

# Volume 5 School Testing Guide

COMMON ORIGIN AND DISBURSEMENT

2025 – 2026 technical reference

**Federal Student Aid**  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

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## Section 1:

# COD Testing Guide

# Introduction

The COD School Testing Guide is intended for all Schools in the COD System.

## Purpose

The purpose of COD School testing is to provide schools, third-party servicers, and software vendors an opportunity to test Pell, Direct Loan, and the Teacher Education Assistance for College and Higher Education (TEACH) Grant business processes and system software with the COD System prior to the transmission and processing of actual production data. COD School testing will enable simpler, faster, and less costly issue identification and resolution in a low-volume, controlled test environment. It will also allow schools, third-party servicers, and software vendors the opportunity to make corrections or enhancements to software applications and processes prior to entering the “live” production environment. The goal of COD School Testing is to make the transmission of production data smoother and reduce the risk of production problems.

Throughout this document, the term “Schools” is used to indicate any entity that is participating in COD School Testing and includes Schools as well as entities that process on behalf of Schools (such as third- party servicers and software vendors).

## Scope

COD School Testing is divided into three distinct phases of testing for the upcoming award year. The testing environment will be updated with new code in conjunction with the next major release of COD.

- Phase 1 – Common Record Manual Verification
- Phase 2 – Structured Application Testing
- Phase 3 – Unstructured Testing

Each phase is described in more detail later in this document.

COD School Testing is available to all entities that participate in the COD process. Schools, vendors, or third-party servicers are not required to test with COD but are encouraged to participate in Phase 1 testing. Schools, vendors, or third-party servicers should refer to the *Volume 5 Section 2: COD School Test Cases* document for more information. The test case document contains descriptions of the test data that schools, vendors, or third-party servicers will send to and from COD, test execution guidelines, and structured test cases with multiple testing cycles. Schools that use software from a software vendor and/or use a third-party servicer do not need to test with COD. The software vendors and third-party servicers can complete the test on behalf of their customers.

All entities that wish to participate in COD School Testing must submit a formal sign-up document to the FSA Partner and School Relations Center. The sign-up document is located at the end of this section.

It is the School's choice as to how much of the test process they want to complete. But a previous test phase must be completed before moving on to the next. (Example: Schools wishing to test to Phase 2 must first complete Phase 1.)

# Test Phase Descriptions

## PHASE 1 - COMMON RECORD MANUAL VERIFICATION

### 1. What is the purpose of Phase 1 testing?

The purpose of the Common Record Manual Verification testing is to ensure that the schools, vendors, or third-party servicer's XML Common Record is well formed and properly structured according to the rules of the 5.0c XML Common Record Schema. The 5.0c schema documentation is available on the Knowledge Center website at:

<https://fsapartners.ed.gov/knowledge-center/library/resource-type/COD%20XML%20Schema>

This site also has direct links to the 5.0c schema XML code, the valid ranges XML code, and the change log. The COD team manually reviews a Common Record document emailed to the FSA Partner and School Relations Center ([CODSupport@ed.gov](mailto:CODSupport@ed.gov)) by the schools, vendors, or third-party servicers and assists the school, vendor or third-party servicer in the identification of potential updates to their Common Record submissions. This testing does not validate the data submitted within the Common Record. For this phase of testing, only two student records should be sent in the Common Record.

### 2. Who should participate?

The Common Record Manual Verification phase of testing is available to all schools, vendors, or third- party servicers.

### 3. When does Phase 1 testing take place?

Phase 1 testing is available from January 13, 2025 to October 3, 2025. Phase 1 testing is required for all schools, vendors, or third-party servicers prior to participating in Phase 2 testing.

### 4. How do Schools, Vendors or Third-Party Servicers sign up for Phase 1 testing?

Schools, vendors, or third-party servicers must complete a sign-up document in order to participate and schedule a testing window with the FSA Partner and School Relations Center. The sign-up document is located at the end of this guide and on the COD web site, <https://cod.ed.gov> under the "COD Resources" link. The completed document must be emailed to [CODSupport@ed.gov](mailto:CODSupport@ed.gov), Subject: "COD School Testing Sign-up", or faxed to the FSA Partner and School Relations Center, 1-877-623-5082.

### 5. What do Schools, Vendors, or Third-Party Servicers need to do when they complete Phase 1 testing?

Schools, vendors, or third-party servicers that have completed Phase 1 and would like to continue to Phase 2 testing must contact their COD School Testing Coordinator at FSA Partner and School Relations Center to schedule a Phase 2 testing start date. A second sign-up document is not required to participate in Phase 2 testing.

## PHASE 2 – STRUCTURED APPLICATION TESTING

### 1. What is the purpose of Phase 2 Testing?

The purpose of Phase 2-Structured Application Testing is to ensure that schools, vendors, or third-party servicers can send, receive, and process batches of records using specific input instructions with detailed expected results issued by COD. Schools, vendors, or third-party servicers use a test ISIR file supplied by COD that creates a test data set of students to use with the structured test cases. Schools, vendors, and third-party servicers cannot create their own student data to submit files during Phase 2 testing.

During this phase, schools, vendors, or third-party servicers send Common Record documents to, and receive Common Record Response documents back from the COD School Testing mailbox. Schools, vendors, or third-party servicers must verify that these files can be loaded and processed correctly in their system.

### 2. Who should participate?

All schools, vendors, or third-party servicers that have completed Phase 1 (Manual Verification) testing. Phase 2 is for schools who want to submit test common records for actual processing in the School Test environment. This would also allow Schools to test bringing in the response file they would get back from COD. Phase 2 testing assists schools, vendors, or third-party servicers in the identification of potential updates to their system before beginning actual processing for 2025-2026.

### 3. When does Phase 2 testing take place?

Phase 2 is available from April 7, 2025 to November 14, 2025. If schools, vendors, or third-party servicers complete Phase 1 prior to April 7, 2025 they must wait until the Phase 2 testing window opens.

### 4. How do Schools, Vendors or Third-Party Servicers sign up for Phase 2 testing?

When schools, vendors, or third-party servicers sign up for testing, they can select their desired test phases on the Sign-Up Document. If not selected during initial submission schools, vendors, or third-party servicers that want to continue to Phase 2 testing after completing Phase 1 can contact their Testing Coordinator at FSA Partner and School Relations Center. A second sign-up document is not required to participate in Phase 2 testing.

### 5. What do Schools, Vendors or Third-Party Servicers need to do when they complete Phase 2 testing?

Schools, vendors or third-party servicers should notify their FSA Partner and School Relations Testing Coordinator when they have completed testing. If a schools, vendors, or third-party servicer has shown no testing activity over a two-week period, COD will assume your school, vendors, or third-party servicer has completed Phase 2 of testing, unless you have notified COD otherwise.

### 6. What do Schools, Vendors or Third-Party Servicers need to do when they are ready to submit their first “live” batch?

If Schools, vendors, or third-party servicers finish their School Test efforts with Phase 2, they should notify their COD School Testing Coordinator prior to submitting their first “live” batch into the production environment. The School Testing team will ensure the batch processes successfully, and notify the school, vendor, or third-party servicer of the results.

## PHASE 3 - UNSTRUCTURED APPLICATION TESTING

### 1. What is the purpose of Phase 3 Testing?

The purpose of Unstructured Testing is to ensure that schools, vendors or third-party servicers can correctly create and submit all possible transactions needed for the future award year. Schools, vendors or third-party servicers continue to use data supplied within a test ISIR file supplied by COD. Schools, vendors, or third-party servicers cannot create their own student data to submit files during the Unstructured Testing.

### 2. Who should participate in Phase 3 Testing?

Schools, vendors, or third-party servicers that have participated in Phase 1 and Phase 2 of testing for the new award year set up and wish to submit minor variations to the test cases such as adjustments to the person information, award amounts or disbursement amounts.

### 3. When does Phase 3 Testing take place?

Unstructured Testing for 2025-2026 will be available from April 7, 2025 through December 12, 2025. This testing phase is optional.

### 4. How do Schools sign up for Unstructured Testing?

Schools that want to continue to Phase 3 Unstructured Testing after completing Phase 2 must contact the FSA Partner and School Relations Center. A second sign-up document is not required to participate in Unstructured Testing.

### 5. What do Schools, Vendors or Third-Party Servicers need to do when they complete Phase 3 Testing?

Schools, vendors, or third-party servicers should notify the FSA Partner and School Relations Center when they have completed testing. If schools, vendors, or third-party servicers have shown no testing activity over a two-week period, COD will assume your school, vendor or third-party servicer has completed Unstructured testing, unless you have notified COD otherwise.

### 6. What do Schools, Vendors or Third-Party Servicers need to do when they are ready to submit their first “live” batch?

Schools, vendors, or third-party servicers should notify their COD School Testing Coordinator prior to submitting their first “live” batch into the production environment. The School Testing team will ensure the batch processes successfully, and notify the school, vendor, or third-party servicer of the results.

# Testing Criteria

## TEST ENTRY CRITERIA

To begin testing with schools, vendors or third-party servicers need to complete the following steps:

- Complete a COD School Testing sign-up document (located at the end of this section). Upon completion, it should be submitted to the FSA Partner and School Relations Center no later than September 15, 2025.
- Schedule individual testing date(s) specific for your School(s) for each testing phase. FSA Partner and School Relations will contact you after the sign-up document is received.
- Be aware of your school's COD Entity ID and other program IDs. If you are a school, vendor or third-party servicer without a COD Entity ID simply request Entity IDs for testing.
- Confirm your test plans and COD readiness. Contact FSA Partner and School Relations when you are ready to submit.
- Install the latest version of the message class table from SAIG.
- Install and implement the 2025-2026 updates to the software applications.
- Develop a means of keeping testing data separated from production environment.
- Identify individuals at the school, vendor, or third-party servicer responsible for completing the COD School Testing process and exchange names with COD School Testing team.
- Complete Phase 1 Common Record Manual Verification Testing, prior to beginning Phase 2 Structure Application Testing.

Vendors can test using a COD Entity ID for one of their Schools, or the FSA Partner and School Relations Center can provide one for them to use for testing purposes only.



## TEST EXIT CRITERIA

The School and the FSA Partner and School Relations Center should jointly determine when the school, vendor, and third-party servicer have successfully completed COD School testing. The school, vendor, and third-party servicer can select which processes to test and should continue testing until expected results are received. Once the expected results are received the school can consider testing successful. There is no pre-defined “end” of the test other than the published end dates for each phase of COD School Testing.

A school, vendor and third-party servicer is considered to have completed testing with COD once any of the following steps are completed:

- It has been determined that the school, vendor, and third-party servicer has been able to satisfactorily complete the desired test scenarios by achieving the expected results.
- School, vendor, and third-party servicer has chosen to discontinue school testing prior to completing all the desired test scenarios if the expected results have been achieved.
- School, vendor, and third-party servicer has contacted the FSA Partner and School Relations Center to verify the test results.
- School, vendor, and third-party servicer has successfully sent a “live” batch into the COD
- Production environment.
- Testing phase window closes prior to test completion by School.

## TESTING COMPLETION CLEAN UP

To begin the production phase, all test data **MUST** be removed from the participating school, vendor or third-party servicer systems. Before submission of production data, schools, vendors, and third-party servicers should also ensure that files are sent using the proper production message classes and production destination mailbox.

