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2002-2003 Desk Reference for

# Direct Loan

U.S. Department of Education



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# Introduction

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## Preface

The 2002-2003 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 loan origination records, print promissory notes, and post actual disbursements to be processed by the Common Origination and Disbursement (COD) System.

All schools participating in Title IV Student Financial Assistance for 2002-2003 are using the COD System to process the Federal Direct Loan Program and the Federal Pell Grant Program by 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 Federal Supplemental Educational Opportunity Grants (FSEOG), Perkins Loan, and College Work Study. This latter capability for campus-based is optional for a school.

### ***Important Note***

- Full participants should use the COD Technical Reference found on the U.S. Department of Education's Student Financial Assistance Download (SFAdownload) Web site located at **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 Federal Pell Grant Program. Phase-In Participants communicate over the SAIG using the record layouts defined in the *2002-2003 Direct Loan Technical Reference* and the *2002-2003 Federal Pell Grant Program Technical Reference*.

### ***Important Notes***

- Direct Loan Phase-In Participants continue to use the fixed-length record layouts and processes described in the *2002-2003 Direct Loan Technical Reference* at the SFAdownload Web site located at **SFAdownload.ed.gov**.
- Pell Phase-In Participants continue to use the fixed-length record layouts and processes described in the *2002-2003 Federal Pell Grant Program Technical Reference* at the SFAdownload Web site located at **SFAdownload.ed.gov**.

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## How to Download the Software and Documentation

EDEExpress for Windows 2002-2003, Version 8.x is distributed via the Internet. You can download the software and the related user documentation from the SFAdownload Web site, located at **SFAdownload.ed.gov**.

Instructions for downloading EDEExpress for Windows are located in the “Downloading Software/Paper Documentation” chapter of the *EDEExpress for Windows 2002-2003 Installation Guide*.

### ***Important Note***

- 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 SFAdownload Web site:
  - Direct Loan 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 “EDEExpress 2002-2003 Version 8.1.”
  - Direct Loan Desk Reference – Select “Software” from the left-hand side of the page and choose “EDEExpress 2002-2003 Version 8.1.”

# Direct Loan Setup

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## School

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

**New for 2002-2003!** 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.

From the main menu:

1. Select **Tools, Setup, Direct Loan, School**.
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. Click **OK**.

### ***Important Notes***

- Use these setup instructions after you have completed Global setup within EDEExpress.
- 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.
- The setup menu has been redesigned to allow 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 or Screen) to make the software more convenient to use.

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## 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 (2001-2002) system setup data if you will be using the same setup information.

**New for 2002-2003!** 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.

To import your prior year system setup data:

1. Select **File, Import, Global**.
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. Mark the checkbox in the Import column next to **System** under the **DIRECT LOAN SETUP** group.
6. Select the **Import All records for Setup Options Selected** radio button
7. Click **OK**.

Or, to manually setup your Direct Loan system Information from the main menu:

1. Select **Tools, Setup, Direct Loan, System**.
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.
  - **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 option allows you to set the default fee percentage for calculating anticipated disbursements for Subsidized and Unsubsidized loans.
- **PLUS Loan Fee Percentage:** This option allows you to set the default fee percentage for calculating anticipated disbursements for PLUS loans.
- **Sub/Unsub Interest Rebate Percentage:** This is the rebate percentage applied when calculating anticipated disbursements for Sub/Unsub loans (loan type S or U).
- **PLUS Interest Rebate Percentage:** This is the rebate percentage applied when calculating anticipated disbursements for PLUS loans (loan type P).
- **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 or your school meets low default cohort exemptions.

- **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:** Select this option if you require first year students to have an entrance interview. If this box is checked, EDEExpress requires that a date is in the entrance interview field on the demo tab before saving an actual disbursement for a first year (grade level = 0 or 1) student.
- **Disclosure Statement Print Indicator:** This option allows you to set the default print location for Disclosure Statements.
- **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.

3. Click **OK**.

### ***Important Note***

- Standard Origination Schools perform all functions associated with the Direct Loan Program except for requesting drawdowns and printing promissory notes.
- See the *Direct Loan Technical Reference* for complete definitions.

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## Disbursement Profile

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

**New for 2002-2003!** You can also choose to import your prior year (2001-2002) disbursement profile information if you will be using the same disbursement profiles.

To import your prior year system setup data:

1. Select **File, Import, Global**.
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. Mark the checkbox in the Import column next to **System** under the **DIRECT LOAN SETUP** group.
6. Select the **Import All records for Setup Options Selected** radio button.
7. Click **OK**.

