1963-2013
Celebrating 50 Years
AL FL GA KY MS NC SC TN VA
SASFAA 2013 Annual Conference

Using NSLDS

Updated July 2012

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Nelnet Partner Solutions

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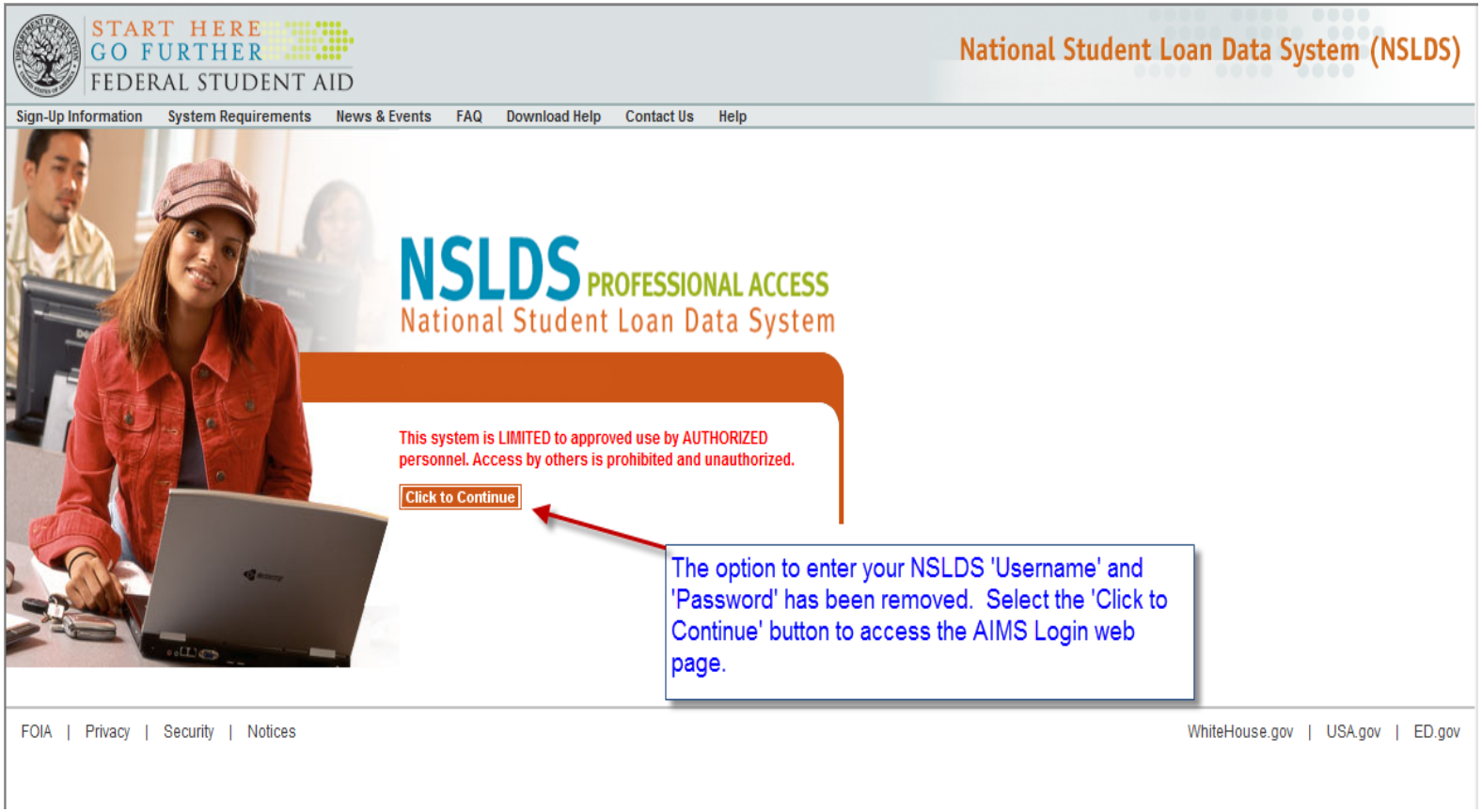
Agenda

- Accessing National Student Loan Data System (NSLDS)
- Transfer Monitoring overview
- Pell Grant Lifetime Eligibility Used (LEU)
- Aggregate questions
- Report changes
- Exit counseling
- Upcoming Changes

NSLDS Access and Security

NSLDS Access -Now behind Access and Identity Management System (AIMS)



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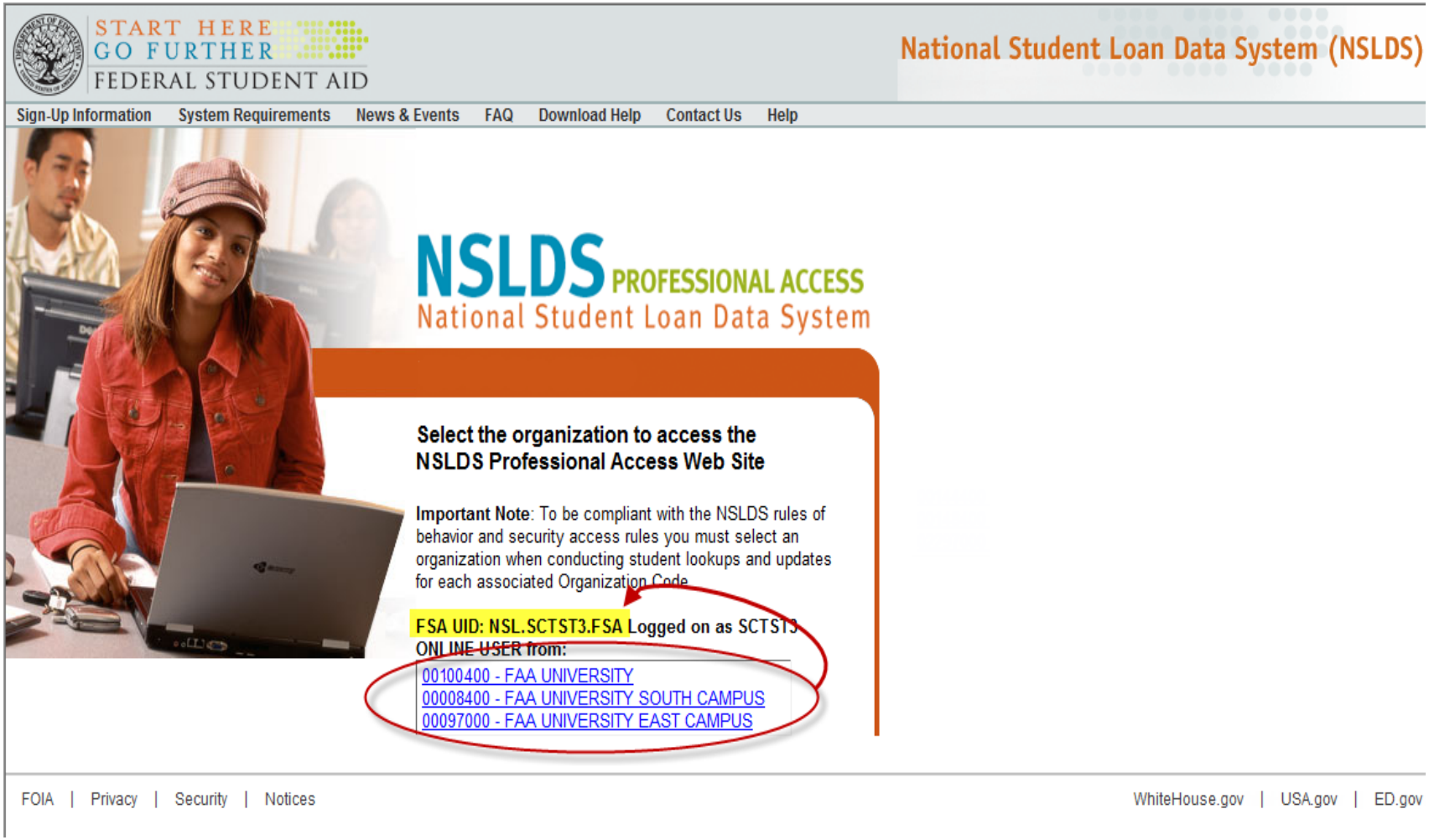
NSLDS Behind AIMS