## Test Data

The Test Data section explains test data requirements for Phase 2-Structure Application Testing. More detail about the test cases can be found in the COD Test Cases document located in *Volume 5, Section 2- COD Test Cases* document of the *2025-2026 COD Technical Reference*.

### COMMON RECORD TEST DATA

COD provides an actual FPS test data ISIR file for all test phases to each participating school, vendor, and third-party servicer via email in an attached Zip file. Each school, vendor and third-party servicer processes the ISIR data that COD provides and generates student award transactions using its normal awarding process. Schools, Vendors, and third-party servicers are required to send this file to COD using the normal SAIG processing protocols except for using the COD School Testing message classes and the COD School Testing destination mailbox located in the *Volume 5, Section 2: COD Test Cases* document.

Upon receiving a Common Record in XML format, the COD System performs an immediate check to determine if the Common Record is readable. If the Common Record is readable and complies with the XML schema the COD System processes the file. COD will reject any unreadable record with Edit 210. After the COD System confirms the Common Record is readable and complies with the XML schema, the COD System classifies the record to determine how it will be processed. Schema 4.0a, 4.0b, 4.0c, 4.0d, 4.0e, 5.0a, 5.0b, and 5.0c Common Records will be processed with full validation enforced. Common Records of 3.0e and older schemas will be entirely rejected. School Test will expect Schools to submit schema 5.0c common records. Once the data has been processed, schools, vendors and third-party servicers will receive a response file indicating the results of each record submitted. If a record rejects, the response file indicates which data element(s) have rejected. Rejected records can then be corrected and resubmitted.

When processing records within the COD test environment the anticipated time from record submission to Response file is approximately two hours during any business day. Batches submitted during the weekend or federal holidays may not be processed until 7:30am ET of the next business day. If a school, vendor, or third-party servicer has not received a response within the above time frame of submitting the test file they should contact their School Testing Coordinator at the FSA Partner and School Relations Center

## Testing Message Classes

Common Record message classes are year specific and are to be used from year to year in the production environment. However, different test message classes must be used for testing. During Phase 2 Structured Application Testing, and Phase 3 Unstructured Application Testing, Schools must use the following message classes when sending in Common Records for testing:

Common Record Test Message Classes

Common Record Documents sent from School to COD	CRTESTIN
Responses sent from COD to School	CRTESTOP

Table 1: Common Record Test Message Classes

## School Testing Sign-Up Process

Schools, vendors, and third-party servicers register for COD testing by completing the sign-up document located at the end of this School Testing Guide and submitting it to the FSA Partner and School Relations Center. Once the FSA Partner and School Relations Center has received the sign-up document from the School, a confirmation letter will be sent to the School via email verifying that their sign-up document was received. Once the sign-up document has been processed, the FSA Partner and School Relations Center will send the School a Readiness letter, via email, to provide additional information needed to begin testing such as the testing Entity ID Number to be used by the school, vendor or third-party servicer, the assigned testing start date, and the name of the School Testing Coordinator assigned to the school, vendor or third-party servicer. A new readiness letter will be sent to the school, via email, for each specified phase of testing.

The FSA Partner and School Relations Center can be contacted by:

- Phone: 1-800-848-0978
- Fax: 1-877-623-5082

When calling, ask for COD School Testing Support, or send email to [CODSupport@ed.gov](mailto:CODSupport@ed.gov) with the subject line “COD School Testing Support”.

Upon receipt of the sign-up document, the COD team must complete a considerable setup process to establish the School in the COD test environment before testing can begin. Schools should take this setup process into account when planning to participate in COD School Testing and provide enough lead- time in their schedule.

## CONTACT NAMES

Each School participating in COD testing notifies the FSA Partner and School Relations Center of their designated contact person on the testing sign-up document. The contact person should be consistent for the period before, during, and upon completion of the test. This person should be a technically oriented staff member who is very knowledgeable about the school's financial aid system. This person should be available to assist in problem analysis and to coordinate any follow-up tests that may be required. If a school uses a third-party servicer and the servicer is conducting the test on behalf of the school, the FSA Partner and School Relations Center needs the name and telephone number of the servicer contact person.

## SCHEDULING

The School Testing sign-up document must be completed and emailed or faxed to the FSA Partner and School Relations Center by the appropriate deadline shown below:

- The deadline to sign up for COD Testing is September 15, 2025.

When a School submits their School Testing sign-up document, the School is contacted by the FSA Partner and School Relations Center to schedule testing dates within each phase of testing.

## SUPPORT SERVICES

While a school, vendor or third-party servicer are going through testing, there are many support sources available for assistance, as listed below:

### School Support Services

Support Service	For Information on the Following:	Contact
School Testing Sign Up	Registering for School Testing	Contact FSA Partner and School Relations Center
ISIR Data Issues	Problems with ISIR data only	Contact FSA Partner and School Relations Center
ISIR Processing Issue	Problems with processing the ISIR file	Contact FPS Help Desk 1-800-330-5947
SAIG	Issues concerning connectivity to SAIG only	Contact FPS Help Desk 1-800-330-5947
COD Processing	Issues concerning all items related to Pell, Direct Loan, and TEACH processing only.	Contact FSA Partner and School Relations Center 1-800-848-0978
School Testing Issues	Issues concerning all items related to COD School Testing only.	Contact FSA Partner and School Relations Center 1-800-848-0978
School Testing Results	To obtain or report School Testing results for COD School Structured Testing only.	Contact FSA Partner and School Relations Center 1-800-848-0978

Table 2: School Support Services

# Resource Planning

## HARDWARE/SOFTWARE

Schools should have all hardware and software capabilities ready before testing. Each School should have all upgrades installed from vendors or regulatory releases for 2025-2026.

## ROLES AND RESPONSIBILITIES

A collaborative effort between participating schools, vendors and third-party servicers and the FSA Partner and School Relations Center is necessary for COD School testing to be completed successfully. The expected roles and responsibilities of each entity are described below:

## SCHOOLS, VENDORS, AND THIRD-PARTY SERVICERS

Schools, vendors, and third-party servicers are responsible for completing the following steps associated with COD School Testing:

- In addition to this school testing section review relevant Electronic Announcements posted on the Knowledge Center web site.
- Review the COD Implementation Guide and Common Record Layout in the COD Technical Reference.
- Review all documentation that is emailed to the participating School (if applicable).

Schedule testing date with the FSA Partner and School Relations Center using the sign-up document (preferably returned via email).

- Prepare a test environment for COD School Testing that uses the test destination mailbox, test message classes, and the test Entity ID.
- Prepare test data to execute the Structured COD School Testing scripts for submissions.
- Send the test data to COD via the SAIG.
- Retrieve Responses from COD via the SAIG.
- Process Responses/acknowledgements.
- Communicate results with the FSA Partner and School Relations Center.
- Once testing is completed, remove all data from the school, vendor or third-party servicer environment.

### Protecting Personally Identifiable Information

Do not use real student data or production data during any phase of testing. Utilize only the student data provided in the ISIR provided by COD.

## FSA PARTNER AND SCHOOL RELATIONS CENTER

The FSA Partner and School Relations Center provides the following support during testing:

- Provide and process COD School Testing sign-up documents.
- Schedule specific test dates for schools, vendors, and third-party servicers.
- Provide schools, vendors, and third-party servicers with their own testing Entity ID to use only during a specific testing phase (if needed).
- Process submitted data.
- Send Responses via the SAIG.
- Update schools, vendors, and third-party servicers of their testing status.
- Assist with issue identification and resolution.
- Provide testing technical guidance.

## Lessons Learned from 2024 - 2025

Schools, vendors, and third-party servicers that participated in COD School Testing for 2024-2025 provided COD with feedback on their experience. The following sections provide you with insight as to what schools, vendors and third-party servicers should test, how to prepare and, and how to schedule testing within your institution.

### SHOULD I PARTICIPATE IN SCHOOL TESTING?

- All software vendors, third-party servicers and schools that use a homegrown or mainframe system are encouraged to test their software with the COD System prior to submitting production data.
- FSA ensures that EDEExpress is extensively tested each year with COD prior to its annual release(s) to the schools. Schools using EDEExpress software do not need to test with the COD System.
- Schools that use a software vendor product do not need to test with the COD System, since most software vendors test with COD on their school's behalf. This will help minimize the need for schools to retest with COD.
- New schools to Title IV Financial Aid, that are not using EDEExpress or another software vendor product, are also encouraged to test with COD.

### HOW DO I PREPARE FOR SCHOOL TESTING?

Before you begin testing, schools should:

- Establish a separate testing environment to keep production data separate from their testing data. Production operations of prior award years and COD School Testing need to be able to occur in parallel without interference.
- Compare test output files against the Common Record Layout and XML Examples published in the 2025-2026 COD Technical Reference Volume 2.
- Signup for testing in advance to allow for adequate setup time before you are ready to begin testing. COD has considerable work to do to set-up each testing participant to ensure a successful test.
- Identify a strategy for loading the provided fictitious test students several weeks prior to Phase 1 testing. The easiest way to enter the test data is that Schools can process the simulated FPS ISIR file provided (via email) by COD. Schools can also manually enter the fictitious test students into their testing environment reading from the simulated FPS ISIR file.
- Review the Implementation Guide in the 2025-2026 COD Technical Reference and understand the COD process for Pell, TEACH Grants and Direct Loans.



## WHAT CAN I EXPECT DURING SCHOOL TESTING?

- Plan to test and start early in the testing window. DO NOT wait until the end of the testing window to sign-up or begin testing. Allow and plan time for retesting with the COD system.
- Plan and allow time to encounter possible issues and errors and expect time delays during the resolution process.
- Schools should be very careful to send test files to the correct SAIG mailbox and to use the correct SAIG testing message classes to avoid accidentally submitting test data to the COD production environment. SAIG has two networks. One is Production (Prod) and the other one is Test (ProdT). You will need to send your files to TG75891 mailbox in the Test network. Schools that use EDConnect should ensure that they select the correct test message class (usually CRTESTIN) and not the production message class.
- Proactively contact your testing coordinator to help resolve issues, provide testing status, and answer questions during the testing process. Schools may experience delays in the testing process while issues are identified, researched, and resolved.
- Communicate to the FSA Partner and School Relations Center when the school has satisfactorily completed school testing or chooses to discontinue school testing.

## COD SCHOOL TESTING SIGN-UP DOCUMENT

On the following page you will find the COD School Testing sign-up document. This document should be completed to the best of your ability upon submission. The completed document should be sent to the FSA Partner and School Relations Center.

Send the completed document to FSA Partner and School Relations at:

- Email: [CODSupport@ed.gov](mailto:CODSupport@ed.gov), subject of “COD School Testing Sign-up”
- Fax: 1-877-623-5082

Definitions of terms in the sign-up document and what information should be contained in them are listed below.

Field Name	Description
COD Entity ID	Enter your Entity ID here. If you are unaware of your Entity ID you can find this information on the COD web site, <a href="http://cod.ed.gov">cod.ed.gov</a> , or contact the FSA Partner and School Relations Center. Third-party servicers or software vendors who have tested in any previous year can enter the same ID they were given in the previous testing year. If a Servicer/Vendor has lost the information from previous years testing or if they have never tested before please reach out to the FSA Partner and School Relations Center and an ID will be provided.
Date Submitted	The date you submitted this form to the FSA Partner and School Relations Center.
Organization	If you are a third-party servicer or software vendor list your name here. Schools can also put their name here as well as in the School Name field below.
Organization Type	Indicate if you are a school, software vendor, or third-party servicer.
Test Readiness Date	The date when you will be ready to begin the COD School Testing process.

