

Overview

Preface

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

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

The Direct Loan Technical Reference for 2001-2002 is organized into the following four sections:

Overview

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- System Options
- Items to Consider in Choosing a System Option
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- Custom Edits
- Custom System Requirements
- Implementation Guide

Combination

- Combination Layouts
- Combination Edits
- Combination System Requirements

Appendix

- Direct Loan Reports
- Measurement Tools and List Reports
- Miscellaneous
- Direct Loan Forms
- Rebuild Loan File Record Layouts

Important Telephone Numbers

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

202/708-9951

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 section, Sources of Assistance, for additional help lines.

All schools should read the Overview section of this technical reference. 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.

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

System Options

The U.S. Department of Education gives you maximum flexibility in fashioning a system solution that best meets your institution's needs and loan origination option. 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 or contracting a third-party servicer.

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 2001-2002 is provided in Section 4.

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).

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

3. 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.

Sources of Assistance

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

Note: Telephone numbers are subject to change.

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), Monday through Friday

- CPS Batch Status
- Custom/Combo/Mainframe Support for Direct Loans
- Direct Loan Technical Reference
- EDE Technical Reference
- EDEExpress Software - App Express, Packaging, Direct Loan, and Pell
- FISAP software
- FISAP Technical Reference
- Packaging Technical Reference
- QAP Software
- Rejected EDE Records and Batches
- Renewal Application Processing
- SSCR-32 Software
- SSCR Technical Reference
- Use of CPS On-line Query
- Return of Title IV Funds

Direct Loan Client Account Managers

- Program and Technical Assistance
- Reconciliation and Closeout
- Site Visits
- Training

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

e-mail: loan_consolidation@mail.ed.gov

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

Working hours are 7:00 a.m. - 7:00 p.m. (CT), Monday through Friday

- Provide Borrower Counseling
- Complete Certification Information for Processing
- Process Consolidation Applications
- Obtain Payoff Amounts from Lenders
- Provide Funds to Lenders for Approved Loans
- Process Promissory Notes/Loan Statements
- Provide Repayment Plan Information to Borrowers
- Add Supplemental Loans to Existing Consolidation Loans

Direct Loan Operations Staff

202/708-9951

e-mail: direct_loans@ed.gov

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

Working hours are 7:30 a.m. – 4:30 p.m. (ET), Monday through Friday

Direct Loan Origination Center

800/848-0978

e-mail: loan_origination@mail.ed.gov

Web site address: www.ed.gov/DirectLoan

Fax: 800/557-7396

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

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

Direct Loan Program Development Division

202/708-8242

Working hours are 7:00 a.m. - 4:00 p.m. (ET), Monday through Friday

- Policy
- Regulations

Direct Loan Servicing Center

Borrower Referral Only

800/848-0979

Telecommunications Device for the Deaf (TDD/TTY)

800/848-0983

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

e-mail: Not available.

Fax: 800/848-0984

Working hours are 8:00 a.m. - 8:30 p.m. (ET), AVR Available 24 Hours a Day, Monday through Friday

- Borrower Account Inquiries
- Deferments/Forbearances
- Payment Inquiries
- Repayment Options

School Services

888/877-7658

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

- Delinquency Issues
- Interface Issues

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>

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

Working hours are 7:00 a.m. - 10:00 p.m. (CT), Monday through Friday

- Application Status
- Correction on the Web Assistance
- FAFSA Express Software Assistance
- FAFSA on the Web Assistance
- General Questions on Electronic Filing
- Help Accessing the Web Page
- Process Corrections
- Renewal App on the Web Assistance
- Renewal Application

Federal Pell Grant Program

**800/4PGRANT
or 800/474-7268**

e-mail: pell_systems@ed.gov

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

Fax: 301/548-2396

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

Federal Pell Grant Program Customer Service

- Batch Processing Status and Rejected Batches
- Current Authorization Level
- General Inquiries concerning RFMS
- Information and Data Request Regarding Award Years Prior to 2000-2001
- Pell Grant Web Page Questions

Federal Pell Grant Program Web Page

- Authorization Level for 1999-2000, 2000-2001, 2001-2002
- Batch Status for 1999-2000, 2000-2001, 2001-2002
- Links to Pell Grant Resources

