
2003-2004 Desk Reference for

Direct Loan

U.S. Department of Education



F E D E R A L
S T U D E N T A I D

Table of Contents

| | |
|---|-----------|
| INTRODUCTION | 1 |
| PREFACE | 1 |
| CHANGES TO EDEXPRESS FOR THE COD SYSTEM..... | 2 |
| <i>Full Participation</i> | 2 |
| <i>Full Participation Terminology</i> | 2 |
| GETTING STARTED..... | 4 |
| WHAT IS COD? | 4 |
| HOW DO I REGISTER TO BECOME A COD FULL PARTICIPANT?..... | 5 |
| ENTITY IDS | 6 |
| COD SCHOOL RELATIONS AND THE COD WEB SITE..... | 7 |
| HOW TO DOWNLOAD THE SOFTWARE AND DOCUMENTATION..... | 8 |
| DIRECT LOAN SETUP | 9 |
| SCHOOL | 9 |
| SYSTEM | 12 |
| DISBURSEMENT PROFILE | 16 |
| PROMISSORY NOTE PRINTER | 18 |
| TOLERANCES | 19 |
| DIRECT LOAN FUNCTIONS..... | 20 |
| QUERY..... | 20 |
| <i>Sample Queries</i> | 21 |
| <i>Creating a Query</i> | 22 |
| <i>Creating a Query from a Predefined Query</i> | 23 |
| <i>Rules for Queries</i> | 24 |
| <i>Using A Query</i> | 25 |
| <i>Modifying a User Created Query</i> | 26 |
| <i>Deleting A Query</i> | 27 |
| PROMISSORY NOTE MANIFEST | 28 |
| 30-DAY WARNING REPORT | 30 |
| DOCUMENT ACTIVITY DATABASE..... | 31 |
| LOAN ORIGATION (EDIT-ONLY) | 32 |
| <i>Origination Checklist</i> | 32 |
| <i>Manual Entry of a Loan</i> | 34 |
| <i>Import Data from Another Module Within EDEXpress</i> | 35 |
| <i>Import Data from an External System</i> | 36 |
| EDITS | 37 |
| FULL PARTICIPANT EDITS – DIRECT LOAN | 37 |
| END-OF-ENTRY EDIT CODES – EDEXPRESS/DIRECT LOAN | 37 |
| BITS AND BYTES | 46 |
| OVERVIEW | 46 |
| DIRECT LOAN MESSAGE CLASSES..... | 47 |
| DIRECT LOAN DOCUMENT ID..... | 50 |

| | |
|--|-----------|
| STATUS FLAGS | 51 |
| <i>The Loans Tab</i> | 51 |
| <i>The Disbursement Tab</i> | 52 |
| MANAGING LOAN AMOUNT CHANGES | 53 |
| GETTING HELP..... | 54 |
| TYPES OF HELP | 54 |
| <i>Online Help</i> | 54 |
| <i>CPS/WAN Technical Support</i> | 54 |
| <i>COD School Relations Center</i> | 55 |
| <i>Sources of Assistance for Schools</i> | 55 |
| <i>Technical References</i> | 56 |

Introduction

Preface

The 2003-2004 Direct Loan Desk Reference describes the basic procedures for using the Direct Loan module of EDEExpress. It is intended to provide basic instructions and is not intended to be comprehensive. For complete software instructions, see the online Help within EDEExpress.

Using the Direct Loan module within EDEExpress, you can:

- create edit-only records (formerly known as loan origination records),
- print Master Promissory Notes (MPNs), and
- post actual disbursements to be processed by the Common Origination and Disbursement (COD) System.

Changes to EExpress for the COD System

EExpress Version 9.1 was updated to accommodate the change from the Direct Loan operations and Pell/RFMS systems to the COD system. EExpress still contains separate modules for processing Direct Loan and Pell for the program year 2003-2004.

To review the changes that have been made to EExpress Version 9.1, please review the Cover letter posted with Version 9.1 found on the U.S. Department of Education's Federal Student Aid Download (FSAdownload) Web site located at FSAdownload.ed.gov or click **Help, What's New for 2003-2004, What's New in Direct Loan** from the main menu bar in the software.

All schools participating in Title IV Federal Student Aid for 2003-2004 are using the COD System to process Federal Direct Loan Program and Federal Pell Grant Program data by using the Full Participation or Phase-In Participation processing model. All schools using EExpress to process Direct Loans and/or Pell Grants are Full Participation schools.

Full Participation

The Full Participant communicates over the Student Aid Internet Gateway (SAIG) using the XML-based Common Record, which is defined in the *2003-2004 COD Technical Reference*. EExpress has been updated to automatically create an XML file when a user chooses to export a Common Record document to COD.

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 Federal Supplemental Educational Opportunity Grants (FSEOG), Perkins Loans, and College Work Study. This latter capability for campus-based programs is optional for a school.

Full Participation Terminology

Before using the Direct Loan module of EExpress to send 2003-2004 Direct Loan records to COD, be sure you understand the new terminology associated with COD:

- **Common Record:** The Common Record is a data transport mechanism (message) used to exchange Federal Student Aid (FSA) data between Full Participants and COD. The message is written in an XML format and can contain multiple entities, students, programs, awards, and disbursements.

- **XML (eXtensible Markup Language):** XML is a programming language used to code the Common Record. Each Common Record consists of XML elements that have start tags, end tags and data in between. The start and end tags describe the data or value within the tags. For example, the following XML element is a <Director> element with the value "Matthew Dunn": <Director>Matthew Dunn</Director>.
- **Document:** A document is a group of records that are batched and ready to send or sent to COD for processing in a Common Record. You can export a Common Record document from the Direct Loan and Pell modules of EDEExpress.
- **Document ID:** Document IDs replace Batch IDs for Direct Loan export and import files in EDEExpress. EDEExpress records the import and export of all documents in the Document Activity (formerly known as Batch Activity) database and assigns a unique Document ID to each document. The Document ID is defined in the *2003-2004 COD Technical Reference*.
- **Response:** Responses replace Acknowledgements for Direct loan files in EDEExpress. A response is a Common Record document COD returns to Full Participants after processing is complete. A response contains updated information, including edit comments and rejects, where applicable.
- **Entity ID:** An Entity ID is the unique identifier (on the Common Record) for each data exchange partner (for example, school, third party servicer, vendor, etc.). See also the section, Entity IDs, in this desk reference for more information.
- **Edit-Only Record:** An edit-only record (formerly known as the loan origination record) is the data submitted to the COD System to originate a loan and to determine the MPN Status. The edit-only record provides information from the origination entry screens pertaining to a borrower's loan. When disbursement information is sent as part of the edit-only record, disbursement edits are performed, the COD System can generate disclosure statements, when appropriate, and estimated disbursements are reflected on the Pending Disbursement List report. COD also processes the edit-only record as an early detection for any edit issues, which may cause the record to reject at the time of disbursement.
- **Edit-Only Disbursement:** An edit-only disbursement (formerly known as anticipated disbursement) is the amount in the loan record that is calculated on the basis of the loan amount approved and the disbursement profile.

Important Note

Full participants should use the *2003-2004 COD Technical Reference* available on the FSAdownload Web site, located at FSAdownload.ed.gov.

Getting Started

What is COD?

The COD System was implemented in April 2002 by the Office of Federal Student Aid (FSA). FSA has re-engineered the former process of delivering and reporting Federal Pell Grants and Direct Loans from two processes into one Common Origination and Disbursement process.

COD provides an integrated system that enables efficient delivery of Title IV Funds, including:

- One process and record for submitting Origination and Disbursement data for the Federal Pell and Direct Loan programs,
- Streamlined edits across programs to reduce turnaround time for exception processing,
- Expanded online capability to make corrections/changes, process “emergency” requests, and check transmission status, and
- XML data tags that are common across programs and are approaching a cross-industry standard for data definitions.

