Technical Reference for

Direct Loan

2001-2002

U.S. Department of Education

243 H

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Overview

Preface

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

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

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

Overview

- Preface
- Sources of Assistance
- Overview of Changes from 2000-2001 to 2001-2002
- 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 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~~ ***CPS/WAN Technical Support*** 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 EDExpress/Custom System

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

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

3. EDExpress

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

Sources of Assistance

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

Note: Telephone numbers are subject to change.

CPS/WAN Technical Support **800/330-5947**
~~CPS Customer Service~~
Telecommunications Device for the Deaf (TDD/TTY) **800/511-5806**

e-mail: ~~cps@ncs.com~~ ***cpswan@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
- EDExpress 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
- Campus-Based Award Letter
- ***EDconn32***
- ***EDE Enrollment and Participation***
- ***Network Password Changes and Resets***
- ***Software and User Manual Distribution***
- ***Transmission Errors***

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~~
	206/615-2231

Direct Loan Consolidation 800/557-7392

e-mail: loan_consolidation@mail.eds.com

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.eds.com

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

Formerly SFA Customer Support Inquiry Center

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~~

FISAP Technical Support 877/801-7168

~~Universal Automation Labs (UAL)~~

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 EDExpress or Combination Systems. The third column indicates if the change affects Custom Systems or Mainframe Systems.

Description	EDExpress/ Combination Systems	Custom/ Mainframe Systems
Removed		
Professional Judgement field from the Loan tab within EDExpress.	X	
Loan Servicer record layout and the Loan Servicer code within EDExpress. The LOC is no longer sending this data.	X	X
Refund Code and Refund Date from the EDExpress Disbursement tab and External Export record layout.	X	
Do you perform drawdown requests at your school? from Direct Loan System Setup.	***X***	
Added		
50-character field for borrower e-mail address to the Loan Origination record layout and to EDExpress. 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	EDExpress/ Combination Systems	Custom/ Mainframe Systems
Added (Continued)		
Up-front interest rebate to the disbursement calculations, the Disclosure Statement, EDExpress, 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 EDExpress to D – Disbursement, A - Adjusted Disbursement Amount, and Q - Adjusted Disbursement Date.	X	
Option to EDExpress to record adjustments to disbursements by entering the Net Disbursement Adjustment amount which may be positive or negative. EDExpress 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 EDExpress.	X	
Loan Amount Approved, Loan Status and MPN/Promissory Note Status to display on the EDExpress Disbursement tab as well as the EDExpress Loan tab.	X	
Option to select the inactive loan flag in EDExpress. EDExpress adjusts the Loan Amount Approved and all anticipated disbursements to zero. Appropriate Change Records are generated for export to the LOC.	X	

Description	EDExpress/ 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 EDExpress.	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 EDExpress.	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. EDExpress 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	EDExpress/ Combination Systems	Custom/ Mainframe Systems
Modified (Continued)		
EDExpress Measurement Tool reports to better serve the needs of the schools.	X	
The EDExpress 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 EDExpress 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 EDExpress, the Department of Education provides personal computer (PC) software designed to manage financial aid processing, including the Direct Loan Program. Modules in EDExpress include Application Processing, Packaging, Direct Loan, and Pell Payments. The remainder of this section describes the hardware and interface requirements of the Combination EDExpress/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).
- EDExpress 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 EDExpress should be performed on a regular basis. Make sure your backup can be restored. If you are running EDExpress on a local area network (LAN), refer to the EDExpress Installation Guide for LAN Hardware and Software recommendations.

Interface Requirements

EDExpress 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

EDExpress 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 EDExpress to create loan origination records. EDExpress 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 EDExpress. 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 EDExpress Direct Loan Software. EDExpress is designed to import data captured in these other systems that has been reformatted according to specifications provided in this technical reference.

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

Custom Layouts

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

Please note the increased file lengths for the following files:

- Full Loan (Subsidized/Unsubsidized/PLUS) Origination Record
- Loan Origination Change/Loan Origination Change Acknowledgement

Summary of Direct Loan Message Classes

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

Batch Type	Message Class	Data Description	Data Sent or Received by User	01/02 Record Length	User ID for LOC
#R	DALC##OP	Import Anticipated Disbursement Listing (Comma-Delimited) (Optional)	Received	**	TG50005
#Q	DARC##OP	Import Actual Disbursement Roster (Comma-Delimited)	Received	**	TG50005
*	DASC##OP	Import Disbursement Activity Not Yet Booked at Servicing Report (Comma-Delimited) (Optional)	Received	**	TG50005
~~*~~	~~DDAD##OP~~	~~Import 732 Disbursement Activity Detail Report (On Demand)~~	~~Received~~	~~**~~	~~TG50005~~
*	DDAM##OP	Import 732 Disbursement Activity Detail Report (Monthly)	Received	**	TG50005
PF	DEPF##IN	Export Full Loan PLUS Origination	Sent	1064	TG50005
#L	DERC##IN	Export Optional Loan Detail Exception File	Sent	220	TG50005
#E	DESC##IN	Export Loan Origination Change	Sent	614	TG50005
#H	DESD##IN	Export Disbursement	Sent	152	TG50005
#D	DESF##IN	Export Full Loan Subsidized/Unsubsidized Origination	Sent	1064	TG50005
#R	DIAA##OP	Import Anticipated Disbursement Listing	Received	80	TG50005
#Q	DIAO##OP	Import Actual Disbursement Roster	Received	80	TG50005
*	DILC##OP	Import Inactive Loans Report (Comma-Delimited) (Optional)	Received	**	TG50005
#E	DIOC##OP	Import Loan Origination Change	Received	614	TG50005

Note: ## = Year Indicator; 02 is used for 2001–2002 data; for example, DESF02IN. In the table above, look for DESF##IN.

IN = Input to the SAIG.

OP = Output from the SAIG.

*There is no batch type.

**The record length is variable.

Summary of Direct Loan Message Classes (Continued)

Batch Type	Message Class	Data Description	Data Sent or Received by User	01/02 Record Length	User ID for LOC
#H	DIOD##OP	Import Disbursement Acknowledgement	Received	152	TG50005
#B	DIOD##OP	Import Booking Notification	Received	152	TG50005
SP	DIOD##OP	Import Servicer Refund	Received	152	TG50005
#A	DIPA##OP	Import MPN/PLUS Promissory Note Acknowledgement	Received	189	TG50005
#D or PF	DIPA##OP	Import MPN/PLUS Promissory Note Acknowledgement (Standard Origination)	Received	189	TG50005
#C	DIPC##OP	Import PLUS Credit Decision Acknowledgement	Received	80	TG50005
PF	DIPF##OP	Import Full Loan PLUS Origination Acknowledgement	Received	95	TG50005
#D	DISF##OP	Import Full Loan Subsidized/Unsubsidized Origination Acknowledgement	Received	95	TG50005
#W	DIWC##OP	Import 30-Day Warning Report (Comma-Delimited) (Optional)	Received	**	TG50005
#W	DIWR##OP	Import 30 Day Warning Report	Received	80	TG50005
RB	DLRBLDOP	Import Rebuild Loan File (On Demand)	Received	1059	TG50005
*	DPSC##OP	Import Pending SSN Changes Over 45 Days Report (Comma-Delimited) (Optional)	Received	**	TG50005
*	DQBD##OP	Direct Loan Delinquency File	Received	**	TG58647 Servicing

Note: ## = Year Indicator; 02 is used for 2001–2002 data; for example, DESF02IN. In the table above, look for DESF##IN.

IN = Input to the SAIG.

OP = Output from the SAIG.

*There is no batch type.

**The record length is variable.

Summary of Direct Loan Message Classes (Continued)

Batch Type	Message Class	Data Description	Data Sent or Received by User	01/02 Record Length	User ID for LOC
AS	DSAC##OP	Import Direct Loan School Account Statement (Comma-Delimited) (Optional) • Year-To-Date Cash Summary Section • Year-To-Date Disbursement Summary by Loan Type Section • Monthly Cash Summary Section • Monthly Disbursement Summary by Loan Type Section • Cash Detail Section • Loan Detail Section	Received	**	TG50005
AS	DSAS##OP	Import Direct Loan School Account Statement • Year-To-Date Cash Summary Section • Year-To-Date Disbursement Summary by Loan Type Section • Monthly Cash Summary Section • Monthly Disbursement Summary by Loan Type Section • Cash Detail Section • Loan Detail Section	Received	220	TG50005
*	DSNC##OP	Import SSN/Name/Date of Birth Change Report (Comma-Delimited) (Optional)	Received	**	TG50005
*	DUPC##OP	Import Duplicate Student Borrower Report (Comma-Delimited) (Optional)	Received	**	TG50005

Note: ## = Year Indicator; 02 is used for 2001–2002 data; for example, DESF02IN. In the table above, look for DESF##IN.

IN = Input to the SAIG.

OP = Output from the SAIG.

*There is no batch type.

**The record length is variable.

Summary of Direct Loan Message Classes (Continued)

Batch Type	Message Class	Data Description	Data Sent or Received by User	01/02 Record Length	User ID for LOC
*	ED01##OP	Import Loan Detail Exception Report for Booked Loans (Optional)	Received	80	TG50005
*	ED02##OP	Import Loan Detail Exception Report for Unbooked Loans (Optional)	Received	80	TG50005
*	ED03##OP	Import Duplicate Student Borrower Report (Optional)	Received	80	TG50005
*	ED04##OP	Delinquent Borrower Report	Received	**	TG58647 Servicing
*	ED06##OP	Import Inactive Loans Report (Optional)	Received	80	TG50005
*	ED07##OP	Import SSN/Name/Date of Birth Change Report (Optional)	Received	80	TG50005
*	ED08##OP	Import Pending SSN Changes Over 45 Days Report (Optional)	Received	80	TG50005
~~*~~	~~ED09##OP~~	~~Import 732 Loan Detail Report (Bi-weekly)~~	~~Received~~	~~**~~	~~TG50005~~
~~*~~	~~ED11##OP~~	~~Import 732 Cash Summary Report (Bi-weekly)~~	~~Received~~	~~**~~	~~TG50005~~
*	ED12##OP	Import 732 Loan Detail Report (Monthly)	Received	**	TG50005
*	ED13##OP	Import 732 Cash Summary Report (Monthly)	Received	**	TG50005
*	ED14##OP	Import Disbursement Activity Not Yet Booked at Servicing Report	Received	80	TG50005

Note: ## = Year Indicator; 02 is used for 2001–2002 data; for example, DESF02IN. In the table above, look for DESF##IN.

IN = Input to the SAIG.

OP = Output from the SAIG.

*There is no batch type.

**The record length is variable.

Summary of Direct Loan Message Classes (Continued)

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

Batch Type	Message Class	Data Description	Data Sent or Received by User	01/02 Record Length	User ID for LOC
*	ED04##OP	Delinquent Borrower Report	Received	**	TG58647 Servicing
*	DQBD##OP	Direct Loan Delinquency File	Received	**	TG58647 Servicing
#H	DESD##IN	Export Disbursement	Sent	152	TG50005
PF	DEPF##IN	Export Full Loan PLUS Origination	Sent	1064	TG50005
#D	DESF##IN	Export Full Loan Subsidized/Unsubsidized Origination	Sent	1064	TG50005
#E	DESC##IN	Export Loan Origination Change	Sent	614	TG50005
#L	DERC##IN	Export Optional Loan Detail Exception File	Sent	220	TG50005
#W	DIWR##OP	Import 30 Day Warning Report	Received	80	TG50005
#W	DIWC##OP	Import 30-Day Warning Report (Comma-Delimited) (Optional)	Received	**	TG50005
~~*~~	~~ED11##OP~~	~~Import 732 Cash Summary Report (Bi-weekly)~~	~~Received~~	~~**~~	~~TG50005~~
*	ED13##OP	Import 732 Cash Summary Report (Monthly)	Received	**	TG50005
*	DDAM##OP	Import 732 Disbursement Activity Detail Report (Monthly)	Received	**	TG50005
~~*~~	~~DDAD##OP~~	~~Import 732 Disbursement Activity Detail Report (On Demand)~~	~~Received~~	~~**~~	~~TG50005~~
*	ED12##OP	Import 732 Loan Detail Report (Monthly)	Received	**	TG50005

Note: ## = Year Indicator; 02 is used for 2001–2002 data; for example, DESF02IN. In the table above, look for DESF##IN.

IN = Input to the SAIG.

OP = Output from the SAIG.

*There is no batch type.

**The record length is variable.

Summary of Direct Loan Message Classes (Continued)

Batch Type	Message Class	Data Description	Data Sent or Received by User	01/02 Record Length	User ID for LOC
~~*~~	~~ED09##OP~~	~~Import 732 Loan Detail Report (Bi-weekly)~~	~~Received~~	~~**~~	~~TG50005~~
#Q	DIAO##OP	Import Actual Disbursement Roster	Received	80	TG50005
#Q	DARC##OP	Import Actual Disbursement Roster (Comma-Delimited)	Received	**	TG50005
#R	DIAA##OP	Import Anticipated Disbursement Listing	Received	80	TG50005
#R	DALC##OP	Import Anticipated Disbursement Listing (Comma-Delimited) (Optional)	Received	**	TG50005
#B	DIOD##OP	Import Booking Notification	Received	152	TG50005
AS	DSAS##OP	Import Direct Loan School Account Statement • Year-To-Date Cash Summary Section • Year-To-Date Disbursement Summary by Loan Type Section • Monthly Cash Summary Section • Monthly Disbursement Summary by Loan Type Section • Cash Detail Section • Loan Detail Section	Received	220	TG50005

Note: ## = Year Indicator; 02 is used for 2001–2002 data; for example, DESF02IN. In the table above, look for DESF##IN.

IN = Input to the SAIG.

OP = Output from the SAIG.

*There is no batch type.

**The record length is variable.

Summary of Direct Loan Message Classes (Continued)

Batch Type	Message Class	Data Description	Data Sent or Received by User	01/02 Record Length	User ID for LOC
AS	DSAC##OP	Import Direct Loan School Account Statement (Comma-Delimited) (Optional) • Year-To-Date Cash Summary Section • Year-To-Date Disbursement Summary by Loan Type Section • Monthly Cash Summary Section • Monthly Disbursement Summary by Loan Type Section • Cash Detail Section • Loan Detail Section	Received	**	TG50005
#H	DIOD##OP	Import Disbursement Acknowledgement	Received	152	TG50005
*	ED14##OP	Import Disbursement Activity Not Yet Booked at Servicing Report	Received	80	TG50005
*	DASC##OP	Import Disbursement Activity Not Yet Booked at Servicing Report (Comma-Delimited) (Optional)	Received	**	TG50005
*	DUPC##OP	Import Duplicate Student Borrower Report (Comma-Delimited) (Optional)	Received	**	TG50005
*	ED03##OP	Import Duplicate Student Borrower Report (Optional)	Received	80	TG50005
PF	DIPF##OP	Import Full Loan PLUS Origination Acknowledgement	Received	95	TG50005
#D	DISF##OP	Import Full Loan Subsidized/Unsubsidized Origination Acknowledgement	Received	95	TG50005
*	DILC##OP	Import Inactive Loans Report (Comma-Delimited) (Optional)	Received	**	TG50005

Note: ## = Year Indicator; 02 is used for 2001–2002 data; for example, DESF02IN. In the table above, look for DESF##IN.

IN = Input to the SAIG.

OP = Output from the SAIG.

*There is no batch type.

**The record length is variable.

Summary of Direct Loan Message Classes (Continued)

Batch Type	Message Class	Data Description	Data Sent or Received by User	01/02 Record Length	User ID for LOC
*	ED06##OP	Import Inactive Loans Report (Optional)	Received	80	TG50005
*	ED01##OP	Import Loan Detail Exception Report for Booked Loans (Optional)	Received	80	TG50005
*	ED02##OP	Import Loan Detail Exception Report for Unbooked Loans (Optional)	Received	80	TG50005
#E	DIOC##OP	Import Loan Origination Change	Received	614	TG50005
#A	DIPA##OP	Import MPN/PLUS Promissory Note Acknowledgement	Received	189	TG50005
#D or PF	DIPA##OP	Import MPN/PLUS Promissory Note Acknowledgement (Standard Origination)	Received	189	TG50005
*	DPSC##OP	Import Pending SSN Changes Over 45 Days Report (Comma-Delimited) (Optional)	Received	**	TG50005
*	ED08##OP	Import Pending SSN Changes Over 45 Days Report (Optional)	Received	80	TG50005
#C	DIPC##OP	Import PLUS Credit Decision Acknowledgement	Received	80	TG50005
RB	DLRBLDOP	Import Rebuild Loan File (On Demand)	Received	1059	TG50005
SP	DIOD##OP	Import Servicer Refund	Received	152	TG50005
*	DSNC##OP	Import SSN/Name/Date of Birth Change Report (Comma-Delimited) (Optional)	Received	**	TG50005
*	ED07##OP	Import SSN/Name/Date of Birth Change Report (Optional)	Received	80	TG50005

Note: ## = Year Indicator; 02 is used for 2001–2002 data; for example, DESF02IN. In the table above, look for DESF##IN.

IN = Input to the SAIG.

OP = Output from the SAIG.

*There is no batch type.

**The record length is variable.

Record Layouts

Header

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	10	10	Header Record Identifier Identifies record as a header record	Must be “DL HEADER ” Uppercase and left justified with one blank position after DL and one blank position after HEADER	Left
2	11	14	4	Data Record Length Indicates length of the data record	0000–9999	Right
3	15	22	8	Message Class File name recognized by the LOC	See the Summary of Direct Loan Message Classes table in Section 1	Left
4	23	45	23	Batch Identifier The batch ID associated with the detail records	Batch Type: #A–Z Cycle Indicator = 2 (for 01–02) School Code: X00000–X99999 Where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
5	46	53	8	Created Date The date when the record was created	Format is CCYYMMDD CCYY = 2001–2002	Date
6	54	59	6	Created Time The time when the record was created	000000–235959 Format is HHMMSS HH = 00–23 MM = 00–59 SS = 00–59	Right

Header (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
7	60	61	2	Batch Reject Code (Acknowledgement) Single 2-byte reject code indicating reason the LOC rejected the entire batch Statement Record Type (Optional Loan Detail Exception File Only) Code which identifies the type of records in the batch	01 = Duplicate Batch ID Number 02 = School Code indicates non-Direct Loan Participant 03 = File contains non-ASCII keyboard printable characters 04 = Batch not processed, contact LOC for more information 05 = Invalid message class 06 = Not in Use Can be blank Statement Record Type is used only on the Optional Loan Detail Exception File: BK = Booked UB = Unbooked Can be blank	Left
8	62	69	8	End Date (Optional Loan Detail Exception File Export Only) The date representing the end of the current statement period This account statement represents activity up to and through this date only Must be the calendar month end for unbooked records; includes year-to-date transactions	Format is CCYYMMDD 19000101–20991231 Optional Loan Detail Exception File Only (DERC02IN) Can be blank	Date

Header (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
9	70	71	2	Rebuild Loan File Request Type Identifies the data requested by schools for data recovery	01 = Program Year 02 = Date Range 03 = Borrower 04 = 21-Character Loan ID ~~99 = Combination of any of the above~~ Can be blank This is used only on the Rebuild Loan File (DLRBLDOP/Batch Type RB)	
10	72	80	9	*Filler Length of filler = N minus 71 where N= Record length provided in Field #2	For ED use only	Left
		Total Bytes	N*			

* The minimum filler length is 9 bytes, making the minimum header record length 80 bytes. Filler is added, if necessary, to make the header record the same length as the detail records which follow.

Trailer

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	10	10	Trailer Record Identifier Code to identify record as a trailer record	Must be "DL TRAILER" Uppercase and left justified with one blank position after DL	Left
2	11	14	4	Data Record Length Indicates length of the data record	0000–9999	Right
3	15	21	7	Number of Records The number of data records included in the file	Numeric > = 0	Right
4	22	26	5	Total number of accepted records Total number of accepted records in a loan origination acknowledgement (DISF or DIPF file) **OR** A loan origination change acknowledgement (DIOC file) **OR** A promissory note acknowledgement (DIPA file) **OR** A disbursement acknowledgement (DIOD file—Batch Type #H Only)	Zero filled for all files sent to schools except: • The Full Loan Origination Acknowledgement (DISF or DIPF) • Loan Origination Change Acknowledgement (DIOC) • MPN/PLUS Promissory Note Acknowledgement (DIPA) • Disbursement Acknowledgement (DIOD—Batch Type #H Only) Numeric > = 0 Blank for all files sent to the LOC	Right

Trailer (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
5	27	31	5	Total number of rejected records Total number of rejected records in a loan origination acknowledgement (DISF or DIPF file) **OR** A loan origination change acknowledgement (DIOC file) **OR** A promissory note acknowledgement (DIPA file) **OR** A disbursement acknowledgement (DIOD file—Batch Type #H Only)	Zero filled for all files sent to schools except: • Full Loan Origination Acknowledgement (DISF or DIPF) • Loan Origination Change Acknowledgement (DIOC) • MPN/PLUS Promissory Note Acknowledgement (DIPA) • Disbursement Acknowledgement (DIOD-Batch Type #H Only) Numeric > = 0 Blank for all files sent to the LOC	Right
6	32	36	5	Total number of pending records Total number of pending promissory notes in a DIPA file	Zero filled for all files sent to schools except: • MPN/PLUS Promissory Note Acknowledgement (DIPA) Numeric > = 0 Blank for all files sent to the LOC	Right
7	37	80	44	*Filler Length of filler = N minus 36 where N = Record length provided in Field #2	For ED use only	Left
		Total Bytes	N*			

*The minimum filler length is 44 bytes, making the minimum trailer record length 80 bytes. Filler is added, if necessary, to make the trailer records the same length as the detail records which precede.

Loan Origination

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center

(DESF02IN/DEPF02IN)
Batch Type #D
Batch Type PF

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

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	21	21	Loan Identifier Unique Identifier created at the time of origination	Student's Social Security Number: 001010001–999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 02 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999 Loan Sequence Number must begin with 001 not 101	Left
2	22	30	9	Borrower's Social Security Number The borrower's current Social Security Number	001010001–999999999	Right
3	31	42	12	Borrower's First Name The borrower's first name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) (Dash) Left justified with an A-Z in the first position	Left

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
4	43	58	16	Borrower's Last Name The borrower's last name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) (Dash) Left justified with an A–Z in the first position	Left
5	59	59	1	Borrower's Middle Initial	Uppercase A–Z Can be blank	Left
6	60	94	35	Borrower's Permanent Address The first line of the borrower's permanent address	0–9 Uppercase A–Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)	Left
7	95	110	16	Borrower's Permanent Address City The city where the borrower permanently resides	0–9 Uppercase A–Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)	Left

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
8	111	112	2	Borrower's Permanent Address State The state where the borrower permanently resides	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1	Left
9	113	121	9	Borrower's Permanent Zip Code The borrower's address Zip Code	0–9 Space(s) Last 4 digits may be blank	Left
10	122	131	10	Borrower's Telephone Number The borrower's home telephone number	0–9 Can be blank	Right
11	132	151	20	Borrower's Driver's License Number The borrower's driver's license number	0–9 Uppercase A–Z Space(s) - (Dash) * (Asterisk) Can be blank	Left
12	152	153	2	Borrower's Driver's License State The borrower's driver's license state	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1 Can be blank	Left
13	154	161	8	Borrower's Date of Birth The borrower's date of birth	Format is CCYYMMDD 19020101–19901231	Date

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
14	162	162	1	Borrower's Citizenship The borrower's citizenship status	1 = U.S. Citizen 2 = Eligible Non-Citizen 3 = Ineligible Non-Citizen (Valid only on Subsidized/Unsubsidized Full Loan Origination or Loan Origination Change Records) Required for PLUS only Can be blank for Subsidized/Unsubsidized	Right
15	163	171	9	Borrower's Alien Registration Number The borrower's alien registration number, if eligible non-citizen	000000001–999999999 Can be blank	Right
16	172	172	1	Borrower's Loan Default/Grant Overpayment The borrower is in default on a Title IV loan or owes a refund on a Title IV grant	Y = Yes N = No Z = Overridden by School	Left
17	173	173	1	Student's College Grade Level Indicates the student's current college grade level in the program or college	0 = 1st year undergraduate/never attended college 1 = 1st year undergraduate/attended college before 2 = 2nd year undergraduate/sophomore 3 = 3rd year undergraduate/junior 4 = 4th year undergraduate/senior 5 = 5th year/other undergraduate 6 = 1st year graduate/professional 7 = Continuing graduate/professional or beyond	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
18	174	178	5	Loan Amount Approved The total maximum amount for which the borrower is eligible	Numeric > 0	Right
19	179	186	8	Loan Period Start Date The date when classes begin for the specific period covered by the loan	Format is CCYYMMDD 20000702–20020630 Cannot be prior to the student's academic year start date	Date
20	187	194	8	Loan Period End Date The date when classes end for the specific period covered by the loan	Format is CCYYMMDD 20010701–20030629 Cannot be after the student's academic year end date	Date
21	195	202	8	1st Disbursement Anticipated Date The anticipated disbursement date for the 1st disbursement	Format is CCYYMMDD 20000623–20030927 Cannot be all spaces or zeros	Date
22	203	207	5	1st Disbursement Anticipated Gross Amount The anticipated gross amount for the 1st disbursement	Numeric > 0 Cannot be all spaces or zeros	Right
23	208	212	5	1st Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 1st disbursement	Numeric > 0 Cannot be all spaces or zeros	Right
24	213	217	5	1st Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 1st disbursement	Numeric > 0 Cannot be all spaces or zeros	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
25	218	222	5	1st Disbursement Anticipated Net Amount The anticipated net amount for the 1st disbursement	Numeric > 0 Cannot be all spaces or zeros	Right
26	223	230	8	2nd Disbursement Anticipated Date The anticipated disbursement date for the 2nd disbursement	Format is CCYYMMDD 20000623–20030927 *** Special Schools only**	Date
27	231	235	5	2nd Disbursement Anticipated Gross Amount The anticipated gross amount for the 2nd disbursement	Numeric > 0 ***Special Schools Only** **Cannot be all spaces or all zeros	Right
28	236	240	5	2nd Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 2nd disbursement	Numeric > 0 ***Special Schools Only** **Cannot be all spaces or all zeros	Right
29	241	245	5	2nd Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 2nd disbursement	Numeric > 0 ***Special Schools Only** **Cannot be all spaces or all zeros	Right
30	246	250	5	2nd Disbursement Anticipated Net Amount The anticipated net amount for the 2nd disbursement	Numeric > 0 ***Special Schools Only** **Cannot be all spaces or all zeros	Right

*Special Schools include "Experimental Site Schools" and schools with a less than 10 percent cohort default rate. Only Special Schools are allowed to make one disbursement.

**Two disbursements are required for all other schools.

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
31	251	258	8	3rd Disbursement Anticipated Date The anticipated disbursement date for the 3rd disbursement	Format is CCYYMMDD 20000623–20030927 Can be blank	Date
32	259	263	5	3rd Disbursement Anticipated Gross Amount The anticipated gross amount for the 3rd disbursement	Numeric > = 0 Can be blank	Right
33	264	268	5	3rd Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 3rd disbursement	Numeric > = 0 Can be blank	Right
34	269	273	5	3rd Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 3rd disbursement	Numeric > = 0 Can be blank	Right
35	274	278	5	3rd Disbursement Anticipated Net Amount The anticipated net amount for the 3rd disbursement	Numeric > = 0 Can be blank	Right
36	279	286	8	4th Disbursement Anticipated Date The anticipated disbursement date for the 4th disbursement	Format is CCYYMMDD 20000623–20030927 Can be blank	Date

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
37	287	291	5	4th Disbursement Anticipated Gross Amount The anticipated gross amount for the 4th disbursement	Numeric > = 0 Can be blank	Right
38	292	296	5	4th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 4th disbursement	Numeric > = 0 Can be blank	Right
39	297	301	5	4th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 4th disbursement	Numeric > = 0 Can be blank	Right
40	302	306	5	4th Disbursement Anticipated Net Amount The anticipated net amount for the 4th disbursement	Numeric > = 0 Can be blank	Right
41	307	314	8	5th Disbursement Anticipated Date The anticipated disbursement date for the 5th disbursement	Format is CCYYMMDD 20000623–20030927 Can be blank Blank for PLUS	Date
42	315	319	5	5th Disbursement Anticipated Gross Amount The anticipated gross amount for the 5th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
43	320	324	5	5th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 5th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
44	325	329	5	5th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 5th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
45	330	334	5	5th Disbursement Anticipated Net Amount The anticipated net amount for the 5th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
46	335	342	8	6th Disbursement Anticipated Date The anticipated disbursement date for the 6th disbursement	Format is CCYYMMDD 20000623–20030927 Can be blank Blank for PLUS	Date
47	343	347	5	6th Disbursement Anticipated Gross Amount The anticipated gross amount for the 6th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
48	348	352	5	6th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 6th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
49	353	357	5	6th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 6th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
50	358	362	5	6th Disbursement Anticipated Net Amount The anticipated net amount for the 6th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
51	363	370	8	7th Disbursement Anticipated Date The anticipated disbursement date for the 7th disbursement	Format is CCYYMMDD 20000623–20030927 Can be blank Blank for PLUS	Date
52	371	375	5	7th Disbursement Anticipated Gross Amount The anticipated gross amount for the 7th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
53	376	380	5	7th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 7th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
54	381	385	5	7th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 7th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
55	386	390	5	7th Disbursement Anticipated Net Amount The anticipated net amount for the 7th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
56	391	398	8	8th Disbursement Anticipated Date The anticipated disbursement date for the 8th disbursement	Format is CCYYMMDD 20000623–20030927 Can be blank Blank for PLUS	Date
57	399	403	5	8th Disbursement Anticipated Gross Amount The anticipated gross amount for the 8th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
58	404	408	5	8th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 8th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
59	409	413	5	8th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 8th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
60	414	418	5	8th Disbursement Anticipated Net Amount The anticipated net amount for the 8th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
61	419	426	8	9th Disbursement Anticipated Date The anticipated disbursement date for the 9th disbursement	Format is CCYYMMDD 20000623–20030927 Can be blank Blank for PLUS	Date
62	427	431	5	9th Disbursement Anticipated Gross Amount The anticipated gross amount for the 9th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
63	432	436	5	9th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 9th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
64	437	441	5	9th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 9th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
65	442	446	5	9th Disbursement Anticipated Net Amount The anticipated net amount for the 9th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
66	447	454	8	10th Disbursement Anticipated Date The anticipated disbursement date for the 10th disbursement	Format is CCYYMMDD 20000623–20030927 Can be blank Blank for PLUS	Date
67	455	459	5	10th Disbursement Anticipated Gross Amount The anticipated gross amount for the 10th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
68	460	464	5	10th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 10th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
69	465	469	5	10th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 10th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
70	470	474	5	10th Disbursement Anticipated Net Amount The anticipated net amount for the 10th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
71	475	482	8	11th Disbursement Anticipated Date The anticipated disbursement date for the 11th disbursement	Format is CCYYMMDD 20000623–20030927 Can be blank Blank for PLUS	Date

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
72	483	487	5	11th Disbursement Anticipated Gross Amount The anticipated gross amount for the 11th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
73	488	492	5	11th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 11th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
74	493	497	5	11th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 11th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
75	498	502	5	11th Disbursement Anticipated Net Amount The anticipated net amount for the 11th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
76	503	510	8	12th Disbursement Anticipated Date The anticipated disbursement date for the 12th disbursement	Format is CCYYMMDD 20000623–20030927 Can be blank Blank for PLUS	Date

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
77	511	515	5	12th Disbursement Anticipated Gross Amount The anticipated gross amount for the 12th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
78	516	520	5	12th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 12th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
79	521	525	5	12th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 12th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
80	526	530	5	12th Disbursement Anticipated Net Amount The anticipated net amount for the 12th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
81	531	538	8	13th Disbursement Anticipated Date The anticipated disbursement date for the 13th disbursement	Format is CCYYMMDD 20000623–20030927 Can be blank Blank for PLUS	Date

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
82	539	543	5	13th Disbursement Anticipated Gross Amount The anticipated gross amount for the 13th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
83	544	548	5	13th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 13th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
84	549	553	5	13th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 13th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
85	554	558	5	13th Disbursement Anticipated Net Amount The anticipated net amount for the 13th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
86	559	566	8	14th Disbursement Anticipated Date The anticipated disbursement date for the 14th disbursement	Format is CCYYMMDD 20000623–20030927 Can be blank Blank for PLUS	Date

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
87	567	571	5	14th Disbursement Anticipated Gross Amount The anticipated gross amount for the 14th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
88	572	576	5	14th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 14th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
89	577	581	5	14th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 14th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
90	582	586	5	14th Disbursement Anticipated Net Amount The anticipated net amount for the 14th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
91	587	594	8	15th Disbursement Anticipated Date The anticipated disbursement date for the 15th disbursement	Format is CCYYMMDD 20000623–20030927 Can be blank Blank for PLUS	Date
92	595	599	5	15th Disbursement Anticipated Gross Amount The anticipated gross amount for the 15th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
93	600	604	5	15th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 15th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
94	605	609	5	15th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 15th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
95	610	614	5	15th Disbursement Anticipated Net Amount The anticipated net amount for the 15th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
96	615	622	8	16th Disbursement Anticipated Date The anticipated disbursement date for the 16th disbursement	Format is CCYYMMDD 20000623–20030927 Can be blank Blank for PLUS	Date

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
97	623	627	5	16th Disbursement Anticipated Gross Amount The anticipated gross amount for the 16th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
98	628	632	5	16th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 16th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
99	633	637	5	16th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 16th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
100	638	642	5	16th Disbursement Anticipated Net Amount The anticipated net amount for the 16th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
101	643	650	8	17th Disbursement Anticipated Date The anticipated disbursement date for the 17th disbursement	Format is CCYYMMDD 20000623–20030927 Can be blank Blank for PLUS	Date
102	651	655	5	17th Disbursement Anticipated Gross Amount The anticipated gross amount for the 17th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
103	656	660	5	17th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 17th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
104	661	665	5	17th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 17th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
105	666	670	5	17th Disbursement Anticipated Net Amount The anticipated net amount for the 17th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
106	671	678	8	18th Disbursement Anticipated Date The anticipated disbursement date for the 18th disbursement	Format is CCYYMMDD 20000623–20030927 Can be blank Blank for PLUS	Date
107	679	683	5	18th Disbursement Anticipated Gross Amount The anticipated gross amount for the 18th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
108	684	688	5	18th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 18th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
109	689	693	5	18th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 18th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
110	694	698	5	18th Disbursement Anticipated Net Amount The anticipated net amount for the 18th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
111	699	706	8	19th Disbursement Anticipated Date The anticipated disbursement date for the 19th disbursement	Format is CCYYMMDD 20000623–20030927 Can be blank Blank for PLUS	Date
112	707	711	5	19th Disbursement Anticipated Gross Amount The anticipated gross amount for the 19th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
113	712	716	5	19th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 19th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
114	717	721	5	19th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 19th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
115	722	726	5	19th Disbursement Anticipated Net Amount The anticipated net amount for the 19th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
116	727	734	8	20th Disbursement Anticipated Date The anticipated disbursement date for the 20th disbursement	Format is CCYYMMDD 20000623–20030927 Can be blank Blank for PLUS	Date

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
117	735	739	5	20th Disbursement Anticipated Gross Amount The anticipated gross amount for the 20th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
118	740	744	5	20th Disbursement Anticipated Loan Fee Amount The anticipated loan fee amount for the 20th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
119	745	749	5	20th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 20th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
120	750	754	5	20th Disbursement Anticipated Net Amount The anticipated net amount for the 20th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
121	755	777	23	Loan Origination Batch Identifier The original batch identification number that contains the loan origination record sent to the LOC	Batch Type = #D or PF Cycle Indicator = 2 (for 01–02) School Code = X00000–X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
122	778	778	1	Promissory Note Print Indicator The Promissory Note print option used for this record	S = LOC Prints (Send to Borrower) R = LOC Prints (Return to School) O = On-site (EDExpress) F = On-site (Custom System) Z = LOC Reprint	Left
123	779	779	1	Additional Unsubsidized Eligibility for Dependent Student This dependent student is eligible for an additional unsubsidized loan amount	Y = Yes Default is blank Unsubsidized only	Left
124	780	784	5	Origination Fee Percentage The origination fee percentage used for this record	Numeric > 0 03000 for 3 percent 04000 for 4 percent There is an implied decimal between the 2nd and 3rd positions from the left	Left
125	785	793	9	Student's Social Security Number (PLUS) The student's current Social Security Number	001010001–999999999 Required for PLUS only	Right
126	794	805	12	Student's First Name (PLUS) The student's first name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) - (Dash) Left justified with an A–Z in the first position Required for PLUS only	Left

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
127	806	821	16	Student's Last Name (PLUS) The student's last name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) - (Dash) Left justified with an A–Z in the first position Required for PLUS only	Left
128	822	822	1	Student's Middle Initial (PLUS) The student's middle initial	Uppercase A–Z Can be blank For PLUS only	Left
129	823	823	1	Student's Citizenship (PLUS) The student's citizenship status	1 = U.S. Citizen 2 = Eligible Non-Citizen 3 = Ineligible Non-Citizen (Valid only on Subsidized/Unsubsidized Full Loan Origination or Loan Origination Change Records) Required for PLUS only Can be blank for Subsidized/Unsubsidized	Left
130	824	832	9	Student's Alien Registration Number (PLUS) The student's alien registration number if an eligible non-citizen	000000001–999999999 Can be blank For PLUS only	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
131	833	840	8	Student's Date of Birth (PLUS) The student's date of birth	Format is CCYYMMDD 19020101–19901231 Required for PLUS only	Date
132	841	841	1	Student's Loan Default/Grant Overpayment (PLUS) The student is in default on a Title IV loan or owes a refund on a Title IV grant	Y = Yes N = No Z = Overridden by School Required for PLUS only	Left
133	842	847	6	School Code Direct Loan School Code	X00000–X99999 where X = G or E	Left
134	848	852	5	Loan Amount Requested (Accepted Promissory Note Amount) The total amount requested for the loan	Numeric >= 0 Required for PLUS only For Subsidized/Unsubsidized, this field can be blank and ignored by the LOC if populated	Right
135	853	887	35	Student's Local Address The first line of the student's local address Student's local address is not required; however, if a local address is provided, it must contain at least two of the four address fields	0–9 Uppercase A–Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) Can be blank	Left

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
136	888	903	16	Student's Local Address City The student's local address city Student's local address is not required; however, if a local address is provided, it must contain at least two of the four address fields	0–9 Uppercase A–Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) Can be blank	Left
137	904	905	2	Student's Local Address State The student's local address state Student's local address is not required; however, if a local address is provided, it must contain at least two of the four fields	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1 Can be blank	Left
138	906	914	9	Student's Local Zip Code The student's local address Zip Code Student's local address is not required; however, if a local address is provided, it must contain at least two of the four fields	0–9 Space(s) Last 4 digits may be blank Can be blank	Left

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
139	915	922	8	Permanent Address Change Date The date the permanent address last changed	Format is CCYYMMDD 19000101–20991231 Can be blank	Date
140	923	930	8	Local Address Change Date The date the local address last changed	Format is CCYYMMDD 19000101–20991231 Can be blank	Date
141	931	938	8	Borrower's Social Security Number Change Date The date the Social Security Number last changed	Format is CCYYMMDD 19000101–20991231 Can be blank	Date
142	939	946	8	Borrower's Date of Birth Change Date The date that the date of birth last changed	Format is CCYYMMDD 19000101–20991231 Can be blank	Date
143	947	947	1	Dependency Status The dependency status of the student	I = Independent D = Dependent Required for all loan types	Left
144	948	950	3	1st Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 1st disbursement	000–999 Can be blank	Right
145	951	952	2	2nd Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 2nd disbursement	00–99 Can be blank	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
146	953	954	2	3rd Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 3rd disbursement	00–99 Can be blank	Right
147	955	956	2	4th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 4th disbursement	00–99 Can be blank	Right
148	957	958	2	5th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 5th disbursement	00–99 Can be blank	Right
149	959	960	2	6th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 6th disbursement	00–99 Can be blank	Right
150	961	962	2	7th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 7th disbursement	00–99 Can be blank	Right
151	963	964	2	8th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 8th disbursement	00–99 Can be blank	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
152	965	966	2	9th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 9th disbursement	00–99 Can be blank	Right
153	967	968	2	10th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 10th disbursement	00–99 Can be blank	Right
154	969	970	2	11th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 11th disbursement	00–99 Can be blank	Right
155	971	972	2	12th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 12th disbursement	00–99 Can be blank	Right
156	973	974	2	13th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 13th disbursement	00–99 Can be blank	Right
157	975	976	2	14th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 14th disbursement	00–99 Can be blank	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
158	977	978	2	15th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 15th disbursement	00–99 Can be blank	Right
159	979	980	2	16th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 16th disbursement	00–99 Can be blank	Right
160	981	982	2	17th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 17th disbursement	00–99 Can be blank	Right
161	983	984	2	18th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 18th disbursement	00–99 Can be blank	Right
162	985	986	2	19th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 19th disbursement	00–99 Can be blank	Right
163	987	988	2	20th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 20th disbursement	00–99 Can be blank	Right

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
164	989	996	8	Loan Origination Date The date the loan record was originated by the school	Format is CCYYMMDD 19000101–20991231	Date
165	997	1004	8	Academic Year Start Date The date the student's academic year starts at the school	Format is CCYYMMDD 20000702–20020630	Date
166	1005	1012	8	Academic Year End Date The date the student's academic year ends at the school	Format is CCYYMMDD 20010701–20030629	Date
167	1013	1013	1	Additional Unsubsidized Eligibility up to Health Profession Programs Amount This was formerly a HEAL loan	Y = Yes Default is blank Unsubsidized only	Left
168	1014	1014	1	Disclosure Statement Print Indicator Indicates whether the school or LOC will print the Disclosure Statement The party (school or LOC) who is responsible for mailing the Disclosure Statement is also responsible for printing and mailing the Plain Language Disclosure Statement	Y = LOC prints Blank = School prints Blank for PLUS Default is "Y"	Left

Full Loan (Subsidized/Unsubsidized/PLUS) Origination—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
169	1015	1064	50	Student's E-mail Address The student's e-mail address	0–9 Uppercase A–Z Lowercase a–z ' (Apostrophe) - (Dash) _ (Underscore) # (Number) % (Percent or in care of) & (Ampersand) / (Slash) , (Comma) @ (At) . (Period or Dot) Space(s) Can be blank If field not blank, an @ and a "." (period) to the right of the @ are required	Left
		Total Bytes	1064			

Full Loan (Subsidized/Unsubsidized/PLUS) Origination Acknowledgement—Import from Loan Origination Center

(DISF02OP/DIPF02OP)
Batch Type #D
Batch Type PF

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	8	8	Acknowledgement Date The date the LOC acknowledges loan origination records received from Direct Loan school participants	Format is CCYYMMDD 19000101–20991231	Date
2	9	31	23	Loan Origination Batch Identifier The batch number which contained the loan origination record sent to the LOC	Batch Type = #D or PF Cycle Indicator = 2 (for 01–02) School Code = X00000–X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
3	32	52	21	Loan Identifier Unique Identifier created at the time of origination	Student's Social Security Number: 001010001–999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 02 School Code: X00000 - X99999 where X = G or E Loan Sequence Number: 001–999	Left

Full Loan (Subsidized/Unsubsidized/PLUS) Origination Acknowledgement—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
4	53	53	1	Full Loan Origination Status Flag The status of the Full Loan Origination Record	A = Accepted Origination (Subsidized/Unsubsidized only) B = Rejected Origination C = Accepted Origination/Credit Check Accepted (PLUS only) D = Accepted Origination/Credit Check Denied (PLUS only) X = Accepted Origination/Credit Check Pending (PLUS only)	Left
5	54	63	10	Full Loan Origination Reject Reasons Reject reasons for the Full Loan Origination Record	0–9 Uppercase A–Z See the Loan Origination Reject Codes table in Section 2	Left
6	64	64	1	Master Promissory Note Status The status of the MPN on file at the LOC	A = Accepted Master Promissory Note at the LOC P = Master Promissory Note NOT on file at the LOC I = Inactive C = Closed Q = Rejected X = Pending Master Promissory Note at the LOC Blank for PLUS	Left

Full Loan (Subsidized/Unsubsidized/PLUS) Origination Acknowledgement—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
7	65	89	25	Filler	For ED use only	Left
8	90	90	1	Master Promissory Note Indicator The Master Promissory Note indicator is used to indicate whether or not the LOR has been linked to an MPN at the LOC	Y = LOR has been linked to an MPN at the LOC N = LOR is not linked to an MPN on file at the LOC Blank for PLUS	Left
9	91	95	5	Loan Amount Requested (Accepted Promissory Note Amount) Loan Amount Accepted for PLUS	Numeric >= 0 For PLUS only Blank for Subsidized/Unsubsidized	Right
		Total Bytes	95			

PLUS Credit Decision Acknowledgement—Import from Loan Origination Center

(DIPC02OP)
Batch Type #C

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	8	8	Credit Decision Date Date Credit Override is processed	Format is CCYYMMDD 19000101–20991231	Date
2	9	29	21	Loan Identifier Loan Identification Number	Student's Social Security Number: 001010001–999999999 Loan Type: P = PLUS only Program Year: 02 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999	Left
3	30	30	1	Credit Override Status of the credit override	C = Credit overridden; new credit information provided E = Credit overridden; endorser OK D = Credit denied; endorser not OK N = Denied; after pending	Left
4	31	80	50	Filler	For ED use only	Left
		Total Bytes	80			

Loan Origination Change

Loan Origination Change—Export to Loan Origination Center
Loan Origination Change Acknowledgement—Import from Loan Origination Center

(DESC02IN/DIOC02OP)
Batch Type #E

Field #	Start Position	End Position	Field Length	Field Name and Description	Export and/or Ack	Valid Field Content	Justify
1	1	21	21	Loan Identifier Unique Identifier created at the time of origination	Export & Ack	Student's Social Security Number: 001010001–999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 02 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999	Left
2	22	23	2	Loan Identifier Error Code Reject reason for the entire Loan Origination Change Record	Ack	If non-blank, see the Loan Origination Change Reject Codes table in Section 2 Can be blank	Left
3	24	27	4	Change Field Number 01 Field number representing the first field to be changed	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1	Left

Loan Origination Change—Export to Loan Origination Center
Loan Origination Change Acknowledgement—Import from Loan Origination Center (Continued)

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

Loan Origination Change—Export to Loan Origination Center
Loan Origination Change Acknowledgement—Import from Loan Origination Center (Continued)

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

Loan Origination Change—Export to Loan Origination Center
Loan Origination Change Acknowledgement—Import from Loan Origination Center (Continued)

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

Loan Origination Change—Export to Loan Origination Center
Loan Origination Change Acknowledgement—Import from Loan Origination Center (Continued)

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

Loan Origination Change—Export to Loan Origination Center
Loan Origination Change Acknowledgement—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack	Valid Field Content	Justify
30	528	531	4	Change Field Number 10 Field number representing the tenth field to be changed	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left
31	532	581	50	Value 10 The value the field should be changed to	Export & Ack	See the Loan Origination Change Field Transmit Number Table in Section 1 Can be blank	Left
32	582	583	2	Error 10	Ack	If non-blank, see the Loan Origination Change Reject Codes table in Section 2 Can be blank	Left
33	584	589	6	Filler		For ED use only	Left
34	590	612	23	Change Batch Identifier	Export & Ack	Batch Type = #E Cycle Indicator = 2 (for 01–02) School Code = X00000–X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
35	613	614	2	Filler		For ED use only	Left
		Total Bytes	614				

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

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

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S038	8	1st Disbursement Anticipated Date The anticipated disbursement date of the 1st disbursement	Format is CCYYMMDD 20000623–20030927
S039	5	1st Disbursement Anticipated Gross Amount The anticipated gross amount of the 1st disbursement	Numeric > = 0
S048	8	2nd Disbursement Anticipated Date The anticipated disbursement date of the 2nd disbursement	Format is CCYYMMDD 20000623–20030927
S049	5	2nd Disbursement Anticipated Gross Amount The anticipated gross amount of the 2nd disbursement	Numeric > = 0
S058	8	3rd Disbursement Anticipated Date The anticipated disbursement date of the 3rd disbursement	Format is CCYYMMDD 20000623–20030927
S059	5	3rd Disbursement Anticipated Gross Amount The anticipated gross amount of the 3rd disbursement	Numeric > = 0

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

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S068	8	4th Disbursement Anticipated Date The anticipated disbursement date of the 4th disbursement	Format is CCYYMMDD 20000623–20030927
S069	5	4th Disbursement Anticipated Gross Amount The anticipated gross amount of the 4th disbursement	Numeric > = 0
S130	8	5th Disbursement Anticipated Date The anticipated disbursement date of the 5th disbursement	Format is CCYYMMDD 20000623–20030927 Subsidized/Unsubsidized only Blank for PLUS
S131	5	5th Disbursement Anticipated Gross Amount The anticipated gross amount of the 5th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S134	8	6th Disbursement Anticipated Date The anticipated disbursement date of the 6th disbursement	Format is CCYYMMDD 20000623–20030927 Subsidized/Unsubsidized only Blank for PLUS
S135	5	6th Disbursement Anticipated Gross Amount The anticipated gross amount of the 6th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S138	8	7th Disbursement Anticipated Date The anticipated disbursement date of the 7th disbursement	Format is CCYYMMDD 20000623–20030927 Subsidized/Unsubsidized only Blank for PLUS

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

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S139	5	7th Disbursement Anticipated Gross Amount The anticipated gross amount of the 7th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S142	8	8th Disbursement Anticipated Date The anticipated disbursement date of the 8th disbursement	Format is CCYYMMDD 20000623–20030927 Subsidized/Unsubsidized only Blank for PLUS
S143	5	8th Disbursement Anticipated Gross Amount The anticipated gross amount of the 8th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S146	8	9th Disbursement Anticipated Date The anticipated disbursement date of the 9th disbursement	Format is CCYYMMDD 20000623–20030927 Subsidized/Unsubsidized only Blank for PLUS
S147	5	9th Disbursement Anticipated Gross Amount The anticipated gross amount of the 9th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S150	8	10th Disbursement Anticipated Date The anticipated disbursement date of the 10th disbursement	Format is CCYYMMDD 20000623–20030927 Subsidized/Unsubsidized only Blank for PLUS
S151	5	10th Disbursement Anticipated Gross Amount The anticipated gross amount of the 10th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS

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

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S154	8	11th Disbursement Anticipated Date The anticipated disbursement date of the 11th disbursement	Format is CCYYMMDD 20000623–20030927 Subsidized/Unsubsidized only Blank for PLUS
S155	5	11th Disbursement Anticipated Gross Amount The anticipated gross amount of the 11th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S158	8	12th Disbursement Anticipated Date The anticipated disbursement date of the 12th disbursement	Format is CCYYMMDD 20000623–20030927 Subsidized/Unsubsidized only Blank for PLUS
S159	5	12th Disbursement Anticipated Gross Amount The anticipated gross amount of the 12th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S162	8	13th Disbursement Anticipated Date The anticipated disbursement date of the 13th disbursement	Format is CCYYMMDD 20000623–20030927 Subsidized/Unsubsidized only Blank for PLUS
S163	5	13th Disbursement Anticipated Gross Amount The anticipated gross amount of the 13th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S166	8	14th Disbursement Anticipated Date The anticipated disbursement date of the 14th disbursement	Format is CCYYMMDD 20000623–20030927 Subsidized/Unsubsidized only Blank for PLUS

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

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S167	5	14th Disbursement Anticipated Gross Amount The anticipated gross amount of the 14th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S170	8	15th Disbursement Anticipated Date The anticipated disbursement date of the 15th disbursement	Format is CCYYMMDD 20000623–20030927 Subsidized/Unsubsidized only Blank for PLUS
S171	5	15th Disbursement Anticipated Gross Amount The anticipated gross amount of the 15th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S174	8	16th Disbursement Anticipated Date The anticipated disbursement date of the 16th disbursement	Format is CCYYMMDD 20000623–20030927 Subsidized/Unsubsidized only Blank for PLUS
S175	5	16th Disbursement Anticipated Gross Amount The anticipated gross amount of the 16th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S178	8	17th Disbursement Anticipated Date The anticipated disbursement date of the 17th disbursement	Format is CCYYMMDD 20000623–20030927 Subsidized/Unsubsidized only Blank for PLUS
S179	5	17th Disbursement Anticipated Gross Amount The anticipated gross amount of the 17th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS

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

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S182	8	18th Disbursement Anticipated Date The anticipated disbursement date of the 18th disbursement	Format is CCYYMMDD 20000623–20030927 Subsidized/Unsubsidized only Blank for PLUS
S183	5	18th Disbursement Anticipated Gross Amount The anticipated gross amount of the 18th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S186	8	19th Disbursement Anticipated Date The anticipated disbursement date of the 19th disbursement	Format is CCYYMMDD 20000623–20030927 Subsidized/Unsubsidized only Blank for PLUS
S187	5	19th Disbursement Anticipated Gross Amount The anticipated gross amount of the 19th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S190	8	20th Disbursement Anticipated Date The anticipated disbursement date of the 20th disbursement	Format is CCYYMMDD 20000623–20030927 Subsidized/Unsubsidized only Blank for PLUS
S191	5	20th Disbursement Anticipated Gross Amount The anticipated gross amount of the 20th disbursement	Numeric > = 0 Subsidized/Unsubsidized only Blank for PLUS
S122	8	Academic Year End Date The date the student's academic year ends at the school	Format is CCYYMMDD 20010701–20030629 Must be valid date

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

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S121	8	Academic Year Start Date The date the student's academic year starts at the school	Format is CCYYMMDD 20000702–20020630 Must be valid date
S123	1	Additional Unsubsidized Eligibility for Dependent Student This dependent student is eligible for an additional unsubsidized loan amount	Y = Yes Default is blank Unsubsidized only
S110	1	Additional Unsubsidized Eligibility for Health Profession Programs This was formerly a HEAL Loan	Y = Yes Default is blank Unsubsidized only
S019	9	Borrower's Alien Registration Number The borrower's alien registration number, if eligible non-citizen	000000001–999999999
S018	1	Borrower's Citizenship The borrower's citizenship status	1 = U.S. Citizen 2 = Eligible Non-Citizen 3 = Ineligible Non-Citizen (Valid only on Subsidized/Unsubsidized Full Loan Origination or Loan Origination Change Records)
S016	8	Borrower's Date of Birth The borrower's date of birth	Format is CCYYMMDD 19020101–19901231
S107	8	Borrower's Date of Birth Change Date The date that the date of birth last changed	Format is CCYYMMDD 19000101–20991231
S015	20	Borrower's Driver's License Number The borrower's driver's license number	0–9 Uppercase A–Z Space(s) - (Dash) * (Asterisk)
S014	2	Borrower's Driver's License State The borrower's driver's license state	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1

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

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S006	12	Borrower's First Name The borrower's first name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) - (Dash)
S007	16	Borrower's Last Name The borrower's last name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) - (Dash)
S022	1	Borrower's Loan Default/Grant Overpayment The borrower is in default on a Title IV Loan or owes a refund on a Title IV Grant	Y = Yes N = No Z = Overridden by School
S008	1	Borrower's Middle Initial The borrower's middle initial	Uppercase A–Z Can be blank
S009	35	Borrower's Permanent Address The first line of the borrower's permanent address	0–9 Uppercase A–Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)
S104	8	Borrower's Permanent Address Change Date The date the borrower's permanent address last changed	Format is CCYYMMDD 19000101–20991231

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

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S010	16	Borrower's Permanent Address City The city where the borrower permanently resides	0–9 Uppercase A–Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)
S011	2	Borrower's Permanent Address State The state where the borrower permanently resides	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1
S012	9	Borrower's Permanent Zip Code The borrower's address Zip Code	0–9 Space(s) Last 4 digits may be blank
S005	9	Borrower's Social Security Number The borrower's current Social Security Number	001010001–999999999
S106	8	Borrower's Social Security Number Change Date The date that the borrower's Social Security Number last changed	Format is CCYYMMDD 19000101–20991231
S013	10	Borrower's Telephone Number The borrower's home telephone number	0000000000-9999999999 If no phone number, use all zeros
S017	1	Dependency Status The dependency status of the student	I = Independent D = Dependent

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

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S115	1	Disclosure Statement Print Indicator	Y = LOC prints Z = LOC reprints Blank = School Prints
S193	5	Interest Rebate Percentage	Numeric > = 0 01500 = 1.5 percent There is an implied decimal between the 2nd and 3rd positions from the left
S029	5	Loan Amount Approved The total maximum amount for which the borrower is eligible	Numeric > = 0
S033	8	Loan Period End Date The date when classes end for the specific period covered by the loan	Format is CCYYMMDD 20010701–20030629
S032	8	Loan Period Start Date The date when classes begin for the specific period covered by the loan	Format is CCYYMMDD 20000702–20020630
S116	5	Origination Fee Percentage	Numeric > = 0 03000 = 3 percent 04000 = 4 percent There is an implied decimal between the 2nd and 3rd positions from the left
S083	1	Promissory Note Print Indicator The Promissory Note print option used for this record	S = LOC Prints (Send to Borrower) R = LOC Prints (Return to School) O = On-site (EDExpress) F = On-site (Custom System) Z = LOC Reprint

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

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
P008	9	Student's Alien Registration Number The student's alien registration number, if eligible non-citizen	000000001–999999999 PLUS only field
P007	1	Student's Citizenship The student's citizenship status	1 = U.S. Citizen 2 = Eligible Non-Citizen 3 = Ineligible Non-Citizen (Valid only on Subsidized/Unsubsidized Full Loan Origination or Loan Origination Change Records) PLUS only field
S026	1	Student's College Grade Level Indicates the student's current college grade level in the program or college	0 = 1st year undergraduate/ never attended college 1 = 1st year undergraduate/attended college before 2 = 2nd year undergraduate/sophomore 3 = 3rd year undergraduate/junior 4 = 4th year undergraduate/senior 5 = 5th year/other undergraduate 6 = 1st year graduate/professional 7 = Continuing graduate/professional or beyond
P006	8	Student's Date of Birth The student's date of birth	Format is CCYYMMDD 19020101–19901231 PLUS only field

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

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

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

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
P004	16	Student's Last Name The student's last name	0–9 Uppercase A–Z ' (Apostrophe) - (Dash) Left justified with an A–Z in the first position PLUS only field
P009	1	Student's Loan Default/Grant Overpayment The student is in default on a Title IV loan or owes a refund on a Title IV grant	Y = Yes N = No Z = Overridden by School PLUS only field
S100	35	Student's Local Address The first line of the student's local address	0–9 Uppercase A–Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)
S105	8	Student's Local Address Change Date The date the student's local address last changed	Format is CCYYMMDD 19000101–20991231

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

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
S101	16	Student's Local Address City The student's local address city	0–9 Uppercase A–Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)
S102	2	Student's Local Address State The student's local address state	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1
S103	9	Student's Local Zip Code The student's local address Zip Code	0–9 Space(s) Last 4 digits may be blank
P005	1	Student's Middle Initial The student's middle initial	Uppercase A–Z PLUS only field
P002	9	Student's Social Security Number The student's Social Security Number	001010001–999999999 PLUS only field

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

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

Change Field Transmit Number	Field Length	Field Name and Description	Valid Field Content
P002	9	Student's Social Security Number The student's Social Security Number	001010001–999999999 PLUS only field
P003	12	Student's First Name The student's first name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) - (Dash) . (Period) Left justified with an A–Z in the first position PLUS only field
P004	16	Student's Last Name The student's last name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) - (Dash) . (Period) Left justified with an A–Z in the first position PLUS only field
P005	1	Student's Middle Initial The student's middle initial	Uppercase A–Z PLUS only field
P006	8	Student's Date of Birth The student's date of birth	Format is CCYYMMDD 19020101–19901231 PLUS only field

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

DL Change Number	Field Length	Field Name and Description	Valid Field Content
P007	1	Student's Citizenship The student's citizenship status	1 = U.S. Citizen 2 = Eligible Non-Citizen 3 = Ineligible Non-Citizen (Valid only on Subsidized/Unsubsidized Full Loan Origination or Loan Origination Change Records) PLUS only field
P008	9	Student's Alien Registration Number The student's alien registration number, if eligible non-citizen	000000001–999999999 PLUS only field
P009	1	Student's Loan Default/Grant Overpayment The student is in default on a Title IV loan or owes a refund on a Title IV grant	Y = Yes N = No Z = Overridden by School PLUS only field
S005	9	Borrower's Social Security Number The borrower's current Social Security Number	001010001–999999999
S006	12	Borrower's First Name The borrower's first name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) - (Dash)
S007	16	Borrower's Last Name The borrower's last name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) - (Dash)
S008	1	Borrower's Middle Initial The borrower's middle initial	Uppercase A–Z Can be blank

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

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S009	35	Borrower's Permanent Address The first line of the borrower's permanent address	0–9 Uppercase A–Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)
S010	16	Borrower's Permanent Address City The city where the borrower permanently resides	0–9 Uppercase A–Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)
S011	2	Borrower's Permanent Address State The state where the borrower permanently resides	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1

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

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S012	9	Borrower's Permanent Zip Code The borrower's address Zip Code	0–9 Space(s) Last 4 digits may be blank
S013	10	Borrower's Telephone Number The borrower's home telephone number	0–9 If no phone number, use all zeroes
S014	2	Borrower's Driver's License State The borrower's driver's license state	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1
S015	20	Borrower's Driver's License Number The borrower's driver's license number	0–9 Uppercase A–Z Space(s) - (Dash) * (Asterisk)
S016	8	Borrower's Date of Birth The borrower's date of birth	Format is CCYYMMDD 19020101–19901231
S017	1	Dependency Status The dependency status of the student	I = Independent D = Dependent
S018	1	Borrower's Citizenship The borrower's citizenship status	1 = U.S. Citizen 2 = Eligible Non-Citizen 3 = Ineligible Non-Citizen (Valid only on Subsidized/Unsubsidized Full Loan Origination or Loan Origination Change Records)
S019	9	Borrower's Alien Registration Number The borrower's alien registration number, if eligible non-citizen	000000001–999999999
S022	1	Borrower's Loan Default/Grant Overpayment The borrower is in default on a Title IV Loan or owes a refund on a Title IV Grant	Y = Yes N = No Z = Overridden by School

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

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S026	1	Student's College Grade Level Indicates the student's current college grade level in the program or college	0 = 1st year undergraduate/never attended college 1 = 1st year undergraduate/attended college before 2 = 2nd year undergraduate/sophomore 3 = 3rd year undergraduate/junior 4 = 4th year undergraduate/senior 5 = 5th year/other undergraduate 6 = 1st year graduate/professional 7 = Continuing graduate/professional or beyond
S029	5	Loan Amount Approved The total maximum amount for which the borrower is eligible	Numeric > = 0
S032	8	Loan Period Start Date The date when classes begin for the specific period covered by the loan	Format is CCYYMMDD 20000702–20020630
S033	8	Loan Period End Date The date when classes end for the specific period covered by the loan	Format is CCYYMMDD 20010701–20030629

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

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S038	8	1st Disbursement Anticipated Date The anticipated disbursement date of the 1st disbursement	Format is CCYYMMDD 20000623–20030927
S039	5	1st disbursement Anticipated Gross Amount The anticipated gross amount of the 1st disbursement	Numeric > = 0
S048	8	2nd Disbursement Anticipated Date The anticipated disbursement date of the 2nd disbursement	Format is CCYYMMDD 20000623–20030927
S049	5	2nd Disbursement Anticipated Gross Amount The anticipated gross amount of the 2nd disbursement	Numeric > = 0
S058	8	3rd Disbursement Anticipated Date The anticipated disbursement date of the 3rd disbursement	Format is CCYYMMDD 20000623–20030927
S059	5	3rd Disbursement Anticipated Gross Amount The anticipated gross amount of the 3rd disbursement	Numeric > = 0
S068	8	4th Disbursement Anticipated Date The anticipated disbursement date of the 4th disbursement	Format is CCYYMMDD 20000623–20030927

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

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S069	5	4th Disbursement Anticipated Gross Amount The anticipated gross amount of the 4th disbursement	Numeric > = 0
S083	1	Promissory Note Print Indicator The Promissory Note print option used for this record	S = LOC Prints (Send to Borrower) R = LOC Prints (Return to School) O = On-site (EDExpress) F = On-site (Custom System) Z = LOC Reprint
S100	35	Student's Local Address The first line of the student's local address	0–9 Uppercase A–Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)

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

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S101	16	Student's Local Address City The student's local address city	0–9 Uppercase A–Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)
S102	2	Student's Local Address State The student's local address State	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1
S103	9	Student's Local Zip Code The student's local address Zip Code	0–9 Space(s) Last 4 digits may be blank
S104	8	Borrower's Permanent Address Change Date The date the borrower's permanent address last changed	Format is CCYYMMDD 19000101–20991231
S105	8	Student's Local Address Change Date The date the student's local address last changed	Format is CCYYMMDD 19000101–20991231
S106	8	Borrower's Social Security Number Change Date The date that the borrower's Social Security Number last changed	Format is CCYYMMDD 19000101–20991231

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

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S107	8	Borrower's Date of Birth Change Date The date that the date of birth last changed	Format is CCYYMMDD 19000101–20991231
S110	1	Additional Unsubsidized Eligibility for Health Profession Programs This was formally a HEAL Loan	Y = Yes Default is blank Unsubsidized only
S115	1	Disclosure Statement Print Indicator	Y = LOC prints Z = LOC reprints Blank = School Prints
S116	5	Origination Fee Percentage	Numeric > = 0 03000 = 3 percent 04000 = 4 percent There is an implied decimal between the 2nd and 3rd positions from the left
S121	8	Academic Year Start Date The date the student's academic year starts at the school	Format is CCYYMMDD 20000702–20020630 Must be valid date
S122	8	Academic Year End Date The date the/student's academic year ends at the school	Format is CCYYMMDD 20010701–20030629 Must be valid date
S123	1	Additional Unsubsidized Eligibility for Dependent Student This dependent student is eligible for an additional unsubsidized loan amount	Y = Yes Default is blank Unsubsidized only

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

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S126	50	Student's E-mail Address The student's e-mail address	0–9 Uppercase A–Z Lowercase a–z ' (Apostrophe) - (Dash) _ (Underscore) # (Number) % (Percentage) & (Ampersand) / (Slash) , (Comma) @ (At) . (Period or Dot) Space(s) Can be blank If field not blank, an @ and a "." (period) to the right of the @ are required
S130	8	5th Disbursement Anticipated Date The anticipated disbursement date of the 5th disbursement	Format is CCYYMMDD 20000623–20030927
S131	5	5th Disbursement Anticipated Gross Amount The anticipated gross amount of the 5th disbursement	Numeric > = 0
S134	8	6th Disbursement Anticipated Date The anticipated disbursement date of the 6th disbursement	Format is CCYYMMDD 20000623–20030927

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

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S135	5	6th Disbursement Anticipated Gross Amount The anticipated gross amount of the 6th disbursement	Numeric > = 0
S138	8	7th Disbursement Anticipated Date The anticipated disbursement date of the 7th disbursement	Format is CCYYMMDD 20000623–20030927
S139	5	7th Disbursement Anticipated Gross Amount The anticipated gross amount of the 7th disbursement	Numeric > = 0
S142	8	8th Disbursement Anticipated Date The anticipated disbursement date of the 8th disbursement	Format is CCYYMMDD 20000623–20030927
S143	5	8th Disbursement Anticipated Gross Amount The anticipated gross amount of the 8th disbursement	Numeric > = 0
S146	8	9th Disbursement Anticipated Date The anticipated disbursement date of the 9th disbursement	Format is CCYYMMDD 20000623–20030927
S147	5	9th Disbursement Anticipated Gross Amount The anticipated gross amount of the 9th disbursement	Numeric > = 0
S150	8	10th Disbursement Anticipated Date The anticipated disbursement date of the 10th disbursement	Format is CCYYMMDD 20000623–20030927
S151	5	10th Disbursement Anticipated Gross Amount The anticipated gross amount of the 10th disbursement	Numeric > = 0
S154	8	11th Disbursement Anticipated Date The anticipated disbursement date of the 11th disbursement	Format is CCYYMMDD 20000623–20030927

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

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S155	5	11th Disbursement Anticipated Gross Amount The anticipated gross amount of the 11th disbursement	Numeric > = 0
S158	8	12th Disbursement Anticipated Date The anticipated disbursement date of the 12th disbursement	Format is CCYYMMDD 20000623–20030927
S159	5	12th Disbursement Anticipated Gross Amount The anticipated gross amount of the 12th disbursement	Numeric > = 0
S162	8	13th Disbursement Anticipated Date The anticipated disbursement date of the 13th disbursement	Format is CCYYMMDD 20000623–20030927
S163	5	13th Disbursement Anticipated Gross Amount The anticipated gross amount of the 13th disbursement	Numeric > = 0
S166	8	14th Disbursement Anticipated Date The anticipated disbursement date of the 14th disbursement	Format is CCYYMMDD 20000623–20030927
S167	5	14th Disbursement Anticipated Gross Amount The anticipated gross amount of the 14th disbursement	Numeric > = 0
S170	8	15th Disbursement Anticipated Date The anticipated disbursement date of the 15th disbursement	Format is CCYYMMDD 20000623–20030927

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

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S171	5	15th Disbursement Anticipated Gross Amount The anticipated gross amount of the 15th disbursement	Numeric > = 0
S174	8	16th Disbursement Anticipated Date The anticipated disbursement date of the 16th disbursement	Format is CCYYMMDD 20000623–20030927
S175	5	16th Disbursement Anticipated Gross Amount The anticipated gross amount of the 16th disbursement	Numeric > = 0
S178	8	17th Disbursement Anticipated Date The anticipated disbursement date of the 17th disbursement	Format is CCYYMMDD 20000623–20030927
S179	5	17th Disbursement Anticipated Gross Amount The anticipated gross amount of the 17th disbursement	Numeric > = 0
S182	8	18th Disbursement Anticipated Date The anticipated disbursement date of the 18th disbursement	Format is CCYYMMDD 20000623–20030927
S183	5	18th Disbursement Anticipated Gross Amount The anticipated gross amount of the 18th disbursement	Numeric > = 0

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

DL Change Number	Field Length	Field Name and Description	Valid Field Content
S186	8	19th Disbursement Anticipated Date The anticipated disbursement date of the 19th disbursement	Format is CCYYMMDD 20000623–20030927
S187	5	19th Disbursement Anticipated Gross Amount The anticipated gross amount of the 19th disbursement	Numeric > = 0
S190	8	20th Disbursement Anticipated Date The anticipated disbursement date of the 20th disbursement	Format is CCYYMMDD 20000623–20030927
S191	5	20th Disbursement Anticipated Gross Amount The anticipated gross amount of the 20th disbursement	Numeric > = 0
S193	5	Interest Rebate Percentage	Numeric > = 0 01500 = 1.5 percent There is an implied decimal between the 2nd and 3rd positions from the left

MPN/PLUS Promissory Note Acknowledgement—Import from Loan Origination Center

(DIPA02OP)
Batch Type #A
Batch Type #D or PF for Standard Origination

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	8	8	Promissory Note Acknowledgement Date The date on which the LOC acknowledged the receipt of the paper promissory note or promissory note/application	Format is CCYYMMDD 19000101–20991231	Date
2	9	31	23	Promissory Note Batch Identifier The Batch ID for the Promissory Note Batch	Batch Type = #A for Option 1 and Option 2 = #D or PF for Standard Origination Cycle Indicator = 2 (for 01–02) School Code = X00000–X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
3	32	52	21	Loan Identifier Unique Identifier created at the time of origination	Student's Social Security Number: 001010001–999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 02 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999 Blank for Subsidized/Unsubsidized loans if Promissory Note Status = X (pending)	Left

MPN/PLUS Promissory Note Acknowledgement—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
4	53	53	1	Promissory Note Status Status of the paper promissory note at the LOC	A = Accepted R = Rejected X = Pending	Left
5	54	63	10	Promissory Note Reject Codes Reason(s) the paper Promissory Note was rejected Indicates up to five 2-byte reasons why promissory note was rejected or is pending at the LOC	0-9 Uppercase A–Z See the Promissory Note Reject Codes table in Section 2 Can be blank	Left
6	64	68	5	1st Disbursement Anticipated Gross Amount The anticipated gross amount of the 1st disbursement	Numeric > = 0 Can be blank	Right
7	69	73	5	2nd Disbursement Anticipated Gross Amount The anticipated gross amount of the 2nd disbursement	Numeric > = 0 Can be blank	Right
8	74	78	5	3rd Disbursement Anticipated Gross Amount The anticipated gross amount of the 3rd disbursement	Numeric > = 0 Can be blank	Right
9	79	83	5	4th Disbursement Anticipated Gross Amount The anticipated gross amount of the 4th disbursement	Numeric > = 0 Can be blank	Right

MPN/PLUS Promissory Note Acknowledgement—Import from Loan Origination Center (Continued)

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

MPN/PLUS Promissory Note Acknowledgement—Import from Loan Origination Center (Continued)

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

MPN/PLUS Promissory Note Acknowledgement—Import from Loan Origination Center (Continued)

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

MPN/PLUS Promissory Note Acknowledgement—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
26	164	184	21	Master Promissory Note Identification The Master Promissory Note (MPN) Identifier printed on the Master Promissory Note. This MPN ID is used by the LOC to link Subsidized/ Unsubsidized loans to this Master Promissory Note	Student's Social Security Number: 001010001–999999999 MPN Indicator: M for 01 and forward : S or U for 00 Program Year: 00 and forward School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999 Blank for PLUS	Left
27	185	189	5	Loan Amount Requested (Accepted Promissory Note Amount) Loan Amount Accepted for PLUS loan	Numeric >= 0 for PLUS loans Blank for Subsidized/Unsubsidized	Right
		Total Bytes	189			

Disbursement

Disbursement—Export to Loan Origination Center
Disbursement Acknowledgement, Booking Notification, or Servicer Refund—Import from Loan Origination Center

(DESD02IN/DIOD02OP)
Batch Type #H—Disbursement
#B—Booking Notification
SP—Servicer Refund

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack	Valid Field Content	Justify
1	1	21	21	Loan Identifier Unique Identifier created at the time of origination	Export & Ack	Student's Social Security Number: 001010001–999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 02 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999	Left
2	22	23	2	Disbursement Number The disbursement number for the current disbursement transaction	Export & Ack	01–04 for PLUS 01–20 for Subsidized/Unsubsidized	Right

Disbursement—Export to Loan Origination Center
Disbursement Acknowledgement, Booking Notification, or Servicer Refund—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack	Valid Field Content	Justify

3	24	24	1	Disbursement Activity
				Type of disbursement activity transaction
					Export & Ack	D = Actual Disbursement (Batch Type—#H)
						A = Adjusted Disbursement Amount (Batch Type—#H)
						Q = Adjusted Disbursement Date (Batch Type— #H)
						L = Booking Disbursement (Batch Type—#B)
						M = Booking Adjustment (Batch Type—#B)
						P = Servicer Refund (Batch Type SP)
							Left

4	25	32	8	Transaction Date Date disbursement activity occurred at the school For a "Q" activity this is the new date **OR** For a "L" or "M" activity this is the Booked Date at the LOC **OR** For a "P" activity this is the date the Servicer posted the refund	Export & Ack	Format is CCYYMMDD 20000623–20030927	Date

Disbursement—Export to Loan Origination Center
Disbursement Acknowledgement, Booking Notification, or Servicer Refund—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack	Valid Field Content	Justify
5	33	34	2	Disbursement Sequence Number The sequence number that determines the order in which this disbursement activity transaction is processed for a specific disbursement	Export & Ack	01–99 Disbursement sequence numbers must be sequential and follow in order Numeric > 0 Disbursement Activity P = Blank	Right
6	35	39	5	Disbursement Actual Gross Amount The actual gross amount (in dollars) of the disbursement	Export & Ack	Numeric > 0 Disbursement Activity Q, L, M, and P = Blank	Right
7	40	44	5	Disbursement Actual Loan Fee Amount The actual loan fee (in dollars) associated with the disbursement	Export & Ack	Numeric > 0 Disbursement Activity Q, L, M, and P = Blank	Right
8	45	49	5	Disbursement Actual Net Amount The actual net amount (in dollars) of the disbursement	Export & Ack	Numeric > 0 Disbursement Activity Q, L, M, and P = Blank	Right

Disbursement—Export to Loan Origination Center
Disbursement Acknowledgement, Booking Notification, or Servicer Refund—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack	Valid Field Content	Justify
9	50	54	5	Disbursement Actual Interest Rebate Amount The actual interest rebate amount for the disbursement	Export & Ack	Numeric > 0 Disbursement Activity Q, L, M, and P = Blank	Right
10	55	55	1	Filler		For ED use only	Left
11	56	63	8	User Identifier Create Identifier of user who created the record	Export & Ack	0–9 Uppercase A–Z . (Period) ’ (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) Can be blank	Left
12	64	86	23	Disbursement Batch Number The Batch Number of the Disbursement Batch	Export & Ack	Batch Type = #H, #B or SP Cycle Indicator = 2 (for 01–02) School Code = X00000–X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left