Field Name	Description
Desired Test Phase	Select the phase(s) of testing that you want to complete. Please keep in mind that you must complete each phase in order.
Hardware Setup	Please indicate what kind of physical system you are using (a mainframe system or a server/workstation based system).
Software Product	If you are using a software vendor product or third-party service provider, you use to submit records to COD enter the vendor product/software name. If you are using a self-made custom solution, please enter "Custom:" and the name of you've given your software.
Contact Information (Name, Phone, E-mail)	Enter the contact information of the people who will be working with the FSA Partner and School Relations Center and COD School Testing personnel.
School Name	If you are a School enter your name here. If you are a third-party servicer or software vendor testing through a school, then enter that school's name here. If you are a third-party servicer or a software vendor testing directly with COD, then leave this field blank.
Reporting School Entity ID	Enter the COD Entity ID of the School that will be submitting the records to COD. For most schools this will be the same as COD Entity ID above.
Attending School Entity ID	Enter the COD Entity ID of the School where students attend class. (This is usually the same as the COD Entity ID too.)
OPE ID	Enter the OPE ID of the School where students attend class.
Direct Loan ID	Enter the Direct Loan ID of the School where students attend class.
Pell ID	Enter the Pell ID of the School where students attend class.
SAIG Test Mailbox	Enter the SAIG Test mailbox ID (TGxxxxx) of the test mailbox you will be transmitting your test files from during testing.
Third Party Servicer	Enter the Entity ID of the Third-Party Servicer if the school is using one here.
Case ID	This field is only used by the FSA Partner and School Relations Center.

Table 3: Sign-up Document Definitions



COD School Testing 2025-2026 Sign-Up Document

Complete and send to [CODSupport@ed.gov](mailto:CODSupport@ed.gov) or Fax to 1-877-623-5082.

Upon completion, it should be submitted to the FSA Partner and School Relations Center no later than September 15<sup>th</sup>, 2025.

Allow 7-10 business days for the sign-up and set-up processes prior to testing.

Allow sufficient time for re-testing to meet your specific testing needs.

Organization Information	COD Entity ID:	Date Submitted:
Organization:		
Organization Type: School ( ) Vendor ( ) 3 <sup>rd</sup> Party Servicer ( )		Test Readiness Date:

Test Information	Desired Test Phases: 1. Manual Verification ( ) 2. Structured ( ) 3. Unstructured ( )	
Programs Tested: Direct Loan ( ) Pell ( ) TEACH ( )		Hardware Setup: Mainframe ( ) Server/Workstation ( )
Software Product:		

Primary Contact	Name:	Phone #: (     )     -
Email:		

Alternate Contact	Name:	Phone #: (     )     -
Email:		

School Information	List each school only once. If testing with a school system list main campus first.		
School Name:			
Reporting School Entity ID:		Attending School Entity ID:	OPE ID:
Direct Loan ID:	Pell ID:	SAIG Test Mailbox: TG	
If sending/simulating batches through a third-party servicer enter the Entity ID for the servicer here:			

School Name:			
Reporting School Entity ID:		Attended School Entity ID:	OPE ID:
Direct Loan ID:	Pell ID:	SAIG Test Mailbox: TG	
If sending/simulating batches through a third-party servicer enter the Entity ID for the servicer here:			

School Name:			
Reporting School Entity ID:		Attended School Entity ID:	OPE ID:
Direct Loan ID:	Pell ID:	SAIG Test Mailbox: TG	
If sending/simulating batches through a third-party servicer enter the Entity ID for the servicer here:			

Case IDs assigned:
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## Section 2:

# COD Test Cases

# Test Data Sent from the Schools to the COD System

This section provides an overview of the records schools send to COD during the School Testing process. Each type of record and its general functionality are described. General test conditions are also discussed.

## COMMON RECORD

The Common Origination and Disbursement process utilizes one single record across programs for both originations and disbursements. Schools use the Common Record, which is comprised of common data elements, definitions, edits, and structure for Pell and TEACH grants and Direct Loan awards. Although the record has the same layout for all programs, not all data elements are required for each transmission or for each program. This record layout relies on a technology called Extensible Markup Language (XML) to encode documents into machine-readable code.

For School Testing the Common Record is submitted using the message class `CRTESTIN`.

Upon receiving a Common Record in XML format, the COD System performs an immediate check to determine if the Common Record is readable. If the Common Record is readable and complies with the XML schema, the COD System will process the file. Records that are not readable nor comply with the XML schema will be rejected with Edit 210.

After the COD System confirms the Common Record is readable and complies with the XML schema the COD System classifies the record to determine how it will be processed. The record is classified as either a new record or an update record.

School Testing for 2025-2026 will only involve the Common Record 5.0c schema. During the testing process schools can submit data for 2025-2026 awards. Testing concurrent award year processing in the 2024-2025 and earlier schemas will not be possible.

## ESTABLISHING A NEW RECORD

A new record establishes a new student, award or disbursement on the COD System. There are three types of new records:

- **New Student with a New Award** - If the student identifier does not match any previously submitted to the COD System the record is considered a new student. A student cannot be established on the COD database until an award is accepted for the student.
- **New Award** - If the student identifier matches a person already established on the COD System the system checks to determine if the award is already on file. If not, then the record is considered a new award.
- **New Disbursement** – If the person and award already exist on the COD System the system checks the disbursement number submitted for the award. If it is not already on file, the system logs the disbursement as a new disbursement. There are two types of disbursement records:
  - **Actual Disbursement** – Actual disbursement records contain a Disbursement Release Indicator = true
  - **Anticipated Disbursement** - Anticipated disbursement contain a Disbursement Release Indicator = false. These disbursements are not considered actual disbursements and therefore they do not substantiate drawdowns to the school.

## ESTABLISHING A CHANGE RECORD

A change record performs an update to information or elements that were previously established on the COD System. There are two types of update records:

- **Change Record** – A change record performs an update to an award or disbursement data element that was previously established by a new record OR is used to change disbursement amounts or dates of an existing award or grant.
- **Actual Disbursement Record** - An Actual Disbursement record is submitted with a Disbursement Release Indicator = true for a disbursement record previously submitted as an anticipated disbursement. An actual disbursement signals to the COD System that the disbursement information is an actual disbursement. It substantiates cash already made available to the school.

After the Common Record is processed the COD System returns a Response to the school.

For School Testing the Response is returned using the message class CRTESTOP.

Testing with the predefined test data covers scenarios for nine students including:

- New Students with a New Award
- New Disbursements – Actual Disbursements
- New Disbursements – Anticipated Disbursements
- Change Records
- Actual Disbursement Records

The Common Record layout is provided in the Volume 2, Section 3 – Common Record Layout of this technical reference.



## Test Data Received by the Schools from COD

This section provides an overview of the different record types that are received by a school from COD during the test process.

### COMMON RECORD RESPONSE

The Common Record Response is sent back to the school after processing is complete. Schools have the option of selecting either a standard or full Common Record Response. A full Response contains all the data elements that were in the original Common Record sent by the school and the rejected data elements and reason codes. A standard Response contains only the rejected data elements and error reason codes. It is recommended that full Responses be used during this testing process. Test Responses are sent using the message classes `CRTESTOP`.

# Test Execution

In this section record profiles are provided for each test case. Use these test scripts in conjunction with the *Volume 2, Section 3 – Common Record Layout*. Specific data are defined and step-by-step instructions for executing the test are provided. Below is a checklist of the major steps in the testing process.

Please note that Common Record Manual Verification is a required test phase for all schools that participate in School Testing.

## COMMON RECORD MANUAL VERIFICATION

The purpose of the Common Record Manual Verification testing is to ensure that the school’s XML Common Record is well formed and properly structured according to the rules of the XML Common Record Schema. The COD team manually reviews a Common Record document sent by the school and assists the school in the identification of potential updates to their Common Record submissions. This testing does not validate the data submitted within the Common Record. For this phase of testing only two student records should be sent in the Common Record.

## COMMON RECORD MANUAL VERIFICATION CHECKLIST

Step	Task	Task Completed
1	Schedule test dates with the FSA Partner and School Relations Center for XML Common Record Manual Verification Testing (Phase 1).	—
2	Schools should use the test cases included in this document for the XML Common Record Manual Verification testing.  This test data, after it has passed the XML structure verification, can be used in system testing and eliminate the need for the school to create more test data.  DO NOT send real SSN, name, and/or address combinations. This is in respect to the Privacy Act of 1974.	—
3	Schools should e-mail Common Record data to FSA Partner and School Relations Center. (E-mail address to be provided upon sign-up for testing).	—
4	Schools will receive the results of the XML Common Record Manual Verification via e-mail. The results will include a list of errors and actions that need to be taken by the school to correct the data. It may also include a corrected file for the school to use as a reference for making corrections. Some potential errors are file size errors, missing tags and unused tags.	—
5	Repeat steps 2-4 until test data passes XML Common Record Manual Verification.	—

Table 4: Common Record Manual Verification List  
An em dash or “—” indicates no data.

## STRUCTURED APPLICATION TESTING

The purpose of the Structured Application Testing is to ensure that schools can send, receive, and process batches of records using detailed input instructions with detailed expected results issued by COD. Schools use a test Institutional Student Information Record (ISIR) file supplied by COD that creates a test data set of students to use with the structured test cases. During this phase Schools send Common Record documents to COD and receive Common Record Response documents back from COD. This phase of testing is not all-inclusive; it is meant only to ensure schools can send, receive, and process records with detailed expected results.

The submission of all test cases is not required to participate in Structured Testing. Schools are encouraged to use the test cases which are supported by their software. The test cases are meant as a guide to submit records. Schools may submit programs within individual or combined batches. This is to allow schools the option of submitting several batches in each test cycle due to software limitations or organizational setup.

Please note that Structured Application Testing can begin only after successful completion of the Common Record Manual Verification Testing.

## STRUCTURED APPLICATION TESTING CHECKLIST

Step	Task	Task Completed
1	Prepare a test environment using a Test Destination Mailbox, Test message classes (CRTESTIN), School Entity ID, and specified COD forward system date.	—
2	Schedule test dates with the FSA Partner and School Relations Center for Structured Application Testing (Phase 2).	—
3	Prepare the test data (received from COD) for Test Cycle 1 using the School Test Entity ID.	—
4	Send the test document to COD school testing SAIG test mailbox (TG75891).	—
5	Once file has been sent verify that the file has been received via SAIG portal and notify FSA Partner and School Relations Center that the file has been sent.	—
6	If the file was not received by SAIG contact SAIG customer service at either (800) 330-5947 or <a href="mailto:CPSSAIG@ed.gov">CPSSAIG@ed.gov</a> .	—
7	If Response is not received within two (2) hours contact FSA Partner and School Relations Center for an update.	—
8	Receive notification from the FSA Partner and School Relations Center that the Response are on the SAIG. Pull the Response into the school's system.	—
9	Validate Response documents against the published expected.	—

Step	Task	Task Completed
10	Call the FSA Partner and School Relations Center to confirm results before proceeding.	—
11	Repeat steps 4 through 8 for Test Cycle 2.	—
12	Receive notification from the FSA Partner and School Relations Center that the testing cycle is complete.	—
13	<p>If a test environment was not used, reset the school's system defaults for production, and verify that the test data is deleted, or all test grants/loans are adjusted to \$0.</p> <p>Note: If system is not reset to the defaults it may cause errors in the production data. Remember to change the school test environment system date back to the correct current date.</p>	—

Table 5: Structured Application Testing Checklist  
An em dash or “—” indicates no data.