Or, to manually setup your Direct Loan system Information from the main menu:

1. Select **Tools, Setup, Direct Loan, Disbursement**.
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 Number:** This field is display-only and indicates the disbursement number associated with a particular disbursement.
- **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**.

### ***Important Note***

- If you import your prior year disbursement profile, your Approved Loan Period Codes will be inactive until you update your Loan Period Code Start/End Dates and your Academic Year Start/End Dates.

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## Promissory Note Printer

This feature is primarily for Windows NT users, but can be used for other operating systems. 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.

From the main menu:

1. Select **Tools, Setup, Direct Loan, Pnote Printer**. 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.

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## 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 Direct Loans Lists Reports and the Measurement Tools 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.

From the main menu:

1. Select **Tools, Setup, Direct Loan, Tolerances**.
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 Note***

- See EDEXpress online Help and DL Tools v2.0 (released June 2002) online Help for additional information on the use of tolerances and Measurement Tools.
- One of the ways you can meet the Quality Assurance requirement in the Direct Loan Program is by running the Direct Loans Lists and the Measurement Tools Reports in DL Tools and assessing the results to implement corrective actions.

# Direct Loan Functions

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## 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.

### Predefined Queries

EDEExpress comes with a set of predefined queries commonly used in Global, Application Processing, Packaging, Direct Loan, and Pell which are module specific. Wherever 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.

### Using Query for the First Time

When you open Query for the first time, predefined queries are stored as the first set of records in the Query database. You know a query is predefined when you see "PREDEFINED QUERY" in the upper right corner of the Query box.

### Important Notes

- Use the Query function to create queries that are most useful to your school and the way you process data.
- Parameter (Prompt at Execution) queries cannot be used with Packaging setup.
- A new predefined parameter query is available to identify the Loan Status, MPN Status, Credit Decision Status, Disbursement Status and Disbursement Number.

## Sample Queries

- **Sample 1**

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

(LOAN STATUS = "A") AND (PROM NOTE 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 = "20030508")

- **Sample 3**

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

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

## Creating a Query

From the main menu:

1. Select **Tools, Query, Direct Loan**.
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** and a system by clicking on the corresponding tab.
2. Use 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 after 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, click **Help Topics, Index** from the EDEExpress main menu 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 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.

## 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 9.
  - 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.

5. 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.
6. Click **Close** to return to the Parameter Query Entry box.
7. Click **OK** to save your entries.
8. Click **Close** to return to the function screen.
9. (Non-parameter query only) Finish choosing options in the Selection Criteria box, if applicable (for example, Selected Records).
10. Click **OK** to return to the Selection Criteria box. Next, click **OK**. A box displays the progress of the process.

## Modifying a Query

To modify a query:

1. Select **Tools, Query** and a system by clicking on the corresponding tab.
2. Use the arrow buttons in the database buttons 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 after 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.

## Deleting A Query

To delete a query:

1. Select **Tools, Query** and a system by clicking on the corresponding tab.
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, click **Help Topics, Index** and search for the topic *Query dialog box*.

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## Promissory Note Manifest

The paper (shipping) manifest notifies COD which MPN/PLUS promissory notes are included in the shipping batch. No more than 100 notes are printed per paper manifest batch; this assists your school and COD in processing your notes more efficiently. If you have more than 100 promissory notes, EDEExpress automatically creates multiple manifest batches. Follow these steps to print the Sub/Unsub or PLUS paper promissory note manifests.

From the main menu:

1. Select **File, Print, Direct Loan**
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 EDEExpress, and does not allow you to print a paper manifest.
4. Confirm or enter the Direct Loan School Code.
5. Click on either **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.
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 'Return Receipt Requested' to:

**P.O. Box 5692**  
**Montgomery, AL 36104-4102**  
**Phone: 800/848-0978**  
**Fax: 800/557-7396**

### ***Important Notes***

- If a student completes an E-note, you do not have to send a paper (shipping) manifest note for that student. COD sends acknowledgements to you for students who complete an E-note.
- You must use the print function to create the paper manifest.
- When you print a paper manifest, a manifest batch ID is created and entered on each loan on the manifest by EDEExpress.
- COD sends you electronic MPN/PLUS Promissory Note acknowledgements with a COD-generated batch ID. These acknowledgements contain acceptance, rejection, or pending codes for each individual MPN/PLUS Promissory Note.
- Do not forget to retrieve your Promissory Note Acknowledgement (DIPA03OP) from the network within 3 to 5 days after you send your paper manifest and notes.