Disbursement—Export to Loan Origination Center
Disbursement Acknowledgement, Booking Notification, or Servicer Refund—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack	Valid Field Content	Justify
13	87	92	6	School Code Direct Loan School Code Also identifies school originating loan record	Export & Ack	X00000–X99999 where X = G or E	Left
14	93	93	1	School Code Status Status of school code at the LOC	Ack	I = Invalid school code Blank = Accepted Disbursement Activity Q, L, M, and P = Blank	Left
15	94	94	1	Loan Identifier Status Status of Loan Identifier	Ack	I = Invalid Loan Identifier N = Loan Identifier not on file Blank = Accepted Disbursement Activity Q, L, M, and P = Blank	Left
16	95	95	1	Disbursement Number Status Status of disbursement number sent from the LOC	Ack	I = Invalid Disbursement Number N = Disbursement number already received Blank = Accepted Disbursement Activity Q, L, M, and P = Blank	Left
17	96	105	10	Disbursement Activity Taken Status (Multiple Reject Codes) Status of disbursement activity at the LOC	Ack	Blank = Accepted For all others, see the Disbursement Reject Codes table in Section 2 Disbursement Activity L, M, and P = Blank	Left

Disbursement—Export to Loan Origination Center
Disbursement Acknowledgement, Booking Notification, or Servicer Refund—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack	Valid Field Content	Justify
18	106	106	1	Transaction Date Status Status of disbursement transaction date at the LOC	Ack	I = Invalid date Blank = Accepted Disbursement Activity Q, L, M, and P = Blank	Left
19	107	107	1	Sequence Number Status The status of the sequence number with the LOC	Ack	I = Invalid sequence number N = Sequence number already received Blank = Accepted Disbursement Activity Q, L, M, and P = Blank	Left
20	108	112	5	Disbursement Actual Gross Amount—LOC The LOC calculated actual gross amount (in dollars) of the disbursement	Ack	Numeric > 0 Blank if LOC record matches the school's Disbursement Activity Q, L, M, and P = Blank	Right
21	113	117	5	Disbursement Actual Loan Fee Amount—LOC The LOC calculated actual loan fee amount (in dollars)	Ack	Numeric > 0 Blank if LOC record matches the school's Disbursement Activity Q, L, M, and P = Blank	Right
22	118	122	5	Disbursement Actual Net Amount—LOC The LOC calculated actual net amount (in dollars) of the disbursement	Ack	Numeric > 0 Blank if LOC record matches the school's Disbursement Activity Q, L, M, and P = Blank	Right

Disbursement—Export to Loan Origination Center
Disbursement Acknowledgement, Booking Notification, or Servicer Refund—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack	Valid Field Content	Justify
23	123	128	6	Servicer Refund Amount Amount of payment refund sent to the Servicer	Ack	-99999 to 099999 Disbursement Activity = P only A negative amount indicates a refund A positive amount indicates a reversal of the refund (that is, bounced check) Disbursement Activity Q, L, and M***, D, A*** = Blank	Right
24	129	129	1	First Disbursement Flag This flag is used to identify which disbursement (01–20) for Sub/Unsub and (01–04) for PLUS is the disbursement with the earliest transaction date	Export & Ack	F = First Disbursement Required if First Actual Disbursement has a disbursement number greater than 01 C = Change First Disbursement Flag to indicate the new First Actual Disbursement with an earlier transaction date Disbursement Activity = D Only Disbursement Activity A, Q, L, M, and P = Blank	Left
25	130	134	5	Disbursement Actual Interest Rebate Amount—LOC The LOC calculated actual interest rebate amount for the disbursement	Ack	Numeric > 0 Blank if LOC record matches the school's Disbursement Activity Q, L, M, and P = Blank	Right
26	135	138	4	Filler		For ED use only	Left

Disbursement—Export to Loan Origination Center
Disbursement Acknowledgement, Booking Notification, or Servicer Refund—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Export or Ack	Valid Field Content	Justify
27	139	143	5	LOC's Total Net Booked Loan Amount Total net disbursements accepted and booked by the LOC for this loan	Ack	Numeric > = 0 Can be blank Disbursement Activity = L and M Only Disbursement Activity Q, P, D, and A = Blank	Right
28	144	151	8	Acknowledge-ment Date The date the LOC acknowledges this disbursement activity **OR** The original Disbursement Date of an Adjusted Disbursement Date (Q) Activity When submitting an Adjusted Disbursement Date Activity, this is the date the original disbursement activity occurred at the school	Ack (Import message class: DIOD) (Export message class: DESD)	Format is CCYYMMDD 19000101–20991231 Format is CCYYMMDD 20000623–20030927 Disbursement Activity Q Only	Date
29	152	152	1	Confirmation Flag This disbursement has been confirmed by the borrower at the school	Export & Ack	Y = Yes Default is blank Disbursement Activity Q, L, M, and P = Blank	Left
		Total Bytes	152				

School Reconciliation

Direct Loan School Account Statement (DLSAS)—Import from Loan Origination Center

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

- Section I: Year-To-Date Cash Summary
- Section II: Year-To-Date Disbursement Summary by Loan Type
- Section III: Monthly Cash Summary
- Section IV: Monthly Disbursement Summary by Loan Type
- Section V: Cash Detail
- Section VI: Loan Detail (Optional)

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

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

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

b) Section II: Year-To-Date Disbursement Summary (Statement Record Type = "Y")

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

c) Section III: Monthly Cash Summary (Statement Record Type = "T" and Cash Summary Type = "T1")

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

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

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

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

Sections I and III—Year-To-Date and Monthly Cash Summary (Record Type "T")

(DSAS02OP)
Batch Type AS

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Statement Record Type Code which identifies the type of records in the batch	T = Cash Summary	Left
2	2	24	23	School Account Statement Batch Identifier The batch identifier for this file	Batch Type = AS Cycle Indicator = 2 (for 01–02) School Code = X00000–X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
3	25	30	6	School Code Direct Loan School Code Also, identifies school originating loan record	X00000–X99999 where X = G or E	Left
4	31	38	8	End Date The date representing the end of the current statement period This account statement represents activity up to and through this date only	Format is CCYYMMDD 19000101–20991231	Date
5	39	40	2	Cash Summary Type	Y1 = Year-to-date Cash Summary Total T1 = Monthly Cash Summary Total	Left
6	41	48	8	Process Date Date Processed at the LOC	Format is CCYYMMDD 19000101–20991231	Date

Sections I and III—Year-To-Date and Monthly Cash Summary (Record Type "T") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
7	49	59	11	Beginning Cash Balance This is the LOC's beginning balance for this report. For Cash Summary Type = "Y1," this field is zero filled For Cash Summary Type = "T1," this field represents last month's ending balance. It is all booked activity up to and through the prior month's end date	-9999999999 to 09999999999 Zeros for Cash Summary Type = Y1	Right
8	60	70	11	Cash Receipts Total receipts of cash (drawdowns) for the period For Cash Summary Type = "Y1," this is the sum of all cash receipt (drawdowns) transactions for the program year-to-date and corrections to drawdowns processed during the program year-to-date For Cash Summary Type = "T1," this is the sum of all cash receipts (drawdowns) transactions for the current month and corrections to drawdowns processed during current month	-9999999999 to 09999999999 If no activity, zero filled	Right

Sections I and III—Year-To-Date and Monthly Cash Summary (Record Type "T") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
9	71	81	11	Excess Cash Total excess cash returned for the period For Cash Summary Type = "Y1," this is the sum of all excess cash transactions received by the LOC for the program year-to-date and corrections to excess cash processed during the program year-to-date For Cash Summary Type = "T1," this is the sum of all excess cash transactions received by the LOC for the current month and corrections to excess cash processed during the current month	-9999999999 to 09999999999 If no activity, zero filled	Right
10	82	92	11	Total Net Cash Receipts The difference between the total Cash Receipts (drawdowns) and total Excess Cash returned For Cash Summary Type = "Y1," this is the sum of all cash receipts (drawdowns) minus all excess cash returned to the LOC for the program year-to-date For Cash Summary Type = "T1," this is the sum of all cash receipts (drawdowns) minus all excess cash returned to the LOC for the current month	-9999999999 to 09999999999 If no activity, zero filled	Right

Sections I and III—Year-To-Date and Monthly Cash Summary (Record Type "T") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
11	93	103	11	Net Booked Disbursements The total net amount of all actual disbursements booked at the LOC For Cash Summary Type = "Y1," this is the sum of all actual disbursements that were booked at the LOC during the program year-to-date For Cash Summary Type = "T1," this is the sum of all actual disbursements that were booked at the LOC during the current month	-9999999999 to 09999999999 If no activity, zero filled	Right
12	104	114	11	Net Booked Adjustments The total net amount of all disbursement adjustments booked at the LOC For Cash Summary Type = "Y1," this is the sum of all actual disbursement adjustments that were booked at the LOC during the program year-to-date For Cash Summary Type = "T1," this is the sum of all actual disbursement adjustments that were booked at the LOC during the current month	-9999999999 to 09999999999 If no activity, zero filled (-) indicates a downward adjustment (+) indicates an upward adjustment	Right

Sections I and III—Year-To-Date and Monthly Cash Summary (Record Type "T") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
13	115	125	11	Total Booked Loan Detail The total of Net Booked Disbursements and Net Booked Adjustments For Cash Summary type = "Y1," this is the sum of all net disbursements and adjustments that were booked at the LOC during the program year-to-date For Cash Summary Type = "T1," this is the sum of all net disbursements and adjustments that were booked at the LOC during the current month	-9999999999 to 09999999999 If no activity, zero filled	Right
14	126	136	11	Ending Cash Balance This is the LOC's ending balance for this report. For Cash Summary Type = "Y1" and "T1," this is the ending cash balance at the LOC	-9999999999 to 09999999999	Right

Sections I and III—Year-To-Date and Monthly Cash Summary (Record Type "T") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
15	137	147	11	Net Unbooked Disbursements Actual The total net amount of all the actual disbursements not booked at the LOC For Cash Summary Type = "Y1" and "T1," this is the sum of all unbooked actual net disbursements at the LOC as of the program year-to-date	-9999999999 to 09999999999 If no activity, zero filled	Right
16	148	158	11	Net Unbooked Adjustments The total net amount of all the actual disbursement adjustments not booked at the LOC For Cash Summary Type = "Y1" and "T1," this is the sum of all unbooked actual net disbursement adjustments at the LOC as of the program year-to-date	-9999999999 to 09999999999 If no activity, zero filled (-) indicates a downward adjustment (+) indicates an upward adjustment	Right

Sections I and III—Year-To-Date and Monthly Cash Summary (Record Type "T") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
17	159	169	11	Total Unbooked Loan Detail The difference between the Net Unbooked Disbursement Actuals and the Net Unbooked Adjustments For Cash Summary Type = "Y1" and "T1," this is the sum of all unbooked actual disbursement activities at the LOC as of the program year-to-date	-9999999999 to 09999999999 If no activity, zero filled	Right
18	170	180	11	Adjusted Ending Cash Balance The difference between the Ending Cash Balance and the Total Unbooked Loan Detail For Cash Summary Type = "Y1" and "T1," this is the total year-to-date unbooked amount applied to the ending balance	-9999999999 to 09999999999 If no activity, zero filled	Right
19	181	214	34	Filler	For ED use only	Left
20	215	220	6	Record Count Sequence # Record counter for each record in the DLSAS file	000001-999999	Right
		Total Bytes	220			

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

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Statement Record Type Code that identifies the type of records in the batch	Y = Year-to-Date Disbursement Summary M = Monthly Disbursement Summary	Left
2	2	24	23	School Account Statement Batch Identifier The batch identifier for this file	Batch Type = AS Cycle Indicator = 2 (for 01–02) School Code = X00000–X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
3	25	30	6	School Code Direct Loan School Code Also, identifies school originating loan record	X00000–X99999 where X = G or E	Left
4	31	38	8	End Date The date representing the end of the current statement period This account statement represents activity up to and through this date only	Format is CCYYMMDD 19000101–20991231	Date

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

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
5	39	40	2	Disbursement Summary Type	YS = Year-to-Date Disbursement Total for Subsidized Loans YU = Year-to-Date Disbursement Total for Unsubsidized Loans YP = Year-to-Date Disbursement Total for PLUS Loans YT = Year-to-Date Disbursement Total for Subsidized/ Unsubsidized/PLUS Loans MS = Monthly Disbursement Total for Subsidized Loans MU = Monthly Disbursement Total for Unsubsidized Loans MP = Monthly Disbursement Total for PLUS Loans MT = Monthly Disbursement Total for Subsidized/ Unsubsidized/PLUS Loans	Left
6	41	48	8	Process Date Date processed at the LOC	Format is CCYYMMDD 19000101–20991231	Date

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

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
7	49	59	11	Booked Gross For Disbursement Summary Type = "YS," "YU," "YP," and "YT," this is the sum of the gross amount of all actual disbursements that were booked at the LOC during the program year-to-date For Disbursement Summary Type = "MS," "MU," "MP," and "MT," this is the sum of the gross amount of all actual disbursements that were booked at the LOC during the current month	-9999999999 to 09999999999 If no activity, zero filled	Right
8	60	70	11	Booked Fee For Disbursement Summary Type = "YS," "YU," "YP," and "YT," this is the sum of the loan fee amount of all actual disbursements that were booked at the LOC during the program year-to-date For Disbursement Summary Type = "MS," "MU," "MP," and "MT," this is the sum of the loan fee amount of all actual disbursements that were booked at the LOC during the current month	-9999999999 to 09999999999 If no activity, zero filled	Right

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

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
9	71	81	11	Booked Interest Rebate For Disbursement Summary Type = "YS," "YU," "YP," and "YT," this is the sum of the interest rebate amount of all actual disbursements that were booked at the LOC during the program year-to-date For Disbursement Summary Type = "MS," "MU," "MP" and "MT," this is the sum of the interest rebate amount of all actual disbursements that were booked at the LOC during the current month	-9999999999 to 09999999999 If no activity, zero filled	Right
10	82	92	11	Booked Net For Disbursement Summary Type = "YS," "YU," "YP," and "YT," this is the sum of the net amount of all actual disbursements that were booked at the LOC during the program year-to-date For Disbursement Summary Type = "MS," "MU," "MP," and "MT," this is the sum of the net amount of all actual disbursements that were booked at the LOC during the current month	-9999999999 to 09999999999 If no activity, zero filled	Right

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

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
11	93	103	11	Unbooked Gross For Disbursement Summary Type = "YS," "YU," "YP," "YT," "MS," "MU," "MP," and "MT," this is the total gross amount of disbursements at the LOC that are unbooked for the program year-to-date at the end of current reporting period	-9999999999 to 09999999999 If no activity, zero filled	Right
12	104	114	11	Unbooked Fee For Disbursement Summary Type = "YS," "YU," "YP," "YT," "MS," "MU," "MP," and "MT," this is the total fee amount of disbursements at the LOC that are unbooked for the program year-to-date at the end of the current reporting period	-9999999999 to 09999999999 If no activity, zero filled	Right
13	115	125	11	Unbooked Interest Rebate For Disbursement Summary Type = "YS," "YU," "YP," "YT," "MS," "MU," "MP," and "MT," this is the total interest rebate amount of disbursements at the LOC that are unbooked for the program year-to-date at the end of the current reporting period	-9999999999 to 09999999999 If no activity, zero filled	Right

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

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
14	126	136	11	Unbooked Net For Disbursement Summary Type = "YS," "YU," "YP," "YT," "MS," "MU," "MP," and "MT," this is the total net amount of disbursements at the LOC that are unbooked for the program year-to-date at the end of the current reporting period	-9999999999 to 09999999999 If no activity, zero filled	Right
15	137	214	78	Filler	For ED use only	Left
16	215	220	6	Record Count Sequence # Record counter for each record in the DLSAS file	000001–999999	Right
		Total Bytes	220			

Section V—Cash Detail (Record Type "D")

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Statement Record Type Code which identifies the type of records in the batch	D = Cash Detail	Left
2	2	24	23	School Account Statement Batch Identifier The batch identifier for this file	Batch Type = AS Cycle Indicator = 2 (for 01–02) School Code = X00000–X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
3	25	30	6	School Code Direct Loan School Code Also, identifies school originating loan record	X00000–X99999 where X = G or E	Left
4	31	35	5	Transaction Sequence Number Identifies the number of cash transactions (cash receipts and return of excess cash) entered in a single day for a particular Direct Loan School Code	Numeric > 0	Right
5	36	43	8	End Date The date representing the end of the current statement period This account statement represents activity up to and through this date only	Format is CCYYMMDD 19000101–20991231	Date
6	44	51	8	Process Date Date Processed at the LOC	Format is CCYYMMDD 19000101–20991231	Date

Section V—Cash Detail (Record Type "D") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
7	52	52	1	Transaction Type—Cash Type of Cash Transaction	R = Cash Receipts X = Returns of Excess Cash	Left
8	53	60	8	Transaction Date Date activity occurred	Format is CCYYMMDD 19990623–20020630	Date
9	61	72	12	Check Number (if available at LOC) Check Number returned by the school on a check for return of excess cash	Numeric > = 0 Can be blank	Right
10	73	83	11	Transaction Amount The LOC amount of the cash receipt or return of excess cash transaction	-9999999999 to 09999999999 Cannot be blank; can be zero filled	Right
11	84	96	13	GAPS Control Number Code received from GAPS for cash receipts only	Numeric > 0 Can be blank	Right
12	97	214	118	Filler	For ED use only	Left
13	215	220	6	Record Count Sequence # Record counter for each record in the DLSAS file	000001–999999	Right
		Total Bytes	220			

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

Section VI—Loan Detail (Record Type "L")

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

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Statement Record Type Code which identifies the type of records in the batch	L = Loan Detail	Left
2	2	24	23	School Account Statement Batch Identifier The batch identifier for this file	Batch Type = AS Cycle Indicator = 2 (for 01–02) School Code = X00000–X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
3	25	30	6	School Code Direct Loan School Code Also, identifies school originating loan record	X00000–X99999 where X = G or E	Left
4	31	38	8	End Date The date representing the end of the current statement period This account statement represents activity up to and through this date only	Format is CCYYMMDD 19000101–20991231	Date
5	39	46	8	Process Date Date Processed at the LOC	Format is CCYYMMDD 19000101–20991231	Date

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

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
6	47	67	21	Loan Identifier Unique Identifier created at the time of origination	Student's Social Security Number: 001010001–999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 02 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999	Left
7	68	68	1	Filler	For ED use only	Left
8	69	70	2	Disbursement Number The disbursement number for the current disbursement transaction	01–04 for PLUS 01–20 for Subsidized/Unsubsidized	Right
9	71	71	1	Filler	For ED use only	Left
10	72	72	1	Transaction Type—Disbursement Disbursement Activity recorded at LOC	A = Adjusted Disbursement Amount D = Disbursement Disbursement Activity = Q is not indicated on the DLSAS	Left
11	73	73	1	Filler	For ED use only	Left
12	74	81	8	Transaction Date Date disbursement activity occurred at the school	Format is CCYYMMDD 20000623–20030927	Date
13	82	82	1	Filler	For ED use only	Left
14	83	84	2	Disbursement Sequence Number The sequence number that determines the order in which the disbursement activity is processed	01–99 Can be blank	Right

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

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
15	85	106	22	Filler	For ED use only	Left
16	107	111	5	Disbursement Actual Gross Amount—LOC The LOC calculated actual gross amount (in dollars) of the disbursement	Numeric > 0	Right
17	112	116	5	Disbursement Actual Loan Fee Amount—LOC The LOC calculated actual loan fee amount (in dollars)	Numeric > 0	Right
18	117	121	5	Disbursement Actual Interest Rebate Amount—LOC The LOC calculated actual interest rebate amount (in dollars)	Numeric > 0	Right
19	122	126	5	Disbursement Actual Net Amount— LOC The LOC calculated actual net amount (in dollars) of the disbursement	Numeric > 0	Right
20	127	132	6	Disbursement Actual Net Adjustment—LOC The LOC calculated actual net adjustment amount (in dollars) of the disbursement	-99999 to 099999 Can be blank	Right
21	133	133	1	Booked Status Booked status of disbursement activity at the LOC	A = Booked R = Unbooked	Left

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

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
22	134	141	8	Disbursement Booked Date at the LOC Date the individual disbursement activity booked at the LOC	Format is CCYYMMDD 19000101–20991231	Date
23	142	214	73	Filler	For ED use only	Left
24	215	220	6	Record Count Sequence # Record counter for each record in the DLSAS file	000001–999999	Right
		Total Bytes	220			

732 Loan Detail and 732 Disbursement Activity Detail Reports—Import from Loan Origination Center

This file contains a detail record of the information that is to be received from the LOC. The data is presented in the following six sections:

- Section I: Disbursement Summary Record by Loan Type
- Section II: Cash Receipts
- Section III: Excess Cash
- Section IV: Loan Detail
- Section V: Disbursement Activity Detail
- Section VI: Cash Summary

The **732 Loan Detail Report** contains the following two files:

1. Message Class~~es~~ **ED1202OP/~~ED0902OP~~** include***s*** the following sections in the order listed below:
   a. Section I: Disbursement Summary Records by Loan Type
      1. Disbursement Summary Record for Subsidized Loans (Record Type = “YS”)
      2. Disbursement Summary Record for Unsubsidized Loans (Record Type = “YU”)
      3. Disbursement Summary Record for PLUS Loans (Record Type = “YP”)
      4. Disbursement Summary Record for Subsidized/Unsubsidized/PLUS Loans (Record Type = “YT”)
   b. Section II: Cash Receipts (Record Type = “R”)
   c. Section III: Excess Cash (Record Type = “X”)
   d. Section IV: Loan Detail (Record Types = “B” and “U”)
2. Message Class~~es~~ **ED1302OP/~~ED1102OP~~** include***s*** Section VI: Cash Summary (Record Type = “T1”)

The **732 Disbursement Activity Detail Report** contains the following two files:

1. Message Class~~es~~ **DDAM02OP/~~DDAD02OP~~** include***s*** the following sections in the order listed below:
   a) Section I: Disbursement Summary Records by Loan Type
      1. Disbursement Summary Record for Subsidized Loans (Record Type = "YS")
      2. Disbursement Summary Record for Unsubsidized Loans (Record Type = "YU")
      3. Disbursement Summary Record for PLUS Loans (Record Type = "YP")
      4. Disbursement Summary Record for Subsidized/Unsubsidized/PLUS Loans (Record Type = "YT")
   b) Section II: Cash Receipts (Record Type = "R")
   c) Section III: Excess Cash (Record Type = "X")
   d) Section V: Disbursement Activity Detail (Record Types = "B" and "U")
   e) Section VI: Cash Summary (Record Type = "T1")

2. Message Class~~es~~ **ED1302OP/E~~D1102OP~~** include***s*** Section VI: Cash Summary (Record Type = "T1")

Section I—Disbursement Summary Records (4) by Loan Type (Record Types = “YS,” “YU,” “YP,” and “YT”)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Delimiter A character used as a delimiter	, (Comma)	Left
2	2	11	10	As-of-Date The last day of the reporting period	Format is MM/DD/CCYY	Date
3	12	12	1	Delimiter A character used as a delimiter	, (Comma)	Left
4	13	14	2	Record Type	YS = Disbursement Total for Subsidized Loans YU = Disbursement Total for Unsubsidized Loans YP = Disbursement Total for PLUS Loans YT = Disbursement Total for Subsidized/Unsubsidized /PLUS Loans (YS+YU+YP)	Left
5	15	15	1	Delimiter A character used as a delimiter	, (Comma)	Left
6	16	16	1	School Code Type Direct Loan School Code Type	G or E	Left

Section I—Disbursement Summary Records (4) by Loan Type (Record Types = "YS," "YU," "YP," and "YT") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
7	17	21	5	School Code Number Direct Loan School Code Number	00000–99999	Right
8	22	22	1	Delimiter A character used as a delimiter	, (Comma)	Left
9	23	24	2	Region Code 2-digit region code of the school	01–99	Right
10	25	25	1	Delimiter A character used as a delimiter	, (Comma)	Left
11	26	38	13	Filler	Blank	Left
12	39	39	1	Delimiter A character used as a delimiter	, (Comma)	Left
13	40	54	15	Booked Gross Amount The total gross amount of all actual disbursements booked at the LOC	-99999999999.99 to 099999999999.99 Normally positive	Right
14	55	55	1	Delimiter A character used as a delimiter	, (Comma)	Left
15	56	70	15	Booked Fee Amount The total fee amount of all actual disbursements booked at the LOC	-99999999999.99 to 099999999999.99 Normally Positive	Right
16	71	71	1	Delimiter A character used as a delimiter	, (Comma)	Left

Section I—Disbursement Summary Records (4) by Loan Type (Record Types = "YS," "YU," "YP," and "YT") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
17	72	86	15	Booked Interest Rebate Amount The total interest rebate amount of all actual disbursements booked at the LOC	-99999999999.99 to 099999999999.99 Normally Positive	Right
18	87	87	1	Delimiter A character used as a delimiter	, (Comma)	Left
19	88	102	15	Booked Net Amount The total net amount of all actual disbursements booked at the LOC	-99999999999.99 to 099999999999.99 Normally negative	Right
20	103	103	1	Delimiter A character used as a delimiter	, (Comma)	Left
21	104	118	15	Unbooked Gross Amount The total gross amount of all actual disbursements not booked at the LOC	-99999999999.99 to 099999999999.99 Normally Positive	Right
22	119	119	1	Delimiter A character used as a delimiter	, (Comma)	Left
23	120	134	15	Unbooked Fee Amount The total fee amount of all actual disbursements not booked at the LOC	-99999999999.99 to 099999999999.99 Normally positive	Right

Section I—Disbursement Summary Records (4) by Loan Type (Record Types = "YS," "YU," "YP," and "YT") (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
24	135	135	1	Delimiter A character used as a delimiter	, (Comma)	Left
25	136	150	15	Unbooked Interest Rebate Amount The total interest rebate amount of all actual disbursements not booked at the LOC	-99999999999.99 to 099999999999.99 Normally positive	Right
26	151	151	1	Delimiter A character used as a delimiter	, (Comma)	Left
27	152	166	15	Unbooked Net Amount The total net amount of all actual disbursements not booked at the LOC	-99999999999.99 to 099999999999.99 Normally positive	Right
28	167	167	1	Delimiter A character used as a delimiter	, (Comma)	Left
29	168	182	15	Filler	Blank	Left
30	183	183	1	Delimiter A character used as a delimiter	, (Comma)	Left
31	184	198	15	Filler	Blank	Left
32	199	199	1	Delimiter A character used as a delimiter	, (Comma)	Left
33	200	217	18	Filler	Blank	Left
34	218	218	1	Delimiter A character used as a delimiter	, (Comma)	Left
		Total Bytes	218			

Section II—Cash Receipts (Record Type = “R”)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Delimiter A character used as a delimiter	, (Comma)	Left
2	2	11	10	As-of-Date The last day of the reporting period	Format is MM/DD/CCYY	Date
3	12	12	1	Delimiter A character used as a delimiter	, (Comma)	Left
4	13	13	1	Record Type	R = Cash Receipts (Drawdowns)	Left
5	14	14	1	Delimiter A character used as a delimiter	, (Comma)	Left
6	15	24	10	GAPS Date GAPS Date for cash receipts	Format is MM/DD/CCYY	Date
7	25	25	1	Delimiter A character used as a delimiter	, (Comma)	Left
8	26	36	11	Amount The LOC amount for cash receipt	-9999999999 to 09999999999 Normally positive for cash receipts	Right
9	37	37	1	Delimiter A character used as a delimiter	, (Comma)	Left
10	38	47	10	LOC Posting Date Date on which the transaction was received by the LOC (if available)	Format is MM/DD/CCYY	Date
11	48	48	1	Delimiter A character used as a delimiter	, (Comma)	Left

Section II—Cash Receipts (Record Type = “R”) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
12	49	61	13	GAPS Control Number Code received from GAPS for cash receipts	Numeric > 0 Can be blank when not available	Right
13	62	62	1	Delimiter A character used as a delimiter	, (Comma)	Left
14	63	77	15	Check Number The check number returned by the school on a check for return of excess cash	Blank for cash receipts	Right
15	78	78	1	Delimiter A character used as a delimiter	, (Comma)	Left
		Total Bytes	78			

Section III—Excess Cash (Record Type = “X”)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Delimiter A character used as a delimiter	, (Comma)	Left
2	2	11	10	As-of-Date The last day of the reporting period	Format is MM/DD/CCYY	Date
3	12	12	1	Delimiter A character used as a delimiter	, (Comma)	Left
4	13	13	1	Record Type	X = Excess Cash	Left
5	14	14	1	Delimiter A character used as a delimiter	, (Comma)	Left
6	15	24	10	Applied Date The date the excess cash is applied	Format is MM/DD/CCYY	Date
7	25	25	1	Delimiter A character used as a delimiter	, (Comma)	Left
8	26	36	11	Amount The LOC amount for the return of excess cash	-9999999999 to 09999999999 Normally Negative for Excess Cash	Right
9	37	37	1	Delimiter A character used as a delimiter	, (Comma)	Left
10	38	47	10	LOC posting date Date on which the transaction was received by the LOC (if available)	Format is MM/DD/CCYY	Date
11	48	48	1	Delimiter A character used as a delimiter	, (Comma)	Left

Section III—Excess Cash (Record Type = “X”) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
12	49	61	13	GAPS Control Number Code received from GAPS for cash receipts	Blank for Excess Cash	Right
13	62	62	1	Delimiter A character used as a delimiter	, (Comma)	Left
14	63	77	15	Check Number The check number returned by the school on a check for return of excess cash	Blank when not available	Right
15	78	78	1	Delimiter A character used as a delimiter	, (Comma)	Left
		Total Bytes	78			

Section IV—Loan Detail (Record Types = “B” and “U”)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Delimiter A character used as a delimiter	, (Comma)	Left
2	2	11	10	As-of-Date The last day of the reporting period	Format is MM/DD/CCYY	Date
3	12	12	1	Delimiter A character used as a delimiter	, (Comma)	Left
4	13	13	1	Record Type	B = Booked Loan Detail U = Unbooked Loan Detail	Left
5	14	14	1	Delimiter A character used as a delimiter	, (Comma)	Left
6	15	35	21	Loan Identifier Unique Identifier created at the time of origination	Student’s Social Security Number: 001010001–999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 02 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999	Left
7	36	36	1	Delimiter A character used as a delimiter	, (Comma)	Left
8	37	37	1	Filler	Blank	Left
9	38	38	1	Delimiter A character used as a delimiter	, (Comma)	Left
10	39	39	1	Filler	Blank	Left

Section IV—Loan Detail (Record Types = “B” and “U”) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
11	40	40	1	Delimiter A character used as a delimiter	, (Comma)	Left
12	41	42	2	Filler	Blank	Left
13	43	43	1	Delimiter A character used as a delimiter	, (Comma)	Left
14	44	53	10	Filler	Blank	Left
15	54	54	1	Delimiter A character used as a delimiter	, (Comma)	Left
16	55	61	7	Gross Amount The total gross amount for the loan	-999999 to 0999999 Normally positive	Right
17	62	62	1	Delimiter A character used as a delimiter	, (Comma)	Left
18	63	69	7	Fee Amount The total fee amount for the loan	-999999 to 0999999 Normally positive	Right
19	70	70	1	Delimiter A character used as a delimiter	, (Comma)	Left

Section IV—Loan Detail (Record Types = “B” and “U”) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
20	71	77	7	Interest Rebate Amount The total interest rebate amount for the loan	-999999 to 0999999 Normally positive	Right
21	78	~~78~~ 78	1	Delimiter A character used as a delimiter	, (Comma)	Left
22	79	85	7	Net Amount The total net amount for the loan	-999999 to 0999999 Normally Positive	Right
23	86	86	1	Delimiter A character used as a delimiter	, (Comma)	Left
		Total Bytes	86			

Note: An upward adjustment increases the amount disbursed. A downward adjustment decreases the amount disbursed.

Section V—Disbursement Activity Detail (Record Types = “B” and “U”)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Delimiter A character used as a delimiter	, (Comma)	Left
2	2	11	10	As-of-Date The last day of the reporting period	Format is MM/DD/CCYY	Date
3	12	12	1	Delimiter A character used as a delimiter	, (Comma)	Left
4	13	13	1	Record Type	B = Booked Disbursement Activity Detail U = Unbooked Disbursement Activity Detail	Left
5	14	14	1	Delimiter A character used as a delimiter	, (Comma)	Left
6	15	35	21	Loan Identifier Unique Identifier created at the time of origination	Student’s Social Security Number: 001010001–999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 02 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999	Left
7	36	36	1	Delimiter A character used as a delimiter	, (Comma)	Left
8	37	38	2	Disbursement Number	01–04 for PLUS 01–20 for Subsidized/Unsubsidized	Right
9	39	39	1	Delimiter A character used as a delimiter	, (Comma)	Left

Section V—Disbursement Activity Detail (Record Types = “B” and “U”) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
10	40	40	1	Disbursement Activity Type	D = Disbursement A = Adjusted Disbursement Amount	Left
11	41	41	1	Delimiter A character used as a delimiter	, (Comma)	Left
12	42	43	2	Sequence Number The sequence number that determines the order in which the disbursement activity is processed	01–99	Right
13	44	44	1	Delimiter A character used as a delimiter	, (Comma)	Left
14	45	54	10	School Disbursement Date The date the disbursement activity detail occurred at the school	Format is MM/DD/CCYY	Date
15	55	55	1	Delimiter A character used as a delimiter	, (Comma)	Left
16	56	65	10	Booked Date The date the disbursement activity is booked at the LOC	Format is MM/DD/CCYY	Date
17	66	66	1	Delimiter A character used as a delimiter	, (Comma)	Left
18	67	73	7	Gross Amount The gross amount of the disbursement activity	-999999 to 0999999 Normally positive	Right

Section V—Disbursement Activity Detail (Record Types = “B” and “U”) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
19	74	74	1	Delimiter A character used as a delimiter	, (Comma)	Left
20	75	81	7	Fee Amount The fee amount of the disbursement activity detail	-999999 to 0999999 Normally positive	Right
21	82	82	1	Delimiter A character used as a delimiter	, (Comma)	Left
22	83	89	7	Interest Rebate Amount The interest rebate amount of the disbursement activity detail	-999999 to 0999999 Normally positive	Right
23	90	90	1	Delimiter A character used as a delimiter	, (Comma)	Left
24	91	97	7	Net Amount The net amount of the disbursement activity detail	-999999 to 0999999 Normally Positive	Right
25	98	98	1	Delimiter A character used as a delimiter	, (Comma)	Left
26	99	105	7	Net Adjustment Amount The net adjustment amount of the disbursement adjustment	-999999 to 0999999	Right
27	106	106	1	Delimiter A character used as a delimiter	, (Comma)	Left

Section V—Disbursement Activity Detail (Record Types = “B” and “U”) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
28	107	113	7	Total Gross Amount The total gross amount for the loan Populated on the last disbursement record before the 21-character Loan Identifier changes with the total loan gross amount	-999999 to 0999999	Right
29	114	114	1	Delimiter A character used as a delimiter	, (Comma)	Left
30	115	121	7	Total Fee Amount The total fee amount for the loan Populated on the last disbursement record before the 21-character Loan Identifier changes with the total loan fee amount	-999999 to 0999999	Right
31	122	122	1	Delimiter A character used as a delimiter	, (Comma)	Left
32	123	129	7	Total Interest Rebate Amount The total interest rebate amount for the loan Populated on the last disbursement record before the 21-character Loan Identifier changes with the total loan interest rebate amount	-999999 to 0999999	Right
33	130	130	1	Delimiter A character used as a delimiter	, (Comma)	Left

Section V—Disbursement Activity Detail (Record Types = “B” and “U”) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
34	131	137	7	Total Net Amount The total net amount for the loan Populated on the last disbursement record before the 21-character Loan Identifier changes with the total loan net amount	-999999 to 0999999	Right
35	138	138	1	Delimiter A character used as a delimiter	, (Comma)	Left
		Total Bytes	138			

Note: An upward adjustment increases the amount disbursed. A downward adjustment decreases the amount disbursed.

Section VI—Cash Summary Record (Record Type = “T1”)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Delimiter A character used as a delimiter	, (Comma)	Left
2	2	11	10	As-of-Date The last day of the reporting period.	Format is MM/DD/CCYY	Date
3	12	12	1	Delimiter A character used as a delimiter	, (Comma)	Left
4	13	14	2	Record Type	T1 = Cash Summary	Left
5	15	15	1	Delimiter A character used as a delimiter	, (Comma)	Left
6	16	16	1	School Code Type Direct Loan School Code Type	G or E	Left
7	17	21	5	School Code Number Direct Loan School Code Number	00000–99999	Right
8	22	22	1	Delimiter A character used as a delimiter	, (Comma)	Left
9	23	24	2	Region Code 2-digit region code of the school	01–99	Right
10	25	25	1	Delimiter A character used as a delimiter	, (Comma)	Left
11	26	38	13	Beginning Balance This is the LOC’s beginning balance for this report	-999999999999 to 0999999999999	Right

Section VI—Cash Summary Record (Record Type = “T1”) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
12	39	39	1	Delimiter A character used as a delimiter	, (Comma)	Left
13	40	54	15	Total Cash Receipts The total receipts of cash (drawdowns) for the reporting period	-99999999999.99 to 099999999999.99 Normally Positive	Right
14	55	55	1	Delimiter A character used as a delimiter	, (Comma)	Left
15	56	70	15	Total Returns of Excess Cash Total return of excess cash for the reporting period	-99999999999.99 to 099999999999.99 Normally negative	Right
16	71	71	1	Delimiter A character used as a delimiter	, (Comma)	Left
17	72	86	15	Cash on Hand The difference between the Total Cash Receipts and the Total Returns Of Excess Cash	-99999999999.99 to 099999999999.99	Right
18	87	87	1	Delimiter A character used as a delimiter	, (Comma)	Left
19	88	102	15	Total Actual Disbursements The total of all actual disbursements	-99999999999.99 to 099999999999.99 Normally positive	Right
20	103	103	1	Delimiter A character used as a delimiter	, (Comma)	Left
21	104	118	15	Filler	Blanks	Left

Section VI—Cash Summary Record (Record Type = “T1”) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
22	119	119	1	Delimiter A character used as a delimiter	, (Comma)	Left
23	120	134	15	Total Adjusted Disbursements The total for all disbursement adjustments	-99999999999.99 to 099999999999.99 Positive for upward adjustments and negative for downward adjustments	Right
24	135	135	1	Delimiter A character used as a delimiter	, (Comma)	Left
25	136	150	15	Net Loan Detail The difference between Total Actual Disbursements and Total Adjusted Disbursements	-99999999999.99 to 099999999999.99	Right
26	151	151	1	Delimiter A character used as a delimiter	, (Comma)	Left
27	152	166	15	Ending Cash Balance This is the LOC’s ending cash balance for this report	-99999999999.99 to 099999999999.99	Right
28	167	167	1	Delimiter A character used as a delimiter	, (Comma)	Left
29	168	182	15	Net Unbooked	-99999999999.99 to 099999999999.99	Right
30	183	183	1	Delimiter A character used as a delimiter	, (Comma)	Left
31	184	198	15	Adjust Ending Cash Balance	-99999999999.99 to 099999999999.99	Right

Section VI—Cash Summary Record (Record Type = “T1”) (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
32	199	199	1	Delimiter A character used as a delimiter	, (Comma)	Left
33	200	217	18	Short Name The short name of the direct loan school	Uppercase A–Z	Left
34	218	218	1	Delimiter A character used as a delimiter	, (Comma)	Left
		Total Bytes	218			

Optional Loan Detail Exception File—Export to Loan Origination Center

(DERC02IN)
Batch Type #L (Optional)

Note: At the option of the school, this file may be sent to the LOC to review the school's Loan Detail records. The LOC returns a preformatted report with exception records when the LOC's data does not match the school's data. If the school sends in Booked Records, it receives **ED0102OP**. If the school sends in Unbooked Records, it receives **ED0202OP**.

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Statement Record Type Code which identifies the type of records in the batch	L = Loan Detail	Left
2	2	24	23	School Account Statement Batch Identifier The batch identifier for this file	Batch Type = AS Cycle Indicator = 2 (for 01–02) School Code = X00000–X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
3	25	30	6	School Code Direct Loan School Code Also identifies school originating loan record	X00000–X99999 where X = G or E	Left
4	31	38	8	End Date The date representing the end of the current statement period This account statement represents activity up to and through this date only	Format is CCYYMMDD 19000101–20991231	Date
5	39	46	8	Filler	For ED use only	Left

Optional Loan Detail Exception File—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
6	47	67	21	Loan Identifier Unique Identifier created at the time of origination	Student's Social Security Number: 001010001–999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 02 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999	Left
7	68	68	1	Filler	For ED use only	Left
8	69	70	2	Disbursement Number The disbursement number for the current disbursement transaction	01–04 for PLUS 01–20 for Subsidized/Unsubsidized	Right
9	71	71	1	Filler	For ED use only	Left
10	72	72	1	Transaction Type–Disbursement Disbursement Activity recorded at LOC	A = Adjusted Disbursement Amount D = Disbursement	Left
11	73	73	1	Filler	For ED use only	Left
12	74	81	8	Transaction Date Date disbursement activity occurred at school	Format is CCYYMMDD 20000623–20030927	Date
13	82	82	1	Filler	For ED use only	Left

Optional Loan Detail Exception File—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
14	83	84	2	Disbursement Sequence Number The sequence number that determines the order in which this disbursement activity transaction is processed for a specific disbursement	01–99 Can be blank	Right
15	85	85	1	Filler	For ED use only	Left
16	86	90	5	Disbursement Actual Gross Amount The actual gross amount (in dollars) of the disbursement	Numeric > 0	Right
17	91	95	5	Disbursement Actual Loan Fee Amount The actual loan fee (in dollars) associated with the disbursement	Numeric > 0	Right
18	96	100	5	Disbursement Actual Interest Rebate Amount The actual interest rebate amount (in dollars) associated with the disbursement	Numeric > 0	Right
19	101	105	5	Disbursement Actual Net Amount The actual net amount (in dollars) of the disbursement	Numeric > 0	Right

Optional Loan Detail Exception File—Export to Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
20	106	127	22	Filler	For ED use only	Left
21	128	128	1	Booked Status Booked status of record at the LOC	A = Booked R = Unbooked	Left
22	129	136	8	Booked Status Date Date the individual disbursement was booked at LOC	Format is CCYYMMDD 19000101–20991231	Date
23	137	214	78	Filler	For ED use only	Left
24	215	220	6	Record Count Sequence # Record counter for each record in the Optional Loan Detail Exception file	000001–999999	Right
		Total Bytes	220			

State/Country/Jurisdiction Codes

The following table contains the State/Country/Jurisdiction Codes.

State/Country/Jurisdiction	Code	State/Country/Jurisdiction	Code
Alabama	AL	Nebraska	NE
Alaska	AK	Nevada	NV
American Samoa	AS	New Hampshire	NH
Arizona	AZ	New Jersey	NJ
Arkansas	AR	New Mexico	NM
California	CA	New York	NY
Canada	CN	North Carolina	NC
Colorado	CO	North Dakota	ND
Connecticut	CT	Northern Mariana Islands	MP
Delaware	DE	Ohio	OH
District of Columbia	DC	Oklahoma	OK
Federated States of Micronesia	FM	Oregon	OR
Florida	FL	Palau	PW
Georgia	GA	Pennsylvania	PA
Guam	GU	Puerto Rico	PR
Hawaii	HI	Rhode Island	RI
Idaho	ID	South Carolina	SC
Illinois	IL	South Dakota	SD
Indiana	IN	Tennessee	TN
Iowa	IA	Texas	TX
Kansas	KS	Utah	UT
Kentucky	KY	Vermont	VT
Louisiana	LA	Virginia	VA
Maine	ME	Virgin Islands	VI
Marshall Islands	MH	Washington	WA
Maryland	MD	West Virginia	WV
Massachusetts	MA	Wisconsin	WI
Mexico	MX	Wyoming	WY
Michigan	MI	Military Location Code AA (Asia)	AA
Minnesota	MN	Military Location Code AE (Europe)	AE
Mississippi	MS	Military Location Code AP (Pacific)	AP
Missouri	MO	Foreign Address	FC
Montana	MT		

Custom Edits

The following section contains the detailed descriptions of the reject codes received from the Loan Origination Center (LOC). Questions pertaining to reject codes should be directed to the LOC at **800/848-0978**.

Loan Origination Reject Codes

These codes appear in field #5 in the Full Loan Origination Acknowledgement (DISF02OP/DIPF02OP) file.

Note: All questions regarding the definition of the reject codes or LOC edits should be directed to the Loan Origination Center at **800/848-0978**.

Code	Error Message	Edit Description
01	Invalid School Code	Direct loan school code type not equal to "E" or "G," or school code number not numeric or school code not on file at the LOC
02	Borrower's Address is incomplete	Borrower's zip code is blank, or city blank, or state blank or invalid
03	Invalid Borrower's Date of Birth	Borrower's birth date zero, blank, or invalid format Borrower's age must be > 12 and < 100
04	Invalid Borrower's Loan Default/Grant Overpayment	Borrower's loan default/grant overpayment value is not "N" or "Z" (default override code)
05	Invalid Borrower's Citizenship	Borrower's citizenship is not "1" for U.S. citizen or "2" for eligible non-citizen (PLUS only)
06	Must provide Borrower's First or Last Name	Borrower's first and last names are blank
07	Must provide Borrower's Alien Registration Number	Borrower's citizenship is "2," eligible non-citizen, and alien registration number is zero(s) or blank (PLUS only)
08	Anticipated Disbursement Date Prior to the Loan Period Start Date (-10 Days)	Anticipated disbursement date more than 10 days before the loan period start date
09	Anticipated Disbursement Date after the Loan Period End Date (+90 Days)	Anticipated disbursement date more than 90 days after the loan period end date
10	Minimum of two anticipated disbursements is required	School is not "Special School" and anticipated disbursement date 1 or 2 is equal to zero or blank
11	Anticipated Disbursement Date is blank	Anticipated disbursement date is zero or blank and loan amount approved is not equal to zero
12	Total anticipated gross amount must be less than or equal to the Loan Amount Approved	Sum of all the anticipated gross amounts is greater than the loan amount approved
13	Anticipated Disbursement Dates are not in chronological order	Anticipated disbursement date is less than a previous disbursement date
14	Not in use	Not in use
15	Invalid Program Year	Invalid program year in loan identifier
16	Loan Identifier must be unique	Loan identifier is a duplicate for a loan that is already on file at the LOC

Loan Origination Reject Codes (Continued)

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

26	Loan Amount Approved exceeds the maximum annual loan limits for this borrower at your school for equal or overlapping academic years
	Review the borrower's academic years, dependency status, grade level, loan amount approved, and if applicable, the additional unsubsidized eligibility for a dependent student and/or Health Profession Programs
		Loan amount approved greater than the maximum annual loan limit amount:
		<u>Dependent Student</u>
		1st Year (Grade level 0 or 1)
		Sub Max=2,625
		Sub and Unsub Max=2,625
		2nd Year (Grade level 2)
		Sub Max=3,500
		Sub and Unsub Max=3,500
		3rd Year, 4th Year, or 5th Year eligible undergraduate (Grade level 3, 4, or 5)
		Sub Max=5,500
		Sub and Unsub Max=5,500
		<u>Dependent Student Eligible for Additional Unsubsidized Amount</u>
		1st Year (Grade level 0 or 1)
		Sub Max=2,625
		Sub and Unsub Max=6,625
		2nd Year (Grade level 2)
		Sub Max=3,500
		Sub and Unsub Max=7,500
		3rd Year, 4th Year, or 5th Year eligible undergraduate (Grade level 3, 4, or 5)
		Sub Max=5,500
		Sub and Unsub Max=10,500

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description

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

27	Anticipated Net Amount is not equal to the LOC's calculated net amount	Anticipated disbursement net amount not equal to gross amount minus (gross amount times {loan fee percentage minus interest rebate percentage}) (+ or - $1 tolerance)
28	Invalid Loan Type	Loan type is not equal to "S" or "U" or "P" or loan sequence number is less than 0 or greater than 999
29	Must provide Borrower's/Student's Social Security Number	SSN is blank or not numeric or SSN is less than 001010001
30	Invalid loan period	Loan period is greater than 12 months
31	Loan Period Start Date is greater than the Loan Period End Date	Loan period end date is prior to the loan period start date

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
32	Not in use	Not in use
33	Loan Amount Approved must be positive	Loan amount approved is less than or equal to zero
34	Invalid Promissory Note Print Indicator	Promissory note print indicator is not "O," "F," "R," "S," or "Z"
35	Not in use	Not in use
36	Borrower's and Student's Social Security Numbers cannot be the same	Borrower's and student's SSN are the same (PLUS only)
37	Invalid Student's Date of Birth	Student's DOB is equal to zero, blank, or is in an invalid format Student's age must be > 12 and < 100
38	Invalid Student's Citizenship	Student's citizenship is not "1" for U.S. citizen or "2" for eligible non-citizen (PLUS only)
39	Invalid Student's Loan Default/Grant Overpayment	Student's loan default/grant overpayment value is not "N" or "Z" (default override code)
40	Must provide Student's First or Last Name	Student's first and last names are blank
41	Must provide Student's Alien Registration Number	Student's citizenship is "2," eligible non-citizen, and alien registration number is zero(s) or blank (PLUS only)
42	School is closed	Direct Loan school code has a closed status on the LOC file
43	Not in use	Not in use
44	School is ineligible	Direct loan school code has an ineligible or non-participating status on the LOC file
45	Not in use	Not in use
46	Invalid Borrower's Middle Initial	Borrower's middle initial is not blank and is not alphabetic
47	Invalid Student's Middle Initial	Student's middle initial is not blank and is not alphabetic
48	Invalid Borrower's Telephone Number	Borrower's telephone number is not blank and not numeric
49	Not in use	Not in use
50	Not in use	Not in use
51	Not in use	Not in use
52	Invalid Date Format	Date format is not CCYYMMDD

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
53	Not in use	Not in use
54	Not in use	Not in use
55	Invalid Zip Code	Zip code is not blank and not numeric
56	Invalid Borrower's State Code	Zip code is not blank and state code is blank
57	Borrower's Permanent Zip Code should not be blank	Borrower's permanent address state is not blank and is not "CN," "MX," or "FC"
58	Not in use	Not in use
59	Invalid numeric field	Numeric field contains non-numeric characters
60	Invalid Dependency Status	Loan dependency status is not equal to "I" or "D"
61	Student's Local Address is incomplete	Student's local address, city, and/or state is blank
62	Student's Local Zip Code must be numeric	Student's local zip code is not blank and not numeric
63	Student's Local Address State should not be blank	Student's local zip code is not blank and local state is blank
64	Student's Local Zip Code should not be blank	Student's local address state is not blank and is not "CN," "MX," or "FC," and zip code is blank
65	Invalid Student's Local Address State	Student's local address state code is not blank and not a valid state code
66	Not in use; Change reject only	Not in use; Change reject only
67	Not in use; Change reject only	Not in use; Change reject only
68	Not in use; Change reject only	Not in use; Change reject only
69	Not in use; Change reject only	Not in use; Change reject only
70	Not in use	Not in use
71	Not in use	Not in use
72	Total Anticipated Gross Amount must be greater than zero	Anticipated gross disbursement amount is blank or zero, or total anticipated gross disbursements is less than zero
73	Not in use	Not in use
74	Not in use	Not in use
75	Acknowledged but not applied	LOC researching issue
76	Invalid Loan Origination Date	Loan origination date format is not CCYYMMDD or is an invalid date
77	Not in use	Not in use

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
78	Invalid Student's College Grade Level	Student's college grade level is not equal to 0, 1, 2, 3, 4, 5, 6, or 7
79	Not in use	Not in use
80	Not in use	Not in use
81	Program Year and Cycle Indicator do not match	Program year in loan identifier does not match cycle indicator on batch identifier
82	Not in use; Change reject only	Not in use; Change reject only
83	Borrower and student cannot be the same person	Borrower and student's date of birth are the same (PLUS only)
84	Not in use; Change reject only	Not in use; Change reject only
85	Not in use	Not in use
86	Invalid Academic Year Start and End Dates	Academic year start date or academic year end date is zeroes or is not a valid date Academic year end date is not greater than academic year start date, or academic year is greater than 12 months
87	Invalid Additional Unsubsidized Eligibility up to Health Profession Programs Amount	Additional unsubsidized eligibility code is not equal to "Y" or blank --OR-- Student's grade level is not eligible for an additional unsubsidized amount up to health profession program amount Additional unsubsidized eligibility code must be for student grade levels 4, 5, 6, or 7
88	Invalid Additional Unsubsidized Eligibility for Dependent Student	Additional Unsubsidized Eligibility code is not equal to "Y" or blank, --OR-- An independent student is not eligible for an additional unsubsidized amount Additional Unsubsidized Eligibility code must be for a dependent undergraduate student (grade level 0, 1, 2, 3, 4, or 5)
89	Not in use	Not in use
90	Not in use; Change reject only	Not in use; Change reject only
91	Not in use; Change reject only	Not in use; Change reject only

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
92	Loan Period Start and End Dates exceed the Academic Year Dates	Loan period start date and loan period end date are not equal to or within the student's academic year dates
93	Not in use; Change reject only	Not in use; Change reject only
94	Not in use	Not in use
95	Only four anticipated disbursements are allowed for a PLUS loan	More than four anticipated disbursements are on the PLUS LOR
96	Not in use; Change reject only	Not in use; Change reject only
97	Invalid Origination Fee Percentage	Origination fee percentage is not equal to the current origination fee allowed for this loan type
98	Not in use	Not in use
99	Not in use	Not in use
A1	Not in use	Not in use
A2	Not in use; Change reject only	Not in use; Change reject only
A3	Not in use	Not in use
A4	Not in use	Not in use
A5	Anticipated Interest Rebate Amount is not equal to the LOC's calculated interest rebate amount	Interest rebate amount is not equal to the net amount minus (the gross amount minus loan fee amount) (+ or - $1 tolerance)
A6	Not in use; Change reject only	Not in use; Change reject only
A7	Not in use; Change reject only	Not in use; Change reject only
A8	Not in use; Change reject only	Not in use; Change reject only

Loan Origination Change Reject Codes

These codes appear in field #2 and Error code fields 01–10 in the Loan Origination Change Acknowledgement (DIOC02OP) file.

Note: All questions regarding the definition of the reject codes or LOC edits should be directed to the Loan Origination Center at **800/848-0978**.

Code	Error Message	Edit Description
01	Invalid School Code	Direct loan school code type not equal to "E" or "G," or school code number not numeric or school code not on file at the LOC
02	Borrower's Address is incomplete	Borrower's zip code is blank, or city blank, or state blank or invalid
03	Invalid Borrower's Date of Birth	Borrower's birth date zero, blank, or invalid format Borrower's age must be > 12 and < 100
04	Invalid Borrower's Loan Default/Grant Overpayment	Borrower's loan default/grant overpayment value is not "N" or "Z" (default override code)
05	Invalid Borrower's Citizenship	Borrower's citizenship is not "1" for U.S. citizen or "2" for eligible non-citizen (PLUS only)
06	Must provide Borrower's First or Last Name	Borrower's first and last names are blank
07	Must provide Borrower's Alien Registration Number	Borrower's citizenship is "2," eligible non-citizen, and alien registration number is zero(s) or blank (PLUS only)
08	Anticipated Disbursement Date Prior to the Loan Period Start Date (-10 Days)	Anticipated disbursement date more than 10 days before the loan period start date
09	Anticipated Disbursement Date after the Loan Period End Date (+90 Days)	Anticipated disbursement date more than 90 days after the loan period end date
10	Not in use; Origination reject only	Not in use; Origination reject only
11	Anticipated Disbursement Date is blank	Anticipated disbursement date is zero or blank and loan amount approved is not equal to zero
12	Total anticipated gross amount must be less than or equal to the Loan Amount Approved	Sum of all the anticipated gross amounts is greater than the loan amount approved
13	Not in use; Origination reject only	Not in use; Origination reject only
14	Not in use	Not in use
15	Not in use; Origination reject only	Not in use; Origination reject only
16	Not in use; Origination reject only	Not in use; Origination reject only

Loan Origination Change Reject Codes (Continued)

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

26	Loan Amount Approved exceeds the maximum annual loan limits for this borrower at your school for equal or overlapping academic years
	Review the borrower's academic years, dependency status, grade level, loan amount approved, and if applicable, the additional unsubsidized eligibility for a dependent student and/or Health Profession Programs
		Loan amount approved greater than the maximum annual loan limit amount:
		<u>Dependent Student</u>
		1st Year (Grade level 0 or 1)
		Sub Max=2,625
		Sub and Unsub Max=2,625
		2nd Year (Grade level 2)
		Sub Max=3,500
		Sub and Unsub Max=3,500
		3rd Year, 4th Year, or 5th Year eligible undergraduate (Grade level 3, 4, or 5)
		Sub Max=5,500
		Sub and Unsub Max=5,500
		<u>Dependent Student Eligible for Additional Unsubsidized Amount</u>
		1st Year (Grade level 0 or 1)
		Sub Max=2,625
		Sub and Unsub Max=6,625
		2nd Year (Grade level 2)
		Sub Max=3,500
		Sub and Unsub Max=7,500
		3rd Year, 4th Year, or 5th Year eligible undergraduate (Grade level 3, 4, or 5)
		Sub Max=5,500
		Sub and Unsub Max=10,500

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description

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

27	Anticipated Net Amount is not equal to the LOC's calculated net amount	Anticipated disbursement net amount not equal to gross amount minus (gross amount times (loan fee percentage minus interest rebate percentage) (+ or - $1 tolerance)
28	Invalid Loan Type	Loan type is not equal to "S" or "U" or "P" or loan sequence number is less than 0 or greater than 999.
29	Invalid Borrower's/Student's Social Security Number	SSN is blank or not numeric or SSN is less than 001010001
30	Invalid loan period	Loan period is greater than 12 months
31	Loan Period Start Date is greater than the Loan Period End Date	Loan period end date is prior to the loan period start date
32	Not in use	Not in use

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
33	Loan Amount Approved must be positive	Loan amount approved is less than or equal to zero
34	Invalid Promissory Note Print Indicator	Promissory note print indicator is not "O," "F," "R," "S," or "Z"
35	Not in use	Not in use
36	Borrower and Student's Social Security Number cannot be the same	Borrower's and student's SSN are the same (PLUS only)
37	Invalid Student's Date of Birth	Student's DOB is equal to zero, blank, or is in an invalid format Student's age must be > 12 and < 100
38	Invalid Student's Citizenship	Student's citizenship is not "1" for U.S. citizen or "2" for eligible non-citizen (PLUS only)
39	Invalid Student's Loan Default/Grant Overpayment	Student's loan default/grant overpayment value is not "N" or "Z" (default override code)
40	Invalid Student's First or Last Name	Student's first and last names are blank
41	Invalid Student's Alien Registration Number	Student's citizenship is "2," eligible non-citizen, and alien registration number is zero(s) or blank (PLUS only)
42	School is closed	Direct loan school code has a closed status on the LOC file
43	Not in use	Not in use
44	School is ineligible	Direct loan school code has an ineligible or non-participating status on the LOC file
45	Not in use	Not in use
46	Invalid Borrower's Middle Initial	Borrower's middle initial is not blank and is not alphabetic
47	Invalid Student's Middle Initial	Student's middle initial is not blank and is not alphabetic
48	Invalid Borrower's Telephone Number	Borrower's telephone number is not blank and not numeric
49	Not in use	Not in use
50	Not in use	Not in use
51	Not in use	Not in use
52	Invalid Date Format	Date format is not CCYYMMDD
53	Not in use	Not in use
54	Not in use	Not in use

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
55	Invalid Zip Code	Zip code is not blank and not numeric
56	Invalid Borrower's State Code	Zip code is not blank and state code is blank
57	Borrower's Permanent Zip Code should not be blank	Borrower's permanent address state is not blank and is not "CN," "MX," or "FC"
58	Not in use	Not in use
59	Invalid numeric field	Numeric field contains non-numeric characters
60	Invalid Dependency Status	Loan dependency status is not equal to "I" or "D"
61	Student's Local Address is incomplete	Student's local address, city, and/or state is blank
62	Student's Local Zip Code must be numeric	Student's local zip code is not blank and not numeric
63	Student's Local Address State should not be blank	Student's local zip code is not blank and local state is blank
64	Student's Local Zip Code should not be blank	Student's local address state is not blank and is not "CN," "MX," or "FC," and zip code is blank
65	Invalid Student's Local Address State	Student's local address state code is not blank and not a valid state code
66	Invalid Borrower's Permanent Address Change Date	Borrower's permanent address change date format is not CCYYMMDD or is an invalid date
67	Invalid Student's Local Address Change Date	Student's local address change date format is not CCYYMMDD or is an invalid date
68	Invalid Borrower's Social Security Number Change Date	Borrower's SSN change date format is not CCYYMMDD or is an invalid date
69	Invalid Borrower's Date of Birth Change Date	Borrower's DOB change date format is not CCYYMMDD or is an invalid date
70	Not in use	Not in use
71	Not in use	Not in use
72	Total Anticipated Gross Amount must be greater than zero	Anticipated gross disbursement amount is blank or zero, or total anticipated gross disbursements is less than zero
73	Not in use	Not in use
74	Not in use	Not in use
75	Acknowledged but not applied	LOC researching issue
76	Not in use: Origination reject only	Not in use: Origination reject only
77	Not in use	Not in use
78	Invalid Student's College Grade Level	Student's college grade level is not equal to 0, 1, 2, 3, 4, 5, 6, or 7

Loan Origination Change Reject Codes (Continued)

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

Loan Origination Change Reject Codes (Continued)

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

Promissory Note Reject Codes

Note: All questions regarding the definition of these reject codes or the LOC edits should be directed to the Loan Origination Center at **800/848-0978**.

Code	Type	Error Text
01	*	Missing origination record
02	*	Promissory note under review
03		Not in use
04	**	Missing loan identification number
05	**	No original signature
06	**	Document is in pencil
07	**	Section/Block is incomplete
08	**	Missing legal text
09	**	Student or parent is in default
10	**	Duplicate Promissory Note
11	**	Not in use
A	**	Borrower's signature is missing
B	**	Promissory note text or signature altered
C	**	Borrower's SSN is missing
D	**	Address is missing
E	**	Phone number is incomplete
F	**	Driver's license incomplete
G	**	Citizenship status is missing (PLUS)
H	**	Loan amount requested missing (PLUS)
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

Promissory Note Reject Codes (Continued)

Code	Type	Error Text
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

Promissory Note Reject codes are mainly handled through a manual process. However, reject codes "01" and "S" could be returned on the promissory note acknowledgement. Once the Promissory Notes are received in the LOC mailroom, they are manually inspected for missing or incorrect information. A generic checklist is used. If it is determined that there are errors or that information is missing, then the checklist will be marked in the appropriate blank for the error and returned to the school or borrower (Standard Origination schools). A copy of the Promissory Note Manual Reject Checklist is included in the appendix.

Cash Allocation Reject Codes

Note: All questions regarding the definition of the reject codes and/or the LOC edits should be directed to the Loan Origination Center at **800/848-0978**.

Code	Error Message	Edit Description
RA	Invalid record type for LOC	The #K record layout has been eliminated All allocations must be done on the GAPS Web Site

Disbursement Reject Codes

Note: All questions regarding the definition of the reject codes or the LOC edits should be directed to the Loan Origination Center at **800/848-0978**.

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

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
10	Not in use	Not in use
11	Invalid Disbursement Actual Loan Fee Amount	Disbursement actual fee amount should be greater than or equal to zero
12	Invalid Disbursement Actual Gross Amount	Disbursement actual gross amount should be greater than zero for actual disbursement (disbursement activity = “D”) -- OR -- Disbursement actual gross amount should be greater than or equal to zero for an adjusted disbursement amount (disbursement activity = “A”)
13	Not in use	Not in use
14	Not in use	Not in use
15	Not in use	Not in use
16	Disbursement Sequence Number not in sequential order	Disbursement sequence number should be one higher than the last previously accepted transaction for this disbursement For example: Disbursement Sequence Number 02 followed by Disbursement Sequence Number 03 is accepted Disbursement Sequence Number 02 followed by Disbursement Sequence Number 04 is rejected
17	An actual disbursement does not exist for this disbursement number	Actual disbursement with a disbursement number matching the adjusted disbursement date (disbursement activity = “Q”) has not been accepted by the LOC -- OR -- Anticipated disbursement with a disbursement number matching the adjusted disbursement date (disbursement activity = “Q”) is not on file at the LOC
18	Not in use	Not in use
19	Not in use	Not in use

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
20	Disbursement date cannot be after the current date	Transaction date on the adjusted disbursement date (disbursement activity = "Q") should not be greater than the current processing date For example: The transaction date (disbursement date) for a date adjustment submitted to the LOC on "06/01/2001" should not be no greater than "06/01/2001"
21	Not in use	Not in use
22	New disbursement date is more than 120 days after the original disbursement date	Transaction date should be within 120 days of the acknowledgement date on the adjusted disbursement date (disbursement activity = "Q")
23	Original disbursement date is invalid or missing	Acknowledgement date on the adjusted disbursement date (disbursement activity = "Q") should be numeric and formatted as CCYYMMDD
24	Disbursement Actual Gross Amount exceeds the maximum annual loan limit for this borrower at all enrolled schools for equal or overlapping academic years Review the Duplicate Borrower Report to help resolve this issue	A student's disbursement gross amounts may not exceed the maximum annual loan limit <u>Dependent Student</u> 1st Year (Grade Level 0 or 1) Sub Max = $2,625 Sub and Unsub Max = $2,625 2nd Year (Grade Level 2) Sub Max = $3,500 Sub and Unsub Max = $3,500 3rd Year, 4th Year, or 5th Year eligible undergraduate (Grade Level 3, 4, or 5) Sub Max = $5,500 Sub and Unsub Max = $5,500

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
24, cont	Disbursement Actual Gross Amount exceeds the maximum annual loan limit for this borrower at all enrolled schools for equal or overlapping academic years Review the Duplicate Borrower Report to help resolve this issue	Dependent Student Eligible for Additional Unsubsidized Amount 1st Year (Grade Level 0 or 1) Sub Max = $2,625 Sub and Unsub Max = $6,625 2nd Year (Grade Level 2) Sub Max = $3,500 Sub and Unsub Max = $7,500 3rd Year, 4th Year, or 5th Year eligible undergraduate (Grade Level 3, 4, or 5) Sub Max = $5,500 Sub and Unsub Max = $10,500 Independent Student 1st Year (Grade Level 0 or 1) Sub Max = $2,625 Sub and Unsub Max = $6,625 2nd Year (Grade Level 2) Sub Max = $3,500 Sub and Unsub Max = $7,500 3rd Year, 4th Year, or 5th Year eligible undergraduate (Grade Level 3, 4, or 5) Sub Max = $5,500 Sub and Unsub Max = $10,500 Graduate/professional and beyond (Grade Level 6) Sub Max = $8,500 Sub and Unsub Max = $18,500

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
24, cont	Disbursement Actual Gross Amount exceeds the maximum annual loan limit for this borrower at all enrolled schools for equal or overlapping academic years Review the Duplicate Borrower Report to help resolve this issue	*Health Profession Programs Loan Limits* Independent Student & Dependent Student Eligible for Additional Unsubsidized Amount 4th Year or 5th Year eligible undergraduate (Grade Level 4 or 5) Undergrad Sub Max = $5,500 Sub and Unsub Max = $27,167 Graduate/professional and beyond (Grade Level 6 or 7) Sub Max = $8,500 Sub and Unsub Max = $45,167
25	Total Disbursement Actual Gross Amount cannot be greater than the promissory note amount at the LOC for this PLUS loan	Sum of the disbursement actual gross amounts for all disbursements activities for this loan should be less than or equal to the Promissory Note Amount (PLUS Only)
26	Confirmation required prior to disbursement	Confirmation flag should be "Y" for first disbursements received from schools where confirmation is required prior to disbursing Confirmation flag should be "Y" for all disbursements received from schools where confirmation is required for all disbursements before disbursing
27	Not in use	Not in use
28	Not in use	Not in use
29	Invalid Disbursement Number for PLUS	Disbursement number should be 01, 02, 03, or 04 for PLUS loans.
30	Not in use	Not in use

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
31	Invalid Disbursement Number for Subsidized/Unsubsidized	Disbursement number should be between 01 and 20, inclusive, for Subsidized/Unsubsidized loans
32	Not in use	Not in use
33	Not in use	Not in use
34	Not in use	Not in use
35	Not in use	Not in use
36	Disbursement Actual Gross Amount is not numeric	Disbursement actual gross amount should be numeric
37	Disbursement Actual Loan Fee Amount is not numeric	Disbursement actual loan fee amount should be numeric
38	Disbursement Actual Net Amount is not numeric	Disbursement actual net amount should be numeric
39	Invalid Disbursement Actual Gross Amount	Disbursement actual gross amount should be blank or zeros for adjusted disbursement date (disbursement activity = "Q")
40	Duplicate date adjustment	Acknowledgement date (original disbursement date) should not be the same as the transaction date (new disbursement date) for adjusted disbursement date (disbursement activity = "Q")
41	Original disbursement date does not match current disbursement date	Acknowledgement date (original disbursement date) should match the current disbursement date on file at the LOC for adjusted disbursement date (disbursement activity = "Q")
42	Invalid loan fee rate	Loan fee rate used to calculate the disbursement actual fee amount should match the valid fee rates in effect as of the transaction date on the first disbursement
43	Missing loan limit data	All of the components for calculating the loan limit must exist. Contact the LOC to resolve the issue. At least one of the following is missing: Dependency Status Grade Level Academic Start Date Academic End Date Health Profession Programs Indicator Additional Unsubsidized Eligibility Flag

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
44	First actual disbursement date cannot be after any subsequent disbursements	Transaction date of the first disbursement should be earlier than the disbursement date of any other disbursement for the loan. For Example: The earliest disbursement date from all subsequent disbursements is "05/21/2001" The disbursement date of the first disbursement can be changed to on or before "05/21/2001"
45	Invalid First Disbursement Flag	First disbursement flag should be "F", "C", or blank for actual disbursement (disbursement activity = "D") -- OR -- First disbursement flag is not blank for adjusted disbursement amounts and dates (disbursement activity = "A" or "Q")
46	First disbursement must be received before any subsequent disbursements	Disbursement numbers 02–20 must have a first disbursement flag of "F" when no disbursement is currently on file at the LOC. First disbursement can be disbursement number 01, or any other disbursement with the first disbursement flag set to "F"
47	First disbursement must be received before any changes to the first disbursement	First disbursement flag cannot be "C" when a first disbursement has not been accepted at the LOC
48	First disbursement already received	First disbursement flag must be "C" or blank when a disbursement is already on file at the LOC First disbursement flag cannot be "F" when a first disbursement is already on file at the LOC
49	First disbursement changed more than twice	First disbursement can be changed a maximum of two times before requiring U.S. Department of Education's approval First disbursement flag cannot be "C" when two prior disbursement transactions, with a first disbursement flag of "C," for the loan were accepted by the LOC
50	More than one disbursement record contains the same First Disbursement Flag for this loan	More than one actual disbursement was submitted to the LOC with a first disbursement flag of "F" for this loan in the same cycle -- OR -- More than one actual disbursement was submitted to the LOC with a first disbursement flag of "C" for this loan in the same cycle

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
51	First disbursement must have the earliest disbursement date	Transaction date of the first disbursement should be before the disbursement date of any other disbursement: For example: The current first disbursement date is "05/21/2001" The disbursement date of any disbursement with a first disbursement flag of "C" should be on or before "05/21/2001" The disbursement date of any disbursement with a blank first disbursement flag should be on or after "05/21/2001"
52	Disbursement Interest Rebate Amount is not numeric	Disbursement interest rebate amount should be numeric
53	Invalid Disbursement Interest Rebate Amount	Disbursement interest rebate amount should be greater than or equal to zero for actual disbursement (disbursement activity = "D") and adjusted disbursement amount (disbursement activity = "A")
54	Disbursement Interest Rebate Amount does not equal the LOC's calculated interest rebate amount	Disbursement interest rebate amount does not equal the LOC's calculated interest rebate amount The LOC's interest rebate amount is calculated using the following steps: **Step 1:** Calculate the Combined Fee/ Interest Rebate Percentage by subtracting the Interest Rebate Percentage from the Loan Fee Percentage **Step 2:** Calculate the Combined Fee/Interest Rebate Amount by multiplying the Gross Amount by the Combined Fee/Interest Rebate Percentage and truncating the result **Step 3:** Calculate the Fee Amount by multiplying the Gross Amount by the Loan Fee Percentage and truncating the result **Step 4:** Calculate the Interest Rebate Amount by subtracting the Combined Fee/Interest Rebate Amount from the Fee Amount

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
55	Invalid Loan Fee Rate for First Anticipated Disbursement Date	Loan fee rate used to calculate the disbursement actual fee amount should match the valid fee rate in effect as of the first anticipated disbursement date
56	Invalid Adjusted Disbursement Date fee amount	Disbursement actual fee amount should be blank or zeroes for adjusted disbursement date (disbursement activity = "Q")
57	Invalid Adjusted Disbursement Date net amount	Disbursement actual net amount should be blank or zeroes for adjusted disbursement date (disbursement activity = "Q")
58	Invalid Adjusted Disbursement Date interest rebate amount	Disbursement interest rebate amount should be blank or zeroes for adjusted disbursement date (disbursement activity = "Q")

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
A	Not in use	Not in use
B	Not in use	Not in use
C	Not in use	Not in use
D	Not in use	Not in use
E	Invalid Disbursement Activity	Disbursement activity code should be “D”, “A”, or “Q”
F	Invalid Disbursement Sequence Number	Disbursement sequence number should be numeric and greater than zero
G	Total Disbursement Actual Gross Amounts cannot be greater than the Loan Amount Approved/Requested	The sum of the gross amounts for all disbursements activity for this loan should be less than or equal to the lower of the loan amount approved and loan amount requested
H	Not in use	Not in use
I	Not in use	Not in use
J	Credit check not yet approved for this PLUS loan.	Borrower should have an accepted credit decision on file at the LOC before disbursing
K	No Actual Disbursement exists for this adjustment	Actual disbursement with a disbursement number matching the adjusted disbursement amount (disbursement activity = “A”) has not been accepted by the LOC -- OR -- Anticipated disbursement with a disbursement number matching the adjusted disbursement amount (disbursement activity = “A”) is not on file at the LOC
L	Unsatisfactory school eligibility conditions	Transaction date of the first disbursement should be within the school’s eligibility period (before withdrawal or after reinstatement in the Direct Loan program)
M	Duplicate disbursement transaction	Disbursement number should not exist on file at the LOC
N	Not in use	Not in use
O	Not in use	Not in use

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
P	Duplicate adjustment transaction	Disbursement actual gross amount, disbursement actual fee amount, disbursement actual interest rebate amount, and disbursement actual net amount should not match the current gross amount, fee amount, interest rebate amount, and net amount on file at the LOC for this disbursement
Q	Disbursement date outside of allowable window	Transaction date should be no more than 10 days prior to the loan period start date and no more than 90 days after the loan period end date
R	Disbursement date cannot be after the current date	Transaction date should not be greater than the current processing date For example: The transaction date (disbursement date) for a disbursement submitted to the LOC on "06/01/2001" should not be greater than "06/01/2001"
S	Not in use	Not in use
T	Must have valid promissory note to disburse	An accepted promissory note must be on file at the LOC for this loan before disbursing for Option 1 and Standard Origination schools
U	Invalid Loan Identifier	Loan identifier must be accepted and on file at the LOC
V	Invalid disbursement date	Transaction date should be formatted as CCYYMMDD and contain only numeric characters
W	Not in use	Not in use
X	Invalid School Code	Direct loan school code should be on file at the LOC
Y	School is physically closed or ownership changed	Direct loan school code should be open and not undergoing an ownership change
Z	School Code does not match School Code on loan record	Direct loan school code should match the school code submitted in the LOR

Custom System Requirements

Processing Direct Loan Data—Direct Loan Processing Cycles

Direct Loan processing relies on electronic access of information. Schools exchange loan information with the Loan Origination Center (LOC) routinely. Schools should develop data production and transmission schedules around the various Direct Loan processing cycles. Batch processing of Direct Loan data occurs by data type. The following are the major processing cycles:

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

The Direct Loan program affords schools maximum flexibility in the timing and content of their transmissions. However, certain rules apply. The LOC processes school data via the Student Aid Internet Gateway (SAIG), daily, in the following order:

1. Full Loan Origination Records
2. Loan Origination Change Records
3. Disbursement Records

Note: Schools send batches of promissory notes with paper shipping manifests to the LOC.