## TEST STUDENT PROFILES

### Case #1: Student Testone applies for Pell & TEACH Grants

Student Testone FPS Pell Information and COA submitted:

- Pell Eligibility Flag = Yes
- SAI = -1500
- Max Pell Indicator = 3
- Minimum Pell Indicator = Blank
- IASG Indicator = Blank
- CFH Indicator = Blank

Student Testone is a second-year student (Student Level Code = 2) that is eligible for Pell and two TEACH grants.

The first submission contains the Common Record person, award, and disbursement with

Disbursement Release Indicator = false for both the Pell Grant and the TEACH awards.

The student is awarded a Pell grant of \$7,395 and TEACH grants for \$3,772 each.

The second submission contains a Release Record with a Disbursement Release Indicator = true for an actual disbursement.

## Case #2: Student Testtwo applies for a Federal Pell Grant and a Parent PLUS Direct Loan

Student Testtwo FPS Pell Information:

- Pell Eligibility Flag = Yes
- SAI = 3402
- Max Pell Indicator = Blank
- Minimum Pell Indicator = Blank
- IASG Indicator = Blank
- CFH Indicator = Blank

Student Testtwo is a second-year student (Student Level Code = 2) that is eligible for Pell and a Parent PLUS loan.

The first submission contains the Common Record person, awards, and disbursements. Disbursement data shall be established with a Disbursement Release Indicator = false for the Pell grant, and Disbursement Release Indicator = true for the Parent PLUS award.

The student is awarded a Pell grant of \$3,995 and a Parent PLUS loan of \$6,600.

The second submission contains an adjustment to the award and disbursement amounts of each award/grant and changes the Disbursement Release Indicator to true for the Pell grant.

## Case #3: Student Testthree applies for a Federal Pell Grant

Student Testthree FPS Pell Information:

Pell Eligibility Flag = Yes

SAI = 8150

Max Pell Indicator = Blank

Minimum Pell Indicator = Blank

IASG Indicator = 1

CFH Indicator = Blank

COA = 5002

Student Testthree is an incoming first-year student (Student Level Code = 0) that is eligible for Pell.

The first submission contains the Common Record person, award, and disbursement data with a

Disbursement Release Indicator = false.

The student is awarded a Pell grant of \$5,002.

The second submission contains a Release Record with a Disbursement Release Indicator = true for an actual disbursement.

### **Case #4: Student Testfour applies for Unsubsidized and Grad PLUS Direct Loans and a TEACH Grant**

Student Testfour is a first-year graduate professional (Student Level Code = 6 and Additional Eligibility Unsubsidized Indicator = true) that is eligible for an Unsubsidized loan, a Grad PLUS loan, and a TEACH grant.

The first submission contains disbursement information with a Disbursement Release Indicator = true for the Unsubsidized and Grad PLUS awards, and Disbursement Release Indicator = false for the TEACH Grant.

The student is awarded an Unsubsidized loan of \$12,000, a Grad PLUS loan of \$4,500, and a TEACH grant of \$3,772.

The second submission contains a Release Record with a Disbursement Release Indicator = true for an actual disbursement for the TEACH grant.

The borrower is the student. It may be assumed that an Agreement and a MPN is already on file at COD.

### **Case #5: Student Testfive applies for an Unsubsidized Direct Loan**

Student Testfive is an undergraduate student (Student Level Code = 5) and is an eligible non- citizen for a Unsubsidized loan.

The first submission contains disbursement information with a Disbursement Release Indicator = true.

The student is awarded an Unsubsidized loan for \$3,500.

The second submission for the Unsubsidized loan includes a decrease in the award and disbursement amounts.

### **Case #6: Student Testsix applies for Subsidized and Unsubsidized Direct Loans**

Student Testsix is a first-year student (Student Level Code = 1) that is eligible for a Subsidized loan and an Unsubsidized loan.

The first and only submission contains the Common Record person, award, and disbursement data with a Disbursement Release Indicator = true for each award.

The student is awarded a Subsidized loan for \$2,000 and an Unsubsidized loan for \$1,500.

### **Case #7: Student Testseven applies for a Parent PLUS Direct Loan and TEACH Grants**

Student Testseven is a third-year student (Student Level Code = 3) that is eligible for Parent PLUS loan and two TEACH grants.

The first submission contains a Common Record with disbursement information and a Disbursement Release Indicator = true for the Parent PLUS loan, and a Disbursement Release Indicator = false for the TEACH grants.

The student is awarded a Parent PLUS loan for \$10,000 and two TEACH grants totaling \$4,000.

The second submission includes a Release Record with a Disbursement Release Indicator = true for only the disbursements of each TEACH grant.

The borrower is the student. It may be assumed that an Agreement and a MPN is already on file at COD.

## Case #8: Student Testeight applies for a Pell Grant, and Subsidized and Unsubsidized Direct Loans

Student Testeight FPS Pell Information:

- Pell Eligibility Flag = Yes
- SAI = 2000
- Max Pell Indicator = Blank
- Minimum Pell Indicator = Blank
- IASG Indicator = Blank
- CFH Indicator = 2

Student Testeight is a fifth-year student (Student Level Code = 5) that is eligible for a Pell, a Subsidized loan, and an Unsubsidized loan.

The first submission contains the Common Record person, awards, and disbursement data with a Disbursement Release Indicator = false for the Subsidized and Unsubsidized loans, and a Disbursement Release Indicator = true for the Pell grant.

The student is awarded a maximum Pell grant of \$7,395 due to being eligible for CFH, a Subsidized Loan for \$3,500, and an Unsubsidized loan for \$3,000.

The second submission includes a Release Record with a Disbursement Release Indicator = true for all Subsidized and Unsubsidized disbursements

## Case #9: Student Testnine applies for Pell and TEACH Grants, and Subsidized and Unsubsidized Direct Loans

Student Testnine FPS Pell Information:

- Pell Eligibility Flag = Yes
- SAI = 6850
- Max Pell Indicator = Blank
- Minimum Pell Indicator = 5
- IASG Indicator = Blank
- CFH Indicator = Blank

Student Testnine is a fourth-year student (Student Level Code = 4) that is eligible for Pell, a TEACH grants, a Subsidized loan, and an Unsubsidized loan.

The first submission contains the person, award, and disbursements with a Disbursement Release Indicator = false for the Pell and a Disbursement Release Indicator = true for the Subsidized and Unsubsidized loans and TEACH grant.

The student is awarded a Pell grant of \$740, a TEACH grant of \$3,772, a Subsidized loan for \$5,500, and an Unsubsidized loan for \$5,000.

The second submission includes the adjustment of changing the Pell grant disbursements to Disbursement Release Indicator

= true. It also includes the adjustment to \$0 of the Unsubsidized award amount and disbursements. Warning Edit 119 may occur for this submission and is acceptable.

It is assumed that the student has an Agreement already on file at COD.

## CREATING UNIQUE SOCIAL SECURITY NUMBERS

Because there are many schools participating in Schools Test, COD provides test data that aids in the identification of its school and test cases. To do this the following two-point formula is used to generate a Social Security Number (SSN) for the school test data.

**First Point:** Five digits from the school's OPE ID (positions 2 through 6) are used as the first five numbers of each SSN. For example, if a school OPE ID is 07777800 and the test data defines an SSN of ###-##- 0001, the SSN would translate to 777-78-0001.

**Second Point:** The last digit of each student and borrower SSN indicates which Test Case that individual belongs to during Structured Testing. So, going by the example above, Student 777-78-0001 belongs to Test Case 1.

Furthermore, other than the SSN, the data (Name, Date of Birth, Address, etc.) for each Student within each Test Case is the same. The 6th, 7th, and 8th digits of the SSN are merely used to differentiate one Student/Borrower from another. So, continuing with the above example, Students 777-78-0001, 777-78-0011, 777-78-0021, 777-78-0031, and 777-78-0041 belong to Test Case 1 and their Names, Dates of Birth, Address, etc. are all the same. Only the SSN differentiates them.

These students will already be created for you and sent via e-mail. The last four digits of the SSNs may vary from the below matrix, but the FSA Partner and School Relations Center will provide this information prior to testing

## STUDENT PROFILE MATRIX

Student Number	Award Type	Student SSN	First Submission	Second Submission
1 (Send)	TEACH and PELL	###-##-0001	Pell and TEACH Common Record with Disbursement Release Indicator = false	Pell and TEACH Common Record with Disbursement Release Indicator = true
1 (Receive)	TEACH and PELL	###-##-0001	Response	Response
2 (Send)	Pell and PLUS	###-##-0002	Pell Common Record with Disbursement Release Indicator = false  PLUS Common Record with Actual Disbursements, Disbursement Release Indicator = true	Pell Actual Disbursements, Disbursement Release Indicator = true  Adjustments to award and disbursement amounts



Student Number	Award Type	Student SSN	First Submission	Second Submission
2 (Receive)	Pell and PLUS	###-##-0002	Response	Response
3 (Send)	Pell	###-##-0003	Common Record with Disbursement Release Indicator = false	Common Record with Disbursement Release Indicator = true
3 (Receive)	Pell	###-##-0003	Response	Response
4 (Send)	TEACH, and Direct Loans (PLUS & Unsubsidized)	###-##-0004	Direct Loans (PLUS & Unsubsidized) Common Record with Actual Disbursements, Disbursement Release Indicator = true  TEACH Common Record with Disbursement Release Indicator = false	TEACH Actual Disbursement with Disbursement Release Indicator = true
4 (Receive)	TEACH, and Direct Loans (PLUS & Unsubsidized)	###-##-0004	Response	Response
5 (Send)	Direct Loan (Unsubsidized)	###-##-0005	Common Record with Disbursement Release Indicator = true	Update award amount and disbursement amounts
5 (Receive)	Direct Loan (Unsubsidized)	###-##-0005	Response	Response
6 (Send)	Direct Loans (Subsidized & Unsubsidized)	###-##-0006	Common Record with Actual Disbursements, Disbursement Release Indicator = true	N/A
6 (Receive)	Direct Loan (Subsidized & Unsubsidized)	###-##-0006	Response	N/A

Student Number	Award Type	Student SSN	First Submission	Second Submission
7 (Send)	PLUS and TEACH	###-##-0007	PLUS Common Record with Disbursement Release Indicator = true  TEACH Common Record with Actual Disbursements, Disbursement Release Indicator = false	TEACH Actual Disbursement with Disbursement Release Indicator = true
7 (Receive)	PLUS and TEACH	###-##-0007	Response	Response
8 (Send)	Pell & Direct Loans (Subsidized & Unsubsidized)	###-##-0008	Pell Common Record with Disbursement Release Indicator = true  Direct Loans (Subsidized & Unsubsidized) Common Record with Actual Disbursements, Disbursement Release Indicator = false	Direct Loans (Subsidized & Unsubsidized) Common Record with Actual Disbursements, Disbursement Release Indicator = true
8 (Receive)	Pell & Direct Loans Subsidized & Unsubsidized)	###-##-0008	Response	Response
9 (Send)	Pell & TEACH & Direct Loans (Subsidized & Unsubsidized)	###-##-0009	TEACH Grant and Direct Loans (Subsidized & Unsubsidized) Common Record with Actual Disbursements, Disbursement Release Indicator = true  Pell Common Record with Disbursement Release Indicator = false	Adjust Unsubsidized award amount and each Actual Disbursement to \$0  Pell Actual Disbursements, Disbursement Release Indicator = true
9 (Receive)	Pell & TEACH & Direct Loans (Subsidized & Unsubsidized)	###-##-0009	Response	Response

Table 6: Student Profile Matrix

## Preparing the Test Environment

It is necessary to define separate, independent regions for the school test and production data. Before proceeding with testing verify that the method defined is valid and that any test data created does not mix with live production data within the school's environment. The school test environment must have the ability to modify the system processing date.