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## 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’:

- Accepted origination record
- Accepted MPN/PLUS promissory note – paper (shipping) manifest and promissory note (schools for which COD prints promissory notes do not have a paper manifest) **or** Accepted E-MPNs (completed online by students using the LO Website)
- Accepted PLUS Credit decision (PLUS loans)
- Accepted first disbursement record

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

From the main menu:

1. Select **File, Import, Direct Loan**.
2. Click **30-Day Warning** from the **Import Type** drop-down list.
3. Click **File** and select the appropriate DIWR03OP\* file. Click **OK**.
4. Click **Printer, File, or Screen** to route 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.

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## Batch Activity Database

The Batch Activity database lets you view a list of imports and exports by batch ID, size, date, number of accepted records, number of rejected records, number of pending records, and export file name and/or import file name so you can track your loan records' status to and from COD.

Follow the steps below to browse the Batch Activity database.

From the main menu:

1. Select **Tools, Browse, Direct Loan**.
2. Click the **Batch 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 batch IDs.

### ***Important Notes***

- The Batch Activity Database lists the status of all batches in the Direct Loan database.
- You can sort and filter the columns when browsing the Batch Activity Database.
- If the confirmation date is blank on a particular batch, then the acknowledgement has not been imported into EDEExpress, the batch has not been acknowledged by COD, or the batch was never transmitted to COD via the communication software.

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## Loan Origination

EDEExpress processes three types of loan origination records:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS

There are three ways to create a loan origination 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.

### Manual Entry of Loan Origination

From the main menu:

1. Select **File, Open**.
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 origination record.
11. (Optional) 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 origination record.
12. Click **Save**.
13. Click **Process, Originate** from the menu bar or the “\$” button on the toolbar.

**New for 2002-2003!** You no longer have to complete the information on the PLUS data screen to save your loan record. You can select the Loan Data button to return to the loan origination record at any time. You will, however, have to complete the PLUS data screen to originate a PLUS loan.

### ***Important Notes***

- EDEXpress no longer exports the following fields as part of the Loan Record sent to COD, but they will continue to be stored on the EDEXpress database and remain available for school use:
  - Permanent Address Change Date
  - Local Address Change Date
  - Borrower’s SSN Change Date
  - Borrower’s Date of Birth Change Date

- Driver's License Number
- Driver's License State
- The Entrance Interview Flag has changed from a flag on the Demo screen to a date field. EDEExpress allows you to import the new Entrance Counseling Results report from the LO On-Line Application and capture the date a borrower completes entrance counseling on the Web. This field now also displays on the Disburse tab.
- The Direct Loan School Code field on the Loans tab is modified to a display-only field.

## Import Data from Another Module Within EExpress

From the main menu:

1. Select **File, Import, Direct Loan**.
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. If not checked, EExpress skips (does not create) loans for students who already have a loan of the type selected.
  - **School Code:** Enter the Direct Loan School Code used to process ISIRs and to package.
  - **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 Notes***

- The ISIR import into the DL module updates the Default/Overpayment field on the Loan record based on the NSLDS match flag.

## Import Data from an External System

From the main menu:

1. Select **File, Import, Direct Loan**.
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:** If **Prompt for Duplicates?** is not checked, duplicates are skipped.

5. Click **OK**.

### **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 export batch of origination records.
- For Import Packaging, if you leave Loan type blank, all loan types packaged for each student are imported and loan records are created and originated (except for PLUS loans).
- Refer to the *2002-2003 Direct Loan Technical Reference* (Section 5) for the appropriate record layouts (located on the SFAdownload Web site located at **SFAdownload.ed.gov**) or if you want to print an External record layout (using User-Defined formats) from EDEExpress select **File, Print, Direct Loan** and then the appropriate record layout.
- If you use EDEExpress with another school system, select **File, Import, Loan Data External – Add** if you want to add new records from your external system to your EDEExpress database. Use **Loan Data – External Change** if you want to import modifications from your external system to existing records on your database or add actual disbursements.
- Academic Year, Loan Period, and Anticipated 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.