EDEXpress has been updated for the 2003-2004 cycle to export the COD Common Record, which contains all Direct Loan Origination and Disbursement student data, and import the COD Response Record, which contains all processed and exception data, in XML format. You have the option of including both Pell and Direct Loan data in one COD export file.

For more detailed information on the COD system, please consult the *2003-2004 COD Technical Reference*, available on the FSAdownload Web site, located at FSAdownload.ed.gov.

How Do I Register to Become a COD Full Participant?

All EDEExpress schools must sign up with COD as Full Participants for the 2003-2004 award year. This must be done PRIOR to transmitting your 2003-2004 Direct Loan records.

- COD Full Participants will send COD all Direct Loan Origination and Disbursement data in the XML format.
- COD Phase-In Participants will continue to send records using the legacy record format.
- **If 2003-2004 Direct Loan Origination and Disbursement data is submitted via EDEExpress Version 9.1 to COD prior to completing this registration process, COD will reject the records.**

Schools can complete the Full Participant registration process by contacting the COD School Relations Center at the following phone number or e-mail address:

- 800/848-0978 for Direct Loan assistance
- CODSupport@ACS-inc.com

Entity IDs

Once you become a full COD participant, you will be provided with **three** Entity IDs in your “Welcome to COD” letter. You will need to enter these additional IDs in the following fields within the EDEExpress software:

Source Entity ID

- In EDEExpress, you will use the Entity ID in the **Source Entity ID** field in the System Setup function.

Reporting Entity ID

- In EDEExpress, you will use the **Reporting Entity ID** in the Direct Loan School Setup function.

Attended Entity ID

- In EDEExpress, you will use the **Attended Entity ID** fields in the Direct Loan School Setup function.

Note: It is possible that all three Entity IDs will be identical at your school.

Entity IDs must be defined correctly in EDEExpress to ensure COD system recognition and processing of your Direct Loan data.

For additional information on Entity IDs, please refer to the *2003-2004 COD Technical Reference*, available on the FSAdownload Web site, located at FSAdownload.ed.gov.

For additional assistance setting up your Direct Loan School Setup within EDEExpress, see the Direct Loan School Setup section in this desk reference.

COD School Relations and the COD Web Site

Contact **COD School Relations** to:

- Verify your Reporting and Attended School Relationships are established accurately with COD. This will:
 - Prevent initial processing problems for schools with multiple campuses and
 - Ensure that all relationships between campuses are reported to COD properly.
- Set the option to correct or reject Common Record Edits (Pell only).
 - This option cannot be updated on the COD Web site.

Access the **COD Web site** to:

- Establish School Processing options:
 - You can select either a Standard or Full Response. EDEExpress will accept either option; if you do not make a selection, this option will default to a Standard Response. Regardless of what is set for this option, EDEExpress will always export an “F” (Full Response request) in export files to COD, and the “F” will take precedence (even if “S” is set) for COD responses coming back to EDEExpress.
- Verify the Funding Method you set in EDEExpress matches what COD has on its system. If this option’s setting in your software does not match with COD, your records may be rejected.

How to Download the Software and Documentation

EExpress for Windows 2003-2004, Version 9.x is distributed via the Internet. You can download the software and the related user documentation from the FSAdownload Web site, located at FSAdownload.ed.gov.

Instructions for downloading EExpress for Windows are located in the “Downloading Software/Paper Documentation” chapter of the *EExpress for Windows 2003-2004 Installation Guide*.

Important Notes

- Some organizations restrict their users from downloading from FTP sites. If you have trouble downloading, try again later. If you are still unable to download, contact your technical support staff to be sure you have full FTP download rights.
- The following Direct Loan related documents are available on the FSAdownload Web site:
 - Common Origination and Disbursement (COD) Technical Reference – Select “References & Documentation” from the left-hand side of the page.
 - Direct Loan Cover Letter – Select “Software” from the left-hand side of the page and choose “EExpress 2003-2004 Version 9.1.”
 - Direct Loan Desk Reference – Select “Software” from the left-hand side of the page and choose “EExpress 2003-2004 Version 9.1.”

Direct Loan Setup

School

Use this function to establish your Direct Loan participant IDs. You can enter an unlimited number of Direct Loan school codes for which you process data.

New for 2003-2004! You must enter valid “Reporting Entity” and “Attended Entity” IDs in addition to indicating your school’s “Funding Method” in School setup before you can begin originating loans.

After installing and accessing EDEExpress, you will see the Prior Year Data dialog box with the message: *EDEExpress can import prior year setup data. Do you wish to do this now?* By clicking **Yes** at this prompt, you will import your prior year set up data. By clicking **No**, you will not import your prior year set up data; however you can import this data at a later time.

Note: You can import prior year data and choose individual setup profiles, as well as specific student records (where applicable), when using the Prior Year Import feature. However, there are fields that are in EDEExpress 2003-2004 that were not in 2002-2003 that you must manually update.

To import your Prior Year School setup data:

1. Select **File, Import, Global** from the main menu.
2. Choose **Prior Year User-Defined Queries and Setup** from the Import Type drop-down menu.
3. Choose where you want to send the report: **File, Printer, or Screen**. If you choose File, click the **File** button and type a name for the file.

4. Click **OK**.
5. The checkbox in the Import column next to **School** under the **DIRECT LOAN SETUP** group is already marked.
6. Select the **Import All records for Setup Options Selected** radio button
7. Click **OK**.

To **manually setup** your Direct Loan School information (versus using Prior Year data):

1. Select **Tools, Setup, Direct Loan, School** from the main menu.
2. Type your school's Direct Loan code(s).
3. If you do not know your Direct Loan code(s), click on the **School...** button to access a list of the Direct Loan participant codes. Click twice on the code numbers you want to add to your Direct Loan School list.
4. Type your school's Reporting Entity ID. The Reporting School Entity ID is the school that sends and receives data for the campuses or students it serves. The Reporting School Entity ID must be a school and cannot be a 3rd Party Servicer. If you are not sure what your school's Reporting Entity ID is, refer to your COD Welcome Letter or contact COD School Relations Center for assistance.
5. Type your school's Attended Entity ID. The Attended School Entity ID is the school or campus where the student attends class. Attended School Entity IDs must be equal to the Reporting School Entity ID or an additional location of the Reporting School Entity ID. If you are not sure what your school's Attended Entity ID is, refer to your COD Welcome Letter or contact COD School Relations Center for assistance.
6. Click in the "Funding Method" cell and choose your school's funding method for processing originations and disbursements. Your choices are (also see the EDEXpress Online Help or the *2003-2004 Common Origination and Disbursement (COD) Technical Reference* for complete descriptions of Funding Methods):
 - **Advance Pay:** Actual disbursement records can be submitted up to seven (7) calendar days prior to the disbursement date
 - **Pushed Cash:** Actual disbursements can be submitted up to seven (7) calendar days before the disbursement date; Pushed Cash schools must submit actual disbursements before funds are sent to the school
 - **Cash Monitoring 1 (CM1):** Actual disbursement records can be submitted up to seven (7) calendar days prior to the disbursement date

- **Cash Monitoring 2 (CM2):** Actual disbursements can be submitted on or after the disbursement date
- **Reimbursement:** Actual disbursements can be submitted on or after the disbursement date; the CMO initiates the draws for those schools on Reimbursement

7. Click **OK**.

Important Notes

- The Direct Loan School Code is a six-character code beginning with G or E assigned to a school that participates in the Direct Loan program.
- ED decides what schools are placed on CM1, CM2 or Reimbursement. You must get permission from ED to change your school's funding method. You cannot change the funding method from a student's record. If ED has given you permission to change the method that your school uses from one type to another, you must make the selection from the Direct Loan School setup dialog. All loans you create, after changing the funding method field, will use the new type you selected for processing actual disbursements. For information on your school's funding method, contact the COD School Relations Center at 800/848-0978.
- The setup menu allows you to move from option to option without having to go back to the main menu. The Return to Dialog System setup feature has been defaulted to "Yes" in order to facilitate this enhancement.
- You can customize setup options, such as Report File destination (to default to Printer, File, Screen or E-mail) to make the software more convenient to use.