Generally, the LOC retrieves data from the SAIG at approximately 8 p.m. (ET). Depending on required turnaround, the LOC returns processed data to the SAIG at approximately 8 a.m. (ET).

New for 2001–2002: The LOC runs up to two additional batch cycles during the day for data received from schools such as origination, change, and disbursement records.

Schools are not required to submit all batch types to the LOC at once. However, proper processing order must be considered when developing a transmission schedule. On acceptance of the Full Loan Origination Record, the LOC establishes the unique 21-charcater Loan Identification (Loan ID) and all loan information pertaining to that Full Loan Origination Record is stored on the LOC's database. If a Full Loan Origination Record is rejected by the LOC, no loan information received on the Full Loan Origination Record is stored on the LOC's database.

With the exception of Promissory Notes, the LOC rejects loan changes or disbursement records for a Loan ID for which an acceptable Full Loan Origination Records has not been transmitted to the LOC. The LOC does not retain any information on rejected records.

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

What Is a Booked Loan?

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

At the time the LOC books a disbursement or an adjusted disbursement amount, a separate booking notification is generated and forwarded to the schools for each disbursement transaction. The booking notification simplifies the reconciliation process between the schools and the LOC. The booking notification contains the disbursement booking date for each disbursement and the LOC's total net booked loan amount. This booking date is the date the LOC passes the booked disbursement or adjusted disbursement amount to the DLSC.

- The Disbursement Acknowledgement Message Class—DIOD02OP/Batch Type #B—is used to transmit the Booking Notification to the schools.
- Disbursement Activity types for the booking notification are:
  - **L** for the booking disbursement
  - **M** for the booking adjustment

New for 2001–2002: The Loan Servicer acknowledgement record (Message Class DISV##OP/Batch type SV) sent to schools when loans are booked is eliminated. This transaction is no longer necessary since there is only one Servicing center.

Batch Processing and Batch Identifiers (Batch IDs)

All data exchanged between schools and the LOC must be in the required record layout format. Data must be submitted to the LOC in groups of like data types. Each data type has a specific record layout, that is, Full Loan Origination Records, Disbursement Records, and so forth. Therefore each record set is considered a separate batch type. Every batch must contain a header and trailer record (see Custom Layouts). The batch header contains a Batch ID that is unique to the export batch.

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

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

The Batch Integrity Rule

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

To expedite school processing, the LOC acknowledges Promissory Notes as they are accepted. The electronic promissory note manifest has been eliminated; however, the LOC continues to return an electronic file (DIPA02OP) containing the acknowledgements of all Promissory Notes. Unlike other batch types, batch integrity is not maintained by the LOC for Promissory Notes. Acknowledgements do not match one to one with paper manifests sent by the school.

Full Loan Origination Records

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

Schools create one loan record and a unique Loan ID for each new loan**.** For example, if a borrower has one Direct Subsidized Loan and one Direct Unsubsidized Loan, the school maintains two unique Loan IDs**.** The Full Loan (Subsidized/Unsubsidized/PLUS) Origination Record (DESF02IN/DEPF02IN) is created from student/borrower demographic data and anticipated disbursement data**.**

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

Submitting Full Loan Origination Records

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

Full Loan (Subsidized/Unsubsidized) Origination Records are transmitted to the LOC under the message class DESF02IN. Full Loan PLUS Origination Records are transmitted to the LOC under the message class DEPF02IN.

Schools can perform credit checks for PLUS borrowers at their school by using the Loan Origination (LO) Online Web Application. Schools have the option to submit credit check requests via the LO Online Web Application or to submit Full Loan PLUS Origination Records to the LOC for the LOC to perform the credit check request.

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

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

The credit decision received from the LO Online Web Application does not have to be forwarded to the LOC. The LOC receives a simultaneous response from the credit bureau at the time the school performs the credit check. The LOC stores the credit decision and sends necessary letters to the borrowers.

Note: Certification must be kept at the school, indicating that the borrower has authorized the school to perform the credit check and also indicating whether or not the borrower wants an endorser in the case of a failed credit decision.

Receiving Full Loan Origination Acknowledgements

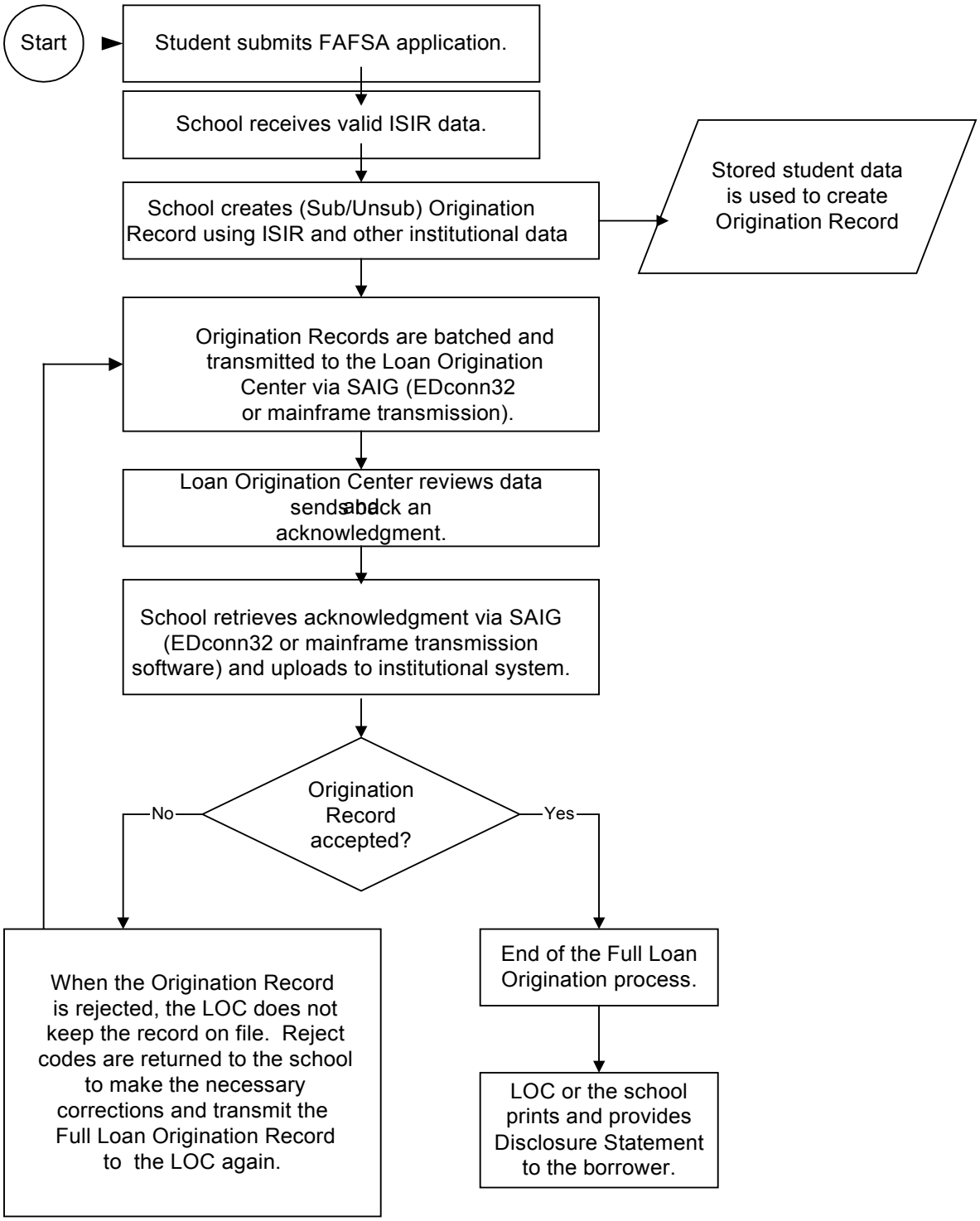
The LOC edits the Full Loan (Subsidized/Unsubsidized/PLUS) Origination Record to ensure it passes the editing requirements that have been established by the U.S. Department of Education. Full Loan (Subsidized/Unsubsidized) Origination Record Acknowledgements are transmitted to the schools under the message class DISF02OP. Full Loan PLUS Origination Record Acknowledgements are transmitted to the schools under the message class DIPF02IN. The acknowledgement files transmitted to the schools indicate the status of each Full Loan Origination Record (Field #4) and up to five reject reasons (Field #5) for each Full Loan Origination Record. For Full Loan PLUS Origination Records, the acknowledgement record also indicates whether the credit check is accepted or denied.

After the Full Loan Origination Record is accepted and acknowledged by the LOC, it should not be transmitted to the LOC again. This causes a duplicate Loan ID rejection. If updates need to be made to the loan information on the record, a Loan Origination Change Record must be submitted to the LOC.

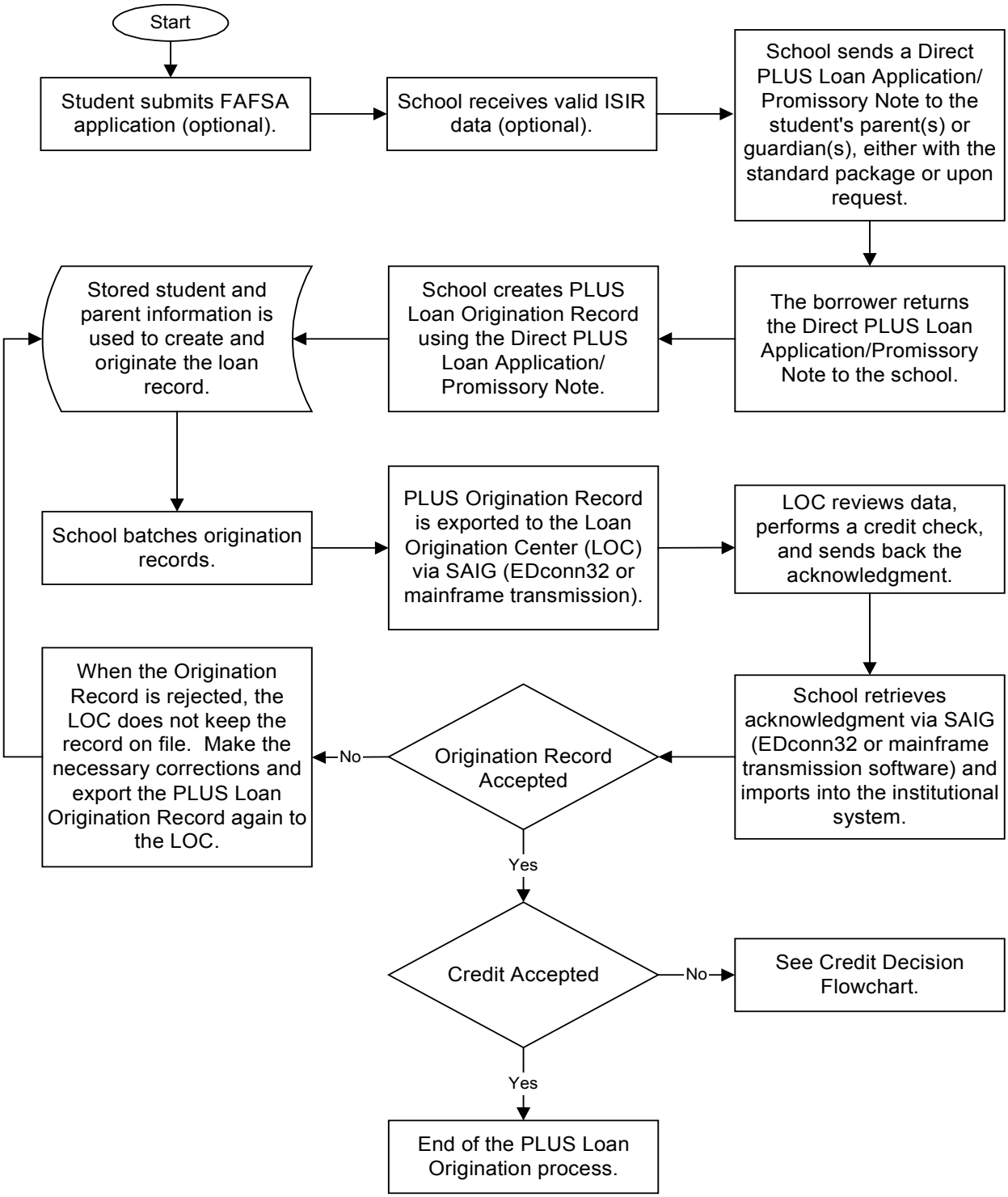
When a Full Loan Origination Record is rejected by the LOC, the school needs to re-submit the entire Full Loan Origination Record with the corrected information under message class (DESF02IN/DEPF02IN).

New for 2001–2002: To reduce turn around time for acknowledging Full Loan PLUS Origination Records, the LOC processes the credit check and acknowledges the PLUS loans within 24 hours of receipt at the LOC. If a credit decision other than accepted or denied is received, the LOC acknowledges the accepted PLUS loan with a pending credit check status.

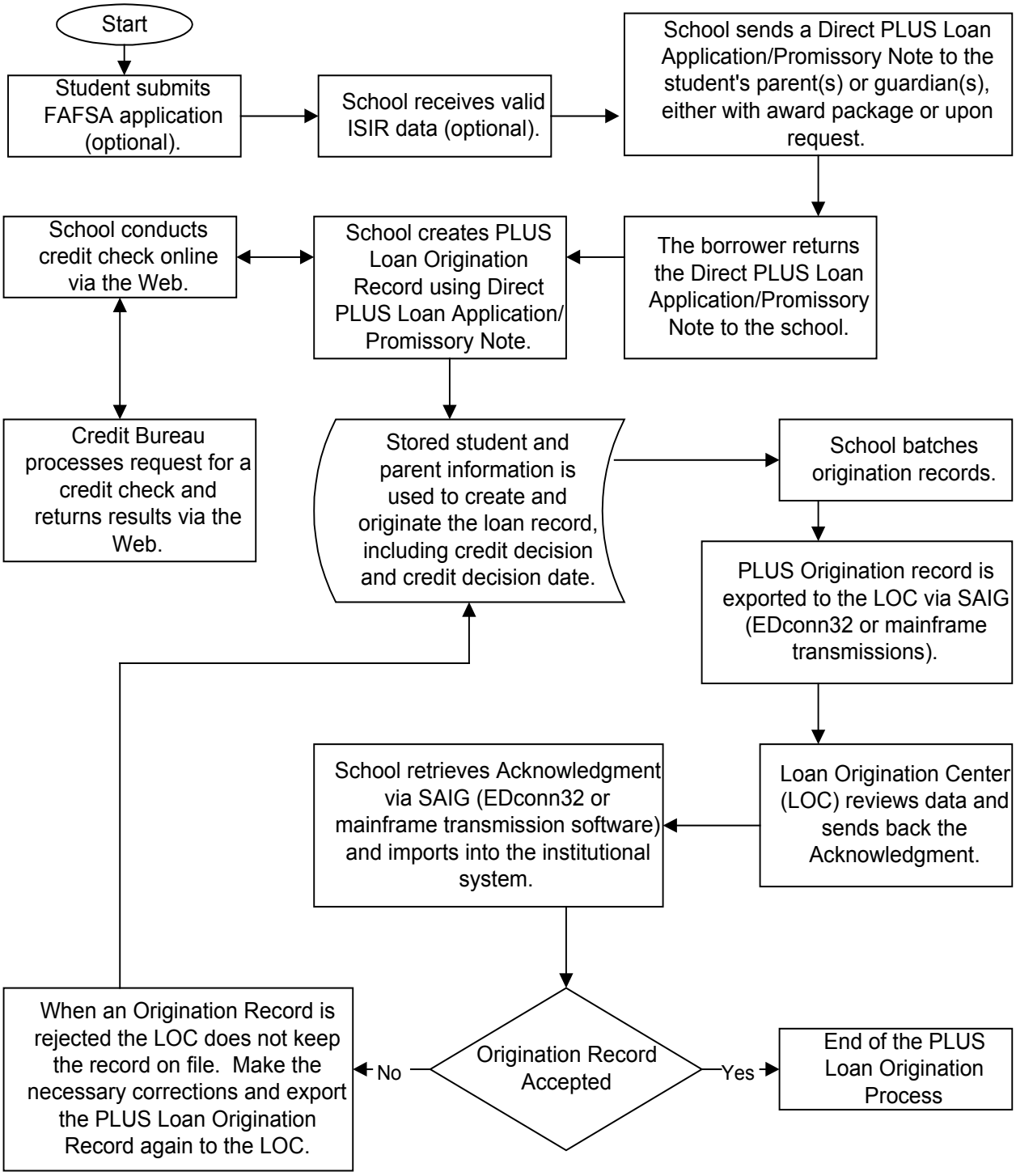
Loan Origination Process (Sub/Unsub) Flowchart



Loan Origination Process (PLUS)
LOC Executes Credit Check Flowchart



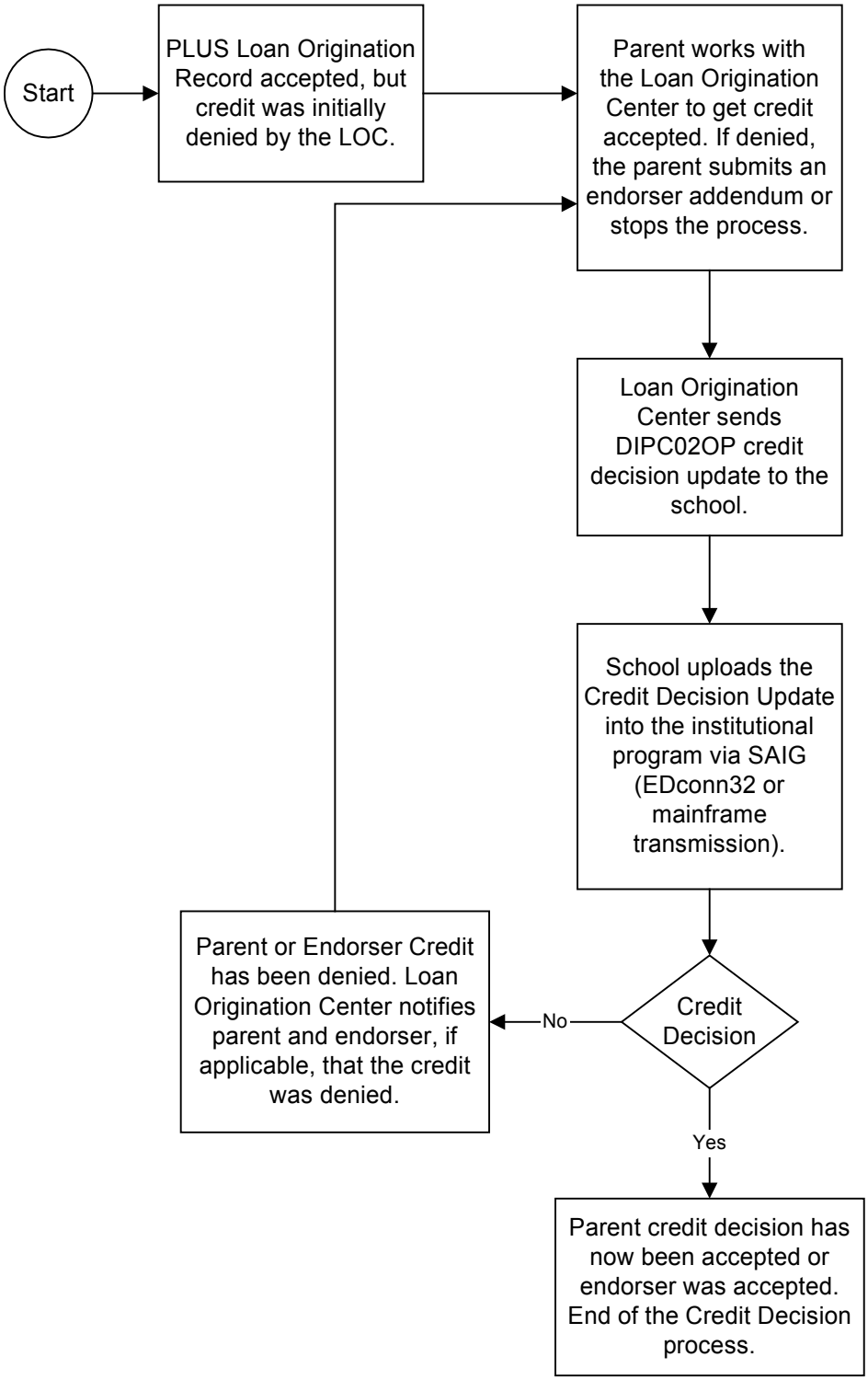
Loan Origination Process (PLUS)
School Executes Credit Check Flowchart



Processing PLUS Credit Decisions Update (Override)

If the credit is originally denied on a Full PLUS Loan Origination Record and the borrower requests a subsequent credit check, an override, or submits an endorser addendum, the LOC returns a DIPC02OP credit decision update to the school. The Credit Decision indicates the result of PLUS loan credit checks on the parent borrower or endorser. For approved applicants, the School can proceed in disbursing funds to the student's account. The LOC sends further information and instructions directly to those applicants not approved for a PLUS loan on the basis of credit checks. The LOC has the option to override the credit decision after an initial denial. The PLUS credit checks can be updated at any time on the basis of the borrower submitting supporting documentation to the LOC or credit reporting agency. Therefore, schools processing PLUS loans should expect to receive updated credit decisions in this acknowledgement file at any time from the LOC.

PLUS Credit Decision Update (Override) Process Flowchart



Loan Origination Change Record

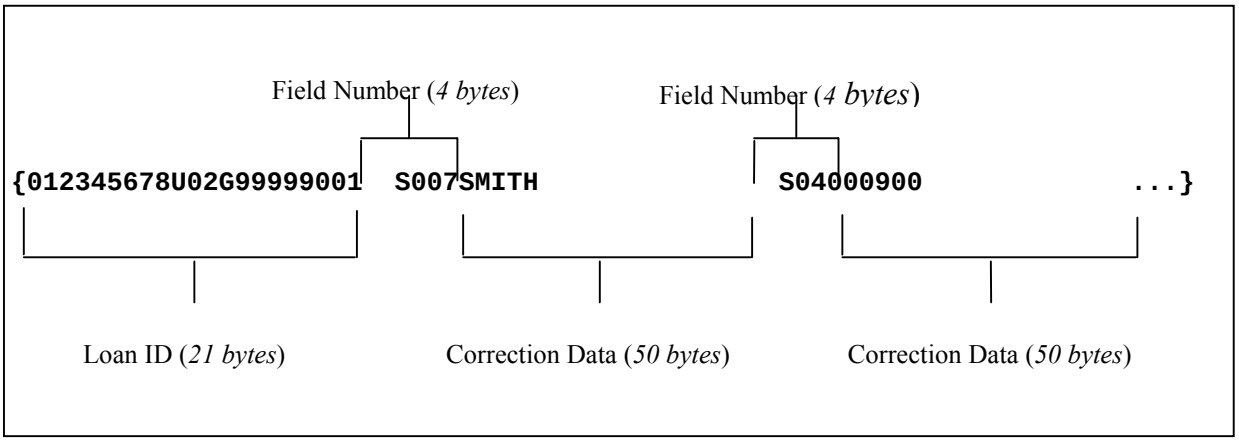
Submitting Change Records

After the Full Loan Origination Record is accepted by the LOC, modifications to the loan record are transmitted to the LOC via a Loan Origination Change Record (DESC02IN). Loan Origination Change Records only apply to Full Loan Origination data. Loan Origination Change records are not used to change actual disbursement data (see Disbursement Records). A list of the fields that can be changed and their Change Field Transmit Numbers are provided in the Export Change Table Values for Field Transmit Numbers Table in Section 1. Loan Origination Change Records are submitted to the LOC by Loan ID. Each record must contain the Loan ID, the change field number, and the new value for the field.

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

Example:

The example below shows two changes submitted to a loan record whose Loan ID is 012345678U02G99999001: The record is changing the borrower's last name to SMITH and the first disbursement anticipated gross amount to $900. The layout below shows the contents of the change record excluding the Change Batch Identifier. Each change record is limited to 10 data element changes. For records with more than 10 changes to a single Loan ID, submit more than one change record for the Loan ID.

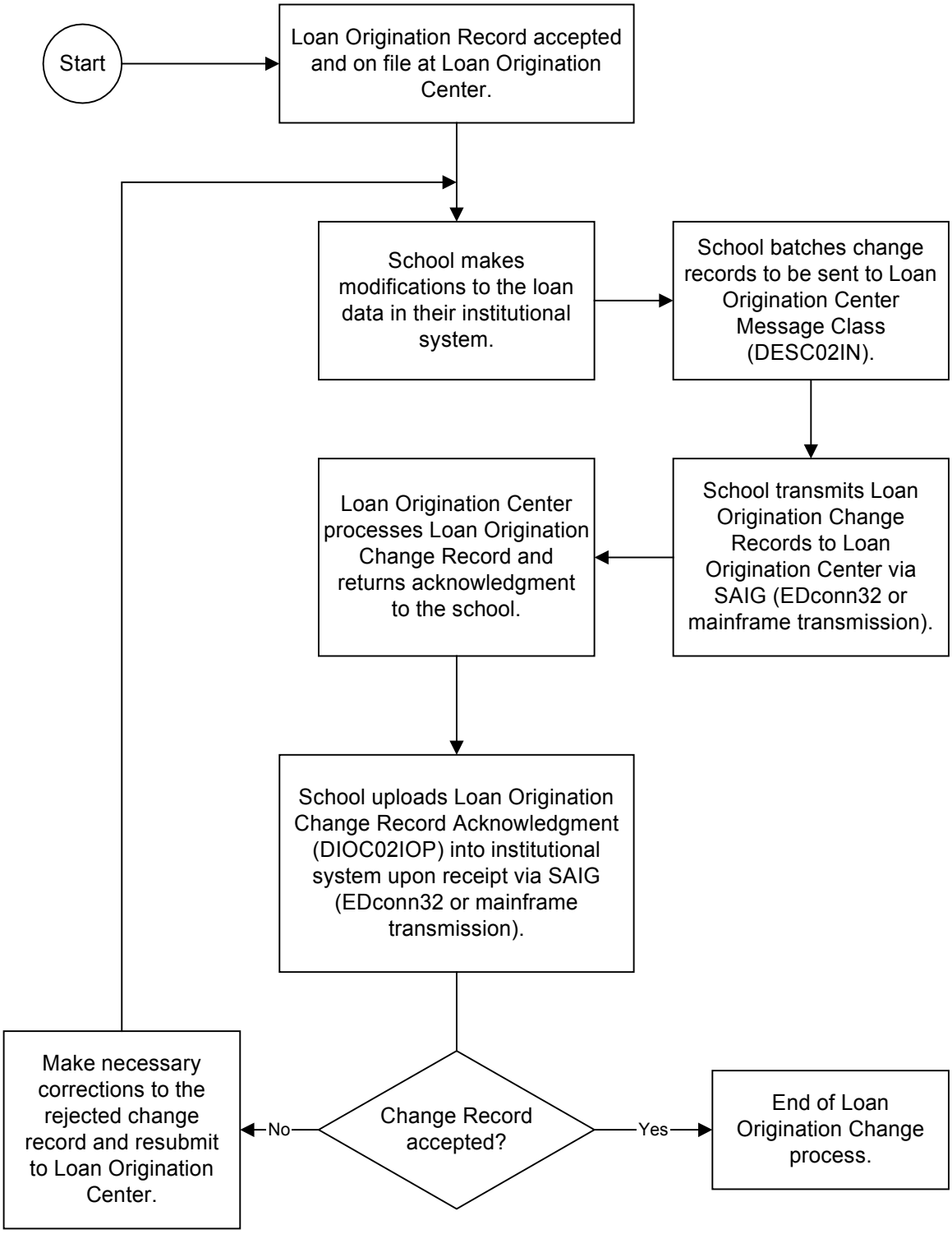


Receiving Loan Origination Change Acknowledgements

The LOC edits the Loan Origination Change Records with the same or similar requirements as the Full Loan Origination Record data elements. The LOC returns an acknowledgement file (DIOC02OP) containing codes accepting or rejecting the change record (Loan Identifier Error Code) or each change field (Error Values 1–10). The school should resolve rejected change records or fields and resubmit another change record to the LOC. Refer to the Loan Origination Change Reject Codes in Section 2, Custom Edits, for a list of the reject codes.

The error code field is blank if the change is accepted by the LOC. Only the fields that are in error need to be corrected and resubmitted to the LOC.

Loan Origination Change Record Process Flowchart



Printing the Direct Subsidized and Unsubsidized Disclosure Statement

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

Options for Printing Disclosure Statements

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

For program years 2000–2001 and 2001–2002 loans, a field is included on the Full Loan (Subsidized/Unsubsidized) Origination Record to indicate who is responsible for printing the Disclosure Statement at the loan level. Schools can change the option by submitting a Loan Origination Change Record using Change Field Transmit Number S115 to the LOC.

A new Disclosure Statement is created for 2001–2002 loans and forward. The LOC or the schools should continue to use the existing Disclosure Statement for 1999–2000 and 2000–2001 loans. A copy of the new 2001–2002 Disclosure Statement can be found in Appendix D.

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

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

Direct Loan Disclosure Statement Print Specifications

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

Borrower Information		
Label and Position	**Field**	**Print Instructions**
BORROWER INFORMATION--- Line 1	Section Heading	From left to right, print label "BORROWER INFORMATION" succeeded by dashes across page
1. Name and Address Line 2, column 1	Data element label	From left to right in column 1, print data element label, "1. Name and Address"
1. Name and Address Line 5, column 1	Student Borrower's Last Name, First Name and Middle Initial	From left to right, print the Student Borrower's Last Name, First Name, and Middle Initial. Print a comma and space following Last Name and a space after the First Name. Left justify within the print field.
1. Name and Address Line 6, column 1	Student Borrower's Permanent Address **OR** Student Borrower's Local Address	From left to right, print the Student Borrower's Street Address. Left justify within the print field.
1. Name and Address Line 7, column 1	Student Borrower's Permanent City, State, and Zip Code **OR** Student Borrower's Local City, State, and Zip Code	From left to right, print the Student Borrower's City, Mailing State, and Zip Code. Separate each field with a space and follow city with a comma. Left justify within the print field.
2. Date of Disclosure Statement Line 2, column 2	Data element label	From left to right in column 2, print data element label "2. Date of Disclosure Statement"
2. Date of Disclosure Statement Line 5, column 2	Date Disclosure Statement is printed.	Print date in MM/DD/CCYY format.
3. Area Code/Telephone Number Line 7, column 2	Data element label	From left to right in column 2, print label "3. Area Code/Telephone Number"
3. Area Code/Telephone Number Line 8, column 2	Student Borrower's Permanent Telephone Number	Print the Student Borrower's Permanent Telephone Number in (999) 999-9999 format.

Direct Loan Disclosure Statement Print Specifications (Continued)

School Information		
Label and Position	**Field**	**Print Instructions**
SCHOOL INFORMATION--- Line 9	Section Heading	From left to right, print section heading "SCHOOL INFORMATION" succeeded by dashes across the page
4. School Name and Address Line 10, column 1	Data element label	From left to right in column 1, print data element label "4. School Name and Address"
4. School Name and Address Line 11, column 1	School Name	From left to right, print the School Name associated with the Direct Loan School Code on the Full Loan Origination record (LOR). Left justify within the print field
4. School Name and Address Line 12, column 1	School Address	From left to right, print the School's Street Address. Left justify within the print field
4. School Name and Address Line 13, column 1	School Address	From left to right, print the school's city, state, and zip code associated with the Direct Loan School Code above. Separate each field with a space and follow city with a comma. Left justify within the print field
5. School Code/Branch Line 10, column 2	Data element label	From left to right in column 2, print data element label "5. School Code/Branch"
5. School Code/Branch Line 12, column 2	Direct Loan School Code	Print the Direct Loan School Code on the LOR
Loan Information		
LOAN INFORMATION— Line 14	Section Heading	From left to right, print section heading "LOAN INFORMATION" succeeded by dashes across the page.
6. Loan Identification Number(s) Line 15, column 1	Data element label	From left to right in column 1, print label "6. Loan Identification Number(s)"
6. Loan Identification Number(s) Line 16, column 1	Loan ID	Print the Loan ID of Subsidized loan record in 999999999S02X99999999 format.
6. Loan Identification Number(s) Line 17, column1	Loan ID	Print the Loan ID of Unsubsidized loan record in 999999999U02X99999999 format

Direct Loan Disclosure Statement Print Specifications (Continued)

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

Direct Loan Disclosure Statement Print Specifications (Continued)

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

Direct Loan Disclosure Statement Print Specifications (Continued)

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

Direct Loan Disclosure Statement Print Specifications (Continued)

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

Direct Loan Disclosure Statement Print Specifications (Continued)

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

Direct Loan Disclosure Statement Print Specifications (Continued)

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

Direct Loan Disclosure Statement Print Specifications (Continued)

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

Direct Loan Disclosure Statement Print Specifications (Continued)

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

Direct Loan Disclosure Statement Print Specifications (Continued)

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

Direct Loan Disclosure Statement Print Specifications (Continued)

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

Direct Loan Disclosure Statement Print Specifications (Continued)

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

Master Promissory Note with Multi-Year Functionality

The Master Promissory Note (MPN) is the only approved promissory note to process Direct Subsidized and Unsubsidized Loans for all schools. No changes are being made to MPN data elements. At this time, the MPN concept has not been adopted for use in the PLUS program.

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

As in the past, the school prints an MPN based on the completed loan origination record. However, no dollar amount is printed on the MPN by the school or the LOC and only one note is used for both subsidized and unsubsidized loans.

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

Multi-year use of the MPN is implemented for some schools per Direct Loan Regulations. Currently, eligible schools include all 4-year and graduate/professional schools that are not subject to an emergency action or limitation, suspension or termination (LST action). Any school with questions regarding eligibility may contact Direct Loan Operations.

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

An open MPN on file at the LOC is assigned to the borrower and is not limited for use at a Direct Loan school. Therefore, a school eligible for multi-year functionality can use any MPN accepted by the LOC. All loans for a student are linked to the same MPN across schools and academic years. The Social Security Number (SSN), date of birth, and first name or last name on the Full Loan Origination Record must match the SSN, date of birth, and first name on the MPN. If there are any differences, the LOC is not able to link the Full Loan Origination Record to the MPN.

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

New for 2001–2002: On the Full Loan Origination Record Acknowledgement, there is a MPN Indicator field for Subsidized/Unsubsidized loans. If the LOR has been linked to an MPN at the LOC, the MPN Indicator is populated with a "Y." LORs not linked to an MPN on file at the LOC have the MPN Indicator populated with a "N."

An open MPN is valid for up to 10 years from the date of the first anticipated disbursement if an actual disbursement is made for any associated full loan origination record. If a student wishes to close an MPN, he or she must provide a request in writing to close an MPN to the Direct Loan Servicing Center or the school. If the closed notification is received at the school, the school must forward all original documentation to the LOC. The LOC, upon receipt of the original close MPN notification, closes the MPN. Once an MPN is closed, no new loans can be linked to it. A new MPN must be generated if new loans are originated. However, all disbursements and booking activities for the loans already linked to the closed MPN continue to be processed by the LOC.

Options for Printing Master Promissory Notes

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

The U.S. Department of Education provides copies of a standard, approved Master Promissory Note to participating schools. A copy of the Master Promissory Note can be found in Appendix D. However, the school may create its own form as long as it is identical in format and wording to the one provided by the U.S. Department of Education. The form must be approved by the LOC. A packet for format and wording is available by contacting the LOC at 800/848-0978.

A minimum of two copies must be printed—one as the borrower copy and the other as the LOC copy. Additional copies can be printed, if desired, as school copies.

When mailing the MPN, we recommend the use of a "number 10" business window envelope.

When printing the MPN, we recommend the use of Courier, 10 point, 12 pitch. Other settings may cause delays in the processing of the school's MPNs. Use the following specifications to develop a printing system. They are similar to those used to develop the EDExpress Direct Loan Software.

Master Promissory Note Print Specifications

The Master Promissory Note (MPN) has a unique 21-character MPN Identification Number (MPN ID). No dollar amount is printed on the MPN, and one note can be used for multiple subsidized and unsubsidized loans.

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

Note: The following fields correspond to numbered data elements on the preprinted paper MPN.

Section A: To Be Completed By The Borrower (Print this label **on line 1** in italics.)			
Form Label/Position	**Label Line #**	**Field Name**	**Print Instructions**
1. Driver's License State and Number	2	Student Borrower's Driver's License State and Number	From left to right, print Student Borrower's Driver's License State and Number separating them by a dash **on line 3**
2. Social Security Number	2	Student Borrower's SSN	Print the Student Borrower's SSN in 999-99-9999 format **on line 4**
3. E-mail Address	4	Student Borrower's Current E-mail Address	From left to right, print the Student Borrower's E-mail address **on line 5**
4. Name and Address (street, city, state, zip code)	6	Student Borrower's Last Name, First Name, Middle Initial	From left to right, print the Student Borrower's Last Name, First Name, and Middle Initial Print a comma and space following the Last Name and a space after the First Name **Following the Middle Initial, print the label: <-Last, First, M.I.**
4. Name and Address (continued)	6	Student Borrower's Permanent Address **OR** Student Borrower's Local Address	From left to right, print the Student Borrower's Street Address **on line 9**
4. Name and Address (continued)	6	Student Borrower's Permanent City, State, and Zip Code **OR** Student Borrower's Local City, State, and Zip Code	From left to right, print the Student Borrower's City, Mailing State, and Zip Code **on line 10** Separate each field with a space and follow city with a comma

Master Promissory Note Print Specifications (Continued)

Section A, continued			
Form Label/Position	**Label Line #**	**Field Name**	**Print Instructions**
5. Date of Birth	7	Student Borrower's Date of Birth	Print in MM/DD/YYYY format **on line 7**
6. Area Code/Telephone No.	8	Student Borrower's Permanent Telephone Number	Print in (999) 999-9999 format **on line 9**

Section B: To Be Completed By The School (Print this label **on line 26** in italics.)			
Form Label/Position	**Label Line #**	**Field Name**	**Print Instructions**
9. School Name and Address	27	School Name	From left to right, print the School Name associated with the DL school code on the record **on line 28**
9. School Name and Address (continued)	27	School Address	From left to right, print the School's Street Address associated with the DL school code **on line 29**
9. School Name and Address (continued)	27	School's City, State, and Zip Code	From left to right, print the School's City, State and Zip Code **on line 30** Separate each field with a space and follow city with a comma
10. School Code/Branch	27 28	Direct Loan School Code	Print the Direct Loan School Code on the Loan Record **on line 29**
11. Identification No.	27	Master Promissory Note identification number, use 21 character Loan ID of one of the loans associated with this Master Promissory Note with loan type code field of the Loan ID replaced with "M" instead of "S" or "U"	Print in 999999999-M-99-99999-9-99 format **on line 30**

Printing the PLUS Loan Application and Promissory Note

The Federal Direct PLUS Loan Application and Promissory Note requests demographic information from the parent borrower, as well as references for the collection cycle. It also includes a request for information from the student and school.

Once a loan origination record is established, a school may either print a Federal Direct PLUS Application and Promissory Note with the pre-supplied information or provide the borrower or student with a blank form. The parent borrower and the student review, complete, and sign the application.

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

The U.S. Department of Education provides copies of a standard, approved Federal Direct PLUS Loan Application and Promissory Note to participating schools. A copy can be found in Appendix D. However, the school may create its own form as long as it is identical in format and wording to the one provided by the U.S. Department of Education. The form must be approved by the LOC. A packet for format and wording is available by contacting the LOC at 800/848-0978.

When printing the Direct PLUS Loan Application and Promissory Note, we recommend the use of Courier, 10 point, 12 pitch. Other settings may cause delays in the processing of the school's notes.

A minimum of two copies must be printed, one as the borrower copy and the other as the LOC copy. Additional copies can be printed, if desired, as school copies.

When mailing the PLUS Loan Application and Promissory Note, we recommend the use of a #10 business window envelope.

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

Direct PLUS Loan Application and Promissory Note Print Specifications

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

Note: The following fields correspond to numbered data elements on the paper PLUS Promissory Note:

Section A: To Be Completed By Borrower (Print this label **on line 1** in italics.)			
Form Label/Position	**Line #**	**Field Name**	**Print Instructions**
1. Identification Number	2	Loan ID	Print Loan ID of P type Loan record in 999999999-X-99-X99999-9-99 format **on line 4**
1. Identification Number (continued)	2	Promissory Note Print Sequence #	Print Promissory Note Sequence # of P type Loan record in 99 format **on line 4**
2. Social Security Number	2	Borrower's Current SSN	Print the Borrower's SSN in 999-99-9999 format **on line 4**
3. Loan Amt. Requested	2	Loan Amount Requested	Print in $99999 format **on line 4**
4. Date of Birth	6	Borrower's Date of Birth	Print in MM/DD/CCYY format **on line 6**
5. U.S. Citizenship Status (Check One) 1 [ ] U.S. Citizen or national 2 [ ] Permanent resident / other eligible alien 3 [ ] Neither 1 nor 2 If 2, Alien Registration No.	6 7 8 9	Citizenship Status and Alien Registration Number	If 1, print X **on line 7** in the left [ ] If 2, print X in **on line 8** in the [ ], and print Alien Registration Number **on line 9** following the label A999999999 format If 3, print X **on line 7** in the right [ ] , however, in this case a Promissory Note should not be printed

Direct PLUS Loan Application and Promissory Note Print Specifications (Continued)

Section A, continued			
Form Label/Position	**Line #**	**Field Name**	**Print Instructions**
6. Name and Address (last, first, middle initial) (street), (city, state, zip code)	7 8 9	Borrower's Last Name, First Name, Middle Initial	From left to right, print the Borrower's Last Name, First Name, and Middle Initial **on line 10** Print a comma and space following Last Name, and a space after First Name
6. Name and Address (continued)	7 8 9	Borrower's Permanent Address	From left to right, print the Borrower's Street Address **on line 11**
6. Name and Address (continued)	7 8 9	Borrower's Permanent City, State, and Zip Code	From left to right, print the Borrower's City, Mailing State, and Zip Code **on line 12** Separate each field with a space and follow city with a comma Left justify within each field
7. Driver's License (State-Number)	10	Borrower's Driver's License State and Number	Print Borrower's Driver's License State and Number separating them by a dash **on line 11**
8. Area Code/Telephone Number	12	Borrower's Permanent Telephone Number	Print in (999) 999-9999 format **on line 13**
9. Loan Period (MMDDYYYY to MMDDYYYY)	14	Loan Period Start Date and Loan Period End Date	Print Loan Period Start and End Dates separated by two spaces in MM/DD/YYYY format **on line 15**

Direct PLUS Loan Application and Promissory Note Print Specifications (Continued)

Section B: To Be Completed By School (Print this label **on line 16** in italics.)			
Form Label/Position	**Line#**	**Field Name**	**Print Instructions**
10. School Name and Address	17	School Name	Print the School Name associated with the DL school code on the record **on line 18**
10. School Name and Address (continued)	17	School's Street Address	From left to right, print the School's Street Address associated with the DL school code **on line 19**
10. School Name and Address (continued)	17	School's City, State, and Zip Code	From left to right, print the School's City, State, and Zip Code **on line 20** Separate each field with a space and follow city with a comma
11. Loan Period	17	Loan Period Start Date and Loan Period End Date	Print Loan Period Start and End Dates separated by two spaces in MM/DD/CCYY format **on line 18**
12. School Code/Branch	19	Direct Loan School Code	Print the DL school code **on line 19**
13. Certified Loan Amount	20	Loan Amount Approved	Print in $99999 format **on line 20**

Direct PLUS Loan Application and Promissory Note Print Specifications (Continued)

Section B, continued			
Form Label/Position	**Line #**	**Field Name**	**Print Instructions**
14. Anticipated Disbursement Date(s) (MMDDYYYY) 1st	22 23	1st Anticipated Disbursement Date	Print 1st Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank **on line 23**
14. Anticipated Disbursement Date(s) (MMDDYYYY) 2nd	22 23	2nd Anticipated Disbursement Date	Print 2nd Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank **on line 23**
14. Anticipated Disbursement Date(s) (MMDDYYYY) 3rd	22 23	3rd Anticipated Disbursement Date	Print 3rd Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank **on line 23**
14. Anticipated Disbursement Date(s) (MMDDYYYY) 4th	22 23	4th Anticipated Disbursement Date	Print 4th Anticipated Disbursement Date in MM/DD/CCYY format if disbursement cancellation code is blank **on line 23**

Section C: To Be Completed By Student (Print this label **on line 24** in italics.)			
Form Label/Position	**Line #**	**Field Name**	**Print Instructions**
15. Name (last, first, middle initial)	25	Student's Last Name, First Name, and Middle Initial	From left to right, print the Student's Last Name, First Name, and Middle Initial **on line 26** Print a comma and space following Last Name, and a space after First Name
16. Social Security Number	25	Student's Current SSN	Print in 999-99-9999 format **on line ~~22~~ *26***

Direct PLUS Loan Application and Promissory Note Print Specifications (Continued)

Section C, continued			
Form Label/Position	**Line #**	**Field Name**	**Print Instructions**
17. U.S. Citizenship Status (Check One) 1 [ ] U.S. Citizen or national 2 [ ] Permanent resident / other eligible alien 3 [ ] Neither 1 nor 2 If 2, Alien Registration Number	27 28 29 30	Student's Citizenship Status/Alien Registration Number	If 1, print X **on line 28** in the left [ ] If 2, print X in **on line 29** in the [ ], and print Alien Registration Number **on line 30** following the label A999999999 format If 3, print X **on line 28** in the right [ ] However, in this case a Promissory Note should not be printed
18. Date of Birth	28	Student's Date of Birth	Print in MM/DD/CCYY format **on line 29**

Promissory Note Paper Manifests

Creating Promissory Note Paper Manifests

All promissory notes must be mailed to the LOC and accepted before the loan is "booked." The hard copy promissory notes must be accompanied by a paper manifest that lists the borrower's name and Identification number for each promissory note in the shipment. A paper certification is provided along with the paper manifest to be signed by an official at the school. Master Promissory Notes and PLUS Promissory Notes must be batched separately and a separate paper manifest created for each. Additionally, separate batches (manifests) must be created for each DL school code. The LOC returns the manifest to the school address on the promissory note unless the school indicates another address on the manifest.

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

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

- The Report Date (in MM/DD/YYYY format) and the Report Time (in HH:MM:SS format) indicate when the manifest was produced.
- A page number starting with 1, incremented by 1, for each subsequent page printed

Records are printed in last name alphabetical order, or in numerical borrower ID order. The borrower's name is printed in last name, first name, and middle initial order. The Loan ID associated with the borrower's name is printed.

The number of notes for shipping indicates the number of promissory notes covered by the paper manifest. It is only printed on the final page of the paper manifest.

The certification statement, DL school code, school name, signature block, and FAA (Financial Aid Administrator) name are only printed on the last page.

Receiving Promissory Note Acknowledgments

The electronic manifest is eliminated**.** However, the LOC continues to return an electronic file (DIPA02OP) containing the acknowledgement of all promissory notes. All notes, the Master Promissory Note and the PLUS Promissory Notes, are acknowledged with the DIPA02OP message class. Unlike other batch types, batch integrity is not maintained by the LOC for promissory notes. Acknowledgments do not match one to one with paper manifests sent by the school.

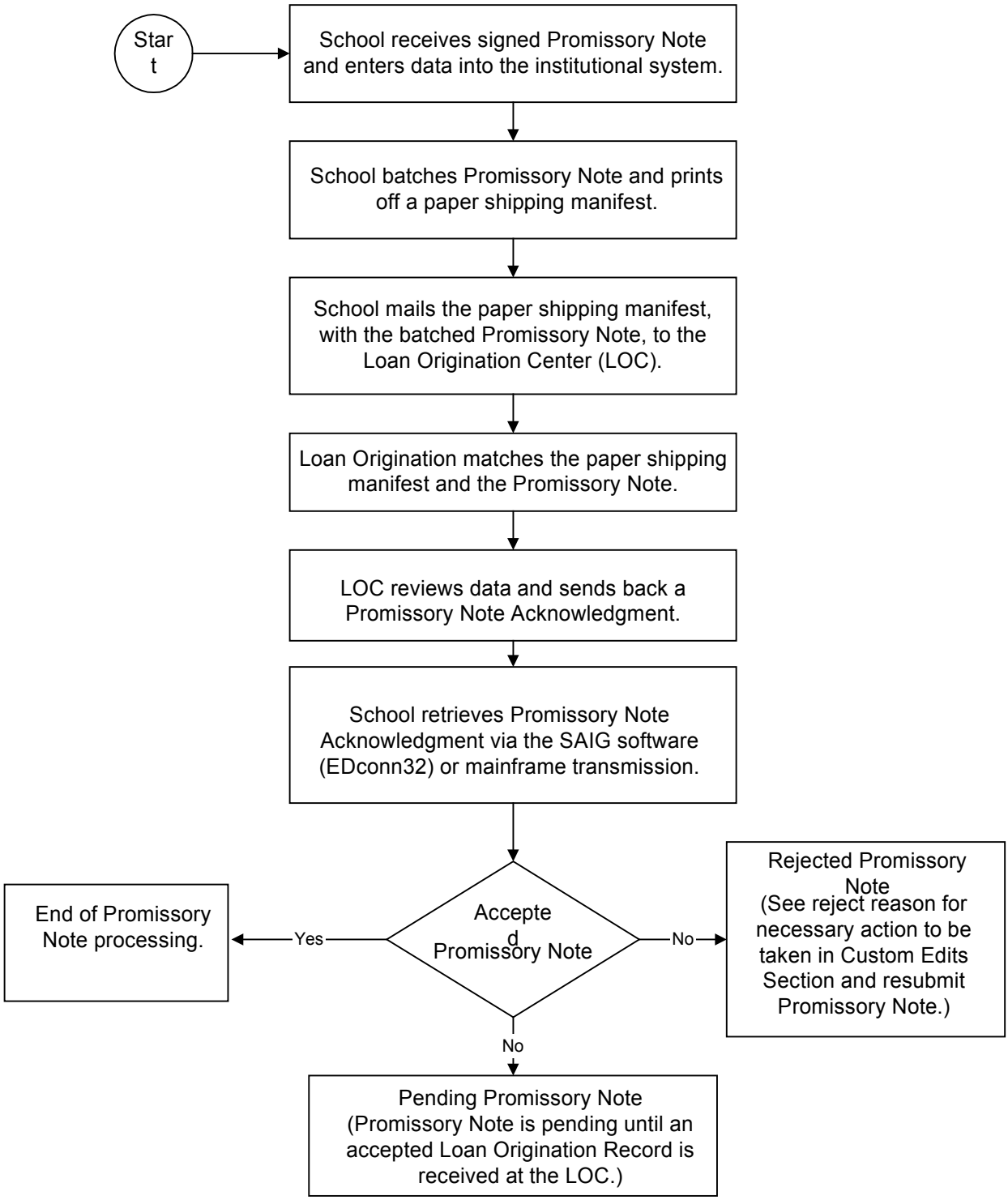
The DIPA02OP file contains a code in field 4 (Promissory Note Status) that returns one of three values: A (Accepted), R (Rejected), or X (Pending). The three categories of reason codes are associated with the actions the school is required to take to resolve the rejected notes.

Promissory Note Rejects

These codes indicate why the promissory note was rejected. A new promissory note must be printed with corrected data. The note must be resubmitted to the LOC and included in a subsequent batch.

Promissory Note Reject codes are mainly handled through a manual process. However, there are two electronic error codes that are received at the LOC, error codes “01” and “S.” Once the Promissory Notes are received in the mailroom, they are manually inspected for missing or incorrect information. A generic checklist is used. If it is determined that there are errors or that information is missing, the checklist is marked in the appropriate blank and returned to the school or borrower (Standard Origination schools). A copy of the Checklist is included in the Appendix.

Promissory Note Process



Promissory Note Anticipated Disbursement Values

Promissory note anticipated disbursement values (DIPA02OP, fields 6–25) are returned to **all** schools. When a borrower adjusts the Loan Amount Requested on the paper promissory note (**PLUS only**) and returns the note to the LOC, the LOC recalculates the anticipated disbursements. If amounts are unchanged, these fields are returned with the amounts indicated in the Loan Origination Record.

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

Funds Drawdown

Tracking Cash and Receipt of Cash

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

Tracking Cash

Schools must maintain an accurate cash balance record by tracking fund drawdowns and return of excess cash transactions. A Receipt of Cash transaction is a result of Direct Loan funds being transferred to the schools' account from the Grants Administration Payment System (GAPS). An Excess Cash transaction is a result of funds being returned to the LOC as directed by cash management regulations. Each transaction should be stored as a unique record. Multiple transactions should not be considered in the aggregate.

Receipt of Cash

As the funds are received, the school needs to track the receipts of cash. The school must create one cash receipt record for each drawdown received from the GAPS and must assign a year indicator. Cash receipts (drawdown) cannot be combined even if received on the same day.

Return of Excess Cash (Return of Drawdown Funds)

A school must return undisbursed drawdown funds to the U.S. Department of Education. The school can either return undisbursed funds by check to the LOC or transmit funds by wire through the Federal Reserve Bank. The school must also assign a year indicator. The school must create one return of excess cash record for each check or wire transfer returned. Return of excess cash transactions can be combined if returned on the same day.

Note: For more details on Tracking Cash, Receipt of Cash, and Return of Excess Cash see the Direct Loan School Guide and the appropriate Direct Loan Bulletins.

Disbursement

For Option 2 schools, once the school has acknowledgment that a completed and signed promissory note is on file, and the borrower meets eligibility requirements, the school can make a loan disbursement to the student or parent (either by check or by crediting the student's account). However, for Standard Origination and Option 1schools there must be an accepted promissory note on file at the LOC.

Schools submit a file (DESD02IN) containing disbursement activity by Loan ID. Each actual disbursement transaction is considered by the LOC to be a unique transaction and is treated as such for reconciliation purposes. For example, once a disbursement is submitted to the LOC, any modification to the disbursement amount requires another disbursement record. Schools should store each transaction submitted to the LOC on their databases.

The LOC edits the information against the loan origination record data stored on its system. See the Disbursement Reject Codes table in this guide for a list of LOC edits.

The LOC returns an acknowledgment (DIOD02OP) to the school indicating whether or not each disbursement record is accepted. This acknowledgment is the same record layout as the disbursement export file. The school may receive a record from the LOC indicating that the disbursement record is rejected. The school needs to resolve the reject and retransmit it to the LOC.

The cancellation process is replaced by a process of adjusting individual disbursements and/or Loan Amount Approved to zero. This provides the schools more flexibility by simply recording and sending the LOC an upward adjustment if the loan or disbursement is to be re-activated. There is no longer the record type C = Canceled Disbursement (Actual). Instead, disbursements are adjusted to $0.

Disbursement type "Q," Adjusted Disbursement Date, is for making adjustments to the actual disbursement date. The "Q" transaction can only be used after the school has sent an actual disbursement and received the disbursement acknowledgment from the LOC.

Disbursement record types "L" and "M" are to assist in determining when a disbursement activity has booked at the LOC. These record types are returned in the #B batch type.

Record type "P" is used to indicate payments received from the borrower at Servicing within 120 days of disbursement. If the borrower makes a payment to Servicing, this is indicated by a negative amount. If there is a reversal of the payment, this is indicated by a positive amount. This record type is returned in the SP batch type.

Disbursement Record Types

The six kinds of Disbursement Records are as follows:

Disbursement	Disbursement Activity D (#H)
Adjusted Disbursement Amount	Disbursement Activity A (#H)
Adjusted Disbursement Date	Disbursement Activity Q (#H)
Booking disbursement	Disbursement Activity L (#B)
Booking Adjustment	Disbursement Activity M (#B)
Servicer Refund	Disbursement Activity P (SP)

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

An Adjusted Disbursement Amount record is transmitted to the LOC when the amount of a disbursement needs to be increased or decreased. This includes disbursements being adjusted to zero. Refer to the DL School Guide and appropriate DL Bulletins for further information

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

A Booking Disbursement notification is transmitted to the school when the disbursement books at the LOC.

A Booking Adjustment notification is transmitted to the school when the adjustment amount books at the LOC.

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

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

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

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

To adjust an entire loan to $0 (**making a loan inactive**), perform the following:

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

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

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

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

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

- Adjust any actual disbursement to $0. Send a Loan Origination Change Record adjusting the Loan Amount Approved to $0. (The fee can also be adjusted at this time. Sending the fee in this step is optional if it is sent on the second step in the specified order). These records can be processed in the same cycle.
- Send the change record to adjust the fee. Adjust the entire loan back up. (The change for the origination fee must be the 1st change on the change record to process the fee correctly. If you have multiple change records being transmitted, the origination fee change must be the first change on the first change record.)

Timing

For Option 1 and 2 schools, disbursement records are sent after the school has received a signed valid promissory note from the borrower. For Standard schools, disbursement records are sent to the LOC after an accepted promissory note acknowledgement is received for the borrower. Schools should ensure that the disbursement record cycle is complete at a record level before transmitting change records for adjustments to $0.

Sequence of Disbursement Records

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

Confirmation Flag (For Schools in the Confirmation Pilot)

Schools participating in the Confirmation Pilot receive authorization from the borrower for the disbursement of funds under a Direct Subsidized Loan or a Direct Unsubsidized Loan. An Confirmation Flag exists on the Disbursement/Disbursement Acknowledgment. This flag indicates that the borrower at the school has confirmed the disbursement.

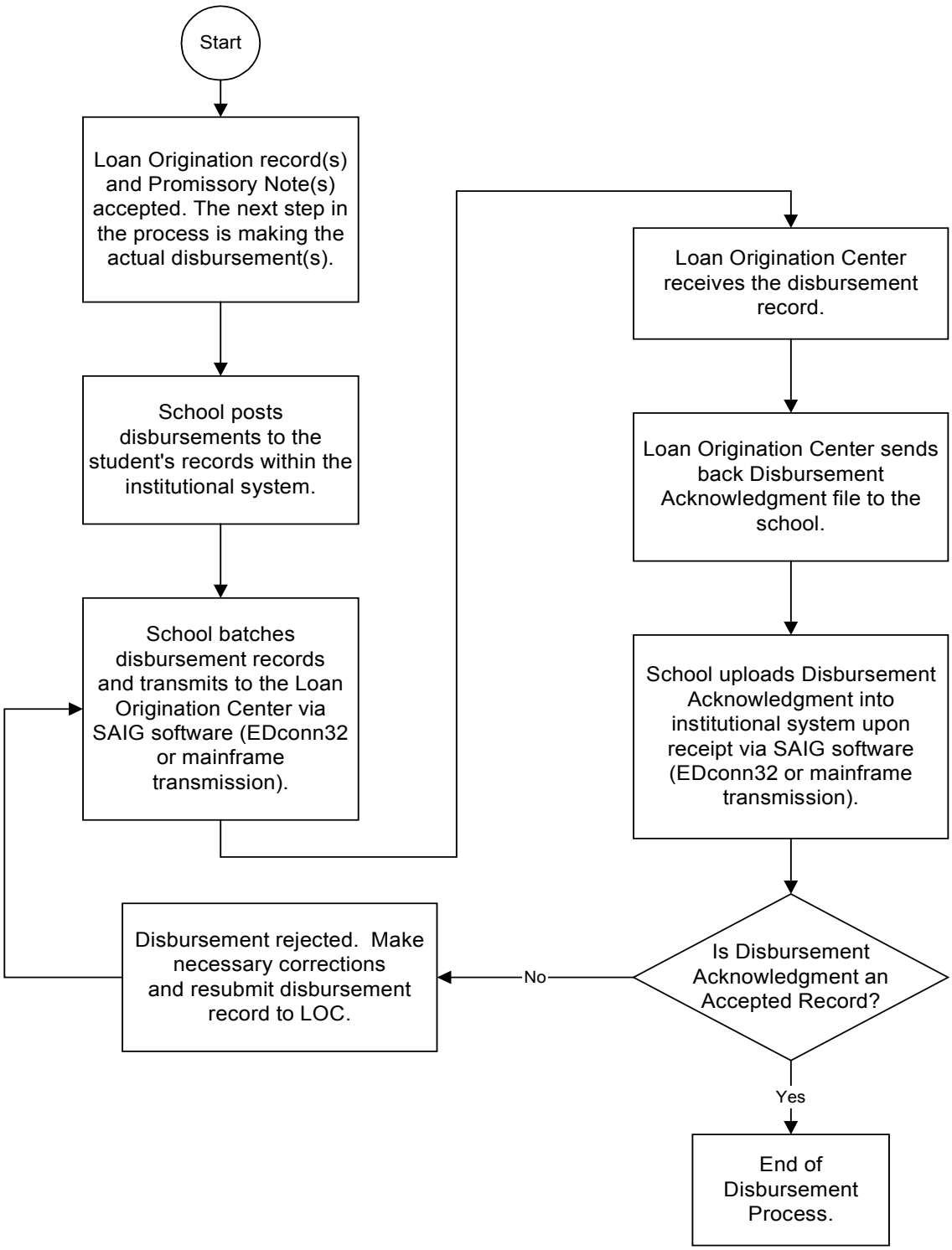
Disbursement Acknowledgments From the LOC

The LOC returns one acknowledgment record for each Disbursement Record submitted by the school. Each record in the export file is acknowledged in the import file. The import file header contains the batch ID of the export file. The acknowledgment record is in the same format as the Disbursement Record. If the LOC calculates different amounts than reported by the school, these amounts are returned in the acknowledgment. If there is no change to the amounts, these fields are returned blank in the DIOD02OP file.

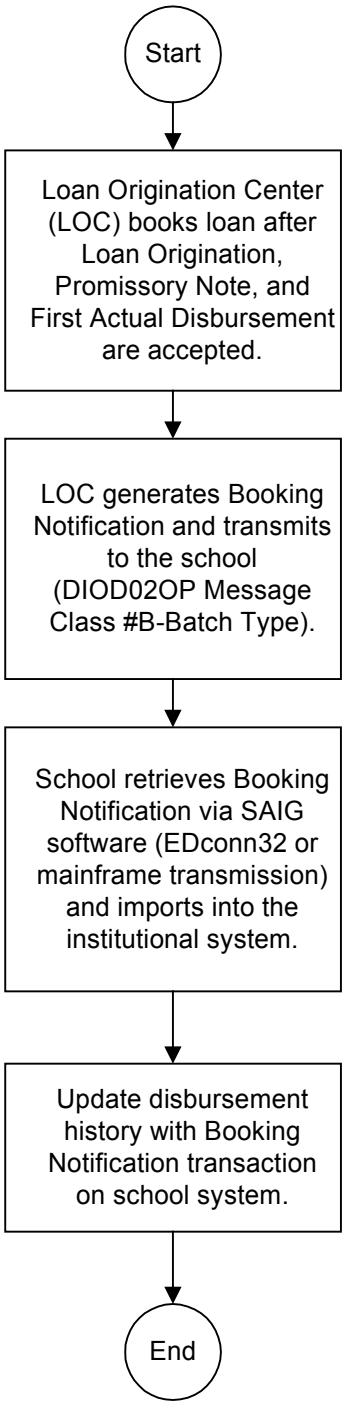
Note: The disbursement acknowledgment date is always blank on the disbursement record (DESD02IN) going to the LOC. Please do not zero fill.

The disbursement acknowledgment date is provided by the LOC in the disbursement acknowledgment (DIOD02OP) transmitted from the LOC.

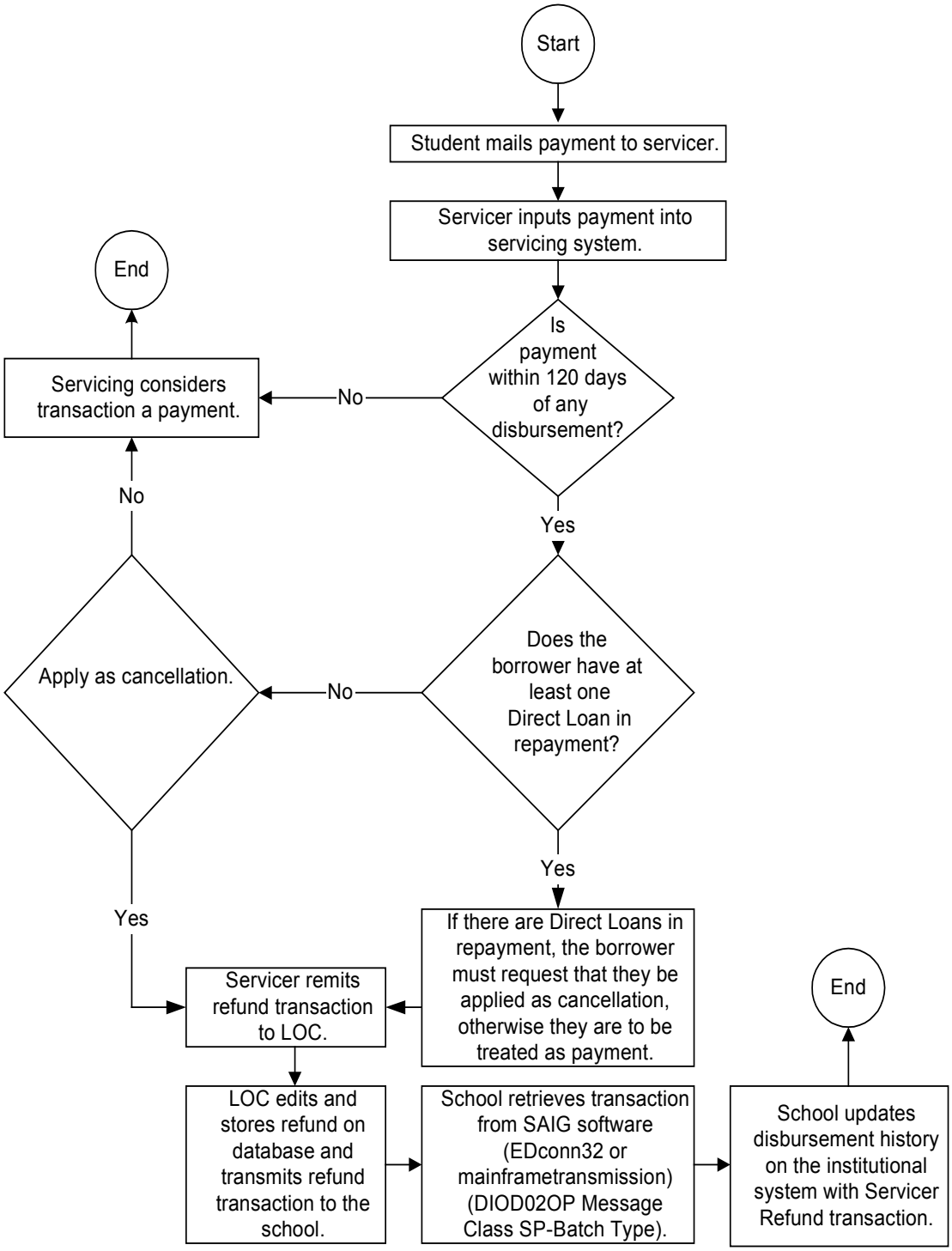
Disbursement Process



Booking Notification Process



Servicer Refund Process



School Reconciliation

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

School Reconciliation for 2001–2002 Direct Loan School Account Statement (DLSAS)

The LOC initiates the reconciliation process. On a monthly basis, the LOC sends a Direct Loan School Account Statement (DLSAS) to each school (designated by DL school code) in the Direct Loan program. This electronic file may be imported and formatted for printing to look similar to a bank statement. The DLSAS reports on the LOC data on cash balances, cash details, booked loans, and booked or unbooked disbursement transactions. Six types of reconciliation data are sent to the schools: Year-To-Date Cash Summary, Year-To-Date Disbursement Summary by Loan Type, Monthly Cash Summary, Monthly Disbursement Summary by Loan Type, Cash Detail, and Loan Detail. Each school is responsible for reviewing the monthly statement to ensure the accuracy of the data. This data must also be reconciled to the school's internal student account records and bank records.

School Options

A school may elect to receive the DLSAS file with Year-To-Date Cash Summary, Year-To-Date Disbursement Summary by Loan Type, Monthly Cash Summary, Monthly Disbursement Summary by Loan Type, and Cash Detail sections on the monthly School Account Statement, omitting the Loan Detail records. The Loan Detail records are optional whereas the other record types are mandatory for the DLSAS. Schools initially receive the full file; contact the LOC if you want to receive the file without the Loan Detail records.

Additionally, a school may elect to send the LOC an electronic file, the Optional Loan Detail Exception File (DERC##IN), with Year-to-Date (YTD) unbooked transactions or booked transactions for a particular month. The LOC compares the school's data sent in this file with that of the LOC's. A preformatted Loan Detail Exception Report for Booked (ED01##OP) or Unbooked (ED02##OP) loans is returned to the school if there are discrepancies or exceptions to be resolved. This process assists the schools in resolving discrepancies found while reviewing the monthly DLSAS. A school initiates this process simply by sending the Loan Detail Export file to the LOC.

Resolving Discrepancies

These two processes, the DLSAS and the Optional Loan Detail Exception File, assist the schools with reconciling their data with the data at the LOC. When discrepancies are found, schools should perform the following:

- Ensure that all origination, promissory note, and disbursement processing is complete.
- Export all pending data batches for origination records, promissory notes, and disbursements.
- Import all pending data batches to update the accepted status and booked status flags on your school's system.

Custom schools and software providers may develop reports to resolve discrepancies on the DLSAS. A sample DLSAS report with description is provided in Appendix A.

Up-front Interest Rebate Implementation for 2001–2002

To assist you in making system modifications for the 2001–2002 Program Year implementation of the up-front interest rebate, we are providing you with this section of the Custom System Requirements to identify impacts to your system, especially disbursements. The section includes the business rules and calculations for gross disbursement, loan fee, net disbursement, and interest rebate amounts. The net disbursement and interest rebate amount calculations are new for Program Year 2001–2002 and forward because of the up-front interest rebate program.

Business Rules:

- An up-front interest rebate amount is calculated at the disbursement level by the schools for each Direct Subsidized, Direct Unsubsidized and Direct PLUS loan.
- The up-front interest rebate percentage that is in effect starting with 2001–2002 Direct Loans is 1.5 percent.
- The current method to calculate individual Gross Disbursement Amounts and the current rounding logic remain as is. The variance is still applied to the last anticipated disbursement.
- The method to calculate the Net Disbursement Amount and Interest Rebate Amount is new. The new calculations are explained below.
- The resulting Loan Fee Amount and Interest Rebate Amount are truncated. Truncated means the cents are removed and the remaining whole dollar is the amount to use. Do not round up or down.
- When calculating the Combined Fee/Interest Rebate Amount and the Loan Fee Amount, take all results out 3 decimal places to ensure consistent results in automated tools such as MS Excel.
- Twenty new 5-byte fields for the Anticipated Disbursement Interest Rebate Amount are added to the 2001–2002 LOR layout for each anticipated disbursement. The LOR acknowledgment has not changed.
- Two new 5-byte fields, Disbursement Actual Interest Rebate Amount and Disbursement Actual Interest Rebate Amount-LOC, are added to the 2001–2002 Disbursement record layout.
- The size of the Disbursement and Disbursement Acknowledgment record layouts is unchanged and remains 152 bytes.
- Schools send to the LOC the gross disbursement amount, loan fee amount, and net disbursement amount for anticipated and actual disbursements. Additionally, they are sending the interest rebate amount for both anticipated and actual disbursements.

Gross Disbursement Calculations

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

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

When computing gross disbursement amounts, use the following specifications:

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

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

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

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

Step 3: To determine the amount of the last disbursement, multiply the individual disbursement amount by the number of disbursements.

If the sum of the disbursements is greater than the Loan Amount Approved, subtract the difference from the last disbursement.

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

Example 1: Determining Gross Disbursement Amount for two disbursements

Loan Amount Approved: $2625

Step 1: 2625 divided by 2 = 1312.5000

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

Therefore 1312.5000 truncates to 1312.50

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

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

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

Round 1312.50 to 1313. Therefore, all disbursement amounts are 1313 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

Multiply 1313 by 2 = 2626

Since $2626 is more than $2625, subtract the difference of $1. The last disbursement is equal to $1313–$1 or $1312.

Final Results: 1st Gross Disbursement Amount = 1313

2nd Gross Disbursement Amount = 1312

Total Loan Amount = $2625

Example 2: Determining Gross Disbursement Amount for three disbursements

Loan Amount Approved: $1000

Step 1: 1000 divided by 3 = 333.3333

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

Therefore 333.3333 truncates to 333.33

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

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

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

Round 333.33 to 333. Therefore, all disbursement amounts are 333 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

Multiply 333 by 3 = 999

Since $999 is less than $1000 you add the difference of $1. The last disbursement is equal to $333 + $1 or $334.

Final Results: 1st Gross Disbursement Amount = $333

2nd Gross Disbursement Amount = $333

3rd Gross Disbursement Amount = $334

Total Loan Amount = $1000

Example 3: Determining Gross Disbursement Amount for six disbursements

Loan Amount Approved: $22,167

Step 1: 22167 divided by 6 = 3694.5000

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

Therefore 3694.5000 truncates to 3694.50

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

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

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

Round 3694.50 to 3695. Therefore, all disbursement amounts are 3695 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

Multiply 3695 by 6 = 22170

Since $22170 is more than $22167, subtract the difference of $3. The last disbursement is equal to $3695–$3 or $3692.

Final Results: 1st Gross Disbursement Amount = $3695
2nd Gross Disbursement Amount = $3695
3rd Gross Disbursement Amount = $3695
4th Gross Disbursement Amount = $3695
5th Gross Disbursement Amount = $3695
6th Gross Disbursement Amount = $3692
Total Loan Amount = $22,167

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

Loan fee amount calculations do not change with the interest rebate implementation. However, net disbursement amount and interest rebate amount calculations are new.

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

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

To calculate **Net Disbursement Amount:**

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

Step 2: Truncate the Combined Fee/Interest Rebate Amount

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

To calculate **Loan Fee Amount:**

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

Step 5: Truncate the Loan Fee Amount

To calculate **Interest Rebate Amount:**

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

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

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

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

Then proceed with Step 1 listed above.

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

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

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

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

Rounding Logic for Disbursement Amount Calculations Table

The following table provides a summary of the fields that are calculated when **subsidized/unsubsidized disbursements** are entered or changed:

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

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

Rounding Logic for Disbursement Amount Calculations Table (Continued)

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

Rounding Logic for Disbursement Amount Calculations Table (Continued)

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

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

Field Name	Description
1st Gross Disbursement Amount	Per Gross Disbursement Calculations
1st Combined Fee/Interest Rebate Amount	1st Gross Disbursement Amount multiplied by (Loan Fee Percentage minus Interest Rebate Percentage)
1st Loan Fee Amount	1st Gross Disbursement Amount multiplied by Loan Fee Percentage
1st Net Disbursement Amount	1st Gross Disbursement Amount minus1st Combined Fee/Interest Rebate Amount
1st Interest Rebate Amount	1st Net Disbursement Amount minus (1st Gross Disbursement Amount minus 1st Loan Fee Amount)
2nd Gross Disbursement Amount	Per Gross Disbursement Calculations
2nd Combined Fee/Interest Rebate Amount	2nd Gross Disbursement Amount multiplied by (Loan Fee Percentage minus Interest Rebate Percentage)
2nd Loan Fee Amount	2nd Gross Disbursement Amount multiplied by Loan Fee Percentage
2nd Net Disbursement Amount	2nd Gross Disbursement Amount minus 2nd Combined Fee/Interest Rebate Amount
2nd Interest Rebate Amount	2nd Net Disbursement Amount minus (2nd Gross Disbursement Amount minus 2nd Loan Fee Amount)
Optional:	
3rd /4th Gross Disbursements:	Per Gross Disbursement Calculations
3rd /4th Combined Fee/Interest Rebate Amount	3rd /4th Gross Disbursement Amount multiplied by (Loan Fee Percentage minus Interest Rebate Percentage)
3rd /4th Loan Fee Amount	3rd /4th Gross Disbursement Amount multiplied by Loan Fee Percentage
3rd /4th Net Disbursements	3rd /4th Gross Disbursement Amount minus 3rd /4th Combined Fee/Interest Rebate Amount
3rd /4th Interest Rebate Amount	3rd /4th Net Disbursement Amount minus (3rd /4th Gross Disbursement Amount minus 3rd /4th Loan Fee Amount)
Total Gross Disbursements	Sum of all gross disbursements
Total Loan Fee Amount	Sum of all loan fee amounts
Total Interest Rebate Amount	Sum of all interest rebate amounts
Total Net Disbursements	Sum of all net disbursements

Leap Year Logic

EDExpress uses the following date format and leap year logic in the date fields on its databases:

- The date field format is CCYY/MM/DD.
- For (CC), the date field must contain only 19 or 20.
- For (YY), the date field must contain only 00–99.
- For month (MM), the date field must contain only 01–12.
- For day (DD), valid range depends on the month, as follows:

Month	Valid Day Range
01	01–31
02	0l–28 (unless year is divisible by 4 when 0l–29 is valid)
03	01–31
04	01–30
05	01–31
06	01–30
07	01–31
08	01–31
09	01–30
10	01–31
11	01–30
12	01–31

Implementation Guide

Overview

This section provides assistance to Direct Loan Custom Schools, Third Party Servicers, and Software Providers with implementing the system changes for the 2001–2002 Direct Loan Program. It describes 2001–2002 Direct Loan modifications and serves as a companion to the record layouts and edits contained in Section 1, Custom Layouts, and Section 2, Custom Edits.