# Rejects

## Origination Reject Codes

CODE	DESCRIPTION OF ERROR
01	Invalid School Code
02	Borrower's Address is incomplete
03	Invalid Borrower's Date of Birth
04	Invalid borrower's loan default/grant overpayment
05	Invalid borrower's citizenship
06	Must provide borrower's first or last name
07	Must provide borrower's alien registration number
08	Anticipated disbursement date prior to the loan period start date (-10 days)
09	Anticipated disbursement date after the loan period end date (+90 days)
10	Minimum of two anticipated disbursements is required
11	Anticipated disbursement date is blank
12	Total anticipated gross amount must be less than or equal to the loan amount approved
13	Anticipated disbursement dates are not in chronological order
14	Not in use
15	Invalid program year
16	Loan identifier must be unique
17	This borrower has the same Social Security Number as another direct loan borrower
18	Anticipated loan fee amount is not equal to COD's calculated loan fee amount
19	Not in use; change reject only
20	Invalid State code
21	Invalid Disclosure Statement Print Indicator
22	Not in use; Change reject only

## Origination Reject Codes (Continued)

CODE	DESCRIPTION OF ERROR
23	Not in use
24	Not in use; Change reject only
25	Must provide Loan Period Start and End Dates
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.
27	Anticipated Net Amount is not equal to COD's calculated net amount
28	Invalid Loan Type
29	Must provide Borrower's/Student's Social Security Number
30	Invalid Loan Period
31	Loan Period Start Date is greater than the Loan Period End Date
32	Not in use
33	Loan Amount Approved must be positive
34	Invalid Promissory Note Print Indicator
35	Not in use
36	Borrower's and Student's Social Security Numbers cannot be the same
37	Invalid Student Date of Birth
38	Invalid Student's Citizenship
39	Invalid Student's Loan Default/Grant Overpayment
40	Must provide Student's First or Last Name
41	Must provide Student's Alien Registration Number
42	School is closed
43	Not in use
44	School is ineligible
45	Not in use
46	Invalid Borrower's Middle Initial
47	Invalid Student's Middle Initial
48	Invalid Borrower's Telephone Number
49	Not in use
50	Not in use
51	Not in use
52	Invalid Date Format
53	Not in use
54	Not in use

## Origination Reject Codes (Continued)

CODE	DESCRIPTION OF ERROR
55	Invalid Zip Code
56	Invalid Borrower's State Code
57	Borrower's Permanent Zip Code should not be blank
58	Not in use
59	Invalid Numeric Field
60	Invalid Dependency Status
61	Not in use
62	Not in use
63	Not in use
64	Not in use
65	Not in use
66	Not in use; Change reject only
67	Not in use; Change reject only
68	Not in use; Change reject only
69	Not in use; Change reject only
70	Not in use
71	Not in use
72	Total Anticipated Gross Amount must be greater than zero
73	Not in use
74	Not in use
75	Acknowledged but not applied
76	Invalid Loan Origination Date
77	Not in use
78	Invalid Student's College Grade Level
79	Not in use
80	Not in use
81	Program Year and Cycle Indicator do not match
82	Not in use; Change reject only
83	Borrower and student cannot be the same person
84	Not in use; Change reject only
85	Not in use
86	Invalid Academic Year Start and End Dates
87	Invalid Additional Unsubsidized Eligibility up to Health Profession Programs Amount
88	Invalid Additional Unsubsidized Eligibility for Dependent Student
89	Not in use

## Origination Reject Codes (Continued)

CODE	DESCRIPTION OF ERROR
90	Not in use; Change reject only
91	Not in use; Change reject only
92	Loan Period Start and End Dates exceed the Academic Year Dates
93	Not in use; Change reject only
94	Not in use
95	Only four anticipated disbursements are allowed for a PLUS loan
96	Not in use; Change reject only
97	Invalid Origination Fee Percentage
98	Not in use
99	Not in use
A1	Not in use
A2	Not in use; Change reject only
A3	Not in use
A4	Not in use
A5	Anticipated Interest Rebate Amount is not equal to COD's calculated interest rebate amount
A6	Not in use; Change reject only
A7	Not in use; Change reject only
A8	Not in use; Change reject only
A9	This person is not on CPS
B1	Not in use; Change reject only
B2	Not in use; Change reject only
B3	Invalid origination for this borrower

### Important Notes

- These codes appear on the full origination acknowledgement (DISF03OP, DIPF03OP) indicating a rejected record.
- You must resolve the error and resubmit the record in your next full origination batch.
- Origination reject codes also appear on the Loans tab in EDEExpress.
- See the *2002-2003 Direct Loan Technical Reference* (Section 2), for additional comments for all codes (see the SFAdownload Web site located at [SFAdownload.ed.gov](http://SFAdownload.ed.gov)).

