination Records
(ORIGINATION REJECT CODES <> '[Null]')

Subsidized/Unsubsidized Loans
(LOAN TYPE <>'P')

Student's Current SSN
(CURRENT SSN ='(Parameter)')

Student's Last Name Range
(LAST NAME-DEMO >='(Parameter)') And
(LAST NAME-DEMO <='(Parameter)')

Student's Permanent Mailing State
(PERMANENT STATE-DEMO ='(Parameter)')

Predefined Queries (Continued)

Student's Permanent Zip Code Range
(PERMANENT ZIP CODE-DEMO >='(Parameter)') And
(PERMANENT ZIP CODE-DEMO <='(Parameter)')

Student's SSN Range
(CURRENT SSN >='(Parameter)')
(CURRENT SSN <='(Parameter)')

New for 2002-2003:

Change Batch Number
CHGBATCH='[PARAMETER]'

Loan Status, MPN Status, Credit Decision Status, Disbursement Status and Disbursement Number
(LOAN STATUS = "[PARAMETER]") AND (PROM NOTE STATUS = "[PARAMETER]") AND (CREDIT DECISION = "[PARAMETER]") AND ((ACTUAL DISBURSEMENT NUMBER = [PARAMETER]) AND (ACTUAL DISBURSEMENT STATUS = "[PARAMETER]")

Student's E-mail Address Blank
EMAIL = '[NULL]'

Appendix 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
                                   Sub/Unsub Manifest

       THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************

PROMISSORY NOTE SHIPPING BATCH NUMBER:  #AX99999999999999999999

BORROWER'S NAME                      MPN ID
STUDENT'S CURRENT SSN
--------------------------------     ---------------------

XXXXXXXXXXXXXXXX, XXXXXXXXXXXX X     999999999M99999999999
XXXXXXXXXXXXXXXX, XXXXXXXXXXXX X
999999999

ABCDEFGHIJKLMNOP, QRSTUVWXYZAB Z     999999999M99999999999
XXXXXXXXXXXXXXXX, XXXXXXXXXXXX X
999999999

BCDEFGHIJKLMNOPQ, RSTUVWXYZABC A     999999999M99999999999
XXXXXXXXXXXXXXXX, XXXXXXXXXXXX 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
                                    PLUS 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, XXXXXXXXXXXX X    999999999X99999999999
XXXXXXXXXXXXXXXX, XXXXXXXXXXXX X
999999999

ABCDEFGHIJKLMNOP, QRSTUVWXYABC Z    999999999X99999999999
XXXXXXXXXXXXXXXX, XXXXXXXXXXXX X
999999999

BCDEFGHIJKLMNOPQ, RSTUVWXYZABC A    999999999X99999999999
XXXXXXXXXXXXXXXX, XXXXXXXXXXXX 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

William D. Ford Federal Direct Loan Program

U.S. Department of Education
P.O. Box 2003
Montgomery, AL 36102

Disclosure Statement
William D. Ford Federal Direct Loan Program

Direct Subsidized Loan
Direct Unsubsidized Loan

Borrower Information

1. Name (last, 1. Name and Address

Testloan, Student A.
123 Main Street
Arlington, VA 22033

2. Date of Disclosure Statement

08/01/2001

3. Area Code/Telephone Number

(703) 741-9999

School Information

4. School Name and Address

Direct Loan University
12345 Loan Road
Fairfax, VA 22222

5. School Code/Branch

G99999

Loan Information

6. Loan Identification Number(s)	7. Loan Period(s)	8. Loan Fee %
111222333S02G99999001	09/01/2001 – 7/15/2002	3.000 %
111222333U02G99999001	09/01/2001 – 7/15/2002	3.000 %

9. Information about the loan(s) that your school plans to disburse (pay out) follows. This information is explained in detail on the back. The actual disbursement dates and amounts may be different than the dates and amounts shown below. Your school and the Direct Loan Servicing Center will notify you of the actual disbursement dates and amounts.