A summary of the 2001–2002 Direct Loan modifications is provided in 2001–2002 Modifications at a Glance.

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

- Loan Origination and Change Records
- Promissory Notes
- Disbursements
- Reports
- Software Providers Interface
- Data Recovery
- Up-front Interest Rebate
- Disclosure Statement

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

If you have questions regarding the material in this section, please call the Direct Loan Origination Center (LOC) between the hours of 8 a.m. and 8 p.m. (ET) at:

800/848-0978

OR

E-mail us at: **loan_origination@mail.eds.com**

2001–2002 Modifications at a Glance

A matrix of the 2001–2002 modifications begins on the next page. This matrix serves as a quick reference for 2001–2002 changes.

2001–2002 Modifications at a Glance

2001–2002 Modifications	New Process/ Procedure	New Edit	Redesign Record Layout	New or Redefined Field(s)	New Change Transmit Field(s)	New or Redefined Reject Codes	New Report/ New Format
Add Student's E-mail address to Full Loan Origination record	X	X	X	X	X		
Increase address field length			X				
Increase first name field length			X				
Process new grade levels			X	X			
Eliminate Master Promissory Note ID from Full Loan Origination Acknowledgement	X		X	X			
Require Standard Origination and Option 1 schools to report anticipated disbursements with Loan Amount Approved changes	X						
Reduce turnaround time for processing PLUS credit check requests	X						
Run multiple daily Loan Origination Center cycles	X						
Use Master Promissory Note expiration date for multi-year schools when determining MPN availability	X	X					
Use academic year for single-year schools when determining MPN availability	X	X				X	
Modify MPN and Full Loan Origination record linking processing	X	X					

2001–2002 Modifications at a Glance (Continued)

2001–2002 Modifications	New Process/ Procedure	New Edit	Redesign Record Layout	New or Redefined Field(s)	New Change Transmit Field(s)	New or Redefined Reject Codes	New Report/ New Format
Provide flexibility for selecting any disbursement number as first actual disbursement	X	X	X	X		X	
Expand disbursement reject codes and descriptions		X				X	
Modify DLSAS and 732 reports	X		X	X			X
Provide more school report options	X						X
Display current and prior year loans on Duplicate Student Borrower Report	X						
Reduce number of loans displayed on 30-Day Warning Report	X	X					
Test with third party servicers/software providers	X						
Automate rebuild for Direct Loan participants	X		X	X			
Implement up-front interest rebate	X	X	X	X	X	X	X
Modify Disclosure Statement and process	X			X			

Loan Origination and Change Records

Add Student's E-mail Address to Full Loan Origination Record

2001–2002 Modification: The Student's E-mail Address field—Field #169, has been added to the Full Loan Origination record (LOR) layout.

The e-mail addresses are collected on the Free Application for Federal Student Aid (FAFSA) on the Web. The Central Processing System (CPS) captures the e-mail addresses and reports them on the Institutional Student Information Record (ISIR).

Business Rules:

- A new 50-character Student's E-mail Address field (Field #169) is added to the 2001–2002 Full Loan Origination record layout. The new LOR length of 1064 accommodates the new field.
- The Student's E-mail Address field is an optional field for Subsidized, Unsubsidized, and PLUS LORs.
- The e-mail address can consists of upper and lower case letters, numbers, and special characters.
- A new Change Field Transmit Number (S126) for the Student's E-mail Address field allows this information to be modified.
- The length of the Change Record Value fields 01–10 is increased from 28 to 50 characters to accommodate the new e-mail address.
- The LOC edits the Student's E-mail Address field on the LOR and Change Record for both the "@" character and the dot to the right of the "@" character.
- If the "@" character or a dot to the right of the "@" character is not present in the Student's E-Mail Address, the LOC does not store the data and does not reject the LOR or change record.
- When a loan is booked at the LOC, the Student's E-Mail Address is sent to the Direct Loan Servicing Center (DLSC).
- See the Custom Layout section of the *2001–2002 Direct Loan Technical Reference* guide for the new LOR and Change Field Transmit Number layouts.

Increase Address Field Length

2001–2002 Modification: The Borrower's Permanent Address and the Student's Local Address fields have increased from 28 to 35 characters on the Full Loan Origination record (LOR) layout.

Currently, the length of the Borrower's Permanent Address field and the Student's Local Address field is 28 characters on both the LOR and the Change Field Transmit Numbers.

Starting in 2001–2002, the length of the Borrower's Permanent Address—Field #6—and the Student's Local Address—Field #135—has increased from 28 to 35 characters on the LOR. This aligns with the 35-character address field increase on the Free Application for Federal Student Aid (FAFSA) for 2001–2002. Also, the length of the Change Field Transmit Number for both the Borrower's Permanent Address (S009) and the Student's Local Address (S100) has increased from 28 to 35 characters.

Business Rules:

- The Borrower's Permanent Address field (Field #6) and the Student's Local Address field (Field #135) are increased from 28 to 35 characters on the 2001–2002 Full Loan Origination record layout. The new record length of 1064 bytes accommodates the increased field length.
- The length of the Change Field Transmit Number for the Borrower's Permanent Address field (S009) and the Student's Local Address field (S100) is increased from 28 to 35 characters.
- When printing the Master Promissory Note or the PLUS Loan Application and Promissory Note, allow up to 35 characters for the borrower's address fields.
- See the Custom Layout section of the *2001–2002 Direct Loan Technical Reference* guide for the new LOR and Change Field Transmit Number layouts.

Increase First Name Field Length

2001–2002 Modifications: The Borrower's First Name field and the Student's First Name field are increased from 9 to 12 characters on the Full Loan Origination record layout.

Currently, the length of the Borrower's First Name field and the Student's First Name field is 9 characters on both the Full Loan Origination record (LOR) and on the Change Field Transmit Numbers.

Starting in 2001–2002, the length of the Borrower's First Name—Field #3—and the Student's First Name—Field #126—is increased from 9 to 12 characters on the LOR. This aligns with the 12-character name field increase on the Free Application for Federal Student Aid (FAFSA) for 2001–2002. Also, the length of the Change Field Transmit Number for both the Borrower's First Name (S006) and the Student's First Name (P003) is increased from 9 to 12 characters.

Business Rules:

- The Borrower's First Name field (Field #3) and the Student's First Name field (Field #126) have increased from 9 to 12 characters on the 2001–2002 Full Loan Origination record layout. The new record length of 1064 accommodates the increased field length.
- The length of the Change Field Transmit Number for the Borrower's First Name field (S006) and the Student's First Name field (P003) has increased from 9 to 12 characters.
- When printing the Master Promissory Note or the PLUS Loan Application and Promissory Note, allow up to 12 characters for the borrower's first name fields.
- See the Custom Layout section of the *2001–2002 Direct Loan Technical Reference* guide for the new LOR and Change Field Transmit Number layouts.

Process New Grade Levels

2001-2002 Modifications: The Student's College Grade Level field has decreased from 2 characters to 1 character on the Full Loan Origination record layout. The grade level values are redefined to correspond to the 1-character college grade level. Upon implementation, this modification affects only Program Year 2001–2002.

Currently, the Student's College Grade Level is a 2-byte field on the Full Loan Origination record (LOR) and the Change Field Transmit Number and the values range from 01–10. See the following table:

Grade Level Values Prior to 2001–2002

Values Received at the LOC From the School
Program Years 1999–2000 and 2000–2001
01 = 1st year, never attended college
02 = 1st year, attended college before
03 = 2nd year/sophomore
04 = 3rd year/junior
05 = 4th year/senior
06 = 5th year or more undergraduate
07 = Graduate/professional and beyond
Program Year 1998–1999
01 = 1st year, never attended college
02 = 1st year, attended college before
03 = 2nd year/sophomore
04 = 3rd year/junior
05 = 4th year/senior
06 = 5th year or more undergraduate
07 = 1st year graduate/professional
08 = 2nd year graduate/professional
09 = 3rd year graduate/professional
10 = Beyond 3rd year graduate/professional

Starting in 2001–2002, the length of the Student's College Grade Level field—Field #17—has decreased from 2 characters to 1 character on the Full Loan Origination record (LOR). This aligns with the 1-character grade level field on the Free Application for Federal Student Aid (FAFSA). Also, the length of the Change Field Transmit Number for the Student's College Grade Level field (S026) has decreased from 2 bytes to 1 byte.

The redefined values for the Student's College Grade Level field range from 0–7 and correspond to those listed on the FAFSA.

Business Rules:

- The length of the Student's College Grade Level field (Field #17) on the 2001–2002 Full Loan Origination record layout is decreased to 1 byte.
- The length of the Change Field Transmit Number for the Student's College Grade Level field (S026) is decreased to 1 byte.
- The new values for the Student's College Grade Level field range from 0–7 and apply to 2001–2002 LORs. See the following table:

Grade Level Values Starting in 2001–2002

Values Received at the LOC From the School
Program Year 2001–2002
0 = 1st year undergraduate/never attended college
1 = 1st year undergraduate/attended college before
2 = 2nd year undergraduate/sophomore
3 = 3rd year undergraduate/junior
4 = 4th year undergraduate/senior
5 = 5th year/other undergraduate
6 = 1st year graduate/professional
7 = Continuing graduate/professional or beyond

- All grade level values for program years prior to 2001–2002 are still in effect for the corresponding program year.

Eliminate Master Promissory Note ID from Full Loan Origination Acknowledgement

2001–2002 Modification: The 21-character Master Promissory Note (MPN) ID field is removed from the Full Loan Origination Acknowledgement layout. A 1-character Master Promissory Note Indicator field has been added to the Full Loan Origination Acknowledgement layout.

Currently, the MPN ID is included on the Full Loan Origination Acknowledgement to identify the MPN that the loan has been linked to at the LOC. The MPN ID can be blank on the Full Loan Origination Acknowledgement if an LOR is accepted at the LOC, but a valid MPN is not available or if an LOR is rejected at the LOC.

Starting in 2001–2002, the MPN ID is removed from the Full Loan Origination Acknowledgement because the Direct Loan Program does not require MPN IDs to be tracked by schools. The new field, Master Promissory Note Indicator—Field #8—is added to the Full Loan Origination Acknowledgement. The new field indicates whether or not the LOR has been linked to a valid MPN at the LOC.

Business Rules:

- The 21-character MPN ID is removed from the 2001–2002 Full Loan Origination Acknowledgement record layout.
- A new 1-character field, Master Promissory Note Indicator—Field #8—has been added to the Full Loan Origination Acknowledgement record layout.
- On the 2001–2002 Full Loan (Subsidized/Unsubsidized) Origination Acknowledgement, the valid values for the new 1-character MPN Indicator are “Y” and “N.”
  - A value of “Y” in the MPN Indicator (Field #8) on the Full Loan Origination Acknowledgement indicates that the LOR has been linked to a valid MPN at the LOC.
  - A value of “N” in the MPN Indicator (Field #8) on the Full Loan Origination Acknowledgement indicates that the LOR has not been linked to an MPN at the LOC.
- On the 2001–2002 Full Loan PLUS Origination Acknowledgement, the only valid value for the new 1-character MPN Indicator is “blank”.
- The 21-character MPN ID, although removed from the Full Loan Origination Acknowledgement, is still present on the MPN/PLUS Promissory Note Acknowledgement for schools who use the MPN ID as part of their processing.

Require Standard Origination and Option 1 Schools to Report Anticipated Disbursements with Loan Amount Approved Changes

2001–2002 Modification: Standard Origination and Option 1 schools are required to report changes to anticipated disbursements when making changes to the Loan Amount Approved (LAA) .

Currently, for all schools, when the LAA is reduced, the LOC compares the total of the anticipated disbursements to the new LAA. If the total of the anticipated disbursements is greater than the new LAA, the LOC adjusts the anticipated disbursements. The anticipated disbursements are recalculated by adjusting them downward starting with the last anticipated first (the anticipated with the latest date) until the sum of the anticipated disbursements equals the new LAA. If there are anticipated disbursements with the same date, the LOC uses the anticipated disbursement number in descending order. Only the anticipated disbursements that do not have an actual disbursement are adjusted downward. If the LAA is increased or if the LAA is decreased to $0, the LOC does not recalculate the anticipated disbursements.

The following table demonstrates what happens when a LAA is reduced from $3000 to $1700, a $1300 reduction. The LOC subtracts a maximum of $1000 from the last anticipated disbursement (#3) and the remaining $300 from the second anticipated disbursement (#2).

LAA Change	LAA at LOC	Anticipated Disbursement 1	Anticipated Disbursement 2	Anticipated Disbursement 3
	3000	1000	1000	1000
1700	1700	1000	700	0

Starting in 2001–2002, As Standard Origination and Option 1 schools, you are required to submit changes to the anticipated disbursement amounts when making changes to the LAA. The LOC no longer recalculates the anticipated disbursements for these schools and rejects changes that result when the total amount of anticipated disbursements exceeds the LAA.

While the U.S. Department of Education recommends that all schools submit changes to anticipated disbursement amounts when making changes to the LAA, Option 2 schools can continue with their current procedure when changing the LAA.

Business Rules:

- Standard Origination and Option 1 schools are required to submit anticipated disbursement changes when making changes to the LAA. This change applies to all program years.
- The LOC rejects a decrease to the LAA if the sum of the anticipated disbursements is greater than the LAA for Standard Origination and Option 1 schools. The error code 12-Total Amount Disbursed Must Be Less Than or Equal to the Loan Amount Approved is returned to the school.
- The LOC continues to recalculate anticipated disbursements amounts for Option 2 schools when you reduce LAA without reducing the anticipated disbursement amounts.
- Standard Origination, Option 1, and Option 2 schools are no longer required to reduce all anticipated disbursements to zeroes before reducing the LAA to zero. The LOC automatically reduces all anticipated disbursements down to zero when it receives a LAA equal to zero. However, this occurs only if there are no actual disbursements or all actual disbursements are already reduced to zeroes at the LOC.

Reduce Turnaround Time for Processing PLUS Credit Check Requests

2001–2002 Modification: The LOC has reduced the turnaround time for acknowledging Full Loan PLUS Origination records to a single daily processing cycle.

Currently, the LOC submits borrower information for all accepted Full Loan PLUS Origination records to its credit check system. This system acknowledges the credit check request with a pass, fail, or incomplete credit check decision for every borrower record.

If an incomplete credit check decision is received, the LOC's Credit Check team investigates the incomplete or inaccurate borrower's data and corrects it before resubmitting the credit check request. This process can delay acknowledging PLUS batches for 2–5 days because of batch integrity. The LOC's goal is to get an accepted or denied credit decision on each accepted Full Loan PLUS Origination record before acknowledging the PLUS batch to the schools. The LOC acknowledges the entire PLUS batch on the 5th business day even if a credit decision is not received for all PLUS loans. Each accepted Full Loan PLUS Origination record in the batch has either an accepted, denied, or pending credit check status. A pending status informs you that further investigation needs to be done by the LOC to obtain an accepted or denied credit decision for the borrower.

When an accepted or denied credit check decision is received, after the accepted Full Loan PLUS Origination record has been acknowledged to the school with a pending status, the LOC sends a PLUS Credit Decision Acknowledgement (batch type #C) that contains the new credit check decision.

Starting in 2001–2002, all accepted Full Loan PLUS Origination records are acknowledged with either an accepted, denied, or pending credit decision within a single processing cycle. A single processing cycle is defined as less than a 24-hour period. The LOC continues its current investigative and subsequent acknowledgement procedures for all PLUS loans initially acknowledged with a pending credit check decision.

Business Rules:

- Acknowledging PLUS batches within a single processing cycle apply to all Full Loan PLUS Origination records received after the February 2001 implementation.
- The LOC continues to investigate and resolve pending credit check decisions received from the credit check system. For pending credit check decisions, you receive an "X" in the Full Loan Origination Status Flag (Field #4) on a Full Loan PLUS Origination Acknowledgement.
- The LOC continues to send you PLUS Credit Decision Acknowledgements (Batch Type #C) when an accepted or denied credit check decision is received for Full Loan PLUS Origination records originally acknowledged with a pending credit check decision.

Run Multiple Daily Loan Origination Center Cycles

2001–2002 Modification: To decrease loan origination data turn around time to schools, the Loan Origination Center (LOC) runs multiple production batch cycles during a 24-hour time period.

Currently, the LOC batch cycle is run once during the night. All data sent by schools is retrieved by the LOC during the evening and processed in the nightly batch cycle run. Schools receive an acknowledgement from the LOC the next morning.

Starting in 2001–2002, the current production run schedule has been modified to allow up to three LOC batch cycles during a 24-hour period. This includes the current nightly batch cycle. By processing multiple batch cycles, the LOC provides schools with more flexibility and better turn around time for the submission and processing of records.

Business Rules:

- This change is applicable to all Subsidized, Unsubsidized, and PLUS loans for all program years.
- Two additional LOC production cycles are performed during a 24-hour period.
- The LOC performs two additional acknowledgement transmissions to schools in a 24-hour period.

Promissory Notes

Use Master Promissory Note (MPN) Expiration Date for Multi-Year Schools When Determining MPN Availability

2001–2002 Modification: At the time of linking Full Loan (Subsidized/Unsubsidized) Origination records (LORs) to MPNs, the LOC uses the expiration date of the MPN to determine MPN availability.

Currently, mutli-year use of an MPN expires 12 months after the earliest 1st anticipated disbursement date of any LOR linked to it if no actual disbursement activity has occurred on any of the LORs within the last 12 months. Current processing does not use an MPN expiration date associated with the availability of a borrower's MPN.

Starting in 2001–2002, for multi-year functionality, the LOC uses the MPN expiration date to determine if an LOR should be linked to the MPN. If the MPN is not expired when the LOR is accepted and the Loan Period Start Date is prior to the MPN expiration date, the LOC links the LOR to the MPN. A value of "Y" —LOR has been linked to an MPN at the LOC—is placed in the Master Promissory Note Indicator (Field #8) on the Full Loan (Subsidized/Unsubsidized) Origination Acknowledgement when the LOR is linked to the MPN. Likewise, an "N" —LOR is not linked to an MPN on file at the LOC—is placed in the Master Promissory Note Indicator (Field #8) on the Full Loan (Subsidized/Unsubsidized) Origination Acknowledgement when an MPN is expired or not on file at the LOC.

The MPN expiration date is calculated using one of the following three criteria: (1) 12 months after receipt of the accepted MPN if an LOR is not on file at the LOC; (2) 12 months after the earliest first anticipated disbursement if an LOR is on file but no actual disbursements; or (3) 10 years after the earliest first anticipated disbursement if an LOR and actual disbursement are on file at the LOC. The LOC links LORs to MPNs with the latest expiration date for multi-year schools. The MPN expiration date is displayed on the LO Online Web Application to assist you in knowing when an MPN for the borrower has expired or is close to expiring.

Once a loan is linked to an MPN, all disbursement activity is accepted for the loan provided the activity passes the other disbursement-related edit checks. The disbursement activity is accepted even if it is received after the MPN expiration date. However, when an MPN expires, it is no longer eligible for multi-year processing.

Business Rules:

- For multi-year schools, the LOC uses the MPN expiration date functionality when linking LORs to MPNs for program year 2000–2001 and forward.
- An expired MPN is no longer eligible for multi-year processing. This means no other loans can be linked to the MPN once it expires.
- The MPN expiration date is calculated based on one of the following criteria:
  - The MPN expiration date can be 12 months after the date it is received at the LOC if no LOR has been linked to it.
  - The MPN expiration date can be 12 months after the earliest 1st anticipated disbursement date of any LORs linked to the MPN when no actual disbursement activity has occurred for any of the LORs.
  - The MPN expiration date can be 10 years after the earliest 1st anticipated disbursement date of any LORs linked to the MPN when actual disbursement activity has occurred for any of the LORs.
- If the loan period start date is before the MPN expiration date, the LOC links the LOR to the MPN and returns a value of "A" on the MPN Status (Field #6) and a value of "Y" on the MPN Indicator (Field #8) on the Full Loan Origination Acknowledgement.
- If the loan period start date is after the MPN expiration date, the LOC does not link the LOR to the MPN and returns a value of "N" on the MPN Indicator (Field #8) on the Full Loan Origination Acknowledgement.
- For each borrower, the LOC links incoming LORs to the MPN with the latest expiration date.
- The MPN expiration date is displayed on the LO Online Web Application to assist you in determining the borrower's MPN availability at the LOC.
- Actual disbursement activity is accepted by the LOC for loans that have been linked to an MPN which has subsequently expired.
  - If the disbursement activity date is on or before the MPN expiration date, the MPN expiration date is extended 10 years after the earliest 1st anticipated disbursement date of the LOR.
  - If the disbursement activity date is after the MPN expiration date, the MPN expiration date remains unchanged and no subsequent LORs can be linked to the expired MPN.

Use Academic Year for Single-Year Schools When Determining MPN Availability

2001–2002 Modification: At the time of linking Full Loan (Subsidized/Unsubsidized) Origination records (LORs) to MPNs, the LOC uses the academic year of the LOR to determine MPN availability.

Currently, the program year on the 21-character loan id is used to determine MPN availability for single-year schools.

Starting in 2001–2002, the LOC uses the Academic Year Start Date and Academic Year End Date to link loans to MPNs for single-year schools. To be in compliance with Direct Loan Regulations, single-year schools are required to submit a new MPN to the LOC for every academic year for each borrower.

Business Rules:

- For single-year schools, the LOC uses the academic year of the LOR when linking LORs to MPNs for program year 2001-2002 and forward.
- For each borrower, you are required to submit an MPN for every academic year.
- The LOC links Subsidized and Unsubsidized loans for a borrower to the same MPN if they are from the same school with the same academic year start date and same academic year end date.
- If more than one LOR has been linked by the LOC to an MPN, the LOC rejects the Loan Origination Change for the academic year start date and/or academic year end date with error code A6 – Cannot Change Academic Year Start or End Date—because the loan is linked to an MPN based on academic year date and it cannot be changed.
- In order to change a borrower's academic period when more than one loan is linked to an MPN, you must perform the following steps:
    1. Inactivate all loans linked to the MPN on file at the LOC
    2. Originate new loans with the new academic year start and end dates
    3. Submit a new MPN to the LOC

Modify MPN and Full Loan Origination Record Linking Processing

2001–2002 Modifications: At the time of linking Full Loan Origination records (LORs) to Master Promissory Notes (MPNs), the LOC uses the first three characters of the borrower's last name when the borrower's first name is blank on the LOR.

Currently, LORs are linked to MPNs using Social Security number (SSN), date of birth (DOB), and the first three characters of the first name. If there is no match between the first three characters of the first name on the LOR and the MPN, the LOR is not linked. This could prevent the loan from booking if the MPN is the only missing booking element.

Starting in 2001–2002, MPNs are linked using the SSN, DOB, and first three characters of the borrower's first name or the first three characters of the borrower's last name if the borrower's first name is blank on the LOR. This modification increases the probability of linking LORs to MPNs.

Business Rules:

- The LOC uses the first three character of the borrower's last name if the borrower's first name is blank on the LOR when linking LORs to MPN for all Subsidized and Unsubsidized LORs received after the February 2001 implementation
- The LOC links LORs to MPNs using the SSN, DOB, and the first 3 characters of the borrower's first name.
- If the borrower's first name is blank on the LOR, the LOC uses the SSN, DOB, and first 3 characters of the last name to link LORs to MPNs.

Disbursements

Provide Flexibility for Selecting Any Disbursement Number as the First Actual Disbursement

2001–2002 Modification: The restriction that schools must send actual disbursement number "01" as the first disbursement to the Loan Origination Center (LOC) is removed. To provide this flexibility, a new field—First Disbursement Flag—has been added to the Disbursement record layout. However, the Disbursement record length is still 152 bytes. Upon implementation, this modification affects only Program Year 2001–2002. Currently, you are required to send the first actual disbursement to the LOC with disbursement number "01," having the earliest disbursement activity date for the loan. For Program Year 2000–2001, subsequent actual disbursements can be submitted in any disbursement number and date order as long as the date of the first actual disbursement (01) is the earliest. For program years prior to 2000–2001, subsequent disbursements must be sent in disbursement number and date order.

Starting in 2001–2002, you have the flexibility to select the first actual disbursement as any disbursement number from 01–20 for Subsidized/Unsubsidized loans and from 01–04 for PLUS loans. A new First Disbursement Flag field—Field #24—has been added to the Disbursement (DESD02IN/Batch Type #H) and the Disbursement Acknowledgement (DIODD02OP/Batch Type #H) record layouts. This field is used to indicate the first actual disbursement. If the first actual disbursement is disbursement number "01" and it has the earliest disbursement activity date, you do not need to populate the First Disbursement Flag field. If disbursement number 02–20 for a Subsidized/Unsubsidized loan or 02–04 for a PLUS loan is the first actual disbursement, you must populate the First Disbursement Flag field with an "F" on the disbursement record associated with that disbursement number.

If a first disbursement has been established at the LOC and you realize that another disbursement was disbursed with an earlier activity date, you have the ability to submit a new first disbursement. This is accomplished by submitting the new disbursement record with a "C" in the First Disbursement Flag field. The "C" indicates to the LOC that the disbursement record being submitted is now the new first actual disbursement.

Subsequent actual disbursements can be sent in any number and date order as long as their disbursement activity date is the same or after the established first actual disbursement at the LOC.

You are able to change the first actual disbursement a maximum of two times before requiring U.S. Department of Education approval.

Note: The ability for schools to change the first actual disbursement should only be used in extreme cases. Schools should not perceive this option as part of their regular processing.

Business Rules:

- The flexibility to identify the first actual disbursement applies to Program Year 2001–2002 Subsidized, Unsubsidized, and PLUS loans.
- A First Disbursement Flag field—Field #24—has been added to the Disbursement (DESD02IN/Batch Type #H) and Disbursement Acknowledgement (DIOD02OP/Batch Type #H) record layouts to indicate the first actual disbursement for a loan. The disbursement record length is not changed. It is still 152 bytes.
- The only valid values for the First Disbursement Flag field are as follows:
  - "F" to identify the first actual disbursement with the earliest disbursement activity date.
  - "C" to identify the new first actual disbursement with the earliest disbursement activity date.
  - Blank for any subsequent disbursement, date adjustment, or amount adjustment.
- The First Disbursement Flag field is populated only on actual disbursement records (Disbursement Activity = "D").
- The First Disbursement Flag field can be populated with an "F" for any disbursement number from 01–20 for Subsidized and Unsubsidized loans and 01–04 for PLUS loans.
- If disbursement number "01" is the first disbursement you send to the LOC and it has the earliest disbursement activity date, your system does not have to populate the First Disbursement Flag field with an "F." Disbursement number "01," by default, is considered the first actual disbursement unless another disbursement number is transmitted with an "F" in the First Disbursement Flag field.
- Any disbursement number from 02–20 requires an "F" in the First Disbursement Flag field if it is the first actual disbursement.

- You can continue to submit subsequent actual disbursement activity in any disbursement number and disbursement activity date order as long as the disbursement activity date is equal to or after the date of the first actual disbursement.
- The LOC continues to apply all existing disbursement edits to any disbursement records received at the LOC, including the flagged actual disbursements.
- If several actual disbursements for the same loan are received on the same batch cycle, the disbursements with the First Disbursement Flag field populated are processed first, and the remaining disbursements records are processed in chronological order, starting with the earliest.
- Anticipated disbursements on the Full Loan Origination record continue to be required in sequential and chronological order.
- The following table shows the new Disbursement Reject Codes (44–51) for First Disbursement Flag processing:

Code	Error Message	Edit Description
44	First actual disbursement date cannot be after any subsequent disbursements	Transaction date of the first disbursement should be earlier than the disbursement date of any other disbursement for the loan. For Example: The earliest disbursement date from all subsequent disbursements is “05/21/2001” The disbursement date of the first disbursement can be changed to on or before “05/21/2001”
45	Invalid First Disbursement Flag	First disbursement flag should be “F”, “C”, or blank for actual disbursement (disbursement activity = “D”) -- OR -- First disbursement flag is not blank for adjusted disbursement amounts and dates (disbursement activity = “A” or “Q”)
46	First disbursement must be received before any subsequent disbursements	Disbursement numbers 02–20 must have a first disbursement flag of “F” when no disbursement is currently on file at the LOC. First disbursement can be disbursement number 01, or any other disbursement with the first disbursement flag set to “F”

Code	Error Message	Edit Description
47	First disbursement must be received before any changes to the first disbursement	First disbursement flag cannot be “C” when a first disbursement has not been accepted at the LOC
48	First disbursement already received	First disbursement flag must be “C” or blank when a disbursement is already on file at the LOC First disbursement flag cannot be “F” when a first disbursement is already on file at the LOC
49	First disbursement changed more than twice	First disbursement can be changed a maximum of two times before requiring the U.S. Department of Education’s approval First disbursement flag cannot be “C” when two prior transactions, with a first disbursement flag of “C,” for the loan were accepted by the LOC
50	More than one disbursement record contains the same First Disbursement Flag for this loan	More than one actual disbursement was submitted to the LOC with a first disbursement flag of “F” for this loan in the same cycle -- OR -- More than one actual disbursement was submitted to the LOC with a first disbursement flag of “C” for this loan in the same cycle
51	First disbursement must have the earliest disbursement date	Transaction date of the first disbursement should be before the disbursement date of any other disbursement: For example: The current first disbursement date is “05/21/2001” The disbursement date of any disbursement with a first disbursement flag of “C” should be on or before “05/21/2001” The disbursement date of any disbursement with a blank first disbursement flag should be on or after “05/21/2001”

The following table defines the results of several scenarios concerning the order in which disbursement records can be processed:

Current at the LOC	Disbursement Number	First Disbursement Flag on Incoming Disbursement	Results
No First Actual Disbursement	01	Blank	LOC will accept. Disbursement Number 01 is established as first actual disbursement.
No First Actual Disbursement	01	F	LOC will accept. Disbursement Number 01 is established as first actual disbursement.
No First Actual Disbursement	02	Blank	LOC will reject with error code 46 because the first actual disbursement has not been established at the LOC.
No First Actual Disbursement	02	X	LOC will reject with error code 45 because the First Disbursement Flag has an invalid value.
No First Actual Disbursement	02	F	LOC will accept. Disbursement Number 02 is established as the first actual disbursement.
No First Actual Disbursement	05	C	LOC will reject with error code 47 because a first disbursement flag cannot be established when the LOC does not have an accepted first actual disbursement.
01 is First Actual Disbursement	01	Blank	LOC will reject with error code M because of a duplicate disbursement number. “01” already exists at the LOC.
01 is First Actual Disbursement	02	F	LOC will reject with error code 48 because the first actual disbursement (01) has already been established at the LOC
01 is First Actual Disbursement	04 with a disbursement activity date after the activity date of 01	Blank	LOC will accept because it is a subsequent disbursement.
01 is First Actual Disbursement	04 with a disbursement activity date prior to the activity date of 01	Blank	LOC will reject with error code 51 because it has an activity date earlier than the first actual disbursement.

Current at the LOC	Disbursement Number	First Disbursement Flag on Incoming Disbursement	Results
01 is First Actual Disbursement	04 with a disbursement activity date prior to the activity date of 01	C	LOC will accept and establish 04 as the first actual disbursement because the First Disbursement Flag has a "C" and an activity date prior to the current first actual disbursement (01) on file at the LOC.
01 is First Actual Disbursement	A date adjustment (activity code = Q) for 01	Blank	LOC will accept and update the disbursement activity date for 01.
01 is First Actual Disbursement	A date adjustment (activity code = Q) for 01	A Non-Blank Character	LOC will reject with error code 45 because Blank is the only valid value for the First Disbursement Flag on a Disbursement Date Adjustment record.

Expand Disbursement Reject Codes and Descriptions

2001–2002 Modification: The LOC disbursement reject codes are modified to be consistent with those in the *2001–2002 Direct Loan Technical Reference* guide and to provide information to schools on why a disbursement record rejected.

Currently, the LOC batch disbursement programs create and store internal reject codes when errors are found while validating disbursement records (DESD##IN/Batch type #H) received from schools. These internal reject codes are not always the same as the external reject codes defined in the *2001–2002 Direct Loan Technical Reference* guide. The LO Online Web Application displays the LOC internal reject codes generated by the batch disbursement programs for rejected disbursement transactions to schools. This results in confusion when schools view reject codes for rejected records via the LO Online Web Application.

Starting in 2001–2002, the LOC expands the number and description of disbursement reject codes to more accurately identify the reject reasons. Also, the updated descriptions provide schools with assistance on resolving rejected disbursement records. This ensures that the LOC and the Direct Loan Technical Reference reject codes are consistent.

The following tables list the disbursement reject codes for Program Year 2001–2002 and the new reject codes for previous program years 2000–2001 and 1999–2000. Previous years are listed to maintain consistency with 2001–2002.

Program Year 2001–2002 Disbursement Error Codes

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

Program Year 2001–2002 Disbursement Error Codes (Continued)

Error Code	Disbursement Activity Type	Error Message	Error Resolution
9	"D" or "A"	Disbursement Actual Loan Fee Amount does not match LOC's calculated loan fee amount	Disbursement actual loan fee amount (truncated) should be equal to the disbursement actual gross amount multiplied by the loan fee percentage (+ or - $1 tolerance)
10		Not in use	Not is use
11	"D" or "A"	Invalid Disbursement Actual Loan Fee Amount	Disbursement actual fee amount should be greater than or equal to zero
12	"D" or "A"	Invalid Disbursement Actual Gross Amount	Disbursement actual gross amount should be greater than zero for actual disbursement (disbursement activity = "D") -- OR -- Disbursement actual gross amount should be greater than or equal to zero for an adjusted disbursement amount (disbursement activity = "A")
13		Not in use	Not in use
14		Not in use	Not in use
15		Not in use	Not in use
16	"D", "A", or "Q"	Disbursement Sequence Number not in sequential order	Disbursement sequence number should be one higher than the last previously accepted transaction for this disbursement For example: Disbursement Sequence Number 02 followed by Disbursement Sequence Number 03 will be accepted Disbursement Sequence Number 02 followed by Disbursement Sequence Number 04 will be rejected
17	"Q"	An actual disbursement does not exist for this disbursement number	Actual disbursement with a disbursement number matching the adjusted disbursement date (disbursement activity = "Q") has not been accepted by the LOC -- OR -- Anticipated disbursement with a disbursement number matching the adjusted disbursement date (disbursement activity = "Q") is not on file at the LOC
18		Not in use	Not in use

Program Year 2001–2002 Disbursement Error Codes (Continued)

Error Code	Disbursement Activity Type	Error Message	Error Resolution
19		Not in use	Not is use
20	"Q"	Disbursement date cannot be after the current date	Transaction date on the adjusted disbursement date (disbursement activity = "Q") should not be greater than the current processing date For example: The transaction date (disbursement date) for a date adjustment submitted to the LOC on "06/01/2001" should not be no greater than "06/01/2001"
21		Not in use	Not in use
22	"Q"	New disbursement date is more than 120 days after the original disbursement date	Transaction date should be within 120 days of the acknowledgement date on the adjusted disbursement date (disbursement activity = "Q")
23	"Q"	Original disbursement date is invalid or missing	Acknowledgement date on the adjusted disbursement date (disbursement activity = "Q") should be numeric and formatted as CCYYMMDD

Program Year 2001–2002 Disbursement Error Codes (Continued)

Error Code	Disbursement Activity Type	Error Message	Error Resolution
24	"D" or "A"	Disbursement Actual Gross Amount exceeds the maximum annual loan limit for this borrower at all enrolled schools for equal or overlapping academic years Review the Duplicate Borrower Report to help resolve this issue	A student's disbursement gross amounts may not exceed the maximum annual loan limit <u>Dependent Student</u> 1st Year (Grade Level 0 or 1) Sub Max = $2,625 Sub and Unsub Max = $2,625 2nd Year (Grade Level 2) Sub Max = $3,500 Sub and Unsub Max = $3,500 3rd Year, 4th Year, or 5th Year eligible undergraduate (Grade Level 3, 4, or 5) Sub Max = $5,500 Sub and Unsub Max = $5,500 <u>Dependent Student Eligible for Additional Unsubsidized Amount</u> 1st Year (Grade Level 0 or 1) Sub Max = $2,625 Sub and Unsub Max = $6,625 2nd Year (Grade Level 2) Sub Max = $3,500 Sub and Unsub Max = $7,500 3rd Year, 4th Year, or 5th Year eligible undergraduate (Grade Level 3, 4, or 5) Sub Max = $5,500 Sub and Unsub Max = $10,500 <u>Independent Student</u> 1st Year (Grade Level 0 or 1) Sub Max = $2,625 Sub and Unsub Max = $6,625 2nd Year (Grade Level 2) Sub Max = $3,500 Sub and Unsub Max = $7,500 3rd Year, 4th Year, or 5th Year eligible undergraduate (Grade Level 3, 4, or 5) Sub Max = $5,500 Sub and Unsub Max = $10,500

Program Year 2001–2002 Disbursement Error Codes (Continued)

Error Code	Disbursement Activity Type	Error Message	Error Resolution
24 cont	"D" or "A"	Disbursement Actual Gross Amount exceeds the maximum annual loan limit for this borrower at all enrolled schools for equal or overlapping academic years Review the Duplicate Borrower Report to help resolve this issue	Graduate/professional and beyond (Grade Level 6) Sub Max = $8,500 Sub and Unsub Max = $18,500 *Health Profession Programs Loan Limits* Independent Student & Dependent Student Eligible for Additional Unsubsidized Amount 4th Year or 5th Year eligible undergraduate (Grade Level 4 or 5) Undergrad Sub Max = $5,500 Sub and Unsub Max = $27,167 Graduate/professional and beyond (Grade Level 6 or 7) Sub Max = $8,500 Sub and Unsub Max = $45,167
25	"D" or "A"	Total Disbursement Actual Gross Amount cannot be greater than the promissory note amount at the LOC for this PLUS loan	Sum of the disbursement actual gross amounts for all disbursements activities for this loan should be less than or equal to the Promissory Note Amount (PLUS Only)
26	"D"	Confirmation required prior to disbursement	Confirmation flag should be "Y" for first disbursements received from schools where confirmation is required prior to disbursing Confirmation flag should be "Y" for all disbursements received from schools where confirmation is required for all disbursements before disbursing
27		Not in use	Not in use
28		Not in use	Not in use
29	"D", "A", or "Q"	Invalid Disbursement Number for PLUS	Disbursement number should be 01, 02, 03, or 04 for PLUS loans
30		Not in use	Not in use
31	"D", "A", or "Q"	Invalid Disbursement Number for Subsidized/Unsubsidized	Disbursement number should be between 01 and 20, inclusive, for Subsidized/Unsubsidized loans
32		Not in use	Not in use
33		Not in use	Not in use
34		Not in use	Not in use

Program Year 2001–2002 Disbursement Error Codes (Continued)

Error Code	Disbursement Activity Type	Error Message	Error Resolution
35		Not in use	Not in use
36	"D", or "A"	Disbursement Actual Gross Amount is not numeric	Disbursement actual gross amount should be numeric
37	"D", or "A"	Disbursement Actual Loan Fee Amount is not numeric	Disbursement actual loan fee amount should be numeric
38	"D", or "A"	Disbursement Actual Net Amount is not numeric	Disbursement actual net amount should be numeric
39	"Q"	Invalid Disbursement Actual Gross Amount	Disbursement actual gross amount should be blank or zeros for adjusted disbursement date (disbursement activity = "Q")
40	"Q"	Duplicate date adjustment	Acknowledgement date (original disbursement date) should not be the same as the transaction date (new disbursement date) for adjusted disbursement date (disbursement activity = "Q")
41	"Q"	Original disbursement date does not match current disbursement date	Acknowledgement date (original disbursement date) should match the current disbursement date on file at the LOC for adjusted disbursement date (disbursement activity = "Q")
42	"D", "A", or "Q"	Invalid loan fee rate	Loan fee rate used to calculate the disbursement actual fee amount should match the valid fee rates in effect as of the transaction date on the first disbursement
43	"D", or "A"	Missing loan limit data	All of the components for calculating the loan limit must exist. Contact the LOC to resolve the issue. At least one of the following is missing: Dependency Status Grade Level Academic Start Date Academic End Date Health Profession Programs Indicator Additional Unsubsidized Eligibility Flag

Program Year 2001–2002 Disbursement Error Codes (Continued)

Error Code	Disbursement Activity Type	Error Message	Error Resolution
44	"Q"	First actual disbursement date cannot be after any subsequent disbursements	Transaction date of the first disbursement should be earlier than the disbursement date of any other disbursement for the loan. For Example: The earliest disbursement date from all subsequent disbursements is "05/21/2001". The disbursement date of the first disbursement can be changed to on or before "05/21/2001"
45	"D", "A", or "Q"	Invalid First Disbursement Flag	First disbursement flag should be "F", "C", or blank for actual disbursement (disbursement activity = "D") -- OR -- First disbursement flag is not blank for adjusted disbursement amounts and dates (disbursement activity = "A" or "Q")
46	"D"	First disbursement must be received before any subsequent disbursements	Disbursement numbers 02–20 must have a first disbursement flag of "F" when no disbursement is currently on file at the LOC. First disbursement can be disbursement number 01, or any other disbursement with the first disbursement flag set to "F"
47	"D"	First disbursement must be received before any changes to the first disbursement	First disbursement flag cannot be "C" when a first disbursement has not been accepted at the LOC
48	"D"	First disbursement already received	First disbursement flag must be "C" or blank when a disbursement is already on file at the LOC First disbursement flag cannot be "F" when a first disbursement is already on file at the LOC
49	"D"	First disbursement changed more than twice	First disbursement can be changed a maximum of two times before requiring the U.S. Department of Education's approval First disbursement flag cannot be "C" when two prior disbursement transactions, with a first disbursement flag of "C", for the loan were accepted by the LOC

Program Year 2001–2002 Disbursement Error Codes (Continued)

Error Code	Disbursement Activity Type	Error Message	Error Resolution
50	"D"	More than one disbursement record contains the same First Disbursement Flag for this loan	More than one actual disbursement was submitted to the LOC with a first disbursement flag of "F" for this loan in the same cycle -- OR -- More than one actual disbursement was submitted to the LOC with a first disbursement flag of "C" for this loan in the same cycle
51	"D", "A", or "Q"	First disbursement must have the earliest disbursement date	Transaction date of the first disbursement should be before the disbursement date of any other disbursement: For example: The current first disbursement date is "05/21/2001" The disbursement date of any disbursement with a first disbursement flag of "C" should be on or before "05/21/2001" The disbursement date of any disbursement with a blank first disbursement flag should be on or after "05/21/2001"
52	"D", or "A"	Disbursement Interest Rebate Amount is not numeric	Disbursement Interest Rebate Amount should be numeric
53	"D", or "A"	Invalid Disbursement Interest Rebate Amount	Disbursement Interest Rebate Amount should be greater than or equal to zero for actual disbursement (disbursement activity = "D") and adjusted disbursement amount (disbursement activity = "A"

Program Year 2001–2002 Disbursement Error Codes (Continued)

Error Code	Disbursement Activity Type	Error Message	Error Resolution
54	"D", or "A"	Disbursement Interest Rebate Amount does not equal the LOC's calculated interest rebate amount	Disbursement interest rebate amount does not equal the LOC's calculated interest rebate amount The LOC's interest rebate amount is calculated using the following steps: **Step 1:** Calculate the Combined Fee/ Interest Rebate Percentage by subtracting the Interest Rebate Percentage from the Loan Fee Percentage **Step 2:** Calculate the Combined Fee/Interest Rebate Amount by multiplying the Gross Amount by the Combined Fee/Interest Rebate Percentage and truncating the result **Step 3:** Calculate the Fee Amount by multiplying the Gross Amount by the Loan Fee Percentage and truncating the result **Step 4:** Calculate the Interest Rebate Amount by subtracting the Combined Fee/Interest Rebate Amount from the Fee Amount
55	"D", or "A"	Invalid Loan Fee Rate for First Anticipated Disbursement Date	Loan fee rate used to calculate the disbursement actual fee amount should match the valid fee rate in effect as of the first anticipated disbursement date
56	"Q"	Invalid Disbursement Actual Loan Fee Amount	Disbursement actual fee amount should be blank or zeroes for adjusted disbursement date (disbursement activity = "Q")
57	"Q"	Invalid Disbursement Actual Net Amount	Disbursement actual net amount should be blank or zeroes for adjusted disbursement date (disbursement activity = "Q")
58	"Q"	Invalid Disbursement Actual Interest Rebate Amount	Disbursement interest rebate amount should be blank or zeroes for adjusted disbursement date (disbursement activity = "Q")
E		Invalid Disbursement Activity.	The Disbursement Activity Code should be 'D', 'A', 'Q'
F	"D", "A", or "Q"	Invalid Disbursement Sequence Number	The Disbursement Sequence Number should be numeric and greater than zero.
G	"D", or "A"	Total Disbursement Actual Gross Amounts cannot be greater than the Loan Amount Approved/Requested.	The sum of the Gross Amounts for all Disbursements Activity for this loan should be less than or equal to the lower of the Loan Amount Approved and Loan Amount Requested.

Program Year 2001–2002 Disbursement Error Codes (Continued)

Error Code	Disbursement Activity Type	Error Message	Error Resolution
J	"D", or "A"	Credit Check not yet approved for this PLUS loan.	The Borrower should have an Accepted Credit Decision on file at the LOC before disbursing.
K	"A"	No Actual Disbursement exists for this Adjustment	The Actual Disbursement with a matching Disbursement Number has not been accepted by the LOS. -- OR -- The Anticipated Disbursement with a matching Disbursement Number is not on file at the LOC.
L	"D", "A", or "Q"	Unsatisfactory School Eligibility Conditions.	The Disbursement Date of the 1st Disbursement should be within the School's Eligibility Period (Before Withdrawal or after Reinstatement in the Direct Loan Program)
M	"D"	Duplicate Disbursement Transaction.	The Disbursement Number should not exist on file at the LOC.
P	"A"	Duplicate Adjustment Transaction.	Disbursement actual gross amount, disbursement actual fee amount, disbursement actual interest rebate amount, and disbursement actual net amount should not match the current gross amount, fee amount, interest rebate amount, and net amount on file at the LOC for this disbursement
Q	"D", "A", or "Q"	Disbursement Date outside of allowable window.	The Disbursement Date should be no more than 10 days prior to the Loan Period Start Date and no more than 90 days after the Loan Period End Date.
R	"D"	Disbursement Date cannot be after the current date.	The Transaction Date (Disbursement Date) should be no later than the current processing date. For example: The Transaction Date (Disbursement Date) for a Disbursement submitted to the LOS on '06/01/2001' should be no later than '06/01/2001'.
T	"D", "A", or "Q"	Must have valid Promissory Note to disburse.	There should be an Accepted Promissory Note on file at the LOC for this loan before disbursing for Standard Origination and Option 1 schools.
U	"D", "A", or "Q"	Invalid Loan Identifier	The Loan Identifier should be on file at the LOC.
V	"D", "A", or "Q"	Invalid Disbursement Date	The Disbursement Date should contain numeric characters, formatted as CCYYMMDD.

Program Year 2001–2002 Disbursement Error Codes (Continued)

Error Code	Disbursement Activity Type	Error Message	Error Resolution
X	"D", "A", or "Q"	Invalid School Code	The School Code should be on file at the LOC.
Y	"D", "A", or "Q"	School is Physically Closed or Ownership Changed.	The School should be open and should not be undergoing an ownership change.
Z	"D", "A", or "Q"	School Code does not match School Code in Origination record	The School Code should match the School Code submitted in the Origination record.

Program Year 2000–2001 Disbursement Error Codes

Error Code	Disbursement Activity Type	Error Message	Error Resolution
35	"D", "A", or "Q"	Invalid record in non-SAM Batch.	Disbursement Activity from a SAM school should not be included in a non-SAM batch.
36	"D" or "A"	Gross Amount is not numeric	The Disbursement Actual Gross Amount should be numeric.
37	"D" or "A"	Fee Amount is not numeric	The Disbursement Actual Fee Amount should be numeric.
38	"D" or "A"	Net Amount is not numeric.	The Disbursement Actual Net Amount should be numeric.
39	"Q"	Date Adjustment Amounts are invalid.	The Disbursement Actual Gross Amount, Disbursement Actual Fee Amount and Disbursement Actual Net Amount should be blank or zeros for Date Adjustment Transactions.
40	"Q"	Duplicate Date Adjustment.	The Original Disbursement Date should not be the same as the New Disbursement Date.
41	"Q"	Original Disbursement Date does not match current Disbursement Date	The Original Disbursement Date should match the current Disbursement Date on file at the LOC for this disbursement.
42	"D", "A", or "Q"	Fee Rate is invalid	The Loan Fee Rate used to calculate the Disbursement Actual Fee Amount should match the valid Fee Rates using the Transaction Date of the 1st Disbursement.
43	"D" or "A"	Missing Loan Limit data.	All of the components for calculating the Loan Limit must exist. One of the following is missing: • Dependency Status • Grade Level • Academic Start Date • Academic End Date • HEAL Indicator • Additional Unsubsidized Eligibility Flag Contact the LOC to resolve the issue.
44	"Q"	First Actual Disbursement Date cannot be after any subsequent disbursements.	The Transaction Date (Disbursement Date) of the 1st Disbursement should be before the Disbursement Date of any other Disbursements. For Example: The earliest Disbursement Date from all subsequent disbursements is '05/21/2001'. The Disbursement Date of the 1st Disbursement can be changed to on or before '05/21/2001'.

Program Year 2000–2001 Disbursement Error Codes (Continued)

Error Code	Disbursement Activity Type	Error Message	Error Resolution
55	"D", or "A"	Invalid Loan Fee Rate for First Anticipated Disbursement Date	Loan fee rate used to calculate the disbursement actual fee amount should match the valid fee rate in effect as of the first anticipated disbursement date
56	"Q"	Invalid Disbursement Actual Loan Fee Amount	Disbursement actual fee amount should be blank or zeroes for adjusted disbursement date (disbursement activity = "Q")
57	"Q"	Invalid Disbursement Actual Net Amount	Disbursement actual net amount should be blank or zeroes for adjusted disbursement date (disbursement activity = "Q")

Program Year 1999–2000 Disbursement Error Codes

School Error Code	Disbursement Activity Type	Error Message	Error Resolution
32	"D", "A", or "Q"	Invalid record in SAM Batch.	Disbursement Activity from a non-SAM school should not be included in a SAM batch.
33	"D"	Disbursement Date cannot be more than 5 days after the current date for SAM Schools.	The Transaction Date (Disbursement Date) should be no later than 5 days after the current processing date for SAM schools. For example: The Transaction Date (Disbursement Date) for a Disbursement submitted to the LOS on '06/01/2001' should be no later than '06/06/2001'.
35	"D", "A", or "Q"	Invalid record in non-SAM Batch.	Disbursement Activity from a SAM school should not be included in a non-SAM batch.
36	"D" or "A"	Gross Amount is not numeric	The Disbursement Actual Gross Amount should be numeric.
37	"D" or "A"	Fee Amount is not numeric	The Disbursement Actual Fee Amount should be numeric.
38	"D" or "A"	Net Amount is not numeric.	The Disbursement Actual Net Amount should be numeric.
39	"Q"	Date Adjustment Gross Amount is invalid.	The Disbursement Actual Gross Amount should be blank or zeros for Date Adjustment Transactions.
40	"Q"	Duplicate Date Adjustment.	The Original Disbursement Date should not be the same as the New Disbursement Date.
41	"Q"	Original Disbursement Date does not match current Disbursement Date	The Original Disbursement Date should match the current Disbursement Date on file at the LOC for this disbursement.

Program Year 1999–2000 Disbursement Error Codes (Continued)

School Error Code	Disbursement Activity Type	Error Message	Error Resolution
42	"D", "A", or "Q"	Fee Rate is invalid	The Loan Fee Rate used to calculate the Disbursement Actual Fee Amount should match the valid Fee Rates using the Transaction Date of the 1st Disbursement. For example: • A Year 6, Subsidized/Unsubsidized Loan with a 1st Disbursement Transaction Date of '08/14/1999' should use a 4% Loan Fee Rate to calculate the Disbursement Actual Fee Amount. • A Year 6, Subsidized/Unsubsidized Loan with a 1st Disbursement Transaction Date of '08/15/1999' should use a 3% Loan Fee Rate to calculate the Disbursement Actual Fee Amount. • A Year 6, PLUS Loan should use a 4% Loan Fee Rate to calculate the Disbursement Actual Fee Amount.
43	"D" or "A"	Missing Loan Limit data.	All of the components for calculating the Loan Limit must exist. One of the following is missing: • Dependency Status • Grade Level • Academic Start Date • Academic End Date • HEAL Indicator • Additional Unsubsidized Eligibility Flag Contact the LOC to resolve the issue.
55	"D", or "A"	Invalid Loan Fee Rate for First Anticipated Disbursement Date	Loan fee rate used to calculate the disbursement actual fee amount should match the valid fee rate in effect as of the first anticipated disbursement date
56	"Q"	Invalid Disbursement Actual Loan Fee Amount	Disbursement actual fee amount should be blank or zeroes for adjusted disbursement date (disbursement activity = "Q")
57	"Q"	Invalid Disbursement Actual Net Amount	Disbursement actual net amount should be blank or zeroes for adjusted disbursement date (disbursement activity = "Q")

Reports

Modify DLSAS and 732 Reports

2001–2002 Modification: The DLSAS and 732 reports are modified to provide additional information to assist schools in their reconciliation and program year close out (PYCO) processes. A new 732 report, Disbursement Activity Detail, is electronically transmitted to schools on a monthly basis.

Currently, the Direct Loan School Account Statement (DLSAS) is created on a monthly basis and contains a monthly cash summary, cash detail, and loan detail at the disbursement-level record. Schools have the option to request loan detail information with or without the cash summary and cash detail. The 732 Report is generated biweekly for Program Years 1997–1998, 1998–1999, and monthly for Program Years 1999–2000 and 2000–2001. The 732 Report consists of year-to-date cash summary, cash detail, and loan-level detail information for a school.

Starting in 2001–2002, year-to-date cash summary, year-to-date disbursement summary, and monthly disbursement summary information are included on the DLSAS. The disbursement summary information is sorted by loan type—Subsidized, Unsubsidized, and PLUS. You have the option to request the DLSAS in the current format (text file) (DSAS02OP/Batch Type AS) or as a comma-delimited ASCII file (DSAC02OP/Batch Type AS). Both are transmitted to schools via the Student Aid Internet Gateway (SAIG).

You have two options available for receiving the 732 report. Option one is the current 732 Loan Detail Report with the new year-to-date disbursement summary information. The second option is the new 732 Disbursement Activity Report which includes disbursement summary, cash receipt, excess cash, and disbursement activity detail information. The 732 Disbursement Activity Report displays information for the Actual Disbursement and Adjustment Disbursement Amount activities. Disbursement date adjustments are not included.

Business Rules:

- DLSAS and 732 Report new record layouts apply to Program Year 2001–2002.
- DLSAS and 732 Reports for program years prior to 2001–2002 continue in the current record layout.
- You have the option, for each open program year, to receive or not receive the DLSAS and 732 reports. However, once the LOC receives activity for your school, you must receive either the DLSAS, 732, or both.

- Contact your Loan Origination Center Customer Service Representative or use the LO Online Web Application to set or change your DLSAS and 732 Report options.
- The new DLSAS and 732 record layouts are included in Section 1, Custom Layouts, of the *2001–2002 Direct Loan Technical Reference* guide. See Appendix A for a sample report layout of the DLSAS report

Changes Unique to the 732 Report:

- 732 Reports for your school are automatically generated upon receipt of disbursement, drawdown, or excess cash activity for your school at the LOC. This provides you with the 732 Report early in the program year.
- You have the option to receive either the 732 Loan Detail Report or the new 732 Disbursement Activity Detail Report. By default, the LOC generates the 732 Loan Detail Report if you do not specify the 732 Disbursement Activity Detail Report. The new 732 Disbursement Activity Detail Report gives you detailed disbursement activity information for your loans on file at the LOC.
- A new Disbursement Summary Record by Loan Type, Section I, is added to the 732 Loan Detail Report and 732 Disbursement Activity Detail Report. This section consists of four (4) different record types—Disbursement Total for Subsidized Loans (YS), Disbursement Total for Unsubsidized Loans (YU), Disbursement Total for PLUS Loans (YP), and Disbursement Total for Subsidized/Unsubsidized/PLUS Loans (YT).
- Each disbursement total loan type record gives year-to-date summary information such as Booked and Unbooked Gross Amounts, Booked and Unbooked Fee Amounts, Booked and Unbooked Interest Rebate Amounts, and Booked and Unbooked Net Amounts.
- Except for the Record Type (Field #4—YS, YU, YP, or YT) the record layout is the same for each disbursement total loan type record.
- The Disbursement Summary Record by Loan Type section provides you with summary disbursement amounts for each loan type (Subsidized, Unsubsidized, and PLUS) and the total for all loan types.
- A new Disbursement Activity Detail, Section V, is created for the 732 Disbursement Activity Detail Report. This section consists of two (2) different record types—Booked Disbursement Activity Detail (B) and Unbooked Disbursement Activity Detail (U).

- Each disbursement activity detail record type lists the disbursement (disbursement activity = “D”) or adjusted disbursement amount (disbursement activity = “A”) detail information such as Gross Amount, Fee Amount, Interest Rebate Amount, Net Amount, Net Adjustment Amount for a loan.
- The Total Gross Amount, Total Fee Amount, Total Interest Rebate Amount, and Total Net Amount at the loan level are included in the last disbursement activity detail record for the particular loan.
- Except for the Record Type (B or U) and Disbursement Activity Type (D or A) the record layout is the same for each disbursement activity detail record.
- The 732 Loan Detail Report option generates two files that are sent in the following record type order:
  - The first file includes the Disbursement Total For Subsidized Loans, Disbursement Total For Unsubsidized Loans, Disbursement Total For PLUS Loans, Disbursement Total For Subsidized/Unsubsidized/PLUS Loans, Cash Receipts, Excess Cash, Booked Loan Detail, and Unbooked Loan Detail record types. The message class~~es~~ ~~are~~ ***is*** ED1202OP (monthly). ~~and ED0902OP (bi-weekly)~~
  - In the second file, the Cash Summary record is provided. The message class~~es~~ ~~are~~ ***is*** ED1302OP (monthly). ~~and ED1102OP (bi-weekly).~~
- The 732 Disbursement Activity Detail Report option generates two files that are sent in the following record type order:
  - The first file includes the Disbursement Total For Subsidized Loans, Disbursement Total For Unsubsidized Loans, Disbursement Total for PLUS Loans, Disbursement Total For Subsidized/Unsubsidized/PLUS Loans, Cash Receipts, Excess Cash, Booked Disbursement Activity Detail, Unbooked Disbursement Activity Detail, and Cash Summary record types. The new message class is DDAM02OP (monthly). ~~and DDAD02OP (on demand).~~
  - A separate file provides the Cash Summary record. The message class~~es~~ ~~are~~ ***is*** ED1302OP (monthly). ~~and ED1102OP (bi-weekly).~~
- The 732 Booked Loan Detail, Unbooked Loan Detail, Booked Disbursement Activity Detail, and Unbooked Disbursement Activity Detail record types are sorted by loan type (Subsidized/Unsubsidized/PLUS) and then by loan SSN. For example, all subsidized loans are reported together and sorted by the first 9 characters of the 21-character loan identifier.
- The Cash Summary information is in a separate file in both the 732 Loan Detail Report and 732 Disbursement Activity Detail Report. As an additional flexibility, if you request the 732 Disbursement Activity Detail Report, the Cash Summary record is also included in the first file of this report so you can import one file in order to receive all your 732 information.

Changes Unique to the DLSAS:

- The new Year-to-Date Cash Summary section is provided in addition to the current, monthly Cash Summary section within the DLSAS.
- The Cash Summary Statement Record Type continues to be "T" for both monthly and year-to-date total records.
- Except for the Cash Summary Type (Field #5—Y1 for Year-to-Date and M1 for Monthly) the Year-to-Date Cash Summary and Monthly Cash Summary have the same record layouts.
- You have the option, via the LO Online Web Application or calling your LOC CSR, to request and receive the DLSAS in either the current text format or the new comma-delimited format for Program Year 2001–2002.
- By default, the LOC transmits the DLSAS in the current text file format unless you request it in the new comma-delimited ASCII format.
- The Year-to-Date Disbursement Summary by Loan Type (Record Type "Y") and Monthly Disbursement Summary by Loan Type (Record Type "M") are new record types created on the DLSAS.
- The new Year-to-Date Disbursement Summary by Loan Type section consists of four (4) different record types:
  - Year-to-Date Disbursement Total for Subsidized Loans (YS)
  - Year-to-Date Disbursement Total for Unsubsidized Loans (YU)
  - Year-to-Date Disbursement Total for PLUS Loans (YP)
  - Year-to-Date Disbursement Total for Subsidized/Unsubsidized/PLUS Loans (YT)
- The new Monthly Disbursement Summary by Loan Type section consists of four (4) different record types:
  - Monthly Disbursement Total for Subsidized Loans (MS)
  - Monthly Disbursement Total for Unsubsidized Loans (MU)
  - Monthly Disbursement Total for PLUS Loans (MP)
  - Monthly Disbursement Total for Subsidized/Unsubsidized/PLUS Loans (MT)
- Each disbursement total loan type record gives year-to-date or monthly summary information such as Booked and Unbooked Gross, Booked and Unbooked Fee, Booked and Unbooked Interest Rebate, and Booked and Unbooked Net amounts.

- Except for the Statement Record Type (Field #1—Y for Year-to-Date and M for Monthly) and Disbursement Summary Type (YS, YU, YP, or YT and MS, MU, MP, or MT) the record layout is the same for the year-to-date and monthly disbursement total loan type record.
- The Disbursement Summary by Loan Type sections provide you with year-to-date or monthly summary disbursement amounts for each loan type (Subsidized, Unsubsidized, and PLUS) and the total for all loan types.
- When you request the DLSAS, the LOC always sends the Year-to-Date Cash Summary, Year-to-Date Disbursement Summary, Monthly Cash Summary, Monthly Disbursement Summary, and Cash Detail.
- The LOC sends the Loan Detail (Record Type = L) unless you have informed the LOC that you do not want to receive it. The Loan Detail is still an optional record type.
- The DLSAS Loan Detail Record Type "L" is sorted by loan type (Subsidized/Unsubsidized/PLUS) and then by loan SSN.

Provide More School Report Options

2001–2002 Modification: The current formatted school reports are now available as comma-delimited reports.

Currently, the 30-Day Warning Report, Anticipated Disbursement Listing (ADL), Actual Disbursement Roster (ADR), Inactive Loans Report, SSN/Name/DOB Change Report, Pending SSN Changes Over 45 Days Report, Duplicate Student Borrower Report, and the Disbursement Not Yet Booked At Servicing Report are all transmitted to the schools in a predefined report format.

Starting in 2001–2002, the 30-Day Warning Report (DIWC02OP), Anticipated Disbursement Listing (ADL) (DALC02OP), Actual Disbursement Roster (ADR) (DARC02OP), Disbursement Not Yet Booked At Servicing Report (DASC02OP), Duplicate Student Borrower Report (DUPC02OP), Inactive Loans Report (DILC02OP), Pending SSN Changes Over 45 Days Report (DPSC02OP), and the SSN/Name/DOB Change Report (DSNC02OP) are available in the current predefined report format or in comma-delimited ASCII format. You have the flexibility and the option to request these reports in either the predefined report format or the ASCII delimited format depending on how you want to receive and process the data.

Additionally, you have the option not to receive any of the reports for a reporting period, except for the Actual Disbursement Roster. The LOC continues to send you the ADR on a weekly basis if you currently receive it and have drawdown activity.

Business Rules:

- Eight new comma-delimited school reports are available to provide you with more flexibility in how data is received. A comma (,) is used as the delimiter character on all delimited reports.
- You have the option to continue to receive your DL program reports in the predefined report format or in the new comma-delimited format.
- You have the option to receive or not receive a specific DL program school report. This option is not available for the ADR.
- To notify the LOC of your report option, call your LOC Customer Service Representative.
- If you do not select a report format option, the LOC continues to send the report in its current format.
- If you do not select to receive or not receive option, the LOC continues to send the report according to its current reporting frequency (daily, weekly, or monthly).

- If you select not to receive a report, the LOC generates the report for the reporting period and stores it in case you request it in the future.
- If you select not to receive a report, the LOC does not send the report until you notify the LOC that you would like to receive the report.
- The comma-delimited report has the following information at the beginning of the report, prior to the detail records:
    1. Header Information: U.S. DEPARTMENT OF EDUCATION:
FEDERAL DIRECT LOAN PROGRAM:
REPORT NAME:
SCHOOL CODE:
SCHOOL NAME:
    2. Report Disclaimers
    3. Footers
- The following Direct Loan School Reports table summarizes the options that are available to you:

Report Name	Current (Default) Format	Optional Format/ Message Class	School can choose not to receive?
Anticipated Disbursement Listing	Preformatted	Comma-Delimited ASCII DALC##OP	Yes
Actual Disbursement Roster	Preformatted	Comma-Delimited ASCII DARC##OP	No
30-Day Warning Report	Preformatted	Delimited ASCII DIWC##OP	Yes
Inactive Loans Report	Preformatted	Delimited ASCII DILC##OP	Yes
SSN/Name/Date of Birth Change Report	Preformatted	Comma-Delimited ASCII DSNC##OP	Yes
Pending SSN Changes Over 45 Days Report	Preformatted	Comma-Delimited ASCII DPSC##OP	Yes
Duplicate Student Borrower Report	Preformatted	Comma-Delimited ASCII DUPC##OP	Yes
Disbursement Activity Not Yet Booked at Servicing Report	Preformatted	Comma-Delimited ASCII DASC##OP	Yes
Loan Data Matching Exception Report	Preformatted	N/A	N/A

is the Year Indicator (02 is 2001–2002)

- Following are samples of the ADL Preformatted report format and the ADL comma-delimited report format:

Anticipated Disbursements List

```
RUN DATE: 11/03/2001      U. S. DEPARTMENT OF EDUCATION        PAGE:  1
PROGRAM:  DB002            FEDERAL DIRECT LOAN PROGRAM
                     WEEKLY ANTICIPATED DISBURSEMENT LIST
                          12/21/2001 THRU 12/27/2001
                          FOR ACADEMIC YEAR 2001-2002

SCHOOL NAME: BROOKSTONE COLL
ADDRESS: 234 ROVER RD                          SCHOOL CODE: G97814
         ANAHEIM          VA 34382


STUDENT NAME             SOC SEC NO    LOAN TYPE   LOAN ID
DISB DATE                DISB NO       GROSS AMT   ORIG  FEE    NET AMT

PRADIP    HARIAS         887-00-9950   U     887009950U02G97814001
12/25/2001              13          $100.00        $3.00         $97.00
                                         TOTAL NET AMOUNT:       $97.00

MARIA    PEREZ           230-85-9950   U     230859950U02G97814001
12/25/2001              14          $100.00        $3.00         $97.00
                                         TOTAL NET AMOUNT:       $97.00

                                 SCHOOL TOTAL NET AMOUNT:      $194.00
```

Anticipated Disbursement List

U.S. DEPARTMENT OF EDUCATION
FEDERAL DIRECT LOAN PROGRAM
REPORT NAME: WEEKLY ANTICIPATED DISBURSEMENT LIST
SCHOOL CODE: G97814
SCHOOL NAME: BROOKSTONE COLLEGE

Field No.	Field Name/Column Header	Description	Example
1	Run Date	Date the report is run at the LOC	11/03/2001
2	Comma	Delimiter	,
3	Report Period	Period for which the report has run	12/21/2001-12/27/2001
4	Comma	Delimiter	,
5	Academic Year	Academic year	2001-2002
6	Comma	Delimiter	,
7	Last Name	Last name of the borrower	HARRIS
8	Comma	Delimiter	,
9	First Name and M.I.	First name and middle initial of the borrower	ROGER A
10	Comma	Delimiter	,
11	SSN	Social Security Number of the borrower	123-45-6789
12	Comma	Delimiter	,
13	Loan Type	Loan type code	S
14	Comma	Delimiter	,
15	Loan ID	21-character loan identifier	123456789S02G97814101
16	Comma	Delimiter	,
17	Disb Date	Disbursement date	12/25/2001
18	Comma	Delimiter	,
19	Disb No	Disbursement number	13
20	Comma	Delimiter	,
21	Gross Amt	Gross Amount of disbursement	2000.00
22	Comma	Delimiter	,
23	Orig Fee	Fee amount of disbursement	60.00
24	Comma	Delimiter	,
25	Net Amt	Net amount of disbursement	1920.00
26	Comma	Delimiter	,
27	Loan Total Net Amt	Total net amount for the loan	2000.00
28	Comma	Delimiter	,
29	School Total Net Amt	Total net amount for the school	10000.00
30	Comma	Delimiter	,

Display Current and Prior Year Loans on Duplicate Student Borrower Report

2001–2002 Modification: The Duplicate Student Borrower Report that is sent to the schools is modified to report loan data only for the current and prior program years.

For 1998–1999, the selection criteria for reporting loans on the Duplicate Student Borrower Report was to report loans for the same borrower and loan year at different Direct Loan schools. For 1999–2000 and forward, the criteria is to report loans for the same borrower with equal or overlapping academic years at different Direct Loan schools. Currently, the Duplicate Student Borrower Report displays loan data for three academic years (1998–1999, 1999–2000, and 2000–2001).

Starting in 2001–2002, the Duplicate Student Borrower Report displays loans for the current year (2001–2002) and previous program year (2000–2001). Data for program years prior to 2000-2001 is not displayed on the report. This eliminates extraneous data being sent to schools, reduces the report size, and increases report manageability for schools.

Business Rules:

- Program Year 1999–2000 is included on the Duplicate Student Borrower Report until June 30, 2001.
- Starting on July 1, 2001, only Program Year 2000–2001 and 2001–2002 loan data is included on the Duplicate Student Borrower Report.
- The LOC continues to use the same loan selection criteria—Same borrower, different schools, and equal or overlapping academic years.

Note: See Appendix A, Direct Loan Reports, for a sample report.

Reduce Number of Loans Displayed on 30-Day Warning Report

2001–2002 Modification: Loans without a promissory note and an actual disbursement at the Loan Origination Center that appear on the 30-Day Warning Report for 90 days are removed from the 30-Day Warning Report.

Currently, the 30-Day Warning Report displays unbooked loans with the 1st anticipated disbursement date more than 30-days prior to the month end date. The report also gives detailed reasons why the loan is listed on the report. For example, if the loan is missing the promissory note, an actual disbursement, or a failed credit check for a PLUS, that loan is reported on the 30-Day Warning Report. If the missing information is not resolved, the loan continues to appear on the report. After a period of time, this information becomes extraneous to the schools.

Starting in 2001–2002, The LOC does not report an unbooked loan with a 1st anticipated disbursement date more than ~~90~~ ***120*** days from the month end date if the loan does not have an accepted Promissory Note and an actual disbursement. This change in reporting reduces the size of the report and provides more meaningful and timely information. However, if a Promissory Note and an Actual Disbursement is received on an unbooked loan, it is reported on the 30-Day Warning Report.

Business Rules:

- This change is applicable to all program year loans.
- Loans are not reported on the 30-Day Warning Report if all of the following conditions are met:
  - The 1st Anticipated Disbursement date is more than ~~90~~ ***120***-days from the month end date.
  - There is no accepted Promissory Note on file for the loan.
  - ***There are no Actual Disbursements on file for the loan.***

Note: See Appendix A, Direct Loan Reports, for a sample report.

Software Providers Interface

Test With Third Party Servicers/Software Providers

2001–2002 Modification: The LOC has established a testing environment, parallel to production, where Third Party Servicers/Software Providers and schools can test their software modifications.

Currently, the only available testing capability between the LOC and schools is the New School Testing environment. If a school is in production, it must switch to a testing status in order to test with the LOC. The school is not able to run production data when it is in a testing status.

Starting in 2001–2002, third party servicers/software providers and schools have the ability to test directly with the LOC in an environment that simulates production. Also, you are able to remain in production and simultaneously test your software modifications. Testing directly with third party servicers/software providers allows for more extensive testing and reduces the likelihood of rejected transactions by the LOC.

Business Rules

- Third party servicers/software providers begin testing with the LOC in January 2001.
- The two available periods of testing are (1) January 2001 through February 16, 2001 and (2) April 2001 through September 28, 2001. The period from February 16, 2001 through March 31, 2001, the LOC is validating its newly released 2001–2002 software enhancements. Once this is completed, the third party servicers/software providers testing environment reopens.
- You have the ability to conduct a full end-to-end test (input and acknowledgement records) that mimics the production process.
- The LOC provides you with a set of predetermined test cases complete with expected results. This includes test cases for the 2001–2002 enhancements, as well as, regression test cases for prior open program year changes.
- In addition to the predetermined test cases provided by the LOC, you have the flexibility to create your own test cases. However, you, not the LOC, is responsible for validating the results of your test cases.

- Third party servicers/software providers and schools are not required to switch from production to testing in order to test in the third party servicers environment. You are able to send and receive both production and test data simultaneously because the LOC has created two separate environments.
- The LOC assigns third party servicers/software providers and schools with separate test IDs and school codes so as not to interfere with production processing. This is provided to you prior to the January 2001 testing date.
- Technical support is provided to assist you with resolving any testing issues that may arise.
- A testing status report for each participating third party servicer/software provider is posted on the LO Online Web Application. This report only states whether your testing status is completed or in progress.
- A Third Party Servicers Testing Guide is provided to you prior to the January 2001 testing date to assist you in establishing and completing your testing effort.

Data Recovery

Automate Rebuild for Direct Loan Participants

2001–2002 Modification: An automated rebuild capability for Direct Loan participants is developed incorporating electronic files from the Loan Origination Center (LOC). A new Rebuild Loan File record layout (Message Class-DLRBLDOP/Batch Type-RB) is created to transmit the files from the LOC to schools.

Currently, the LOC provides a data dump on CD-ROM to Direct Loan participants to manually rebuild their Direct Loan databases. The school makes the request through the LOC Customer Service Representatives (CSRs).

Starting in 2001–2002, the LOC has developed an electronic rebuild capability for schools to respond to data recovery situations. The rebuild file provides current LOC origination, and disbursement data to the requesting school. The Rebuild Loan File (DLRBLDOP/Batch Type RB) includes two record types—Origination Detail Record and Disbursement Detail Record. You can request a rebuild loan file by calling your CSR at the LOC or by entering the request through the LO Online Web Application. The LOC then creates a standard electronic rebuild file according to the parameters specified by the school. The electronic rebuild loan file is sent to the school via the SAIG.

Business Rules:

- A new Rebuild Loan File (DLRBLDOP/Batch Type–RB) is created to transmit data recovery information from the LOC to schools. Only data for program years 2000–2001 and 2001–2002 is transmitted in the Rebuild Loan File.
- Standard Header and Trailer records are used to transmit the Rebuild Loan File to the schools via the SAIG. You can use the Cycle Indicator within the Batch Identifier (Field #4) to identify the program year of the data included in the Rebuild Loan File.
- You can request loan data recovery information by calling your LOC Customer Service Representative or by entering the request via the LO Online Web Application.
- The available loan data recovery request options are listed below:
  - Data by single or multiple program years (for example, 2000–2001, 2001-2002)
  - Data by date range (for example, MM/DD/CCYY–MM/DD/CCYY)
  - Data for a particular student by providing both the Social Security Number (SSN) and date of birth
  - Data for a specific loan by providing the 21-character Loan Identifier.