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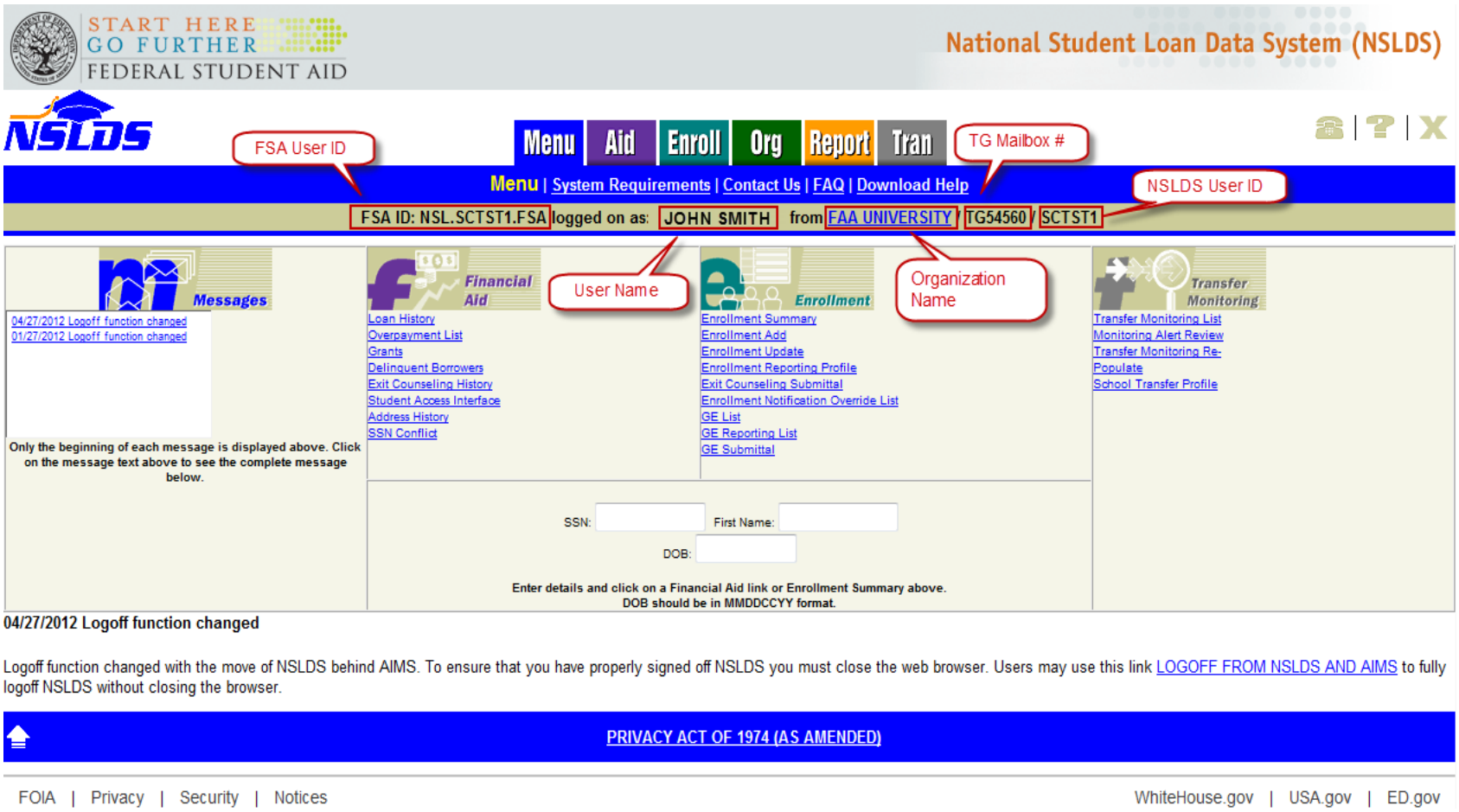
NSLDS Behind AIMS



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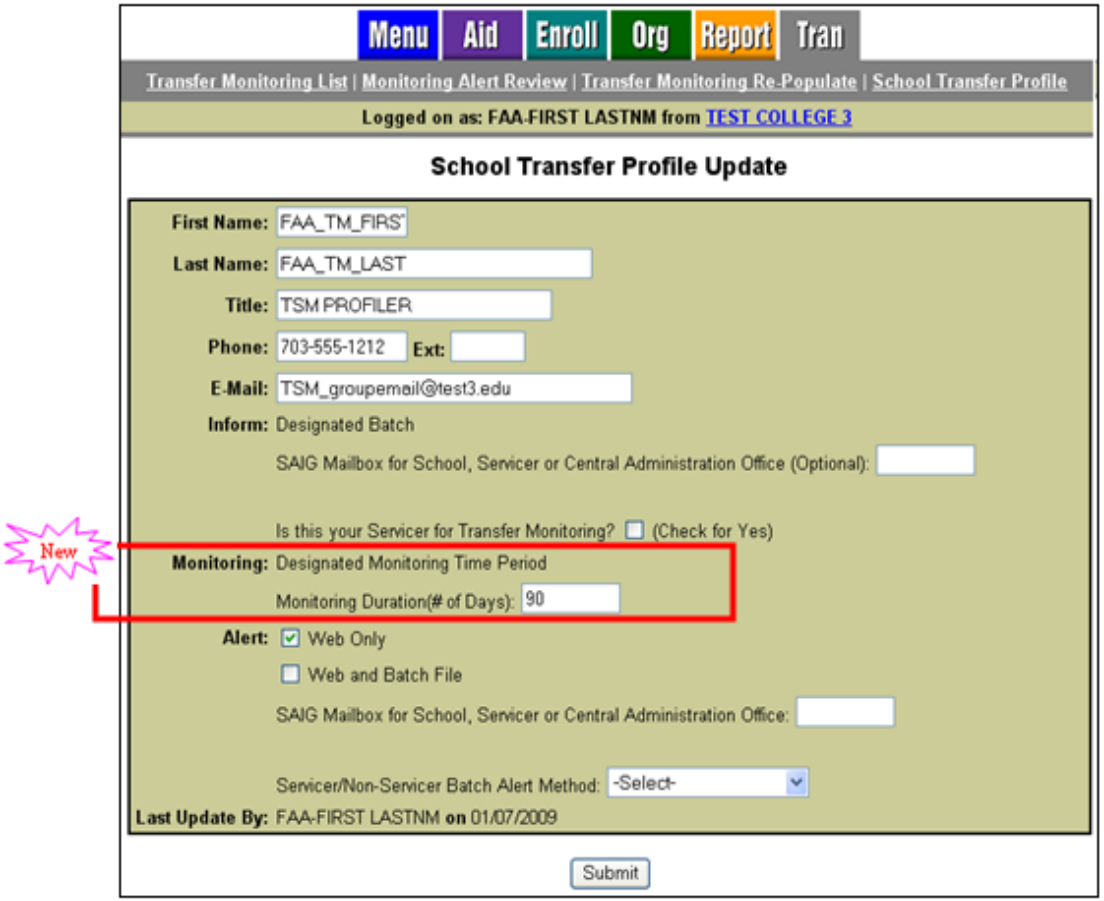
Transfer Monitoring Review