System

Before you can begin to process Direct Loans at your school, you need to establish system parameters within EDEExpress. You can also choose to import your prior year (2002-2003) system setup data if you will be using the same setup information.

After installing and accessing EDEExpress, you will see the Prior Year Data dialog box with the message: *EDEExpress can import prior year setup data. Do you wish to do this now?* By clicking **Yes** at this prompt, you will import your prior year set up data. By clicking **No**, you will not import your prior year set up data; however you can import this data at a later time. To import your Prior Year System setup data:

Note: You can import prior year data and choose individual setup profiles, as well as specific student records (where applicable), when using the Prior Year Import feature. However, there are fields that are in EDEExpress 2003-2004 that were not in 2002-2003 that you must manually update.

To establish your Direct Loan system parameters,

1. Select **File, Import, Global** from the main menu.
2. Choose **Prior Year User-Defined Queries and Setup** from the Import Type drop-down menu.
3. Choose where you want to send the report: **File, Printer, or Screen**. If you choose File, click the **File** button and type a name for the file.
4. Click **OK**.
5. The checkbox in the Import column next to **System** under the **DIRECT LOAN SETUP** group is already marked.
6. Select the **Import All records for Setup Options Selected** radio button
7. Click **OK**.

To **manually setup** your Direct Loan System information (versus using Prior Year data):

1. Select **Tools, Setup, Direct Loan, System** from the main menu.
2. Enter the following parameters:
 - **Direct Loan Assumed School Code:** Enter the Direct Loan school code or click on the **ellipsis (...)** button and select the school code to be used as the default Direct Loan processing code from the pick-list. This is your six-digit code beginning with G or E used in the DL Loan ID field.
 - **Total Prom Notes to be printed:** Enter the total number (2 to 9) of promissory notes you want to print per loan record.
 - **Prom Note Print Option:**
 - **S** = COD print, send to borrower
 - **R** = COD print, return to school
 - **O** = On-site printing using EDEExpress
 - **Z** = Request for COD to reprint
 - **F** = On-site printing **not** using EDEExpress
 - **FAA Authorized Official:** Enter the name of the Authorized FAA Official responsible for administering the William D. Ford Federal Direct Loan Program at your school. This signature will be necessary for each promissory note manifest.
 - **Sub/Unsub Loan Fee Percentage:** This field displays 3% as the Direct Subsidized/Unsubsidized Loan fee percentage. It is used by EDEExpress for calculating disbursements for these loans. Do not change this field unless you have been instructed by ED to do so.
 - **PLUS Loan Fee Percentage:** This field displays 4% as the PLUS Loan fee percentage. It is used by EDEExpress for calculating disbursements for these loans. Do not change this field unless you have been instructed by ED to do so.
 - **Sub/Unsub Interest Rebate Percentage:** This field displays 1.5% as the Direct Subsidized/Unsubsidized Interest Rebate percentage. It is used by EDEExpress for calculating disbursements for these loans. Do not change this field unless you have been instructed by ED to do so.

- **PLUS Interest Rebate Percentage:** This field displays 1.5% as the PLUS Interest Rebate percentage. It is used by EDEExpress for calculating disbursements for these loans. Do not change this field unless you have been instructed by ED to do so.
- **Print to (L)ocal or (P)ermanent Address:** This sets the default address that prints on promissory notes.
- **Are You a Special School:** This option allows you to disburse an entire loan in one disbursement. Select this option only if your school is exempted from certain federal regulations by ED for the purpose of testing federal regulation reform.
- **Prompt to Create an Additional Sub/Unsub Loan During Origination Process:** Select this option if you want to be prompted to create another loan type every time you originate a loan manually.
- **Entrance Interview Required Prior to Disbursement:** Mark this checkbox if your school would like to track the completion of entrance interviews in EDEExpress. This field sets a system edit for actual disbursement entry. If this box is checked, EDEExpress requires the entrance interview date on the Demo tab to be populated before saving an actual disbursement for a first year (grade level = 0 or 1) student. The loan entrance interview date is for internal use only and is not transmitted to COD.
- **Disclosure Statement Print Indicator:** This option allows you to set the default print location for Disclosure Statements. Valid values include: S = COD Prints (sends to borrower), O = Onsite (school prints and sends to borrower), or Z = COD Reprints (sends to borrower; this value is only valid after the record is batched).
- **Actual Disbursement Type:** This option allows you to set the default actual disbursement type when entering actual disbursements (Gross = G, Net = N).
- **Do you use multi-year MPNs at your school:** Select this option to indicate that your school uses multi-year functionality when processing MPNs for Subsidized and Unsubsidized Direct Loans.
- **Third Party Servicer?:** Select this option to indicate that you process direct loans as a third party processor.

- **Source Entity ID:** Enter the Source Entity ID. The Source Entity ID is the randomly generated unique identifier COD assigns to a data exchange partner once the partner registers as a COD Full Participant. For example, it is used and entered in EDEExpress by the school, third party servicer, or vendor responsible for physically sending and receiving documents to and from COD. The Source Entity ID is part of the Document ID (formerly known as Batch ID) field on the COD Common Record. The Source Entity ID does not have to be the same as the Reporting or Attended Entity ID, but must have a relationship with the Reporting and Attended Entity ID and the TG Destination Number. When performing entity searches via the COD Web site, the Entity ID is a school's identifier, Pell ID, Direct Loan ID, or OPE ID. For more information on registering as a Full Participant, contact COD School Relations Center.

3. Click **OK**.

Disbursement Profile

The Disbursement Profile setup is used to establish the various academic years, loan periods, and corresponding disbursement dates.

After installing and accessing EExpress, you will see the Prior Year Data dialog box with the message: *EExpress can import prior year setup data. Do you wish to do this now?* By clicking **Yes** at this prompt, you will import your prior year set up data. By clicking **No**, you will not import your prior year set up data; however you can import this data at a later time. To import your Prior Year System setup data:

Note: If you will be using the same disbursement profiles that you used in 2002-2003, you can import your prior-year Disbursement Profile setup information from EExpress 2002-2003 into EExpress 2003-2004. When you import your prior-year Disbursement Profile setup information, your Loan Period Codes will be marked inactive until you update your dates to correspond to the current cycle year. If you choose not to use a disbursement profile that you imported from the prior-year, it is recommended that you delete it.

To import your Prior Year System setup data:

1. Select **File, Import, Global** from the main menu.
2. Choose **Prior Year User-Defined Queries and Setup** from the Import Type drop-down menu.
3. Choose where you want to send the report: **File, Printer, or Screen**. If you choose **File**, click the **File** button and type a name for the file.
4. Click **OK**.
5. The checkbox in the Import column next to **Disbursement** under the **DIRECT LOAN SETUP** group is already marked.
6. Select the **Import All records for Setup Options Selected** radio button.
7. Click **OK**.