## Change Record Reject Codes

CODE	DESCRIPTION OF ERROR
01	Invalid School Code
02	Borrower's Address is incomplete
03	Invalid Borrower's Date of birth
04	Invalid Borrower's Loan Default/Grant Overpayment
05	Invalid Borrower's Citizenship
06	Must provide Borrower's First or Last Name
07	Must provide Borrower's Alien Registration Number
08	Anticipated Disbursement Date is Prior to the Loan Period Start Date (-10 days)
09	Anticipated Disbursement Date is after the Loan Period End Date (+90 days)
10	Not in use; Origination reject only
11	Anticipated Disbursement Date is blank
12	Total anticipated gross amount must be less than or equal to the Loan Amount Approved
13	Not in use; Origination reject only
14	Not in use
15	Not in use; Origination reject only
16	Not in use; Origination reject only
17	Borrower has the same Social Security Number as another direct loan borrower
18	Anticipated Loan Fee Amount is not equal to COD's calculated loan fee amount
19	Field cannot be modified
20	Invalid State code
21	Invalid Disclosure Statement Print Indicator
22	Invalid Change Field Number
23	Not in use
24	Loan Identifier does not exist
25	Invalid Loan Period Start and End Date
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.
27	Anticipated Net Amount is not equal to COD's calculated net amount
28	Invalid Loan Type
29	Invalid Borrower/Student Social Security Number.

## Change Record Reject Codes (Continued)

CODE	DESCRIPTION OF ERROR
30	Invalid Loan Period
31	Loan Period Start Date is greater than the Loan Period End Date
32	Not in use
33	Loan Amount Approved must be positive
34	Invalid Promissory Note Print Indicator
35	Not in use
36	Borrower and Student's Social Security Number cannot be the same
37	Invalid Student's Date of Birth
38	Invalid Student's Citizenship
39	Invalid Student's Loan Default/Grant Overpayment
40	Invalid Student's First or Last Name
41	Invalid Student's Alien Registration Number
42	School is closed
43	Not in use
44	School is ineligible
45	Not in use
46	Invalid Borrower's Middle Initial
47	Invalid Student's Middle Initial
48	Invalid Borrower's Telephone Number
49	Not in use
50	Not in use
51	Not in use
52	Invalid Date Format
53	Not in use
54	Not in use
55	Invalid Zip Code
56	Invalid Borrower's State Code
57	Borrower's Permanent Zip Code should not be blank
58	Not in use
59	Invalid Numeric Field
60	Invalid Dependency Status
61	Not in use
62	Not in use
63	Not in use
64	Not in use

## Change Record Reject Codes (Continued)

CODE	DESCRIPTION OF ERROR
65	Not in use
66	Invalid Borrower's Permanent Address Change Date
67	Invalid Student's Local Address Change Date
68	Invalid Borrower's Social Security Number Change Date
69	Invalid Borrower's Date of Birth Change Date
70	Not in use
71	Not in use
72	Total Anticipated Gross Amount must be greater than zero
73	Not in use
74	Not in use
75	Acknowledged but not applied
76	Not in use; Origination reject only
77	Not in use
78	Invalid Student's College Grade Level
79	Not in use
80	Not in use
81	Program Year and Cycle Indicator do not match
82	Actual gross disbursement amount exceeds Loan Amount Approved
83	Borrower and student cannot be the same person
84	Endorser and student cannot be the same person
85	Not in use
86	Invalid Academic Year Start and End Dates
87	Invalid Additional Unsubsidized Eligibility up to Health Profession Programs amount
88	Invalid Additional Unsubsidized Eligibility for Dependent status
89	Not in use
90	All actual disbursements must be adjusted to \$0
91	Anticipated disbursement gross amount(s) must be greater than zero
92	Loan Period Start and End Dates exceed the Academic Year Dates
93	Invalid Borrower's Social Security Number
94	Not in use
95	Only four anticipated disbursements are allowed for a PLUS loan
96	Loan not inactive for fee change
97	Invalid Origination Fee Percentage
98	Not in use
99	Not in use

## Change Record Reject Codes (Continued)

CODE	DESCRIPTION OF ERROR
A1	Not in use
A2	First Anticipated Disbursement Date must be the earliest
A3	Not in use
A4	Not in use
A5	Not in use; Origination reject only
A6	Cannot Change Academic Year Start or End Date
A7	Invalid Interest Rebate Percentage
A8	All Actual Disbursements Are Not Reduced to Zero
A9	Not in use; Origination reject only
B1	Invalid Loan Amount Approved Increase – Endorser
B2	Invalid Loan Amount Approved Increase – Denied Credit
B3	Not in use; Origination reject only

### ***Important Notes***

- These codes appear on the change origination acknowledgement (DIOC03OP) indicating a rejected record.
- You must resolve the error and resubmit the record in your next change origination batch.
- See the *2002-2003 Direct Loan Technical Reference* (Section 2) for additional comments on all codes (see the SFAdownload Web site located at **SFAdownload.ed.gov**).