Transfer Student Monitoring

START HERE GO FURTHER FEDERAL STUDENT AID

Alert process enhanced

Customize monitoring duration



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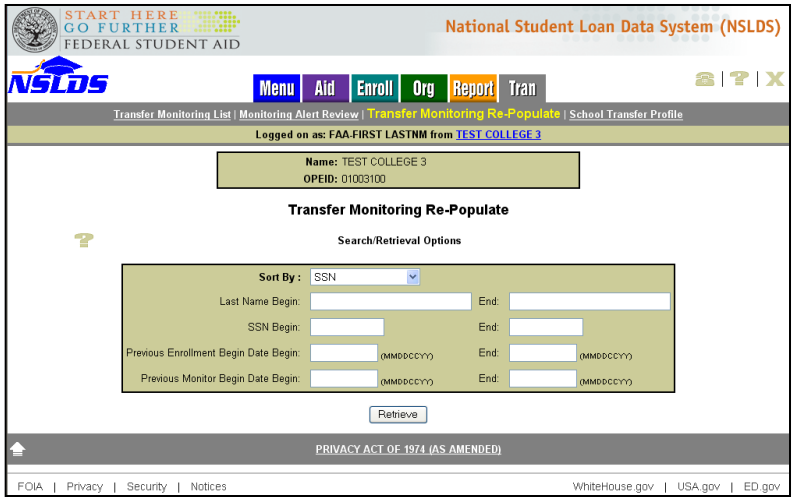
Transfer Student Monitoring

Re-populate list using previous records



1. Select criteria to retrieve previous records
2. Enter new dates
3. Select records to add to new monitoring list

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Pell Grant Lifetime Eligibility Used

Pell Grant LEU

- Total received ≤ 6 years
- Maximum each year = 100%
- 6-year equivalent = 600%

Pell Grant LEU

- Calculated by Common Origination and Disbursement (COD) system and provided to NSLDS
- One time “catch up” file provided in July from COD for award year 1973-74 and forward
- All subsequent changes will be sent to NSLDS by COD

Lifetime Eligibility Used (LEU)

- New for 2013-2014:
  - Pell Grant Warning Icons
    - "Close to Pell Grant LEU Limit"
    - "Meets or Exceeds Pell Grant LEU Limit"

Close to Pell Grant LEU Limit

Meets or Exceeds Pell Grant LEU Limit

  - Only students who are Pell Grant eligible will be considered for post-screening with the following reason codes:

Code	Warning	Threshold
E	***Meets or Exceeds Pell Grant LEU Limit***	***Greater than or equal to 600.000%***
C	***Close to Pell Grant LEU Limit***	***Between 500.001% and 599.999%***
H	***High Percentage Warning***	***Between 400.000% and 500.000% ****
N	***No Problem***	***Less than 399.999%***

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NSLDS Data Integrity

NSLDS Data from DMCS

- DMCS has completed a project to improve the integrity of the data DMCS reports to NSLDS
  - If you find an issue with a loan status or a closed loan, contact the Department's **Debt Resolution Group (DRG) at 1-800-621-3115**
  - If the issue is with student or parent identifiers (SSN, Name, Date of Birth) or duplicate loans, contact **NSLDS Customer Support at 1-800-999-8219**
    - You will have to provide documentation for identifier changes
    - This process does take time due to the number of corrections that are currently necessary

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NSLDS Aggregate Questions and Reaffirmation

What is Reaffirmation?

The Department sets annual and aggregate Stafford loan limits that a student cannot exceed, but sometimes students are overawarded. The student cannot received any more federal aid until this overage is addressed. One of the ways to resolve this issue is called “reaffirmation.”

Why is Reaffirmation Important?

Every student loan originated is covered by a Master Promissory Note. This constitutes a legally binding contract that requires the borrower to repay the loan in regards to the requirements listed. The “Promise to Pay” section only covers the funds the student was eligible to receive, however.

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Resolving Overawards

- Satisfactory Repayment Arrangement
  - borrower signs a promise to pay for the overage amount
    - borrower signs and returns a reaffirmation letter
    - borrower consolidates his/her loans
- Reallocation of loan balance
  - can only resolve a Subsidized overage or an annual overage
  - will not work if the student exceeds his/her total loan limit
  - Only the school that certified the loan(s) in question can request a reallocation
- Pay down the overage
  - borrower would have to pay enough of the loan balance to reduce the principal by the overage amount
  - could potentially include interest, and require a payment much greater than the overage itself to pay the loan down

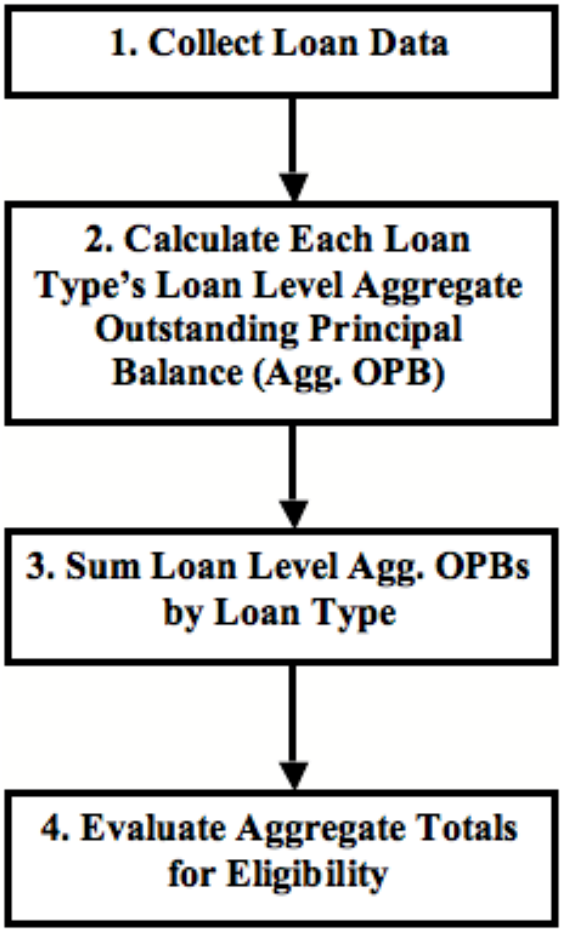
NSLDS and Aggregate Balance Calculation

- Aggregate Outstanding Principal Balance (Agg OPB) is an auto system calculated field on NSLDS that is used to total up loan balances for annual and aggregate amounts
  - Original Disbursed Amount
  - Outstanding Principal Balance