Direct Subsidized Loan

Gross Loan Amount	-	Loan Fee Amount	+	Interest Rebate Amount	=	Net Loan Amount
$4000.00	-	$120.00	+	$60.00	=	$3940.00

(Variable Interest Rate)

Your school plans to disburse the Net Loan Amount as follows:

Date	Net Disbursement Amount	Date	Net Disbursement Amount
09/01/2001	$ 197.00	02/01/2002	$ 197.00
09/15/2001	$ 197.00	02/15/2002	$ 197.00
10/01/2001	$ 197.00	03/01/2002	$ 197.00
10/15/2001	$ 197.00	03/15/2002	$ 197.00
11/01/2001	$ 197.00	04/01/2002	$ 197.00
11/15/2001	$ 197.00	04/15/2002	$ 197.00
12/01/2001	$ 197.00	05/01/2002	$ 197.00
12/15/2001	$ 197.00	05/15/2002	$ 197.00
01/01/2002	$ 197.00	06/01/2002	$ 197.00
01/15/2002	$ 197.00	06/15/2002	$ 197.00

Direct Unsubsidized Loan

Gross Loan Amount	Loan Fee Amount	+	Interest Rebate Amount	=	Net Loan Amount
- $4000.00	$120.00	+	$60.00	=	$3940.00

(Variable Interest Rate)

Your school plans to disburse the Net Loan Amount as follows:

Date	Net Disbursement Amount	Date	Net Disbursement Amount
09/01/2001	$ 197.00	02/01/2002	$ 197.00
09/15/2001	$ 197.00	02/15/2002	$ 197.00
10/01/2001	$ 197.00	03/01/2002	$ 197.00
10/15/2001	$ 197.00	03/15/2002	$ 197.00
11/01/2001	$ 197.00	04/01/2002	$ 197.00
11/15/2001	$ 197.00	04/15/2002	$ 197.00
12/01/2001	$ 197.00	05/01/2002	$ 197.00
12/15/2001	$ 197.00	05/15/2002	$ 197.00
01/01/2002	$ 197.00	06/01/2002	$ 197.00
01/15/2002	$ 197.00	06/15/2002	$ 197.00

Disclosure Statement (continued)

This Disclosure Statement provides information about the Direct Subsidized Loan and/or Direct Unsubsidized Loan that your school plans to disburse (pay out) by crediting your student account, paying you directly, or both. It replaces any Disclosure Statements that you may have received previously for the same loan(s). Keep this Disclosure Statement for your records.

You must have signed a Master Promissory Note (MPN) before your loan money is disbursed. The MPN, the Borrower's Rights and Responsibilities statement, and the Plain Language Disclosure explain the terms of your loan(s). If you have any questions about your MPN or this Disclosure Statement, contact your school.

Item 9 on the front of this Disclosure Statement provides the following information about the amount of each loan that your school plans to disburse to you:

- **Gross Loan Amount--**This is the total amount of the loan that you are borrowing. You will be responsible for repaying this amount.
- **Loan Fee Amount--**This is the amount of the fee that we charge on your loan. It is based on a percentage of your Gross Loan Amount. The percentage is shown in Item 8. The Loan Fee Amount will be subtracted from your Gross Loan Amount.
- **Interest Rebate Amount--**This is the amount of an up-front interest rebate that you may receive as part of a program to encourage timely repayment of Direct Loans. If you receive a rebate, the Interest Rebate Amount will be added back after the Loan Fee Amount is subtracted.

  To keep an up-front interest rebate that you receive on your loan, you must make all of your first 12 required monthly payments on time (we must receive each payment no later than 6 days after the due date) when you begin repaying your loan. You will lose the rebate if you do not make all of your first 12 required monthly payments on time. If you lose the rebate, we will add the Interest Rebate Amount back to the principal balance on your loan account.
- **Net Loan Amount--**This is the amount of your loan money that remains after the Loan Fee Amount is subtracted and the Interest Rebate Amount is added. Your school will disburse the Net Loan Amount to you by crediting your student account, paying you directly, or both.

  Item 9 shows your school's plan for disbursing your Net Loan Amount to you. The actual disbursement dates and amounts may be different than the dates and amounts that are shown. Your school and the Direct Loan Servicing Center will notify you of the actual disbursement dates and amounts.

Before your loan money is disbursed, you may cancel all or part of your loan(s) at any time by notifying your school.