### SETTING SYSTEM DEFAULTS

For the Testing Process any defaults in a school's system should be set as follows:

#### Entity ID

- Contact the FSA Partner and School Relations Center for this information prior to testing.

#### For Pell

- Cost of Attendance = 30000 (unless a test case specifies otherwise)

#### For TEACH Grant

- Student Level Code = 0-7

#### For Direct Loan

- Promissory note prints on-site at school (PromissoryNoteCode = 0)
- Subsidized/Unsubsidized Fee Percentage = 1.057
- PLUS Fee Percentage = 4.228
- Subsidized/Unsubsidized Interest Rebate Percentage = 0
- PLUS Interest Rebate Percentage = 0
- Direct Loan Attendance Cost = 20000 (unless a test case specifies otherwise)
- Loan Period Start Date = 2025-07-01
- Loan Period End Date = 2026-06-30
- Student's Academic Year Start Date = 2025-07-01
- Student's Academic Year End Date = 2026-06-30
- Payment Period Start Date = 2025-07-03
- Payment Period End Date = 2026-06-30

If a Subsidized/Unsubsidized loan is submitted with an earliest Disbursement Date on or after October 1, 2023 the corresponding Origination Fee Percent and Interest Rebate Percent must respectively be 1.057% and 0%.

The loan period start and end dates must be equal to or within the student's academic year start and end dates.

## For All Programs

- Subsidized/Unsubsidized Fee and PLUS Fee percentages remained the same as they were last year.
- In this document Sequester impacts will be reflected on TEACH award and disbursements amounts. The 5.70% reduction is the same as last year.
- Modifications to existing edits are reflected in the 2025-26 COD Technical Reference: Volume 2, Section 4 - Edits.

## FIRST TEST CYCLE (FIRST SUBMISSION)

In the first test cycle a school submits Common Records in XML format for up to nine students as well as Release Records for all Direct Loan (i.e., PLUS, Unsubsidized, and Subsidized) disbursements.

- One student with Pell and TEACH
- One student with Pell Grant and PLUS
- One student with Pell Grant
- One student with Direct Loan Unsubsidized, PLUS, and TEACH
- One student with Direct Loan Unsubsidized
- One student with Direct Loan Unsubsidized and Subsidized
- One student with PLUS Loan and TEACH
- One student with Pell Grant, Direct Loan Unsubsidized, and Subsidized
- One student with Pell Grant, TEACH Grant, Direct Loan Unsubsidized and Subsidized

Once the awards are in XML Common Record format create one file (batch) to be sent to COD:

FIRST TEST CYCLE TO COD IN XML FORMAT

File Description	Message Class	Maximum Number of Students in Batch
Common Record Documents	CRTESTIN	9

Table 7: First Test Cycle to COD in XML Format

COD processes the files, and the school receives one file from COD in return:

FIRST TEST CYCLE RESPONSES FROM COD

File Description	Message Class	Maximum Number of Students in Batch
Common Record Responses	CRTESTOP	9

Table 8: First Test Cycle Responses from COD

## HELPFUL HINTS FOR PREPARING TEST CASE INPUT FILES AND RECEIVING COD RESPONSES

When XML errors and rejection edits occur after an input file is entered into the COD system these errors typically result because the input file contains errors. Many of these errors can be avoided before an input file is submitted. Common input errors include (but not limited to):

- Extra spaces (blanks) contained in some places of the XML file. As a result, the system does not accept the file as having the correct XML format and rejects the file. An example is a blank line between the <Version> and <CommonRecord> lines. Also, spaces in certain parts of an XML file counts as a value when the file processes through the COD system.
- Personal Information of the Student and/or Borrower – Examples: Switching the SSN of Borrower and Student, incorrect SSN of Student/Borrower, Student/Borrower's DOB, Student/Borrower's Last Name, Student/Borrower's Address Information (Address, City, State Province, and Postal Code lines), FPS Transaction Number, Student Level Code, and Citizenship Status Code.
- Award Information – Examples: Disbursement Amount (common error for this is Duplicate Adjustment Information), Disbursement Number, Disbursement Sequence Number, Interest Rebate Amount, Attendance Cost, Financial Award Amount, Award Year, Promissory Note Print Code, Payment Period Start Date, and Payment Period End Date.
- School Information – Examples: Attending/Reporting Routing ID.]
- Direct Loans use DL Code (aka DL ID) and TEACH uses first six digits of OPE ID to construct the financial award ID for school.
- Remember that Test Cases are intended as a guide to submitting accurate records. Include only the test cases which are supported by your software. Keep as close to test cases as possible but include only eligible programs. For example, Test Case 8 includes a Pell Grant, DL Sub and DL Unsub. If the school is setup only for Pell include only that program. Schools may submit several submissions with only one program due to software limitations.
- An input file with an XML error will be rejected by the COD system with edit 210.

The system will process an input file with incorrect information (some examples of which are provided, above) and generate a variety of edits (depending on the number and degree of input errors) in its Response. Because an input file can contain a variety and combination of errors, it is not possible to list all possible edits occurring under all possible conditions. The following are the most common edits and/or combination of edits that can result from a Response if the above information is not correct in the input file:

- Edits: 011, 012, 024, 034, 039, 056, 058, 060, 077, 078, 100, 117, 120, 121, 160, 210, 996 and 998

It should also be noted that some edits also have companion edits. This means that if an edit is generated, it can be followed by a second edit because it is directly related to the first edit. When the first edit is resolved, this will typically also resolve the companion edit. Because of the variety and combination of errors that can be processed from an input file, not all possible edits and their companion edits can be listed.

Edits can be triggered for more than one type of error. For instance, an Edit 996 can be triggered by a variety of input errors (e.g., an incorrect Student SSN, a school having an incorrect or incomplete Award Year Setup, or an incorrect Financial Award Amount entered for a student). A single edit like this can occur under such varied conditions, due to the nature of the errors contained in that particular XML file. Depending on the award year, a particular edit or combination of edits can also be generated, based on incorrect information being submitted in the input file.

Even when an input file is in the correct XML format and contains correct information, it is still possible for the file to generate edits. In many of these cases, these are expected edits. In some cases, these edits can also have companion edits generated. Examples of the most common edits include (but not limited to):

- Disbursement Release Indicator
- Disbursement Date
- Award Year Setup
- Document ID

For more detailed information on specific edits, Schools should refer to *Volume 2, Section 4* of this technical reference for Common Record Edits. This reference guide specifically defines the edits and the edit types. The reference also identifies conditions under which the edit occurs and provides solutions/actions for preventing these edits from reoccurring in the future.

NOTE: COD manages the test environment and the processing of input records. Any concerns regarding the environment or input record processing should be discussed with COD. FPS is responsible for the ISIR layout and COD manages ISIR generation for School Test only. Any concerns about the ISIR layout should be discussed with FPS and any concerns about ISIR generation should be discussed with COD. School Setup Information is managed by COD. If you generate an edit for your School Information, and you have verified that your School Information is correct, you should contact COD.

# Test Cases: Step by Step

The following steps assist the schools in completing these submission tasks:

## CASE 1: PELL AND TEACH GRANTS

If you have loaded the provided Test ISIR file some of the following data for this transmission may already be available in your system.

Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.

Step	Action/Input
1	<p>Originate and disburse a Pell and two TEACH awards for Student #1 with an SSN = ###-##-0001, where ###-## represents the second through sixth digits of the specified OPE ID.</p> <p>For example: If the specified OPE ID is 07777800, the SSN for this student is 777-78-0001.</p>
2	<p>Submit a Common Record containing the following information:</p> <p>Student:</p> <p>Person Information:</p> <p>Student's Current SSN = ###-##-0001 Student's Date of Birth = 1999-01-01 Student's First Name = Student Student's Middle Name = Middle Student's Last Name = TESTONE Student's Suffix = Jr</p>
3	<p>Award Information:</p> <p>TEACH Complex Element Award Year = 2026 (2025-2026)</p> <p>FPS Transaction Number = 01 Award Amount = 3772 Student Level Code = 2</p> <p>*Financial Award ID = 777780001H26#####001 (where ##### represents the first six digits of the OPE ID)</p> <p>Student Eligibility Code = 06</p> <p>*Note: The Financial Award ID is only an example</p>



Step	Action/Input
4	<p>Disbursement Information:</p> <p>Disbursement Number = 01</p> <p>Disbursement Amount = 3772</p> <p>Disbursement Date = 2025-08-02</p> <p>Disbursement Release Indicator = false</p> <p>Disbursement Sequence Number = 01</p> <p>Enrollment School Code = ##### (denoting the eight-digit OPE ID of the school the student is enrolled at)</p> <p>Enrollment Status = F</p> <p>CIP Number 1</p> <ul style="list-style-type: none"> <li>- *Program CIP Code = valid value</li> <li>- **Published Program Length Years/Months/Weeks = valid value</li> <li>- Special Programs = valid value</li> <li>- Program Credential Level = valid value</li> </ul> <p>CIP Number 2</p> <ul style="list-style-type: none"> <li>- *Program CIP Code = valid value</li> <li>- **Published Program Length Years/Months/Weeks = valid value</li> <li>- Special Programs = valid value</li> <li>- Program Credential Level = valid value</li> </ul> <p>Program CIP Code Year = valid value</p> <p>*Note: Program CIP Code in CIP Number 1 and 2 are different valid value</p> <p>**Note: A valid value must be submitted for Weeks Programs Academic Years if Published Program Length Months or Weeks is submitted</p>
5	<p>Award Information:</p> <p>TEACH Complex Element</p> <p>Award Year = 2026 (2025-2026)</p> <p>FPS Transaction Number = 01</p> <p>Award Amount = 3772</p> <p>Student Level Code = 2</p> <p>*Financial Award ID = 777780001H26#####002 (where ##### represents the first six digits of the OPE ID)</p> <p>Student Eligibility Code = 06</p> <p>*Note: The Financial Award ID is only an example.</p>

Step	Action/Input
6	<p>Disbursement Information:</p> <p>Disbursement Number = 01</p> <p>Disbursement Amount = 3772</p> <p>Disbursement Date = 2025-08-02</p> <p>Disbursement Release Indicator = false</p> <p>Disbursement Sequence Number = 01</p> <p>Enrollment School Code = ##### (denoting the eight-digit OPE ID of the school the student is enrolled at)</p> <p>Enrollment Status = F</p> <p>CIP Number 1</p> <ul style="list-style-type: none"> <li>- Program CIP Code = valid value</li> <li>- **Published Program Length Years/Months/Weeks = valid value</li> <li>- Special Programs = valid value</li> <li>- Program Credential Level = valid value</li> </ul> <p>Program CIP Code Year = valid value</p> <p><b>**Note:</b> A valid value must be submitted for Weeks Programs Academic Years if Published Program Length Months or Weeks is submitted</p>
7	<p>Award Information:</p> <p>Pell Complex Element</p> <p>Award Year = 2026 (2025-2026)</p> <p>FPS Transaction Number = 01</p> <p>Award Amount = 7395</p> <p>Enrollment Date = 2025-07-01</p> <p>Student Eligibility Code = 06</p>
8	<p>Disbursement Information:</p> <p>Disbursement Number = 01</p> <p>Disbursement Amount = 7395</p> <p>Disbursement Date = 2025-08-02</p> <p>Disbursement Release Indicator = false</p> <p>Disbursement Sequence Number = 01</p> <p>Enrollment School Code = ##### (denoting the eight-digit OPE ID of the school the student is enrolled at)</p> <p>Enrollment Status = F</p> <p>Enrollment Intensity Percent = 100%</p> <p>CIP Number 1</p> <ul style="list-style-type: none"> <li>- Program CIP Code = valid value</li> <li>- **Published Program Length Years/Months/Weeks = valid value</li> <li>- Special Programs = valid value</li> <li>- Program Credential Level = valid value</li> </ul> <p>Program CIP Code Year = valid value</p> <p><b>**Note:</b> A valid value must be submitted for Weeks Programs Academic Years if Published Program Length Months or Weeks is submitted</p>
9	Save the record.