Federal Student Aid Information Center

**800/4FED AID
or 800/433-3243**

Telecommunications Device for the Deaf (TDD/TTY)

800/730-8913

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

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

**Grant Administration and Payment System
(GAPS)**

888/336-8930

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

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

National Student Loan Data System (NSLDS)

800/999-8219

Web site address for FAA Professionals (Restricted System--Authorized Personnel Only):
<https://www.nsldsfap.ed.gov>

Working hours are 7:00 a.m. - 7:00 p.m. (CT), Monday through Friday

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

SFA Customer Service Call Center (CSCC)

Formerly SFA Customer Support Inquiry Center

**800/4ED-SFAP
or 800/433-7327**

e-mail: SFA_Customer_Support@ed.gov

Fax: 202/260-4199

Working hours are 9:00 a.m. - 5:00 p.m. (ET), Monday through Friday

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

Title IV WAN 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), Monday through Friday

- Billing and Invoices
- Campus-Based Award Letter
- EDconn32
- EDE Enrollment and Participation
- Network Password Changes and Resets
- Software and User Manual Distribution
- Transmission Errors

Universal Automation Labs (UAL)

877/801-7168

Fax: 301/565-0613

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

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

Overview of Changes from 2000-2001 to 2001-2002

The table below provides an overview of Direct Loan changes made from 2000-2001 to 2001-2002. The first column provides a description of each change. The descriptions are organized by the following four categories: Removed, Added, Modified, and Replaced. The second column indicates if the change affects EDEExpress or Combination Systems. The third column indicates if the change affects Custom Systems or Mainframe Systems.

Description	EDEExpress/ Combination Systems	Custom/ Mainframe Systems
Removed		
Professional Judgement field from the Loan tab within EDEExpress.	X	
Loan Servicer record layout and the Loan Servicer code within EDEExpress. The LOC is no longer sending this data.	X	X
Refund Code and Refund Date from the EDEExpress Disbursement tab and External Export record layout.	X	
Added		
50-character field for borrower e-mail address to the Loan Origination record layout and to EDEExpress. The e-mail address is a changeable field.	X	X
Disclosure Statement Print Indicator of “Z” to reprint a Disclosure Statement at the LOC.	X	X
Change process for Loan Origination Records via the LOC Web site. The LOC Web site processes using the same edits used to process electronically transmitted Change records. The school has the option to request from the LOC Web site a listing of the changes.	X	X
First Disbursement Flag of “F” to the Disbursement Record to indicate a first disbursement if it is not disbursement number 01 or a change to the first disbursement flag, “C.”	X	X

Description	EExpress/ Combination Systems	Custom/ Mainframe Systems
Added (Continued)		
Up-front interest rebate to the disbursement calculations, the Disclosure Statement, EExpress, edits and appropriate reports. An interest rebate field is added to the Full Loan Origination, the Disbursement/Disbursement Acknowledgement, Direct Loan School Account Statement (DLSAS), Optional Loan Detail Exception, and the External Export record layouts. New Change Field Transmit Numbers and Combination System Change Field Numbers are added for Interest Rebate Percentage.	X	X
Indicator to Direct Loan System Setup to mark whether a school enters disbursements and adjustments using gross amounts or net amounts. This change simplifies the Disbursement Action Types stored in EExpress to D – Disbursement, A - Adjusted Disbursement Amount, and Q - Adjusted Disbursement Date.	X	
Option to EExpress to record adjustments to disbursements by entering the Net Disbursement Adjustment amount which may be positive or negative. EExpress will calculate the Gross Disbursement, Fee, Interest Rebate, and Net Disbursement amounts.	X	
External Import Change field number for Promissory Note/Master Promissory Note Signed.	X	
Indicator to Direct Loan System Setup to mark whether a school is processing MPNs as a multi-year processing school or a single-year processing school. Schools indicating multi-year processing can import the MPN Indicator on the ISIR into EExpress.	X	
Loan Amount Approved, Loan Status and MPN/Promissory Note Status to display on the EExpress Disbursement tab as well as the EExpress Loan tab.	X	
Option to select the inactive loan flag in EExpress. EExpress adjusts the Loan Amount Approved and all anticipated disbursements to zero. Appropriate Change Records are generated for export to the LOC.	X	