Calculating the Agg OPB

- The loan is originated and Agg OPB starts at the Original Disbursed Amount
- If the student pays the Outstanding Principal Balance (OPB) below the Original Disbursed Amount the Agg OPB reduces to the OPB.
- If interest capitalizes, the Agg OPB will increase but will NEVER go above the Original Disbursed Amount.
    - NOTE: it is possible for a student to pay down an overage, and have it reappear as soon as interest capitalizes again

NSLDS Aggregate Calculation Process

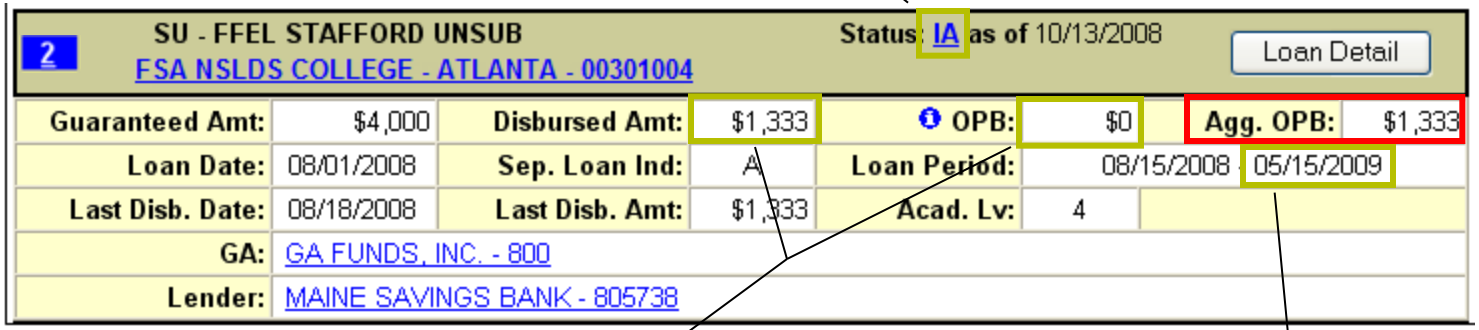


Components of Recent Loans

Pending Disbursement Amount = Net Loan Amount – Disbursement Amount

Loan Summary

Loan Status ("in school")



2 SU - FFEL STAFFORD UNSUB				Status: IA as of 10/13/2008		Loan Detail	
FSA NSLDS COLLEGE - ATLANTA - 00301004							
Guaranteed Amt:	$4,000	Disbursed Amt:	$1,333	OPB:	$0	Agg. OPB:	$1,333
Loan Date:	08/01/2008	Sep. Loan Ind:	A	Loan Period:	08/15/2008	05/15/2009	
Last Disb. Date:	08/18/2008	Last Disb. Amt:	$1,333	Acad. Lv:	4		
GA:	GA FUNDS, INC. - 800						
Lender:	MAINE SAVINGS BANK - 805738						

Greater of: Disbursement Amount or OPB

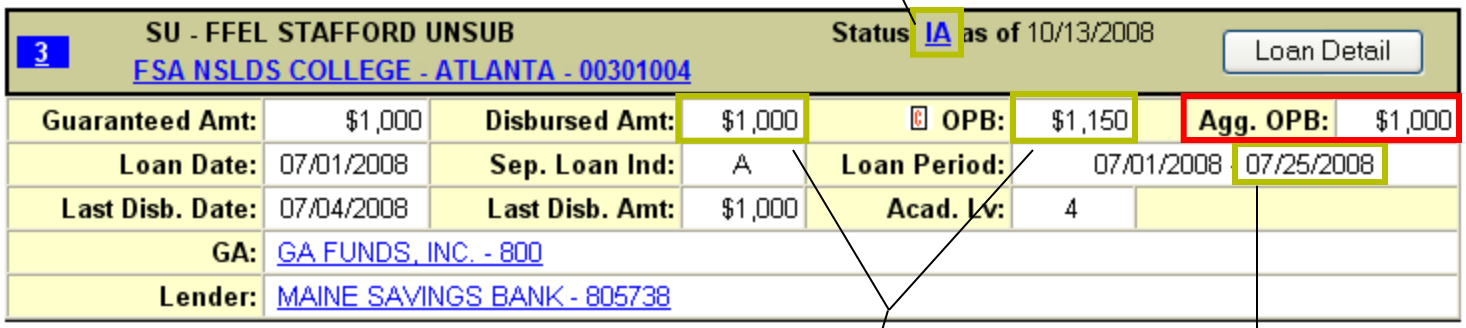
Loan Period End Date + 90 Days has not passed

Components of Older Loans

START HERE GO FURTHER FEDERAL STUDENT AID

Loan Summary

Loan Status



3	SU - FFEL STAFFORD UNSUB		Status IA as of 10/13/2008		Loan Detail	
	FSA NSLDS COLLEGE - ATLANTA - 00301004					
Guaranteed Amt:	$1,000	Disbursed Amt:	$1,000	OPB:	$1,150	Agg. OPB: $1,000
Loan Date:	07/01/2008	Sep. Loan Ind:	A	Loan Period:	07/01/2008	07/25/2008
Last Disb. Date:	07/04/2008	Last Disb. Amt:	$1,000	Acad. Lv:	4	
GA:	GA FUNDS, INC. - 800					
Lender:	MAINE SAVINGS BANK - 805738					

Lesser of: Disbursement Amount, OPB, or Net Loan Amount

Loan Period End Date + 90 days have passed

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Aggregate OPB

START HERE GO FURTHER FEDERAL STUDENT AID

Loan History

Aggregate Loan Information

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	$20,458	$3,667	$24,125
Unsubsidized Loans	$15,333	$2,667	$18,000
Combined Loans	$35,791	$6,334	$42,125
Consolidation Loans, Unallocated	$2,375		$2,375
Perkins Loans	N/A		N/A
PLUS Loans	$0		$0

Loan Summary

Sort by: — Select —

Display Only: — ALL —

Currently Sorted by LOAN DA

1 SU - FFEL STAFFORD UNSUB — Status: IA as of 10/13/2008 — Loan Detail

FSA NSLDS COLLEGE - ATLANTA - 00301004

Guaranteed Amt:	$4,000	Disbursed Amt:	$1,333	OPB:	$0	Agg. OPB:	$1,333
Loan Date:	08/01/2008	Sep. Loan Ind:	A	Loan Period:	08/15/2008 - 05/15/2009		
Last Disb. Date:	08/18/2008	Last Disb. Amt:	$1,333	Acad. Lv:	4		
GA:	GA FUNDS, INC. - 800						
Lender:	MAINE SAVINGS BANK - 805738						

2 SF - FFEL STAFFORD SUB — Status: IA as of 10/13/2008 — Loan Detail

FSA NSLDS COLLEGE - ATLANTA - 00301004

Guaranteed Amt:	$5,500	Disbursed Amt:	$1,833	OPB:	$1,833	Agg. OPB:	$1,833
Loan Date:	08/01/2008	Sep. Loan Ind:	A	Loan Period:	08/15/2008 - 05/15/2009		
Last Disb. Date:	08/18/2008	Last Disb. Amt:	$1,833	Acad. Lv:	4		
GA:	GA FUNDS, INC. - 800						
Lender:	MAINE SAVINGS BANK - 805738						