Table 9: Pell and TEACH Grants

## CASE 2: PARENT PLUS DIRECT LOAN AND PELL GRANT

If you have loaded the provided Test ISIR file some of the following data for this transmission may already be available in your system.

Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.

Step	Action/Input
10	Originate and disburse a PLUS loan and a Pell Grant for Student #2 with an SSN = ###-##- 0002, where ###-## represents the second through six digits of the specified OPE ID. For example: If the specified OPE ID is 07777800, the SSN for this student is 777-78-0002.
11	Submit a Common Record containing the following information: Student: Person Information: Student's Current SSN = ###-##-0002 Student's Date of Birth = 1999-02-02 Student's First Name = Student Student's Middle Name = Middle Student's Last Name = TESTTWO Student's Suffix = Jr
12	Award Information: Pell Complex Element Award Year = 2026 (2025-2026) FPS Transaction Number = 01 Award Amount = 3995 Enrollment Date = 2025-07-01 Student Eligibility Code = 02
13	Disbursement Information: Disbursement Number = 01 Disbursement Amount = 3995 Disbursement Date = 2025-08-02 Disbursement Release Indicator = false Disbursement Sequence Number = 01 Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at) Enrollment Status = Q Enrollment Intensity Percentage = 83%  CIP Number 1 - *Program CIP Code = valid value - Published Program Length Years = 4 - Special Programs = B - Program Credential Level = 03  CIP Number 2 - *Program CIP Code = valid value - Published Program Length Years = 4 - Special Programs = B - Program Credential Level = 03  CIP Number 3 - *Program CIP Code = valid value - Published Program Length Years = 4 - Special Programs = B - Program Credential Level = 03

Step	Action/Input
	Program CIP Code Year = valid value  *Note: Program CIP Code in CIP Number 1, 2, and 3 are different valid value
14	Borrower: Borrower SSN = ###-##-2002 Borrower Date of Birth = 1972-02-02 Borrower First Name = Parent Borrower Middle Name = Middle Borrower Last Name = TESTTWO Borrower Suffix = Jr Address = 2 Main Street City = Newark State = NJ Zip or Postal Code = 07112 Citizenship Status Code = 1 Default Overpay Code = N (No)
15	Award Information: Direct Loan Information Award Key = 1 Origination Fee Percentage = 4.228 Interest Rebate Percentage = 0 Disclosure Statement Print Indicator = S (School Prints) Student Level Code = 2 Award Begin Date = 2025-07-02 Award End Date = 2026-07-01 Academic Year Begin Date = 2025-07-02 Academic Year End Date = 2026-07-01 DL PLUS Complex Element Financial Award Year = 2026 FPS Transaction Number = 01 Financial Award Amount = 6000 Dependency Status Code = D Default Overpay Code = N (No) *Financial Award ID = 777780002P26#####001 (where ##### represents the Direct Loan ID) Financial Award Amount Requested = 6000 Award Create Date = 2025-07-02 Student Eligibility Code = 02 Direct Loan Attendance Cost = 20000  *Note: The Financial Award ID is only an example Student #2 is dependent.

Step	Action/Input
16	Disbursement Information: Disbursement Number = 01 Disbursement Amount = 6000 Disbursement Date = 2025-07-03 Disbursement Release Indicator = true Disbursement Sequence Number = 01 Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at) First Disbursement Flag = true Disbursement Net Amount = 5747 Disbursement Fee Amount = 253 Interest Rebate Amount = 0 Payment Period Start Date = 2025-07-03 Payment Period End Date = 2026-06-30 Enrollment Status = F CIP Number 1 - Program CIP Code = valid value - Published Program Length Years = 4 - Special Programs = B - Program Credential Level = 03 Program CIP Code Year = valid value
17	Save the record.

Table 10: Parent PLUS Direct Loan and Pell Grant

## CASE 3: PELL GRANT

If you have loaded the provided Test ISIR file some of the following data for this transmission may already be available in your system.

Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.

Step	Action/Input
18	Originate and disburse a Pell Grant for Student #3 with an SSN = ###-##-0003, where ###-## represents the second through sixth digits of the specified OPE ID.  For example: If the specified OPE ID is 07777800, the SSN for this student is 777-78-0003.
19	Submit a Common Record containing the following information:  Student:  Person Information:  Student's Current SSN = ###-##-0003 Student's Date of Birth = 2001-03-03 Student's First Name = Student Student's Middle Name = Middle Student's Last Name = TESTTHREE Student's Suffix = Jr

20	<p>Award Information:</p> <p>Pell Complex Element</p> <p>Award Year = 2026 (2025-2026)</p> <p>FPS Transaction Number = 01</p> <p>Award Amount = 5002</p> <p>Cost of Attendance = 5002</p> <p>Enrollment Date = 2025-07-01</p> <p>Student Eligibility Code = 07</p>
21	<p>Disbursement Information:</p> <p>Disbursement Number = 01</p> <p>Disbursement Amount = 2501</p> <p>Disbursement Date = 2025-08-02</p> <p>Disbursement Release Indicator = false</p> <p>Disbursement Sequence Number = 01</p> <p>Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)</p> <p>Enrollment Status = F</p> <p>Enrollment Intensity Percentage = 100%</p> <p>CIP Number 1</p> <ul style="list-style-type: none"> <li>- Program CIP Code = valid value</li> <li>- **Published Program Length Years/Months/Weeks = valid value</li> <li>- Special Programs = valid value</li> <li>- Program Credential Level = valid value</li> </ul> <p>Program CIP Code Year = valid value</p> <p>Disbursement Number = 02</p> <p>Disbursement Amount = 1245.33</p> <p>Disbursement Date = 2025-12-03</p> <p>Disbursement Release Indicator = false</p> <p>Disbursement Sequence Number = 01</p> <p>Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)</p> <p>Enrollment Status = H</p> <p>Enrollment Intensity Percentage = 58%</p> <p>CIP Number 1</p> <ul style="list-style-type: none"> <li>- *Program CIP Code = valid value</li> <li>- **Published Program Length Years/Months/Weeks = valid value</li> <li>- Special Programs = valid value</li> <li>- Program Credential Level = valid value</li> </ul> <p>CIP Number 2</p> <ul style="list-style-type: none"> <li>- *Program CIP Code = valid value</li> <li>- **Published Program Length Years/Months/Weeks = valid value</li> <li>- Special Programs = valid value</li> <li>- Program Credential Level = valid value</li> </ul> <p>Program CIP Code Year = valid value</p> <p>*Note: Program CIP Code in CIP Number 1 and 2 for Disbursement 2 are different valid value</p> <p>**Note: A valid value must be submitted for Weeks Programs Academic Years if Published Program Length Months or Weeks is submitted</p>
22	Save the record.

Table 11: Pell Grant

## CASE 4: UNSUBSIDIZED, AND PLUS DIRECT LOANS AND TEACH GRANT

Step	Action/Input
23	<p>Originate and disburse Unsubsidized and PLUS Direct Loans and a TEACH Grant for Student #4 with an SSN = ###-##-0004, where ###-## represents the second through sixth digits of the specified OPE ID.</p> <p>For example: If the specified OPE ID is 07777800, the SSN for this student is 777-78-0004.</p>
24	<p>Submit a Common Record containing the following information:</p> <p>Student:</p> <p>Person Information:</p> <p>Student's Current SSN = ###-##-0004</p> <p>Student's Date of Birth = 1995-04-04</p> <p>Student's First Name = Student</p> <p>Student's Middle Name = Middle</p> <p>Student's Last Name = TESTFOUR</p> <p>Student's Suffix = Jr</p> <p>Address = 4 Main Street</p> <p>City = Newark</p> <p>State = NJ</p> <p>Zip or Postal Code = 07112</p> <p>Citizenship Status Code = 1</p>
25	<p>Borrower:</p> <p>Borrower SSN = ###-##-0004</p> <p>Borrower Date of Birth = 1991-04-04</p> <p>Borrower First Name = Student</p> <p>Borrower Middle Name = Middle</p> <p>Borrower Last Name = TESTFOUR</p> <p>Address = 4 Main Street</p> <p>City = Newark</p> <p>State = NJ</p> <p>Zip or Postal Code = 07112</p> <p>Citizenship Status Code = 1</p> <p>Default Overpay Code = N (No)</p>
26	<p>Award Information:</p> <p>Direct Loan Information Award Key = 1</p> <p>Origination Fee Percentage = 4.228</p> <p>Interest Rebate Percentage = 0</p> <p>Disclosure Statement Print Indicator = S (School Prints)</p> <p>Student Level Code = 6</p> <p>Award Begin Date = 2025-07-02</p> <p>Award End Date = 2026-07-01</p> <p>Academic Year Begin Date = 2025-07-02</p> <p>Academic Year End Date = 2026-07-01</p> <p>DL PLUS Complex Element Financial Award Year = 2026</p> <p>FPS Transaction Number = 01</p> <p>Financial Award Amount = 4500</p> <p>Dependency Status Code = I</p> <p>Default Overpay Code = N (No)</p> <p>*Financial Award ID = 777780004P26#####001 (where ##### represents the Direct Loan ID)</p> <p>Financial Award Amount Requested = 4500</p> <p>Award Create Date = 2025-07-02</p>