- Each Rebuild Loan File is program year specific. In other words, data for program year 2000–2001 is in a separate file from data for program year 2001–2002 as indicated in the Header record.
- The Rebuild Loan File consists of the following two record types:
  - Rebuild Origination Detail Record (Record Type = O)
  - Rebuild Disbursement Detail Record (Record Type = "D")
- All Rebuild Origination Detail Records, matching your request, are reported first in the Rebuild Loan File followed by all Rebuild Disbursement Detail Records matching your request.
- A Rebuild Disbursement Detail Record for each of the following disbursement activities on the LOC database matching your request is included in the Rebuild Loan File:
  - Actual Disbursement (Disbursement Activity = D)
  - Adjusted Disbursement Amount (Disbursement Activity = A)
  - Adjusted Disbursement Date (Disbursement Activity = Q)
- Additionally, manual disbursement adjustments performed at the LOC are included as Rebuild Disbursement Detail Records in the Rebuild Loan File.
- Only data accepted by the LOC for Full Loan Origination, Loan Origination Change, and Disbursement records are included in the Rebuild Loan File. The Rebuild Origination Detail Record reflects the most current loan information at the LOC, inclusive of changes to loan data.
- Additional information included on the Rebuild Origination Detail Record is:
  - Credit Decision Indicator (PLUS) (Field #167)
  - Promissory Note Status (PLUS) (Field #168)
  - Master Promissory Note Status (Field #169)
  - Master Promissory Note Indicator (Field #170)
  - Master Promissory Note Identification (Field #171)
- Rebuild Disbursement Detail Records are not created for Booking Disbursements (Disbursement Activity = L), Booking Adjustments (Disbursement Activity = M), and Servicer Refund (Disbursement Activity = P) because they are not initiated by the school. However, the Rebuild Disbursement Detail Record does include the LOC's Total Net Booked Loan Amount (Field #15) and the LOC's Booked Date (Field #16).
- The rebuild record layouts are included in the Appendix E of the *2001–2002 Direct Loan Technical Reference* guide.

Up-front Interest Rebate

Implement Up-front Interest Rebate

2001–2002 Modification: Modify origination, disbursement, and report software modules to fully implement Phase II of the Up-front Interest Rebate program for Program Year 2001–2002 and forward.

Currently, as part of the Phase I Up-front Interest Rebate Program, the borrower receives an interest rebate amount credit for a 2000–2001 program year loan through the Direct Loan Servicing Center (DLSC). Since the rebate occurs after a loan has been disbursed, neither schools nor third party software providers were required to make system changes. The interest rebate amount is 1.5 percent of the gross disbursement amount and is credited to the borrower's loan account at the DLSC.

Starting in 2001–2002, the LOC, schools, and third party software providers must modify their origination, disbursement, and reporting modules to implement the up-front interest rebate. The up-front interest rebate requires amount calculations at the time of origination and disbursement.

Business Rules:

- The up-front interest rebate applies to Program Year 2001–2002 and forward.
- The up-front interest rebate percentage for 2001–2002 continues to be 1.5 percent.
- The up-front interest rebate amount is calculated at the anticipated and actual disbursement level by the schools for each Direct Subsidized, Direct Unsubsidized and Direct PLUS loan.

- Twenty new 5-byte Disbursement Anticipated Interest Rebate Amount fields are added to the Full Loan Origination record layout. The Full Loan Origination record new length of 1064 bytes accommodates the new fields. The new fields are listed in the following table:

Field Number	Field Name and Description
24	1st Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 1st disbursement
29	2nd Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 2nd disbursement
34	3rd Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 3rd disbursement
39	4th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 4th disbursement
44	5th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 5th disbursement
49	6th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 6th disbursement
54	7th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 7th disbursement
59	8th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 8th disbursement
64	9th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 9th disbursement
69	10th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 10th disbursement
74	11th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 11th disbursement
79	12th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 12th disbursement

Field Number	Field Name and Description
84	13th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 13th disbursement
89	14th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 14th disbursement
94	15th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 15th disbursement
99	16th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 16th disbursement
104	17th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 17th disbursement
109	18th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 18th disbursement
114	19th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 19th disbursement
119	20th Disbursement Anticipated Interest Rebate Amount The anticipated interest rebate amount for the 20th disbursement

- A new 5-byte field, Disbursement Actual Interest Rebate Amount (Field #9) has replaced the Disbursement Actual Net Adjustment Amount (Field #9) on the Disbursement and Disbursement Acknowledgment (DESD02IN/DIOD02OP/Batch Type #H) record layout.

- The interest rebate amount calculated by the school is sent to the LOC in the Disbursement Actual Interest Rebate Amount (Field #9).

- The Disbursement Actual Net Adjustment-LOC field is removed from the Disbursement record layout. You are no longer required to calculate the Disbursement Actual Net Adjustment. When disbursement adjustment amounts are received, the LOC calculates and stores the Disbursement Net Adjustment amount. This amount continues to display on appropriate reports such as the DLSAS.

- A new 5-byte field, Disbursement Actual Interest Rebate Amount-LOC (Field #25) is added to the Disbursement (DESD02IN/DIOD02OP/Batch Type #H). The interest rebate amount calculated by the LOC is returned to the school in this field only if it is different than what the school calculated.

- The size of the Disbursement and Disbursement Acknowledgment record layouts is unchanged and remains 152 bytes.

- Schools must calculate the anticipated and actual disbursements using the following guidelines:
  - Loan Fee Percentage = 3 percent for Subsidized/Unsubsidized and 4 percent for PLUS
  - Interest Rebate Percentage = 1.5 percent
  - Combined Fee/Interest Rebate Percentage or Amount is a field only used to assist you in calculating your disbursement amounts.
  - Truncate means using only the whole dollar portion of any resulting amounts. Do not do any rounding.

Field Name	Calculation
Gross Disbursement Amount	Use current method to calculate individual Gross Disbursement Amount. The variance is still applied to the last anticipated disbursement.
Combined Fee/Interest Rebate Percentage	Loan Fee Percentage minus Interest Rebate Percentage
Combined Fee/Interest Rebate Amount Truncate the result	Gross Disbursement Amount multiplied by (Loan Fee Percentage minus Interest Rebate Percentage) --OR-- Gross Disbursement Amount multiplied by Combined Fee/Interest Rebate Percentage Take the calculation out to 3 decimal places
Loan Fee Amount Truncate the result	Gross Disbursement Amount multiplied by Loan Fee Percentage Take the calculation out to 3 decimal places
Net Disbursement Amount	Gross Disbursement Amount minus Combined Fee/Interest Rebate Amount
Interest Rebate Amount	Net Disbursement Amount minus (Gross Disbursement Amount minus Loan Fee Amount)

- Schools continue to send to the LOC the gross amount, loan fee amount, and net amount for each anticipated and actual disbursement. In addition, the calculated interest rebate amount is sent for each anticipated and actual disbursement.

- When anticipated disbursement amounts are received, the LOC edits the sum of all anticipated disbursements against the Loan Amount Approved to ensure the sum does not exceed the $1 allowable tolerance. The LOC also calculates each individual anticipated disbursement amount and compares its amount to your calculated amounts to ensure consistency and accuracy of calculations.

- A new loan origination reject code, A5-Anticipated Interest Rebate Amount is Not Equal to the LOC's Interest Rebate Amount, is returned to you if your interest rebate amount calculation exceeds the $1 allowable tolerance.

- The LOC continues to use reject code 27-Anticipated Net Amount is Not Equal to the LOC's Calculated Net Amount when your net amount calculation exceeds the $1 allowable tolerance.

- When actual disbursement and disbursement adjustment amounts are received, the LOC edits the sum of all disbursement amounts to ensure the variance does not exceed the $10 allowable tolerance when compared to the Loan Amount Approved and anticipated disbursements. The LOC also calculates each individual actual disbursement amount and compares its amount to your calculated amounts to ensure consistency and accuracy of calculations.

- The new disbursement reject codes for interest rebate processing and the LOC's internal calculations are listed in the following table:

Code	Field Name	Description
52	Disbursement Interest Rebate Amount is not numeric	Disbursement interest rebate amount should be numeric
53	Disbursement Interest Rebate Amount is invalid	Disbursement interest rebate amount should be greater than or equal to zero for adjusted disbursement amount
54	Disbursement Interest Rebate Amount does not equal the LOC's calculated interest rebate amount	Disbursement interest rebate amount does not equal the LOC's calculated interest rebate amount The LOC's interest rebate amount is calculated using the following steps: **Step 1:** Calculate the Combined Fee/ Interest Rebate Percentage by subtracting the Interest Rebate Percentage from the Loan Fee Percentage **Step 2:** Calculate the Combined Fee/Interest Rebate Amount by multiplying the Gross Amount by the Combined Fee/Interest Rebate Percentage and truncating the result **Step 3:** Calculate the Fee Amount by multiplying the Gross Amount by the Loan Fee Percentage and truncating the result **Step 4:** Calculate the Interest Rebate Amount by subtracting the Combined Fee/Interest Rebate Amount from the Fee Amount
55	Invalid Loan Fee Rate for First Anticipated Disbursement Date	Loan fee rate used to calculate the disbursement actual fee amount should match the valid fee rate in effect as of the first anticipated disbursement date

- The LOC includes the Interest Rebate Amount on the DLSAS, 732 Reports, Anticipated Disbursement Listing, Actual Disbursement Roster, Loan Detail Exception Report for Booked Loans, and Loan Detail Exception Report for Unbooked Loans.

- You provide the Interest Rebate Amount on the Optional Loan Detail Exception report when you send it to the LOC.

- A new 5-byte Change Field Transmit Number S193—Interest Rebate Percentage—allows you to change the interest rebate percentage. This is to accommodate future changes to the interest rebate percentage with minimal impact to your school software systems.

- In order to change the interest rebate percentage, you must perform the following steps:

  1. Send Disbursement record(s) reducing all actual disbursements down to zero ($0), if any exist at the LOC
  2. Send a Loan Origination Change record with the new interest rebate percentage value using Change Field Transmit Number S193

  Note: The Loan Origination Change record and the Disbursement record can be transmitted to the LOC in the same cycle.

- If the LOC accepts the new Interest Rebate Percentage and there are **NO** Actual Disbursements on file at the LOC, the LOC calculates and stores the new Disbursement Gross Amount, Loan Fee Amount, Interest Rebate Amount, and Net Disbursement Amount for each anticipated disbursement. When the LOC acknowledges the Interest Rebate Percentage as accepted it confirms that the new anticipated disbursement amounts have been recalculated. You can use the LO Online Web Application to view the new anticipated disbursement values.

- The LOC rejects the Interest Rebate Percentage change with reject code A8-All Actual Disbursements Are Not Reduced to Zero if you send an Interest Rebate Percentage change without reducing all actual disbursements at the LOC to zero. Remember, you can send the Loan Origination Change record and Disbursement record in the same cycle.

- The LOC rejects the Interest Rebate Percentage change with reject code A7-Invalid Interest Rebate Percentage if you send an interest rebate percentage that is not approved by the U.S. Department of Education.

- The interest rebate amount is included on the following reports:
  - Anticipated Disbursement List (ADL)
  - Actual Disbursement Roster (ADR)
  - 732 Loan Detail and Disbursement Activity Detail Reports
  - Direct Loan School Account Statement (DLSAS)
  - Optional Loan Detail Exception Report
  - Disbursement Activity Not Yet Booked at Servicing Report

- See Section 1, Custom Layout section of the *2001–2002 Direct Loan Technical Reference* guide for the 2001–2002 Full Loan Origination, Disbursement, and Disbursement Acknowledgement record layouts.

Disclosure Statement

Modify Disclosure Statement and Process

2001–2002 Modification: Modify the Disclosure Statement to accommodate the full implementation of the up-front interest rebate program for Program Year 2001–2002 and forward.

Currently, one Disclosure Statement is used for Program Years 1999–2000 and 2000–2001. Since interest rebate is new for Program Year 2001–2002, the interest rebate is not reflected on the current Disclosure Statement.

Starting in 2001–2002, a new Disclosure Statement for Program Year 2001–2002 is used in addition to the one currently used for Program Years 1999–2000 and 2000–2001. The new Disclosure Statement is created to include the interest rebate information. Also, up to 40 anticipated disbursements (20 for Subsidized and 20 for Unsubsidized) are printed on the front of the Disclosure Statement.

Business Rules:

- The new Disclosure Statement is for 2001–2002 loans and forward. You and the Loan Origination Center (LOC) continue to use the existing Disclosure Statement for 1999–2000 and 2000–2001 loans.
- The Disclosure Statement for all program years is printed 30 calendar days prior to the date of the first anticipated disbursement. The exception to this rule is that the LOC prints the Disclosure Statement whenever an actual disbursement is accepted before the 30-day printing criteria.
- Since the new Disclosure Statement can accommodate up to 20 anticipated disbursements for each Subsidized and each Unsubsidized loan on the front of the statement, the LOC is no longer required to print the Disclosure Statement for loans with more than 12 non-zero anticipated disbursements. Loan Origination Change Reject Code 99—Anticipated Disbursement Greater Than 12. LOC is Required to Print the Disclosure Statement—has been eliminated.
- On the new Disclosure Statement, disbursement numbers 01 through 10 are printed in the left-hand column and 11 through 20 are printed in the right-hand column.
- To accommodate interest rebate, the gross loan amount, loan fee amount, interest rebate amount, and net loan amount for each loan are included on the new Disclosure Statement.

- The LOC prints and mails the Plain Language Disclosure with the Disclosure Statement to the borrower only when subsequent loans are linked to an MPN.
- The school prints and mails the Plain Language Disclosure with the Disclosure Statement for loans that do not require the borrower to sign another MPN.
- The LOC or school is no longer required to print the Disclosure Statement every time the LAA and anticipated disbursements change. This applies to all program years. Although reprinting is not required, the U.S. Department of Education recommends that you use your discretion and current business processing guidelines to determine when to reprint.
- The LOC or school does not print a Disclosure Statement for a loan if at the time of meeting the 30 day printing criteria, the loan is inactive (all anticipated disbursement amounts = $0).
- The LOC or school prints the Disclosure Statement if a loan is inactivated before the 30-day printing criteria and reactivated anytime after the 30-day printing criteria. The Disclosure Statement is printed immediately upon reactivation of the loan. This ensures that the student receives a Disclosure Statement once the loan becomes active.
- The Change Field Transmit Number S115—Disclosure Statement Print Indicator—has a new valid value of "Z". "Z" indicates to the LOC that you want the LOC to reprint the Disclosure Statement.
- The Total Net Amount and Total Fee Amount are added to the Disclosure Statement used for 1999–2000 and 2000–2001 loans.
- A copy of the 2001–2002 Disclosure Statement and Plain Language Disclosure are in Appendix D.
- See Section 3, Custom System Requirements, of the *2001–2002 Direct Loan Technical Reference* guide for the 2001–2002 Disclosure Statement Print Specifications.

Combination Layouts

Introduction

The file layouts in this section are to be used by a Combination EDExpress/Institution System to:

1. Import data from another institutional system into the EDExpress database to create loan origination records (DIEA02OP) or make changes to loan origination records (DIEC02OP); or
2. Export useful data from the EDExpress system to be used by other institutional systems such as disbursement and loan origination data. The user may use file formats and user-defined queries from within EDExpress to select the desired fields and specific records for exporting. See the online Help in EDExpress for details on how to create queries and file formats.

Because each institutional system has unique requirements for importing data files, the export files created by EDExpress for use by external systems are created without header or trailer records attached. If needed, the appropriate header or trailer records must be created by your institutional system upon import. Also, these export files are created in ASCII format and the end of each record is delineated or marked with carriage return/line feed characters (ASCII 10 and 13). There is no end of file marker (EOF), only the final carriage return/line feed marker after the last record.

Similarly, EDExpress receives data from external systems without a header and trailer record but does require an ASCII format with the end of each record marked with carriage return/line feed characters (ASCII 10 and 13). Again, there is no end of file marker (EOF); only the final carriage return/line feed marker after the last record.

Note: If the file is incorrectly formatted without the carriage return/line feed, the import fails and the following error message displays: *invalid record length.* (You are given the record size of the import file.)

External Import Loan Origination Add File

DIEA02OP
Batch Type # 0

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

Field #	Start Position	End Position	Field Length	Required Field	Field Name/Description	Valid Field Content	Justify
1	1	21	21	S/P	Loan Identifier Unique Identifier created at the time of origination	Student's Social Security Number: 001010001 - 999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 02 School Code: X00000 - X99999 where X = G or E Loan Sequence Number: 001 - 999 Can be blank If blank on External Import Add record, import process will create a loan ID	Left
2	22	23	2	S/P	Import Type Code Identifies the type of loan being imported on this transaction	SA = Add Subsidized UA = Add Unsubsidized PA = Add PLUS	Left
3	24	32	9	S/P	Original Social Security Number Original SSN used to process the loan	001010001 to 999999999	Right
4	33	33	1	S/P	Loan Type Type of loan applied for by the borrower	S = Subsidized U = Unsubsidized P = PLUS	Left
5	34	39	6	S/P	School Code Direct Loan School Code: Also identifies school originating loan record	X00000 - X99999 where X = G or E	Left
6	40	41	2	S/P	Program Year Year of the loan	02	Right
7	42	50	9	S/P	Student or Parent Borrower's Current Social Security Number Borrower's current Social Security Number	001010001 - 999999999	Right

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/Description	Valid Field Content	Justify
8	51	66	16	S/P	Student or Parent Borrower's Last Name Borrower's last name	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash)	Left
9	67	78	12	S/P	Student or Parent Borrower's First Name Borrower's first name	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash)	Left
10	79	79	1		Student or Parent Borrower's Middle Initial Borrower's middle initial	Uppercase A-Z Can be blank	Left
11	80	114	35	S/P	Student or Parent Borrower's Permanent Address First line of the borrower's permanent address	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s)	Left
12	115	130	16	S/P	Student or Parent Borrower's Permanent Address City City where the borrower permanently resides	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s) If foreign address, this field should contain city and country	Left

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/Description	Valid Field Content	Justify
13	131	132	2	S/P	Student or Parent Borrower's Permanent Address State State where the borrower permanently resides	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table If foreign address, state should contain "FC" and zip code should contain "00000"	Left
14	133	141	9	S/P	Student or Parent Borrower's Permanent Zip Code Borrower's address Zip Code	0-9 Space(s) Last 4 digits may be blank If foreign address, state should contain "FC" and zip code should contain "00000"	Left
15	142	151	10		Student or Parent Borrower's Telephone Number Borrower's home telephone number	0000000000 – 9999999999 Can be blank	Right
16	152	171	20		Student or Parent Borrower's Driver's License Number Borrower's driver's license number	0-9 Uppercase A-Z Space(s) - (Dash) * (Asterisk) Can be blank	Left
17	172	173	2		Student or Parent Borrower's Driver's License State Borrower's driver's license state	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table Can be blank	Left
18	174	181	8	S/P	Student or Parent Borrower's Date of Birth Borrower's date of birth	CCYYMMDD 19020101 – 19901231 Student must be 12 years	Right
19	182	182	1	P	Student or Parent Borrower's Citizenship Borrower's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid only on Sub/Unsub origination records or Sub/Unsub change records) ***Can be blank for sub/unsub loans.*** ***Can be blank for PLUS loans but loan record will not originate in this case.***	Right

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/Description	Valid Field Content	Justify
20	183	191	9	P	Student or Parent Borrower's Alien Registration Number Borrower's alien registration number, if eligible non-citizen	000000000-999999999 Can be blank	Right
21	192	192	1		Entrance Interview Flag Indicates if the student received entrance interview counseling	Y = Yes Blank = No	Left
22	193	193	1		Update Demographic Record Flag Indicates if demographic information should be updated upon import	Y = Yes Can be blank	Left
23	194	194	1	S/P	Student's College Grade Level Indicates the student's current college grade level in the program or college	0 = 1st year, never attended college 1 = 1st year, attended college before 2 = 2nd year/sophomore 3 = 3rd year/junior 4 = 4th year/senior 5 = 5th year or more undergraduate 6 = 1st year graduate/professional 7 = Continuing graduate/professional	Right
24	195	199	5	S/P	Origination Fee Percentage Loan origination fee percentage, i.e., 04000 for 4%, 03000 for 3% (Implied decimal between the 2nd and 3rd position from the left)	Numeric > = 0	Right
25	200	200	1	S	MPN Status (Sub/Unsub only)	T = School assumes the student has an MPN on file at the LOC Blank = School assumes the student does not have an MPN on file at the LOC Default is Blank Blank for PLUS	Left

External Import Loan Origination Add File (Continued)

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

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/Description	Valid Field Content	Justify
33	223	223	1		Disclosure Printed? (Sub/Unsub only) Has a disclosure statement been printed by the school?	Y = Disclosure printed N = Disclosure not printed or ready to reprint Default is N PLUS should be equal to "N"	Left
34	224	239	16	P	Student's Last Name (PLUS only) Student's last name	0-9 Uppercase A-Z Space(s) . (Period) ' (Apostrophe) - (Dash)	Left
35	240	251	12	P	Student's First Name (PLUS only) Student's first name	0-9 Uppercase A-Z Space(s) . (Period) ' (Apostrophe) - (Dash)	Left
36	252	252	1	P	Middle Initial (PLUS only) Student's middle initial	Uppercase A-Z	Left
37	253	253	1	P	Student's Citizenship (PLUS only) Student's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid only on Sub/Unsub origination records or Sub/Unsub change records) ***Can be blank for sub/unsub loans.***	Left
38	254	262	9		Student's Alien Registration Number (PLUS only) Student's Alien Registration Number if an eligible non-citizen	000000000-999999999	Left
39	263	270	8	P	Student's Date of Birth (PLUS only) Student's date of birth	CCYYMMDD 19020101 – 19901231	Right
40	271	271	1	P	Student's Loan Default/ Grant Overpayment (PLUS only) Is the student in default on a Title IV loan or owes a refund on a Title IV grant?	Y = Yes N = No Z = Overridden by School	Left

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/Description	Valid Field Content	Justify
41	272	273	2	S/P	Loan Period Code Loan Period Code for the period the Borrower will be attending This code must first be defined in the DL System setup Once entered, all fields associated with code will populate	0-9 Uppercase A-Z	Left
42	274	308	35	P	Student's Local Address First line of the student's local address	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s) Can be blank Local address is not required, but if provided, record must contain at least two of the four local address fields, address, city, state or zip code	Left
43	309	324	16	P	Student's Local Address City Student's local address city	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s) Can be blank	Left

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/Description	Valid Field Content	Justify
44	325	326	2	P	Student's Local Address State Student's local address state	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table Can be blank	Right
45	327	335	9	P	Student's Local Zip Code Student's local Zip Code	0-9 Space(s) Last 4 digits may be blank Can be blank	Left
46	336	336	1	S/P	Dependency Status Dependency status of the student	I = Independent D = Dependent	Left
47	337	337	1		Additional Unsubsidized Loan Flag (~~Sub/~~Unsub only) Is the student eligible for additional unsubsidized loan amount?	Y = Yes N or blank = No Blank is default	Left
48	338	387	50		Student's E-mail Address E-mail address of the student	0-9 Uppercase and lowercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s) @ and a . (dot) to the right of the character is required if an e-mail address is provided Can be blank	Left
49	388	392	5		Interest Rebate Percentage Interest rebate percentage; i.e., 01500 for 1.5% (Implied decimal between the 2nd and 3rd position from the left)	Number > 0	

External Import Loan Origination Add File (Continued)

Field #	Start Position	End Position	Field Length	Required Field	Field Name/Description	Valid Field Content	Justify
50	393	398	6		Created Time Time when the record was created This data is not stored in the EDExpress database	000000 – 235959 Format is HHMMSS HH = 00 – 23 MM = 00 – 59 SS = 00 – 59 Can be blank	
51	399	406	8		User Identifier Create School use only field defined by school and not stored in the EDExpress database	0-9 Uppercase A-Z . (Period) ’ (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) Can be blank	Right
		Total Bytes	406				

External Import Change Record

The table below is a description of the External Import Change Record. This table represents the layout of the record that imports into EDExpress from external sources to change data on an origination record. A table listing the Import Change Table Values for the Change Field Transmit Numbers follows this record layout.

DIEC02OP
Batch Type #P

Field #	Start Position	End Position	Field Length	Field Name/Description	Valid Field Content	Justify
1	1	21	21	Loan Identifier Unique Identifier created at the time of origination	Student's Social Security Number: 001010001 – 999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 02 School Code: X00000 - X99999 where X = G or E Loan Sequence Number: 001 - 999	Left
2	22	26	5	Sequence Number Sequence number of this change record	Numeric > 0	Right
3	27	30	4	Change Field Number 01 Field number representing the first field to be changed (1st position is P if record is PLUS, S if Sub/Unsub Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout	Left
4	31	80	50	Value 01 Value the field should be changed to	See appropriate value for Change Field Number in previous field	Left
5	81	84	4	Change Field Number 02 Field number representing the second field to be changed (1st position is P if record is PLUS, S if Sub/Unsub Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
6	85	134	50	Value 02 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left

External Import Change Record (Continued)

Field #	Start Position	End Position	Field Length	Field Name/Description	Valid Field Content	Justify
7	135	138	4	Change Field Number 03 Field number representing the third field to be changed (1st position is P if record is PLUS, S if Sub/Unsub Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
8	139	188	50	Value 03 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
9	189	192	4	Change Field Number 04 Field number representing the fourth field to be changed (1st position is P if record is PLUS, S if Sub/Unsub Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
10	193	242	50	Value 04 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
11	243	246	4	Change Field Number 05 Field number representing the fifth field to be changed (1st position is P if record is PLUS, S if Sub/Unsub Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
12	247	296	50	Value 05 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
13	297	300	4	Change Field Number 06 Field number representing the sixth field to be changed (1st position is P if record is PLUS, S if Sub/Unsub, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left

External Import Change Record (Continued)

Field #	Start Position	End Position	Field Length	Field Name/Description	Valid Field Content	Justify
14	301	350	50	Value 06 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
15	351	354	4	Change Field Number 07 Field number representing the seventh field to be changed (1st position is P if record is PLUS, S if Sub/Unsub Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
16	355	404	50	Value 07 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
17	405	408	4	Change Field Number 08 Field number representing the eighth field to be changed (1st position is P if record is PLUS, S if Sub/Unsub Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
18	409	458	50	Value 08 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
19	459	462	4	Change Field Number 09 Field number representing the ninth field to be changed (1st position is P if record is PLUS, S if Sub/Unsub Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
20	463	512	50	Value 09 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left
21	513	516	4	Change Field Number 10 Field number representing the tenth field to be changed (1st position is P if record is PLUS, S if Sub/Unsub Loan, D if Disbursement record)	See appropriate Loan Origination Import Change Field Numbers following the change layout Can be blank	Left
22	517	566	50	Value 10 Value the field should be changed to	See appropriate value for Change Field Number in previous field Can be blank	Left

External Import Change Record (Continued)

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

Loan Origination Import Change Field Numbers Sorted by Field Name Alphabetically

This table provides the change number fields to use for the External Import Change Record for loan origination. This table is sorted alphabetically and is the same table that appears at the end of this section which is sorted by DL Change Number.

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S038	8	1st Disbursement Anticipated Date Anticipated disbursement date for the 1st disbursement	Format is CCYYMMDD 20000623 – 20030629
S039	5	1st Disbursement Anticipated Gross Amount Anticipated gross amount for the 1st disbursement	Numeric > = 0
S048	8	2nd Disbursement Anticipated Date Anticipated disbursement date for the 2nd disbursement	Format is CCYYMMDD 20000623 – 20030629
S049	5	2nd Disbursement Anticipated Gross Amount Anticipated gross amount for the 2nd disbursement	Numeric > = 0
S058	8	3rd Disbursement Anticipated Date Anticipated disbursement date for the 3rd disbursement	Format is CCYYMMDD 20000623 – 20030629
S059	5	3rd Disbursement Anticipated Gross Amount Anticipated gross amount for the 3rd disbursement	Numeric > = 0
S068	8	4th Disbursement Anticipated Date Anticipated disbursement date for the 4th disbursement	Format is CCYYMMDD 20000623 – 20030629
S069	5	4th Disbursement Anticipated Gross Amount Anticipated gross amount for the 4th disbursement	Numeric > = 0
S130	8	5th Disbursement Anticipated Date Anticipated disbursement date for the 5th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S131	5	5th Disbursement Anticipated Gross Amount Anticipated gross amount for the 5th disbursement	Numeric > = 0 (Sub/Unsub Only)
S134	8	6th Disbursement Anticipated Date Anticipated disbursement date for the 6th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S135	5	6th Disbursement Anticipated Gross Amount Anticipated gross amount for the 6th disbursement	Numeric > = 0 (Sub/Unsub Only)
S138	8	7th Disbursement Anticipated Date Anticipated disbursement date for the 7th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S139	5	7th Disbursement Anticipated Gross Amount Anticipated gross amount for the 7th disbursement	Numeric > = 0 (Sub/Unsub Only)
S142	8	8th Disbursement Anticipated Date Anticipated disbursement date for the 8th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S143	5	8th Disbursement Anticipated Gross Amount Anticipated gross amount for the 8th disbursement	Numeric > = 0 (Sub/Unsub Only)
S146	8	9th Disbursement Anticipated Date Anticipated disbursement date for the 9th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S147	5	9th Disbursement Anticipated Gross Amount Anticipated gross amount for the 9th disbursement	Numeric > = 0 (Sub/Unsub Only)
S150	8	10th Disbursement Anticipated Date Anticipated disbursement date for the 10th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S151	5	10th Disbursement Anticipated Gross Amount Anticipated gross amount for the 10th disbursement	Numeric > = 0 (Sub/Unsub Only)
S154	8	11th Disbursement Anticipated Date Anticipated disbursement date for the 11th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S155	5	11th Disbursement Anticipated Gross Amount Anticipated gross amount for the 11th disbursement	Numeric > = 0 (Sub/Unsub Only)
S158	8	12th Disbursement Anticipated Date Anticipated disbursement date for the 12th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S159	5	12th Disbursement Anticipated Gross Amount Anticipated gross amount for the 12th disbursement	Numeric > = 0 (Sub/Unsub Only)
S162	8	13th Disbursement Anticipated Date Anticipated disbursement date for the 13th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S163	5	13th Disbursement Anticipated Gross Amount Anticipated gross amount for the 13th disbursement	Numeric > = 0 (Sub/Unsub Only)

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S166	8	14th Disbursement Anticipated Date Anticipated disbursement date for the 14th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S167	5	14th Disbursement Anticipated Gross Amount Anticipated gross amount for the 14th disbursement	Numeric > = 0 (Sub/Unsub Only)
S170	8	15th Disbursement Anticipated Date Anticipated disbursement date for the 15th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S171	5	15th Disbursement Anticipated Gross Amount Anticipated gross amount for the 15th disbursement	Numeric > = 0 (Sub/Unsub Only)
S174	8	16th Disbursement Anticipated Date Anticipated disbursement date for the 16th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S175	5	16th Disbursement Anticipated Gross Amount Anticipated gross amount for the 16th disbursement	Numeric > = 0 (Sub/Unsub Only)
S178	8	17th Disbursement Anticipated Date Anticipated disbursement date for the 17th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S179	5	17th Disbursement Anticipated Gross Amount Anticipated gross amount for the 17th disbursement	Numeric > = 0 (Sub/Unsub Only)
S182	8	18th Disbursement Anticipated Date Anticipated disbursement date for the 18th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S183	5	18th Disbursement Anticipated Gross Amount Anticipated gross amount for the 18th disbursement	Numeric > = 0 (Sub/Unsub Only)
S186	8	19th Disbursement Anticipated Date Anticipated disbursement date for the 19th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S187	5	19th Disbursement Anticipated Gross Amount Anticipated gross amount for the 19th disbursement	Numeric > = 0 (Sub/Unsub Only)
S190	8	20th Disbursement Anticipated Date Anticipated disbursement date for the 20th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S191	5	20th Disbursement Anticipated Gross Amount Anticipated gross amount for the 20th disbursement	Numeric > = 0 (Sub/Unsub Only)
S122	8	Academic Year End Date Date the academic year ends at the institution	Format is CCYYMMDD 20010701 – 20030629
S121	8	Academic Year Start Date Date the academic year starts at the institution	Format is CCYYMMDD 20000702 – 20020630
D007	6	Action Amount Reported Disbursement Amount	-99999-099999 (leading zero can be blank) Negative values only valid for Action Type = N
D006	1	Action Type Type of disbursement entered	D = Disbursement (Gross or Net) Amount A = Adjusted Disbursement (Gross or Net) ***U = Use Anticipated Disbursement Information (Gross or Net based on Direct Loan Setup selected criteria.)*** N = Net Adjusted Amount (Enter an adjusted disbursement by using the net adjusted amount) Q = Adjusted Disbursement Date
D008	1	Actual First Disbursement Change Flag Indicates the first disbursement	C = Change the first disbursement from disbursement number 1 to a subsequent disbursement number
S123	1	Additional Unsubsidized Eligibility for Dependent Student (Unsub only) Indicates whether or not there is additional unsub. eligibility for a dependent student	Y = Yes N or blank = No
S110	1	Additional Unsubsidized Eligibility for Health Profession Programs (Unsub only) This was formerly a HEAL Loan	Y = Yes
S019	9	Borrower's Alien Registration Number Borrower's alien registration number if eligible non-citizen	000000000 to 999999999
S018	1	Borrower's Citizenship Borrower's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid for subsidized/unsubsidized loan change records)
S016	8	Borrower's Date of Birth Borrower's date of birth	Format is CCYYMMDD 19020101 – 19901231
S107	8	Borrower's Date of Birth Change Date The date that the date of birth last changed	Format is CCYYMMDD 19000101 – 20991231

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S015	20	Borrower's Driver's License Number Borrower's driver's license number	0-9 Uppercase A-Z Space(s) - (Dash) * (Asterisk)
S014	2	Borrower's Driver's License State Borrower's driver's license state	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table
S006	12	Borrower's First Name Borrower's first name	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash)
S007	16	Borrower's Last Name Borrower's last name	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash)
S022	1	Borrower's Loan Default/ Grant Overpayment Is the borrower in default on a Title IV loan or owes a refund on a Title IV grant?	Y = Yes N = No Z = Overridden by School
S008	1	Borrower's Middle Initial Borrower's middle initial	Uppercase A-Z
S009	35	Borrower's Permanent Address First line of the borrower's permanent address	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s)

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S010	16	Borrower's Permanent Address City Borrower's permanent address city	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s)
S011	2	Borrower's Permanent Address State Borrower's permanent address state	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table
S012	9	Borrower's Permanent Zip Code Borrower's permanent zip code	000000000-999999999 Last 4 digits may be blank
S005	9	Borrower's Social Security Number Borrower's current Social Security Number	001010001 – 999999999
S106	8	Borrower's Social Security Number Change Date The date that the borrower's Social Security Number last changed	Format is CCYYMMDD 19000101 – 20991231
S013	10	Borrower's Telephone Number Borrower's home telephone number	0000000000-9999999999
P011	8	Credit Decision Date (PLUS only) Indicates the date the credit decision was made	CCYYMMDD 19000101 through the current date Can be blank
P010	1	Credit Decision Indicator (PLUS only) Indicated the credit decision that was made	A = Approved F = Failed/Denied Can be blank
S017	1	Dependency Status Dependency status of the student	I = Independent D = Dependent

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S120	1	Disbursement Confirmation Flag Disbursement has been confirmed by the borrower at the school (used only by schools in the U.S. Department of Education pilot program)	Y = Yes
D003	2	Disbursement Number Disbursement number for the current disbursement transaction	01-20
S118	1	Disclosure Printed? (Sub/Unsub only) Indicates whether or not a disclosure was printed using EDExpress	Y = Disclosure printed N = Disclosure not printed
S115	1	Disclosure Statement Print Indicator (Sub/Unsub only) Disclosure statement print option used for this record	Y = LOC prints N = School prints Z = LOC reprints Blank for PLUS
S109	1	Entrance Interview Flag Indicates whether the student received entrance interview counseling	Y = Yes
S193	5	Interest Rebate Percentage Percentage to be used for this record, i.e. 01500 for 1.5% (Implied decimal between the 2nd & 3rd position from the left)	Numeric > 0
S029	5	Loan Amount Approved Total maximum amount for which the borrower is eligible	Numeric > = 0
S028	5	Loan Amount Requested (PLUS only) Total amount the borrower requested for the loan	Numeric > = 0
S090	1	Loan Inactive Flag Indicates the loan is inactive	Y = Yes
S091	8	Loan Inactive Flag Date Indicates the date the loan was made inactive	Format is CCYYMMDD 19000101 – 20991231
S031	2	Loan Period Code Code used by EDExpress to determine loan period start and end dates and appropriate disbursement date(s)	0-9 Uppercase A-Z
S033	8	Loan Period End Date Date when classes end, as certified by the school for this specific loan	Format is CCYYMMDD 20000701 – 20020629

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S032	8	Loan Period Start Date Date when classes begin, as certified by the school for this specific loan	Format is CCYYMMDD 20000702 – 20020630
S117	1	MPN/Promissory Note Status ~~(Sub/Unsub only)~~ The status of the MPN/Promissory Note	T = Assumes the borrower has an open MPN at the LOC S = MPN/PLUS Promissory Note is signed
S116	5	Origination Fee Percentage Origination fee percentage to be used for this record, i.e., 04000 (Implied decimal between the 2nd and 3rd position from the left)	Numeric > 0
S104	8	Permanent Address Change Date The date the borrower's permanent address last changed	Format is CCYYMMDD 19000101 – 20991231
S083	1	Promissory Note Print Indicator Promissory note print option used for this record	S = LOC Prints (Send to Borrower) R = LOC Prints (Return to School) O = On-site (EDExpress) F = On-site (Custom System) Z = LOC Reprint
S085	8	Promissory Note Received Date Date on which the signed promissory note or promissory note/application was received from the borrower and verified by the school	Format is CCYYMMDD 19000101 to 20991231
S027	6	School Code Direct Loan School Code Also, identifies school originating loan record	X00000 – X99999 where X = G or E
P008	9	Student's Alien Registration Number (PLUS only) Student's alien registration number, if eligible non-citizen	000000001-999999999
P007	1	Student's Citizenship (PLUS only) Student's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid only for PLUS Loan change records)

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S026	1	Student's College Grade Level Indicates the student's current college grade level in the program or college	0 = 1st year, never attended college 1 = 1st year, attended college before 2 = 2nd year/sophomore 3 = 3rd year/junior 4 = 4th year/senior 5 = 5th year or more undergraduate 6 = 1st year graduate/professional 7 = Graduate/professional or beyond
P006	8	Student's Date of Birth (PLUS only) Student's date of birth on PLUS record	Format is CCYYMMDD 19020101 – 19901231
S126	50	Student's E-mail Address E-mail address of the student	0-9 Uppercase and lowercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s) _ (Underscore) @ and a . (dot) to the right of the character is required if an e-mail address is provided Can be blank
P003	12	Student's First Name (PLUS only) Student's first name	0-9 Uppercase A-Z ' (Apostrophe) - (Dash) . (Period) Left justified with an A – Z in the first position

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
P004	16	Student's Last Name (PLUS only) Student's last name	0-9 Uppercase A-Z ' (Apostrophe) - (Dash) . (Period) Left justified with an A – Z in the first position
P009	1	Student's Loan Default/ Grant Overpayment (PLUS only) Is the student in default on a Title IV loan or owes a refund on a Title IV grant?	Y = Yes N = No Z = Overridden by School
S100	35	Student's Local Address Student's first line of the local address	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s)
S105	8	Student's Local Address Change Date The date the local address last changed	Format is CCYYMMDD 19000101 – 20991231
S101	16	Student's Local Address City Student's local city	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s)

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S102	2	Student's Local Address State Student's local state	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table
S103	9	Student's Local Zip Code Student's local zip code	000000000-999999999 Last 4 digits may be blank
P005	1	Student's Middle Initial (PLUS only) Student's middle initial	Uppercase A-Z
P002	9	Student's Social Security Number Student's Social Security Number (PLUS only)	001010001 – 999999999
D004	8	Transaction Date Date activity occurred	Format is CCYYMMDD 20000623 – 20030927

Loan Origination Import Change Field Numbers Sorted by DL Change Number

This table provides the change number fields to use for the External Import Change Record for loan origination. This table is sorted by DL Change Number and is the same table that appears at the beginning of this section which is sorted alphabetically.

DL Change Number	Field Length	Field Name/Description	Valid Field Content
D003	2	Disbursement Number Disbursement number for the current disbursement transaction	01-20
D004	8	Transaction Date Date activity occurred	Format is CCYYMMDD 20000623 – 20030927
D006	1	Action Type Type of disbursement entered	D = Disbursement (Gross or Net, based on DL Setup selected criteria) A = Adjusted Disbursement (Gross or Net) U = Use Anticipated Disbursement Information (Gross or Net, based on DL Setup selected criteria) N = Net Adjustment Amount (Enter an adjusted disbursement by using the net adjusted amount) Q = Adjusted Disbursement Date
D007	6	Action Amount Reported Disbursement Amount	-99999 - 099999 (leading zero can be blank) Negative values only valid for Action Type = N
D008	1	Actual First Disbursement Change Flag Indicates the first disbursement	C = Change the first disbursement from disbursement number 1 to a subsequent disbursement number
P002	9	Student's Social Security Number Student’s Social Security Number (PLUS only)	001010001 – 999999999
P003	12	Student’s First Name (PLUS only) Student’s first name	0-9 Uppercase A-Z ’ (Apostrophe) - (Dash) . (Period) Left justified with an A – Z in the first position

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
P004	16	Student's Last Name (PLUS only) Student's last name	0-9 Uppercase A-Z ' (Apostrophe) - (Dash) . (Period) Left justified with an A – Z in the first position
P005	1	Student's Middle Initial (PLUS only) Student's middle initial	Uppercase A-Z
P006	8	Student's Date of Birth (PLUS only) Student's date of birth on PLUS record	Format is CCYYMMDD 19020101 – 19901231
P007	1	Student's Citizenship (PLUS only) Student's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid only for PLUS Loan change records)
P008	9	Student's Alien Registration Number (PLUS only) Student's alien registration number, if eligible non-citizen	000000001-999999999
P009	1	Student's Loan Default/ Grant Overpayment (PLUS only) Is the student in default on a Title IV loan or owes a refund on a Title IV grant?	Y = Yes N = No Z = Overridden by School
P010	1	Credit Decision Indicator (PLUS only) Indicates the credit decision that was made	A = Approved F = Failed/Denied Can be blank
P011	8	Credit Decision Date (PLUS only) Indicates the date the credit decision was made	CCYYMMDD 19000101 through the current date Can be blank
S005	9	Borrower's Social Security Number Borrower's current Social Security Number	001010001 – 999999999
S006	12	Borrower's First Name Borrower's first name	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash)

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

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

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S012	9	Borrower's Permanent Zip Code Borrower's permanent zip code	000000000-999999999 Last 4 digits may be blank
S013	10	Borrower's Telephone Number Borrower's home telephone number	0000000000-9999999999
S014	2	Borrower's Driver's License State Borrower's driver's license state	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table
S015	20	Borrower's Driver's License Number Borrower's driver's license number	0-9 Uppercase A-Z Space(s) - (Dash) * (Asterisk)
S016	8	Borrower's Date of Birth Borrower's date of birth	Format is CCYYMMDD 19020101 – 19901231
S017	1	Dependency Status Dependency status of the student	I = Independent D = Dependent
S018	1	Borrower's Citizenship Borrower's citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid for subsidized/unsubsidized loan change records)
S019	9	Borrower's Alien Registration Number Borrower's alien registration number if eligible non-citizen	000000000 to 999999999
S022	1	Borrower's Loan Default/ Grant Overpayment Is the borrower in default on a Title IV loan or owes a refund on a Title IV grant?	Y = Yes N = No Z = Overridden by School
S026	1	Student's College Grade Level Indicates the student's current college grade level in the program or college	0 = 1st year, never attended college 1= 1st year, attended college before 2 = 2nd year/sophomore 3 = 3rd year/junior 4 = 4th year/senior 5 = 5th year or more undergraduate 6 = 1st year graduate/professional 7 = Graduate/professional or beyond

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S027	6	School Code Direct Loan School Code Also identifies school originating loan record	X00000 – X99999 where X = G or E
S028	5	Loan Amount Requested (PLUS only) Total amount requested for the loan	Numeric > = 0
S029	5	Loan Amount Approved Total maximum amount for which the borrower is eligible	Numeric > = 0
S031	2	Loan Period Code Code used by EDExpress to determine loan period start and end dates and appropriate disbursement date(s)	0-9 Uppercase A-Z
S032	8	Loan Period Start Date Date when classes begin, as certified by the school for this specific loan	Format is CCYYMMDD 20000702 – 20020630
S033	8	Loan Period End Date Date when classes end, as certified by the school for this specific loan	Format is CCYYMMDD 20000701 - 20020629
S038	8	1st Disbursement Anticipated Date Anticipated disbursement date for the 1st disbursement	Format is CCYYMMDD 20000623 – 20030629
S039	5	1st Disbursement Anticipated Gross Amount Anticipated gross amount for the 1st disbursement	Numeric > = 0
S048	8	2nd Disbursement Anticipated Date Anticipated disbursement date for the 2nd disbursement	Format is CCYYMMDD 20000623 – 20030629
S049	5	2nd Disbursement Anticipated Gross Amount Anticipated gross amount for the 2nd disbursement	Numeric > = 0
S058	8	3rd Disbursement Anticipated Date Anticipated disbursement date for the 3rd disbursement	Format is CCYYMMDD 20000623 – 20030629
S059	5	3rd Disbursement Anticipated Gross Amount Anticipated gross amount for the 3rd disbursement	Numeric > = 0
S068	8	4th Disbursement Anticipated Date Anticipated disbursement date for the 4th disbursement	Format is CCYYMMDD 20000623 – 20030629

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S069	5	4th Disbursement Anticipated Gross Amount Anticipated gross amount for the 4th disbursement	Numeric > = 0
S083	1	Promissory Note Print Indicator Promissory note print option used for this record	S = LOC Prints (Send to Borrower) R = LOC Prints (Return to School) O = On-site (EDExpress) F = On-site (Custom System) Z = LOC Reprint
S085	8	Promissory Note Received Date Date on which the signed promissory note or promissory note/application was received from the borrower and verified by the school	Format is CCYYMMDD 19000101 to 20991231
S090	1	Loan Inactive Flag Indicates the loan is inactive	Y = Yes
S091	8	Loan Inactive Flag Date Indicates the date the loan was made inactive	Format is CCYYMMDD 19000101 – 20991231
S100	35	Student's Local Address Student's first line of the local address	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s)
S101	16	Student's Local Address City Student's local city	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s)

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S102	2	Student's Local Address State Student's local state	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table
S103	9	Student's Local Zip Code Student's local zip code	000000000-999999999 Last 4 digits may be blank
S104	8	Borrower's Permanent Address Change Date The date the borrower's permanent address last changed	Format is CCYYMMDD 19000101 – 20991231
S105	8	Student's Local Address Change Date The date the student's local address last changed	Format is CCYYMMDD 19000101 – 20991231
S106	8	Borrower's Social Security Number Change Date The date the borrower's Social Security Number last changed	Format is CCYYMMDD 19000101 – 20991231
S107	8	Borrower's Date of Birth Change Date The date the borrower's date of birth last changed	Format is CCYYMMDD 19000101 – 20991231
S109	1	Entrance Interview Flag Indicates whether the student received entrance interview counseling	Y = Yes
S110	1	Additional Unsubsidized Eligibility for Health Profession Programs (Unsub only) This was formerly a HEAL Loan	Y = Yes
S115	1	Disclosure Statement Print Indicator (Sub/Unsub only) Disclosure statement print option used for this record	Y = LOC prints N = School prints Z = LOC reprints Blank for PLUS
S116	5	Origination Fee Percentage Origination fee percentage to be used for this record, i.e., 04000 (Implied decimal between the 2nd and 3rd position from the left)	Numeric > 0
S117	1	MPN/Promissory Note Status~~(Sub/Unsub Only)~~ The status of the MPN/Promissory Note	T = Assumes the borrower has an open MPN at the LOC S = MPN/PLUS Promissory Note is signed
S118	1	Disclosure Printed? (Sub/Unsub Only) Indicates whether or not a disclosure was printed using EDExpress	Y = Disclosure printed N = Disclosure not printed

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S120	1	Disbursement Confirmation Flag Disbursement has been confirmed by the borrower at the school (used only by schools in the U.S. Department of Education pilot program)	Y = Yes
S121	8	Academic Year Start Date Date the academic year starts at the institution	Format is CCYYMMDD 20000702 – 20020630
S122	8	Academic Year End Date Date the academic year ends at the institution	Format is CCYYMMDD 20010701 – 20030629
S123	1	Additional Unsubsidized Eligibility for Dependent Student (Unsubsidized Only) Indicates whether or not there is additional unsub. eligibility for a dependent student	Y = Yes N or blank = No
S126	50	Student's E-mail Address E-mail address of the student	0-9 Uppercase and lowercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s) _ (Underscore) @ and a . (dot) to the right of the character is required if an e-mail address is provided Can be blank
S130	8	5th Disbursement Anticipated Date Anticipated disbursement date for the 5th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S131	5	5th Disbursement Anticipated Gross Amount Anticipated gross amount for the 5th disbursement	Numeric > = 0 (Sub/Unsub Only)
S134	8	6th Disbursement Anticipated Date Anticipated disbursement date for the 6th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S135	5	6th Disbursement Anticipated Gross Amount Anticipated gross amount for the 6th disbursement	Numeric > = 0 (Sub/Unsub Only)
S138	8	7th Disbursement Anticipated Date Anticipated disbursement date for the 7th Disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S139	5	7th Disbursement Anticipated Gross Amount Anticipated gross amount for the 7th disbursement	Numeric > = 0 (Sub/Unsub Only)
S142	8	8th Disbursement Anticipated Date Anticipated disbursement date for the 8th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S143	5	8th Disbursement Anticipated Gross Amount Anticipated gross amount for the 8th disbursement	Numeric > = 0 (Sub/Unsub Only)
S146	8	9th Disbursement Anticipated Date Anticipated disbursement date for the 9th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S147	5	9th Disbursement Anticipated Gross Amount Anticipated gross amount for the 9th disbursement	Numeric > = 0 (Sub/Unsub Only)
S150	8	10th Disbursement Anticipated Date Anticipated disbursement date for the 10th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S151	5	10th Disbursement Anticipated Gross Amount Anticipated gross amount for the 10th disbursement	Numeric > = 0 (Sub/Unsub Only)
S154	8	11th Disbursement Anticipated Date Anticipated disbursement date for the 11th disbursement	Format is CCYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S155	5	11th Disbursement Anticipated Gross Amount Anticipated gross amount for the 11th disbursement	Numeric > = 0 (Sub/Unsub Only)
S158	8	12th Disbursement Anticipated Date Anticipated disbursement date for the 12th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S159	5	12th Disbursement Anticipated Gross Amount Anticipated gross amount for the 12th disbursement	Numeric > = 0 (Sub/Unsub Only)

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S162	8	13th Disbursement Anticipated Date Anticipated disbursement date for the 13th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S163	5	13th Disbursement Anticipated Gross Amount Anticipated gross amount for the 13th disbursement	Numeric > = 0 (Sub/Unsub Only)
S166	8	14th Disbursement Anticipated Date Anticipated disbursement date for the 14th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S167	5	14th Disbursement Anticipated Gross Amount Anticipated gross amount for the 14th disbursement	Numeric > = 0 (Sub/Unsub Only)
S170	8	15th Disbursement Anticipated Date Anticipated disbursement date for the 15th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S171	5	15th Disbursement Anticipated Gross Amount Anticipated gross amount for the 15th disbursement	Numeric > = 0 (Sub/Unsub Only)
S174	8	16th Disbursement Anticipated Date Anticipated disbursement date for the 16th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S175	5	16th Disbursement Anticipated Gross Amount Anticipated gross amount for the 16th disbursement	Numeric > = 0 (Sub/Unsub Only)
S178	8	17th Disbursement Anticipated Date Anticipated disbursement date for the 17th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S179	5	17th Disbursement Anticipated Gross Amount Anticipated gross amount for the 17th disbursement	Numeric > = 0 (Sub/Unsub Only)
S182	8	18th Disbursement Anticipated Date Anticipated disbursement date for the 18th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S183	5	18th Disbursement Anticipated Gross Amount Anticipated gross amount for the 18th disbursement	Numeric > = 0 (Sub/Unsub Only)
S186	8	19th Disbursement Anticipated Date Anticipated disbursement date for the 19th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S187	5	19th Disbursement Anticipated Gross Amount Anticipated gross amount for the 19th disbursement	Numeric > = 0 (Sub/Unsub Only)

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

DL Change Number	Field Length	Field Name/Description	Valid Field Content
S190	8	20th Disbursement Anticipated Date Anticipated disbursement date for the 20th disbursement	Format is CCYYMMDD 20000623 – 20030629 (Sub/Unsub Only)
S191	5	20th Disbursement Anticipated Gross Amount Anticipated gross amount for the 20th disbursement	Numeric > = 0 (Sub/Unsub Only)
S193	5	Interest Rebate Percentage Interest Rebate Percentage to be used for this record, i.e. 01500 (Implied decimal between the 2nd and 3rd position from the left)	Numeric > 0

External Loan Data

You may define your own file layouts and queries from within EDExpress to select the desired fields and specific records for exporting.

Files exported out of EDExpress using File Formats can be either standard fixed-length files or a field with each field separated by a delimiter. When exporting a file, if you choose fixed-length, the system exports the file in a standard layout, with each field exported into a specific field position within the layout. If you choose comma, tab, or custom delimiter, the software exports the file with each field separated by the chosen delimiter. Some systems may find it easier to import the file with a selected delimiter, rather than using a fixed-length layout for all exports.

The following layout is a sample if "All Fields" are selected when creating a file format (layout). The file layouts are applied by selecting a file format code when you select an Export type of "Disbursement External," "Origination External," or "Origination External" (PLUS only). In these cases the file names are the same (DEER02IN). To narrow or select a specific set of records, you may also use a query in combination with the user defined file layout.

The export process pulls the records from the associated database and resets the Export to External flag to "N" to indicate these records have been exported for use in an external system.

External Export

DEER02IN
Combined Demo, User Defined fields, Loan (including PLUS), Anticipated and Actual Fields

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

Field Length	Field Name	Valid Field Content	Justify
2	Record Type A	A = Demographic Table fields Fields listed under Record Type A are mostly fields from the Demographic tab in the software and are student data fields.	Left
2	Active Transaction	01-99 Can be blank	Right
8	Active Transaction Date Date active ISIR transaction was updated on the database	Format is CCYYMMDD 19000101 – 20991231	Right
8	Active Transaction ID User ID that updated Active ISIR Transaction	0-9 Uppercase A-Z . (Period) ’ (Apostrophe) - (Dash) # (Number) @ (At) % (Percentage) & (Ampersand) / (Slash) Space(s) Can be blank	Right
8	Add Date (Demo) Date record was added to database	Format is CCYYMMDD 19000101 – 20991231	Right
6	Add Time (Demo) Time record was added to database	Format is HHMMSS 000000 – 235959 HH = 00 – 23 MM = 00 – 59 SS = 00 – 59	Right

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
8	Add User ID (Demo) User ID which added the record	0-9 Uppercase A-Z . (Period) ’ (Apostrophe) - (Dash) # (Number) @ (At) % (Percentage) & (Ampersand) / (Slash) Space(s) Can be blank	Right
9	Alien Registration Number Student’s alien registration number	0 – 9 000000000 – 999999999 Can be blank	Left
1	Citizenship Status - Demo Student’s citizenship status	1 = U.S. Citizen 2 = Eligible Noncitizen 3 = Ineligible Noncitizen (Valid only on PLUS Loan Origination records or Sub/Unsub only Change records)	Left
9	Current SSN Student’s current SSN	001010001 – 999999999	Left
8	Date of Birth - Demo Student’s date of birth	Format is CCYYMMDD 19020101 – 19901231	Right
8	Date of Birth Change Date Date the student’s date of birth changed	Format is CCYYMMDD 19000101 – 20991231 Can be blank	Right
1	Dependency Status - Demo Dependency status of the student	D = Dependent with Primary EFC I = Independent with Primary EFC	Left

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
1	Document Status Status of Packaged Document	B = Documents still needed for both packaging and verification C = All documents are satisfied (included documents required for both packaging and verification) V = Documents still needed for verification P = Documents still needed for packaging O = Other documents needed but not required for packaging or verification D = Documents received but not reviewed (If document is required for packaging, this status prevents the record from being packaged but excludes the document from the Missing Documents Letter) Blank = Status Not Determined	Left
20	Driver's License # Student's driver's license number	0-9 Uppercase A-Z Space(s) - (Dash) * (Asterisk) Can be blank	Left
2	Driver's License State Student's driver's license state code	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table Can be blank	Left
12	First Name - Demo Student's first name	0-9 Uppercase A-Z Space(s) . (Period) ' (Apostrophe) - (Dash) Can be blank	Left
1	Has Correction Record	Y = Yes N = No Can be blank	Left

External Export (Continued)

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

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
16	Last Name - Demo Student's last name	0-9 Uppercase A-Z Space(s) ' (Apostrophe) . (Period) - (Dash) Can be blank	Left
8	Legal Residence Date - Demo Date the student became legal resident of state in which they reside	Format is CCYYMMDD 19000101 – 20991231 Can be blank	Right
2	Letter Count Count of how many letters have printed per record	00 – 99	Right
1	Loan Interview Completed Has the student completed the entrance interview?	Y = Yes Blank = No	Left
35	Local Address First line of student's local mailing address	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) , (Comma) Can be blank	Left
8	Local Address Change Date Date the student's local address change was effective	Format is CCYYMMDD 19000101 – 20991231	Right

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
16	Local City Student's local city	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) , (Comma) Can be blank	Left
10	Local Phone Student's local home telephone number	0000000000 – 9999999999 Can be blank	Right
2	Local State Student's local state code	Uppercase A-Z Valid postal code See State/Country/Jurisdiction Table Can be blank	Left
9	Local Zip Code Student's local zip code	000000000 – 999999999 Can be blank or last 4 digits may be blank	Left
1	Middle Initial – Demo Student's middle initial	Uppercase A-Z Can be blank	Left
2	Name ID First two characters of student's last name.	Uppercase A-Z	Left
9	Original SSN - Demo Student's original Social Security Number used to process the loan	001010001 – 999999999	Right
1	PELL Verification Status	N = Not Selected A = Accurate Data W = Without Documentation T = Tolerance C = Calculated R = Reprocessed S = Selected by CPS, not verified Can be blank	Left

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
35	Permanent Address - Demo First line of the student's permanent mailing address	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) , (Comma) Can be blank	Left
8	Permanent Address Change Date Date the student's permanent address change was effective	Format is CCYYMMDD 19000101 – 20991231 Can be blank	Right
16	Permanent City - Demo Student's permanent mailing address city	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percentage) & (Ampersand) / (Slash) Space(s) , (Comma) Can be blank	Left
10	Permanent Phone Number - Demo Student's permanent home telephone number	0000000000-9999999999 Can be blank	Right
2	Permanent State - Demo Student's permanent state	Uppercase A-Z Valid postal code See State/Country/Jurisdiction Table Can be blank	Left

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
9	Permanent Zip Code - Demo Student's permanent zip code	000000000-999999999 Last 4 digits may be blank	Left
2	Previous Transaction	01-99	Left
1	Record Source Origin of record data	M = Manual entry I = ISIR L = Import External Add, Direct Loan P = Import External Add, Packaging Y = Import External Add, Pell	Left
8	SSN Change Date Date the student's SSN change was effective	Format is CCYYMMDD 1990101 – 20011231 Can be blank	Right
2	State of Legal Residence Student's state of legal residence	Uppercase A-Z Valid postal code See State/Country/Jurisdiction Table Can be blank	Left
50	Student's E-mail Address E-mail address of the student	0-9 Uppercase or lowercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) , (Comma) Space(s) @ and a . (dot) is required if an e-mail address is provided Can be blank	Right
2	Trans Paid On Transaction Paid On	01-99 Can be blank	Right

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
2	Transaction # Number of the transaction	00-99 Can be blank	Right
8	Update Date (Demo) Date update occurred on database	Format is CCYYMMDD 19000101 – 20991231	Right
8	Update ID (Demo) User ID which updated the record in database	0-9 Uppercase A-Z . (Period) ’ (Apostrophe) - (Dash) # (Number) @ (At) % (Percentage) & (Ampersand) / (Slash) Space(s) Can be blank	Right
6	Update Time (Demo) Time record was last updated on database	Format is HHMMSS 000000-999999 HH = 00-23 MM = 00-59 SS = 00-59	Right
2	Record Type B	B = User Defined Database Record Type B is used for user defined database fields you have created.	
N	User Defined Database Field 1 to Field NN		Left
2	Record Type D	D = Loan Table fields Fields listed under Record Type D are data fields mostly from the Loan tab in the software.	
8	Academic Year End Date	Format is CCYYMMDD 20010701-20030629	Right
8	Academic Year Start Date	Format is CCYYMMDD 20000702-20020630	Right

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
8	Add Date (Loan) Date the record was added to the database	Format is CCYYMMDD 19000101-20991231	Right
8	Add ID (Loan) User ID which added record to database	0-9 Uppercase A-Z . (Period) ’ (Apostrophe) - (Dash) # (Number) @ (At) % (Percentage) & (Ampersand) / (Slash) Space(s) Can be blank	Left
6	Add Time (Loan) Time the record was added to database	Format is HHMMSS 000000-999999 HH=00-23 MM=00-59 SS=00-59	Right
1	Additional Unsubsidized Eligibility for Dependent Student If yes, this student is eligible for additional unsubsidized loan funds	Y = Yes N or blank = No Blank is default	Left
1	Additional Unsubsidized Eligibility for Health Profession Programs If yes, this student is eligible for additional unsubsidized loan funds	Y = Yes Blank = No	Right
1	Credit Decision PLUS credit flag indicates the results of the credit check	A = Credit approved N = Credit denied, need endorser C = Credit overridden new credit information provided D = Credit denied, endorser not ok E = Credit overridden, endorser ok F = Credit failed on WEB site request X = Credit pending	Left

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
8	Credit Decision Date Original date of the credit decision from LOC	Format is CCYYMMDD 19000101 – 20991231	Right
8	Credit Decision Update Date Date the credit was updated in EDExpress	Format is CCYYMMDD 19000101 – 20991231	Right
1	Dependency Status – DL (Loan) Dependency status of the student	D = Dependent with Primary EFC I = Independent with Primary EFC Can be blank	Left
6	Direct Loan School Code Direct Loan school code Also identifies school originating loan record	0-9 Uppercase A-Z X00000 – X99999 where X = G or E	Left
1	Disclosure Printed Has a disclosure statement been printed by the school?	Y = Disclosure printed N = Disclosure not printed or ready to reprint Default is N	Left
1	Disclosure Statement Print Indicator Should the LOC print a Disclosure Statement for this student	S = LOC prints O = School prints Z = LOC reprints Blank for PLUS	Left
1	Export to External System Flag indicating if the record is exported to an external system	Y = Yes N = No	Right
1	Export to LOC Flag indicating if record has been exported to LOC	Y = Yes N = No	Right
1	Grade Level in College - DL Indicates the student's current college grade level in the program or college	0 = 1st year, never attended college 1 = 1st year, attended college before 2 = 2nd year/sophomore 3 = 3rd year/junior 4 = 4th year/senior 5 = 5th year or more undergraduate 6 = 1st year graduate/professional 7 = Graduate/professional or beyond	Right

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
8	Inactive Date Date loan was made inactive	Format is CCYYMMDD 19000101 – 20991231 Can be blank	Left
1	Inactive Flag Flag indicating if loan is inactive	Y = Yes N = No	Left
5	Loan Amount Approved Total maximum amount for which the borrower is eligible	Numeric > = 0	Right
5	Loan Amount Requested (PLUS only) Total amount requested for the PLUS loan	Numeric > = 0	Right
6	Loan Fee Percentage Loan Origination Fee Percentage for this record	Numeric > = 0 3% is exported as 03.000	Right
21	Loan ID (Loan) Unique identifier created at the time of origination	Student's Social Security Number: 01110001-999999999 <u>Loan Type:</u> S = Subsidized U = Unsubsidized P= PLUS Program Year 02 School Code: X00000 – X99999 where X = G or E Loan Sequence Number: 002-999	Left
8	Loan Origination Date Date the loan was originated	Format is CCYYMMDD 19000101 – 20991231	Right
2	Loan Period Code Code used by EDExpress to determine loan period start and end dates and appropriate disbursement date(s)	0-9 Uppercase A-Z	Left
8	Loan Period End Date Date when classes end, as certified by the school for this specific loan	Format is CCYYMMDD 20010701 – 20030629	Right

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
8	Loan Period Start Date Date when classes begin, as certified by the school for this specific loan	Format is CCYYMMDD 20000702 – 20020630	Right
1	Loan Status Status of the loan	N = Not ready R = Ready B = Batched E = Error A = Accepted	Left
1	Loan Type Type of loan record	S = Subsidized U = Unsubsidized P = PLUS	Left
5	LOC's Total Net Loan Amount	Numeric Positive or negative	Right
8	LOC's Total Net Loan Amount Change Date Date the change was accepted by the LOC	Format is CCYYMMDD	Right
23	Origination Batch ID Batch number which contained the loan origination record sent to the LOC	Batch Type = #D, PF or RB (Rebuild) Cycle indicator = 2 (for 01-02) School Code = X00000 – X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
23	Origination Change Batch ID Batch number containing the change record sent to the LOC	Batch Type = #E Cycle Indicator = 2 (for 01-02) School Code = X00000 – X99999 Where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
21	Origination Reject Codes	0-9 Uppercase A-Z See Loan Origination Reject Code Table in Section Two – Custom Edits	Left
8	Parent Borrower's Address Change Date Date the parent borrower's address changed was effective	Format is CCYYMMDD 19000101 – 20991231 Can be blank (Always blank for a Sub/Unsub loan)	Right

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
9	Parent Borrower's Alien Registration # Parent borrower's alien registration number, if eligible non-citizen	000000001-999999999 Can be blank (Always blank for a Sub/Unsub loan)	Right
1	Parent Borrower's Citizenship Status Parent borrower's citizenship status	1 = U.S. Citizen (or U.S. national) 2 = Eligible Noncitizen 3 = Ineligible Noncitizen Can be blank (Always blank for a Sub/Unsub loan)	Right
9	Parent Borrower's Current SSN Parent borrower's current Social Security number	001010001-999999999 Can be blank (Always blank for a Sub/Unsub loan)	Right
8	Parent Borrower's Date of Birth Date of the parent borrower's birth	Format is CCYYMMDD 19020101 – 19901231 Can be blank (Always blank for a Sub/Unsub loan)	Right
8	Parent Borrower's Date of Birth Change Date Date the parent borrower's date of birth changed	Format is CCYYMMDD 19000101 – 20991231 Can be blank (Always blank for a Sub/Unsub loan)	Right
12	Parent Borrower's First Name Parent borrower's first name	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) Can be blank (Always blank for a Sub/Unsub loan)	Left
16	Parent Borrower's Last Name Parent borrower's last name	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) Can be blank (Always blank for a Sub/Unsub loan)	Left

External Export (Continued)

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

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
16	Parent Borrower's Permanent City Parent borrower's permanent city	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) , (Comma) Can be blank (Always blank for a Sub/Unsub loan)	Left
10	Parent Borrower's Permanent Phone Number Parent borrower's home telephone number	0000000000 – 9999999999 Can be blank (Always blank for a Sub/Unsub loan)	Right
2	Parent Borrower's Permanent State Parent borrower's permanent state of residence	Uppercase A-Z A valid two-letter postal code See State Abbreviation Table Can be blank (Always blank for a Sub/Unsub loan)	Left
9	Parent Borrower's Permanent Zip Code Parent borrower's permanent zip code	0-9 Space(s) Last 4 digits may be blank Can be blank (Always blank for a Sub/Unsub loan)	Left
8	Parent Borrower's SSN Change Date Date the parent borrower's Social Security Number changed last	Format is CCYYMMDD 19000101 – 20991231 Can be blank (Always blank for a Sub/Unsub loan)	Right
4	Program Year Academic year in which the loan is borrowed	0102	Right

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
23	PNote Accepted Batch ID Batch number which contained the promissory note sent to the LOC	Batch Type = #A or #D for Level 3 or RB (Rebuild) (Standard Originator) Cycle Indicator = 2 (for 01-02) School Code = X00000 – X99999 where X = G or E Date batch created = CCYYMMDD Time batch crated = HHMMSS Can be blank	Left
8	Prom Note Acknowledgement Date Date on which the LOC acknowledged the physical MPN or PLUS Promissory Note/Application	Format is CCYYMMDD 19000101 – 20991231 Can be blank	Right
21	Prom Note ID/MPN ID Loan ID or MPN ID on the MPN/PLUS Promissory Note accepted by the LOC	Student's Social Security Number: 001010001 – 999999999 Loan Type: P = PLUS Program Year: 02 School Code: X00000 – X99999 where X = G or E Loan sequence number: 001-999 Can be blank	Right
23	Prom Note Manifest Batch ID Batch number which contained the MPN/PLUS Promissory Note sent to the LOC	Batch Type = #A or Batch Type = #D for Level (Standard Originator) Cycle Indicator = 2 (for 01-02) School Code = X00000 – X99999 where X = G or E Date batch created = CCYYMMDD Time batch created = HHMMSS Can be blank	Left
8	Prom Note Manifest Date Date on which manifest is printed	Format is CCYYMMDD	Right
8	Prom Note Print Date Date the MPN/PLUS Promissory Note was printed	Format is CCYYMMDD 19000101 – 20991231 Can be blank	Right

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
1	Prom Note Print Indicator MPN/PLUS Promissory Note print option used for this record	S = LOC prints (send to borrower) R = LOC prints (return to school) O = On-site (EDExpress) F = On-site (Custom system) Z = LOC reprint	Left
8	Prom Note Received Date Date on which the signed MPN or PLUS Promissory Note/Application was received from the borrower and verified by the school	Format is CCYYMMDD 19000101 – 20991231	Right
1	Prom Note Status or MPN Status Status of the promissory note or MPN with the LOC	Valid values for PLUS Promissory Notes: A = Accepted R = Ready to Print X = Pending N = Not Ready to Print S = Signed P = Printed or Request to print sent to LOC M = Manifested E = Error Valid values for MPNs: A = Valid MPN at LOC ~~I = Inactive MPN at LOC~~ ~~C = Closed MPN at LOC~~ ~~F = Valid MPN Not on file at the LOC~~ T = School assumes the student has an MPN on file at the LOC R = Ready to Print X = Pending at LOC N = Not Ready to Print S = Signed P = Printed or Request to print sent to LOC M = Manifested ~~Q = MPN rejected~~	Left
1	Record Source – DL Origin of record data	M = Manual Entry I = ISIR L = Import External Add, Direct Loan P = Import External Add, Packaging Y = Import External Add, Pell	Left

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
1	Student's Loan Default/Grant Overpayment Is the student in default on a Title IV loan or owes a refund on a Title IV grant?	Y = Yes N = No Z = Overridden	Left
8	Transmit Date Date that data was transmitted to LOC	Format is CCYYMMDD 19000101 – 20991231	Right
2	Transmit Number Transmission number	00-99	Right
8	Update Date (Loan) Date record was updated on database	Format is CCYYMMDD 19000101 – 20991231	Right
8	Update ID (Loan) User ID which updated the record on database	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percentage) & (Ampersand) / (Slash) Space(s) Can be blank	Right
6	Update Time (Loan) Time the last update was made to record	Format is HHMMSS 000000 – 999999 HH = 00-23 MM = 00-59 SS = 00-59	Right
2	Record Type M	M = Actual Disbursement Table fields Fields listed under Record Type M are for actual disbursement fields from the Disbursement tab.	Left
23	Actual Disbursement Batch ID Batch number which contained the disbursement record sent to the LOC	Batch Type = #H, SP or RB (Rebuild) Cycle indicator = 2 (for 01-02) School Code = X00000 – X99999 where X = G or E Date batch created = CCYYMMDD Time batch created = HHMMSS	Left

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
8	Actual Disbursement Booked Date Date the loan was booked at the LOC	Format is CCYYMMDD 19000101 – 20991231	Right
1	Actual Disbursement Booked Status	A = Booked R = Unbooked	Left
1	Actual Disbursement Confirmed Flag indicating that the school confirmed that the borrower is accepting the disbursement	Y = Yes Can be blank	Left
8	Actual Disbursement Date Date activity occurred	Format is CCYYMMDD 20000623 – 20030927	Right
1	Actual Disbursement Export to External	Y = Yes N = No	Left
5	Actual Disbursement Gross Amount Actual gross amount (in dollars) of the disbursement	Numeric > = 0	Right
5	Actual Disbursement Interest Rebate Amount Actual interest rebate (in dollars) of the disbursement	Numeric > = 0	Right
5	Actual Disbursement Loan Fee Amount Actual loan fee (in dollars) of the disbursement	Numeric > = 0	Right
6	Actual Disbursement Net Adjustment Amount Actual net amount (in dollars) of the adjustment to the disbursement	-99999 – 99999	Right
5	Actual Disbursement Net Amount Actual net amount (in dollars) of the disbursement	Numeric > = 0	Right
2	Actual Disbursement Number Disbursement number for the current disbursement transaction	01-20	Right
21	Actual Disbursement Reject Codes	0-9 Uppercase A-Z See Disbursement Reject Code Table in Section Two – Custom Edits	Left

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
6	Actual Disbursement School Code Direct Loan School code, also identifies school originating loan record	X00000 – X99999 where X = G or E	Left
4	Actual Disbursement Sequence Number Sequence number that determines the order in which the disbursements are processed	0001 – 9999 Can be blank	Right
1	Actual Disbursement Status Status of disbursement activity at the Origination Center	N = Not ready to send to LOC R = Ready to send to LOC B = Batched A = Accepted by the LOC E = Rejected by the LOC	Left
1	Actual Disbursement Type Type of disbursement activity that occurred	D = Disbursement Amount A = Adjusted Disbursement amount Q = Adjusted disbursement date L = Booked disbursement M = Booked adjusted disbursement P = Servicing refund	Left
23	Booking Batch ID Batch identifier for this batch	Batch Type = #B or RB (Rebuild) Cycle indicator = 2 (for 01-02) School code = X00000 – X99999 where X = G or E Date batch created = CCYYMMDD Time batch created = HHMMSS	Left
1	First Disbursement Flag Changed first actual disbursement flag from disbursement #1 to a subsequent disbursement number.	C = Changed first actual disbursement flag Can be blank	Left
21	Loan ID (Actual Disbursement) Unique identifier created at the time of origination	Student's Social Security Number: 001010001 – 999999999 <u>Loan Type:</u> S = Subsidized U = Unsubsidized P = PLUS Program Year: 02 School Code: X00000 – X99999 where X = G or E Loan sequence number: 001-999	Left

External Export (Continued)

Field Length	Field Name	Valid Field Content	Justify
2	Record Type N	N = Anticipated Disbursement Table fields Fields listed under Record Type N are for anticipated disbursement fields from the Disbursement tab	Left
8	Anticipated Disbursement Date Date activity is expected to occur	Format is CCYYMMDD 20000623 –20030927	Right
1	Anticipated Disbursement Export to External Flag	Y = Yes N =No	Left
5	Anticipated Disbursement Fee Amount Anticipated loan fee (in dollars) associated with the disbursement	Numeric > = 0	Right
5	Anticipated Disbursement Gross Amount Anticipated gross amount (in dollars) of the disbursement	Numeric > = 0	Right
5	Anticipated Disbursement Interest Rebate Amount Anticipated interest rebate (in dollars) associated with the disbursement	Numeric > = 0	Right
5	Anticipated Disbursement Net Amount Anticipated net amount (in dollars) of the disbursement	Numeric > = 0	Right
2	Anticipated Disbursement Number Disbursement number for the current disbursement transaction	01-20	Right
6	Anticipated Disbursement School Code Direct Loan School Code, also identifies school originating loan record	X00000 – X99999 where X = G or E	Left
21	Loan ID (Anticipated Disbursement) Unique identifier created at the time of origination	Student's Social Security Number: 001010001 – 999999999 <u>Loan type:</u> S = Subsidized U = Unsubsidized P = PLUS Loan year: 02 School code: X00000 – X99999 where X = G or E Loan sequence number: 001-999	Left

State/Country/Jurisdiction Codes

State/Country/Jurisdiction	Code	State/Country/Jurisdiction	Code
Alabama	AL	Nebraska	NE
Alaska	AK	Nevada	NV
American Samoa	AS	New Hampshire	NH
Arizona	AZ	New Jersey	NJ
Arkansas	AR	New Mexico	NM
California	CA	New York	NY
Canada*	CN	North Carolina	NC
Colorado	CO	North Dakota	ND
Connecticut	CT	Northern Mariana Islands	MP
Delaware	DE	Ohio	OH
District of Columbia	DC	Oklahoma	OK
Federated States of Micronesia	FM	Oregon	OR
Florida	FL	Palau	PW
Georgia	GA	Pennsylvania	PA
Guam	GU	Puerto Rico	PR
Hawaii	HI	Rhode Island	RI
Idaho	ID	South Carolina	SC
Illinois	IL	South Dakota	SD
Indiana	IN	Tennessee	TN
Iowa	IA	Texas	TX
Kansas	KS	Utah	UT
Kentucky	KY	Vermont	VT
Louisiana	LA	Virginia	VA
Maine	ME	Virgin Islands	VI
Marshall Islands	MH	Washington	WA
Maryland	MD	West Virginia	WV
Massachusetts	MA	Wisconsin	WI
Mexico	MX	Wyoming	WY
Michigan	MI	Military Location Code AA (Asia)	AA
Minnesota	MN	Military Location Code AE (Europe)	AE
Mississippi	MS	Military Location Code AP (Pacific)	AP
Missouri	MO	Foreign Address	FC
Montana	MT		