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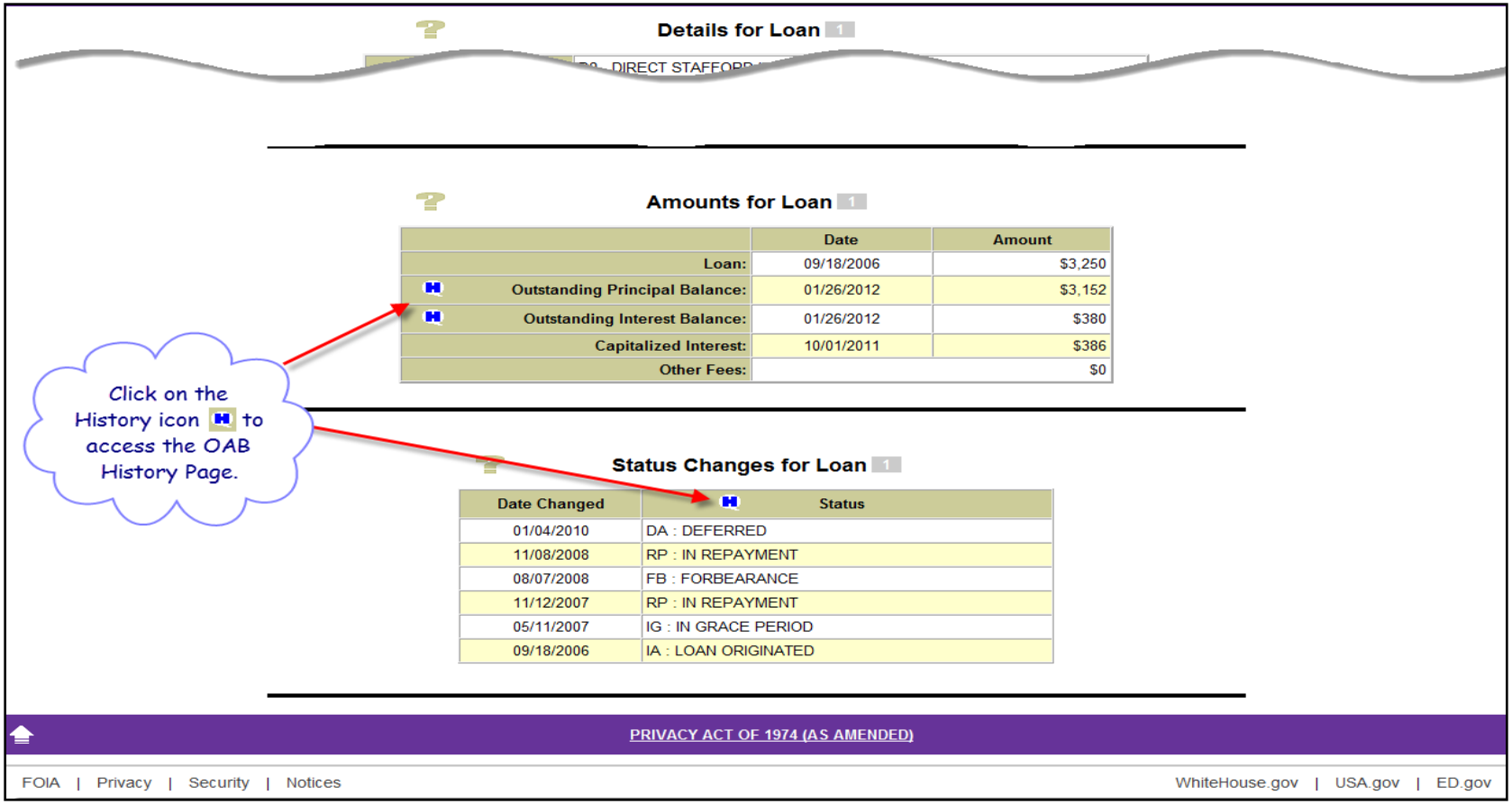
Recent Aggregate Concerns

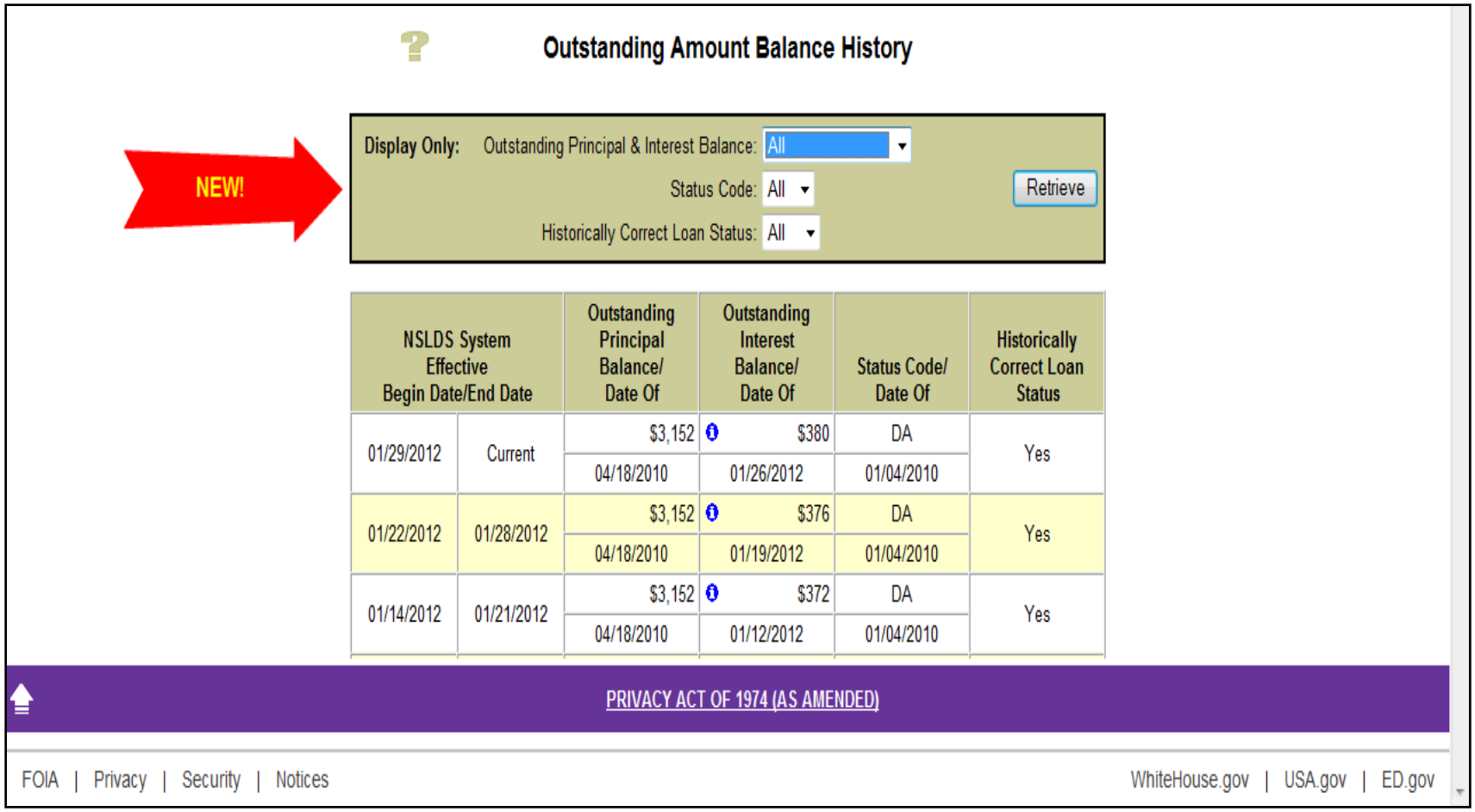
Capitalized Interest

- Considered, but not counted, when balance is > than total disbursed
- If borrower pays down the loan, NSLDS calculation does not differentiate OPB from the capitalized interest
- School can determine appropriateness of awarding additional loan amount