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## MPN/PLUS Promissory Note Reject Codes

CODE	TYPE	DESCRIPTION OF ERROR
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

\* Indicates an electronic edit

\*\* Indicates a manual edit

## MPN/PLUS Promissory Note Reject Codes (Continued)

CODE	TYPE	DESCRIPTION OF ERROR
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 is 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)
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

### ***Important Notes***

- If the MPN/PLUS promissory note acknowledgement from COD has a **pending** status, the MPN/Prom Note status flag is set to **X** for the respective note.
- Pending indicates the note is accepted but is pending the acceptance of a loan origination record.
- Promissory Note reject codes are mainly handled through a manual process.
- LOC mails rejected and incomplete notes back to the school with a letter indicating the necessary corrective action for the school to take.

## Disbursement Reject Codes

CODE	DESCRIPTION OF ERROR
1	Disbursement cancellation not allowed
2	School is currently a non-participating school
3	Not in use
4	Discrepancy being researched by COD
5	Program Year and Cycle Indicator do not match
6	Not in use
7	Disbursement Actual Net Amount does not match COD's calculated net amount
8	Invalid Disbursement Actual Net Amount
9	Disbursement Actual Loan Fee Amount does not match COD's calculated loan fee amount
10	Not in use
11	Invalid Disbursement Actual Loan Fee Amount
12	Invalid Disbursement Actual Gross Amount
13	Not in use
14	Not in use
15	Not in use
16	Disbursement Sequence Numbers not in sequential order
17	An actual disbursement does not exist for this disbursement number
18	Not in use
19	Not in use
20	Not in use
21	Not in use
22	New disbursement date is more than 120 days after the original disbursement date
23	Original disbursement date is invalid or missing
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.
25	Not in use
26	Confirmation required prior to disbursement
27	Not in use
28	Not in use
29	Invalid Disbursement Number for PLUS

## Disbursement Reject Codes (Continued)

CODE	DESCRIPTION OF ERROR
30	Not in use
31	Invalid Disbursement Number for Subsidized/Unsubsidized
32	Not in use
33	Not in use
34	Not in use
35	Not in use
36	Disbursement Actual Gross Amount is not numeric
37	Disbursement Actual Loan Fee Amount is not numeric
38	Disbursement Actual Net Amount is not numeric
39	Invalid Disbursement Actual Gross Amount
40	Duplicate date adjustment
41	Original disbursement date does not match current disbursement date
42	Invalid loan fee rate
43	Missing loan limit data
44	First actual disbursement date cannot be after any subsequent disbursements
45	Invalid First Disbursement Flag
46	First disbursement must be received before any subsequent disbursements
47	First disbursement must be received before any changes to the first disbursement
48	First disbursement already received
49	First disbursement changed more than twice
50	More than one disbursement record contains the same First Disbursement Flag for this loan
51	First disbursement must have the earliest disbursement date
52	Disbursement Interest Rebate Amount is not numeric
53	Invalid Disbursement Interest Rebate Amount
54	Disbursement Interest Rebate Amount does not equal COD's calculated interest rebate amount
55	Invalid Loan Fee Rate for First Anticipated Disbursement Date
56	Invalid Adjusted Disbursement Date fee amount
57	Invalid Adjusted Disbursement Date net amount
58	Invalid Adjusted Disbursement Date interest rebate amount
59	Invalid Disbursement Sequence Number
60	Borrower in Pending Bankruptcy Status
61	Borrower is Deceased
62	Loan is Affected by Discharge

## Disbursement Reject Codes (Continued)

CODE	DESCRIPTION OF ERROR
A	Not in use
B	Not in use
C	Not in use
D	Not in use
E	Invalid Disbursement Activity
F	Invalid Disbursement Sequence Number
G	Total Disbursement Actual Gross Amounts cannot be greater the Loan Amount Approved/Requested
H	Not in use
I	Not in use
J	Credit check not yet approved for this PLUS loan
K	No Actual Disbursement exists for this adjustment
L	Unsatisfactory school eligibility conditions
M	Duplicate disbursement transaction
N	Not in use
O	Not in use
P	Duplicate adjustment transaction
Q	Disbursement date outside of allowable window
R	Not in use
S	Disbursement date cannot be more than 7 calendar days after the current date
T	Must have valid promissory note to disburse
U	Invalid Loan Identifier
V	Invalid disbursement date
W	Not in use
X	Invalid School Code
Y	School is physically closed or ownership changed
Z	School code does not match School Code on loan record

### ***Important Notes***

- These reject codes will appear on disbursement acknowledgements (DIOD03OP) for rejected disbursement records.
- Rejected disbursements must be resolved and resubmitted in your next disbursement export batch.
- Reject codes also appear on the Disbursement tab.
- See the *2002-2003 Direct Loan Technical Reference* (Section 2), for additional comments on all codes (see the SFAdownload Web site located at **SFAdownload.ed.gov**).