After your loan money is disbursed, there are two ways to cancel all or part of your loan(s):

- Within 14 days after the date your school notifies you that it has credited loan money to your student account, or by the first day of your school's payment period, whichever is later (your school can tell you the first day of the payment period), you may inform your school that you want to cancel all or part of the loan money that was credited to your account. Your school will return the cancelled loan amount to us. You do not have to pay interest or the loan fee on the part of your loan(s) that you tell your school to cancel within these timeframes. If you received an up-front interest rebate on your loan(s), the rebate does not apply to the part of your loan(s) that you tell your school to cancel. Your loan(s) will be adjusted to eliminate any interest, loan fee, and rebate amount that applies to the amount of the loan(s) that was cancelled.

  If you ask your school to cancel all or part of your loan(s) outside the timeframes described above, your school may process your cancellation request, but it is not required to do so.
- Within 120 days of the date your school disbursed your loan money (by crediting the loan money to your student account, paying it to you directly, or both), you may return all or part of your loan(s) to us. Contact the Direct Loan Servicing Center for guidance on how and where to return your loan money. You do not have to pay interest or the loan fee on the part of your loan(s) that you return within 120 days of the date that part of your loan(s) is disbursed. If you received an up-front interest rebate on your loan(s), the rebate does not apply to the part of your loan(s) that you return. Your loan(s) will be adjusted to eliminate any interest, loan fee, and rebate amount that applies to the amount of the loan(s) that you return.

Sample EDExpress Disclosure Statement (Four Anticipated Disbursements)

```
BORROWER INFORMATION-----------------------------------------------------------------------
1. Name and Address                                  2. Date of Disclosure Statement


   LASTNAME123456, FIRST6789123, A                      08/15/2001
   STREET789012345678901234567890123 45
   CITY567890123456, ST  12345-1010                  3. Area Code/Telephone Number
                                                        (703) 741-9999
SCHOOL INFORMATION-------------------------------------------------------------------------
4. School Name and Address                           5. School Code/Branch
   George Mason University
   12345 Chain Bridge Road
   Fairfax, VA  22222                                   G99999
LOAN INFORMATION---------------------------------------------------------------------------
6. Loan Identification Number(s)    7. Loan Period(s)             8. Loan Fee %
   123456789SO2G99999001               09/01/2001 - 05/15/2002       3.00
   123456789U02G99999001               09/01/2001 - 05/15/2002       3.00
-------------------------------------------------------------------------------------------
9. Information about the loan(s) that your school plans to disburse (pay out) follows.
This information is explained in detail on the back. The actual disbursement dates and
amounts may be different than the dates and amounts shown below. Your school and the Direct
Loan Servicing Center will notify you of the actual disbursement dates and amounts.

Direct      Gross Loan Amount - Loan Fee Amount + Interest Rebate Amount = Net Loan Amount
Subsidized       $xxxxx.00    -    $xxxxx.00    +     $xxxxx.00          =  $xxxxx.00
Loan
            Your school plans to disburse the Net Loan Amount as follows:

            Date       Net Disbursement Amount          Date       Net Disbursement Amount
(Variable   xx/xx/xxxx        $xxxxx.00                 xx/xx/xxxx            $xxxxx.00
Interest    xx/xx/xxxx        $xxxxx.00                 xx/xx/xxxx            $xxxxx.00
Rate)

Direct      Gross Loan Amount - Loan Fee Amount + Interest Rebate Amount = Net Loan Amount
Unsubsidized     $xxxxx.00    -    $xxxxx.00    +     $xxxxx.00          =  $xxxxx.00
Loan
            Your school plans to disburse the Net Loan Amount as follows:

            Date       Net Disbursement Amount          Date       Net Disbursement Amount
(Variable   xx/xx/xxxx        $xxxxx.00                 xx/xx/xxxx            $xxxxx.00
Interest    xx/xx/xxxx        $xxxxx.00                 xx/xx/xxxx            $xxxxx.00
Rate)
```