To **manually setup** your Direct Loan Disbursement information (versus using Prior Year data):

1. Select **Tools, Setup, Direct Loan, Disbursement** from the main menu.
2. Enter the following parameters:
 - **Direct Loan School Code:** Using the **ellipsis (...)** button, select the Direct Loan school code you want to use to establish this disbursement profile.
 - **Loan Period Code:** Enter a two-digit code of your choosing associated with this disbursement profile. When you import data into EDEExpress to create loan records, this code is used to determine the loan period, academic year, and anticipated disbursement dates used.
 - **Loan Period Code Title:** Enter the title of this disbursement profile. The title should be meaningful to whoever may use the Direct Loan module of EDEExpress.
 - **Academic Year Start Date:** Enter the date when the borrower's academic year begins for the specific loan period covered by the loan.
 - **Academic Year End Date:** Enter the date when the borrower's academic year ends for the specific loan period covered by the loan.
 - **Approved Loan Period Start Date:** Type the date classes begin for the specific period covered by the loan.
 - **Approved Loan Period End Date:** Type the date classes end for the specific period covered by the loan.
 - **Disbursement Dates:** Type the dates you anticipate disbursing the loan proceeds to the borrower. The first disbursement date must not be more than 10 days prior to the Approved Loan Period Start Date.

You must use at least two disbursement dates unless your school qualifies as a special school and has approval to use only one disbursement date.
3. (Optional) Click **Add** to enter more disbursement profiles or click **Delete** to remove profiles.
4. Click **Save**.
5. Click **OK**.

Promissory Note Printer

This feature is primarily for Windows NT users, but can be used for other operating systems such as XP, ME, and 2000. Most Windows 98 users do not need to create, set up, or select a Prom Note Printer template because they are able to adjust the unprintable area in the Windows printer properties to align the prom note.

To establish your promissory note printer template:

1. Select **Tools, Setup, Direct Loan, Pnote Printer** from the main menu. Enter a template name in the **Printer Template** field.
2. Click in the **Font Type** field and then click on the **down** arrow to select the predefined font.
3. Click the **Pnote Type** field and then click on the **down** arrow to select the promissory note type that you want to adjust data for.
4. Click in the **X field(s)** for the **Pnote Type** that you selected, and enter the number of inches that you want to alter the horizontal coordinates for the data block field data. 100 units = 1 inch. Valid field values range from -999 to 999.
5. Click in the **Y field(s)** for the **Pnote Type** that you selected, and enter the number of inches that you want to alter the vertical coordinates for the data block field data. 100 units = 1 inch. Valid field values range from -999 to 999.
6. Click **OK** when you are finished entering the coordinate values to save changes.

Tolerances

Tolerances are guidelines you set for evaluating the effectiveness of your school's Direct Loan processes and procedures. The tolerances are used when running the Sub/Unsub MPN List, PLUS MPN List, and Document Activity List reports. These reports help you see how you are performing relative to your suggested tolerances. You enter the maximum number of days you want to elapse between various processes.

To establish your Direct Loan Tolerances:

1. Select **Tools, Setup, Direct Loan, Tolerances** from the main menu.
2. Click in the field for the Tolerance you are setting.
3. Type the value for the tolerance (the number of days between processes).
4. Click **OK** when you are finished setting values for all tolerances you want to use.

Important Notes

- See the online help in EDEExpress and DL Tools for additional information on the use of tolerances and Measurement Tools within the DL Tools software.
- One of the ways you can meet the Quality Assurance requirement in the Direct Loan Program is by running the Direct Loans Lists in EDEExpress and the Measurement Tools Reports in DL Tools and assessing the results to implement corrective actions.

Direct Loan Functions

Query

A query is a set of criteria that describes a particular student population. Queries are used in functions like Print and Export to select specific groups of student records from all the records in the database. Some queries have fixed values, or you can enter different values each time you use the query.

EDEExpress comes with a set of predefined queries commonly used in Global, App Express, Packaging, Direct Loan, and Pell. When you select **Tools, Query** from the menu bar and click the **Retrieve** button for the first time, you'll see that the predefined queries are stored as the first set of records in the query database. Whenever the **Selection Criteria** option is available in EDEExpress, you can use these queries to identify groups of records. You can also use predefined queries as templates to create your own queries.

You'll know a query is predefined when you see "PREDEFINED QUERY" in the upper right corner of the Query screen.

Important Note

- Use the Query function to create queries that are most useful to your school and the way you process data.

Sample Queries

- **Sample 1**

Loans with accepted Loan Status and printed MPNs that have not been signed.

(LOAN STATUS = "A") AND (MPN STATUS = "P")

- **Sample 2**

PLUS loans with accepted Credit Decision and Original Credit Decision Date equal to the date you enter when running the query.

(LOAN TYPE = "P") AND (CREDIT DECISION = "A") AND
(CREDIT DECISION DATE = "[parameter]")

- **Sample 3**

Sub or Unsub loans with accepted Loan Status and accepted MPN Status.

((LOAN TYPE = "S") OR (LOAN TYPE = "U")) AND (MPN STATUS = "A") AND
(LOAN STATUS = "A")

Creating a Query

To create a query:

1. Select **Tools, Query, Direct Loan** from the main menu.
2. Click **Add**.
3. Type a descriptive title for the query.
4. Select a field from the Field list. You can type the first few letters of a field to find the field name that begins with those letters, or you can scroll through the list to choose the field title.
5. Click the **down** arrow in the Operator field to select an operator.
6. Type a value for the field. Click the **Value Help** button to see the valid values for the field. If you want to be prompted for a value at the time you use the query, do not specify a value for the query statement. Instead, click the **Prompt at Execution** checkbox.
7. Click the **Append** button to add the query statement to the Criteria box.
8. (Optional) Click the **And** button or the **Or** button to add another statement to the query. Repeat steps 4-7 until you have added all statements for the query, then continue with step 9. **And** is the default when adding statements to your query.
9. Click **Save** to save the query. Click **OK**.
10. Click **OK** to close the Query box or click **Add** to create another query.

Important Note

- Parameter Queries are queries that have fixed fields but do not have fixed values. You must select the “Prompt at Execution” option when you create the query and enter the desired value at the time you use the query.

Creating a Query from a Predefined Query

To create a query from a predefined query:

1. Select **Tools, Query, Direct Loan** from the main menu.
2. Use the “Retrieve...” button or the arrow buttons in the control box to locate the predefined query you want to use for a template.
3. Type a new title for the query. You can modify and save a predefined query only if you rename it.
4. Modify the query. Click any line to select it and change the Field, Operator, or Value. Then, click the **Change** button. You can also delete lines or add new lines to the query. To add new lines, select the line that should appear before the new line.
5. Specify the Field, Operator, and Value for the new line, then click **Append**. Use the other buttons located to the right of the Criteria box to fine-tune the query statement, if necessary.
6. Click **Save** to save the query. Click **OK**.
7. Click **OK** to close the Query box or click **Add** to create another query.

Important Note

For more information, select the Help menu from EDEExpress and choose **Help Topics, Index** and search for the topic *Query dialog box*.

Rules for Queries

When creating your own queries, consider these basic rules:

- Queries are processed from left to right, or beginning to end; however, **AND** is applied first, even if it appears after **OR** in the query statement.
- Parentheses change the order of precedence. Expressions enclosed in parentheses are processed before **AND** and **OR**. In the case of nested expressions, innermost parentheses are processed first. See the EDEExpress Online help topic *Using Parentheses* for more information.
- Both segments of the query connected by **AND** must be true for a field value to be selected.
- Only one of the segments connected by **OR** must be true for a field value to be selected.

Important Note

- Mark the **field-to-field** checkbox to build a query that compares numeric fields within one record. For example, if a student has two ISIR transactions, a field to field query in App Express compares the numeric fields in the 01 transaction only with the other numeric fields in the 01 transaction, not with the numeric fields in the 02 transaction.
- This option is not available if you marked Prompt at Execution or Current Date.
- For more information, select **Help Topics, Contents, Query, Dialog boxes** from the EDEExpress Main Menu and see the topics *Query dialog box* and *View Query dialog box*.

Using A Query

You can use queries in any function where you see a Selection Criteria button.

