

Overview

Preface

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

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

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

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

Overview

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

Custom

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

Combination

- Combination Layouts
- Combination Edits
- Combination System Requirements

Appendix

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

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

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

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

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

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

202/708-9951

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

800/330-5947

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

800/848-0978

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

Sources of Assistance

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

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

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

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

CPS Customer Service **800/330-5947**

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

E-mail: cps@ncs.com

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

Fax: 319/358-4260

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

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

Direct Loan Client Account Managers

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

Direct Loan Consolidation

800/557-7392

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

E-mail: loan_consolidation@mail.ed.gov

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

Direct Loan Origination Center

800/848-0978

E-mail: loan_origination@mail.ed.gov

Fax: 800/557-7396

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

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

Direct Loan Policy**202/708-8242**

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

- Policies
- Regulations

Direct Loan Servicing Center**800/848-0979**

(Borrower Referral Only)

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

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

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

Fax: 800/848-0984

School Services**888/877-7658**

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

- Delinquency Issues
- Interface Issues

Direct Loan Operations Staff**202/708-9951**

E-mail: direct_loans@ed.gov

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

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

- Direct Loan Procedures and Operations

**FAFSA on the Web and FAFSA Express
Customer Service**

800/801-0576

E-mail: FAFSAWeb@ncs.com

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

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

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

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

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

Federal Pell Grant Program

**800/4-P-GRANT or
800/474-7268**

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

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

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

Customer Service

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

Web Page

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

Federal Student Aid Information Center **800/4FED-AID or
800/433-3243
800/730-8913**

Telecommunications Device for the Deaf (TDD/TTY)
Working hours are 8:00 a.m. - 8:00 p.m. (ET)

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

319/337-5665

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

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

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

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

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

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

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

E-mail: csb@ed.gov

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

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

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

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

**Student Aid Internet Gateway (SAIG)
Customer Service**

800/615-1189

E-mail: t4wan@ncs.com

Fax: 319/339-6983

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

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

Universal Automation Labs (UAL)

301/565-0032

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

Fax: 301/565-0613

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

Note: Telephone numbers are subject to change.

Overview of Changes from 1999-2000 to 2000-2001

Removed:

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

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

Added:

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

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

Modified:

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

Renamed:

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

Loan Origination Options

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

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

System Options

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

1. Custom System

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

2. Combination EDEExpress/Custom System

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

3. EDEExpress

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

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

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

Items to Consider in Choosing a System Option

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

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

PC Requirements

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

Processor	IBM-compatible PC with a Pentium 200 MHz or comparable 64MB RAM 4.0 GB SCSI Hard Drive 56K Analog Modem 3.5"/1.44MB Diskette Drive SVGA Monitor Windows 95 Keyboard Laser printer capable of printing on standard paper (8 1/2" x 11") 12x CD-ROM Drive with sound board* *Required if institutions want to use the EDEExpress tutorial.
Microsoft Windows	Windows95 or Windows NT 4.0 or above
Available hard disk space	4.0 GB SCSI
RAM	64 MB
Printer	Laser printer capable of printing on standard paper (8.5 x 11)
Modem	56K Analog
Mouse Driver	Microsoft-compatible
Tape Back-up Unit	Capacity should equal the size of the stored data.
CD-ROM	12x Drive with Sound Board
Floppy Disk Drive	3.5" high-density/1.44 MB
Monitor and Video Card	800 X 600 Super VGA

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

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

Interface Requirements

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

Interface with other ED-provided Software Systems on PC

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

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

Interface with other Software Systems on Campus

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

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