Sample EDExpress Disclosure Statement (20 Anticipated Disbursements)

```
BORROWER INFORMATION-----------------------------------------------------------------
1. Name and Address                                  2. Date of Disclosure Statement


   LASTNAME123456, FIRST6789123, A                    08/15/2001
   STREET789012345678901234567890123 45
   CITY567890123456, ST  12345-1010                  3. Area Code/Telephone Number
                                                        (703) 741-9999
SCHOOL INFORMATION-------------------------------------------------------------------
4. School Name and Address                           5. School Code/Branch
   George Mason University
   12345 Chain Bridge Road
   Fairfax, VA  22222                                   G99999
LOAN INFORMATION---------------------------------------------------------------------
6. Loan Identification Number(s)    7. Loan Period(s)             8. Loan Fee %
   123456789SO2G99999001               09/01/2001 - 05/15/2002       3.00
   123456789U02G99999001               09/01/2001 - 05/15/2002       3.00
-------------------------------------------------------------------------------------
9. Information about the loan(s) that your school plans to disburse (pay out) follows.
This information is explained in detail on the back. The actual disbursement dates and
amounts may be different than the dates and amounts shown below. Your school and the Direct
Loan Servicing Center will notify you of the actual disbursement dates and amounts.

Direct      Gross Loan Amount - Loan Fee Amount + Interest Rebate Amount = Net Loan Amount
Subsidized       $xxxxx.00    -    $xxxxx.00    +     $xxxxx.00          =  $xxxxx.00
Loan
            Your school plans to disburse the Net Loan Amount as follows:

            Date       Net Disbursement Amount       Date       Net Disbursement Amount
(Variable   xx/xx/xxxx        $xxxxx.00           xx/xx/xxxx            $xxxxx.00
Interest    xx/xx/xxxx        $xxxxx.00           xx/xx/xxxx            $xxxxx.00
Rate)       xx/xx/xxxx        $xxxxx.00           xx/xx/xxxx            $xxxxx.00
            xx/xx/xxxx        $xxxxx.00           xx/xx/xxxx            $xxxxx.00
            xx/xx/xxxx        $xxxxx.00           xx/xx/xxxx            $xxxxx.00
            xx/xx/xxxx        $xxxxx.00           xx/xx/xxxx            $xxxxx.00
            xx/xx/xxxx        $xxxxx.00           xx/xx/xxxx            $xxxxx.00
            xx/xx/xxxx        $xxxxx.00           xx/xx/xxxx            $xxxxx.00
            xx/xx/xxxx        $xxxxx.00           xx/xx/xxxx            $xxxxx.00
            xx/xx/xxxx        $xxxxx.00           xx/xx/xxxx            $xxxxx.00

Direct      Gross Loan Amount - Loan Fee Amount + Interest Rebate Amount = Net Loan Amount
Unsubsidized     $xxxxx.00    -    $xxxxx.00    +     $xxxxx.00          =  $xxxxx.00
Loan
            Your school plans to disburse the Net Loan Amount as follows:

            Date       Net Disbursement Amount          Date       Net Disbursement Amount
(Variable   xx/xx/xxxx        $xxxxx.00                 xx/xx/xxxx            $xxxxx.00
Interest    xx/xx/xxxx        $xxxxx.00                 xx/xx/xxxx            $xxxxx.00
Rate)       xx/xx/xxxx        $xxxxx.00                 xx/xx/xxxx            $xxxxx.00
            xx/xx/xxxx        $xxxxx.00                 xx/xx/xxxx            $xxxxx.00
            xx/xx/xxxx        $xxxxx.00                 xx/xx/xxxx            $xxxxx.00
            xx/xx/xxxx        $xxxxx.00                 xx/xx/xxxx            $xxxxx.00
            xx/xx/xxxx        $xxxxx.00                 xx/xx/xxxx            $xxxxx.00
            xx/xx/xxxx        $xxxxx.00                 xx/xx/xxxx            $xxxxx.00
            xx/xx/xxxx        $xxxxx.00                 xx/xx/xxxx            $xxxxx.00
            xx/xx/xxxx        $xxxxx.00                 xx/xx/xxxx            $xxxxx.00
```

William D. Ford Federal Direct Loan Program
Direct Subsidized Loans and Direct Unsubsidized Loans
Plain Language Disclosure

1. General Information – You are receiving a student loan to help you cover the costs of your education. This Plain Language Disclosure (Disclosure) summarizes information concerning your loan. Please read this Disclosure carefully. Throughout this Disclosure, the words "we," "us," and "our" refer to the U.S. Department of Education. If you have questions about your loan, contact our Direct Loan Servicing Center. The Direct Loan Servicing Center's telephone number and address are shown on all of the correspondence you will receive related to your loan.