To use a query:

1. Click the **Selection Criteria** button.
2. Click the **ellipsis (...)** button next to the Query Title field to display a list of queries.
3. Click on the query you want to use to select it.
 - If the Parameter Query column is not checked, click **OK**. EDEExpress returns you to the Selection Criteria box and enters the title of the query in the Query Title field. Skip to step 8.
 - If the Parameter Query column is checked, click **OK**. EDEExpress returns you to the Selection Criteria box and enters the title of the query in the Query Title field. Click **OK** again and the Parameter Query Entry box displays.
4. Click in the **Field Value** column next to each Field Name and type a valid value. Click the **Value Help** button to see a list of valid values. Click the **View Query** button to see the completed query. Review the query carefully to be sure you've entered the correct values for each field.
5. Click **Close** to return to the Parameter Query Entry box.
6. Click **OK** to save your entries.
7. Click **Close** to return to the function screen.
8. (Non-parameter query only) Finish choosing options in the Selection Criteria box, if applicable (for example, Select Records).
9. Click **OK** to return to the Selection Criteria box. Next, click **OK**. A box displays the progress of the process.

Modifying a User Created Query

To modify a query:

1. Select **Tools, Query, Direct Loan** from the main menu.
2. Use the “Retrieve...” button or the arrow buttons in the control box to locate the query you want to modify.
3. Modify the query. Click any line to select it and change the Field, Operator, or Value. Then, click the **Change** button.
4. You can also delete lines or add new lines to the query.
 - To add new lines, select the line that should appear before the new line.
 - Specify the Field, Operator, and Value for the new line, then click **Append**.
 - Use the other buttons located to the right of the Criteria box to fine-tune the query statement, if necessary.
5. To delete a line, select the line and click **Remove**.
6. Click **Save** to save the query. Click **OK**.
7. Click **OK** to close the Query box.

Important Note

- Predefined queries cannot be modified. However, once you have created a new query from a predefined query, you can then modify it. See the previous section, Creating a Query from a Predefined Query, for step-by-step instructions.

Deleting A Query

To delete a query:

1. Select **Tools, Query, Direct Loan** from the main menu.
2. Use the arrow buttons in the database buttons box to locate the query you want to delete.
3. You cannot delete predefined queries.
4. Click the **Delete** button in the Control box. EDEExpress asks you to confirm that you want to delete the query.
5. Click **Yes** to delete the query.
6. Click **OK** to continue.

Important Note

- For more information, select the **Help** menu from EDEExpress and choose **Help Topics, Index** and search for the topic ***Query dialog box***.

Promissory Note Manifest

The paper (shipping) manifest notifies COD of which MPNs are included in the shipping document. No more than 100 notes are printed per paper manifest document; this assists your school and COD in processing your notes more efficiently. If you have more than 100 promissory notes, EDExpress automatically creates multiple manifest documents.

To print the Sub/Unsub or PLUS paper promissory note manifests:

1. Select **File, Print, Direct Loan** from the main menu.
2. Click **Manifest - Sub/Unsub** or **Manifest - PLUS** from the **Report** drop-down list.
3. Click **Printer** to print the paper manifest. You can select **File** and enter a filename to print the paper manifest to a file. You can also select **Screen** to view the manifest on the screen. However this does not update any records in EDExpress, and does not allow you to print a paper manifest.
4. Confirm or enter the Direct Loan School Code.
5. Click on the **Last Name, SSN, or MPN ID** sort option. You can click on **Selection Criteria** to narrow the range of promissory notes you want to include with the manifest. Use the **Select Records** button to select specific promissory notes for specific students.
6. Click **OK**. The Print Dialog box shows the number of promissory note manifests printed.
7. Click **OK**.
8. Send the paper (shipping) manifest and promissory notes to:

Ancillary Services
Common Origination
P.O. Box 5692
Montgomery, AL 36103-5692
Phone: 800/848-0978
Fax: 800/557-7396

Important Notes

- You must use the print function to create the paper manifest.
- When you print a paper manifest, a manifest Document ID is created and entered on each loan that appears on the manifest by EDEExpress.
- COD sends you COD Common Record Responses containing acceptance, rejection, or pending codes for each individual MPN.
- If a student completes an E-note, you do not have to send a paper (shipping) manifest for that student. COD sends a COD Common Record Response to you for students who complete an E-note.

30-Day Warning Report

COD sends your school an electronic 30-Day Warning Report for unresolved and/or outstanding issues. The 30-Day Warning Report tells you which items are still outstanding (or needed) to “book” a particular loan. The following items are required for a loan to be “booked”:

- COD Common Record Response with accepted origination
- COD Common Record Response with accepted MPN – paper (shipping) manifest and MPN (schools for which COD prints MPNs do not have a paper manifest) **or** Accepted E-MPNs (completed online by students using the Loan Origination Website at <http://lo-online.ed.gov>)
- COD Common Record Response with accepted PLUS Credit decision (PLUS loans)
- COD Common Record Response with accepted first disbursement record

All outstanding components needed to book the loan should be resolved immediately.

To import a 30 Day Warning Report:

1. Select **File, Import, Direct Loan** from the main menu.
2. Click **30-Day Warning** from the **Import Type** drop-down list.
3. Click **File** and select the appropriate DIWR04OP* file. Click **OK**.
4. Click **Printer, File, or Screen** to route the report. If you select **File**, you must specify a file name.
5. Click **OK**.

Important Notes

- The 30-Day Warning Report can be used as a management tool for identifying loans that need to be adjusted to \$0, records needing additional data to complete the booking process or records which the school no longer intends to complete.
- If a loan has been adjusted to \$0, it does not appear on the 30-Day Warning Report, but does appear on the Inactive Loan Report.

Document Activity Database

The Document Activity (formerly known as Batch Activity) database lets you view a list of imports and exports by document ID, date, and export file name and/or import file name. This allows you to track your loan records' status to and from COD.

To browse the Document Activity database:

1. Select **Tools, Browse, Direct Loan** from the main menu.
2. Click the **Document Activity** tab.
3. Use the right, left, up, and down arrow keys or the mouse to scroll through all the status fields related to the Document IDs.

Important Notes

- The Document Activity Database lists the status of all Direct Loan and Pell documents in the EExpress database.
- You can sort and filter the columns when browsing the Document Activity Database.
- If the response import date is blank on a particular document, then: the response has not been imported into EExpress, the response has not been sent by COD, or the document was never transmitted to COD via the communication software.

Loan Origination (Edit-only)

EDEExpress processes three types of Direct Loan origination/edit-only records:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS

There are three ways to create a loan record:

- Manual entry
- Import from EDEExpress (ISIR or Packaging)
- Import from an external source

If you import from the ISIR database, every Direct Loan record requires manual entry or an import of the loan amount approved.

Origination Checklist

Use the checklist below to help process Direct Loans.

1. **Global Setup:** Make sure all of your global options are set.
2. **Direct Loan Setup:** Set up all **School, Disbursement, Pnote Printer, System and Tolerances** options with the required information.
3. **Create Edit-Only Records:** Either create Edit-Only records manually, import external data from your institutional system, or import ISIR data from the Application Processing module of EDEExpress.
4. **Set to Ready:** In order to be exported, each Edit-Only record must be completed with required information, originated and saved. Saving an originated record sets the **Loan Status** to **R** (Ready).
5. **Export Common Records:** Export all Edit-Only records (using the Export function) in a COD Common Record (COMRECIN) file for transmission to the COD System for processing by the U.S. Department of Education.
6. **Import COD Receipts/Responses:** Import all COD Common Record (COMRECOP) Receipts/Responses using the Import function.