Filtering Option on Loan Detail Page



Filtering Option on Loan Detail Page



Aggregate Updates

- Beginning with the 2013-2014 Award Year, NSLDS will subtract the Total Capitalized Interest from the Outstanding Principal Balance for comparing to the Total Disbursed Amount on older non-consolidation loans

- Lesser of the compared amounts used in the Aggregate OPB calculation at the loan level

- The Total Capitalized Interest field is ONLY reported by Federal Loan Servicers

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Aggregate Updates

2	D2 - DIRECT STAFFORD UNSUB FSA NSLDS COLLEGE - ATLANTA - 00301004	Status: RP as of 11/07/2011		Loan Detail			
Approved Amt:	$6,000	Disbursed Amt:	$6,000	OPB:	$6,411	Agg. OPB:	$5,911
Loan Date:	08/20/2010	Sep. Loan Ind:	A	Loan Period:	08/23/2010 - 05/06/2011		
Last Disb. Date:	01/07/2011	Last Disb. Amt:	$3,000	Acad. Lv:	D		
ED Servicer:	DEPT OF ED/FEDLOAN SERVICING(PHEAA) - 579						

Amounts for Loan 2

	Date	Amount
Loan:	08/20/2010	$6,000
H Outstanding Principal Balance:	09/30/2012	$6,411
H Outstanding Interest Balance:	09/30/2012	$20
Capitalized Interest:	11/07/2011	$500
Other Fees:		$0

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Aggregate Change for PLUS Loans

- NSLDS was overstating the Unsubsidized Aggregate Total when a Graduate or Parent PLUS loan was consolidated to a Direct Consolidation Unsubsidized loan

- Aggregate calculations have been adjusted to exclude the portion from the Direct Consolidation Unsubsidized loan that can be attributed to an underlying Parent PLUS (D4, PL) and Graduate PLUS (D3,GB) loan

- NSLDS post-screened impacted borrowers

- Electronic Announcement on August 13, 2012 discussed
- enhancements to the aggregate calculations.

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Report Changes

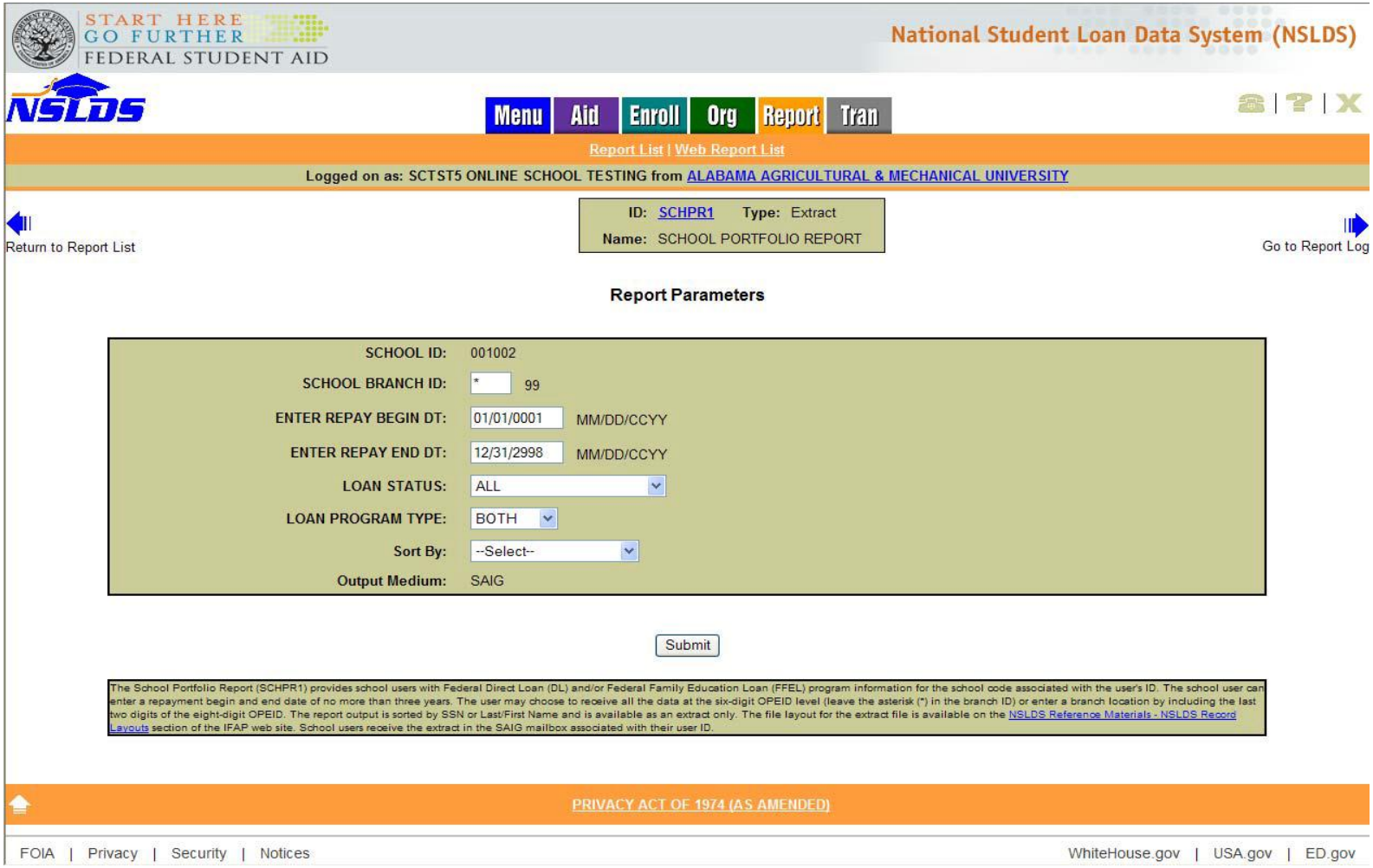
Loan Record Detail Report (LRDR) Updates

- GA/Federal Loan Servicer Code at Calculation
  - NSLDS is adding a new field to the LRDR to identify the Guaranty Agency (GA) or Federal Loan Servicer which held the loan at the time the Cohort was calculated
  - This field is being added to better direct a potential challenge or appeal to the proper data manager

School Portfolio Report (SCHPR1)

- Provides details on borrowers in your current loan portfolio
- Based on loan repayment begin date
- Previous school codes included *(if school has merged)*
- Available in extract only

School Portfolio Report (SCHPR1)



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School Portfolio Report Uses