You must repay this loan, even if you are unhappy with your education, do not complete it, or cannot find work in your area of study. Borrow only the amount you need.

2. Master Promissory Note (MPN) – You are receiving a loan under an MPN that you signed previously. You may receive additional loans under that MPN for up to 10 years if you continue to attend school and if your school is authorized and chooses to make multiple loans under the same MPN. If your school is not authorized or chooses not to make multiple loans under the same MPN, or if you do not want to receive more than one loan under the same MPN, you must sign a new MPN for each loan. If you do not want to receive more than one loan under the same MPN, you must notify your school or the Direct Loan Servicing Center in writing.

3. Loan Terms and Conditions – This Disclosure summarizes information concerning your loan. Please refer to your MPN and the Borrower's Rights and Responsibilities statement that you received previously for the complete terms and conditions of your loan. If you need another copy of the Borrower's Rights and Responsibilities statement, contact the Direct Loan Servicing Center. Unless we tell you otherwise in this Disclosure, your MPN and the Borrower's Rights and Responsibilities statement control the terms and conditions of your loan.

4. Maximum Loan Amounts – There are annual and total (aggregate) limits on the amount you may borrow, as explained in the Borrower's Rights and Responsibilities statement that you received previously. The amount you borrow each year and in total cannot be more than these limits.

5. Use of Loan Money – You may use your loan money only to pay for educational expenses (for example, tuition, room, board, books) at the school that determined you were eligible to receive the loan.

6. Disbursement of Loan Money – Generally, your school will disburse (pay out) your loan money in more than one installment, usually at the beginning of each academic term (for example, at the beginning of each semester or quarter). If your school does not use academic terms, it will generally disburse your loan in at least two installments, one at the beginning of the period of study for which you are receiving the loan and one at the midpoint of that period of study. Your school may disburse your loan money by crediting it to your student account, or may give it to you directly by check or other means. The Direct Loan Servicing Center will notify you each time your school disburses a portion of your loan money.

7. Change of Status or Address - You must notify both your school and the Direct Loan Servicing Center if you:

- stop attending school,
- drop below half-time enrollment,
- change your address, or
- change your name (for example, maiden name to married name).

In addition, you must notify the Direct Loan Servicing Center if you:

- transfer from one school to another school,
- change employers or if your employer's address or phone number changes,
- change your telephone number, or
- have any change in status that affects your loan (for example, if you received a deferment but no longer meet the eligibility requirements for that deferment).

8. Canceling Your Loan – Before your loan money is disbursed, you may cancel all or part of your loan at any time by notifying your school. After your loan money is disbursed, there are two ways to cancel all or part of your loan:

- Within 14 days after the date your school notifies you that it has credited loan money to your student account, or by the first day of your school's payment period, whichever is later (your school can tell you the first day of the payment period), you may inform your school that you want to cancel all or part of the loan money that was credited to your account. Your school will return the cancelled loan amount to us. You do not have to pay interest or the loan fee on the part of your loan(s) that you tell your school to cancel within these timeframes. If you received an up-front interest rebate on your loan(s), the rebate does not apply to the part of your loan(s) that you tell your school to cancel. Your loan(s) will be adjusted to eliminate any interest, loan fee, and rebate amount that applies to the amount of the loan(s) that was cancelled.

  If you ask your school to cancel all or part of your loan(s) outside the timeframes described above, your school may process your cancellation request, but it is not required to do so.

- Within 120 days of the date your school disbursed your loan money (by crediting the loan money to your student account, paying it to you directly, or both), you may return all or part of your loan(s) to us. Contact the Direct Loan Servicing Center for guidance on how and where to return your loan money. You do not have to pay interest or the loan fee on the part of your loan(s) that you return within 120 days of the date that part of your loan(s) is disbursed. If you received an up-front interest rebate on your loan(s), the rebate does not apply to the part of your loan(s) that you return. Your loan(s) will be adjusted to eliminate any interest, loan fee, and rebate amount that applies to the amount of the loan(s) that you return.