Important Notes

- You may save the record at any time; however, remember to originate the loan if you want it to be sent out in your next COD Common Record (COMRECIN) export.
- **New for 03-04!** You have the option of exporting Direct Loan edit-only and disbursement data, Pell edit-only and disbursement data or both Direct Loan and Pell data in a single Common Record (COMRECIN) document to be sent to COD by selecting the “Combine DL and Pell?” checkbox from the export dialog box.
- If you are exporting a Common Record from the Direct Loan Export dialog box, EDEExpress displays the Pell selection criteria buttons below the Direct Loan Selection Criteria buttons once you select the “Combine DL and Pell?” checkbox. Similarly, if you are exporting a Common Record from the Pell Export dialog box and select the “Combine DL and Pell?” checkbox, the Direct Loan Selection Criteria buttons appear below the Pell Selection Criteria buttons.
- **Selection Criteria** buttons allow you to choose specific edit-only and/or disbursement records to be exported for Direct Loan and/or Pell records.

If you want to only include a select group of Direct Loan and/or Pell records in the exported document, you must use the same selection criteria options for both **Orig/Edit Only** and **Disbursements**. For example, if you want to export a Common Record document (combining Direct Loan and Pell) with dependent student records (using query **Dependency Status = D**) and you only select this query from the **DL Orig/Edit Only** selection criteria button, your exported document will include the following records and disbursements:

- Direct Loan edit-only records for dependent students only and all change records
- All Direct Loan disbursements that are ready to be exported
- All Pell edit-only records that are ready to be exported
- All Pell disbursements that are ready to be exported

Note that changes to a previously exported edit-only record are always included in the exported document as selection criteria does not apply to changes.

To export a Common Record that includes only dependent student records for both Direct Loan and Pell, you will need to select the above example query from the selection criteria buttons under **DL Orig/Edit Only**, **DL Disbursements**, **Pell Orig/Edit only**, and **Pell Disbursements**.

Remember if you want to only include a select group of records in the exported document, you must use the same selection criteria options for both **Orig/Edit Only** and **Disbursements**.

Manual Entry of a Loan

To manually enter a loan record into EDEExpress:

1. Select **File, Open** from the main menu.
2. Type the student's SSN.
3. Click **OK**.
4. Click on the **Loans** tab.
5. Click **Record, Add**.
6. Click the **down** arrow in the **Loan Type** field and select **S** for Subsidized, **U** for Unsubsidized, or **P** for PLUS.
7. Click the **ellipsis (...)** button in the **School Code** field and select a Direct Loan School Code that applies to the new record.
8. Click the **ellipsis (...)** button in the **Loan Period Code** field and select one of the Loan Periods you established in setup.
9. Click **OK**.
10. Complete the loan record.
11. If you are creating a PLUS loan record, click the **PLUS Data** button and fill in the necessary information. Click the **Loan Data** button to return to the loan record.
12. Click **Save**.
13. Click **Process, Originate** from the menu bar or the "\$" button on the toolbar.

Import Data from Another Module Within EExpress

To create loan records by importing data from another module within EExpress:

1. Select **File, Import, Direct Loan** from the main menu.
2. In the **Import Type** field, click either **Loan Data - ISIR** or **Loan Data - Packaging**.
3. Click **Printer** if you want a printout of the report, **File** if you want to save the report to a file, or **Screen** to view the report. If **File** is selected, a filename must be specified.
4. Complete the following parameters:
 - **Prompt for Duplicates?:** Click on this box if you want to be prompted when the system finds a duplicate record.
 - **School Code:** Enter the Direct Loan School Code that applies to the loans that will be created.
 - **Loan type to create:** S = Subsidized, U = Unsubsidized, P = PLUS.
 - **Loan period code:** Enter the user-defined two-digit alphanumeric loan period code used to identify the disbursement parameters.
5. (Optional) Click **Selection Criteria** to narrow the range of records selected for loan creation.
6. Click **OK**.

Important Note

- The ISIR import into the DL module updates the **Default/Overpayment** field on the Loan record based on the NSLDS match flag.
- For Import Packaging, if you leave the **Loan Type** field blank, all loan types packaged for each student are imported and loan records are created and originated (except for PLUS loans).

Import Data from an External System

To create loan records by importing data from your external system:

1. Select **File, Import, Direct Loan** from the main menu.
2. In the **Import Type** field, click either **Loan Data - External Add** or **Loan Data – External Change**.
3. Click **File** under **Import From** and select a filename to be imported to create or change loan records.
4. Click **Printer** to get a printout of the edit report, **File** to save the report to a file, or **Screen** to view the report. If **File** is selected, a filename must be specified.

Note: Click on the **Prompt for Duplicates?:** box if you want to be prompted when the system finds a duplicate record.

Click **OK**.

Important Notes

- Refer to the *2003-2004 Common Origination and Disbursement (COD) Technical Reference* available on the FSAdownload Web site, located at FSAdownload.ed.gov for the appropriate record layouts. You can also print an External record layout (using User-Defined formats) from EDEExpress by selecting **File, Print, Direct Loan** and then the appropriate record layout.
- Academic Year, Loan Period, and Edit-only Disbursement (1 to 20) dates are added to the External Import Add file. These fields provide you with the capability to generate disbursement profiles through the external import process.

Edits

Full Participant Edits – Direct Loan

See the *COD Technical Reference* available on the FSAdownload Web site, located at FSAdownload.ed.gov, for a complete list of edit codes and their translations.

End-of-Entry Edit Codes – EExpress/Direct Loan

| Edit # | Field Name | Condition | Message |
|--------|-------------------------------------|---|---|
| 1010 | Parents Date of Birth | 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 | 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 | If dependency status = D and year in college = 6 or 7 | Graduate students cannot be dependent. |
| 1045 | Loan Amount Approved | 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. |
| 1050 | Loan Amount Approved | For PLUS loans, if modified and the Credit Decision is E (credit overridden based on approved endorser) | Loan Amount Approved cannot be modified if the Credit Decision status is E (credit overridden based on approved endorser) |

| Edit # | Field Name | Condition | Message |
|---------------|----------------------|---|--|
| 1055 | Loan Amount Approved | 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 | The Loan Amount Approved for this Loan Exceeds Annual Loan Limits for this Student. Maximum Loan Amount [99999]. <i>(where 99999 is equal to amount exceeded in condition to the left)</i> |
| | | 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 | |
| | | 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 | |
| | | 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 | |

| Edit # | Field Name | Condition | Message |
|--------|------------|--|---------|
| | | 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 | |
| | | OR 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 | |

| Edit # | Field Name | Condition | Message |
|--------|------------|--|---------|
| | | 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 | |
| | | OR 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 | |
| | | 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 | |

| Edit # | Field Name | Condition | Message |
|--------|-----------------------------------|--|---|
| | | 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 | |
| 1065 | MPN Status | If MPN Status is changed to S AND The current MPN Status is not P OR The current MPN Status is not R and the Prom Note Print Indicator is F | MPN Status may not be changed to S (Signed) from any status other than P (Printed) or from any status other than R (Ready) when the Prom Note Print Indicator is F (On-site - Custom System). |
| 1080 | Borrower Signed Note Date | If Loan Type = P (PLUS) and Borrower Signed Note Date is changed to blank OR If Loan Type = S or U and Borrower Signed Note Date is changed to blank and MPN Status is not changed to T | Date Signed Note Received cannot be changed to blank OR Date Signed Note Received cannot be changed to blank unless MPN Status is changed to T (MPN Exists). |
| 1085 | Borrower Signed Note | If MPN Status is not equal to A, S, M, or X and signed note received date is non-blank If MPN Status is S and signed note received date is blank | MPN Status must be Signed, Manifested, Pending or Accepted when Signed Note Received date is non-blank. Signed Note Received Date is required on signed notes. |
| 1086 | Borrower Signed Note Date | If borrower signed note date is in the future. | Borrower Signed Note Date may not be in the future. |
| 1090 | Borrower's Citizenship | If Loan Type = P (PLUS) and Borrower's Citizenship is changed to be = blank | Citizenship may not be blank. |
| 1095 | Reporting Entity, Attended Entity | If the Reporting or Attended Entity ID associated with the School Code indicated on the DL record being edited is blank | The Reporting and Attended Entity IDs associated with the School Code listed on this loan cannot be blank. |
| 1100 | Borrower's Citizenship | 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 | 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 | 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. |