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## Batch Level Reject Codes

CODE	DESCRIPTION OF ERROR
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

### ***Important Note***

- If your batch is rejected, one of these reject codes will appear in your batch header record, and the batch will not contain any detail records.

# Bits and Bytes

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## Overview

In this section, you will find:

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

## Direct Loan Message Classes

Message classes that end in an **OP** are for imported batches and those that end in an **IN** are for exported batches. In the following table, “03” in the message classes represents the year indicator for the 2002-2003 cycle year and “N/A” in any column represents a descriptor that does not apply to that file type.

Message Class	Batch ID	Data Description	Processor
<b>Exports to COD</b>			
DESF03IN	#D	Export Full Loan Sub/Unsub Origination Records	COD
DESC03IN	#E	Export Loan Origination Change	COD
DESD03IN	#H	Export Disbursement Records	COD
DEPF03IN	PF	Export Full Loan PLUS Origination Records	COD

Message Class	Batch ID	Data Description	Processor
<b>Exports to External Systems (Combination Schools)</b>			
DEER03IN	#F	Export External Loan Data (from EDEExpress into an external source)	N/A

Message Class	Batch ID	Data Description	Processor
<b>Imports from External Systems (Combination Schools)</b>			
DIEA03OP	#O	Import External Loan Origination Add File (from external source into EDEExpress)	N/A
DIEC03OP	#P	Import External Change Record (from external source into EDEExpress)	N/A
N/A	N/A	Import ISIR Import Add	N/A
N/A	N/A	Import Packaging Import Add	N/A

IN = Input to the SAIG, OP = Output from the SAIG, N/A = Does not apply to this file type

## Direct Loan Message Classes (Continued)

Message Class	Batch ID	Data Description	Processor
<b>Imports from COD to DL Phase-In Schools (EDEXpress)</b>			
DIPA03OP	#A	Import MPN/PLUS Prom Note Acknowledgement	COD
DIOD03OP	#B	Import Booking Notification	COD
DIPC03OP	#C	Import PLUS Credit Decision Acknowledgement	COD
DISF03OP	#D	Import Full Loan Sub/Unsub Origination Acknowledgement	COD
DIPF03OP	PF	Import Full Loan PLUS Origination Acknowledgement	COD
DIPA03OP	#D or PF	Import MPN/PLUS Prom Note Acknowledgement (Standard Origination)	COD
DIOC03OP	#E	Import Loan Origination Change	COD
DIOD03OP	#H	Import Disbursement Acknowledgement	COD
DARC03OP	#Q	Import Funded Disbursement List (Actual Disbursement Roster – Comma-Delimited)	COD
DIAO03OP	#Q	Import Funded Disbursement List (Actual Disbursement Roster – Preformatted)	COD
DALC03OP	#R	Import Pending Disbursement List (Anticipated Disbursement Listing – Comma-Delimited)	COD
DIAA03OP	#R	Import Pending Disbursement List (Anticipated Disbursement Listing - Preformatted)	COD
DIWC03OP	#W	Import 30-Day Warning Report (Comma-Delimited)	COD
DIWR03OP	#W	Import 30-Day Warning Report (Preformatted)	COD
DABSCDOP	N/A	Import Disbursement Activity Not Yet Booked at Servicing Report (Comma-Delimited)	COD

IN = Input to the SAIG, OP = Output from the SAIG, N/A = Does not apply to this file type

## Direct Loan Message Classes (Continued)

Message Class	Batch ID	Data Description	Processor
<b>Imports from COD to DL Phase-In Schools (EDEXpress) (Cont.)</b>			
DABSPFOP	N/A	Import Disbursement Activity Not Yet Booked at Servicing Report (Preformatted)	COD
DUPLCDOP	N/A	Import Duplicate Student Borrower Report (Comma-Delimited)	COD
DUPLPFOP	N/A	Import Duplicate Student Borrower Report (Preformatted)	COD
INACCDOP	N/A	Import Inactive Loans Report (Comma-Delimited)	COD
INACPFOP	N/A	Import Inactive Loans Report (Preformatted)	COD
SNDCPFOP	N/A	Import SSN/Name/Date of Birth Change (Preformatted)	COD
SNDCCDOP	N/A	Import SSN/Name/Date of Birth Change Report (Comma-Delimited)	COD
CODRBFOP	RB	Import Rebuild Loan File (on demand)	COD
DIOD03OP	SP	Import Payment to Servicer	COD