9. Loan Fee – We charge a loan fee on your loan of up to 4 percent of the principal amount of the loan. This fee will be subtracted from the loan amount that is disbursed to you. If you cancel or return all or part of your loan within 120 days of the date your loan money is disbursed, no loan fee will be charged on the amount that you cancel or return.

10. Interest – The interest rate on your loan is a variable rate which can change each year on July 1. As a result, your interest rate may change annually, but it will never be more than 8.25%. We will notify you of the interest rate formula and the actual interest rate for each loan that you receive.

We do not charge interest on Direct Subsidized Loans while you are attending school, during your grace period, and during deferment periods. We charge interest on Direct Subsidized Loans during all other periods (starting on the day after your grace period ends), including forbearance periods.

We charge interest on Direct Unsubsidized Loans during all periods. This includes periods while you are attending school, during your grace period, and during deferment and forbearance periods. Therefore, you will pay more interest on Direct Unsubsidized Loans than on Direct Subsidized Loans.

CONTINUED ON REVERSE

You are responsible for paying the interest on the unpaid amount of your loan during the periods described above. If you do not pay the interest, we will add it to the unpaid amount of your loan. This process is called capitalization. Capitalization increases the unpaid amount of your loan, and we will then charge interest on the increased amount.

11. Up-Front Interest Rebate – You may receive an up-front interest rebate on your loan as part of a program to encourage timely repayment of Direct Loans. The rebate will be equal to a percentage of the loan amount that you borrow. If you receive a rebate on your loan, the Direct Loan Servicing Center will send you more specific information.

To keep the up-front interest rebate that you receive on your loan, you must make all of your first 12 required monthly payments on time (we must receive each payment no later than 6 days after the due date) when your loan enters repayment after you leave school or drop below half-time status.

You will lose the rebate if you do not make all of your first 12 required monthly payments on time. If you lose the rebate, we will add the rebate amount back to the principal balance on your loan account.

12. Grace Period – You will receive a 6-month grace period that starts the day after you stop attending school or drop below half-time enrollment. You do not have to begin making payments on your loan until after your grace period ends.

13. Repayment – You must repay each loan that you receive according to the repayment schedule provided by the Direct Loan Servicing Center. You must begin repaying your loan after your grace period ends. The amount of time you have to repay your loan (the repayment period) will vary from 10 to 30 years, depending on the repayment plan that you choose and the total amount you have borrowed. You may choose one of the following repayment plans:

- Standard Repayment Plan
- Extended Repayment Plan
- Graduated Repayment Plan
- Income Contingent Repayment Plan

These plans are designed to give you flexibility in meeting your obligation to repay your loan. The Borrower's Rights and Responsibilities statement that you received previously explains the terms and conditions of each repayment plan. You may change repayment plans at any time after you have begun repaying your loan. You may make loan payments before they are due, or pay more than the amount due each month, without penalty. When you have fully repaid a loan, the Direct Loan Servicing Center does not have to send you the original MPN but may instead send you a letter telling you that you have paid off your loan. You should keep this letter in a safe place.

14. Late Charges and Collection Costs – We may require you to pay a late charge if you do not make any part of a payment within 30 days after it is due. We may also require you to pay other charges and fees involved in collecting your loan.

15. Deferment – After you have begun making payments, you may, if you meet certain requirements, receive a deferment that allows you to temporarily stop making payments on your loan. For example, you may receive a deferment while you are attending school at least half-time or for up to 3 years while you are unemployed. For a complete list of deferments, refer to the Borrower's Rights and Responsibilities statement that you received previously. To request a deferment, contact the Direct Loan Servicing Center.

We do not charge interest on Direct Subsidized Loans during deferment periods. However, we do charge interest on Direct Unsubsidized Loans during deferment periods.