START HERE GO FURTHER FEDERAL STUDENT AID

- May eliminate need for other reports
- Can request up to three years of loans that entered or will be entering repayment
- Can track student's loan activity
  - Current status
  - Current principle and interest balances
  - Delinquency date

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Requesting a Report

- Click on blue number
- Complete report parameters
- Select Extract or Report (where applicable)
- File layouts on *IFAP/NSLDS Reference Materials - NSLDS Record Layouts*
- Delivered to SAIG mailbox

School Portfolio Report

- Addition of consolidation loans
  - Consolidation loans added based on the Date Entered Repayment of the underlying loan
- Addition of PLUS borrower identifiers
  - Changed student identifier fields to borrower identifier fields. New fields for student identifiers

November 2011 Release

School Portfolio Report

- Addition of repayment plan information
  - Current repayment plan code
  - Repayment plan date
  - Repayment term
  - Scheduled payment amount
- Record Layout expanded from 400 bytes to 550 bytes

November 2011 Release

School Portfolio Report

November 2012 Release

- New data fields
- New output format
- New scheduled report functionality

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School Portfolio Report (SCHPR1)

November 2012 - New Data Fields

- Addition of monthly due date with repayment plan information
- Addition of current deferment loan information
  - Current Deferment Start
  - Current Deferment Stop
  - Current Deferment Reason Code
- Addition of current forbearance loan information
  - Current Forbearance Start
  - Current Forbearance Stop
  - Current Forbearance Reason Code

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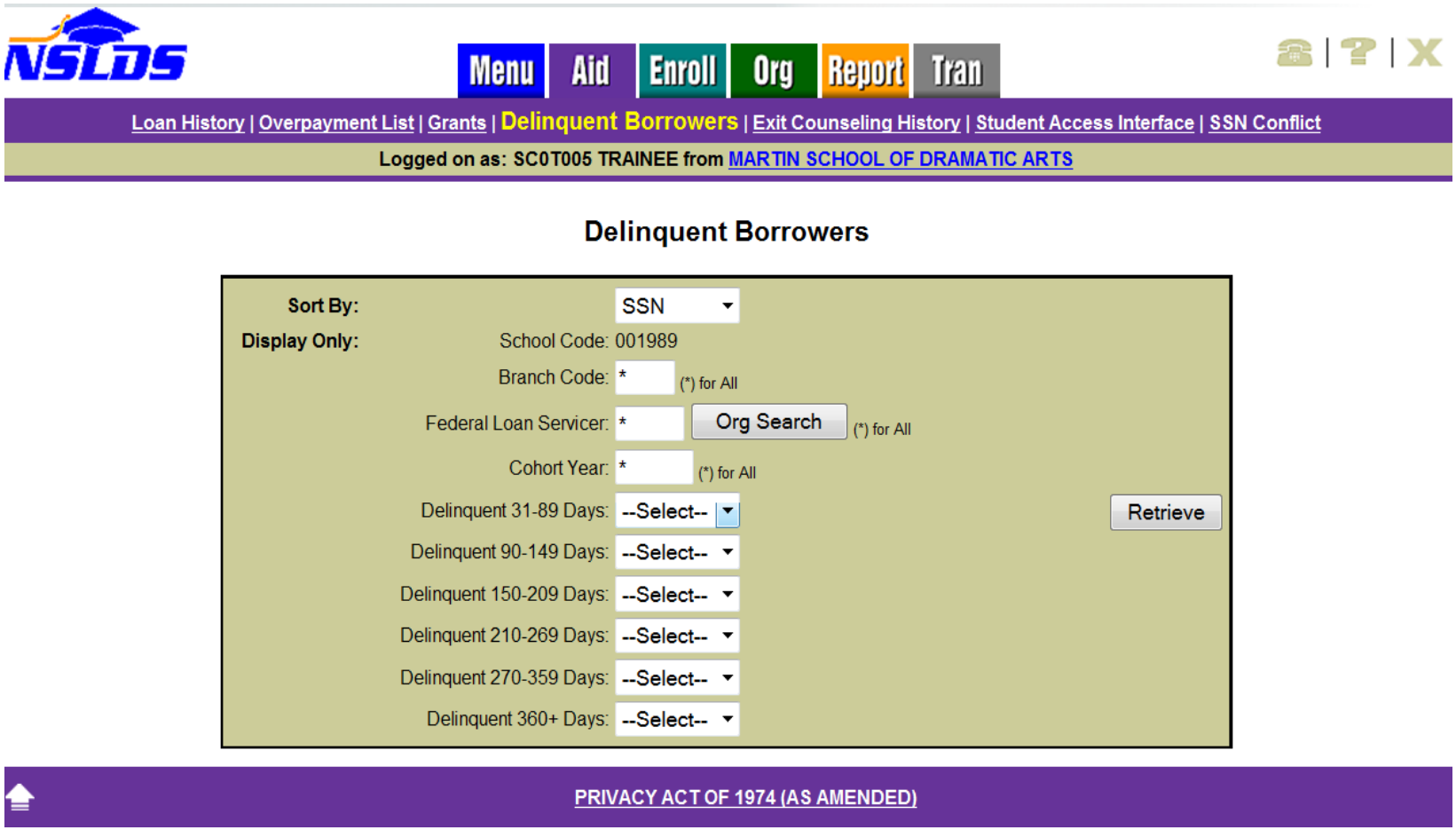
Delinquency Report (DELQ01)

- Now includes delinquent borrowers reported by all federal loan servicers
- Contains borrowers' contact information (address, phone number, and e-mail) as it has been reported to NSLDS
- Driven off of number of days delinquent