Step	Action/Input
	Student Eligibility Code = 12 Ability To Benefit Test Administrator Code = 01 Ability To Benefit Test Code = 03 Ability To Benefit Completion Date = yyyy-mm-dd, where the date value is less than or equal to Award Create Date Direct Loan Attendance Cost = 20000  *Note: The Financial Award ID is only an example Student #4 is independent.
27	Disbursement Information:  Disbursement Number = 01 Disbursement Amount = 4500 Disbursement Date = 2025-07-03 Disbursement Release Indicator = true Disbursement Sequence Number = 01 Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at) First Disbursement Flag = true Disbursement Net Amount = 4310 Disbursement Fee Amount = 190 Interest Rebate Amount = 0 Payment Period Start Date = 2025-07-03 Payment Period End Date = 2026-06-30 Enrollment Status = F CIP Number 1 - *Program CIP Code = valid value - Published Program Length Years = 2 - Special Programs = N - Program Credential Level = 05 CIP Number 2 - *Program CIP Code = valid value - Published Program Length Years = 2 - Special Programs = N - Program Credential Level = 05 CIP Number 3 - *Program CIP Code = valid value - Published Program Length Years = 2 - Special Programs = N - Program Credential Level = 05 Program CIP Code Year = valid value  *Note: Program CIP Code in CIP Number 1, 2, and 3 are different valid value
28	Award Information:  Direct Loan Information Award Key = 2 Origination Fee Percentage = 1.057 Interest Rebate Percentage = 0 Disclosure Statement Print Indicator = S (School Prints) Student Level Code = 6 Award Begin Date = 2025-07-02 Award End Date = 2026-07-01 Academic Year Begin Date = 2025-07-02 Academic Year End Date = 2026-07-01  Direct Loan Unsubsidized Complex Element Award Year = 2026 (2025-2026) FPS Transaction Number = 01 Award Amount = 12000 Award Number = 001 (maps to the loan sequence #) Dependency Status Code = I



Step	Action/Input
	<p>Default Overpay Code = N (No)  *Financial Award ID = 777780004U26#####001 (where ##### represents the Direct Loan ID)  Award Create Date = 2025-07-02  HPPA Indicator = true  Additional Unsubsidized Eligibility Indicator = false  Student Eligibility Code = 12  Ability To Benefit Test Administrator Code = 01  Ability To Benefit Test Code = 03  Ability To Benefit Completion Date = yyyy-mm-dd, where the date value is less than or equal to Award Create Date  Direct Loan Attendance Cost = 20000</p> <p>*Note: The Financial Award ID is only an example</p>
29	<p>Disbursement Information:  Disbursement Number = 01  Disbursement Amount = 6000  Disbursement Date = 2025-07-03  Disbursement Release Indicator = true  Disbursement Sequence Number = 01  Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)  First Disbursement Flag = true  Disbursement Net Amount = 5937  Disbursement Fee Amount = 63  Interest Rebate Amount = 0  Payment Period Start Date = 2025-07-03  Payment Period End Date = 2026-06-30  Enrollment Status = F  CIP Number 1  - Program CIP Code = valid value  - Published Program Length Years = 2  - Special Programs = N  - Program Credential Level = 05  Program CIP Code Year = valid value</p> <p>Disbursement Number = 02  Disbursement Amount = 6000  Disbursement Date = 2025-07-04  Disbursement Release Indicator = true  Disbursement Sequence Number = 01  Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)  Disbursement Net Amount = 5937  Disbursement Fee Amount = 63  Interest Rebate Amount = 0  Payment Period Start Date = 2025-07-03  Payment Period End Date = 2026-06-30  Enrollment Status = F  CIP Number 1  - Program CIP Code = valid value  - Published Program Length Years = 2  - Special Programs = N  - Program Credential Level = 05  Program CIP Code Year = valid value</p>

Step	Action/Input
30	<p>Award Information:</p> <p>TEACH Complex Element Award Year = 2026 (2025-2026)</p> <p>FPS Transaction Number = 01</p> <p>Award Amount = 3772</p> <p>Student Level Code = 6</p> <p>*Financial Award ID = 777780004H26#####001 (where ##### represents the first six digits of the OPE ID)</p> <p>Student Eligibility Code = 12</p> <p>Ability To Benefit Test Administrator Code = 01</p> <p>Ability To Benefit Test Code = 03</p> <p>Ability To Benefit Completion Date = yyyy-mm-dd, where the date value is less than or equal to Award Create Date</p> <p>*Note: The Financial Award ID is only an example</p>
31	<p>Disbursement Information:</p> <p>Disbursement Number = 01</p> <p>Disbursement Amount = 3772</p> <p>Disbursement Date = 2025-08-02 Disbursement Release Indicator = false Disbursement Sequence Number = 01</p> <p>Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)</p> <p>Enrollment Status = F</p> <p>CIP Number 1</p> <ul style="list-style-type: none"> <li>- Program CIP Code = valid value</li> <li>- Published Program Length Years = 2</li> <li>- Special Programs = N</li> <li>- Program Credential Level = 05</li> </ul> <p>Program CIP Code Year = valid value</p>
32	Save the record.

Table 12: Unsubsidized, and PLUS Direct Loans and TEACH Grant

## CASE 5: UNSUBSIDIZED DIRECT LOAN

If you have loaded the provided Test ISIR file some of the following data for this transmission may already be available in your system.

Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.

Step	Action/Input
33	Originate and disburse an Unsubsidized Loan for Student #5 with an SSN = ###-##-0005, where ###-## represents the second through sixth digits of the specified OPE ID. For example: If the specified OPE ID is 07777800, the SSN for this student is 777-78-0005.
34	Submit a Common Record containing the following information:  Student:  Person Information:  Student's Current SSN = ###-##-0005 Student's Date of Birth = 1996-05-05 Student's First Name = Student Student's Middle Name = Middle Student's Last Name = TESTFIVE Citizenship Status Code = 2 Address = 5 Main Street City = Newark State = NJ Zip or Postal Code = 07112
35	Award Information:  Direct Loan Information: Award Key = 1 Origination Fee Percentage = 1.057 Interest Rebate Percentage = 0 Disclosure Statement Print Indicator = S (School Prints) Student Level Code = 5 Award Begin Date = 2025-07-02 Award End Date = 2026-07-01 Academic Year Begin Date = 2025-07-02 Academic Year End Date = 2026-07-01  Direct Loan Unsubsidized Complex Element Award Year = 2026 (2025-2026) FPS Transaction Number = 01 Award Amount = 3500 Award Number = 001 (maps to the loan sequence #) Dependency Status Code = D Default Overpay Code = N (No) *Financial Award ID = 777780005U26#####001 (where ##### represents the Direct Loan ID) Award Create Date = 2025-07-02 Additional Unsubsidized Eligibility Indicator= false Student Eligibility Code = 04 Direct Loan Attendance Cost = 20000 *Note: The Financial Award ID is only an example

Step	Action/Input
36	<p>Disbursement Information:</p> <p>Disbursement Number = 01</p> <p>Disbursement Amount = 1750</p> <p>Disbursement Date = 2025-07-03</p> <p>Disbursement Release Indicator = true</p> <p>Disbursement Sequence Number = 01</p> <p>Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)</p> <p>First Disbursement Flag = true</p> <p>Disbursement Net Amount = 1732</p> <p>Disbursement Fee Amount = 18</p> <p>Interest Rebate Amount = 0</p> <p>Payment Period Start Date = 2025-07-03</p> <p>Payment Period End Date = 2026-06-30</p> <p>Enrollment Status = F</p> <p>CIP Number 1</p> <ul style="list-style-type: none"> <li>- *Program CIP Code = valid value</li> <li>- Published Program Length Years = 4</li> <li>- Special Programs = B</li> <li>- Program Credential Level = 03</li> </ul> <p>CIP Number 2</p> <ul style="list-style-type: none"> <li>- *Program CIP Code = valid value</li> <li>- Published Program Length Years = 4</li> <li>- Special Programs = B</li> <li>- Program Credential Level = 03</li> </ul> <p>Program CIP Code Year = valid value</p> <p>Disbursement Number = 02</p> <p>Disbursement Amount = 1750</p> <p>Disbursement Date = 2025-07-03</p> <p>Disbursement Release Indicator = true</p> <p>Disbursement Sequence Number = 01</p> <p>Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)</p> <p>Disbursement Net Amount = 1732</p> <p>Disbursement Fee Amount = 18</p> <p>Interest Rebate Amount = 0</p> <p>Payment Period Start Date = 2025-07-03</p> <p>Payment Period End Date = 2026-06-30</p> <p>Enrollment Status = F</p> <p>CIP Number 1</p> <ul style="list-style-type: none"> <li>- Program CIP Code = valid value</li> <li>- Published Program Length Years = 4</li> <li>- Special Programs = B</li> <li>- Program Credential Level = 03</li> </ul> <p>Program CIP Code Year = valid value</p> <p>*Note: Program CIP Code in CIP Number 1 and 2 in Disbursement 1 are different valid value</p>
37	Save the record.

Table 13: Unsubsidized Direct Loan

## CASE 6: SUBSIDIZED AND UNSUBSIDIZED DIRECT LOANS

If you have loaded the provided Test ISIR file some of the following data for this transmission may already be available in your system.

Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.

Step	Action/Input
38	<p>Originate and disburse a Subsidized Loan and an Unsubsidized Loan for Student #6 with an SSN = ###-##-0006, where ###-## represents the second and sixth digits of the specified OPE ID.</p> <p>For example: If the specified OPE ID is 07777800, the SSN for this student is 777-78-0006.</p>
39	<p>Submit a Common Record containing the following information:</p> <p>Student:            Person Information:            Student's Current SSN = ###-##-0006            Student's Date of Birth = 2000-06-06            Student's First Name = Student            Student's Middle Name = Middle            Student's Last Name = TESTSIX            Address = 6 Main Street            City = Fort Lauderdale            State = FL            Zip or Postal Code = 33301</p>
40	<p>Award Information:            Direct Loan Information:            Award Key = 1            Origination Fee Percentage = 1.057            Interest Rebate Percentage = 0            Disclosure Statement Print Indicator = S (School Prints)            Student Level Code = 1            Award Begin Date = 2025-07-02            Award End Date = 2026-07-01            Academic Year Begin Date = 2025-07-02            Academic Year End Date = 2026-07-01</p> <p>Direct Loan Subsidized Complex Element            Award Year = 2026 (2025-2026)            FPS Transaction Number = 01            Award Amount = 2000            Financial Award Number = 001 (maps to the loan sequence #)            Dependency Status Code = D            Default Overpay Code = N (No)            *Financial Award ID = 777780006S26#####001 (where ##### represents the Direct Loan ID)            Award Create Date = 2025-07-02            Student Eligibility Code = 02            Direct Loan Attendance Cost = 20000</p> <p>*Note: The Financial Award ID is only an example</p>

41	<p>Disbursement Information:</p> <p>Disbursement Number = 01  Disbursement Amount = 1000  Disbursement Date = 2025-07-03  Disbursement Release Indicator = true  Disbursement Sequence Number = 01  Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)  First Disbursement Flag = true  Disbursement Net Amount = 990  Disbursement Fee Amount = 10  Interest Rebate Amount = 0  Payment Period Start Date = 2025-07-03  Payment Period End Date = 2026-06-30  Enrollment Status = F  CIP Number 1  - Program CIP Code = valid value  - Published Program Length Years = 4  - Special Programs = B  - Program Credential Level = 03  Program CIP Code Year = valid value</p> <p>Disbursement Number = 02  Disbursement Amount = 1000  Disbursement Date = 2025-07-03  Disbursement Release Indicator = true  Disbursement Sequence Number = 01  Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)  Disbursement Net Amount = 990  Disbursement Fee Amount = 10  Interest Rebate Amount = 0  Payment Period Start Date = 2025-07-03  Payment Period End Date = 2026-06-30  Enrollment Status = F  CIP Number 1  - Program CIP Code = valid value  - Published Program Length Years = 4  - Special Programs = B  - Program Credential Level = 03  Program CIP Code Year = valid value</p>
42	<p>Direct Loan Unsubsidized Complex Element:</p> <p>Award Year = 2026 (2025-2026)  FPS Transaction Number = 01 Award Amount = 1500  Award Number = 001 (maps to the loan sequence #)  Dependency Status Code = D  Default Overpay Code = N (No)  *Financial Award ID = 777780006U26#####001 (where ##### represents the Direct Loan ID)  Award Create Date = 2025-07-02  Additional Unsubsidized Eligibility Indicator= false  Student Eligibility Code = 02  Direct Loan Attendance Cost = 20000</p> <p>*Note: The financial award id is only an example.</p>