| Edit # | Field Name | Condition | Message |
|---------------|-------------------------------|--|--|
| 1135 | Academic Year End Date | 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 | 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. |
| 1180 | Disbursement-Anticipated Date | If Edit-only Disbursement Dates are not in ascending order by Disbursement Number and the First Disbursement Flag has not been selected on any Edit-Only Disbursement Disable when the First Disbursement Flag is selected on a record | Edit Only disbursement dates must be in ascending order. |
| 1195 | Action Date | If the transaction date entered is prior to the transaction date of the 1 st 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 1 st Actual Disbursement Date. |
| 1205 | FUNDMETH | If the Funding Method for the School Code listed on a record is blank and actual disbursement(s) are being added | Funding Method cannot be blank for School Code listed on this loan record |
| 1215 | Action Type | If Inactive flag is Y, and actual disbursements added (Would occur in Multiple Entry or Import External Change only) | This Loan is currently Inactive. You must remove the Inactive Flag before making any disbursements. |
| 1220 | Action Type | 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 | If date entered is more than 10 days before Loan Period Start Date | Edit-Only Disbursement date #N may not be more than 10 days prior to Loan Period Start Date. |
| 2001 | Action Date | 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. |

| Edit # | Field Name | Condition | Message |
|---------------|----------------------------|---|---|
| 2002 | Action Date | If an Actual Disbursement is being saved or an edit-only disbursement released when the current date is more than: <ul style="list-style-type: none"> • 7 days before the disbursement date when the COD Funding Method for the School associated with the loan is Pushed Cash, Advanced Pay or CM1 • 0 days before the disbursement date when the COD Funding Method for the school associated with the loan is CM2 or Reimbursement | The number of days prior to the disbursement date entered is greater than that allowed by the Funding Method chosen |
| 2010 | Anticipated Detail fields | If Edit-Only Disbursement Date is not present and any other Edit-Only detail is present | Edit-Only Disbursement #N detail fields may not be completed without an Edit-Only Disbursement Date. |
| 3000 | Action Type | 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. |
| 3042 | Action Type | 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 | If Disbursement Type Q date for 1 st 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 <u>Example:</u> 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 1 st disbursement cannot be after a subsequent Disbursement #N date. |
| 3050 | Action Amount | 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 | 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 | 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. |
| 3070 | Action Type | 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 | 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. |

| Edit # | Field Name | Condition | Message |
|---------------|---------------------------------|--|---|
| 3090 | Actual Gross Amount | Condition 1: MPN status is N, R, or P AND Condition 2: Origination status is N AND Condition 3: Entered amount is changed and saved as non-zero If Conditions 1 and 3 are true OR 2 and 3 are true, fire edit | MPN must be signed and Loan record batched to be sent prior to entering Actual Disbursement #N. |
| 3100 | Action Type | 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 | If the action date is 121 days or more greater than the loan period end date | WARNING – This Disbursement Date is 120 days past the Loan Period End Date and will be rejected by COD unless your institution has prior approval from the Department of Education. |
| 3911 | Actual Gross Amount | 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 | 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 | If Loan Type is Sub or Unsub, Require Entrance Interview flag is checked in system setup, College Grade Level = 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. |
| 4000 | Anticipated Disbursement Number | If Edit-Only Disbursement Numbers greater than or equal to 5 exist for a PLUS | PLUS loans may only contain 4 Edit-Only Disbursements. |
| 4001 | Borrower Current SSN | 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 | If less than 2 Edit-Only 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 Edit-Only Disbursements exist and you have not indicated you are a Special School in System Setup. |
| 4003 | Loan Period Code | 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 Only) | The Loan Period Code may not be changed when the loan status is Accepted or Batched. |
| 4004 | Action Date | 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 | If the student's date of birth is not 19040101 - 19991231 | Student's Date of Birth must be between 01/01/1904 and 12/31/1999. |

| Edit # | Field Name | Condition | Message |
|---------------|---|---|--|
| 4006 | MPN | If MPN Status is changed to T AND The Loan Type is S or U AND The current MPN 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 | 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 |
| 4008 | Local Address | 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 | 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 | 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 | 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 | 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. |

Bits and Bytes

Overview

In this section, you will find:

- Direct Loan Message Classes
- Direct Loan Document IDs
- Status Flags
- Managing Loan Amount Changes
- Getting Help

Direct Loan Message Classes

The COD Destination mailbox is TG71900.

The first four characters of the message class identify the type of data. The numbers refer to the cycle year (for example, “04” is used for 2003-2004 data).

Message classes are referenced from the COD perspective (i.e., files entering COD = “IN”, files exported from COD = “OP”).

“N/A” in any column represents a descriptor that does not apply to that file type.

Note: The Common Record and some of the reports from COD do not contain the cycle year in the message class name.

| Direct Loan Export to COD | | |
|------------------------------------|---|----------------------------|
| Message Class | Data Description | Destination Mailbox |
| COMRECIN | Common Record Documents sent from school to COD System May include any or all of the following data: <ul style="list-style-type: none"> • Sub/Unsub/PLUS Loan Origination (Edit-Only) • Disbursement • Change | To TG71900 |
| Direct Loan Import From COD | | |
| Message Class | Data Description | Destination Mailbox |
| COMRECOP | Receipts sent from COD System to school Or Responses sent from COD System to schools in the following system-generated responses: <ul style="list-style-type: none"> • Promissory Note Responses • Credit Decision Override Response • Booking Notifications • Payment to Servicing | From TG71900 |

| Direct Loan Reports from the COD System | | | | |
|--|------------------|---------------------|--|----------------------------|
| Pre-formatted | Delimited | Fixed-length | Data Description | Destination Mailbox |
| | | CODRBFOP | Direct Loan Rebuild File* | From TG71900 |
| DIWR04OP | DIWC04OP | | 30 Day Warning Report | From TG71900 |
| DIAA04OP | DALC04OP | | Pending Disbursement List | From TG71900 |
| DIAO04OP | DARC04OP | | Funded Disbursement List | From TG71900 |
| | DSDD04OP | DSDF04OP | Statement of Account (SAS) (Disbursement Detail) | From TG71900 |
| | DSL04OP | DSL04OP | Statement of Account (SAS) (Loan Detail – Loan Level) | From TG71900 |
| DUPLPFOP | DUPLCDOP | | Duplicate Student Borrower Report | From TG71900 |
| SNDCPFOP | SNDCCDOP | | SSN/Name/Date of Birth Change Report | From TG71900 |
| INACPFOP | INACCDOP | | Inactive Loan Report | From TG71900 |
| Direct Loan Reports From Servicing | | | | |
| Pre-formatted | Delimited | Fixed-length | Data Description | Destination Mailbox |
| DECP04OP | DECC04OP | DECF04OP | Entrance Counseling Results From Servicing Web site* | From TG58641 |
| DLFM04OP | DLCM04OP | DLFF04OP | Exit Counseling Results From Servicing Web site* | From TG58641 |
| ED0404OP | DQBD04OP | | Delinquent Borrower Report/Delinquency File From Servicing | From TG58641 |

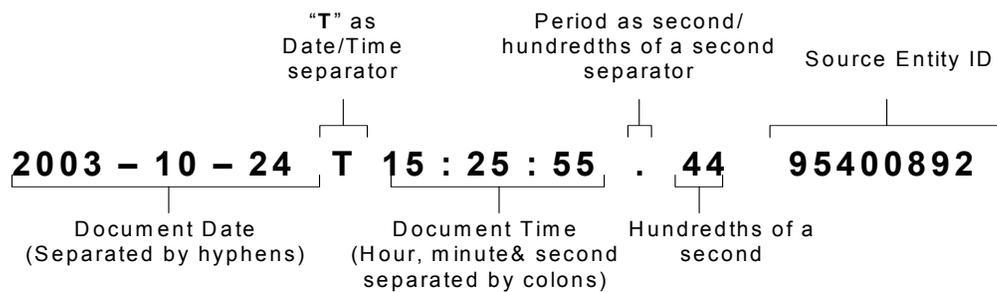
*These reports update the database.