16. Forbearance – A forbearance allows you to temporarily make smaller payments or temporarily stop making payments on your loan. If you cannot make your scheduled loan payments but do not qualify for a deferment, we may give you a forbearance. For example, we may give you a forbearance if you are temporarily unable to make scheduled loan payments because of financial hardship or illness. We may also give you a forbearance under other conditions as described in the Borrower's Rights and Responsibilities statement that you received previously. To request a forbearance, contact the Direct Loan Servicing Center.

We charge interest on both Direct Subsidized Loans and Direct Unsubsidized Loans during forbearance periods.

17. Loan Consolidation – You may consolidate (combine) all of your eligible federal education loans into one loan. Consolidating your loans gives you up to 30 years to pay them back and may lower your monthly payments. That may make it easier to repay your loans. However, because you make payments for a longer period of time, you will pay more interest if you consolidate your loans. Contact the Direct Loan Servicing Center for more information about loan consolidation.

18. Loan Discharge – We will discharge (forgive) your loan if:

- we receive acceptable documentation that you died or became totally and permanently disabled,
- you cannot complete your course of study because your school closes, or
- your school falsely certified your eligibility to receive a loan.

We may also discharge your loan up to the amount of any refund that your school should have returned to us, but did not return. We will not automatically discharge your loan if you file for bankruptcy.

We may forgive up to $5,000 of any loans you received after October 1, 1998 if you teach full-time for 5 consecutive years in certain low-income elementary and secondary schools and meet certain other qualifications, and if you did not owe a Direct Loan Program or Federal Family Education Loan Program loan as of October 1, 1998, or as of the date you obtain a loan after October 1, 1998. Contact the Direct Loan Servicing Center for specific eligibility requirements.

In some cases, you may not have to repay your loan if you claim, as a defense against repayment, that your school did something wrong or failed to do something that it should have done. You can make such a defense against repayment only if what your school did or did not do could result in legal action being taken against the school under state law. If you believe that you have a defense against repayment of your loan, contact the Direct Loan Servicing Center.

19. Credit Bureau Reporting – We will report information about your loan to one or more national credit bureaus. This information will include the disbursement dates, amount, and repayment status of your loan (for example, whether you are current or behind schedule in making payments).

20. Demand for Immediate Repayment – We will require you to immediately repay the entire unpaid amount of your loan (on your MPN this is called "acceleration") if you:

- receive loan money but do not enroll at least half-time at the school that certified your eligibility to receive the loan,
- use your loan money to pay for anything other than educational expenses at the school that determined you were eligible to receive the loan,
- make any false statement that causes you to receive a loan that you are not eligible to receive, or
- default on your loan.

21. Default – You are in default on your loan if you:

- do not repay the entire unpaid amount of your loan if we require you to do so,
- have not made a payment on your loan for at least 270 days, or
- do not comply with other terms and conditions of your loan, and we conclude that you no longer intend to honor your obligation to repay your loan.

If you default on your loan, we will report that fact to all national credit bureaus. We may sue you, take all or part of your federal tax refund, and/or garnish your wages so that your employer is required to send us part of your salary to pay off your loan. We will require you to pay reasonable collection fees and costs, plus court costs and attorney fees. You may face other serious consequences.

Master Promissory Note (Subsidized/Unsubsidized)

Sample Master Promissory Note (MPN)

A sample Master Promissory Note may be accessed via the following Web site:

Web address to be provided at a later date.

This site provides two versions of the MPN. Version A provides data labels and Version B does not provide data labels. Also available are the Instructions for completing the MPN.

Borrower's Rights and Responsibilities

A sample of the Borrower's Rights and Responsibilities information may be accessed via the following Web site:

Web address to be provided at a later date.

Promissory Note (PLUS)

Web address to be provided at a later date.

Sample PLUS Promissory Note/Application

A sample PLUS Promissory Note/Application may be accessed via the following Web site:

Web address to be provided at a later date.

PLUS Borrower's Rights and Responsibilities

A sample of the PLUS Borrower's Rights and Responsibilities information may be accessed via the following Web site:

Web address to be provided at a later date.

Direct Loans
William D. Ford Federal Direct Loan Program

08/25/2001

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

Our Mission is to Ensure Equal Access to Education and to Promote Educational Excellence Throughout the Nation

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