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

Combination Edits

Introduction

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

Combination Edits

Edit	Field Name	Table	Condition	Message
1010	Parent's Date of Birth	Loan Demo	If student's date of birth = parent's date of birth (PLUS only)	Parent's date of birth may not be the same as the student's date of birth
1025	Borrower Loan Default/Grant Overpayment	Loan	If changed to Y and actual disbursements exist	All current and future disbursements must be adjusted to $0 prior to changing default status to (Y)es
1035	Dependency Status	Loan	If dependency status = D and yr in college = 6 or 7	Graduate students cannot be dependent
1045	Loan Amount Approved	Loan	If entered and dependency status or college grade level are blank	Loan amount approved cannot be entered unless dependency status and college grade level are present
1055	Loan Amount Approved	Loan	For Records where Loan Type = S or U Health Profession Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = D Grade level = 0,1 Loan Amt approved > 2625 **OR** For Records where Loan Type = S or U Health Profession Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = D Grade level = 2 Loan Amt approved > 3500 **OR**	The Loan Amount Approved for this Loan Exceeds Annual Loan Limits for this Student Maximum Loan Amount [99999] (Cont'd)

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
1055 (Cont'd)	Loan Amount Approved (Cont'd)	Loan (Cont'd)	For Records where Loan Type = U Health Profession Programs Flag = Y Add'l Unsub Flag = Y Dep Status = D Grade level = 3, 4, 5 Loan Amt approved > 27167 **OR** For Records where Loan Type = U Health Profession Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 0, 1 Loan Amt approved > 6625 **OR** For Records where Loan Type = S Health Profession Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 0, 1 Loan Amt approved > 2625 **OR** For Records where Loan Type = U Health Profession Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 2 Loan Amt approved > 7500 **OR**	The Loan Amount Approved for this Loan Exceeds Annual Loan Limits for this Student Maximum Loan Amount [99999] (Cont'd)

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
1055 (Cont'd)	Loan Amount Approved (Cont'd)	Loan (Cont'd)	For Records where Loan Type = S Health Profession Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 2 Loan Amt approved > 3500 **OR** For Records where Loan Type = U Health Profession Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 3, 4, 5 Loan Amt approved > 10500 **OR** For Records where Loan Type = S Health Profession Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 3, 4, 5 Loan Amt approved > 5500 **OR** For Records where Loan Type = U Health Profession Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 2 Loan Amt approved > 7500 **OR**	The Loan Amount Approved for this Loan Exceeds Annual Loan Limits for this Student Maximum Loan Amount [99999] (Cont'd)

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
1055 (Cont'd)	Loan Amount Approved (Cont'd)	Loan (Cont'd)	For Records where Loan Type = S Health Profession Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 2 Loan Amt approved > 3500 **OR** For Records where Loan Type = U Health Profession Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 3, 4, 5 Loan Amt approved > 10500 **OR** For Records where Loan Type = S Health Profession Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 3, 4, 5 Loan Amt approved > 5500 **OR** For Records where Loan Type = U Health Profession Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 6, 7 Loan Amt approved > 18500 **OR**	The Loan Amount Approved for this Loan Exceeds Annual Loan Limits for this Student Maximum Loan Amount [99999] (Cont'd)

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
1055 (Cont'd)	Loan Amount Approved (Cont'd)	Loan (Cont'd)	For Records where Loan Type = S Health Profession Programs Flag = Blank Add'l Unsub Flag = Blank Dep Status = I Grade level = 6, 7 Loan Amt approved > 8500 **OR** For Records where Loan Type = U Health Profession Programs Flag = Y Add'l Unsub Flag = Blank Dep Status = I Grade level = 4, 5 Loan Amt approved > 27167 **OR** For Records where Loan Type = U Health Profession Programs Flag = Y Add'l Unsub Flag = Blank Dep Status = I Grade level = 6, 7 Loan Amt approved > 45167	The Loan Amount Approved for this Loan Exceeds Annual Loan Limits for this Student Maximum Loan Amount [99999] (Cont'd)
1060	Loan Amount Approved	Loan	If Loan Amount Approved is greater than Loan Amount Requested (PLUS only)	Loan Amount Approved may not be greater than the Loan Amount Requested
1065	MPN/Promis-sory Note Status	Loan	~~If status is N or R and Promissory Note Indicator is not = F~~ ~~(For Import External Change only)~~ ***If MPN/Prom Note Status is changed to S and the current MPN/Prom Note Status is not P or is not R and the Prom Note Print Indicator is F.***	MPN/ Promissory Note may not be signed prior to printing note
1077	Disbursement-Anticipated Gross Amount	Anticipated	If the amount is changed and the sum of the anticipated disbursements exceeds the loan amount approved	Anticipated Gross Loan Total may not exceed the Loan Amount Approved

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
1080	Borrower Signed Note Date	Loan	If ***Loan Type = P (Plus) and*** Borrower Signed Note Date is changed to blank ***OR*** ***If Loan Type = S or U and Borrower Signed Note Date is changed to blank and MPN Status is not changed to T***	Date Signed Note Received cannot be changed to blank ***OR*** ***Date Signed Note Received cannot be changed to blank unless MPN Status is changed to T (MPN Exists)***
1085	Borrower Signed Note	Loan	If MPN/Promissory Note Status ~~is N~~ ***is not equal to A, S, or M*** and signed note received date is non-blank OR If MPN/Promissory Note Status is S and signed note received date is blank	MPN/Promissory Note status must ~~change to signed before entering a~~ ***be signed, manifested, or accepted when the*** signed note received date ***is non-blank*** Date note received required on signed notes
1086	Borrower Signed Note Date	Loan	If borrower signed note date is in the future	Borrower Signed Note Date may not be in the future
1090	Borrower's Citizenship	Loan	~~If changed to blank for (PLUS only)~~ ***If PLUS Loan and Borrower's Citizenship = Blank (PLUS only)***	Citizenship may not be ~~changed to~~ blank
1100	Borrower's Citizenship	Loan	If citizenship is equal to 3 ~~(PLUS only)~~ ***and Loan Type = PLUS (P)***	Borrower citizenship may not be 3 (Not eligible) for a PLUS loan.
1125	Loan Period End Date	Loan	If Loan Period End Date is less than or equal to loan period start date	Loan Period Start Date must be prior to Loan Period End Date
1126	Loan Period End Date	Loan	If Loan Period End Date is more than 12 calendar months past the loan period start date	**WARNING** – LOC may reject this record as Loan Period may not be greater than 12 calendar months
1135	Academic Year End Date	Loan	If Academic Year End Date is more than 12 calendar months past the Academic Year Start Date	**WARNING** – LOC may reject this record as Academic Year may not be greater than 12 calendar months

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
1136	Academic Year End Date	Loan	If Loan Period Start Date is earlier than Academic Year Start Date OR If Loan Period End Date is greater than Academic Year End Date	Loan Period must be within Academic Year Review Loan Period Start and End dates and Academic Year Start and End dates
1170	School Code	Loan	During Import Change process, if school code changed and saved to database is different than what is previously on the database and the origination status is not N	School Code may not be changed after origination
1180	Disbursement-Anticipated Date	Anticipated	If dates are out of order	Anticipated disbursement must be in ascending date order

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
1195	Action Date	Actual	If the transaction date entered is prior to the transaction date of the 1st actual disbursement on the database***, or the actual disbursement with the First Disbursement Flag = C, if one exists,*** use the transaction with Type D, unless a Type Q transaction exists If a Type Q transaction exists, use the date of the Type Q transaction with the highest sequence number	Actual Disbursement Date entered may not be prior to the 1st Actual Disbursement Date
1215	Action Type	Actual	If Inactive Flag is Y and actual disbursements added	This Loan is currently Inactive You must remove the Inactive Flag before making any disbursements
1220	Action Type	Actual	If action type U is entered and a disbursement record already exists for this disbursement (For Import External Change and Multiple Entry only)	Actual Disbursement record already exists for this disbursement
2000	Disbursement-Anticipated Date	Anticipated	If date entered is more than 10 days before Loan Period Start Date	Anticipated Disbursement date #(N) may not be more than 10 days prior to Loan Period Start Date
2001	Action Date	Actual	If date entered is more than 10 days before Loan Period Start Date	**WARNING** – The LOC may reject this record since Actual Disbursement date #(N) may not be more than 10 days prior to Loan Period Start Date
2005	Disbursement-Anticipated Date	Anticipated	If disbursement date is after loan period end date	**WARNING** – The LOC may reject this record since Anticipated Disbursement date must be prior to Loan Period End Date
2010	Anticipated Detail fields	Anticipated	If anticipated date is not present and any other anticipated detail is present	Anticipated Disbursement #(N) detail fields may not be completed without an anticipated disbursement date
3000	Action Type	Actual	If the PLUS Credit check indicator is blank, N, X, F, or D and any action type is entered (PLUS only)	Actual Disbursement #(N) may not be made with a blank, Pending, Failed or Credit Denied Credit Decision status on PLUS loan

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
3040	Action Date	Actual	~~Update with First Disbursement Flag if Action Date, Type or Amount empty and at least one action field non-blank~~ ***If any actual disbursement has a blank Action Type or Action Date field, or is an Action Type other than A, N, or Q with a blank Action Amount*** (For Import External Change and Multiple Entry Only)	~~Disbursement date required to disburse loan~~ ***Actual Disbursement #(N) Action Type, Action Amount, and Action Date are required to disburse a loan***
3042	Action Type	Actual	If Disbursement Type Q and current disbursement # is not Accepted or Batched	Disbursement must be Accepted or Batched before a disbursement date change is applied to that disbursement
3044	Action Date	Actual	If Disbursement Type Q date for 1st actual disbursement or actual disbursement with First Disbursement Flag = C is after any other Disbursement Type D Date If any subsequent disbursement contains a Type Q transaction, edit against the date of the Type Q transaction with the highest sequence number Example: 7/15/2001: Disb #1 Original Date 7/20/2001: Q for Disb #1 Date 7/18/2001: Disb #2 Date	Adjusted Disbursement Date of the first disbursement cannot be after a subsequent disbursement #(N) date
3050	Action Amount	Actual	If action type of D is entered and amount is equal to zero	Actual Disbursement Amount #(N) may not be equal to zero
3051	Action Amount	Actual	If action amount gross is same as previous gross amount for this disbursement number	You may not enter an action amount where the Gross Amount is the same as the previous transaction for this disbursement number
3055	Action Disbursement Number	Actual	If action disbursement number is greater than one (01) and actual disbursement 01 does not exist	Disbursement number 01 must be entered before this disbursement
3070	***Action Type***	***Actual***	***If an actual disbursement's first transaction type is A or Q***	***First transaction type for disbursement #(N) cannot be A, N, or Q***

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
3080	Action Date	Actual	If date entered is after current date	Actual disbursement #(N) may not be in the future
3090	Actual Gross Amount	Actual	If the MPN/Promissory Note status is equal to N, R or P and the origination status is N or R and the entered amount is changed and saved as non-zero	MPN/Promissory Note must be signed and Loan record must be batched prior to entering Actual Disbursement #(N)

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
3100	Action Type	Actual	If action type entered is A or N and date entered is before date on actual disbursement (type D)	Adjustment may not be prior to actual disbursement
3105	Action Date	Actual	If the action date is 91 days or more greater than the loan period end date	**WARNING** – This Disbursement Date is 90 days past the Loan Period End Date and will be rejected by the LOC unless your institution has prior approval from the Department of Education
3900	Disbursement-Anticipated Gross Amount	Anticipated	During Import Change process, if the loan origination status is equal to N and a disbursement is non-blank	Anticipated Disbursements may not be changed prior to originating a loan
3911	Actual Gross Amount	Actual	If the sum of all actual disbursements exceeds the Loan Amount Approved	Actual Gross Loan Total may not exceed the Loan Amount Approved
3914	Actual Gross Amount	Actual	CANCODE is set to Y (through multiple entry/ import change) and sum of actuals is greater than zero	You must first adjust all Actual Disbursements to $0 before you can mark this loan inactive
3995	Actual Gross Amount	Actual	If Required Entrance Interview Flag is checked in system setup, and College Grade Level on Demo record = 0 or 1, and Entrance Interview Flag on demo is not checked	Actual disbursements may not be saved without an Entrance Interview for Grade Level 0 or 1
4000	Anticipated Disbursement Number	Anticipated	If Anticipated Disbursement Numbers greater than or equal to 5 exist on a PLUS loan	PLUS loans can only contain 4 anticipated disbursements
4001	PLUS Borrower Current SSN	Loan	If PLUS borrower's current SSN is the same as the student's current SSN	Parent current SSN may not be the same as the Student's Current SSN
4002	Anticipated Disbursement Number	Anticipated	If only one anticipated disbursement record exists for a loan and the school is not designated as a Special school in Direct Loan setup	**WARNING** - The LOC may reject this record since a loan must have at least two disbursements unless your school is designated as a Special school
4003	Loan Period Code	Loan	If loan period code is changed and the loan status is A or B ***(For Import External Change and Multiple Entry Only)***	The Loan Period Code may not be changed when the loan status is Accepted or Batched

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
4004	*Action Date*	*Actual*	*If the disbursement is flagged as the "first" and the Action Date is greater than the date of any other disbursement*	*Actual Disbursement #(N) must have the earliest Disbursement Date since it is flagged as the "first" disbursement*
4005	*Date of Birth*	*Demographic* *DOB*	*If the student's date of birth is not 19020101-19901231*	*Student's date of birth must be between 01/01/1902 and 12/31/1990.*
4006	*MPN/Prom Note Status*	*Loan*	*If MPN/Prom Note Status is changed to T* *AND* *The Loan Type is S or U* *AND* *The current MPN/Prom Note Status is not N, R, P, S, or M*	*MPN Status may not be changed to T (MPN Exists) when the current status is not N, R, P, S, or M*
4007	*Local Zip Code*	*Demographic* *LSTATE* *LZIP*	*Student's local zip code is not blank and local state is blank* *OR* *Student's local address state is not blank and is not "CN," " MX," or "FC," and zip code is blank* *(External Add/Change Only)*	*Student's Local Address State should not be blank* *OR* *Student's Local Zip Code should not be blank*
4008	*Local Address*	*Demographic* *LADDRESS* *LCITY* *LSTATE* *LZIP*	*If only one of the local address fields is non-blank* *(External Add/Change Only)*	*At least two Local Address fields must be populated*
4009	*Student's Name*	*Demographic* *NAMEL* *NAMEF*	*Student's First and Last Names are blank*	*Student's First and Last Names cannot both be blank*
4010	*Parent's Name*	*Loan* *NAMEL* *NAMEF*	*Parent's First and Last Names are blank and Origination Status is not N* *(N/A to Imports)*	*Parent's First and Last Names cannot both be blank*

Combination Edits (Continued)

Edit	Field Name	Table	Condition	Message
4011	***Current SSN***	***Loan SSNCURR***	***If PLUS Borrower's Current SSN is changed to blank and Origination Status is not N***	***Parent's Current SSN may not be changed to blank after the loan is originated***
4012	***First Disbursement Flag***	***ActualDisbursement.FIRST***	***If the First Disbursement Flag = C and Disbursement Status of Actual Disbursement 01 is not A (Accepted)***	***Actual Disbursement 01 must be accepted before a subsequent Actual Disbursement can be flagged as the "First" Actual Disbursement***

Combination Systems Requirements

Up-Front Interest Rebate Implementation for 2001–2002

To assist you in making system modifications for the 2001-2002 Program Year implementation of the up-front interest rebate, we are providing you with this section to identify impacts to your system, especially disbursements. This section includes the business rules and calculations for:

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

The net disbursement and interest rebate amount calculations are new for Program Year 2001-2002 and forward because of the up-front interest rebate program.

Business Rules

- An up-front interest rebate amount will be calculated at the disbursement level by the schools for each Direct Subsidized, Direct Unsubsidized and Direct PLUS loan.
- The up-front interest rebate percentage that is in affect starting with 2001-2002 Direct Loans is 1.5% of the gross disbursement amount.
- The current method to calculate individual Gross Disbursement Amounts and the current rounding logic remain as is. The variance is still applied to the last anticipated disbursement.

- The method to calculate the Net Disbursement Amount and Interest Rebate Amount is new. The new calculations are explained below.
  - The resulting Loan Fee Amount and Interest Rebate Amount are truncated. Truncated means the cents are removed and the remaining whole dollar is the amount to use. Do not round up or down.
  - When calculating the Combined Fee/Interest Rebate Amount and the Loan Fee Amount, take all results out 3 decimal places to ensure consistent results in automated tools such as MS Excel.
- Twenty new 5-byte fields for the Anticipated Disbursement Interest Rebate Amount are added to the 2001-2002 LOR layout for each anticipated disbursement. The LOR acknowledgment has not changed.
- Two new 5-byte fields, Disbursement Actual Interest Rebate Amount and Disbursement Actual Interest Rebate Amount-LOC, are added to the 2001-2002 Disbursement record layout.
- The size of the Disbursement and Disbursement Acknowledgment record layouts is unchanged and remains 152 bytes.
- Schools send to the LOC the gross disbursement amount, loan fee amount, and net disbursement amount for anticipated and actual disbursements. Additionally, schools send the interest rebate amount for both anticipated and actual disbursements.

Gross Disbursement Calculations

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

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

When computing gross disbursement amounts, use the following specifications:

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

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

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

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

Step 3: To determine the amount of the last disbursement, multiply the individual disbursement amount by the number of disbursements.

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

The variance is applied to the last disbursement.

Three examples are provided on the next pages.

Example 1: Determining Gross Disbursement Amount for Two Disbursements

Loan Amount Approved: $2625

Step 1: 2625 divided by 2 = 1312.5000

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

Therefore, 1312.5000 truncates to 1312.50

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

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

Round 1312.50 to 1313. Therefore, all disbursement amounts are 1313 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

Multiply 1313 by 2 = 2626

Since $2626 is more than $2625, subtract the difference of $1. The last disbursement is equal to $1313–$1 or $1312.

Final Results:

1st Gross Disbursement Amount = 1313

2nd Gross Disbursement Amount = 1312

Total Loan Amount = $2625

Example 2: Determining Gross Disbursement Amount for Three Disbursements

Loan Amount Approved: $1000

Step 1: 1000 divided by 3 = 333.3333

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

Therefore, 333.3333 truncates to 333.33

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

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

Round 333.33 to 333. Therefore, all disbursement amounts are 333 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

Multiply 333 by 3 = 999

Since $999 is less than $1000 you add the difference of $1. The last disbursement is equal to $333 + $1 or $334.

Final Results:

1st Gross Disbursement Amount = $333

2nd Gross Disbursement Amount = $333

3rd Gross Disbursement Amount = $334

Total Loan Amount = $1000

Example 3: Determining Gross Disbursement Amount for Six Disbursements

Loan Amount Approved: $22,167

Step 1: 22167 divided by 6 = 3694.5000

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

Therefore, 3694.5000 truncates to 3694.50

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

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

Round 3694.50 to 3695. Therefore, all disbursement amounts are 3695 except the last disbursement.

Step 3: To determine the last disbursement amount, multiply the individual disbursement amount by the number of disbursements.

Multiply 3695 by 6 = 22170

Since $22170 is more than $22167, subtract the difference of $3. The last disbursement is equal to $3695–$3 or $3692.

Final Results:

1st Gross Disbursement Amount = $3695

2nd Gross Disbursement Amount = $3695

3rd Gross Disbursement Amount = $3695

4th Gross Disbursement Amount = $3695

5th Gross Disbursement Amount = $3695

6th Gross Disbursement Amount = $3692

Total Loan Amount = $22,167

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

Loan fee amount calculations do not change with the interest rebate implementation. However, net disbursement amount and interest rebate amount calculations are new.

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

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

To calculate **Net Disbursement Amount:**

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

Step 2: Truncate the Combined Fee/Interest Rebate Amount

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

To calculate **Loan Fee Amount:**

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

Step 5: Truncate the Loan Fee Amount

To calculate **Interest Rebate Amount:**

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

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

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

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

Then proceed with Step 1 listed above.

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

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

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

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

Rounding Logic for Disbursement Amount Calculations Table

The following table provides a summary of the fields that are calculated when **subsidized/unsubsidized disbursements** are entered or changed:

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

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

Rounding Logic for Disbursement Amount Calculations Table (Continued)

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

Rounding Logic for Disbursement Amount Calculations Table (Continued)

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

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

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

Rounding Logic for Disbursement Amount Calculations Table (Continued)

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

Leap Year Logic

EDExpress uses the following date format and leap year logic in the date fields on its databases:

- The date field format is **CCYYMMDD**
- For (**CC**), the date field must contain only: 19 or 20
- For (**YY**), the date field must contain only: 00 - 99
- For month (**MM**), the date field must contain only: 01 - 12
- For day (**DD**), valid range depends upon month as follows:

Month	Valid Day Range
01	01 - 31
02	01 – 28 (unless year is divisible by 4 when 01 - 29 is valid)
03	01 - 31
04	01 - 30
05	01 - 31
06	01 - 30
07	01 - 31
08	01 - 31
09	01 - 30
10	01 - 31
11	01 - 30
12	01 - 31

Importing Data into the EDExpress Direct Loan Software

Interfacing your institution's system with EDExpress allows you to take advantage of the built-in edits and PC communication software. It reduces the data preparation effort by importing student data from your existing systems into EDExpress. After processing Direct Loan records with EDExpress, you can create a customized export file to share the data with your other institutional systems.

Certain borrower information is required before you can originate a loan. This information includes data about the borrower such as the name, address, date of birth, citizenship, and year in college. Also, it includes information specific to the loan such as the loan amount approved***,*** ~~and~~ loan period start and end dates***, and assumed MPN status***. When creating the import file, please refer to the column marked 'required field' in the External Import Loan Origination Add file (DIEA) record layout.

As an EDExpress user, you have the following three options when entering data required to originate a Direct Loan:

1. Key enter data from the SAR and other hardcopy documents
2. Import data from EDExpress' ISIR and/or packaging system databases
3. Import data from an institutional system (External System)

The following specifications address the third option - importing data from an institutional system. For information regarding the first and second options, please refer to the online Help in the Direct Loan software.

Notes:

- EDExpress automatically performs origination for all records containing all of the required origination fields. This step is performed during the import process for all records with a loan origination status of N.
- If your institution chooses to fill field #1 with a preassigned Loan ID, you may assign any loan sequence number (001-999). However, we strongly recommend that you start loan sequence number creation with 001 and do not start with 101.

If you have developed systems to capture information required to originate a loan, two general import capabilities are available.

Importing New Records

This import option allows you to add records to the EDExpress Direct Loan database. You must create a file of borrower records according to a standard file layout. See the Combination Layout Section for layout and file creation specifications. If the record passes reject editing and a Loan ID is not specified in the import file, the loan record is added to the EDExpress database and a 21-digit Loan ID is assigned. The Loan ID is important to systems interfacing with EDExpress because it is needed when making changes to existing records.

When a loan record is imported, EDExpress searches for records with an identical student's SSN, Loan Type, Loan Year, and Direct Loan School Code. If there is no match, EDExpress assigns 001 as the Loan Sequence Number.

If EDExpress discovers a match on a student's SSN, Loan Type, Loan Year, and Direct Loan School Code, it proceeds using your selected add options. You request to be prompted for duplicates by selecting "Y."

- You can request EDExpress to create a new loan record when a duplicate record is found by selecting "C" (***Create All***). When a duplicate is found, EDExpress assigns the next highest Loan Sequence Number.
- You can request EDExpress to skip the duplicate by selecting "N" ***(Skip Duplicate Record)***. The record is skipped and counted on the Import Add Report as a skipped record.

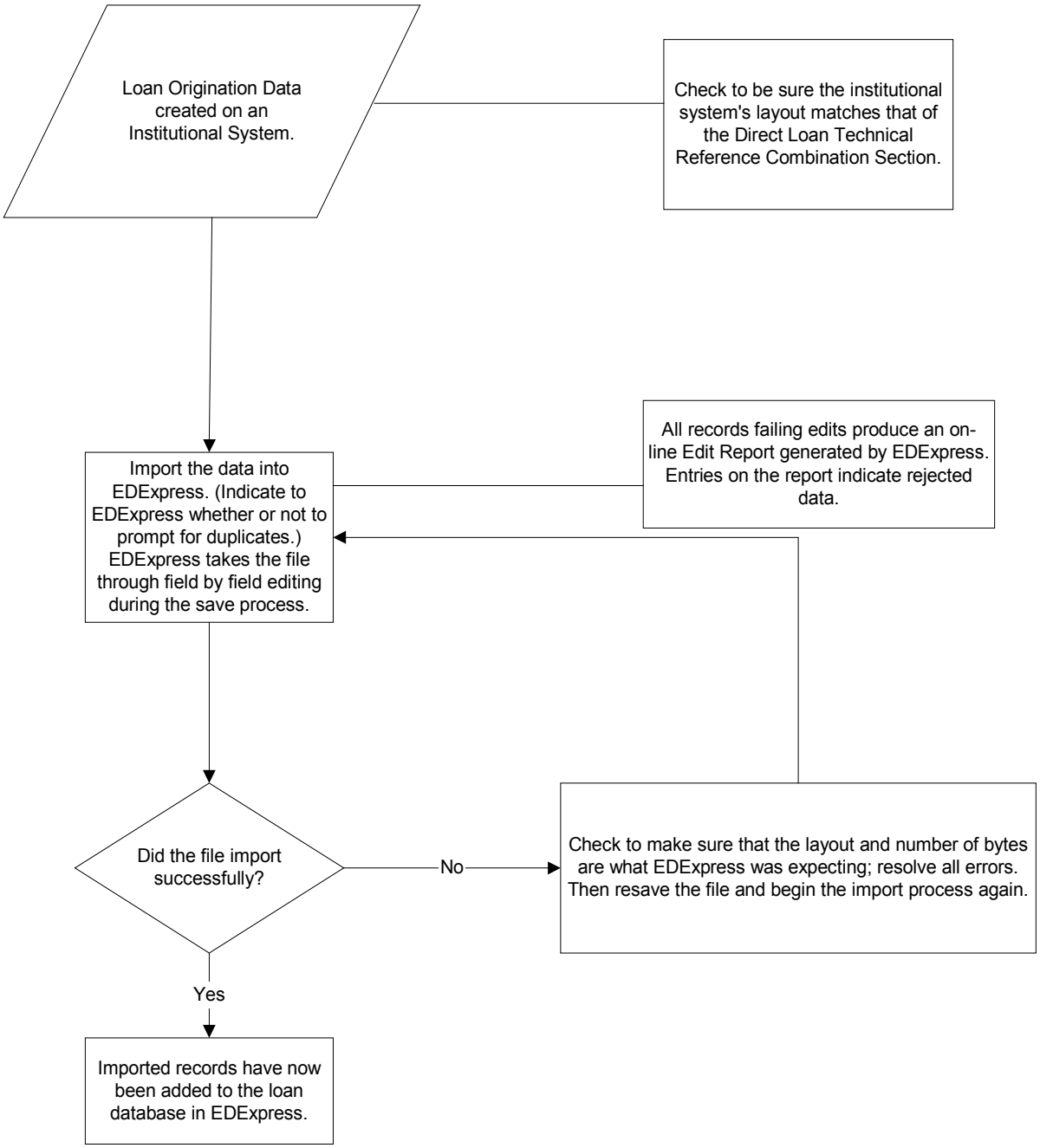
Imported records must adhere to the External Import Add Record layout. EDExpress prompts you for a filename. Once a filename is provided, EDExpress performs a series of edits and calculations on each record of the imported file.

An Add Edit Report is created for each file of imported records. This report identifies rejected records and provides statistics on the number of records added to the database. The format of the Loan Origination Add Edit Report is provided in the Appendix.

Notes:

- EDExpress maintains separate records for each borrower loan type. For example, if a student borrower is approved for a subsidized loan, unsubsidized loan, and PLUS loan, three records are imported to EDExpress, one for each loan type. For each imported record, a record is established in the Loan Origination database.
- For all loan types, the Loan Origination database maintains demographic information about the borrower. In addition, student demographic information is maintained for PLUS loans.

External Import Loan Origination Add



Originating and Determining MPN Status within EDExpress

New for 2001-2002: Upon Origination, EDExpress determines the MPN status of a loan and updates the MPN status field. This is the MPN status for the loan record until the record is exported and acknowledged by the LOC.

The criteria EDExpress uses to determine the MPN status of a loan is based on whether you have indicated that you process loans using multi-year functionality or single-year functionality in Direct Loan Setup.

Indicating in EDExpress Multi-Year or Single-Year Functionality

New for 2001-2002: A field is added to Direct Loan System Setup asking "Do you use multi-year MPNS at your school?" This field is a checkbox. If you process MPNs using multi-year functionality, mark the box. If you process MPNs using single-year functionality, leave the box empty.

EDExpress defaults to a marked box indicating yes, school is using multi-year functionality.

Multi-Year Functionality

Determining the MPN Status for schools using multi-year functionality is a two step decision making process within EDExpress.

First, EDExpress checks for other existing originated subsidized or unsubsidized loans for the student. When another loan exists within EDExpress for a student, EDExpress reviews the MPN Status of the existing loan.

IF…	*THEN…*
The MPN Status of the existing loan indicates a valid MPN exists or assumes a valid MPN exists (A, P, S, M, or T)	***EDExpress updates the MPN Status of the originating loan to "T," assumes a valid MPN exists***
The MPN Status of the existing loan indicates no valid MPN exists (R or N)	***EDExpress sets the MPN Status of the originating loan to "R," ready to print and a new MPN can be printed***

When no other loan(s) exist within EDExpress for a student, EDExpress reviews the ISIR MPN Indicator if ISIRs were imported into EDExpress.

IF…	***THEN…***
The ISIR MPN Indicator indicates an active MPN at the LOC (A)	***EDExpress updates the MPN of the originating loan to "T" assumes a valid MPN exists***
The ISIR MPN Indicator is blank or indicates no valid MPN (I, C, N, or U)	***EDExpress sets the MPN Status of the originating loan to "R," ready to print and a new MPN can be printed***

Single-Year Functionality

When determining the MPN Status of a loan at a school using single-year functionality, EDExpress looks for other originated subsidized or unsubsidized loans for the student with the same academic year within EDExpress.

IF…	***THEN…***
No other loans exist for this student within EDExpress	***EDExpress sets the MPN Status of the originating loan to "R," ready to print and a new MPN can be printed***
Another loan exists and the academic year start and end dates do NOT match the loan being originated	***EDExpress sets the MPN Status of the originating loan to "R," ready to print and a new MPN can be printed***
Another loan exists and the academic year start and end date match the loan being originated and EDExpress reviews the MPN Status of the existing loan	
If the MPN Status of the existing loan indicates a valid MPN exists or assumes a valid MPN exists (A, P, S, M, or T)	***EDExpress updates the MPN Status of the originating loan to "T," assumes a valid MPN exists***
If the MPN Status of the existing loan indicates no valid MPN exists (R or N)	***EDExpress sets the MPN Status of the originating loan to "R," ready to print and a new MPN can be printed***

Note: For schools implementing single-year functionality the ISIR MPN Indicator is not used in the process to determine if a new MPN should be printed.

Exporting the MPN Status to the LOC

EDExpress exports the determined MPN status for a loan to the LOC via the Loan Origination record.

When the loan is accepted by the LOC, the LOC links the loan to a MPN, if possible. The Loan Origination Acknowledgement (DISF02OP) contains the LOC's MPN status for the loan record.

Upon import of the LOC Loan Origination Acknowledgement EDExpress updates the MPN Status of a loan.

IF LOC MPN Status imported is:	*THEN EDExpress Updates to:*
A = Accepted MPN at the LOC	*A = Accepted by the LOC*
P = MPN not on file at the LOC	*R = Ready to Print*
I = Inactive	*R = Ready to Print*
C = Closed	*R = Ready to Print*
Q = Rejected	*R = Ready to Print*
X = Pending MPN at the LOC	*X = Pending*

Exchanging Loan Origination Records with the LOC

You transmit a loan origination record to the LOC for each originated loan. If you request the LOC to print promissory notes, your request is part of the loan origination record. If you print your borrower's promissory notes, the loan origination record can be transmitted before or after the student signs the note. However, the LOC must receive the loan origination record, promissory note, and disbursement record before it can book the loan.

Two types of loan origination records can be exported to the LOC:

- Full Loan Origination Record
- Loan Origination Change Record

Submitting Full Loan Origination Records to the LOC

For each new loan, subsidized, unsubsidized and PLUS, you must send a Full Loan Origination Record to the LOC. The Full record contains all of the demographic information about the borrower, as well as anticipated loan disbursement data, required to originate the loan. Data on each record must be edited to adhere to the field length, field type, and valid field content specifications. ***In addition, upon origination, EDExpress determines the assumed MPN status for subsidized and unsubsidized loans. (The process for determining the MPN Status is explained later in the MPN text of this section.)***

Full Loan Origination Records are transmitted in two types of files. All of the subsidized and unsubsidized records are transmitted in a file with a message class of DESF02IN. All PLUS records are transmitted in a file with a message class of DEPF02IN.

New for 2001-2002: Loan records marked by the user as inactive on the Loan tab are excluded from the Loan Origination export to the LOC from EDExpress.

Schools can perform credit checks for PLUS borrowers by using the LO Online Web Application. Schools have the option to submit credit check requests via the LO Online Web Application or to submit Full Loan PLUS Origination Records to the LOC for the LOC to perform the credit check request. Schools are given the capability to receive a credit decision through an interactive Web-based application. The Web page accesses an approved credit bureau and returns a credit acknowledgement to the school. The Web page displays the credit decision of approved (accepted) or denied (failed). The reason for a failed credit decision is not displayed.

When the school receives a failed credit decision from the LO Online Web Application, the Full Loan PLUS Origination Record can be submitted to the LOC (so that the LOC can send an endorser form to the borrower) or the school may decide to originate additional unsubsidized loans for the student. The Full Loan PLUS Origination Record must be sent to the LOC if the borrower requests an endorser.

The credit decision received from the LO Online Web Application does not have to be forwarded to the LOC. The LOC receives a simultaneous response from the credit bureau at the time the school performs the credit check. The LOC stores the credit decision and sends necessary letters to the borrowers.

Note: Certification must be kept at the school, indicating that the borrower has authorized the school to perform the credit check and also indicating whether or not the borrower wants an endorser in the case of a failed credit decision.

Receiving Full Loan Origination Acknowledgements from the LOC

The LOC returns one acknowledgement record for each Full Loan Origination Record it receives. Batch integrity is maintained; the school receives acknowledgement records for all transmitted records in the batch.

These records are received in message class DISF02OP for subsidized and unsubsidized records and DIPF02OP for PLUS records. These records indicate whether the origination record is rejected or accepted. For PLUS records, the Full Loan Origination Acknowledgement also indicates whether the credit check is accepted, denied or pending. ***For subsidized and unsubsidized loans, the Full Loan Origination Acknowledgement also indicates the LOC's MPN Status for the loan. (Further information about this process is explained later in the MPN text of this section.)***

If a credit decision is overridden (modified) for a PLUS record, a separate PLUS Credit Decision Acknowledgement is received from the LOC (message class DIPC02OP). The PLUS Credit Decision Acknowledgement is transmitted to you at any time after the initial decision has been received on the Full Loan Origination Acknowledgement.

Once the Full Loan Origination record is accepted by the LOC, it should not be sent to the LOC again. If changes need to be sent to update information on the record, a change record described below must be sent to the LOC. When a Full Loan Origination record is rejected by the LOC, it is not kept on file in the LOC System. The record errors need to be corrected and the updated Full Loan Origination record transmitted to the LOC with the message class DESF02IN/DEPF02IN.

New for 2001-2002: The LOC processes credit check requests within hours and acknowledges PLUS loan records within 24 hours of receipt at the LOC. If a credit decision other than accepted or denied is received, the LOC acknowledges the accepted PLUS loan record with a pending credit check status.

PLUS Credit Decision Update (Override) Acknowledgement

For any previously accepted PLUS Full Origination records with a pending or denied credit decision, the borrower may request a subsequent credit check, an override, or submit an endorser addendum. Under these circumstances, the LOC returns a PLUS Credit Decision Update Acknowledgement. The Credit Decision Update Acknowledgement indicates one of the following statuses:

- C = (Credit overridden, new credit information provided),
- D = (Credit denied, endorser not okay),
- N = (Credit denied; after pending), or
- E = (Credit overridden, endorser OK).

The Credit Decision status indicates the results of PLUS Loan credit checks on the parent borrower or endorser.

For approved applicants, you can proceed to the disbursement of funds. The LOC sends further information and instructions directly to those applicants not approved for a PLUS loan on the basis of credit checks. The LOC has the option to override the credit decision after an initial denial. The PLUS Credit Checks can be updated at any time on the basis of the borrower submitting supporting documentation to the LOC or credit reporting agency.

If you process PLUS loans, you may receive updated credit decisions in this acknowledgement file with message class DIPC02OP at any time from the LOC.

Loan Origination Change Record

Once the Full Loan Origination Record is accepted by the LOC, changes to the borrower's demographic or loan information requires a change record be sent to the LOC. Loan Origination Change Records are transmitted in a separate message class DESC02IN.

Each change record contains the borrower's loan identification (necessary to identify the record on the LOC's databases), the number associated with the field being corrected, and the corrected value.

New for 2001-2002: Some data fields can be updated by a school on the LO Online Web Application. Further information on this new process will be forthcoming.

Importing Changes to Existing Records

This import option allows you to submit changes from your school's systems to the EDExpress Direct Loan database. To perform this option, you must create a file of borrower records according to a standard file layout. Each record must contain the borrower's loan identification number, field number associated with the field to be updated, and the updated value.

Use the External Import Change record layout and the table of Loan Origination Import Change Field Numbers to create your change record. These can be found in the Combination Layouts section of this technical reference.

To import most efficiently, you should import the records in Social Security Number order, and the fields to be updated within each change record should appear in numerical order. For example, if you are changing fields S013 (Borrower's Telephone Number) and S101 (Student's Local Address City), field S013 should appear first in the change record followed by field S101.

Each change record contains space for up to 10 data element changes. Multiple change records can be exported for a Loan ID if more than 10 changes are required.

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

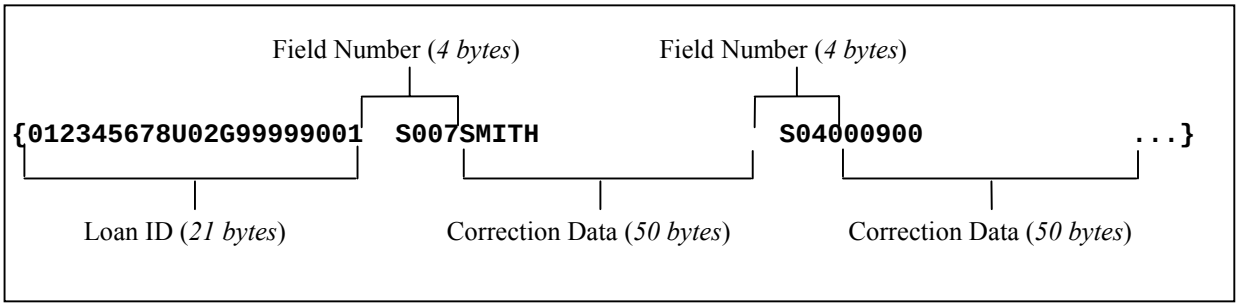
For example, when correcting a 5-byte numeric field to a value of '900,' the correction record would display 00900 with 45 blank spaces.

Example:

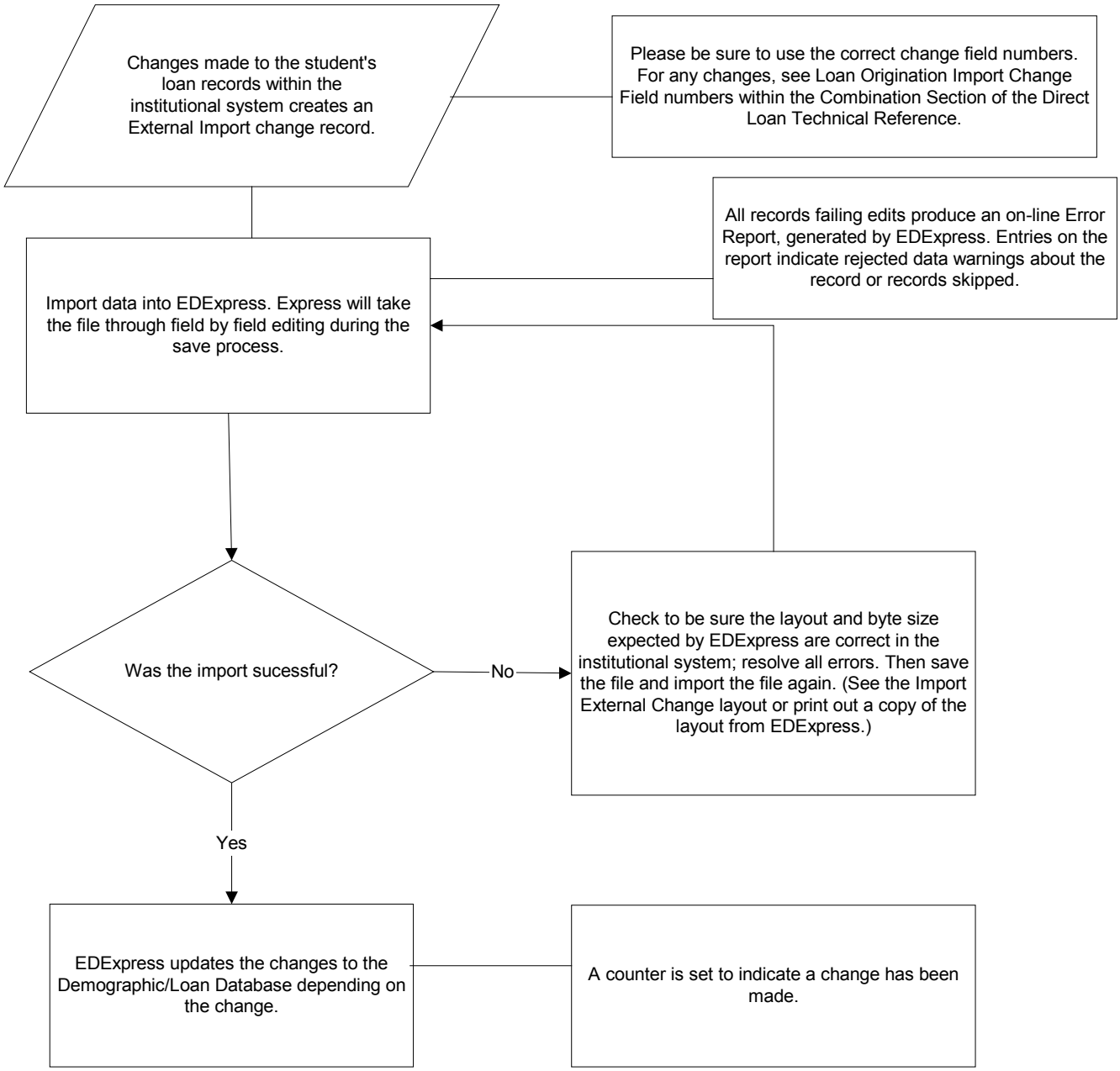
Two changes are submitted to a loan record whose ID is 012345678U02G99999001:

- a change in the borrower's last name to SMITH, and
- a change in the 1st disbursement anticipated gross amount to $900.

The following would be the contents of the change record excluding the create time, batch number, and User ID fields at the end of the record:



External Import Change Record



Receiving Loan Origination Change Acknowledgements from the LOC

The Loan Origination Change Acknowledgement (DIOC02OP) has the same record layout as the record layout used to transmit the change record to the LOC. The acknowledgement record indicates whether each change is accepted or rejected. Rejection codes are associated with each rejected field.

- If the change is accepted, then there are no reject codes associated with that field.
- If a change is rejected, then it must be corrected and only the fields that were in error need to be resent to the LOC as change records.

New for 2001-2002: A school can process some change records via the LO Online Web Application. On the Web site, a school is provided the option to print a listing of the changes made on the Web site. Remember to update your EDExpress database to agree with any changes made on the Web site to keep your database in sync with the LOC. Changes made on the Web site do not generate a Change Acknowledgement.

Processing Promissory Notes

All Master Promissory Notes (MPN) and PLUS Promissory Notes must be mailed to the LOC and accepted before the loans are booked. The hardcopy MPNs/promissory notes must be accompanied by a paper manifest that lists the borrower's name and MPN ID or PLUS Loan ID for each promissory note in the shipment. Also, the paper manifest provides a certification to be signed by an official at the school.

Master Promissory Notes and PLUS Promissory Notes must be batched separately and a separate paper manifest created for each. Each batch may contain up to 100 notes. Additionally, separate batches (manifests) must be created for each Direct Loan school code. The MPN/Promissory Note Manifest option is available through the EDExpress Print process. The format for the Master Promissory Note manifest and the PLUS manifest are provided in Appendix D.

Note: For Standard Origination Schools, the LOC prints for and collects from the borrower the MPNs and PLUS promissory notes. Therefore, Standard Origination schools do not generate paper promissory note manifests, and schools do not mail notes to the LOC.

Receiving Promissory Note Acknowledgements

The LOC returns an electronic file (DIPA02OP) containing the acknowledgement of any MPN/PLUS Promissory Notes processed by the LOC. This acknowledgement contains a batch ID generated by the LOC. Batch integrity does not exist between the paper notes and the MPN/PLUS Promissory Note Acknowledgement. Acknowledgements do not match one to one with paper manifests sent by the school.

Promissory Note Status

The DIPA02OP file contains a code in field #4 (Promissory Note Status) that returns one of three values: A (Accepted), X (Pending), or R (Rejected). Pending indicates that the promissory note is accepted but there is no Loan Origination record at the LOC to link to this promissory note.

Promissory Note Reject Codes

Promissory Note Reject Codes indicate why a note is rejected. If a note is rejected, a new MPN/PLUS Promissory Note must be printed with the corrected data and resubmitted to the LOC.

Promissory Note Reject Codes are mainly handled through a manual process. However, there are two electronic error codes that are received at the LOC, error codes "01" and "S." Once the notes are received in the mailroom, the notes are manually inspected for missing or incorrect information. A generic checklist is used. If it is determined that there are errors or information is missing, the checklist is marked in the appropriate blank describing the error that needs to be corrected.

The checklist and MPN/PLUS Promissory Note are returned to the school or borrower (Standard Origination Schools). A copy of the Checklist used by the LOC is provided in Appendix D. See the Custom Edit Section for Promissory Note Reject Reasons.

Master Promissory Note

The Master Promissory Note (MPN) is a legal document requiring the borrower to repay the funds borrowed under the Direct Loan Program. The MPN is the only approved promissory note for Direct Subsidized and Unsubsidized Loans for all schools. The MPN must be printed by the school or the LOC and signed by the student borrower before disbursement of a subsidized loan or an unsubsidized loan. Schools process MPNs using either multi-year note functionality or single-year note functionality.

No change is being made to the MPN data elements. As in the past, the school prints the MPN based on the completed loan origination record. No dollar amount is printed on the MPN by the school or the LOC and only one note is used for both subsidized and unsubsidized loans.

The MPN ID prints on the MPN. This identification is used by the LOC to link loans to the MPN. For printed MPNs for 2000-2001 and forward, the format of the MPN ID changed to use "M" as the MPN indicator instead of "S" or "U" in the loan type code field.

Note: MPNs are linked to a Loan Origination record by the LOC using the first three letters of the First Name. If the First Name field is blank on the Loan Origination Record or on the MPN, the LOC links using the first three letters of the Last Name.

Multi-Year Functionality

Multi-Year use of the MPN applies to all four-year and graduate/professional schools that are not subject to an emergency action or limitation, suspension or termination (LS&T) action per Direct Loan regulations. Any school requesting an exception to this regulation may contact the Direct Loan Operations Staff at 202/708-9951.

If a borrower is attending a school eligible for multi-year functionality, the borrower may have only one open MPN on file at the LOC for all subsidized and unsubsidized loans disbursed for academic year 1999-2000 and forward. For example, the open MPN at the LOC can be an MPN processed for academic year 2000-2001. The 2000-2001 loans and forward are linked by the LOC to this open MPN.

An open MPN on file at the LOC is assigned to the borrower and is not limited for use at a specific Direct Loan school. Therefore, any MPN accepted by the LOC can be used by a Direct Loan school eligible for MYN functionality. Thus, all loans for a student are linked to the same MPN across schools and academic years.

New for 2001-2002: An MPN Indicator is being added to the Institutional Student Information Record (ISIR). The ISIR MPN Indicator tells the school whether a valid MPN is on file at the LOC for a specific student. The values for this indicator are: A – Valid MPN on file at the LOC, C – Closed MPN at LOC, I – Inactive MPN at LOC, ~~and~~ N – Valid MPN not on file at LOC, ***U - Unavailable (data is unavailable at NSLDS) or Blank.***

Upon importing ISIR data into EDExpress, the ISIR MPN Status is stored within EDExpress and can be viewed from the Loan tab under View, NSLDS on the top tool bar. This ISIR MPN Status is used by EDExpress to determine if a MPN needs to be printed for a loan record. In addition, the ISIR MPN Status is listed as a demographic field for queries and external export.

Note: The ISIR MPN Status can be imported into EDExpress only through the ISIR Import process. Schools with external systems use the External Import Add or Change file and import a MPN Status of "T."

Single-Year Functionality

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

Valid MPN

An open MPN is valid for up to 10 years from the date of the first anticipated disbursement if an actual disbursement has been made for any associated loan origination record. If a student wishes to close an MPN, he or she must provide a request in writing to close an MPN to the Direct Loan Servicing Center or to the school. If the closed notification is received at the school, the school must forward the original documentation to the LOC. Once an MPN has been closed, no new loans can be linked to the closed MPN. A new MPN must be generated if new loans are originated. However, all disbursements and booking activities for the loans already linked to the closed MPN continue to be processed by the LOC.

Reporting Disbursements

Note: The Actual Disbursement Record cannot be accepted by the LOC until they have accepted the Loan Origination Record.

Before the LOC can "book" a loan, the LOC needs three essential components:

1. An accepted Loan Origination Record

    a) Approved Credit Decision (PLUS ONLY)

2. An accepted MPN/PLUS Promissory Note

3. An accepted Actual Disbursement Record

Once an Option 1 or 2 school has verified a completed and signed MPN/PLUS Promissory Note is on file as well as other eligibility verification required by regulations (e.g., student enrolled at least half-time), it can make a loan disbursement to the student or parent (either by check or by crediting the student's account).

LOC Disbursement Record Types

Actual Disbursement Records must be submitted and accepted for each disbursement transaction. Each disbursement and adjustment books separately.

There are six LOC Disbursement Records:

1. Disbursement = record type D (Batch Type #H)
2. Adjusted Disbursement Amount = record type A (Batch Type #H)
3. Adjusted Disbursement Date = record type Q (Batch Type #H)
4. Booked Disbursement = record type L (Batch Type #B)
5. Booked Adjusted Disbursement = record type M (Batch Type #B)
6. Servicer Refund = record type P (Batch Type SP)

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

An Adjusted Disbursement Amount Record is sent to the LOC when the amount of a disbursement needs to be increased or decreased. This includes disbursements being adjusted to zero. For more information, see the *DL School Guide* and the appropriate DL Bulletins.

An Adjusted Disbursement Date record is sent to the LOC when the date of an original actual disbursement needs to be changed. This record type is transmitted after an actual disbursement is sent to and accepted by the LOC.

Booking Notification

A Booked Disbursement record (record type L) or Booked Adjusted Disbursement record (record type M) is generated by the LOC providing the booked date for an actual disbursement or an actual adjusted disbursement. The record updates the EDExpress database with the disbursement or adjustment booked date. It is important to import booking notification acknowledgements on a timing basis. Otherwise, disbursements and adjustments booked at the LOC may display as unbooked in EDExpress.

Servicing Refund

A Servicing Refund record (record type P) is generated by the LOC when a borrower makes a payment to Servicing by the borrower within 120 days of disbursement. This transaction does not update the disbursement amounts recorded on the EDExpress database. This record is to inform you that the student has additional loan eligibility for the current year. EDExpress allows the Loan Amount Approved for this loan to include this additional refunded amount in the annual loan limit for this loan if the borrower decides to borrow additional funds.

Note: This transaction should not be returned to the LOC.

Disbursement Record Type "Q"

Disbursement type "Q" (Adjusted Disbursement Date) has been added for making adjustments to the actual disbursement date. In order to change the disbursement date, the school should use disbursement record type "Q" to show the correct actual disbursement date. The "Q" transaction can only be used after the school has sent an actual disbursement and received the disbursement acknowledgement. The following rules apply to transaction type "Q":

1. An actual disbursement must exist (see example #1).
2. Disbursement type "Q" is only for date changes, not changes to the actual disbursement amount. This is a separate disbursement transaction and must be transmitted to the LOC (see example #2).
3. Disbursement type "Q" adjusted disbursement date can be a date after a prior transaction date for that disbursement number (see example #3).

4. Disbursement type “Q” adjusted disbursement date cannot be a date later than subsequent disbursement numbers (see example #4).
5. Disbursement type “Q” can be entered with a date before any adjustments to that same disbursement (see example #5).
6. Multiple transactions may cause a delay in processing.
7. Disbursement type “Q” follows the same delete rules as any other disbursement transaction (cannot be deleted unless in a “R = Ready Status” or “E = Rejected Status”).

The following are examples that apply to the rules outlined above:

Example #1

Disb. #	Disb Type	Disb. Seq #	Disb. Date	Disb. Amt	Disb. Status	Allowed?	Comments
1	Q	01	05/01/2001	$1000	READY	NO	See rule #1

Example #2

Disb. #	Disb Type	Disb. Seq #	Disb. Date	Disb. Amt	Disb. Status	Allowed?	Comments
1	D	01	05/01/2001	$1000	ACCEPTED	YES	Initial Disbursement Entered
1	Q	02	05/02/2001		ACCEPTED	YES	See Rule #2
2	D	01	06/01/2001	$1000	ACCEPTED	YES	Second Disbursement Entered

Example #3

Disb. #	Disb Type	Disb. Seq #	Disb. Date	Disb. Amt	Disb. Status	Allowed?	Comments
1	D	01	05/01/2001	$1000	ACCEPTED	YES	Initial Disbursement Entered
1	Q	02	04/01/2001		READY	YES	See Rule #3
2	D	01	06/01/2001	$1000	ACCEPTED	YES	Second Disbursement Entered
2	Q	01	04/02/2001		READY	YES	See Rule #3

Example #4

Disb. #	Disb Type	Disb. Seq #	Disb. Date	Disb. Amt	Disb. Status	Allowed?	Comments
1	D	01	05/01/2001	$1000	ACCEPTED	YES	Initial Disbursement Entered
2	D	01	06/01/2001	$1000	READY	YES	Second Disbursement Entered
1	Q	02	06/02/2001		READY	NO	See Rule #4

Example #5

Disb. #	Disb Type	Disb. Seq #	Disb. Date	Disb. Amt	Disb. Status	Allowed?	Comments
1	D	01	05/01/2001	$1000	ACCEPTED	YES	Initial Disbursement Entered
1	A	02	05/15/2001	$500	READY	YES	Adjusted amount downward 15 days later
1	Q	03	05/15/2001		READY	YES	See Rule #5. This would change the date of the initial disbursement to 5/15 which is the same date as the adjustment and is allowed
2	D	01	06/01/2001	$1000	READY	YES	Second Disbursement Entered

Flagging A Subsequent Disbursement Number as the First Disbursement

New for 2001-2002: Implementation of a change process to flag a subsequent disbursement number as the first disbursement when disbursement #1 has already been generated and sent to the LOC.

As is current process, EDExpress generates disbursement #1 first when adding an actual disbursement record. However, a new field is added to the actual disbursement grid and an action code to flag a subsequent actual disbursement (#2 through #20) as the first disbursement. This "C" flag can be applied to a subsequent disbursement number only if the disbursement date on the subsequent disbursement has an earlier action date then the action date on the previous accepted disbursement #1. The "C" flag, updates the LOC database to indicate that the disbursement flagged is first disbursement for a loan.

Note: The first disbursement must always have the earliest date. Once disbursement #1 is accepted by the LOC or a flagged disbursement is accepted by the LOC, any disbursement for that loan with an earlier date will be rejected. If several disbursements are received by the LOC for the same batch cycle, disbursement #1 or a disbursement with a "C" flag whichever has the earliest date is processed first and the rest of the disbursements are processed in chronological order.

Anticipated disbursements will continue to be in sequential and chronological order.

Importing Disbursement Data into EDExpress

You can create a change record to import actual disbursement data from an external institutional system into EDExpress. To do this, use the External Change Record format (DIEC02OP) in the Combination Layouts section. The change record should include the following data elements:

Field	Change Field Number
Loan ID	N/A
Sequence Number	N/A
Disbursement Number	D003
Transaction Date	D004
Action Type (Actual Disbursement)	D006
Action Amount (Actual Disbursement)	D007
Actual First Disbursement Change Flag	D008

Disbursement Action Types

The gross, fee, interest rebate, and net amounts are sent to the LOC for all anticipated and actual disbursements. Disbursement records can be recorded in EDExpress by entering either actual gross or net amounts and EDExpress calculates the other amounts.

New For 2001-2002: You indicate whether disbursements are entered using the gross amount or net amount in Direct Loan System Setup. Once a disbursement is entered into EDExpress using a disbursement gross amount or a disbursement net amount, all actual disbursement records for that loan must be entered using the same method.

In addition to entering the amount of a disbursement, the disbursement number and the action date, you must enter the Action Type field. This field tells EDExpress what the amount represents.

The following chart describes the Action Types available.

Description	Action Type
Enter **Gross or Net** Amount of the disbursement	D
Enter **Gross or Net** Amount of the adjustment	A
Use anticipated disbursement amounts in the anticipated disbursement grid to enter **Gross or Net** Amounts to the actual disbursement grid	U
New for 2001-2002! Enter **Net Adjustment Amount (positive or negative)** of the adjustment	N
Adjusted Disbursement Date	Q

Sequence of Disbursement Records

Disbursement records should occur in the file grouped by Loan ID. The records must be sorted within Loan ID by Disbursement Number and Disbursement Sequence Number. For example, a loan has one actual disbursement and two adjustments. Record type D should precede record type A, and the two adjustments (record type A) should be in ascending date order.

To make the import work most efficiently, you should create the file so that the records are imported in transaction date order. If you have more than one record for a single transaction date, they should be sorted in Social Security Number order

Remember: Disbursement activity must be submitted to the LOC **within 30 days** of the transaction date.

Timing

For Option 1 and 2 schools, disbursement records are sent after you have received a signed valid MPN/PLUS Promissory Note from the borrower or a valid MPN on file at the LOC. For Standard Origination schools, disbursement records are sent to the LOC after you have received an accepted Promissory Note Acknowledgement for the borrower or a valid MPN is on file at the LOC. Take care to ensure that the disbursement record is accepted on a Disbursement Acknowledgement before transmitting change records for adjustments to $0.

Export Record of Disbursement Information

Direct Loan software creates a record of disbursement information for transmission to the LOC. The LOC edits the information against the loan origination record data stored in its system. The LOC returns an acknowledgement to the school indicating whether or not each disbursement record has been accepted (DIOD02OP).

Submit Correction Disbursement

You may receive a record from the LOC indicating the disbursement information record is rejected. In this case, you need to determine why the record was rejected, then correct the record and retransmit it to the LOC.

Process Disbursement Adjustments

Adjustments occur when the amount on a disbursement is incorrect and needs to be increased or decreased. This new adjusted disbursement amount needs to be sent to the LOC.

Inactive Loan Process (Adjustments to Zero)

Individual disbursements and/or Loan Amount Approved can be adjusted to zero. This process provides you the flexibility to increase the loan by simply recording and sending the LOC an upward adjustment if the loan or disbursement is to be reactivated after being adjusted to zero.

New for 2001-2002: When you select the inactive flag in EDExpress a dialog box appears displaying two options. Option 1 marks the loan inactive and no longer displays the loan on reports. The loan amount approved and anticipated disbursement are not adjusted by this option. Option 2 marks the loan inactive, no longer displays the loan on reports, adjusts the loan amount approved to zero, and adjusts all anticipated disbursement to zero. The selection of Option 2 also generates all necessary Change Records to be exported to the LOC.

The following scenarios demonstrate this process:

Scenario A

School needs to cancel an entire loan and NO Actual Disbursements have been made:

1. Reduce the Loan Amount Approved to $0 or mark the loan Inactive and select the option to reduce the Loan Amount Approved to $0. Save the record.
2. Save process within EDExpress automatically reduces each Anticipated Disbursement to $0.
3. Forward a Loan Origination Change Record to the LOC, which contains the change to the Loan Amount Approved and all Anticipated Disbursements.
4. Increase the Loan Amount Approved to the appropriate amount, which automatically resets the Inactive Flag, if you need to reactivate this loan.

   EDExpress automatically recalculates the Anticipated Disbursements.

   Forward a Loan Origination Change Record to the LOC, which contains the change to the Loan Amount Approved and all Anticipated Disbursements.

Scenario B

School wants to cancel an entire loan but Actual Disbursements have been made:

1. Adjust all Actual Disbursements to $0 and send in a Disbursement Record to the LOC, which contains adjusted disbursement record.
2. At the same time, reduce the Loan Amount Approved to $0 or mark the loan Inactive and select the option to reduce the Loan Amount Approved to $0. Save the record.
3. The Save process in EDExpress automatically reduces each Anticipated Disbursement.
4. Forward a Loan Origination Change Record to the LOC, which contains the change to the Loan Amount Approved and all Anticipated Disbursements.

   Note: This change record (Step 4) can be forwarded to the LOC at the same time the Disbursement Record in Step 1 is forward to the LOC.
5. (As in Step 4 for Scenario A above) Increase the Loan Amount Approved to the appropriate amount if you need to reactivate this loan.

   ~~EDExpress automatically~~ ***Enter the*** recalculate~~s~~***d*** ~~the~~ Anticipated Disbursements. A Loan Origination Change record is sent to the LOC to report the new amounts.
6. Adjust the appropriate Disbursement number back up to the disbursement amount if an Actual Disbursement is to be recorded. A Disbursement Record is sent to the LOC to report the new Actual Disbursement amounts.

Scenario C

School wants to only cancel individual Actual Disbursement(s):

1. Adjust the individual Actual Disbursement(s) to $0.
2. Send a Disbursement Record to the LOC, which contains this adjusted disbursement.
3. Reactivate this disbursement by entering an upward adjustment to that same disbursement, then send a Disbursement Record to the LOC with the new amount(s).

Notes:

- If you only adjust the disbursement(s) down to zero without adjusting the Loan Amount Approved appropriately, the student's loan data at NSLDS may not be reported correctly.
- If the sum of Actual Disbursements is changed to $0, a message displays suggesting that you may also want to change the Loan Amount Approved to $0.

Disbursement Confirmation (Schools in the Confirmation Pilot)

Schools participating in the Confirmation Pilot receive authorization from the borrower for the disbursement of funds under a Direct Subsidized Loan or a Direct Unsubsidized Loan. To accommodate this procedure, a Confirmation Flag indicates that the borrower at the school has confirmed the disbursement.

Receiving Disbursement Acknowledgement Records from the LOC

The LOC returns an acknowledgement record for each Disbursement Record you submit. In addition, some disbursement transactions are generated by the LOC and sent to you on the Disbursement Acknowledgement. The acknowledgement record is in the same format as the Disbursement Record. They are returned in a message class DIOD02OP.

When processing disbursements or adjusted disbursements, if the LOC calculates different amounts than reported by the school, these amounts are returned in the acknowledgement. If there is no change to the amounts, these fields are returned blank.

School Reconciliation

You must reconcile your school's Direct Loan records on file at the LOC with the school's internal Direct Loan records. This process is School Reconciliation and you should perform this process on a monthly basis.

School Account Statement

The LOC initiates the reconciliation process. You receive on a monthly basis a Direct Loan School Account Statement (DLSAS) from the LOC designated by Direct Loan school code. The DLSAS is imported and formatted to look similar to a bank statement. This statement reports the cash records and the booked and unbooked disbursement transactions on file at the LOC. The DLSAS has six sections: Year-to-Date Cash Summary, Year-to-Date Disbursement Summary by Loan Type, Monthly Cash Summary, Monthly Disbursement Summary by Loan Type, Cash Detail, and Loan Detail. The Loan Detail section is optional. You are responsible for reviewing and comparing the monthly statement to ensure the accuracy of the data on both your school's system and the LOC database. This data must also be reconciled to your school's internal student account records and bank records.

School Options

You may elect to receive only the Year-to-Date or Monthly Cash Summary, Year-to-Date or Monthly Disbursement Summary by Loan Type, and Cash Detail sections on the monthly School Account Statement - omitting the Loan Detail records. This may be a desirable option if you have a large volume of loan detail records. If you want to omit the Loan Detail records from your DLSAS, contact the LOC.

Additionally, you may elect to send the LOC an electronic file, the Optional Loan Detail Exception File, with Year-to-Date (YTD) unbooked transactions or booked transactions for a particular month. The LOC compares your school's data sent in this file with that of the LOC. A preformatted exception report is returned if there are discrepancies or exceptions to be resolved. This process may assist you in resolving discrepancies found while reviewing the monthly DLSAS. You initiate this process by sending the Optional Loan Detail Export file to the LOC (DERC02IN).

Resolving Discrepancies

These two processes, the DLSAS and the Optional Loan Detail Exception Report, assist you in reconciling your school data with the data at the LOC. When discrepancies are found, you should go back and ensure that all origination, promissory note, and disbursement processing is completed. Remember:

- The LOC's cash balances only report on "Booked" data for the month reported in the DLSAS. Booked status on your school system can only be updated by the booked disbursement (L) or booked adjustment (M) transaction.
- Export all pending data batches for origination records, promissory notes, and disbursements.
- Import all pending acknowledgement batches to update the accepted status and booked status flags on your school's system.
- EDExpress and Combination schools find it helpful to use the Status Measurement Report to resolve discrepancies on the DLSAS.

Technical Tips

On the following pages, some technical tips are provided in the sections listed below:

- Batch IDs
- User-Defined Data Fields

Batch IDs

All Batch IDs through the Direct Loan System have the same format. Each batch ID is 23 characters long. The first two characters are the batch identifiers, which represent the type of batch. One character represents the cycle year. The next six characters are the school code. The next eight characters are the date the batch was created. The next six characters are the time the batch was created. All of the batch identifiers are listed below.

Batch Identifier	Type of Batch
#F	External Export: External Export
PF	Export to LOC: Full Loan PLUS Origination
#L	Export to LOC: Optional Loan Detail Exception File
#E	Export to LOC: Loan Origination Change
#H	Export to LOC: Disbursement
#D	Export to LOC: Full Loan Sub/Unsub. Origination
#R	Import from LOC: Anticipated Disbursement Listing
#Q	Import from LOC: Actual Disbursement Roster
#O	External Import: External Import Loan Origination Add
#P	External Import: External Import Change Record
#E	Import from LOC: Loan Origination Change Acknowledgement
#H	Import from LOC: Disbursement Acknowledgement
#B	Import from LOC: Booking Notification
SP	Import from LOC: Servicer Refund
#A	Import from LOC: Prom Note Acknowledgement
#C	Import from LOC: PLUS Credit Decision Update Acknowledgement
PF	Import from LOC: Full Loan PLUS Origination Acknowledgement
#D	Import from LOC: Full Loan Sub/Unsub. Origination Acknowledgement
#W	Import from LOC: 30-Day Warning Report
AS	Import from LOC: Direct Loan School Account Statement
RB	Import from LOC: Rebuild Data File

User-Defined Data Fields

If you create a File Format that contains fields from all record types (A=Demographic, B=User Date~~a~~, D=Loan, N=Anticipated Disbursement, and M=Actual Disbursement), the software does not export records of types A or B unless one record of type D, M or N matches the Export Status (Y or N) selected on the Export dialog.

In order to ensure that Demographic and User-Defined Data records are exported, we recommend you create a File Format that contains only Demo and/or User-Defined Data fields (record types A and B) and export using this new File Format and an export status of B.

This method requires two External Exports but ensures that all Demographic and User-Defined Data records that changed are exported.

Appendix A

Direct Loan Reports

Management Files from the LOC

The LOC generates and sends reports to schools through the SAIG mailbox.

New for 2001–2002: All reports generated by the LOC and sent to schools are available in comma-delimited ASCII files. Schools have the option to request a school report in either the preformatted or comma-delimited format. You can call your LOC Customer Service Representative or use the LO Online Web Application to specify your report option. Unless otherwise specified by the school, the LOC sends the report in the preformatted format.

The LOC-generated reports are listed below with the preformatted message class listed first and then the comma-delimited message class, where applicable.

Sample reports follow these descriptions.

The Direct Loan School Account Statement (DLSAS) (DSAS02OP or DSAC02OP)

The DLSAS reports the cash summary, cash records and the booked and unbooked disbursement transactions on file at the LOC. The DLSAS has six sections:

- Year-to-Date Cash Summary,
- Year-to-Date Disbursement Summary by Loan Type,
- Monthly Cash Summary,
- Monthly Disbursement Summary by Loan Type,
- Cash Detail, and
- Loan Detail (optional).

This data must be reconciled to your school's internal accounting records.

The 30-Day Warning Report (DIWR02OP or DIWC02OP)

The 30-Day Warning Report is a file reporting unbooked loans for which the LOC has not received the three required elements to "book" a loan within 30 days of the first ~~activity~~ ***anticipated disbursement date***. The report lists the Loan ID and the data that is required to book the loan. Loans where the Loan Amount Approved is adjusted to $0 do not appear on the 30-Day Warning. Also, loans that appear on the 30-Day Warning Report for a 90-day period are removed if a Promissory Note ~~or~~ ***and an*** Actual Disbursement has not been received at the LOC.

The Duplicate Student Borrower Report (ED0302OP or *D*UPC02OP)

The Duplicate Student Borrower Report lists the student borrowers for which the LOC has accepted multiple Direct Subsidized and/or Unsubsidized loan origination records with the same or overlapping academic years.

The Inactive Loan Report (ED0602OP or DILC02OP)

The Inactive Loan Report is a file listing loans that have been inactivated (adjusted to $0) by the school for the reporting period.

The SSN/Name/Date of Birth Change Report (ED0702OP or DSNC02OP)

The SSN/Name/Date of Birth Change Report lists Social Security Number changes initiated by the school or Servicing, Name changes initiated by the school, and Date of Birth Changes initiated by the schools.

It also indicates SSN changes initiated by the school but rejected by Servicing.

The Pending SSN Changes Over 45 Days Report (ED0802OP or DPSC02OP)

The Pending SSN Changes Over 45 Days Report list the SSN changes initiated by the school and forwarded to Servicing for confirmation. However, a confirmation has not been received from Servicing for a period of 45 days from the date the LOC sent the request to Servicing.

The Disbursement Activity Not Yet Booked At Servicing Report (ED1402OP or DASC02OP)

The Disbursement Activity Not Yet Booked at Servicing Report lists the disbursement transactions that have been booked at the LOC but have not been booked at Servicing. This report also lists the disbursement transactions that have not been booked at the LOC because of error transactions received from Servicing.

The Anticipated Disbursements List (DIAA02OP or DALC02OP)

The Anticipated Disbursement List file is transmitted to Option 1 and Standard Origination schools only. This file lists all pending anticipated disbursements dated 30 to 45 days in the future.

The LOC generates this file based on accepted full origination records and accepted promissory notes for the school.

Schools should submit full origination records, changes, and promissory notes to the LOC for anticipated disbursements not included on the list but ones that the school intends to make.

The Actual Disbursement Roster (DIAO02OP or DARC02OP)

The Actual Disbursement Roster file is transmitted to Option 1 and Standard Origination schools only. The Actual Disbursement Roster is transmitted to schools 5 business days prior to the anticipated disbursement date.

This file lists all the Loan IDs and anticipated disbursement data on which the LOC has requested funds.

Funds transferred to the school from GAPS must be disbursed to the borrowers based on the Actual Disbursement Roster.

The LOC includes borrowers on this report based on anticipated disbursements on accepted Loan Origination Records submitted to the LOC at least 10 business days prior to the anticipated disbursement date.

Delinquent Borrower Report from the Direct Loan Servicing Center

Receiving the Delinquent Borrower Report

Message Class: ED0402OP or DQBD02OP

You may request the Delinquent Borrower Report in either report or data format (See Direct Loan Bulletin 98-25). The report indicates delinquent borrowers who are at least 31 days delinquent in making their loan payments. The data format file is received in message class DQBD02OP. The preformatted print file is received in message class ED0402OP. The report is printed in portrait and lists four borrowers on a page. The following data elements are listed:

School Number
School Date
Borrower Name
Account Number
Residence Phone
Business Phone
Address Line 1
Address Line 2
Address Line 3
Address Code
Birth Date
Loan Amount
Repayment Plan
Monthly Pmt
Days Delinquent
Delinquent Date
Separation Date
Grace End Date
Current Status
Past Due Amount
Location Code
Location Name
Location Phone

A summary report is also provided. The summary is divided into three sections: Stafford Borrowers, In-School Consolidation Borrowers, and All Borrowers. Within each section the borrowers are categorized by their days past due. These categories are summarized by number of accounts, amount past due, and the original loan amount. Finally, each section has a total number of borrowers who defaulted during the current month and the number of borrowers who defaulted year-to-date.