Message Class	Batch ID	Data Description	Processor
<b>Imports from LOC</b>			
DECC03OP	N/A	Import Entrance Counseling Results (Comma-Delimited)	LOC
DECF03OP	N/A	Import Entrance Counseling Results (Fixed-Length)	LOC
DECP03OP	N/A	Import Entrance Counseling Results (Preformatted)	LOC

IN = Input to the SAIG, OP = Output from the SAIG, N/A = Does not apply to this file type

## Direct Loan Message Classes (Continued)

Message Class	Batch ID	Data Description	Processor
<b>Imports from Servicing</b>			
ED0403OP	N/A	Import Delinquent Borrowers Report (Preformatted)	Servicing
DLCM03OP	N/A	Import Exit Counseling Results (Comma-Delimited)	Servicing
DLFF03OP	N/A	Import Exit Counseling Results (Fixed-Length)	Servicing
DLFM03OP	N/A	Import Exit Counseling Results (Preformatted)	Servicing
DQBD03OP	N/A	Import Direct Loan Delinquency File (from Servicing)	Servicing

IN = Input to the SAIG, OP = Output from the SAIG, N/A = Does not apply to this file type



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## Status Flags

### The Loan Tab:

#### LOAN ORIGINATION 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 endorsement
- 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

#### PROM NOTE STATUS (PLUS ONLY)

- R* = Ready to print
- P* = Printed or Request to print sent to COD
- \*S* = Parent/Student signed & returned
- M* = Manifested
- X* = Accepted PLUS promissory note; pending loan Origination record
- A* = Accepted by COD
- E* = Rejected by COD

## Status Flags (Continued)

### The Disbursement Tab:

#### MPN STATUS (Sub/Unsub ONLY)

- A* = Accepted Master Promissory Note at COD
- I* = MPN Inactive at COD
- C* = MPN Closed at COD
- Q* = MPN Rejected 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
- F* = MPN not on file
- \*T* = School assumes MPN Exists

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

#### 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 the Origination Acknowledgement from COD, EDEExpress automatically changes the Loan Origination status flags of all records in the batch 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, 2	No	No	\$2,625
Dependent	3	No	No	\$3,500
Dependent	4, 5, 6	No	No	\$5,500
Dependent	1, 2	Yes	No	\$6,625
Dependent	3	Yes	No	\$7,500
Dependent	4, 5, 6	Yes	No	\$10,500
Dependent	5, 6	No	Yes	\$22,167
Dependent	5, 6	Yes	Yes	\$27,167
Independent	1, 2	No	No	\$6,625
Dependent	3	Yes	No	\$7,500
Dependent	4, 5, 6	Yes	No	\$10,500
Dependent	5, 6	No	Yes	\$22,167
Dependent	4, 5	No	Yes	\$27,167
Independent	1, 2	No	No	\$6,625
Independent	3	No	No	\$7,500
Independent	4, 5, 6	No	No	\$10,500
Independent	7	No	No	\$18,500
Independent	5, 6	No	Yes	\$27,167
Independent	7	No	Yes	\$45,167

### **Important Note**

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

# Getting Help

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## 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](mailto:epswan@ncs.com)**

### Sources of Assistance for Schools

*Sources of Assistance for Schools* is a new document that contains helpful contact information for all Student Financial Assistance programs, including frequently called help lines, e-mail addresses, phone numbers, and Web site addresses. The document is available for downloading from the SFAdownload Web site located at **[SFAdownload.ed.gov](http://SFAdownload.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 four technical references that are available from the SFAdownload Web site at [SFAdownload.ed.gov](http://SFAdownload.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 Direct Loan Technical Reference** is a compilation of record layouts and reject codes for direct loan processing. It combines a custom section to help schools develop their own solution for Direct Loan processing and a combination section to help schools use the EDEExpress software in conjunction with an external system or third party software.
3. **The Packaging Technical Reference** is a compilation of record layouts for adding and changing records in the Packaging module of EDEExpress.
4. **The Federal Pell Grant Program Technical Reference** is a compilation of programmer specifications and record layouts for schools that participate in the Federal Pell Grant Program.