Description	EExpress/ Combination Systems	Custom/ Mainframe Systems
Modified		
HEAL terminology to read Health Profession Programs.	X	X
Student's College Grade Level to a one-byte field using updated codes 0-7. (Note: These codes are different from previous years, and the codes from previous years have not changed.)	X	X
Master Promissory Note ID on the Loan Origination acknowledgement to a Yes/No Indicator.	X	X
Loan Amount Requested to a PLUS only field. Therefore, Loan Amount Requested is removed for subsidized/unsubsidized loans. This affects the Loan Origination record layout and Express Loan tab.	X	X
Field length for Permanent and Local Address to 35 bytes. This affects the Loan Origination record layout, Change Field Transmit Numbers and fields within EExpress.	X	X
Field length for First Name from 9 to 12 bytes. This affects the Loan Origination record layout, Change Field Transmit Number and fields within EExpress.	X	X
Change Record Layout to accommodate the 50-byte e-mail address.	X	X
Disclosure Statement to print Gross Loan Amount, Loan Fee Amount, Interest Rebate Amount, and Net Loan Amount. Only the Anticipated Net Disbursement Amount and Date are printed for each individual disbursement. EExpress can now print up to 20 anticipated disbursements on the Disclosure Statement.	X	X
Disclosure Statement language to more adequately explain the cancellation process to borrowers.	X	X
Disclosure Statement to clarify and emphasize that this is a notice of planned anticipated disbursements and not the actual disbursements. In addition, more plain language is applied and minor formatting is done to reduce confusion and aid in understanding.	X	X

Description	EExpress/ Combination Systems	Custom/ Mainframe Systems
Modified (Continued)		
EExpress Measurement Tool reports to better serve the needs of the schools.	X	
The EExpress Disbursement tab to always display the anticipated and actual disbursement totals at bottom of disbursement grids.	X	
Loan tab to display appropriate fields in processing order for PLUS loans versus subsidized/unsubsidized loans. Thus, all MPN/PLUS Promissory Note Statuses are combined into one field on the EExpress Loan tab, either MPN Status or PLUS Promissory Note Status.	X	X
Replaced		
Borrower Signed and Student Signed flag with the status of "S" – Signed and the MPN Exists field with the status of "T" – Assumes MPN on file at LOC.	X	

Loan Origination Options

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

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

Items to Consider in Choosing a System Option

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

If you participate in the Electronic Access of Information with 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 minimum 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:

- IBM or fully IBM-compatible PC with a Pentium 200 MHz processor or better.
- 64 MB total memory or more.
- 4.0 GB SCSI hard drive.
- 300 MB of available hard disk space (depending on the functions you use and how many records you store in your database).
- 56 K analog modem K flex or X2 technology.
- Dedicated phone line.
- 3.5"/1.44 MB high-density floppy disk drive, supporting 3.5" high-density double-sided diskettes.
- Windows 95 keyboard (for example, IBM Enhanced 101 or 102 Keyboard).
- Microsoft compatible mouse.
- Laser printer capable of printing on standard paper (8 ½" x 11").
- 32-bit operating system (Microsoft Windows 95, Microsoft Windows 98, Windows 2000, or Microsoft Windows NT 4.0).
- Monitor and video card capable of Super Video Graphics Adapter (SVGA) (800 x 600) resolution (small fonts only).
- EDEExpress is designed in SVGA. You may use a higher resolution than SVGA at your own discretion.
- Internet Service Provider (ISP) or connection to the Internet. A connection to the Internet is necessary to access the "Info for Financial Aid Professionals" Web site (www.ifap.ed.gov). It is also necessary for submission of the Application for Approval to Participate in Federal Student Aid Programs (recertification, reinstatement, and changes), and required in order to download the software from the Internet.

Optional Items to Consider

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

- 12X CD-ROM drive with sound board for other future software distributions.
- Backup system (for example, a tape backup system) to store your data.
- Power supply backup or surge protectors.
- Phone line surge protector.
- Virus scan software.

Note: A backup of 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, EDconn32, can coexist on the same PC with EDEExpress. EDconn32 is a Windows software package that Direct Loan participants use to transmit data across the network to the Direct Loan systems. EDconn32 is compatible with the LAN; however, care should be taken when using EDconn32 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.