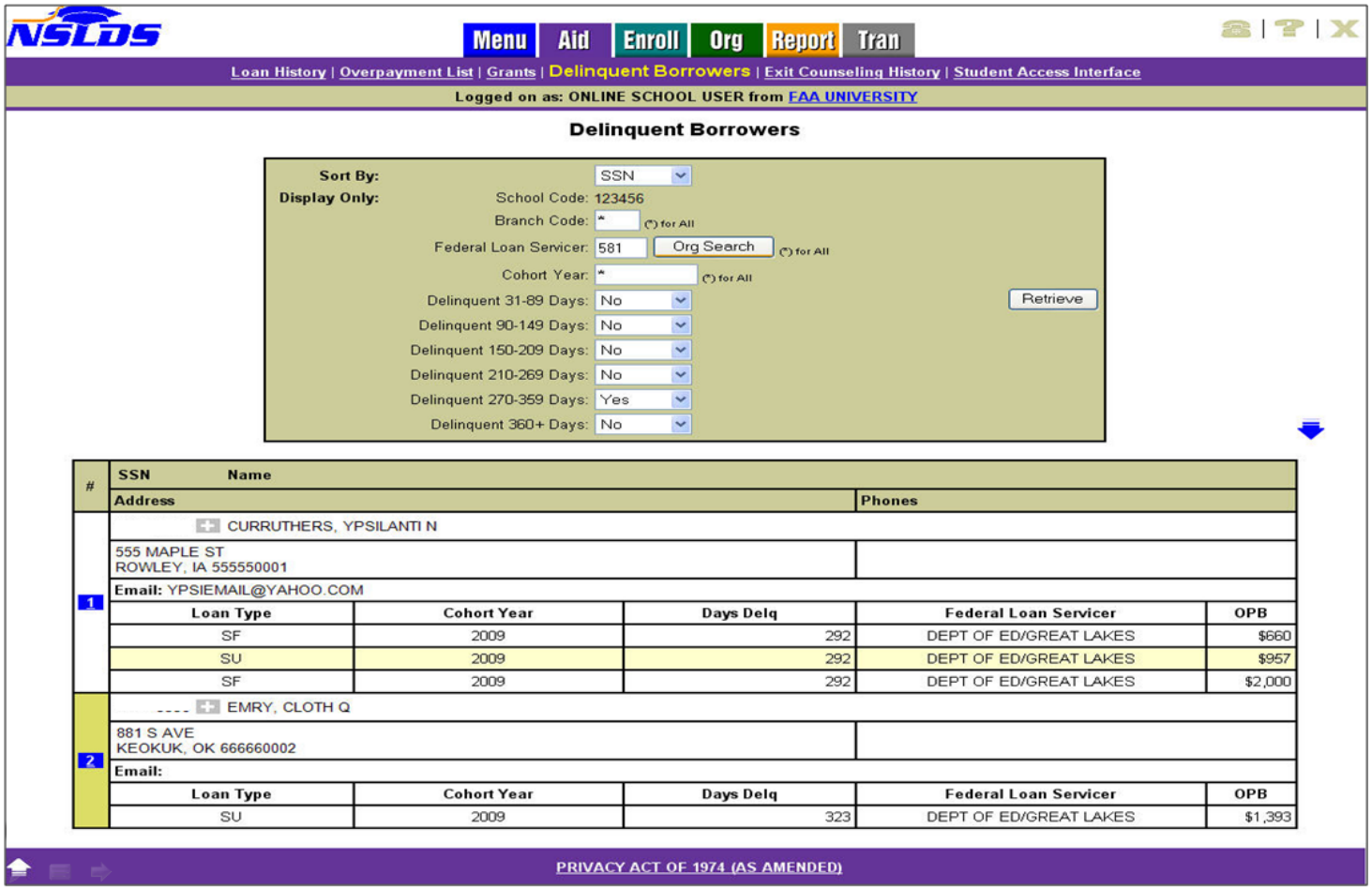
Delinquency Report

- Data can change based on when report is run
- Days delinquent could be calculated from School Portfolio Report
- Use *"Delinquent Borrowers"* link under Aid tab for current data

Delinquent Borrowers Web Option



Delinquent Borrower Results



NSLDS

Menu | Aid | Enroll | Org | Report | Tran

Loan History | Overpayment List | Grants | Delinquent Borrowers | Exit Counseling History | Student Access Interface

Logged on as: ONLINE SCHOOL USER from FAA UNIVERSITY

Delinquent Borrowers

Sort By:		SSN
Display Only:	School Code:	123456
	Branch Code:	* (*) for All
	Federal Loan Servicer:	581 Org Search (*) for All
	Cohort Year:	* (*) for All
	Delinquent 31-89 Days:	No
	Delinquent 90-149 Days:	No
	Delinquent 150-209 Days:	No
	Delinquent 210-269 Days:	No
	Delinquent 270-359 Days:	Yes
	Delinquent 360+ Days:	No

Retrieve

#	SSN Name / Address	Phones	Loan Type	Cohort Year	Days Delq	Federal Loan Servicer	OPB
1	CURRUTHERS, YPSILANTI N 555 MAPLE ST ROWLEY, IA 555550001 Email: YPSIEMAIL@YAHOO.COM		SF	2009	292	DEPT OF ED/GREAT LAKES	$660
			SU	2009	292	DEPT OF ED/GREAT LAKES	$957
			SF	2009	292	DEPT OF ED/GREAT LAKES	$2,000
2	EMRY, CLOTH Q 881 S AVE KEOKUK, OK 666660002 Email:		SU	2009	323	DEPT OF ED/GREAT LAKES	$1,393

PRIVACY ACT OF 1974 (AS AMENDED)

Delinquency Report

- Addition of consolidation loans
  - Consolidation loans added based on the School Code of the underlying loan
  - Consolidation Indicator
  - Consolidation ID

November 2011 Release

Delinquency Report

- Addition of PLUS borrower identifiers
  - Changed student identifier fields to borrower identifier fields. New fields for student identifiers:
    - *Student SSN*
    - *Student First Name*
    - *Student DOB*

November 2011 Release

Exit Counseling

Exit Counseling

- Online loan exit counseling is moving from NSLDS to www.studentloans.gov in the spring of 2013
- NSLDS will continue to store exit counseling completion data and send out exit counseling reports to schools, loan holders, and loan servicers
- TEACH exit counseling will remain on NSLDS
- For more information about online counseling on www.studentloans.gov, please visit the COD session on Counseling Products

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Upcoming Changes

Borrower Demographic Report (XXXXXX)

- This report will provide demographic information on borrowers in your school's portfolio

- Report will include:
  - Borrower contact information (address, phone and e-mail) reported by Federal Loan Servicers and by the school through the Enrollment Reporting process
  - Contact information, reference, next of kin and employment information provided by the borrower in Exit Counseling

- This report will be available for request in *extract format* only

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Using 3rd Party Servicers

- Schools using a 3rd Party Servicer for any functionality requiring NSLDS usage is required to report that relationship to FSA
  - All 3rd Party Servicers must be noted on your ECAR, including enrollment reporting servicers
  - To add a servicer, use the E-App Web site at http://eligcert.ed.gov
- Each school is responsible for ensuring that any data received from NSLDS by either the school or its 3rd Party Servicer is adequately protected and secured

QUESTIONS?

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NSLDS Contact Information

- NSLDS Customer Support Center

- Phone: 800-999-8219
- Toll: 785-838-2141
- Fax: 785-838-2154
- Web: www.nsldsfap.ed.gov
- E-mail: nslds@ed.gov

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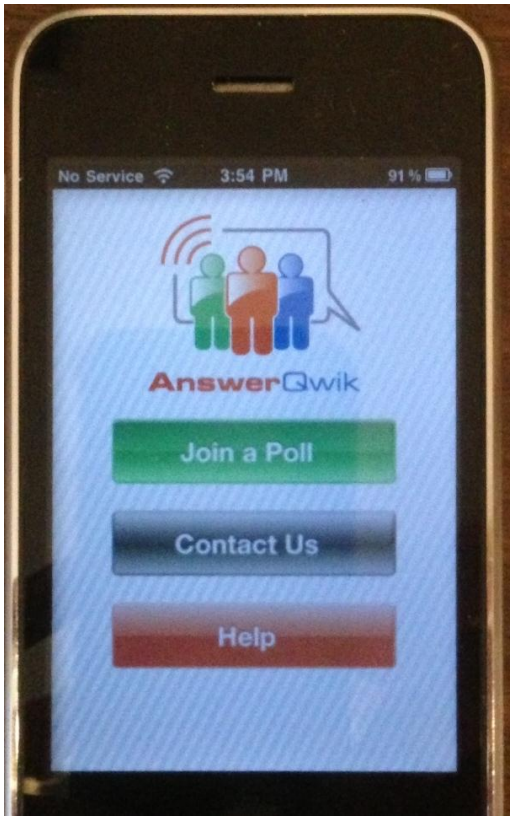
Using NSLDS

Evaluation System APP or Web

Enter Poll ID 102674

Enter Password sasfaa



https://answerqwik.com/login.html