- A **pre-formatted** file consists of data that is arranged in a way that does not require any translation or modification by EDEExpress to be displayed or printed.
- **Delimited** data (or text) is data that contains flags or characters to separate items within the data. These flags or characters are called delimiters. Examples of a delimiter are a tab character or a keyboard character such as an exclamation point (!) or a greater than sign (>).
- A **fixed length** record or file consists of data elements that are recognized based on their positions in the record layout. A fixed length record requires that all data elements be populated for each submission.

| Exports to External Systems (Combination Schools) | | |
|--|---|------------------|
| Message Class | Data Description | Processor |
| DEER04IN | External Loan Data (from EDEExpress into an external source) | N/A |
| Imports from External Systems (Combination Schools) | | |
| Message Class | Data Description | Processor |
| DIEA04OP | External Loan Origination Add File (from external source into EDEExpress) | N/A |
| DIEC04OP | External Change Record (from external source into EDEExpress) | N/A |
| N/A | ISIR Import Add | N/A |
| N/A | Packaging Import Add | N/A |

Direct Loan Document ID

New for 2003-2004! The Document ID replaces the Batch ID for identifying COD Common Record data exported to and imported from COD. The Document ID is made up of the date and time the document was exported and the Source Entity ID of the school physically sending and receiving the data. You can not identify the contents of a document by its Document ID. For example, the document ID **2003-10-24T15:25:55.4495400892** belongs to a COD Common Record that was created by the University of Iowa on October 24, 2003 at 3:25 p.m. Separated into components this Document ID is 30 characters in length and looks like the following:



Important Note

- Import Edit reports can be printed when importing COD Common Record Responses (COMRECOP) to identify record statuses and reject reasons.

Status Flags

The Loans Tab:

LOAN STATUS

- N* = Not ready to send to COD
- R* = Ready to send to COD
- B* = Batched to send to COD
- A* = Accepted by COD
- E* = Rejected by COD

EXPORT TO EXTERNAL SYSTEM

- Y* = Record ready to export to external system
- N* = Record not ready to export to external system

CREDIT DECISION

- 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
- X* = Pending
- F* = Credit denied; credit decision received from COD Web site at <http://cod.ed.gov>

MPN STATUS

- A* = Accepted Master Promissory Note at COD
- X* = MPN Accepted; pending Loan Origination record
- N* = Not ready to print
- R* = Ready to print
- P* = Printed or Request to print sent to COD
- *S* = Student Signed & returned
- M* = Manifested
- *T* = School assumes MPN Exists (Sub/Unsub Only)

** You can update these statuses manually in EDEExpress. All other statuses are generated by EDEExpress.*

Status Flags (Continued)

The Disbursement Tab:

DISBURSEMENT STATUS

N = *Not ready to send to COD*

R = *Ready to send to COD*

B = *Batched to send to COD*

A = *Accepted by COD*

E = *Rejected by COD*

Important Notes

- EDEExpress uses status flags to identify and manage records at different points during the Direct Loan process.
- EDEExpress automatically maintains and updates the status flags when appropriate. For example: When you import a COD Common Record Response (COMRECOP) with loan record status updates, EDEExpress automatically changes the Loan status flags of all records in the COD Common Record from **B** (Batched) to **A** (Accepted) or **E** (Error).

Managing Loan Amount Changes

| Is the Student Dependent or Independent? | What is the Student's College Grade Level? | Is the Student Eligible for Add'l Unsubsidized Funds for a dependent student? | Is the Student Eligible for Add'l Unsubsidized Funds for Health Profession Programs? | What is the Maximum Amount this Student is Eligible for on a Subsidized/ Unsubsidized loan during this loan period? |
|--|--|---|--|---|
| Dependent | 0, 1 | No | No | \$2,625 |
| Dependent | 2 | No | No | \$3,500 |
| Dependent | 3, 4, 5 | No | No | \$5,500 |
| Dependent | 0, 1 | Yes | No | \$6,625 |
| Dependent | 2 | Yes | No | \$7,500 |
| Dependent | 3, 4, 5 | Yes | No | \$10,500 |
| Dependent | 4, 5 | No | Yes | \$22,167 |
| Dependent | 4, 5 | Yes | Yes | \$27,167 |
| Independent | 0, 1 | No | No | \$6,625 |
| Dependent | 2 | Yes | No | \$7,500 |
| Dependent | 3, 4, 5 | Yes | No | \$10,500 |
| Dependent | 4, 5 | No | Yes | \$22,167 |
| Dependent | 4, 5 | No | Yes | \$27,167 |
| Independent | 0, 1 | No | No | \$6,625 |
| Independent | 2 | No | No | \$7,500 |
| Independent | 3, 4, 5 | No | No | \$10,500 |
| Independent | 6, 7 | No | No | \$18,500 |
| Independent | 4, 5 | No | Yes | \$27,167 |
| Independent | 6, 7 | No | Yes | \$45,167 |

Important Note

- If you have questions about this table, please call your Direct Loan Account Manager.

Getting Help

Types of Help

Online Help

Instead of a paper user's guide, EDEExpress has online Help. General help is available from the menu bar and field help is available by pressing the F1 key. See the "Using Help" topic in the online Help for more information.

CPS/WAN Technical Support

For questions regarding technical assistance and software functionality, call CPS/WAN Technical Support at:

800/330-5947

TDD/TYY: 800/511-5806

Or e-mail CPS/WAN Technical Support at:

epswan@ncs.com

COD School Relations Center

For questions regarding Common Record processing, contact the COD School Relations Center at:

1-800/474-7268 for Pell Grant assistance

1-800/848-0978 for Direct Loan assistance

or e-mail the COD School Relations Center at:

CODSupport@afsa.com

Sources of Assistance for Schools

Sources of Assistance for Schools is a document that contains helpful contact information for all Federal Student Aid programs, including frequently called help lines, e-mail addresses, phone numbers, and Web site addresses. The document is available for downloading from the FSAdownload Web site located at **FSAdownload.ed.gov**.

Technical References

Technical References are manuals provided to postsecondary schools and third-party servicers. These manuals include record layouts, data entry specifications, import and export formats, and print specifications that you can use to develop your own EDE system or software to interface with EDEExpress. The three technical references that are available from the FSAdownload Web site at FSAdownload.ed.gov are as follows:

1. **The EDE Technical Reference** is a compilation of record layouts, processing codes, and ISIR printing formats provided to assist EDE participants in developing their own software to interface with EDEExpress. For further assistance, call 800/330-5947.
2. **The Common Origination and Disbursement (COD) Technical Reference** is a compilation of record layouts and reject codes for Direct Loan and Pell Grant processing and is for schools that participate in the Federal Direct Loan Program and/or Federal Pell Grant Program. It contains a custom section to help schools develop their own solution for Direct Loan and/or Pell Grant processing and a combination section to help schools use the EDEExpress software in conjunction with an external system or a third party software product.
3. **The Packaging Technical Reference** is a compilation of record layouts for adding and changing records in the Packaging module of EDEExpress.