Direct Loan School Account Statement (DLSAS)

Message Class: DSAS02OP or DSAC02OP

Example - Year-to-date Cash Summary

```
Report Date: 06/04/2001     U.S. Department of Education                 Page:  1
Report Time: 99:99:99    2001-2002 Federal Direct Loan Program
                          Direct Loan School Account Statement
      THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
Batch ID: AS2G0189020010603145618
LOC Process Date: 06/03/2001

School Code: G01890
Month End: 05/31/2001


YEAR-TO-DATE CASH SUMMARY

Beginning Balance:                                    $00,000,000,000
      Cash Receipts:                $99,999,999,999
      Excess Cash Returned:         $(9,999,999,999)
Total Net Cash Receipts                               $99,999,999,999

      Net Booked Disb. Actual       $99,999,999,999
      Net Booked Disb. Adjustments  $99,999,999,999
Total Net Booked Loan Detail                          $99,999,999,999

Ending Cash Balance:                                  $99,999,999,999

-----------------------------------------------------------------------

      Net Unbooked Disb. Actual       $99,999,999,999
      Net Unbooked Disb. Adjustments  $99,999,999,999
Total Net Unbooked Loan Detail                        $99,999,999,999


Adjusted Ending Cash Balance:                         $99,999,999,999

******

The LOC's Ending Cash Balance represents the Department's official cash balance for
your school at the end of the current month. This ending cash balance from the LOC's
records will be used by the Department to monitor the cash activity and balances at
your school.   If your records do not agree, please notify your Customer Service
Representative  IMMEDIATELY.

******
```

Direct Loan School Account Statement (DLSAS) (Continued)

Message Class: DSAS02OP or DSAC02OP

Example - Year-to-date Disbursement Summary

```
Report Date: 06/04/2001    U.S. DEPARTMENT OF EDUCATION                Page:  2
Report Time: 09:25:07     2001-2002 Federal Direct Loan Program
                           Direct Loan School Account Statement
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
BATCH ID: AS2G0189020010603145618
LOC Process Date: 06/03/2001

School Code: G01890
Month End: 05/31/2001


YEAR-TO-DATE DISBURSEMENT SUMMARY


Disbursement Loan Totals:
                                     BOOKED LOANS            UNBOOKED LOANS
                                    ----------------------------------------
      Subsidized Gross  :           $99,999,999,999         $99,999,999,999
      Subsidized Fee    :           $(9,999,999,999)        $(9,999,999,999)
      Rebate Amount     :           $ 9,999,999,999         $ 9,999,999,999
      Subsidized Net    :           $99,999,999,999         $99,999,999,999

      Unsubsidized Gross:           $99,999,999,999         $99,999,999,999
      Unsubsidized Fee  :           $(9,999,999,999)        $(9,999,999,999)
      Rebate Amount     :           $ 9,999,999,999         $ 9,999,999,999
      Unsubsidized Net  :           $99,999,999,999         $99,999,999,999

      PLUS Gross        :           $99,999,999,999         $99,999,999,999
      PLUS Fee          :           $(9,999,999,999)        $(9,999,999,999)
      Rebate Amount     :           $ 9,999,999,999         $ 9,999,999,999
      PLUS Net          :           $99,999,999,999         $99,999,999,999

Total for all Loan Types:

      Sub/Unsub/PLUS Gross:         $99,999,999,999         $99,999,999,999
      Sub/Unsub/PLUS Fee  :         $(9,999,999,999)        $(9,999,999,999)
      Rebate Amount     :           $ 9,999,999,999         $ 9,999,999,999
      Sub/Unsub/PLUS Net  :         $99,999,999,999         $99,999,999,999


                                    ******
```

Direct Loan School Account Statement (DLSAS) (Continued)

Message Class: DSAS02OP or DSAC02OP

Example - Monthly Cash Summary

```
Report Date: 06/04/2001     U.S. Department of Education                 Page:  3
Report Time: 99:99:99    2001-2002 Federal Direct Loan Program
                          Direct Loan School Account Statement
      THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
Batch ID: AS2G0189020010603145618
LOC Process Date: 06/03/2001

School Code: G01890
Month End: 05/31/2001


MONTHLY CASH SUMMARY

Beginning Balance:                                      $99,999,999,999
      Cash Receipts:                $99,999,999,999
      Excess Cash Returned:         $(9,999,999,999)
Total Net Cash Receipts                                 $99,999,999,999

      Net Booked Disb. Actual       $99,999,999,999
      Net Booked Disb. Adjustments  $99,999,999,999
Total Net Booked Loan Detail                            $99,999,999,999

Ending Cash Balance:                                    $99,999,999,999

-----------------------------------------------------------------------

      Net Unbooked Disb. Actual       $99,999,999,999
      Net Unbooked Disb. Adjustments  $99,999,999,999
Total Net Unbooked Loan Detail                          $99,999,999,999


Adjusted Ending Cash Balance:                           $99,999,999,999

                                  ******

The LOC's Ending Cash Balance represents the Department's official cash balance for
your school at the end of the current month. This ending cash balance from the LOC's
records will be used by the Department to monitor the cash activity and balances at
your school.   If your records do not agree, please notify your Customer Service
Representative  IMMEDIATELY.
                                  ******
```

Direct Loan School Account Statement (DLSAS) (Continued)

Message Class: DSAS02OP or DSAC02OP

Example - Monthly Disbursement Summary

```
Report Date: 06/04/2001    U.S. DEPARTMENT OF EDUCATION                Page:  4
Report Time: 09:25:07     2001-2002 Federal Direct Loan Program
                           Direct Loan School Account Statement
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
BATCH ID: AS2G0189020010603145618
LOC Process Date: 06/03/2001

School Code: G01890
Month End: 05/31/2001


MONTHLY DISBURSEMENT SUMMARY


Disbursement Loan Totals:
                                    BOOKED LOANS            UNBOOKED LOANS
                                   ----------------------------------------
      Subsidized Gross  :          $99,999,999,999         $99,999,999,999
      Subsidized Fee    :          $(9,999,999,999)        $(9,999,999,999)
      Rebate Amount     :          $ 9,999,999,999         $ 9,999,999,999
      Subsidized Net    :          $99,999,999,999         $99,999,999,999

      Unsubsidized Gross:          $99,999,999,999         $99,999,999,999
      Unsubsidized Fee  :          $(9,999,999,999)        $(9,999,999,999)
      Rebate Amount     :          $ 9,999,999,999         $ 9,999,999,999
      Unsubsidized Net  :          $99,999,999,999         $99,999,999,999

      PLUS Gross        :          $99,999,999,999         $99,999,999,999
      PLUS Fee          :          $(9,999,999,999)        $(9,999,999,999)
      Rebate Amount     :          $ 9,999,999,999         $ 9,999,999,999
      PLUS Net          :          $99,999,999,999         $99,999,999,999

Total for all Loan Types:

      Sub/Unsub/PLUS Gross:        $99,999,999,999         $99,999,999,999
      Sub/Unsub/PLUS Fee  :        $(9,999,999,999)        $(9,999,999,999)
      Rebate Amount     :          $ 9,999,999,999         $ 9,999,999,999
      Sub/Unsub/PLUS Net  :        $99,999,999,999         $99,999,999,999
```

Direct Loan School Account Statement (DLSAS) (Continued)

Message Class: DSAS02OP or DSAC02OP

Example - Cash Detail

```
Report Date: 06/04/2001   U.S. DEPARTMENT OF EDUCATION                 Page:  5
Report Time: 09:25:07     2001-2002 Federal Direct Loan Program
                           Direct Loan School Account Statement
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
BATCH ID: AS2G0189020010603145618
LOC Process Date: 06/03/2001

School Code: G01890
Month End: 05/31/2001


CASH DETAIL RECORDS FOR THIS MONTH

TRANS TYPE       DATE          AMOUNT          GAPS CONTROL #     CHECK #
------------  -----------  ---------------    -----------------   -------
Cash Receipt  05/11/2001   $99,999,999,999     XXXXXXXXXXXXX
Excess Cash   05/11/2001   $99,999,999,999                        XXXXXXX


                                      ******
```

Direct Loan School Account Statement (DLSAS) (Continued)

Message Class: DSAS02OP or DSAC02OP

Example - Loan Detail

```
Report Date: 06/04/2001     U.S. DEPARTMENT OF EDUCATION              Page:  6
Report Time: 09:25:09    2001-2002 Federal Direct Loan Program
                          Direct Loan School Account Statement
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*****************************************************************************
BATCH ID: AS2G0189020010603145618
LOC Process Date: 06/03/2001

School Code: G01890
Month End: 05/31/2001


LOAN DETAIL RECORDS

BORROWER'S NAME                DISB#/TYPE      LOC         STATUS       DISB.BOOKED
LOAN ID                        SEQ#/ DATE     AMOUNT                    DATE
----------------------      --------------   ----------   ------       ------------
MAGUIRE, JERRY                   01 D                     BOOKED       05/14/2001
0010100001U02G01890001          001 05/13/2001    $ 1312   GROSS
                                                  $   39   FEE
                                                  $   20   REBATE AMOUNT
                                                  $ 1293   NET
                                                  $        NET ADJUSTMENT


                        * ALL RECORDS BOOKED *
```

30-Day Warning Report

Message Class: DIWR02OP or DIWC02OP

```
REPORT DATE: 08/03/2001        U.S. DEPARTMENT OF EDUCATION                PAGE:    1
PROGRAM: LB002          Federal DIRECT LOAN ORIGINATION SUBSYSTEM PROGRAM
                                 30 DAY WARNING REPORT
                              For Academic Year 2001-2002
                            FOR THE PERIOD ENDING 07/31/2001

SCHOOL NAME: LOS University                                  SCHOOL CODE: G99999
ADDRESS: 4200 WILSON BOULEVARD, ARLINGTON, VA 22203

Loans Pending Booking Section:

LOAN LOAN ID                    BORR NAME              DATE        DATA NEEDED:
TYPE                                                   RCVD        LOAN PROM DISB

S  123456789S02G99999001 DUCK, DONALD                  07/09/01    OK    N    Y
S  234567891S02G99999001 BUNNY, BUGSY                  06/17/01    OK    Y    Y
S  345678912S02G99999001 DUCK, DAFFY                   07/28/01    OK    Y    Y
S  456789123S02G99999001 GOODE, JOHNNY B               07/03/01    OK    N    Y
S  789456123S02G99999001 COYOTE, WILEY                 06/17/01    OK    N    Y
-------------------------------------------------------------------------------
TOTAL NUMBER STAFFORD          5
-------------------------------------------------------------------------------

U  123456789U02G99999001 DUCK, DONALD                  07/09/01    OK    N       Y
U  234567891U02G99999001 BUNNY, BUGSY                  07/28/01    OK    Y       Y
U  789456123U02G99999001 COYOTE, WILEY                 06/17/01    OK    Y       Y
-------------------------------------------------------------------------------
TOTAL NUMBER STAFFORD (UNS)    3
-------------------------------------------------------------------------------

GRAND TOTAL                    8
-------------------------------------------------------------
Promissory Notes Without Origination Records Section:

Loan ID                        Batch ID          Date Received   Note Amount

312345678U02G99999001     #A2G9999920010929070701  07/02/01        $4,000
===============================================================================
```

Duplicate Student Borrower Report

Message Class: ED0302OP or DUPC02OP

```
Report Date:  03/10/2002      U.S. Department of Education        Page:   1
Report Time:  18:31:25      Federal Direct Loan Program
                          Duplicate Student Borrower Report
                            For Direct Loan Year 2000-2002
Reporting Period: 02/30/2002

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

School Code:      G99999
School Name:      Sample Institute
-------------------------------------------------------------------------------
Borrower SS #              Borrower Name
-------------------------------------------------------------------------------
Loan ID                 Loan             Total    G  Loan Period           School
                        Amount           Actual   R                         Code
                        Approved         Gross    A
                                         Dis      D
                                         Amount   E
-------------------------------------------------------------------------------
School Name             City            State Zipcode       Telephone #
-------------------------------------------------------------------------------
Borrower Academic Year  Dependency      Additional Unsub. Eligibility:
                                        Dependent Student HEAL
-------------------------------------------------------------------------------
999-99-9999             Student Smith
999999999S02G99999001   $02625          $01313   01  09/10/2001-06/01/2002  G99999
Sample Institute        New City        VA  99999-0000      999-999-9999
09/10/2001-06/01/2002   D

999999999S02G88888001   $02625          $01312   01  09/06/2001-05/10/2002  G88888
Test College                  College Station CA  99999-0000      999-999-9999
09/06/2001-05/10/2002   D

888-88-8888                   Student Jones
888888888U02G99999001   $03500          $03500   03  09/02/2001-12/15/2001  G99999
Sample Institute        New City        VA  99999-0000      999-999-9999
09/02/2000-05/20/2001   D

888888888U02G99999002   $04000          $04000   03  02/01/2002-06/30/2002  G99999
Sample Institute        New City        VA   99999-0000     999-999-9999
02/01/2002-08/28/2002   D               Y
```

The Duplicate Student Borrower Report lists student borrowers for which the LOC has accepted multiple Direct Subsidized and/or Unsubsidized Loan Origination records. The list indicates other schools that have submitted a loan origination record for the same borrower who may be attending your school. This report assists in identifying subsequent loan origination records that may reject due to exceeding the annual loan limits. This report does NOT relieve the school of its responsibility to monitor all loan activity (including FFEL) for a student through the Financial Aid Transcript and NSLDS processes.

Inactive Loans Report

Message Class: ED0602OP or DILC02OP

```
REPORT DATE: 02/01/2002   U.S. DEPARTMENT OF EDUCATION       PAGE: 1
PROGRAM:  XXXXX            FEDERAL DIRECT LOAN PROGRAM
                              INACTIVE LOANS REPORT
                        FOR THE PERIOD 01/01/2001 - 01/31/2002

SCHOOL NAME: XYZ ACADEMY                              SCHOOL CODE: 000000
    ADDRESS: 123456 X-RAY TECHNICIAN BLVD, WINSTON-SALEM, NC 27403

LOAN                                                          INACTIVE
TYPE LOAN ID               BORROWER NAME                      DATE
----------------------------------------------------------------------
 S   000000000S02X00000000 PAULSEN, PATRICK                  01/03/2002
 S   000000000S02X00000000 COLLINS, MICHILLE                 01/02/2002
 S   000000000S02X00000000 CARTWRIGHT, ROBERT                01/22/2002
 S   000000000S02X00000000 BASILE, LINDA                     01/28/2002

 TOTAL NUMBER OF INACTIVE DIRECT SUBSIDIZED LOANS FOR PERIOD:     4
----------------------------------------------------------------------

 U   000000000U02X00000000 MARSHALL, EDWARD                  01/28/2002
 U   000000000U02X00000000 FORRESTER, SUSAN                  01/02/2002

 TOTAL NUMBER OF INACTIVE DIRECT UNSUBSIDIZED LOANS FOR PERIOD:     2
----------------------------------------------------------------------

 P   000000000P02X00000000 PHILLIPS, JOAN                    01/13/2002

 TOTAL NUMBER OF INACTIVE PLUS LOANS:     1
----------------------------------------------------------------------

 GRAND TOTAL:      7
```

Social Security Number/Name/Date of Birth Change Report

Message Class: ED0702OP or DSNC02OP

```
Run Date: 09/05/2001     U.S. Department of Education      Page    1
Run Time: 05:46:14 PM    Federal Direct Loan Program

             Social Security Number/Name/Date of Birth Change Report
                   Reporting Period: Month Ending 08/30/2001

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

School Code: GXXXXX    School Name: UNIVERSITY OF FINANCE
-------------------------------------------------------------------------------
Borrower Name                                          Borrower SS #
Loan ID                Field Name    Old Value         New Value
Loan Period            School Code   Change Date       Status   Ini.  Ini.
                                     accepted by                Loan  Code
                                         LOS
-------------------------------------------------------------------------------
School Name            City          State Zipcode     Telephone #
-------------------------------------------------------------------------------
MILLER, ANN                                            888-88-8888
999999999S02GXXXXX101  LST NAME      SMITH             MILLER
08/20/2001-05/30/2002  GXXXXX        08/24/2001        A        Y
UNIV OF FINANCE        CITY          MO    65211       999-999-9999

999999999U02GXXXXX101  BIRTH DT      01/12/1970        01/21/1970
08/20/2001-05/30/2002  GXXXXX        08/28/2001        A        Y
UNIV OF FINANCE        CITY          MO    65211       999-999-9999

999999999U02EXXXXX101  SSN           999-99-9999       888-88-8888
09/20/2001-06/30/2002  EXXXXX        08/04/2001        A        N
UNIVERSITY             NEWTOWN       MO    63121       888-888-8888

222222222U02GAAAAA101  SSN           222222222         122222222
09/10/2001-04/15/2002  GAAAAA        08/18/2001        R        N     **
XYZ ACADEMY            SALT WATER    MD    99999       777-777-7777
```

This report lists SSN/Name/Date of Birth changes for a student with loans from schools. The list also indicates SSN changes rejected by Servicing. This report assists schools in identifying when demographic data changes for a student.

** Servicer has notified the LOC of a different Social Security Number for this borrower. The LOC recommends that the school sends a Change record to the LOC to update the borrower's Social Security Number.

Pending Social Security Number Changes Over 45 Days Report

Message Class: ED0802OP or DPSC02OP

```
Run Date: 11/12/2001     U.S. Department of Education      Page    1
Run Time: 05:34:19 PM    Federal Direct Loan Program

             Pending Social Security Number Changes Over 45 Days Report

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

School Code: XXXXXX    School Name: University of Finance
-------------------------------------------------------------------------------
Borrower Name                                          Borrower SS #
Loan ID                Field Name    Old Value         New Value
Loan Period            School Code   Change Date       Status   Ini.  Ini.
                                     accepted by                Loan  Code
                                         LOS
-------------------------------------------------------------------------------
School Name            City          State Zipcode     Telephone #
-------------------------------------------------------------------------------
MONROE, JAMES                                          888-80-0003
888800003S02EXXXXX802  SSN           778800003         888800003
02/02/2001-03/01/2002  EXXXXX        07/29/1998        P        Y      L
GRADUATE University    CAMBRIDGE     MA    02138       617-495-0802

888800003P02GXXXXX301
03/01/2001-03/02/2002  GXXXXX                                N
UNIV OF Finance        HOPE          AR    71801       501-777-5722

888800003S02EXXXXX903
03/01/2001-03/02/2002  EXXXXX                                N
TECH                   PASADENA      CA    91125       818-395-8498

888800003S02GXXXXX101
03/01/2001-03/02/2002  GXXXXX                                N
XYZ Academy            IRVINE        CA    92717       949-824-37742

888800003U02GXXXXX101
01/31/2001-01/31/2002  GXXXXX                                N
UNIVERSITY Tech        BIRMINGHAM    AL    35294       205-934-8135
```

This report lists Pending SSN changes for a person with loans from schools. This report assists schools in identifying pending data changes for a person. The pending status will not be changed until an "approved" or "rejected" confirmation is received from Servicing.

Disbursement Activity Not Yet Booked At Servicing

Message Class: ED1402OP or DASC02OP

```
Run Date: 11/30/2000        U.S. Department of Education        Page    1
                            Federal Direct Loan Program
      Report on Disbursement Activity Not Yet Booked at Servicing
                             as of 11/30/2000
              For Transactions Received (From Schools)
                   and booked at LOS by 11/13/2000
School Code: G99903 School Name: SAMPLE COMMUNITY COLLEGE
-----------------------------------------------------------------------
Line No     Program Yr    Borrower Name                  Borrower SSN
Loan ID                   Disb Seq No    Activity Seq No Trans Type
Booked Dt   Dt Recv@LOS   Net Amt/Net Adj                Days Held(Y/N)
-----------------------------------------------------------------------
1           2000-2001     GREENE1, TREVOR                123-22-1234
123221234S01G99903001               1                  1 D
10/02/2000 *10/02/2000            $340.00                 5           N

2           2000-2001     GREENE1, TREVOR                123-22-1234
123221234S01G99903001               2                  1 D
10/02/2000 *10/02/2000            $340.00                 5           N

3           2000-2001     GREENE1, TREVOR                123-22-1234
807009040S01G99903001               3                  1 D
10/02/2000 *10/02/2000            $340.00                 5           N
```

This Disbursement Activity Not Yet Booked at Servicing Report lists the disbursement transactions that have been booked at LOS but have not been booked at Servicing. This report also lists the disbursements transactions that have not been booked in LOS because of the transactions error (Held). The report assists schools in identifying the problem loans.

* indicates the transaction has been reported in the previous month.

Anticipated Disbursement List
Message Class: DIAA02OP or DALC02OP

```
RUN DATE: 11/03/2001      U. S. DEPARTMENT OF EDUCATION      PAGE:    1
PROGRAM:  DB002            FEDERAL DIRECT LOAN PROGRAM
                     WEEKLY ANTICIPATED DISBURSEMENT LIST
                          12/21/2001 THRU 12/27/2001
                          FOR ACADEMIC YEAR 2001-2002

SCHOOL NAME: BROOKSTONE COLL
ADDRESS: 234 ROVER RD                              SCHOOL CODE: G97814
         ANAHEIM          VA 34382


STUDENT NAME            SOC SEC NO    LOAN TYPE   LOAN ID
DISB DATE DISB NO       GROSS AMT     ORIG  FEE   REBATE AMT NET   AMT

JOAN    HARIAS                  887-00-9950   U           887009950U01G97814001
12/25/2001              13  $100.00       $3.00   $2.00      $99.00
                                  TOTAL NET AMOUNT:         $99.00

JOAN    HARIAS                   897-00-9950   U          897009950U01G97814001
12/25/2001          14     $100.00      $3.00   $2.00      $99.00
                                  TOTAL NET AMOUNT:         $99.00

                           SCHOOL TOTAL NET AMOUNT:         $198.00
```

Actual Disbursement Roster
Message Class: DIAO02OP or DARC02OP

```
RUN DATE: 03/29/2001     U. S. DEPARTMENT OF EDUCATION          PAGE: 1
PROGRAM:  DB003           FEDERAL DIRECT LOAN PROGRAM
                           ACTUAL DISBURSEMENT ROSTER
                       FOR LOANS TO BE FUNDED 04/04/2001
                          FOR ACADEMIC YEAR 2001-2002

SCHOOL NAME: TUSKEGEE UNIVER
ADDRESS: FINANCIAL AID OFFICE                        SCHOOL CODE:G01051
         TUSKEGEE         AL 36088


STUDENT NAME                   SOC SEC NO  LOAN TYPE   LOAN ID
DISB DATE       DISB NO        GROSS AMT   ORIG  FEE   REBATE AMT NET AMT

KELLIE    BALL             M  111-11-1111   S     111111111S02G01051001
08/18/2001          1         $2,750.00       $82.00  $41.00    $2,709.00
01/05/2002          2         $2,750.00       $82.00  $41.00    $2,709.00
                                   TOTAL NET AMOUNT:            $5,418.00

HERBERT   BRYANT              111-11-1112   P     111111112P02G01051001
01/05/2001        1           $750.00      $30.00  $12.00       $732.00
03/09/200         2           $750.00      $30.00  $12.00       $732.00
                                   TOTAL NET AMOUNT:            $1,464.00

DIANE     LANGLEY             111-11-1113   P     111111113P02G01051002
08/18/2001          1         $500.00       $20.00  $8.00        $488.00
01/05/2002          2         $500.00       $20.00  $8.00        $488.00
                                   TOTAL NET AMOUNT:            $976.00

ANDRECE   WHITE            L  111-11-1114   S     111111114S02G01051001
09/25/2001          1         $1,750.00    $52.00    $26.00    $1,724.00
01/05/2002          2         $1,750.00    $52.00    $26.00    $1,724.00
                                   TOTAL NET AMOUNT:            $3,448.00

ANDRECE   WHITE            L  111-11-1115   U     111111115U02G01051001
09/25/2001          1         $2,000.00     $60.00   $30.00   $1,970.00
01/05/2002          2         $2,000.00     $60.00   $30.00   $1,970.00
                                   TOTAL NET AMOUNT:           $3,940.00

                            SCHOOL TOTAL NET AMOUNT:           $15,246.00
```

Delinquent Borrower Report

Delinquent Borrower Detail Record (Data Format)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	DETL=Detail
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	Borrower SSN	N	
5	28	35	8	Borrower Date of Birth	N	MMDDCCYY
6	36	65	30	Borrowers Last Name	A/N	
7	66	95	30	Borrowers First Name	A/N	
8	96	96	1	Borrowers Middle Initial	A/N	
9	97	107	11	Past Due Amount	N	Includes Pennies
10	108	111	4	Days Delinquent	N	
11	112	119	8	Delinquent Date	N	MMDDCCYY
12	120	130	11	Loan Amount	N	Includes Pennies
13	131	141	11	Monthly Payment Amount	N	Includes Pennies
14	142	149	8	Academic Completion Date	N	MMDDCCYY
15	150	179	30	Address Line 1	A/N	
16	180	209	30	Address Line 2	A/N	
17	210	234	25	City	A/N	
18	235	236	2	State Abbreviation	A	
19	237	250	14	Zip Code	A/N	
20	251	275	25	Country	A/N	
21	276	276	1	Address Condition	A	G=Good R=Returned B=Bad
22	277	286	10	Borrower's Residence Phone	A/N	
23	287	296	10	Borrower's Business Phone	A/N	
24	297	304	8	Grace End Date	N	MMDDCCYY
25	305	314	10	Borrower Status	A	Delinquent Defaulted

Delinquent Borrower Report (Continued)

Delinquent Borrower Detail Record (Data Format) (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
26	315	316	2	Repayment Option	A	FF = Fixed Payment FE = Fixed Payment Extended Term GR = Graduated Payment IC = Income Continquent NR = Not in Repayment SP = Special Plan SF = Alternate Plan Fixed Payment SG = Alternate Plan Graduated SN = Alternate Plan Fixed Term ST = Alternate Plan, Negative Amortization
27	317	320	4	Location Code	N	0101
28	321	350	30	Location Name	A/N	DLSC – Utica
29	351	360	10	Location Phone Number	N	8008480979
30	361	486	126	Filler	A/N	
		Total Bytes	486			

Delinquent Borrower Report (Continued)

Privacy Act Warning Record

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	PRVC = Privacy Act
3	11	18	8	As of Date	N	MMDDCCYY
4	19	108	90	Privacy Act Warning	A/N	The information included in these transactions is protected under the Privacy Act of 1974
5	109	486	378	Filler	A/N	
		Total Bytes	486			

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	PRVC = Privacy Act
3	11	18	8	As of Date	N	MMDDCCYY
4	19	22	4	Non Reporting Location ID	N	0101
5	23	52	30	Non Reporting Location Name	A/N	DLSC – Utica
6	53	62	10	Borrower Services Phone Number	A/N	8008480979
7	63	486	424	Filler	A/N	
		Total Bytes	486			

Delinquent Borrower Report (Continued)

Stafford Summary Record

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	STTL = School School Total
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	Stafford Borrowers count 31-60 days delinquent	N	
5	28	40	13	Stafford Amount Past Due 31-60 days delinquent	N	Includes Pennies
6	41	54	14	Stafford Original Loan Amount 31-60 days delinquent	N	Includes Pennies
7	55	63	9	Stafford Borrowers count 61-90 days delinquent	N	
8	64	76	13	Stafford Amount Past Due 61-90 days delinquent	N	Includes Pennies
9	77	90	14	Stafford Original Loan Amount 61-90 days delinquent	N	Includes Pennies
10	91	99	9	Stafford Borrowers count 91-120 days delinquent	N	
11	100	112	13	Stafford Amount Past Due 91-120 days delinquent	N	Includes Pennies
12	113	126	14	Stafford Original Loan Amount 91-120 days delinquent	N	Includes Pennies
13	127	135	9	Stafford Borrowers count 121-150 days delinquent	N	
14	136	148	13	Stafford Amount Past Due 121-150 days delinquent	N	Includes Pennies
15	149	162	14	Stafford Original Loan Amount 121-150 days delinquent	N	Includes Pennies
16	163	171	9	Stafford Borrowers Count 151-180 days delinquent	N	

Delinquent Borrower Report (Continued)

Stafford Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
17	172	184	13	Stafford Amount Past Due 151-180 days delinquent	N	Includes Pennies
18	185	198	14	Stafford Original Loan Amount 151-180 delinquent	N	Includes Pennies
19	199	207	9	Stafford Borrowers count 181-210 days delinquent	N	
20	208	220	13	Stafford Amount Past Due 181-210 days delinquent	N	Includes Pennies
21	221	234	14	Stafford Original Loan Amount 181-210 days delinquent	N	Includes Pennies
22	235	243	9	Stafford Borrowers Count 211-240 days delinquent	N	
23	244	256	13	Stafford Amount Past Due 211-240 days delinquent	N	Includes Pennies
24	257	270	14	Stafford Original Loan Amount 211-240 days delinquent	N	Includes Pennies
25	271	279	9	Stafford Borrowers Count 241-270 days delinquent	N	
26	280	292	13	Stafford Amount Past Due 241-270 days delinquent	N	Includes Pennies
27	293	306	14	Stafford Original Loan Amount 241-270 days delinquent	N	Includes Pennies
28	307	315	9	Stafford borrowers Count 271-360 days delinquent	N	

Delinquent Borrower Report (Continued)

Stafford Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
29	316	328	13	Stafford Amount Past Due 271-360 days delinquent	N	Includes Pennies
30	329	342	14	Stafford Original Loan Amount 271-360 days delinquent	N	Includes Pennies
31	343	351	9	Stafford Borrowers Count Monthly Total	N	
32	352	364	13	Stafford Borrowers Past Due Amount Monthly Total	N	Includes Pennies
33	365	378	14	Stafford Borrowers Original Loan Amount Monthly Total	N	Includes Pennies
34	379	387	9	Stafford Borrowers Count Defaulted this month	N	
35	388	400	13	Zeroes	N	
36	401	387	14	Zeroes	N	
37	415	423	9	Stafford Borrowers Count Defaulted Calendar YTD		
38	424	436	13	Zeroes	N	
39	437	450	14	Zeroes	N	
40	451	486	36	Filler	N	
		Total Bytes	486			

Delinquent Borrower Report (Continued)

In-School Consolidation Summary Record

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	CTTL = School In-School Total
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	In-School Borrowers count 31-60 days delinquent	N	
5	28	40	13	In-School Amount Past Due 31-60 days delinquent	N	Includes Pennies
6	41	54	14	In-School Original Loan Amount 31-60 days delinquent	N	Includes Pennies
7	55	63	9	In-School Borrowers count 61-90 days delinquent	N	
8	64	76	13	In-School Amount Past Due 61-90 days delinquent	N	Includes Pennies
9	77	90	14	In-School Original Loan Amount 61-90 days delinquent	N	Includes Pennies
10	91	99	9	In-School Borrowers count 91-120 days delinquent	N	
11	100	112	13	In-School Amount Past Due 91-120 days delinquent	N	Includes Pennies
12	113	126	14	In-School Original Loan Amount 91-120 days delinquent	N	Includes Pennies
13	127	135	9	In-School Borrowers count 121-150 days delinquent	N	
14	136	148	13	In-School Amount Past Due 121-150 days delinquent	N	Includes Pennies
15	149	162	14	In-School Original Loan Amount 121-150 days delinquent	N	Includes Pennies
16	163	171	9	In-School Borrowers Count 151-180 days delinquent	N	

Delinquent Borrower Report (Continued)

In-School Consolidation Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
17	172	184	13	In-School Amount Past Due 151-180 days delinquent	N	Includes Pennies
18	185	198	14	In-School Original Loan Amount 151-180 delinquent	N	Includes Pennies
19	199	207	9	In-School Borrowers count 181-210 days delinquent	N	
20	208	220	13	In-School Amount Past Due 181-210 days delinquent	N	Includes Pennies
21	221	234	14	In-School Original Loan Amount 181-210 days delinquent	N	Includes Pennies
22	235	243	9	In-School Borrowers Count 211-240 days delinquent	N	
23	244	256	13	In-School Amount Past Due 211-240 days delinquent	N	Includes Pennies
24	257	270	14	In-School Original Loan Amount 211-240 days delinquent	N	Includes Pennies
25	271	279	9	In-School Borrowers Count 241-270 days delinquent	N	
26	280	292	13	In-School Amount Past Due 241-270 days delinquent	N	Includes Pennies
27	293	306	14	In-School Original Loan Amount 241-270 days delinquent	N	Includes Pennies
28	307	315	9	In-School borrowers Count 271-360 days delinquent	N	
29	316	328	13	In-School Amount Past Due 271-360 days delinquent	N	Includes Pennies
30	329	342	14	In-School Original Loan Amount 271-360 days delinquent	N	Includes Pennies
31	343	351	9	In-School Borrowers Count Monthly Total	N	
32	352	364	13	In-School Borrowers Past Due Amount Monthly Total	N	Includes Pennies

Delinquent Borrower Report (Continued)

In-School Consolidation Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
33	365	378	14	In-School Borrowers Original Loan Amount Monthly Total	N	Includes Pennies
34	379	387	9	In-School Borrowers Count Defaulted this month	N	
35	388	400	13	Zeroes	N	
36	401	387	14	Zeroes	N	
37	415	423	9	In-School Borrowers Count Defaulted Calendar YTD		
38	424	436	13	Zeroes	N	
39	437	450	14	Zeroes	N	
40	451	486	36	Filler	N	
		Total Bytes	486			

Delinquent Borrower Report (Continued)

All Borrowers Summary Record

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
1	1	6	6	Direct Loan School Code	A/N	Gnnnnn or Ennnnn
2	7	10	4	Record Type	A/N	ATTL=School All Borrowers Total
3	11	18	8	As of Date	N	MMDDCCYY
4	19	27	9	All Borrowers count 31-60 days delinquent	N	
5	28	40	13	All Borrowers Amount Past Due 31-60 days delinquent	N	Includes Pennies
6	41	54	14	All Borrowers Original Loan Amount 31-60 days delinquent	N	Includes Pennies
7	55	63	9	All Borrowers count 61-90 days delinquent	N	
8	64	76	13	All Borrowers Amount Past Due 61-90 days delinquent	N	Includes Pennies
9	77	90	14	All Borrowers Original Loan Amount 61-90 days delinquent	N	Includes Pennies
10	91	99	9	All Borrowers count 91-120 days delinquent	N	
11	100	112	13	All Borrowers Amount Past Due 91-120 days delinquent	N	Includes Pennies
12	113	126	14	All Borrowers Original Loan Amount 91-120 days delinquent	N	Includes Pennies
13	127	135	9	All Borrowers count 121-150 days delinquent	N	
14	136	148	13	All Borrowers Amount Past Due 121-150 days delinquent	N	Includes Pennies
15	149	162	14	All Borrowers Original Loan Amount 121-150 days delinquent	N	Includes Pennies
16	163	171	9	All Borrowers Count 151-180 days delinquent	N	

Delinquent Borrower Report (Continued)

All Borrowers Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
17	172	184	13	All Borrowers Amount Past Due 151-180 days delinquent	N	Includes Pennies
18	185	198	14	All Borrowers Original Loan Amount 151-180 delinquent	N	Includes Pennies
19	199	207	9	All Borrowers count 181-210 days delinquent	N	
20	208	220	13	All Borrowers Amount Past Due 181-210 days delinquent	N	Includes Pennies
21	221	234	14	All Borrowers Original Loan Amount 181-210 days delinquent	N	Includes Pennies
22	235	243	9	All Borrowers Count 211-240 days delinquent	N	
23	244	256	13	All Borrowers Amount Past Due 211-240 days delinquent	N	Includes Pennies
24	257	270	14	All Borrowers Original Loan Amount 211-240 days delinquent	N	Includes Pennies
25	271	279	9	All Borrowers Count 241-270 days delinquent	N	
26	280	292	13	All Borrowers Amount Past Due 241-270 days delinquent	N	Includes Pennies
27	293	306	14	All Borrowers Original Loan Amount 241-270 days delinquent	N	Includes Pennies
28	307	315	9	All Borrowers Count 271-360 days delinquent	N	
29	316	328	13	All Borrowers Amount Past Due 271-360 days delinquent	N	Includes Pennies

Delinquent Borrower Report (Continued)

All Borrowers Summary Record (Continued)

Field #	Start Position	End Position	Length	Field Name	Field Type	Valid Field Content
30	329	342	14	All Borrowers Original Loan Amount 271-360 days delinquent	N	Includes Pennies
31	343	351	9	All Borrowers Count Monthly Total	N	
32	352	364	13	All Borrowers Past Due Amount Monthly Total	N	Includes Pennies
33	365	378	14	All Borrowers Original Loan Amount Monthly Total	N	Includes Pennies
34	379	387	9	All Borrowers Count Defaulted this month	N	
35	388	400	13	Zeroes	N	
36	401	387	14	Zeroes	N	
37	415	423	9	All Borrowers Count Defaulted Calendar YTD		
38	424	436	13	Zeroes	N	
39	437	450	14	Zeroes	N	
40	451	486	36	Filler	N	
		Total Bytes	486			

Appendix B

Measurement Tools and List Reports

The following pages describe reports to assist you in managing the Direct Loan process at your school. You may want to develop similar reports to gather data from your custom system. The data tables show the field labels and valid field contents from EDExpress. You can create similar reports using your own field labels and field contents, using the provided tables as a guide.

Batch Activity Measurement Tool Report

Description

This report monitors the process of creating, transmitting, and importing batches. School's tolerances (or guidelines) are set for the number of days each type of batch should take to complete. When setting these tolerances, keep in mind the LOC's processing time, school procedures for exports and imports, and other specifics associated with your school's communication software/hardware configuration.

When selecting this report in EDExpress, you must enter a school code. You may also choose to enter a reporting date range, batch type to be included, the option to print only exceptions to the tolerances, and the option to print totals only. If you enter a reporting date range only the batches with a Batched/Print Date within the specified data range print on the report. (Refer to the Sample Report on page B-5.)

Analysis Tips

Analysis of the report results provides assistance with identifying possible bottlenecks or inefficiencies in your current procedures. This report can be utilized as part of a Continuous Improvement evaluation performed at regular reporting intervals.

There are many variables that can affect transmitting batches to the LOC. If the Batch Activity report shows your process is performing outside of your school's tolerances, you may want to consider:

- Creating procedures for sending and receiving data from the network
- Putting procedures in place to ensure timely transmission of data
- Including steps in your procedures for export and import into your system
- Critical time batch processing
- Processing batches efficiently during periods of high volume. You may want to set the report period to evaluate your batch control during these critical processing periods
- This report could be used to identify batches that are missing acknowledgements because these batches do not have an "Import Date"

Batch Activity Measurement Tool Report (Continued)

Report Headings and Data Descriptions

Heading	Description
School Code	Six digit School Code identifier
Batch ID	Identifies the batch created for transmission to the Loan Origination Center The first two characters identify the type of records included in the batch: #D - Full Subsidized/Unsubsidized Origination PF - Full PLUS Origination #E - Origination Change #H – Disbursement The other portions of the Batch ID are year identifier, school code, and batch date
Batched/Print Date	The date the batch was created and printed through the export process within your system
Import Date	The date the batch acknowledgement was imported into your system
Days Elapsed (Batched/Printed to Import)	A calculated field indicating the days elapsed between when the batch was created and when the batch acknowledgement was imported An asterisk (*) prints if the current system date is used for the Import date to calculate days elapsed

Batch Activity Measurement Tool Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Export Filename Import Filename	Location and filename of the exported batch file and the imported batch file
Total	Total number of records in the batch file
Accepted	Number of accepted records in the batch file
Rejected	Number of rejected records in the batch file
Batch Type	The appropriate Batch Type for each summary record is printed The following are the batch types which are displayed on this report: • Full Subsidized/Unsubsidized Origination • Full PLUS Origination • Origination Change • Disbursement
Average Days Elapsed	The average number of days elapsed between the date the batch was created and the date the batch acknowledgement was imported
Recommended Tolerance	The tolerance established by the school for the number of days to elapse between batch and import

Sample Output Document

```
Report Date: 03/16/2001   U.S. DEPARTMENT OF EDUCATION                PAGE:    1
Report Time: 20:14:25 2001-2002 Federal Direct Loan Program
                       Batch Activity Measurement Report
                                 (ALL RECORDS)
   THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
Reported Period:  03/01/2001 to 03/20/2001

School Code: G03626
                                                   Batched/    Import     Days
Batch ID                Total/Accepted/Rejected    Print Date  Date       Elapsed
Export Filename
Import Filename
-------------------------------------------------------------------------------
#D2G0362620010316162723   300/    295/     5      03/16/2001  03/18/2000    2
  C:\IAM\DATA\DESF02IN.001
  C:\IAM\DATA\DISF02BK.002

#D2G0362620010316162942    10/     10/     0      03/16/2001  03/18/2001    2
  C:\IAM\DATA\DESF02IN.002
  C:\IAM\DATA\DISF02BK.003

    FULL SUBSIDIZED/UNSUBSIDIZED ORIGINATION
    Average Days Elapsed:        2.00
    Recommended Tolerance:          3

#E2G0362620010316193641    10/      0/     0      03/16/2001                4 *
  C:\IAM\DATA\DESC02IN.001

#E2G0362620010316193941    10/      0/     0      03/19/2001                2 *
  C:\IAM\DATA\DESC02IN.002

    ORIGINATION CHANGE
    Average Days Elapsed:        3.00
    Recommended Tolerance:          5

#H2G0362620010316192006    10/     10/     0      03/19/2001    03/20/2001  1
  C:\IAM\DATA\DESD02IN.002
  C:\IAM\DATA\DIOD02BK.003

    DISBURSEMENT
    Average Days Elapsed:        1.00
    Recommended Tolerance:          3

PF2G0362620010316162749   110/    100/    10      03/16/2001    03/20/2001  4
  C:\IAM\DATA\DEPM00IN.001
  C:\IAM\DATA\DIPA00BK.002

    FULL PLUS ORIGINATION
    Average Days Elapsed:        4.00
    Recommended Tolerance:          5

                              * Current Date Used
                                  ------------------
```

Master Promissory Notes Measurement Tool Report

Description

This report contains detailed records of all active subsidized and unsubsidized loan records in the database and provides Master Promissory Note (MPN) Status for each loan record. MPN listings are printed by student's name and Loan ID(s). Totals are provided for each MPN Status.

In addition, this report monitors the process of receiving signed MPNs from students, updating EDExpress with the date signed, then sending the signed notes with a manifest to the LOC. You determine an acceptable date range and enter this date range as the tolerance or school guideline. The process time is calculated and averaged over the number of records processed for the reporting period then compared to your school's tolerance. It is important to monitor this process carefully since LOC acceptance of the MPN is a part of booking the loan. (Refer to the sample report on page B-8.)

Analysis Tips

Before running this report, make sure all Master Promissory Notes received and signed dates have been entered and acknowledgement batches have been processed. Also, take note of the following after running the report:

- Number of MPNs rejected.

  Is there a consistent error that can be corrected that is causing your notes to reject?
- Number of MPNs ready to be printed.

  Based on these numbers, is the frequency of your print schedules adequate?
- Total number of MPNs printed and signed. Based on these numbers, you can project the number of notes and staff needed for future years.

If the MPN report shows your process is performing outside of the school's tolerances, consider the following:

- How does the volume of MPNs affect your processing?
- What is the most efficient number of MPNs included on a manifest?
- Do your procedures call for the creation of a manifest based on the number of MPNs ready to be sent or based on the time elapsed since the last manifest?

Master Promissory Notes Measurement Tool Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Student's Name	The loans are identified and can be sorted by the student's name
Loan ID	Student's loan ID The report can be sorted by Loan ID
Batch ID	Identifies the batch created for transmission to the Loan Origination Center
Current SSN	Identifies the student's Social Security Number
MPN Status	The status of the Master Promissory Note. Valid values are: T = Assumes MPN Exists at LOC I = Inactive MPN at LOC C = Closed MPN at LOC F = Not on File at LOC N = Not Ready R = Ready to Print P = Printed S = Signed M = Manifested Q = Rejected A = Accepted
MPN ISIR Flag	Provides the MPN status at the Loan Origination Center at the time the ISIR is created Valid values are: A = Valid MPN on file at the LOC I = Inactive MPN at the LOC C = Closed MPN at the LOC N = Valid MPN Not on File at the LOC
Received Date	The date the signed MPN is received for the loan record
Manifest Print Date	The date the MPN was included on a manifest
Days Elapsed	The number of days which have elapsed between the date the note was received and the date the note was included on the manifest An asterisk (*) prints if the current system date is used for the manifest date to calculate days elapsed
Accepted Date	The date the MPN is accepted
Totals by MPN Status	Provides total number of loans within your database for each MPN status
Average Days Elapsed	The average number of days elapsed between the date the notes were received and the date the notes were included on a manifest
Recommended Tolerance	The tolerance established by the school for the number of days to elapse between received date and manifest date

Sample Output Document

```
Report Date: 03/21/2001   U.S. DEPARTMENT OF EDUCATION            PAGE:    1
Report Time:   10:56:42 2001-2002 Federal Direct Loan Program
                     Master Promissory Notes Measurement Report
                                 (ALL RECORDS)                  Sort: Loan ID
   THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*****************************************************************************

Student's Name                  Current SSN
  Loan ID                       MPN  MPN   Received  Manifest   Days  Accepted
    Batched ID                  Stat ISIR  Date      Print Date Elapsed Date
                                     Flag
----------------------------  ---- ----  --------  ---------  ------ -------
WASHINGTON, BRYAN R.            058-60-6666
  058606666P02G01892001          M    N    02/08/2001 02/09/2001  1 02/15/2001
    #A2G0189220010209153824


Totals By Master Prom Note Status:
   Assumes MPN Exists at LOC (T):   0
   Inactive MPN at LOC (I)          0
   Closed MPN at LOC (C)            0
   Not on File at LOC (F):          0
   Not Ready (N):                   0
   Ready to Print (R):              0
   Printed (P):                     0
   Signed (S):                      0
   Manifested (M):                  1
   Rejected (Q):                    0
   Accepted (A):                    0


Average Days Elapsed:      5
Recommended Tolerance:     4

                                 * Current Date Used
                                 -------------------
```

PLUS Promissory Notes Measurement Tool Report

Description

This report monitors your PLUS Promissory Note process for all active PLUS loan records and provides the promissory note status for each loan record. The PLUS Promissory Note listings are printed by Student's Name, PLUS Borrower's Name and Loan ID. Totals are provided for each PLUS Promissory Note Status.

In addition, this process includes receiving signed promissory notes from PLUS borrowers, updating EDExpress with the date signed, then sending the signed notes with a manifest to the LOC. You determine an acceptable date range and enter this date range as the tolerance or school guideline. The process time is calculated and averaged over the number of records processed for the reporting period then compared to your school's tolerance. It is important to monitor this process carefully since LOC acceptance of the promissory note is a part of booking the loan.

At the time you select this report from EDExpress you have the option to print just the exceptions (those outside the tolerance range) on the report, select a date range for the reporting period, print totals only, plus the standard sort and selection criteria. (Refer to the sample report on page B-11.)

Analysis Tips

Take note of the following:

- Number of Rejected PLUS Promissory Notes.

  Is there a consistent error that can be corrected that is causing your notes to reject?
- Number of PLUS Promissory Notes ready to be printed.

  Based on these numbers, is the frequency of your print schedules adequate?

If the PLUS Promissory Note report shows your process is performing outside of the school's tolerance, consider the following:

- How does the volume of notes affect your processing?
- What is the most efficient number of notes included on a manifest?
- Do your procedures call for creation of a manifest based on the number of notes ready to be sent or based on time elapsed since last manifest?

PLUS Promissory Notes Measurement Tool Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Student's Name	The loans are identified and can be sorted by the student's name
PLUS Borrower's Name	The PLUS loans are identified by the PLUS borrower's name
Current SSN	Identifies the student's Social Security Number
Loan ID	Identifies the PLUS promissory note The report can be sorted by Loan ID
Manifest Batch ID	Identifies the manifest batch created for transmission to the Loan Origination Center
Promissory Note Status	The status of the PLUS Promissory Note Valid values are: N = Not ready to print R = Ready to print P = Printed or Request to print sent to LOC S = Signed and received by the school M = Included on a shipping manifest to be mailed to LOC E = Error, previously rejected by the LOC X = Pending at the LOC A = Accepted
Received Date	The date the signed PLUS promissory note is received
Manifest Print Date	The date the manifest was printed for this PLUS promissory note
Days Elapsed	The number of days which have elapsed between the date the note was received and the date the note was included on the manifest An asterisk (*) prints if the current system date is used for the manifest date to calculate days elapsed
Accepted Date	The date the PLUS promissory note is accepted
Totals by Promissory Note Status	The total number of PLUS promissory notes in each PLUS promissory note status
Total Number of PLUS Promissory Notes	The total number of PLUS promissory notes in the loan database
Average Days Elapsed	The average number of days elapsed between the date the notes were received and the date the note was included on a manifest
Recommended Tolerance	The tolerance established by the school for the number of days to elapse between received date and manifest date

Sample Output Document

```
Report Date: 03/21/2001   U.S. DEPARTMENT OF EDUCATION            PAGE:    1
Report Time:   10:56:42 2001-2002 Federal Direct Loan Program
                     PLUS Promissory Notes Measurement Report
                                (ALL RECORDS)
Sort: Loan ID
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*****************************************************************************
Student's Name                Current SNN
PLUS Borrower's Name
  Loan ID                     Pnote    Received    Manifest    Days Accepted
   Manifest Batch ID          Stat     Date        Print Date  Elapsed  Date
----------------------------- -------  ----------  ----------  -------  ----
WASHINGTON, BRYAN R.
WASHINGTON, EVERETT           058-60-6666
  058606666P02G01892001       M        02/08/2001  02/09/2001  1   02/15/2001
    #A2G0189220010209153824


Totals By Prom Note Status:
   Not ready (N):          0
   Ready (R):              0
   Printed (P):            0
   Signed (S):             0
   Manifested (M):         1
   Pending (X):            0
   Rejected (E):           0
   Accepted (A):           0

Total PLUS Prom Notes:     1

Average Days Elapsed:      5
Recommended Tolerance:     4


                                  * Current Date Used
                                  -------------------
```

Status Measurement Tool Report

(Formerly the Booked Status Measurement Tool Report)

Description

This report provides a review of booked and unbooked records in the database within a specified disbursement date range. This information is separated into a booked section and an unbooked section. To be included in this report a loan record and at least one actual disbursement record must exist in the database. This report can be manually compared to the LOC data received in the Direct Loan School Account Statement. Before running this report make sure all booking notification acknowledgements have been imported. (Refer to the sample report on page B-15 and B-16.)

Analysis Tips

This report may be used to:

- Identify and resolve disbursement records with booking problems.

  For example:

  - This report lists disbursement records with all three status flags (origination, promissory note, and disbursement). If one or more of these status flags are not in an "A" status, the school needs to research and resolve those items so the disbursement record can book.
  - This report can be used to compare EDExpress Direct Loan data to LOC data received in the Direct Loan School Account Statement.
  - Analyze the bottlenecks in processing.

    For example, the report indicates a high percentage of records in a B (Batched) status. If a disbursement is in a B (Batched) status, it may mean the school forgot to transmit the batch or import the acknowledgement.

Status Measurement Tool Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Student's Name	The loans are identified and can be sorted by the student's name
PLUS Borrower's Name	The PLUS loans are identified by the PLUS borrower's name For Subsidized or Unsubsidized loans this is blank
Loan ID	Identifies the loan record The report can be sorted by Loan ID
Current SSN	Identifies the student's Social Security Number
Origination Status	The status of the loan origination record Valid values are: B = Batched or grouped and ready to transmit to the LOC E = Error, previously rejected by the LOC A = Accepted previously by the LOC Note: The values of N (Not Ready to Originate) and R (Ready to Originate) are valid status values, but do not appear on this report
MPN/PLUS Promissory Note Status	The status of the Master Promissory Note (MPN) or the PLUS Promissory Note Valid values are: S = Signed and received by the school M = Included on a shipping manifest to be mailed to LOC E = Error, PLUS promissory note previously rejected by the LOC Q = Error, MPN previously rejected by the LOC X = Pending at the LOC A = Accepted Note: The values of N (Not Ready to print), R (Ready to print), and P (Printed or Request to print sent to LOC) are valid promissory notes status values, but those records would not appear on this report

Status Measurement Tool Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Disbursement Status / #	The status of the first through twentieth disbursement records Valid values are: R = Ready to be batched B = Batched and ready to be sent to the LOC E = Error, previously rejected by the LOC A = Accepted previously by the LOC The value of N (Not Ready) is a valid disbursement status value, but those records would not appear on this report
Disbursement Type	Identifies the type of actual disbursement The valid values are: D = Disbursement A = Adjusted gross disbursement Q = Adjusted disbursement date
Net Disbursement Amount	Net disbursement amount corresponding with each actual disbursement or adjustment If Disbursement type = Q then the disbursement amount will be blank
Disbursement Date	The actual disbursement date corresponding with each actual disbursement or adjustment record
Total <Booked or Unbooked> Net Disbursements Actual	The total dollar amount of booked or unbooked net actual disbursements
Total <Booked or Unbooked> Net Adjustments	The total dollar amount of booked or unbooked net disbursement adjustments
<Status Code> Total Number	The total number of disbursements with the listed status code for origination, promissory note, or disbursement
<Status Code> Percentage	The percentage of the total number of records at this status for origination, promissory note, or disbursement
Total records	The grand total of all loan disbursements listed on the report

Sample Output Document
Report Date: 03/16/2001 U.S. DEPARTMENT OF EDUCATION PAGE: 1
Report Time: 20:17:05 2001-2002 Federal Direct Loan Program
Status Measurement Report
(ALL RECORDS) Sort: SSN
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
****
Reported Period: 01/01/2001 to 3/30/2001

Records Not Booked

Student's Name PLUS Borrower's Name Loan ID	Current SSN	Orig Sts	PNote Sts	Disb Sts/#	Disb Type	Net Disb Amt	Disb Date
RUBEN, JEMELINE I.	058-62-6852						
RITTER, EDGAR							
058626852P02G03626001		B	M	B 1	G	$2,000	01/10/2001
058626852S02G03626001		A	S	E 1	G	$133	01/30/2001
		A	S	R 3	G	$134	03/18/2001
058626852U02G03626001		B	M	B 1	G	$130	03/21/2001
DUNLAP, AZALEA A.	058-76-4778						
CRUZ, DAISY							
058764778P02G03626001		A	A	R 1	G	$1,000	01/16/2001
058764778S02G03626001		B	M	A 1	G	$233	01/15/2001
		B	M	A 1	A	$200	01/18/2001
058764778U02G03626001		A	S	B 1	G	$283	01/05/2001
		A	S	B 2	G	$283	02/10/2001
		A	S	B 2	A	$150	03/01/2001

Total Unbooked Net Disbursements Actual: $4,196
Total Unbooked Net Adjustments: $ 350

B = Batched Origination Records:	4	40.00%
E = Rejected Origination Records:	0	0.00%
A = Accepted Origination Records:	6	60.00%
S = Signed Promissory Notes:	5	50.00%
M = Prom Notes Sent on Manifest:	4	40.00%
E and Q = Rejected Promissory Notes:	0	0.00%
X = Pending Promissory Notes:	0	0.00%
A = Accepted Promissory Notes:	1	10.00%
R = Ready Disbursement Records:	2	20.00%
B = Batched Disbursement Records:	5	50.00%
E = Rejected Disbursement Records:	1	10.00%
A = Accepted Disbursement Records:	2	20.00%

Total Records: 10

Report Date: 03/16/2001 U.S. DEPARTMENT OF EDUCATION PAGE: 2
Report Time: 20:17:05 2001-2002 Federal Direct Loan Program
Status Measurement Report
(ALL RECORDS) Sort: SSN
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
****
Reported Period: 01/01/2001 to 03/30/2001

Booked Records

Student's Name PLUS Borrower's Name Loan ID	Current SSN	Orig Sts	PNote Sts	Disb Sts	Disb/#	Disb Type	Net Disb Amt	Disb Date
RITTER, EDGAR	058-62-6852							
RUBEN, JEMELINE I.								
058626852P02G03626001		A	A	A	1	G	$2,000	01/10/2001
058626852S02G03626001		A	A	A	1	G	$133	01/30/2001
		A	A	A	3	G	$134	03/18/2001
058626852U02G03626001		A	A	A	1	G	$130	03/21/2001
CRUZ, DAISY	058-76-4778							
DUNLAP, AZALEA A.								
058764778P02G03626001		A	A	A	1	G	$1,000	01/16/2001
058764778S02G03626001		A	A	A	1	G	$233	01/15/2001
		A	A	A	1	A	$200	01/18/2001
058764778U02G03626001		A	A	A	1	G	$283	01/05/2001
		A	A	A	2	G	$283	02/10/2001
		A	A	A	2	A	$150	03/01/2001

Total Booked Disbursements Actual: $4,196
Total Booked Net Adjustments: $ 350

B = Batched Origination Records: 0 0.00%
E = Rejected Origination Records: 0 0.00
A = Accepted Origination Records: 10 100.00%

S = Signed Promissory Notes: 0 0.00%
M = Prom Notes Sent on Manifest: 0 0.00%
E and Q = Rejected Promissory Note 0 0.00%
X = Pending Promissory Notes: 0 0.00%
A = Accepted Promissory Notes: 10 100.00%

R = Ready Disbursement Records: 0 0.00%
B = Batched Disbursement Records: 0 0.00%
E = Rejected Disbursement Records: 0 0.00%
A = Accepted Disbursement Records: 10 100.00%

Total Records: 10

Direct Loan Volume Measurement Tool Report

Description

This report provides the volume of booked loans on your Direct Loan database by loan type, PLUS, subsidized and unsubsidized. A loan is booked when the LOC has accepted the loan origination record, promissory note, and first disbursement. These loans are identified with an "A" status (Accepted) in the status field for origination, promissory note, and first disbursement as well as the status of booked for the first disbursement. The detail section of the report lists the gross and net loan amounts.

When requesting this report from EDExpress, you enter the reporting period date range, select a totals only option, use a standard sort, or use a selection option. The reporting period date range is based on the actual disbursement date for any disbursement number of the loan. Before running this report, make sure all DIOD acknowledgements from the LOC have been imported and processed by your system. (Refer to the sample report on page B-19.)

Analysis Tips

This report can be utilized as a Direct Loan status report for end of period accounting and financial aid projections. Information from this report can be used for:

- Comparison with the 30 Day Warning Report from the LOC
- Comparison of volume between Direct Loan types
- Comparison of Direct Loan against other loan programs
- Loan and budget projections for the next fiscal year

Direct Loan Volume Measurement Tool Report (Continued)

Report Headings and Data Descriptions

Heading	Description
PLUS Borrower's Name	The PLUS loans are identified by the PLUS borrower's name For Subsidized or Unsubsidized loans this is blank
Student's Name	The loans are identified and can be sorted by student's name
Loan ID <Loan Type>	Identifies the loan records The report can be sorted by Loan ID Loan records must have a status of A (Accepted) for the following status fields to be included on this report: origination, promissory note, and first disbursement
Gross Disb Amount	Prints the total gross loan amount disbursed
Net Disb Amount	Prints the total net loan amount disbursed
Dependency Status	Prints the student's dependency status
Total Number of <Loan Type> Loan Records	The total number of loans for each loan type: PLUS, Subsidized, or Unsubsidized
Total Number of Loan Records	The total number of booked loan records for all loan types
Direct <Loan Type> Loan Volume	The total dollar value for each loan type: PLUS, Subsidized, or Unsubsidized
Direct Loan Volume Grand Total	The total dollar value for all booked Direct Loans
Direct <Loan Type> Loan Volume % of Grand Total	The percentage each loan type represents of the Loan Volume Grand Total

Sample Output Document

Report Date: 03/16/2001 U.S. DEPARTMENT OF EDUCATION PAGE: 1
Report Time: 20:13:43 2001-2002 Federal Direct Loan Program
Direct Loan Volume Measurement Report
(ALL RECORDS)
Sort: Last Name

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
****
Reported Period: 03/01/2001 to 03/15/2001

PLUS Borrower's Name Student's Name	Loan ID (PLUS)	Gross Disb Amount	Net Disb Amount	Dep Status
CRUZ, DAISY				
DUNLAP, AZALEA A.	058764778P02G03626001	$ 1,000	$ 975	D
RITTER, EDGAR				
RUBEN, JEMELINE I.	058626852P02G03626001	$ 1,500	$ 1,463	D

Borrower's Name	Loan ID (Subsidized)	Gross Amount	Net Amount	Dep Status
DUNLAP, AZALEA A.	058764778S02G03626001	$ 200	$ 197	I
RUBEN, JEMELINE I.	058626852S02G03626001	$ 233	$ 230	D

Borrower's Name	Loan ID (Unsub)	Gross Amount	Net Amount	Dep Status
DUNLAP, AZALEA A.	058764778U02G03626001	$ 433	$ 427	I
RUBEN, JEMELINE I.	058626852U02G03626001	$ 130	$ 129	D

Total Number of PLUS Loan Records:	2
Total Number of Subsidized Loan Records:	2
Total Number of Unsubsidized Loan Records:	2
Total Number of Loan Records:	6

Direct PLUS Loan Volume:	$ 2,500	$ 2,438
Direct Subsidized Loan Volume:	$ 433	$ 427
Direct Unsubsidized Loan Volume:	$ 563	$ 556
Direct Loan Volume Grand Total:	$ 3,496	$ 3,421

Direct PLUS Loan Volume % of Grand Total:	71.51%
Direct Subsidized Loan Volume % of Grand Total:	12.39%
Direct Unsubsidized Loan Volume % of Grand Total:	16.10%

Disbursement Measurement Tool Report

Description

This report monitors the disbursement process by calculating and averaging the actual process time between disbursement dates and the date the actual disbursements are sent in a batch to the LOC. In addition, the days elapsed between the disbursement dates and the booked dates are monitored. The report compares the average number of days elapsed to your school's tolerances (or guidelines). Analysis of these results provides assistance with identifying possible bottlenecks or inefficiencies in your current process.

At the time you select this report from EDExpress, you may enter the beginning and ending dates for the reporting period, select an option to print only those records that exceed the tolerances, or totals only, and the standard sort and selection criteria. You are provided the option to select the Booked Date Range, and when selected, only disbursements booked within that range display on the report. If you want to select records for the report based on a Disbursement Date range use the Disbursement Range query. (Refer to the sample report on page B-23.)

Analysis Tips

If the Disbursement report shows your process is performing outside of the set tolerances, you may want to consider the following:

Exceptions to tolerance from disbursement to batched

- Exceptions to this tolerance value indicate the LOC is not promptly notified of disbursements.
- For first disbursements, remember delays in posting first disbursements delay the initial contact the LOC makes with your students.
- For all disbursements, the booked status with the LOC may be affected since disbursements on your system would not be reflected on the LOC's system.

Exceptions to tolerance from disbursement to booked

- Exceptions to this tolerance value indicate disbursements are posted and exported to the LOC but not yet booked at the LOC.
  - Disbursement Booking Notification Acknowledgements may need to be imported.
  - Disbursement records that have been rejected by the LOC may need to be corrected and resent to the LOC.
  - MPN/PLUS Promissory Note may not yet be accepted by the LOC.

Disbursement Measurement Tool Report (Continued)

Days elapsed between the disbursement date and booked

- You should try to keep the days elapsed between the disbursement date and booked date to less than 30 days to ensure you are meeting the 30 day reporting requirement. If the days elapsed are greater than 30 days, you should determine the cause(s). You should also try to determine if there are any trends. The causes may be due to:
  - Promissory Notes not getting manifested or sent timely
  - Promissory Notes rejecting
  - Disbursement records not getting entered timely
  - Disbursements records not getting batched or transmitted timely
  - Disbursements records rejecting and rejects not getting resolved timely
  - Systems problems at the LOC or school
  - The Booking Notification not getting imported (records in this case would have an * by the Disb/Bked Days Elapsed field indicating that the current system date was used to calculate the days elapsed)

Disbursement Measurement Tool Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Student's Name	The loans are identified and can be sorted by the student's name
PLUS Borrower's Name	The PLUS loans are identified by the PLUS borrower's name For Subsidized or Unsubsidized loans this is blank.
Loan ID	Identifies the loan record
Disb Date	The date funds were disbursed to the borrower
Disb #	Identifies which disbursement was made: first through the twentieth
Disb Type	Identifies the type of disbursement reported The valid values are: D = Gross or net disbursement A= Adjusted disbursement
Batched Date	The date the disbursement was included in a batch to be sent to the LOC
Disb/Batched Days Elapsed	Calculated field indicating the days elapsed between when the disbursement was made and when it was included in an export batch
Booked Date	The date the disbursement was booked at the LOC
Disb /Booked Days Elapsed	Calculated field indicating the days elapsed between when the disbursement was made and when it was booked
Total Number of (Loan Type) Loan Records	The total number of records in the loan database with actual disbursements by the loan type: PLUS, Subsidized, or Unsubsidized
Average Days Elapsed (Disbursement to Batched)	The average number of days elapsed between the date the disbursement was made and the date the disbursement was batched
Average Days Elapsed (Disbursement to Booked)	The average number of days elapsed between the date the disbursement was made and the date the disbursement was booked
Recommended Tolerance (Disbursement to Batched)	The tolerance established by the school for the number of days elapsed between disbursement and inclusion in a batch
Recommended Tolerance (Disbursement to Booked)	The tolerance established by the school for the number of days elapsed between disbursement and booked date

Sample Output Document

```
Report Date: 03/16/2001        U.S. DEPARTMENT OF EDUCATION              PAGE:    1
Report Time:   20:11:59    2001-2002 Federal Direct Loan Program
                             Disbursement Measurement Report
                                       (ALL RECORDS)                 Sort: Last Name
        THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
Reported Period: 03/01/2001 to 03/16/2001

Student's Name                                          Disb/Batched       Disb/Bked
PLUS Borrower's Name          Disb          Batched    Days      Booked   Days
  Loan ID                     Date/#/Type   Date       Elapsed   Date     Elapsed
----------------------------- ------------------------------------------------------
CRUZ, DAISY
DUNLAP, AZALEA A.
  058764778P02G03626001      01/16/2001 1 G 03/16/2001  60      03/18/2001  61

RITTER, EDGAR
RUBEN, JEMELINE I.
  058626852P02G03626001      01/10/2001 1 G 03/16/2001  66      03/18/2001  69
                             03/15/2001 1 A 03/16/2001   1      03/18/2001  10

DUNLAP, AZALEA A.
  058764778S02G03626001      01/15/2001 1 G 03/16/2001  61      03/18/2001  62
                             01/18/2001 1 A 03/16/2001  58      03/18/2001  62

  058764778U02G03626001      01/05/2001 1 G 03/16/2001  71      03/18/2001  72
                             02/10/2001 2 G 03/16/2001  35      03/18/2001  42
                             03/01/2001 2 A 03/16/2001  15

RUBEN, JEMELINE I.
  058626852S02G03626001      01/30/2001 1 G 03/16/2001  46      03/18/2001  52
                             03/18/2001 3 G 03/16/2001   2      03/18/2001  12
                             03/20/2001 3 A 03/16/2001   4      03/18/2001  12

  058626852U02G03626001      03/21/2001 1 G 03/16/2001   5      03/18/2001  12

Total Number of PLUS Disbursement Records:          3
Average Days Elapsed (Disbursed to Batched):        42.33
Average Days Elapsed (Disbursed to Booked):         42.33
Recommended Tolerance (Disbursed to Batched):       0
Recommended Tolerance (Disbursed to Booked):        0

Total Number of Subsidized Disbursement Records:    5
Average Days Elapsed (Disbursed to Batched):        34.20
Average Days Elapsed (Disbursed to Booked):         34.20
Recommended Tolerance (Disbursed to Batched):       0
Recommended Tolerance (Disbursed to Booked):        0

Total Number of Unsubsidized Disbursement Records:  4
Average Days Elapsed (Disbursed to Batched):        31.50
Average Days Elapsed (Disbursed to Booked):         31.50
Recommended Tolerance (Acceptance to Disbursed):    0
Recommended Tolerance (Disbursed to Batched):       0
```

Anticipated Disbursements List Report

Description

This report provides a review of loans with an anticipated loan amount, with corresponding actual disbursements or with no actual disbursements. The report prints the Loan ID, Student's Name, PLUS Borrower's Name, Anticipated Disbursement and if requested Actual Disbursement Number(s), Types, and Dates. (Refer to the sample report on page B-26 and B-27.)

Analysis Tips

This report is a valuable tool for viewing a borrower's anticipated disbursements and anticipated disbursement dates versus a borrower's actual disbursement and disbursement date. The Total Net Anticipated Disbursement Amount can assist in making Drawdown Requests.

Anticipated Disbursements List Report (Continued)

Report Headings and Data Descriptions

Heading	Description
	Sort option selected
Student's Name	The loans are identified and can be sorted by the student's name For a subsidized and unsubsidized loan records this is blank
PLUS Borrower's Name	The PLUS loans are identified by the PLUS borrower's name. For Subsidized or Unsubsidized loans this is blank
Loan ID	Identifies the loan record The report can be sorted by Loan ID
Origination Batch ID	Identifies the batch created for transmission to the Loan Origination Center
Loan Type	Identifies the loan; P-PLUS, S-Sub, U-Unsub
Disbursement Number	The disbursement number of this loan
Anticipated Date	Date Loan expected to disburse
Gross Amount	Gross amount expected to disburse
Net Amount	Net amount expected to disburse
Actual Date	Actual date loan was disbursed
Gross amount	Gross amount disbursed
Net Amount	Net amount disbursed
Adjusted Disbursement Date	The date the loan was adjusted from original amount

Sample Output Document

```
Report Date: 03/16/2000   U.S. DEPARTMENT OF EDUCATION                PAGE:    1
Report Time:   20:05:58 2001-2002 Federal Direct Loan Program
                        Anticipated Disbursements List
                                (ALL RECORDS)                   Sort: Last Name
   THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************
Anticipated with Corresponding Actual Disbursements

Student's Name                                                      Adjusted
Borrower's Name                 Loan Type Anticipated      Actual     Disb
  Loan ID                       Disb Num     Date          Date       Date
    Origination Batch ID                     Gross         Gross
                                             Net           Net
-----------------------------   --------- ------------ ------------  -----------
DUNLAP, AZALEA A.
CRUZ, DAISY                         P
  058764778P02G03626001             1       01/15/2001   01/16/2001
    PF2G0362620000316162953                 $1,000.00    $1,000.00
                                            $975.00      $975.00

                                    2       01/20/2001   01/16/2001
                                            $1,000.00    $1,000.00
                                            $975.00      $975.00
                                    S
  058764778S02G03626001             1       01/15/2001   01/15/2001
    #D2G0362620000316162723                 $233.00      $200.00
                                            $230.00      $197.00
                                    U
  058764778U02G03626001             1       01/15/2001   01/05/2001
    #D2G0362620000316162723                 $283.00      $283.00
                                            $279.00      $279.00

                                    2       02/15/2001   02/10/2001
                                            $283.00      $150.00
                                            $279.00      $148.00

                                    3       02/20/2001   02/10/2001
                                            $283.00      $150.00
                                            $279.00      $148.00
RUBEN, JEMELINE I.
RITTER, EDGAR                       P
  058626852P02G03626001             1       01/15/2001   01/10/2001
    PF1G0362620000316162953                 $2,000.00    $1,500.00
                                            $1,950.00    $1,463.00

                                    2       01/15/2001   01/10/2001
                                            $2,000.00    $1,500.00
                                            $1,950.00    $1,463.00
                                                            G
```

Report Date: 03/16/2001 U.S. DEPARTMENT OF EDUCATION PAGE: 2
Report Time: 20:05:58 2001-2002 Federal Direct Loan Program
Anticipated Disbursements List
(ALL RECORDS) Sort: Last Name
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
****
Anticipated with Corresponding Actual Disbursements

Student's Name Borrower's Name Loan ID Origination Batch ID	Loan Type Disb Num	Anticipated Date Gross Net	Actual Date Gross Net	Adjusted Disb Date

	ANTICIPATED	ACTUAL
PLUS Loans:		
Total Gross Disbursements:	$6,000.00	$5,000.00
Total Net Disbursements:	$5,850.00	$4,876.00
Subsidized Loans:		
Total Gross Disbursements:	$233.00	$200.00
Total Net Disbursements:	$230.00	$197.00
Unsubsidized Loans:		
Total Gross Disbursements:	$849.00	$583.00
Total Net Disbursements:	$837.00	$575.00
Grand Total:		
Total Gross Disbursements:	$7,082.00	$5,783.00
Total Net Disbursements:	$6,917.00	$5,648.00

Actual Disbursements List Report

Description

This report provides information about actual disbursements. The report prints the Student's Name, PLUS Borrower's Name, Disbursement Batch ID and Batch Number, Current SSN, Disbursement Date, Number, and Action Type, and Net Disbursement Amount. It also displays the Disbursement Status and the Booked Status. The summary totals provide the total net dollar amount for booked disbursements and unbooked disbursements and the total net disbursement amount for each loan type, PLUS, Subsidized and Unsubsidized. (Refer to the sample report on page B-30 and B-31.)

Analysis Tips

The use of this report assists in monitoring the disbursement and booking activity of loans.

Actual Disbursements List Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Student's Name	The loans are identified and can be sorted by the student's name
PLUS Borrower's Name	The PLUS loans are identified by the PLUS borrower's name For Subsidized or Unsubsidized loans this is blank
Loan ID	Identifies the loan record. The report can be sorted by Loan ID
Disbursement Batch ID	Identifies the batch created for transmission to the Loan Origination Center
Current SSN	Identifies the student's Social Security Number
Disbursement Number	The disbursement number of this loan
Disbursement Type	Identifies the type of actual disbursement The valid values are: D = Gross/Net disbursement A = Adjusted gross disbursement Q = Adjusted disbursement date
Disbursement Date	The actual disbursement date corresponding with each actual disbursement record
Gross Amount	Disbursement gross amount corresponding with each actual disbursement
Fee Amount	Dollar fee amount withheld from disbursement
Interest Rebate Amount	Dollar interest rebate amount added to disbursement This dollar amount displays as a positive number However, in the net disbursement calculation this amount is treated as a negative
Net Amount	Disbursement net amount corresponding with each actual disbursement
Net Adjusted Amount	Amount of disbursement adjusted
Disbursement Status	The status of the first through twentieth disbursement records Valid values are: R = Ready to be batched B = Batched and ready to be sent to the LOC E = Error, previously rejected by the LOC A = Accepted previously by the LOC The value of N(Not Ready) is a valid disbursement status value, but those records would not appear on this report
Booked Status	Status of the disbursement or adjustment, Booked or Unbooked

```
Sample Output Document

Report Date: 03/16/2001     U.S. DEPARTMENT OF EDUCATION                    PAGE:  1
Report Time:   20:08:49 2001-2002 Federal Direct Loan Program
                            Actual Disbursements List
                                   (ALL RECORDS)                          Sort: SSN
      THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************

Student's Name                 Current SSN
PLUS Borrower's Name
  Loan ID                                          Amount            Disb     Booked
    Disbursement Batch ID      Disb#/Type          Gross             Status   Status
                               Disb Date          Fee/Rebate
                                                 Net/Net Adj
----------------------------- -----------   -------------------  ------   --------
RUBEN, JEMELINE I.             058-62-6852
RITTER, EDGAR
  058626852P02G03626001
    #H2G0362620010316192705    1        G    $    2,000             A      Booked
                               01/10/2001   $       80/$     30
                                            $    1,950

    #H2G0362620010316192705    1        A    $    1,500             B      Booked
                               03/15/2001   $       60/$     23
                                            $    1,463/$   -487

  SUBTOTAL                                  $    1,463

  058626852S02G03626001
    #H2G0362620010316192705    1        G    $      133             A      Booked
                               01/30/2001   $        3/$      2
                                            $      132

    #H2G0362620010316192705    3        G    $      134             B      Unbooked
                               03/18/2001   $        4/$      2
                                            $      132

    #H2G0362620010316192705    3        A    $      100             B      Unbooked
                               03/20/2001   $        3/$      2
                                            $       99/$    -33

  SUBTOTAL                                  $      231

  058626852U02G03626001
    #H2G0362620010316192705    1        G    $      130             B      Unbooked
                               03/21/2001   $        3/$      2
                                            $      129

  SUBTOTAL                                  $      129
```

```
Report Date: 03/16/2001     U.S. DEPARTMENT OF EDUCATION                    PAGE:  2
Report Time:   20:08:49 2001-2002 Federal Direct Loan Program
                            Actual Disbursements List
                                   (ALL RECORDS)                          Sort: SSN
      THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************

Student's Name                 Current SSN
PLUS Borrower's Name
  Loan ID                                          Amount            Disb     Booked
    Disbursement Batch ID      Disb#/Type          Gross             Status   Status
                               Disb Date           Fee/Rebate
                                                   Net/Net Adj
----------------------------  -----------   -------------------  -------   ------

Total Net Booked PLUS:                             $ 1,463
Total Net Booked Subsidized:                       $ 132
Total Net Booked Unsubsidized:                     $ 0

Total Net Unbooked PLUS:                           $ 0
Total Net Unbooked Subsidized:                     $ 99
Total Net Unbooked Unsubsidized:                   $ 129

Total Net Disbursements PLUS:                      $ 1,463
Total Net Disbursements Subsidized:                $ 231
Total Net Disbursements Unsubsidized:              $ 129
```

Loans List Report

Description

This report provides a listing of the details of each loan record on your database including Loan ID, Student's Name, PLUS Borrower's Name, Loan Origination Batch ID, Current SSN, Loan Type, Grade Level, Loan Amount Approved, Loan Amount Requested, Loan/Credit Status and Loan Origination Date. Sort options are available to print by SSN, Loan ID, or Last Name. You can print subtotals and totals or you have the option to print only totals. Also if you select the option to check annual subsidized/unsubsidized loan limits, any subsidized or unsubsidized loan in this category is asterisked with "May Exceed Annual Loan Limits." (Refer to the sample report on page B-34 and B-35.)

Analysis Tips

This report can be utilized to review the status of all loans for a given student and can be useful in determining a student's annual loan limit. The totals on this report allow you to compare the number of loans originated at your schools to the number of actual unduplicated loan borrowers.

Loans List Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Student's Name	The loans are identified and can be sorted by student's name
PLUS Borrower's Name	The PLUS loans are identified by the PLUS borrower's name For Subsidized or Unsubsidized loans this is blank.
Loan ID	Identifies the loan records The report can be sorted by Loan ID
Origination Batch ID	Identifies the batch created for transmission to the Loan Origination Center
Current SSN	Identifies the student's Social Security Number
Loan Type	Identifies the loan; P-PLUS, S-Sub, U-Unsub
Grade Level	Identifies student grade level
Loan Amount Approved	The loan amount approved by school for the current record
Loan Amount Requested	The loan amount requested by the PLUS borrower for the current record For subsidized and unsubsidized loans, this field is blank
Loan Status	The status of the loan origination record and Valid values are: B = Batched or grouped and ready to transmit to the LOC E = Error, previously rejected by the LOC N = Not Ready to Originate R = Ready to Originate A = Accepted previously by the LOC
Credit Status	For PLUS loans, the credit decision status Valid values are: A = Passed credit decision R = Failed credit decision
Origination Date	Date the loan was originated on EDExpress

Sample Output Document

```
Report Date: 03/16/2001     U.S. DEPARTMENT OF EDUCATION          PAGE:   1
Report Time:   20:09:17 2001-2002 Federal Direct Loan Program
                                     Loans List
                                    (ALL RECORDS)                 Sort: SSN
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*****************************************************************************

Student's Name              Current SSN
PLUS Borrower's Name        Loan    Grd   Loan Amount    Loan/Cred     Orig
  Loan ID                   Type    Lvl   Approved/Req    Status       Date
    Origination Batch ID
------------------------    ------------  -------------  ---------     ----
ROBLES, ROXANDA A.          058-58-4752
GARCIA, HUMBERTO
  058584752P02G03626001     P        2   $3,450  $3,450     R      03/16/2001

  058584752P02G03626002     P        3   $1,000  $1,000     R      03/16/2001

  058584752S02G03626001     S        2   $1,200             R      03/16/2001

  058584752S02G03626002     S        3   $1,500             R      03/16/2001

  058584752U02G03626001     U        2   $1,500             R      03/16/2001

  SUBTOTAL                              $7,650  $4,450

RUBEN, JEMELINE I.             058-62-6852
RITTER, EDGAR
  058626852P02G03626001     P        4   $6,000  $6,000     B  A   03/16/2001
    PF2G0362620010316162953
  058626852S02G03626001     S        4   $400               B      03/16/2001
    #D2G0362620010316162942
  058626852U02G03626001     U        4   $390               B      03/16/2001
    #D2G0362620010316162942
  SUBTOTAL                              $6,790  $6,790

DUNLAP, AZALEA A.              058-76-4778
CRUZ, DAISY
  058764778P02G03626001     P        3   $3,000  $3,000     B  A   03/16/2001
    PF2G0362620010316162749
  058764778S02G03626001     S        3   $700               B      03/16/2001
    #D2G0362620010316162723
  058764778S02G03626002     S        3   $1,000             R      03/16/2001

  058764778U02G03626001     U        3   $850               B      03/16/2001
    #D2G0362620010316162723
  SUBTOTAL                              $5,550  $5,550
```

```
Report Date: 03/16/2001     U.S. DEPARTMENT OF EDUCATION          PAGE:  2
Report Time:   20:09:17 2001-2002 Federal Direct Loan Program
                                    Loans List
                                  (ALL RECORDS)                Sort: SSN
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*************************************************************************
Student's Name              Current SSN
PLUS Borrower's Name        Loan    Grd   Loan Amount    Loan/Cred     Orig
  Loan ID                   Type    Lvl   Approved/Req    Status       Date
    Origination Batch ID
------------------------    ------------  -------------  ---------     ----

KINSEY, REBA H.             061-70-1713

  061701713P02G03626001             3      $0     $0       N

  061701713S02G03626001             3      $0              N

  061701713U02G03626001             3      $0              N

  SUBTOTAL                                 $0     $0


Totals:
  PLUS Loans/Borrowers:                             10        10
  Subsidized Loans/Borrowers:                       10        10
  Unsubsidized Loans/Borrowers:                     10        10
  Total Loans/Borrowers:                            30        30

  PLUS Amount Approved/Req.:                     $ 12,450  $ 12,450
  Subsidized Amount Approved/Req.:               $  2,300
  Unsubsidized Amount Approved/Req.:             $  2,740
  Total Amount Approved/Req.:                    $ 17,490  $ 12,450


                          * May exceed Annual Loan Limits
                          -------------------------------
```

School/LOC Loan Totals List Report

Description

This report compares the total net disbursement amount at your school to the total net disbursement amount at the Loan Origination Center. (Refer to the sample report on page B-38.)

Analysis Tips

Analysis of this report identifies discrepancies between actual disbursement records on file at your school versus actual disbursement records accepted at the LOC and may assist in the reconciliation process. This analysis identifies actual disbursement records that are on record at your school and may require further research to determine why these records are not yet accepted at the LOC.

School/LOC Loan Totals List Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Student's Name	The loans are identified and can be sorted by student's name
PLUS Borrower's Name	The PLUS loans are identified by the PLUS borrower's name For Subsidized or Unsubsidized loans this is blank
Loan ID	Identifies the loan records The report can be sorted by Loan ID
Origination Batch ID	Identifies the batch created for transmission to the Loan Origination Center
Loan Type	Identifies the loan; P-PLUS, S-Sub, U-Unsub
School Total Net Disbursed	Amount of net disbursement per loan at school
Total Net LOC Amount	Amount of net disbursement per loan at Loan Origination Center
School-LOC Difference	Difference between school's net amount and the Loan Origination Center's net amount

Sample Output Document

```
Report Date: 03/16/2001   U.S. DEPARTMENT OF EDUCATION                PAGE:   1
Report Time:   20:08:18 2001-2002 Federal Direct Loan Program
                         School/LOC Loan Totals List
                                (ALL RECORDS)                   Sort: Last Name
   THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************

Student's Name
PLUS Borrower's Name             Loan      School Total     Total Net  School-LOC
  Loan ID                        Type      Net Disbursed    LOC Amount Difference
    Origination Batch ID
-----------------------------    ----      -------------    ---------- ----------
DUNLAP, AZALEA A.
CRUZ, DAISY
  058764778P02G03626001           P            $960            $960          $0
    PF2G0362620010316162749

  058764778S02G03626001           S            $194            $194          $0
    #D2G0362620010316162723

  058764778U02G03626001           U            $421            $0            $421
    #D2G0362620010316162723

RUBEN, JEMELINE I.
RITTER, EDGAR
  058626852P02G03626001           P            $1,440          $720          $720
    PF2G0362620010316162953

  058626852S02G03626001           S            $227            $0            $227
    #D2G0362620010316162942

  058626852U02G03626001           U            $127            $127          $0
    #D2G0362620010316162942


Total PLUS:                                    $2,400           $1,680       $720
Total Subsidized:                              $421              $194        $227
Total Unsubsidized:                            $548              $127        $421

Grand Total:                                   $3,369            $2,001      $1368
```

Disbursement Profile List Report

Description

This report provides a snapshot of your disbursement profiles entered in EDExpress. Listed are the Loan Period start and end dates, academic year start and end dates, and anticipated disbursement dates. (Refer to the sample report on page B-41.)

Analysis Tips

This report is a valuable tool for reviewing the disbursement profiles as set up by your school. This report can assist you in developing the profiles for a new program year and for entry into a new version of the software.

Disbursement Profile List Report (Continued)

Report Headings and Data Descriptions

Heading	Description
Loan Period Code	The identifying loan period code, as set up by the school
Loan Period Title	The identifying loan period name, as set up by the school
DL School Code	The assigned six digit Direct Loan school identifier
Loan Period Start Date	The calendar day beginning of the loan period
Loan Period End Date	The calendar day ending of the loan period
Academic Year Start Date	Date the academic year begins, as determined by the school
Academic Year End Date	Date the academic year ends, as determined by the school
Disb. #	Disbursement number listed
Disb. Date	Date corresponding with disbursement number

Sample Output Document

```
Report Date: 10/05/2000   U.S. DEPARTMENT OF EDUCATION                PAGE:  1
Report Time: 10:16:54  2001-2002 Federal Direct Loan Program
                          Disbursement Profile - List
                                 (ALL RECORDS)
*****************************************************************************

Loan Period Code:       A1
Loan Period Title:      FRESHMAN FIRSTTIME BORROWER
DL School Code:         G01224

Loan Period  Loan Period   Academic Year   Academic Year    Disb.
Start Date:  End Date:     Start Date:     End Date:          #:      Disb. Date.
-----------  -----------   -------------   -------------    -----    -----------
01/01/2001   08/01/2001    08/01/2001       08/01/2002        1        01/01/2001


Loan Period Code:       A2
Loan Period Title:      SCHOOL 2
DL School Code:         G03051

Loan Period  Loan Period   Academic Year   Academic Year    Disb.
Start Date:  End Date:     Start Date:     End Date:          #:      Disb. Date.
-----------  -----------   -------------   -------------    -----    -----------
01/01/2001   08/01/2001    08/01/2001       08/01/2002        1        01/01/2001
                                                             2        01/10/2001
                                                             3        01/20/2001
                                                             4        01/30/2001


Loan Period Code:       A3
Loan Period Title:      SCHOOL 3
DL School Code:         G03040

Loan Period  Loan Period   Academic Year   Academic Year    Disb.
Start Date:  End Date:     Start Date:     End Date:          #:      Disb. Date.
-----------  -----------   -------------   -------------    -----    -----------
01/01/2001   08/01/2001    08/01/2001       08/01/2002        1        01/01/2001
                                                             2        01/10/2001
                                                             3        01/20/2001
                                                             4        01/30/2001
```

Appendix C

Miscellaneous

Fields Which Modify the Latest Update Date When Imported

The following acknowledgements, when imported into EDExpress, change the last Update Date of the records contained in the batch.

- Full Loan Origination Acknowledgement (DISF02OP/DIPF02OP)
- PLUS Credit Decision Update Acknowledgement (DIPC02OP)
- Promissory Note Acknowledgement (DIPA02OP)
- Disbursement Acknowledgement (DIOD02OP)

Access Database Tables and Field Names

Field Name	MS Access Database Table/Field Name	Message Classes
Academic Year End Date	Loan ACADCALENDT	DESF02IN DEPF02IN
Academic Year Start Date	Loan ACADCALSTDT	DESF02IN DEPF02IN
Active Transaction	Demographic ACTIVETRAN	DEER02IN
Active Transaction Date	Demographic ACTIVETRANDT	DEER02IN
Active Transaction ID	Demographic ACTIVETRANID	DEER02IN
Actual Disbursement Amount	Actual Disbursement AMOUNT	DESD02IN DIOD02OP DEER02IN
Actual Disbursement Batch ID	Actual Disbursement DISBATCH	DESD02IN DIOD02OP DEER02IN
Actual Disbursement Booked Date	Actual Disbursement RECONDATE	DEER02IN DSAS02OP
Actual Disbursement Booked Status	Actual Disbursement RECONSTATUS	DESD02IN DIOD02OP
Actual Disbursement Confirmed	Actual Disbursement AFFIRMFLAG	DESD02IN DIOD02OP DIEC02OP DEER02IN
Actual Disbursement Date	Actual Disbursement DATE	DESD02IN DIOD02OP DEER02IN
Actual Disbursement Export To External Flag	Actual Disbursement EXPEXT	DEER02IN
Actual Disbursement Gross Amount	Actual Disbursement GROSS	DESD02IN DIOD02OP DEER02IN
Actual Disbursement Interest Rebate Amount	Actual Disbursement ACTREBATE	DESD02IN DIOD02OP DIEC02OP DEER02IN
Actual Disbursement Loan Fee Amount	Actual Disbursement FEE	DESD02IN DIOD02OP DEER02IN

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Actual Disbursement Net Adjustment Amount	Actual Disbursement NETADJ	DESD02IN DIOD02OP DIEC02OP DEER02IN
Actual Disbursement Net Amount	Actual Disbursement NET	DESD02IN DIOD02OP DIEC02OP DEER02IN
Actual Disbursement Number	Actual Disbursement NUMBER	DESD02IN DIOD02OP DEER02IN
Actual Disbursement Reject Codes	Actual Disbursement REJECTREASON	DIOD02OP DEER02IN
Actual Disbursement School Code	Actual Disbursement VENDOR	DEER02IN
Actual Disbursement Sequence Number	Actual Disbursement SEQUENCE	DESD02IN DIOD02OP DEER02IN
Actual Disbursement Status	Actual Disbursement DISSTATUS	DESD02IN DIOD02OP DEER02IN
Actual Disbursement Type	Actual Disbursement TYPE	DESD02IN DIOD02OP DEER02IN
Add Date	Demographic ADDDATE	DEER02IN
Add Date (Loan)	Loan ADDDATE	DEER02IN
Add ID (Loan)	Loan ADDID	DEER02IN
Add Time	Demographic ADDTIME	DEER02IN
Add Time (Loan)	Loan ADDTIME	DEER02IN

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Add User ID	Demographic ADDID	DEER02IN
Additional Unsubsidized Eligibility for Dependent Student	Loan ADDUNSUBFLAG	DESD02IN DEPF02OP DIEA02OP DIEC02OP DEER02IN
Additional Unsub Elig for Health Profession Programs	Loan HEALLOAN	DESD02IN DIEA02OP DEER02IN
Alien Registration # (Student's)	Demographic ARN	DESF02IN DEPF02IN DIEA02OP
Anticipated Disbursement Date	Anticipated Disbursement DATE	DESF02IN DEPF02IN DIEC02OP DEER02IN
Anticipated Disbursement Export To External Flag	Anticipated Disbursement EXPEXT	DEER02IN
Anticipated Disbursement Fee Amount	Anticipated Disbursement FEE	DESD02IN DEPF02OP DEER02OP
Anticipated Disbursement Gross Amount	Anticipated Disbursement GROSS	DESD02IN DEPF02OP DEER02OP
Anticipated Disbursement Interest Rebate Amount	Anticipated Disbursement ANTREBATE	DESD02IN DEPF02OP DEER02OP
Anticipated Disbursement Net Amount	Anticipated Disbursement NET	DESD02IN DEPF02OP DEER02OP
Anticipated Disbursement Number	Anticipated Disbursement NUMBER	DESF02IN DEPF02IN DIEC02OP DEER02IN

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Anticipated Disbursement School Code	Anticipated Disbursement VENDOR	DEER02IN
Booking Batch ID	Actual Disbursement BOOKINGBATCHID	DEER02IN
Citizenship Status – Demo (Student's)	Demographic CITIZEN	DESF02IN DEPF02IN DIEA02OP
Credit Decision	Loan CREDIT	DIPC02OP DEER02OP
Credit Decision Date	Loan CREDITORIGDATE	DEER02IN
Credit Decision Update Date	Loan CREDITUPDATE	DEER02IN
Current SSN (Student's)	Demographic SSNCURR	DEER02IN
Date of Birth – Demo (Student's)	Demographic DOB	DESF02IN DEPF02IN DIEA02OP DEER02IN
Date of Birth Change Date	Demographic DOBCHGDATE	DEER02IN
Dependency Status - Demo	Demographic MODEL	DESD02IN DEPF02OP DIEA02OP DEER02OP
Dependency Status - DL	Loan DLMODEL	DEER02IN
Direct Loan School Code	Loan VENDOR	DIEA02OP DEER02IN
Disclosure Printed	Loan DISCLPRINTED	DIEA02OP DIEC02OP DEER02IN
Disclosure Statement Print Indicator	Loan DISCLPRINTIND	DESF02IN DESC02IN

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Document Status	Demographic DOCSTAT	DEER02IN
Driver's License # (Student's)	Demographic LICNUM	DIEA02OP DEER02IN
Driver's License State (Student's)	Demographic LICSTATE	DIEA02OP DEER02IN
E-mail Address (Student's)	Demographic EMAIL	DESF02IN DEPF02IN DIEC02IN DEER02IN
Export to External System	Loan EXPEXTERNAL	DEER02IN
Export to LOC	Loan EXPSERVICER	DEER02IN
First Disbursement Flag	Actual Disbursement FIRST	DIEC02OP DEER02IN
First Name – Demo (Student's)	Demographic NAMEF	DESF02IN DEPF02IN DIEA02OP DEER02IN
Grade Level In College – DL (Student's)	Loan YRCOLL	DESF02IN DEPF02IN DIEA02OP DEER02IN
Has Correction Record	Demographic HAS_CORRECTION	DEER02IN
Has Document Tracking Record	Demographic HAS_DOCUTRACK	DEER02IN
Has FAFSA Record	Demographic HAS_FAFSA	DEER02IN
Has Loan Record	Demographic HAS_LOAN	DEER02IN
Has Notes Record (Notepad)	Demographic HAS_NOTE	DEER02IN
Has NSLDS Record	Demographic HAS_NSLDS	DEER02IN
Has Packaging Record	Demographic HAS_PACKAGE	DEER02IN

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Has PELL Record	Demographic HAS_PELL	DEER02IN
Has RAD Record	Demographic HAS_RAD	DEER02IN
Has Verification Worksheet Record	Demographic HAS_VERIFWORKSHEET	DEER02IN
Inactive Date	Loan CANDATE	DESC02IN DIOC02OP DIEC02OP DEER02IN
Inactive Flag	Loan CANCODE	DESC02IN DIOC02OP DIEC02OP DEER02IN
Interest Rebate Percentage	Loan RERATE	DESC02IN DIOC02OP DIEC02OP
ISIR DL MPN Flag	Demographic ISIRDLMPN	DEER02OP
Last Mailed Date (Document Tracking)	Demographic LASTMAIL	DEER02IN
Last Name – Demo (Student's)	Demographic NAMEL	DESF02IN DEPF02IN DIEA02OP DEER02IN
Legal Residence Date - Demo (Student's)	Demographic STATEDATE	DEER02IN
Letter Count (Document Tracking)	Demographic LETTERCT	DEER02IN
Loan Amount Approved	Loan AMTAPP	DESD02IN DEPF02OP DIEA02OP DEER02IN
Loan Amount Requested	Loan AMTREQ	DESD02IN DEPF02OP DIEA02OP DEER02IN
Loan Fee Percentage (Origination Fee)	Loan FEERATE	DEER02IN DESF02IN DEPF02IN DIEC02OP

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Loan ID (Actual Disbursement)	Actual Disbursement LOANID	DEER02IN
Loan ID (Anticipated Disbursement)	Anticipated Disbursement LOANID	DEER02IN
Loan ID (Loan)	Loan LOANID	DESD02IN DEPF02OP DISF02OP DIPF02OP DIPC02OP DIEA02OP DEER02IN
Loan Interview Completed	Demographic INTERVIEW	DIEA02OP DEER02IN
Loan Origination Date	Loan ORIGDATE	DESD02IN DEPF02OP DEER02IN
Loan Period Code	Loan LOANCODE	DESD02IN DEPF02OP DIEA02OP DEER02IN
Loan Period End Date	Loan LOANEND	DESD02IN DEPF02OP DIEA02OP DEER02IN
Loan Period Start Date	Loan LOANSTART	DESD02IN DEPF02OP DIEA02OP DEER02IN
Loan Status	Loan LOANSTAT	DISF02OP DIPF02OP DEER02IN
Loan Type	Loan LOANTYPE	DIEA02OP DEER02IN
LOC's Total Net Loan Amount	Loan LOCAMT	DESD02IN DIOD02OP
LOC's Total Net Loan Amount Change Date	Loan LOCCHGDATE	DEER02IN
Local Address (Student's)	Demographic LADDRESS	DESF02IN DEPF02IN DIEA02OP

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Local Address Change Date (Student's)	Demographic LADDRCHGDATE	DEER02IN
Local City (Student's)	Demographic LCITY	DESF02IN DEPF02IN DIEA02OP
Local Phone (Student's)	Demographic LPHONE	DESF02IN DEPF02IN DIEA02OP
Local State (Student's)	Demographic LSTATE	DESF02IN DEPF02IN DIEA02OP
Local Zip Code (Student's)	Demographic LZIP	DESF02IN DEPF02IN DIEA02OP
Middle Initial – Demo (Student's)	Demographic NAMEM	DESF02IN DEPF02IN DIEA02OP
MPN Status	Loan MPNSTAT	DIEA02OP DEER02IN
Name ID	Demographic NAMEID	DEER02IN
Original SSN – Demo (Student's)	Demographic SSNORIG	DESD02IN DEPF02OP DIEA02OP
Origination Batch ID	Loan ORIGBATCH	DESD02IN DEPF02OP DISF02OP DIPF02OP DIEC02OP DEER02IN
Origination Change Batch ID	Loan CHGBATCH	DESC02IN DIOC02OP
Origination Reject Codes	Loan REJECTREASON	DISF02OP DIPF02OP DEER02IN
Parent Borrower's Address Change Date	Loan ADDRCHGDATE	DESC02IN DIOC02OP DIEC02OP DEER02OP
Parent Borrower's Alien Registration Number	Loan ARN	DEPF02OP DIEA02OP DEER02IN

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Parent Borrower's Citizenship Status	Loan CITIZEN	DEPF02OP DIEA02OP DEER02IN
Parent Borrower's Current SSN	Loan SSNCURR	DEPF02OP DIEA02OP DEER02IN
Parent Borrower's Date of Birth	Loan DOB	DEPF02OP DIEA02OP DEER02IN
Parent Borrower's Date of Birth Change Date	Loan DOBCHGDATE	DEPF02OP DEER02IN
Parent Borrower's First Name	Loan NAMEF	DEPF02OP DIEA02OP DEER02IN
Parent Borrower Last Name	Loan NAMEL	DEPF02OP DIEA02OP DEER02IN
Parent Borrower's License # (Driver's License Number	Loan LICNUM	DEPF02OP DIEA02OP DEER02IN
Parent Borrower's License State (Driver's License State)	Loan LICSTATE	DEPF02OP DIEA02OP DEER02IN
Parent Borrower's Loan Default/Grant Overpayment	Loan DEFAULT	DEPF02OP DIEA02OP DEER02IN
Parent Borrower's Middle Initial	Loan NAMEM	DEPF02OP DIEA02OP DEER02IN
Parent Borrower's Original SSN	Loan SSNORIG	DIEA02IN
Parent Borrower's Permanent Address	Loan ADDRESS	DESD02IN DEPF02OP DIEA02OP DEER02OP
Parent Borrower's Permanent City	Loan CITY	DESD02IN DEPF02OP DIEA02OP DEER02OP

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Parent Borrower's Permanent Phone Number	Loan PHONE	DESD02IN DEPF02OP DIEA02OP DEER02OP
Parent Borrower's Permanent State	Loan STATE	DESD02IN DEPF02OP DIEA02OP DEER02OP
Parent Borrower's Permanent Zip Code	Loan ZIP	DESD02IN DEPF02OP DIEA02OP DEER02OP
Parent Borrower's SSN Change Date	Loan SSNCHGDATE	DESC02IN DIOC02OP DEER02OP
PELL Verification Status	Demographic PELLSTAT	DEER02IN
Permanent Address – Demo (Student's)	Demographic PADDRESS	DESF02IN DEPF02IN DIEA02OP DEER02OP
Permanent Address Change Date (Student's)	Demographic ADDRCHGDATE	DEER02IN
Permanent City – Demo (Student's)	Demographic PCITY	DESF02IN DEPF02IN DIEA02OP DEER02OP
Permanent Phone Number – Demo (Student's)	Demographic PPHONE	DESF02IN DEPF02IN DIEA02OP DEER02OP
Permanent State – Demo (Student's)	Demographic PSTATE	DESF02IN DEPF02IN DIEA02OP DEER02OP
Permanent Zip Code – Demo (Student's)	Demographic PZIP	DESF02IN DEPF02IN DIEA02OP DEER02OP

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
PNote Accepted Batch ID	Loan PNOTEACCBATCHID	DIPA02OP DEER02IN
Previous Transaction	Demographic PREVTRAN	DEER02IN
Program Year	Loan LOANYEAR	DIEA02OP DEER02OP
Prom Note Accepted Date	Loan PNOTEACCAMTDT	DEER02IN
Prom Note Acknowledgement Date	Loan PNOTECONF	DIPA02OP DEER02IN
Prom Note ID/MPN ID	Loan PNOTELOANID	DIPA02OP DEER02IN
Prom Note Manifest Batch ID	Loan PNOTEBATCH	DIPA02OP DEER02IN
Prom Note Manifest Date	Loan PNOTESNT	DEER02IN
Prom Note Print Date	Loan PNOTEPRTDATE	DEER02IN
Prom Note Print Indicator	Loan PNOTEIND	DESF02IN DISF02IN DEER02IN
Prom Note Received Date	Loan PNOTEREC	DEER02IN
Prom Note Status	Loan PNOTESTAT	DEER02IN DIPA02OP
Record Source	Demographic SOURCE	DEER02IN
Record Source - DL	Loan SOURCE	DEER02IN
School Use	Demographic INSTUSE	DEER02IN
SSN Change Date (Student's)	Demographic SSNCHGDATE	DEER02IN
State of Legal Residence (Student's)	Demographic STATELEGAL	DEER02IN
Student's Loan Default/Grant Overpayment	Loan SDEFAULT	DESF021N DEPF02IN DIEA02OP DEER02IN

Access Database Tables and Field Names (Continued)

Field Name	MS Access Database Table/Field Name	Message Classes
Trans Paid On	Demographic TRANS_PAID_ON	DEER02IN
Transaction # (Number)	Demographic TRANS	DEER02IN
Transmit Date	Loan TRANSDATE	DEER02IN
Transmit Number	Loan TRANSNO	DEER02IN
Update Date	Demographic UPDDATE	DEER02IN
Update Date (Loan)	Loan UPDATE	DEER02IN
Update ID	Demographic UPDID	DEER02IN
Update ID (Loan)	Loan UPDID	DEER02IN
Update Time	Demographic UPDTIME	DEER02IN
Update Time (Loan)	Loan UPDTIME	DEER02IN

Predefined Queries

EDExpress is shipped with Predefined Queries built into the system. Listed below are the queries that are available within EDExpress 32-bit software. These queries are listed by title followed by the query itself.

Note: New Predefined Queries for 2001-2002 are at the end of this listing.

Actual Disbursement Range
(ACTUAL DISBURSEMENT NUMBER >='(Parameter)') And
(ACTUAL DISBURSEMENT NUMBER<='(Parameter)')

Add Date Range
(ADD DATE (LOAN) >= '(Parameter)') And
(ADD DATE (LOAN) <= '(Parameter)')

Anticipated Disbursement Range
(ANTICIPATED DISBURSEMENT NUMBER >= '(Parameter)' And
(ANTICIPATED DISBURSEMENT NUMBER <= '(Parameter)'

Booked Date Range
(ACTUAL DISBURSEMENT BOOKED DATE >= '(Parameter)' And
(ACTUAL DISBURSEMENT BOOKED DATE <= '(Parameter)'

College Grade Level
(GRADE LEVEL IN COLLEGE-DL ='(Parameter)')

Dependency Status
(DEPENDENCY STATUS-DEMO = '(Parameter)')

Disbursement Batch Number
(ACTUAL DISBURSEMENT BATCH ID = '(Parameter)'

Inactive Loans
(INACTIVE FLAG ='Y")

School Code Range
(DIRECT LOAN SCHOOL CODE >='(Parameter)') And
(DIRECT LOAN SCHOOL CODE <='(Parameter)')

Predefined Queries (Continued)

Loan Amount Approved Equal to Zero
(LOAN AMOUNT APPROVED = 00000)

Loan Origination and MPN or PLUS Promissory Note Status
(LOAN STATUS = ‘(Parameter)’) And
(PROM NOTE STATUS = ‘(Parameter)’

Loan Origination Date Range
(LOAN ORIGINATION DATE >=’(Parameter)’) And
(LOAN ORIGINATION DATE <=’(Parameter)’)

Loan Origination Status
(LOAN STATUS = ‘(Parameter)’)

Loan Type
(LOAN TYPE = ‘(Parameter)’

Original SSN
(ORIGINAL SSN-DEMO =’(Parameter)’)

Origination Batch Number
(ORIGINATION BATCH ID =’(Parameter)’)

Parent Borrowers Last Name Range
(PARENT BORROWER’S LAST NAME >= ‘(Parameter)’) And
(PARENT BORROWER’S LAST NAME <= ‘(Parameter)’)

Parent Borrowers Mailing State
(PARENT BORROWER’S PERMANENT STATE = ‘(Parameter)’)

Parent Borrowers SSN
(PARENT BORROWER’S CURRENT SSN = ‘(Parameter)’)

Parent Borrowers SSN Range
(PARENT BORROWER’S CURRENT SSN >= ‘(Parameter)’) And
(PARENT BORROWER’S CURRENT SSN <= ‘(Parameter)’)

Predefined Queries (Continued)

Parent Borrowers Zip Code Range
(PARENT BORROWER'S PERMANENT ZIP CODE >= '(Parameter)') And
(PARENT BORROWER'S PERMANENT ZIP CODE <= '(Parameter)')

PLUS Loans
(LOAN TYPE = 'P')

Prom Note Batch Number
(PROM NOTE MANIFEST BATCH ID = '(Parameter)')

MPN or Promissory Note Status
(PROM NOTE STATUS ='(Parameter)')

Ready For Manifest
(PROM NOTE STATUS = 'S')

Subsidized/Unsubsidized Loans
(LOAN TYPE <>'P')

Students Current SSN
(CURRENT SSN ='(Parameter)')

Students Last Name Range
(LAST NAME-DEMO >='(Parameter)') And
(LAST NAME-DEMO <='(Parameter)')

Students Permanent Mailing State
(PERMANENT STATE-DEMO ='(Parameter)')

Students Permanent Zip Code Range
(PERMANENT ZIP CODE-DEMO >='(Parameter)') And
(PERMANENT ZIP CODE-DEMO <='(Parameter)')

Students SSN Range
(CURRENT SSN >='(Parameter)')
(CURRENT SSN <='(Parameter)')

Predefined Queries (Continued)

New for 2001-2002:

Disbursement Status
(ACTUAL DISBURSEMENT STATUS = ‘(Parameter)’)

Rejected Actual Disbursements
(ACTUAL DISBURSEMENT REJECT CODES <> ‘[Null]’)

Accepted Actual Disbursements
(ACTUAL DISBURSEMENT REJECT CODES = ‘[Null]’)

Rejected Origination Records
(ORIGINATION REJECT CODES <> ‘[Null]’)

Accepted Origination Records
(ORIGINATION REJECT CODES = ‘[Null]’)

Appendix D
Direct Loan Forms

Sample Master Promissory Note Manifest

```
Report Date: 99/99/9999     U.S. DEPARTMENT OF EDUCATION                Page:  99
Report Time:   99:99:99      Federal Direct Loan Program
                          Promissory Note Shipping Manifest

     THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************

PROMISSORY NOTE SHIPPING BATCH NUMBER:  #AX99999999999999999999

BORROWER'S NAME                     MPN ID
STUDENT'S CURRENT SSN
--------------------------------    ---------------------

XXXXXXXXXXXXXXXX, XXXXXXXXXXXX X    999999999M99999999999
XXXXXXXXXXXXXXXX, XXXXXXXXXXXX X
999999999

ABCDEFGHIJKLMNOP, QRSTUVWXYZAB Z    999999999M99999999999
XXXXXXXXXXXXXXXX, XXXXXXXXXXXX X
999999999

BCDEFGHIJKLMNOPQ, RSTUVWXYZABC A    999999999M99999999999
XXXXXXXXXXXXXXXX, XXXXXXXXXXXX X
999999999

NUMBER OF NOTES FOR SHIPPING        ____________

I hereby certify that each borrower named on the enclosed notes/disclosures is
accepted for enrollment on at least a half-time basis and is making satisfactory
progress in a program that is eligible for the loan type(s) awarded. I certify that
each student is an eligible borrower in accordance with the Act. I further certify
that each borrower's eligibility for a Pell Grant has been determined, that each
borrower is not incarcerated, and that each borrower has been determined eligible
for loan(s) in the amount(s) certified. I further certify that the disbursement
schedules comply with the requirements of the Act and hereby authorize the
Department of Education to adjust disbursement dates if necessary to ensure
compliance with the Act. I further certify that, based on records available and due
inquiry, each borrower has met the requirements of the Selective Service Act, that
each borrower is not liable for an overpayment of any Federal grant made under the
Act, and that the information provided in the Borrower and the School sections of
the promissory notes/disclosures (including information supplied in electronic
format) is true, complete and accurate to the best of my knowledge and belief.

SCHOOL CODE:  X99999  NAME:   XXXXXXXXXTXXXXXXXXXTXXXXXXXXXTXXXXX

SIGNATURE:_____

FAA NAME:  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
```

Sample PLUS Manifest

```
Report Date: 99/99/9999     U.S. DEPARTMENT OF EDUCATION          Page:  99
Report Time:   99:99:99      Federal Direct Loan Program
                            Promissory Note Shipping Manifest

    THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT
*******************************************************************************

PROMISSORY NOTE SHIPPING BATCH NUMBER:  #AX99999999999999

BORROWER'S NAME                           LOAN ID
STUDENT'S NAME
STUDENT'S CURRENT SSN
--------------------------------    ---------------------

XXXXXXXXXXXXXXXX, XXXXXXXXXXXX X    999999999X99999999999
XXXXXXXXXXXXXXXX, XXXXXXXXXXXX X
999999999

ABCDEFGHIJKLMNOP, QRSTUVWXYABC Z    999999999X99999999999
XXXXXXXXXXXXXXXX, XXXXXXXXXXXX X
999999999

BCDEFGHIJKLMNOPQ, RSTUVWXYZABC A    999999999X99999999999
XXXXXXXXXXXXXXXX, XXXXXXXXXXXX X
999999999


NUMBER OF NOTES FOR SHIPPING              ____________

I hereby certify that each student named on the enclosed
applications/promissory notes is accepted for enrollment on at least a half-
time basis and is making satisfactory progress in a program that is eligible
for the loan type certified. I certify that each borrower is an eligible
borrower in accordance with the Act and has been determined eligible for a
loan in the amount certified. I further certify that the disbursement
schedules comply with the requirements of the Act and hereby authorize the
Department of Education to adjust disbursement dates if necessary to ensure
compliance with the Act. I further certify that, based on records available
and due inquiry, each student has met the requirements of the Selective
Service Act, that each student is not liable for an overpayment of any
Federal grant made under the Act, and that the information provided in the
Borrower, Student and School sections of the applications/promissory notes
(including information supplied in electronic format) is true, complete and
accurate to the best of my knowledge and belief.

SCHOOL CODE:  X99999  NAME:         XXXXXXXXXTXXXXXXXXXTXXXXXXXXXTXXXXX

SIGNATURE:_____

FAA NAME:  XXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
```

Disclosure Statements

Disclosure Statement

The Disclosure Statement for 2001-2002 incorporates the up-front interest rebate. Disbursements 1 through 10 print in the left column. Disbursements 11 through 20 print in the right column.

Sample Disclosure Statement Printed by EDExpress

The Sample Disclosure Statement to be printed by EDExpress for 2001-2002 incorporates the up-front interest rebate. We have provided two examples: one with four disbursements and one displaying 20 disbursements.

New for 2001-2002: EDExpress can print up to 20 anticipated disbursements. Disbursements 1 through 10 print in the left column. Disbursements 11 through 20 printed in the right column.

Plain Language Disclosure

The Plain Language Disclosure for 2001-2002 incorporates the up-front interest rebate and is provided on the following pages.

Direct Loans

William D. Ford Federal Direct Loan Program

U.S. Department of Education
P.O. Box 2003
Montgomery, AL 36102

Disclosure Statement
William D. Ford Federal Direct Loan Program

Direct Subsidized Loan
Direct Unsubsidized Loan

Borrower Information

1. Name (last, 1. Name and Address

Testloan, Student A.
123 Main Street
Arlington, VA 22033

2. Date of Disclosure Statement

08/01/2001

3. Area Code/Telephone Number

(703) 741-9999

School Information

4. School Name and Address

Direct Loan University
12345 Loan Road
Fairfax, VA 22222

5. School Code/Branch

G99999

Loan Information

6. Loan Identification Number(s)	7. Loan Period(s)	8. Loan Fee %
111222333S02G99999001	09/01/2001 – 7/15/2002	3.000 %
111222333U02G99999001	09/01/2001 – 7/15/2002	3.000 %

9. Information about the loan(s) that your school plans to disburse (pay out) follows. This information is explained in detail on the back. The actual disbursement dates and amounts may be different than the dates and amounts shown below. Your school and the Direct Loan Servicing Center will notify you of the actual disbursement dates and amounts.

Direct Subsidized Loan

Gross Loan Amount	-	Loan Fee Amount	+	Interest Rebate Amount	=	Net Loan Amount
$4000.00	-	$120.00	+	$60.00	=	$3940.00

(Variable Interest Rate)

Your school plans to disburse the Net Loan Amount as follows:

Date	Net Disbursement Amount	Date	Net Disbursement Amount
09/01/2001	$ 197.00	02/01/2002	$ 197.00
09/15/2001	$ 197.00	02/15/2002	$ 197.00
10/01/2001	$ 197.00	03/01/2002	$ 197.00
10/15/2001	$ 197.00	03/15/2002	$ 197.00
11/01/2001	$ 197.00	04/01/2002	$ 197.00
11/15/2001	$ 197.00	04/15/2002	$ 197.00
12/01/2001	$ 197.00	05/01/2002	$ 197.00
12/15/2001	$ 197.00	05/15/2002	$ 197.00
01/01/2002	$ 197.00	06/01/2002	$ 197.00
01/15/2002	$ 197.00	06/15/2002	$ 197.00

Direct Unsubsidized Loan

Gross Loan Amount	-	Loan Fee Amount	+	Interest Rebate Amount	=	Net Loan Amount
$4000.00	-	$120.00	+	$60.00	=	$3940.00

(Variable Interest Rate)

Your school plans to disburse the Net Loan Amount as follows:

Date	Net Disbursement Amount	Date	Net Disbursement Amount
09/01/2001	$ 197.00	02/01/2002	$ 197.00
09/15/2001	$ 197.00	02/15/2002	$ 197.00
10/01/2001	$ 197.00	03/01/2002	$ 197.00
10/15/2001	$ 197.00	03/15/2002	$ 197.00
11/01/2001	$ 197.00	04/01/2002	$ 197.00
11/15/2001	$ 197.00	04/15/2002	$ 197.00
12/01/2001	$ 197.00	05/01/2002	$ 197.00
12/15/2001	$ 197.00	05/15/2002	$ 197.00
01/01/2002	$ 197.00	06/01/2002	$ 197.00
01/15/2002	$ 197.00	06/15/2002	$ 197.00

Disclosure Statement (continued)

This Disclosure Statement provides information about the Direct Subsidized Loan and/or Direct Unsubsidized Loan that your school plans to disburse (pay out) by crediting your student account, paying you directly, or both. It replaces any Disclosure Statements that you may have received previously for the same loan(s). Keep this Disclosure Statement for your records.

You must have signed a Master Promissory Note (MPN) before your loan money is disbursed. The MPN, the Borrower's Rights and Responsibilities statement, and the Plain Language Disclosure explain the terms of your loan(s). If you have any questions about your MPN or this Disclosure Statement, contact your school.

Item 9 on the front of this Disclosure Statement provides the following information about the amount of each loan that your school plans to disburse to you:

- **Gross Loan Amount--**This is the total amount of the loan that you are borrowing. You will be responsible for repaying this amount.
- **Loan Fee Amount--**This is the amount of the fee that we charge on your loan. It is based on a percentage of your Gross Loan Amount. The percentage is shown in Item 8. The Loan Fee Amount will be subtracted from your Gross Loan Amount.
- **Interest Rebate Amount--**This is the amount of an up-front interest rebate that you may receive as part of a program to encourage timely repayment of Direct Loans. If you receive a rebate, the Interest Rebate Amount will be added back after the Loan Fee Amount is subtracted.

  To keep an up-front interest rebate that you receive on your loan, you must make all of your first 12 required monthly payments on time (we must receive each payment no later than 6 days after the due date) when you begin repaying your loan. You will lose the rebate if you do not make all of your first 12 required monthly payments on time. If you lose the rebate, we will add the Interest Rebate Amount back to the principal balance on your loan account.
- **Net Loan Amount--**This is the amount of your loan money that remains after the Loan Fee Amount is subtracted and the Interest Rebate Amount is added. Your school will disburse the Net Loan Amount to you by crediting your student account, paying you directly, or both.

  Item 9 shows your school's plan for disbursing your Net Loan Amount to you. The actual disbursement dates and amounts may be different than the dates and amounts that are shown. Your school and the Direct Loan Servicing Center will notify you of the actual disbursement dates and amounts.

Before your loan money is disbursed, you may cancel all or part of your loan(s) at any time by notifying your school.

After your loan money is disbursed, there are two ways to cancel all or part of your loan(s):

- Within 14 days after the date your school notifies you that it has credited loan money to your student account, or by the first day of your school's payment period, whichever is later (your school can tell you the first day of the payment period), you may inform your school that you want to cancel all or part of the loan money that was credited to your account. Your school will return the cancelled loan amount to us. You do not have to pay interest or the loan fee on the part of your loan(s) that you tell your school to cancel within these timeframes. If you received an up-front interest rebate on your loan(s), the rebate does not apply to the part of your loan(s) that you tell your school to cancel. Your loan(s) will be adjusted to eliminate any interest, loan fee, and rebate amount that applies to the amount of the loan(s) that was cancelled.

  If you ask your school to cancel all or part of your loan(s) outside the timeframes described above, your school may process your cancellation request, but it is not required to do so.
- Within 120 days of the date your school disbursed your loan money (by crediting the loan money to your student account, paying it to you directly, or both), you may return all or part of your loan(s) to us. Contact the Direct Loan Servicing Center for guidance on how and where to return your loan money. You do not have to pay interest or the loan fee on the part of your loan(s) that you return within 120 days of the date that part of your loan(s) is disbursed. If you received an up-front interest rebate on your loan(s), the rebate does not apply to the part of your loan(s) that you return. Your loan(s) will be adjusted to eliminate any interest, loan fee, and rebate amount that applies to the amount of the loan(s) that you return.

Sample EDExpress Disclosure Statement (Four Anticipated Disbursements)

BORROWER INFORMATION----------

1. Name and Address

   LASTNAME123456, FIRST6789123, A
   STREET789012345678901234567890123 45
   CITY567890123456, ST 12345-1010

2. Date of Disclosure Statement

   08/15/2001

3. Area Code/Telephone Number

   (703) 741-9999

SCHOOL INFORMATION----------

4. School Name and Address

   George Mason University
   12345 Chain Bridge Road
   Fairfax, VA 22222

5. School Code/Branch

   G99999

LOAN INFORMATION----------

6. Loan Identification Number(s)	7. Loan Period(s)	8. Loan Fee %
123456789SO2G99999001	09/01/2001 - 05/15/2002	3.00
123456789U02G99999001	09/01/2001 - 05/15/2002	3.00

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9. Information about the loan(s) that your school plans to disburse (pay out) follows. This information is explained in detail on the back. The actual disbursement dates and amounts may be different than the dates and amounts shown below. Your school and the Direct Loan Servicing Center will notify you of the actual disbursement dates and amounts.

	Gross Loan Amount	-	Loan Fee Amount	+	Interest Rebate Amount	=	Net Loan Amount
Direct Subsidized Loan	$xxxxx.00	-	$xxxxx.00	+	$xxxxx.00	=	$xxxxx.00

Your school plans to disburse the Net Loan Amount as follows:

	Date	Net Disbursement Amount	Date	Net Disbursement Amount
(Variable Interest Rate)	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00

	Gross Loan Amount	-	Loan Fee Amount	+	Interest Rebate Amount	=	Net Loan Amount
Direct Unsubsidized Loan	$xxxxx.00	-	$xxxxx.00	+	$xxxxx.00	=	$xxxxx.00

Your school plans to disburse the Net Loan Amount as follows:

	Date	Net Disbursement Amount	Date	Net Disbursement Amount
(Variable Interest Rate)	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00

Sample EDExpress Disclosure Statement (20 Anticipated Disbursements)

BORROWER INFORMATION----------

1. Name and Address

LASTNAME123456, FIRST6789123, A
STREET789012345678901234567890123 45
CITY567890123456, ST 12345-1010

2. Date of Disclosure Statement

08/15/2001

3. Area Code/Telephone Number
(703) 741-9999

SCHOOL INFORMATION----------

4. School Name and Address
George Mason University
12345 Chain Bridge Road
Fairfax, VA 22222

5. School Code/Branch

G99999

LOAN INFORMATION----------

6. Loan Identification Number(s)	7. Loan Period(s)	8. Loan Fee %
123456789SO2G99999001	09/01/2001 - 05/15/2002	3.00
123456789U02G99999001	09/01/2001 - 05/15/2002	3.00

---

9. Information about the loan(s) that your school plans to disburse (pay out) follows. This information is explained in detail on the back. The actual disbursement dates and amounts may be different than the dates and amounts shown below. Your school and the Direct Loan Servicing Center will notify you of the actual disbursement dates and amounts.

	Gross Loan Amount	-	Loan Fee Amount	+	Interest Rebate Amount	=	Net Loan Amount
Direct Subsidized Loan	$xxxxx.00	-	$xxxxx.00	+	$xxxxx.00	=	$xxxxx.00

Your school plans to disburse the Net Loan Amount as follows:

	Date	Net Disbursement Amount	Date	Net Disbursement Amount
(Variable Interest Rate)	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00

	Gross Loan Amount	-	Loan Fee Amount	+	Interest Rebate Amount	=	Net Loan Amount
Direct Unsubsidized Loan	$xxxxx.00	-	$xxxxx.00	+	$xxxxx.00	=	$xxxxx.00

Your school plans to disburse the Net Loan Amount as follows:

	Date	Net Disbursement Amount	Date	Net Disbursement Amount
(Variable Interest Rate)	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00
	xx/xx/xxxx	$xxxxx.00	xx/xx/xxxx	$xxxxx.00

Direct Loans
William D. Ford Federal Direct Loan Program

William D. Ford Federal Direct Loan Program
Direct Subsidized Loans and Direct Unsubsidized Loans
Plain Language Disclosure

1. General Information – You are receiving a student loan to help you cover the costs of your education. This Plain Language Disclosure (Disclosure) summarizes information concerning your loan. Please read this Disclosure carefully. Throughout this Disclosure, the words "we," "us," and "our" refer to the U.S. Department of Education. If you have questions about your loan, contact our Direct Loan Servicing Center. The Direct Loan Servicing Center's telephone number and address are shown on all of the correspondence you will receive related to your loan.

You must repay this loan, even if you are unhappy with your education, do not complete it, or cannot find work in your area of study. Borrow only the amount you need.

2. Master Promissory Note (MPN) – You are receiving a loan under an MPN that you signed previously. You may receive additional loans under that MPN for up to 10 years if you continue to attend school and if your school is authorized and chooses to make multiple loans under the same MPN. If your school is not authorized or chooses not to make multiple loans under the same MPN, or if you do not want to receive more than one loan under the same MPN, you must sign a new MPN for each loan. If you do not want to receive more than one loan under the same MPN, you must notify your school or the Direct Loan Servicing Center in writing.

3. Loan Terms and Conditions – This Disclosure summarizes information concerning your loan. Please refer to your MPN and the Borrower's Rights and Responsibilities statement that you received previously for the complete terms and conditions of your loan. If you need another copy of the Borrower's Rights and Responsibilities statement, contact the Direct Loan Servicing Center. Unless we tell you otherwise in this Disclosure, your MPN and the Borrower's Rights and Responsibilities statement control the terms and conditions of your loan.

4. Maximum Loan Amounts – There are annual and total (aggregate) limits on the amount you may borrow, as explained in the Borrower's Rights and Responsibilities statement that you received previously. The amount you borrow each year and in total cannot be more than these limits.

5. Use of Loan Money – You may use your loan money only to pay for educational expenses (for example, tuition, room, board, books) at the school that determined you were eligible to receive the loan.

6. Disbursement of Loan Money – Generally, your school will disburse (pay out) your loan money in more than one installment, usually at the beginning of each academic term (for example, at the beginning of each semester or quarter). If your school does not use academic terms, it will generally disburse your loan in at least two installments, one at the beginning of the period of study for which you are receiving the loan and one at the midpoint of that period of study. Your school may disburse your loan money by crediting it to your student account, or may give it to you directly by check or other means. The Direct Loan Servicing Center will notify you each time your school disburses a portion of your loan money.

7. Change of Status or Address - You must notify both your school and the Direct Loan Servicing Center if you:

- stop attending school,
- drop below half-time enrollment,
- change your address, or
- change your name (for example, maiden name to married name).

In addition, you must notify the Direct Loan Servicing Center if you:

- transfer from one school to another school,
- change employers or if your employer's address or phone number changes,
- change your telephone number, or
- have any change in status that affects your loan (for example, if you received a deferment but no longer meet the eligibility requirements for that deferment).

8. Canceling Your Loan – Before your loan money is disbursed, you may cancel all or part of your loan at any time by notifying your school. After your loan money is disbursed, there are two ways to cancel all or part of your loan:

- Within 14 days after the date your school notifies you that it has credited loan money to your student account, or by the first day of your school's payment period, whichever is later (your school can tell you the first day of the payment period), you may inform your school that you want to cancel all or part of the loan money that was credited to your account. Your school will return the cancelled loan amount to us. You do not have to pay interest or the loan fee on the part of your loan(s) that you tell your school to cancel within these timeframes. If you received an up-front interest rebate on your loan(s), the rebate does not apply to the part of your loan(s) that you tell your school to cancel. Your loan(s) will be adjusted to eliminate any interest, loan fee, and rebate amount that applies to the amount of the loan(s) that was cancelled.

  If you ask your school to cancel all or part of your loan(s) outside the timeframes described above, your school may process your cancellation request, but it is not required to do so.

- Within 120 days of the date your school disbursed your loan money (by crediting the loan money to your student account, paying it to you directly, or both), you may return all or part of your loan(s) to us. Contact the Direct Loan Servicing Center for guidance on how and where to return your loan money. You do not have to pay interest or the loan fee on the part of your loan(s) that you return within 120 days of the date that part of your loan(s) is disbursed. If you received an up-front interest rebate on your loan(s), the rebate does not apply to the part of your loan(s) that you return. Your loan(s) will be adjusted to eliminate any interest, loan fee, and rebate amount that applies to the amount of the loan(s) that you return.

9. Loan Fee – We charge a loan fee on your loan of up to 4 percent of the principal amount of the loan. This fee will be subtracted from the loan amount that is disbursed to you. If you cancel or return all or part of your loan within 120 days of the date your loan money is disbursed, no loan fee will be charged on the amount that you cancel or return.

10. Interest – The interest rate on your loan is a variable rate which can change each year on July 1. As a result, your interest rate may change annually, but it will never be more than 8.25%. We will notify you of the interest rate formula and the actual interest rate for each loan that you receive.

We do not charge interest on Direct Subsidized Loans while you are attending school, during your grace period, and during deferment periods. We charge interest on Direct Subsidized Loans during all other periods (starting on the day after your grace period ends), including forbearance periods.

We charge interest on Direct Unsubsidized Loans during all periods. This includes periods while you are attending school, during your grace period, and during deferment and forbearance periods. Therefore, you will pay more interest on Direct Unsubsidized Loans than on Direct Subsidized Loans.

CONTINUED ON REVERSE

You are responsible for paying the interest on the unpaid amount of your loan during the periods described above. If you do not pay the interest, we will add it to the unpaid amount of your loan. This process is called capitalization. Capitalization increases the unpaid amount of your loan, and we will then charge interest on the increased amount.

11. Up-Front Interest Rebate – You may receive an up-front interest rebate on your loan as part of a program to encourage timely repayment of Direct Loans. The rebate will be equal to a percentage of the loan amount that you borrow. If you receive a rebate on your loan, the Direct Loan Servicing Center will send you more specific information.

To keep the up-front interest rebate that you receive on your loan, you must make all of your first 12 required monthly payments on time (we must receive each payment no later than 6 days after the due date) when your loan enters repayment after you leave school or drop below half-time status.

You will lose the rebate if you do not make all of your first 12 required monthly payments on time. If you lose the rebate, we will add the rebate amount back to the principal balance on your loan account.

12. Grace Period – You will receive a 6-month grace period that starts the day after you stop attending school or drop below half-time enrollment. You do not have to begin making payments on your loan until after your grace period ends.

13. Repayment – You must repay each loan that you receive according to the repayment schedule provided by the Direct Loan Servicing Center. You must begin repaying your loan after your grace period ends. The amount of time you have to repay your loan (the repayment period) will vary from 10 to 30 years, depending on the repayment plan that you choose and the total amount you have borrowed. You may choose one of the following repayment plans:

- Standard Repayment Plan
- Extended Repayment Plan
- Graduated Repayment Plan
- Income Contingent Repayment Plan

These plans are designed to give you flexibility in meeting your obligation to repay your loan. The Borrower's Rights and Responsibilities statement that you received previously explains the terms and conditions of each repayment plan. You may change repayment plans at any time after you have begun repaying your loan. You may make loan payments before they are due, or pay more than the amount due each month, without penalty. When you have fully repaid a loan, the Direct Loan Servicing Center does not have to send you the original MPN but may instead send you a letter telling you that you have paid off your loan. You should keep this letter in a safe place.

14. Late Charges and Collection Costs – We may require you to pay a late charge if you do not make any part of a payment within 30 days after it is due. We may also require you to pay other charges and fees involved in collecting your loan.

15. Deferment – After you have begun making payments, you may, if you meet certain requirements, receive a deferment that allows you to temporarily stop making payments on your loan. For example, you may receive a deferment while you are attending school at least half-time or for up to 3 years while you are unemployed. For a complete list of deferments, refer to the Borrower's Rights and Responsibilities statement that you received previously. To request a deferment, contact the Direct Loan Servicing Center.

We do not charge interest on Direct Subsidized Loans during deferment periods. However, we do charge interest on Direct Unsubsidized Loans during deferment periods.

16. Forbearance – A forbearance allows you to temporarily make smaller payments or temporarily stop making payments on your loan. If you cannot make your scheduled loan payments but do not qualify for a deferment, we may give you a forbearance. For example, we may give you a forbearance if you are temporarily unable to make scheduled loan payments because of financial hardship or illness. We may also give you a forbearance under other conditions as described in the Borrower's Rights and Responsibilities statement that you received previously. To request a forbearance, contact the Direct Loan Servicing Center.

We charge interest on both Direct Subsidized Loans and Direct Unsubsidized Loans during forbearance periods.

17. Loan Consolidation – You may consolidate (combine) all of your eligible federal education loans into one loan. Consolidating your loans gives you up to 30 years to pay them back and may lower your monthly payments. That may make it easier to repay your loans. However, because you make payments for a longer period of time, you will pay more interest if you consolidate your loans. Contact the Direct Loan Servicing Center for more information about loan consolidation.

18. Loan Discharge – We will discharge (forgive) your loan if:

- we receive acceptable documentation that you died or became totally and permanently disabled,
- you cannot complete your course of study because your school closes, or
- your school falsely certified your eligibility to receive a loan.

We may also discharge your loan up to the amount of any refund that your school should have returned to us, but did not return. We will not automatically discharge your loan if you file for bankruptcy.

We may forgive up to $5,000 of any loans you received after October 1, 1998 if you teach full-time for 5 consecutive years in certain low-income elementary and secondary schools and meet certain other qualifications, and if you did not owe a Direct Loan Program or Federal Family Education Loan Program loan as of October 1, 1998, or as of the date you obtain a loan after October 1, 1998. Contact the Direct Loan Servicing Center for specific eligibility requirements.

In some cases, you may not have to repay your loan if you claim, as a defense against repayment, that your school did something wrong or failed to do something that it should have done. You can make such a defense against repayment only if what your school did or did not do could result in legal action being taken against the school under state law. If you believe that you have a defense against repayment of your loan, contact the Direct Loan Servicing Center.

19. Credit Bureau Reporting – We will report information about your loan to one or more national credit bureaus. This information will include the disbursement dates, amount, and repayment status of your loan (for example, whether you are current or behind schedule in making payments).

20. Demand for Immediate Repayment – We will require you to immediately repay the entire unpaid amount of your loan (on your MPN this is called "acceleration") if you:

- receive loan money but do not enroll at least half-time at the school that certified your eligibility to receive the loan,
- use your loan money to pay for anything other than educational expenses at the school that determined you were eligible to receive the loan,
- make any false statement that causes you to receive a loan that you are not eligible to receive, or
- default on your loan.

21. Default – You are in default on your loan if you:

- do not repay the entire unpaid amount of your loan if we require you to do so,
- have not made a payment on your loan for at least 270 days, or
- do not comply with other terms and conditions of your loan, and we conclude that you no longer intend to honor your obligation to repay your loan.

If you default on your loan, we will report that fact to all national credit bureaus. We may sue you, take all or part of your federal tax refund, and/or garnish your wages so that your employer is required to send us part of your salary to pay off your loan. We will require you to pay reasonable collection fees and costs, plus court costs and attorney fees. You may face other serious consequences.

Master Promissory Note

Sample Master Promissory Note (MPN)

A sample Master Promissory Note may be accessed via the following Web site:

http://www.ed.gov/offices/OSFAP/DirectLoan/brr.html

This site provides two versions of the MPN. Version A provides data labels and Version B does not provide data labels. Also available are the Instructions for completing the MPN.

Borrower's Rights and Responsibilities

A sample of the Borrower's Rights and Responsibilities information may be accessed via the following Web site:

http://www.ed.gov/offices/OSFAP/DirectLoan/brr.html

PLUS Promissory Note

Sample PLUS Promissory Note/Application

A sample PLUS Promissory Note/Application may be accessed via the following Web site:

http://www.ed.gov/offices/OSFAP/DirectLoan/brr.html

PLUS Borrower's Rights and Responsibilities

A sample of the PLUS Borrower's Rights and Responsibilities information may be accessed via the following Web site:

http://www.ed.gov/offices/OSFAP/DirectLoan/brr.html

Direct Loans

William D. Ford Federal Direct Loan Program

08/25/2001

Dear School/Borrower:

While processing the enclosed promissory note(s) batch, we identified the following missing or incorrect information:

_____Alterations to preprinted text without authorized initials
_____Invalid/Missing loan identification number
_____No original signature (Xerox or faxed copy)
_____Driver license incomplete
_____Document in pencil
_____Section/Block ___not completed
_____No signature on document
_____Manifest errors
_____Missing legal text
_____Student or Parent is in default
_____This is a duplicate; we already have a copy
_____This document was torn or damaged at **LOC/DLSC**
_____Year five loans must be on year five-promissory note
_____Section block numbers 20 and 21 on Plus note needs signature and date
_____Invalid signature. Please provide official state or federal document to verify/validate signature provided on Promissory Note
_____***Immediately, return promissory notes as they are generated and signed***
_____Other_____

Because we are not permitted by law to alter the original promissory note, we are enclosing it for correction(s) as noted above. Please assist the borrower in completing the promissory note, assuring that the correct information has been incorporated where needed. When the promissory note(s) has been completed and corrected, please return it to the Loan Origination Center so that processing of the loan may continue.

If you have any questions, the Loan Origination Center is available to assist you from 8:00 AM to 8:00 PM, Eastern Standard Time, Monday through Friday. We can be reached, toll-free, at 1-800-848-0978. Our toll-free TDD number for the hearing impaired is 1-800-557-7395.

Please return the corrected promissory note(s) to:

Regular Postal Delivery

U.S. Department of Education
Loan Origination Center
School Relations
P. O. Box 5692
Montgomery, AL 36103-5692

Express/Overnight Delivery

U. S. Department of Education
Loan Origination Center
School Relations
474 South Court Street Suite 400
Montgomery, AL 36104

Our Mission is to Ensure Equal Access to Education and to Promote Educational Excellence Throughout the Nation

Appendix E

Rebuild Loan File Record Layouts

Rebuild Origination Detail Record—Import from Loan Origination Center

(DLRBLDOP)
Batch Type RB

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Record Type The type of record included in the file	O = Rebuild Origination Detail Record	Left
2	2	22	21	Loan Identifier Unique Identifier created at the time of origination	Student's Social Security Number: 001010001–999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 01–02 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999	Left
3	23	31	9	Borrower's Social Security Number The borrower's current Social Security Number	001010001–999999999	Right
4	32	43	12	Borrower's First Name The borrower's first name	0–9 Uppercase A–Z . (Period) ' (Apostrophe) (Dash) Left justified with an A-Z in the first position	Left
5	44	59	16	Borrower's Last Name The borrower's last name	0-9 Uppercase A-Z . (Period) ' (Apostrophe) - (Dash)	Left

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
6	60	60	1	Borrower's Middle Initial	Uppercase A-Z Can be blank	Left
7	61	95	35	Borrower's Permanent Address The first line of the borrower's permanent address	0-9 Uppercase A-Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)	Left
8	96	111	16	Borrower's Permanent Address City The city where the borrower permanently resides	0-9 Uppercase A-Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s)	Left

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
9	112	113	2	Borrower's Permanent Address State The state where the borrower permanently resides	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1	Left
10	114	122	9	Borrower's Permanent Zip Code The borrower's address Zip Code	0–9 Space(s) Last 4 digits can be blank	Left
11	123	132	10	Borrower's Telephone Number The borrower's home telephone number	0–9 Can be blank	Right
12	133	152	20	Borrower's Driver's License Number The borrower's driver's license number	0–9 Uppercase A–Z Space(s) - (Dash) * (Asterisk) Can be blank	Left
13	153	154	2	Borrower's Driver's License State The borrower's driver's license state	Uppercase A–Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1 Can be blank	Left
14	155	162	8	Borrower's Date of Birth The borrower's date of birth	Format is CCYYMMDD	Date

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

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

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

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

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

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

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

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

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

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

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

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

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

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

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

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

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

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

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

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

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

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

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

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

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

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

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

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

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

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

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

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

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

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

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

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

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

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

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
121	752	756	5	20th Disbursement Anticipated Net Amount The anticipated net amount for the 20th disbursement	Numeric > = 0 Can be blank Blank for PLUS	Right
122	757	779	23	Loan Origination Batch Identifier The batch number generated by the LOC ***This matches the batch ID in the Header Record***	Batch Type = RB Cycle Indicator = 1 (for 00-01) = 2 (for 01-02) School Code = X00000 - X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
123	780	780	1	Promissory Note Print Indicator The Promissory Note print option used for this loan	S = LOC Prints (Send to Borrower) R = LOC Prints (Return to School) O = On-site (EDExpress) F = On-site (Custom System) Z = LOC Reprint	Left
124	781	781	1	Additional Unsubsidized Eligibility for Dependent Student This dependent student is eligible for an additional unsubsidized loan amount	Y = Yes Can be blank Applicable to Unsubsidized loans only	Left
125	782	786	5	Origination Fee Percentage The origination fee percentage used for this loan	Numeric > 0 03000 for 3 percent 04000 for 4 percent There is an implied decimal between the 2nd and 3rd positions from the left	Left

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
126	787	795	9	Student's Social Security Number (PLUS) Social Security Number of the student	001010001–999999999 ~~PLUS only~~ ***Blank for Sub/Unsub***	Right
127	796	807	12	Student's First Name (PLUS) The student's first name	0-9 Uppercase A-Z ' (Apostrophe) - (Dash) Left justified with alpha character in the first position ~~PLUS only~~ ***Blank for Sub/Unsub***	Left
128	808	823	16	Student's Last Name (PLUS) The student's last name	0-9 Uppercase A-Z ' (Apostrophe) - (Dash) Left justified with alpha character in the first position ~~PLUS only~~ ***Blank for Sub/Unsub***	Left
129	824	824	1	Student's Middle Initial (PLUS) The student's middle initial	Uppercase A-Z ~~Can be blank~~ ***Blank for Sub/Unsub***	Left
130	825	825	1	Student's Citizenship (PLUS) The student's citizenship status	1 = U.S. Citizen 2 = Eligible Non-Citizen 3 = Ineligible Non-Citizen (Valid only on Subsidized/Unsubsidized Loan Origination Records or Subsidized/Unsubsidized change records) ~~Can be~~ ***Blank for Sub/Unsub***	Left

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
131	826	834	9	Student's Alien Registration Number (PLUS) The student's alien registration number, if eligible non-citizen	000000001-999999999 ~~Can be blank~~ ***Blank for Sub/Unsub***	Right
132	835	842	8	Student's Date of Birth (PLUS) The student's date of birth	Format is CCYYMMDD ~~PLUS only~~ ***Blank for Sub/Unsub***	Date
133	843	843	1	Student's Loan Default/Grant Overpayment (PLUS) The student is in default on a Title IV loan or owes a refund on a Title IV grant	Y = Yes N = No Z = Overridden by School ~~PLUS only~~ ***Blank for Sub/Unsub***	Left
134	844	849	6	School Code Direct Loan School Code	X00000 - X99999 where X = G or E	Left
135	850	854	5	Loan Amount Requested (PLUS) The total amount requested for the loan	Numeric > = 0 Blank for Subsidized/Unsubsidized	Right

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
136	855	889	35	Student's Local Address The first line of the student's local address Student's local address is not required; however, if a local address is provided, it must contain at least two of the four address fields	0-9 Uppercase A-Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) Can be blank	Left
137	890	905	16	Student's Local Address City The student's local address city Student's local address is not required; however, if a local address is provided, it must contain at least two of the four address fields	0-9 Uppercase A-Z , (Comma) . (Period) ' (Apostrophe) - (Dash) # (Number) @ (At) % (Percent or care of) & (Ampersand) / (Slash) Space(s) Can be blank	Left
138	906	907	2	Student's Local Address State The student's local address state	Uppercase A-Z A valid two-letter postal code See the State/Country/Jurisdiction Codes table in Section 1 Can be Blank	Left

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
139	908	916	9	Student's Local Zip Code The student's local address Zip Code	0-9 Space(s) Last 4 digits can be blank Can be blank	Left
140	917	917	1	Dependency Status The dependency status of the student	I = Independent D = Dependent	Left
141	918	920	3	1st Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 1st disbursement	000–999 Can be blank	Right
142	921	922	2	2nd Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 2nd disbursement	00-99 Can be blank	Right
143	923	924	2	3rd Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 3rd disbursement	00-99 Can be blank	Right
144	925	926	2	4th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 4th disbursement	00–99 Can be blank	Right

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
145	927	928	2	5th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 5th disbursement	00–99 Can be blank	Right
146	929	930	2	6th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 6th disbursement	00–99 Can be blank	Right
147	931	932	2	7th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 7th disbursement	00–99 Can be blank	Right
148	933	934	2	8th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 8th disbursement	00–99 Can be blank	Right
149	935	936	2	9th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 9th disbursement	00–99 Can be blank	Right
150	937	938	2	10th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 10th disbursement	00–99 Can be blank	Right

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
151	939	940	2	11th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 11th disbursement	00–99 Can be blank	Right
152	941	942	2	12th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 12th disbursement	00–99 Can be blank	Right
153	943	944	2	13th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 13th disbursement	00–99 Can be blank	Right
154	945	946	2	14th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 14th disbursement	00–99 Can be blank	Right
155	947	948	2	15th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 15th disbursement	00–99 Can be blank	Right
156	949	950	2	16th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 16th disbursement	00–99 Can be blank	Right

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
157	951	952	2	17th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 17th disbursement	00–99 Can be blank	Right
158	953	954	2	18th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 18th disbursement	00–99 Can be blank	Right
159	955	956	2	19th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 19th disbursement	00–99 Can be blank	Right
160	957	958	2	20th Disbursement Anticipated Percentage The percentage of the total loan amount to be applied to the 20th disbursement	00–99 Can be blank	Right
161	959	966	8	Loan Origination Date The date the loan record was originated by the school	Format is CCYYMMDD	Date
162	967	974	8	Academic Year Start Date The date the student's academic year starts at the school	Format is CCYYMMDD	Date

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
163	975	982	8	Academic Year End Date The date the student's academic year ends at the school	Format is CCYYMMDD	Date
164	983	983	1	Additional Unsubsidized Eligibility up to Health Profession Programs Amount This was formerly a HEAL loan	Y = Yes Can be blank ***Unsubsidized only***	Left
165	984	984	1	Disclosure Statement Print Indicator Indicates whether the school or LOC will print the Disclosure Statement The party (school or LOC) who is responsible for mailing the Disclosure Statement is also responsible for printing and mailing the Plain Language Disclosure	Y = LOC prints Blank = School prints Blank for PLUS	Left

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
166	985	1034	50	Student's E-mail Address The student's e-mail address	Alphanumeric Upper and Lower Cases ' (Apostrophe) - (Dash) _ (Underscore) # (Number) % (Percent or in care of) & (Ampersand) / (Slash) , (Comma) Space(s) Can be blank	Left
167	1035	1035	1	Credit Decision Indicator (PLUS) The credit decision at the LOC for this loan	A = Accepted D = Denied P = Pending Blank for Subsidized/Unsubsidized	Left
168	1036	1036	1	Promissory Note Status (PLUS) The status of the PLUS Promissory Note at the LOC	A = Accepted R = Rejected X = Pending Blank for Subsidized/Unsubsidized	Left
169	1037	1037	1	Master Promissory Note Status The ***current*** status of the Master Promissory Note on file at the LOC. ***This status may not be the status at the time the loan was linked by the LOC.***	A = Accepted Master Promissory Note at the LOC P = Master Promissory Note NOT on file at the LOC I = Inactive C = Closed Q = Rejected X = Pending Master Promissory Note at the LOC Blank for PLUS	Left

Rebuild Origination Detail Record—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
170	1038	1038	1	Master Promissory Note Indicator The Master Promissory Note indicator is used to indicate whether or not the LOR has been linked to an MPN at the LOC	Y = LOR has been linked to an MPN at the LOC N = LOR is not linked to an MPN on file at the LOC Blank for PLUS	Left
171	1039	1059	21	Master Promissory Note Identification The Master Promissory Note (MPN) Identifier printed on the Master Promissory Note. This MPN ID is used by the LOC to link Subsidized/ Unsubsidized loans to this Master Promissory Note.	Student's Social Security Number: 001010001–999999999 MPN Indicator: M, S, or U Program Year: 00–02 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999 Populated only for Program Year = 01 loans Can be blank Blank for PLUS	
		Total Bytes	1059			

Rebuild Disbursement Detail Record—Import from Loan Origination Center

(DLRBLDOP)
Batch Type RB

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
1	1	1	1	Record Type The type of record included in the file	D = Rebuild Disbursement Detail Record	Left
2	2	22	21	Loan Identifier Unique Identifier created at the time of origination	Student's Social Security Number: 001010001–999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 01–02 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999	Left
3	23	24	2	Disbursement Number The disbursement number for the current disbursement transaction	01–04 for PLUS 01–20 for Subsidized/Unsubsidized	Right
4	25	25	1	Disbursement Activity Type of disbursement activity transaction	D = Actual Disbursement A = Adjusted Disbursement Amount Q = Adjusted Disbursement Date	Left
5	26	33	8	Transaction Date Date disbursement activity occurred at the school For a "Q" activity this is the new date	Format is CCYYMMDD	Date

Rebuild Disbursement Detail Record—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
6	34	35	2	Disbursement Sequence Number The sequence number that determines the order in which this disbursement activity transaction is processed for a specific disbursement	01–99 Disbursement sequence numbers are sequential and follow in order	Right
7	36	40	5	Disbursement Actual Gross Amount The actual gross amount (in dollars) of the disbursement	Numeric > 0 Disbursement Activity Q = Blank	Right
8	41	45	5	Disbursement Actual Loan Fee Amount The actual loan fee (in dollars) associated with the disbursement	Numeric > 0 Disbursement Activity Q = Blank	Right
9	46	50	5	Disbursement Actual Interest Rebate Amount The actual interest rebate amount for the disbursement	Numeric > 0 Disbursement Activity Q = Blank Can be blank	Right
10	51	55	5	Disbursement Actual Net Amount The actual net amount (in dollars) of the disbursement	Numeric > 0 Disbursement Activity Q = Blank	Right
11	56	60	6	Disbursement Actual Net Adjustment Amount The actual interest rebate amount for the disbursement	-99999 to 099999 Disbursement Activity Q = Blank	Right

Rebuild Disbursement Detail Record—Import from Loan Origination Center (Continued)

Field #	Start Position	End Position	Field Length	Field Name and Description	Valid Field Content	Justify
12	61	83	23	Disbursement Batch Number The Batch Number of the Disbursement Batch	Batch Type = RB Cycle Indicator = 2 (for 01–02) = 1 (for 00–01) School Code = X00000–X99999 where X = G or E Date Batch Created = CCYYMMDD Time Batch Created = HHMMSS	Left
13	84	89	6	School Code Direct Loan School Code Also identifies school originating loan record	X00000–X99999 where X = G or E	Left
14	90	90	1	First Disbursement Flag This flag identifies which disbursement (01–20) for Sub/Unsub and (01–04) for PLUS has the earliest transaction date at the LOC	F = First Disbursement Disbursement Activity A and Q = Blank Can be blank Populated only for Program Year = 02 and forward loans	Left
15	91	95	5	LOC's Total Net Booked Loan Amount Total net disbursements accepted and booked by the LOC for this loan	Numeric > = 0 Disbursement Activity Q = Blank ***Unbooked Loans= All zeros***	Right
16	96	103	8	LOC's Booked Date This is the date the individual disbursement activity booked at the LOC	Format is CCYYMMDD Disbursement Activity Q = Blank ***Can be blank.*** ***Unbooked loans= blank.***	Date
17	104	111	8	The original disbursement date of an Adjusted Disbursement Date (Q) Activity	Format is CCYYMMDD Disbursement Activity D and A = Blank	Date
18	112	1059	948	Filler	For ED use only	Left
		Total Bytes	1059			

Appendix F
Direct Loan (DL) Tools

Direct Loan (DL) Tools, Version 1.0

Introduction

DL Tools Version 1.0 is a new product that can be used by schools to run comparisons between their school data (cash receipts/returns of cash; loans/disbursements) and the data on file at the LOC or to rebuild lost EDExpress databases and loans. The software is located on the **SFAdownload.ed.gov** Web site.

EDExpress User Options

If you use EDExpress for Direct Loan records, you will indicate in DL Tools Setup which EDExpress database(s) are resident on your system and DL Tools will link to your EDExpress database(s) for comparisons.

You can:

- Compare the LOC loan data from the 732 Report with EDExpress loan data starting with the 2001-2002 cycle year.
- Use the Cash Management component of DL Tools for tracking cash or comparing your school's cash data to the 732 Report Cash detail.

  Note: Comparison reports will provide the details you need to research and resolve discrepancies between your school data and that on file at the LOC.
- Rebuild your EDExpress data for both the 2000-2001 and 2001-2002 cycle years in its entirety, by specific borrowers or specific loan data.

Non-EDExpress User Options

If you do not use EDExpress for 2001-2002 Direct Loan records, you can still use this software tool by importing cash and loan detail records from your external system into the DL Tools software and running comparisons between your school data and that of the LOC. The record layouts for this process are included in this appendix. These are fixed-length records and no header or trailer records are needed. Use the standard file names of DLEXCASH and DLEXLOAN as noted at the top of each record layout. You will need to include a CR/LF (ASCII 13 10) at the end of each data record. At the end of the file, no EOF marker is required, just the CR/FL marker. Open the DL Tools software and select **File**, and then **Import** to reach the import dialog screen. The options on this dialog screen will direct you through the steps to pull these data files into DL Tools.

Request a 732 Report from the LOC in fixed-length ASCII format and import the 732 data file into the DL Tools software as you did with the external data files (see Section 4-Implementation Guide for more information about 732 Report options). You can now compare the LOC data from the 732 Report with the data you imported into DL Tools from your external system. A comparison report will provide the details you need to research and resolve discrepancies between your school data and that on file at the LOC.

DL Tools, Version 1.0 Assistance

The on-line help system within DL Tools Version 1.0 provides more details on how to setup and use this software tool.

Cash Detail External Add

Message Class - DLEXCASH

Field #	Start Position	End Position	Field Length	Field Name	Database Table Field Name	Valid Field Content	Justify
1	1	6	6	School Code	tbl_D_Cash VENDOR	X00000-X99999 where X = G or E	Left
2	7	8	2	Program Year	tbl_D_Cash CYCLE	01 02	Left
3	9	9	1	Record Type	tbl_D_Cash TYPE	R = Cash Receipts (Drawdowns) X = Excess Cash	Left
4	10	17	8	GAPS Date/Applied Date GAPS Date for cash receipts Applied Date is the date the excess cash is applied	tbl_D_Cash DATE	19000101 - Current System Date Format is CCYYMMDD	Date
5	18	28	11	Amount The amount for cash receipt or return of excess cash	tbl_D_Cash AMOUNT	-2147483648 - 02147483647	Right
6	29	41	13	GAPS Control Number Code received from GAPS for cash receipts	tbl_D_Cash USERTEXT	Numeric >= 0 Blank Blank when not available Blank when Record Type = X	Right
7	42	56	15	Check Number The check number returned by the school on a check for return of excess cash	tbl_D_Cash USERTEXT	Numeric >= 0 Blank Blank when not available Blank when Record Type = R	Right
8	57	80	24	Filler	N/A	Blanks	Left
		Total Bytes	80				

Loan Detail External Add

Message Class - DLEXLOAN

Field #	Start Position	End Position	Field Length	Field Name	Database Table Field Name	Valid Field Content	Justify
1	1	8	8	As-of-Date The last day of the reporting period	tbl_D_CompareLoan DATE	Format is CCYYMMDD	Date
2	9	9	1	Record Type	tbl_D_CompareLoan TYPE	B = Booked Loan Detail U = Unbooked Loan Detail	Left
3	10	30	21	Loan Identifier Unique Identifier created at the time of origination	tbl_D_CompareLoan LOANID	Student's Social Security Number: 001010001–999999999 Loan Type: S = Subsidized U = Unsubsidized P = PLUS Program Year: 02 School Code: X00000–X99999 where X = G or E Loan Sequence Number: 001–999	Left
4	31	36	6	School Code	tbl_D_CompareLoan VENDOR	X00000–X99999 where X = G or E	Left
5	37	43	7	Gross Amount The total gross amount for the loan	tbl_D_CompareLoan GROSSAMT	-999999 to 0999999 Normally positive	Right
6	44	50	7	Fee Amount The total fee amount for the loan	tbl_D_CompareLoan FEEAMT	-999999 to 0999999 Normally positive	Right
7	51	57	7	Interest Rebate Amount The total interest rebate amount for the loan	tbl_D_CompareLoan REAMT	-999999 to 0999999 Normally positive	Right
8	58	64	7	Net Amount The total net amount for the loan	tbl_D_CompareLoan NETAMT	-999999 to 0999999 Normally Positive	Right
9	65	80	16	Filler	N/A	Blanks	Left
		Total Bytes	80				

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