Step	Action/Input
43	<p>Disbursement Information:</p> <p>Disbursement Number = 01  Disbursement Amount = 750  Disbursement Date = 2025-07-03  Disbursement Release Indicator = true  Disbursement Sequence Number = 01  Enrollment School Code = ##### (denoting the eight digits OPE ID of the school the student is enrolled at)  First Disbursement Flag = true  Disbursement Net Amount = 743  Disbursement Fee Amount = 7  Interest Rebate Amount = 0  Payment Period Start Date = 2025-07-03  Payment Period End Date = 2026-06-30  Enrollment Status = F  CIP Number 1  - Program CIP Code = valid value  - Published Program Length Years = 4  - Special Programs = B  - Program Credential Level = 03  Program CIP Code Year = valid value</p> <p>Disbursement Number = 02  Disbursement Amount = 750  Disbursement Date = 2025-07-03  Disbursement Release Indicator = true  Disbursement Sequence Number = 01  Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)  Disbursement Net Amount = 743  Disbursement Fee Amount = 7  Interest Rebate Amount = 0  Payment Period Start Date = 2025-07-03  Payment Period End Date = 2026-06-30  Enrollment Status = F  CIP Number 1  - Program CIP Code = valid value  - Published Program Length Years = 4  - Special Programs = B  - Program Credential Level = 03  Program CIP Code Year = valid value</p>
44	Save the record.

Table 14: Subsidized and Unsubsidized Direct Loans

## CASE 7: PARENT PLUS DIRECT LOAN AND TEACH GRANTS

If you have loaded the provided Test ISIR file some of the following data for this transmission may already be available in your system.

Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.

Step	Action/Input
45	<p>Originate and disburse a PLUS Loan and two TEACH Grants for Student #7 with an SSN = ###-##-0007, where ###-## represents the second and sixth digits of the specified OPE ID. The Student #7's Parent Borrower SSN = ###-##-0707.</p> <p>For example: If the specified OPE ID is 07777800, the SSN for this student is 777-78-0007.</p>
46	<p>Submit a Common Record containing the following information:</p> <p>Student:</p> <p>Person Information:</p> <p>Student's Current SSN = ###-##-0007  Student's Date of Birth = 1998-07-07  Student's First Name = Student  Student's Middle Name = Middle  Student's Last Name = TESTSEVEN  Address = 7 Main Street  City = Fort Lauderdale State = FL  Zip or Postal Code = 33301  Citizenship Status Code = 1</p>
47	<p>Borrower:</p> <p>Borrower SSN = ###-##-7007  Borrower Date of Birth = 1977-07-07  Borrower First Name = Parent  Borrower Middle Name = Middle  Borrower Last Name = TESTSEVEN  Address = 7 Main Street  City = Fort Lauderdale State = FL  Zip or Postal Code = 33301  Citizenship Status Code = 1  Default Overpay Code = N (No)</p>



Step	Action/Input
48	<p> Award Information:  Direct Loan Information:  Award Key = 1  Origination Fee Percentage = 4.228  Interest Rebate Percentage = 0  Disclosure Statement Print Indicator = S (School Prints)  Student Level Code = 3  Award Begin Date = 2025-07-02  Award End Date = 2026-07-01  Academic Year Begin Date = 2025-07-02  Academic Year End Date = 2026-07-01  DL PLUS Complex Element  Award Year = 2026 (2025-2026)  FPS Transaction Number = 01  Award Amount = 10000  Award Number = 001 (maps to the loan sequence #)  Dependency Status Code = D  Default Overpay Code = N (No)  *Financial Award ID = 777780007P26#####001 (where ##### represents the Direct Loan ID)  Award Create Date = 2025-07-02  Student Eligibility Code = 06  Direct Loan Attendance Cost = 20000    *Note: The financial award id is only an example. </p>
49	<p> Disbursement Information:  Disbursement Number = 01  Disbursement Amount = 10000  Disbursement Date = 2025-07-03  Disbursement Release Indicator = true  Disbursement Sequence Number = 01  Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)  First Disbursement Flag = true  Disbursement Net Amount = 9578  Disbursement Fee Amount = 422  Interest Rebate Amount = 0  Payment Period Start Date = 2025-07-03  Payment Period End Date = 2026-06-30  Enrollment Status = F  CIP Number 1  - Program CIP Code = valid value  - Published Program Length Years = 4  - Special Programs = B  - Program Credential Level = 03  Program CIP Code Year = valid value </p>

Step	Action/Input
50	<p>Award Information:            TEACH Complex Element Award Year = 2026 (2025-2026)            FPS Transaction Number = 01 Award Amount =3772            Student Level Code = 3            *Financial Award ID = 777780009H26#####001 (where ##### represents the first six digits of the OPE ID)            Student Eligibility Code = 06</p> <p>*Note: The financial award id is only an example.</p>
51	<p>Disbursement Information:            Disbursement Number = 01            Disbursement Amount =3772            Disbursement Date = 2025-08-02            Disbursement Release Indicator = false            Disbursement Sequence Number = 01            Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)            Enrollment Status = F            CIP Number 1              - Program CIP Code = valid value              - Published Program Length Years = 4              - Special Programs = B              - Program Credential Level = 03            Program CIP Code Year = valid value</p>
52	<p>Award Information:            TEACH Complex Element Award Year = 2026 (2025-2026)            FPS Transaction Number = 01 Award Amount =3772            Student Level Code = 3            *Financial Award ID = 777780009H26#####002 (where ##### represents the first six digits of the OPE ID)            Student Eligibility Code = 06</p> <p>*Note: The financial award id is only an example.</p>

Step	Action/Input
53	<p>Disbursement Information:</p> <p>Disbursement Number = 01</p> <p>Disbursement Amount = 3772</p> <p>Disbursement Date = 2025-08-02</p> <p>Disbursement Release Indicator = false</p> <p>Disbursement Sequence Number = 01</p> <p>Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)</p> <p>Enrollment Status = F</p> <p>CIP Number 1</p> <ul style="list-style-type: none"><li>- *Program CIP Code = valid value</li><li>- Published Program Length Years = 4</li><li>- Special Programs = B</li><li>- Program Credential Level = 03</li></ul> <p>CIP Number 2</p> <ul style="list-style-type: none"><li>- *Program CIP Code = valid value</li><li>- Published Program Length Years = 4</li><li>- Special Programs = B</li><li>- Program Credential Level = 03</li></ul> <p>CIP Number 3</p> <ul style="list-style-type: none"><li>- *Program CIP Code = valid value</li><li>- Published Program Length Years = 4</li><li>- Special Programs = B</li><li>- Program Credential Level = 03</li></ul> <p>Program CIP Code Year = valid value</p> <p>*Note: Program CIP Code in CIP Number 1, 2, and 3 are different valid value</p>
54	Save the record.

Table 15: Parent PLUS Direct Loan and TEACH Grants

CASE 8: PELL GRANT AND SUBSIDIZED AND UNSUBSIDIZED DIRECT LOANS

If you have loaded the provided Test ISIR file some of the following data for this transmission may already be available in your system.

Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.

Step	Action/Input
55	<p>Originate and disburse a Pell Grant, a Subsidized loan and an Unsubsidized loan for Student #8 with an SSN = ###-##-0008, where ###-## represents the second and sixth digits of the specified OPE ID.</p> <p>For example: If the specified OPE ID is 07777800, the SSN for this student is 777-78-0008.</p>
56	<p>Submit a Common Record containing the following information:</p> <p>Student:</p> <p>Person Information:</p> <p>Student's Current SSN = ###-##-0008 Student's Date of Birth = 1996-08-08 Student's First Name = Student Student's Middle Name = Middle Student's Last Name = TESTEIGHT Address = 8 Main Street City = San Francisco State = CA Zip or Postal Code = 94109</p>
57	<p>Award Information:</p> <p>Pell Complex Element Award Year = 2026 (2025-2026) FPS Transaction Number = 01 Award Amount = 7395 Enrollment Date = 2025-07-01 Student Eligibility Code = 02</p>

Step	Action/Input
58	<p>Disbursement Information:</p> <p>Disbursement Number = 01</p> <p>Disbursement Amount = 1257.15</p> <p>Disbursement Date = 2025-07-03</p> <p>Disbursement Release Indicator = true</p> <p>Disbursement Sequence Number = 01</p> <p>Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)</p> <p>Enrollment Status = L</p> <p>Enrollment Intensity Percentage = 17%</p> <p>CIP Number 1</p> <ul style="list-style-type: none"> <li>- Program CIP Code = valid value</li> <li>- Published Program Length Years = 2</li> <li>- Special Programs = N</li> <li>- Program Credential Level = 03</li> </ul> <p>Program CIP Code Year = valid value</p>
59	<p>Award Information:</p> <p>Direct Loan Information Award Key = 1</p> <p>Origination Fee Percentage = 1.057 Interest Rebate Percentage = 0</p> <p>Disclosure Statement Print Indicator = S (School Prints) Student Level Code = 5</p> <p>Award Begin Date = 2025-07-02 Award End Date = 2026-07-01</p> <p>Academic Year Begin Date = 2025-07-02 Academic Year End Date = 2026-07-01</p> <p>Direct Loan Subsidized Complex Element</p> <p>Award Year = 2026 (2025-2026)</p> <p>FPS Transaction Number = 01</p> <p>Award Amount = 3500</p> <p>Award Number = 001 (maps to the loan sequence #)</p> <p>Dependency Status Code = D</p> <p>Default Overpay Code = N (No)</p> <p>*Financial Award ID = 777780008S26#####001 (where ##### represents the Direct Loan ID)</p> <p>Award Create Date = 2025-07-02</p> <p>Student Eligibility Code = 02</p> <p>Direct Loan Attendance Cost = 20000</p> <p>*Note: The financial award id is only an example</p>

Step	Action/Input
60	<p>Disbursement Information:</p> <p>Disbursement Number = 01</p> <p>Disbursement Amount = 1750</p> <p>Disbursement Date = 2025-07-03</p> <p>Disbursement Release Indicator = false</p> <p>Disbursement Sequence Number = 01</p> <p>Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)</p> <p>First Disbursement Flag = true</p> <p>Disbursement Net Amount = 1732</p> <p>Disbursement Fee Amount = 18</p> <p>Interest Rebate Amount = 0</p> <p>Payment Period Start Date = 2025-07-03</p> <p>Payment Period End Date = 2026-06-30</p> <p>Enrollment Status = F</p> <p>CIP Number 1</p> <ul style="list-style-type: none"> <li>- Program CIP Code = valid value</li> <li>- Published Program Length Years = 2</li> <li>- Special Programs = N</li> <li>- Program Credential Level = 03</li> </ul> <p>Program CIP Code Year = valid value</p> <p>Disbursement Number = 02</p> <p>Disbursement Amount = 1750</p> <p>Disbursement Date = 2025-08-03</p> <p>Disbursement Release Indicator = false</p> <p>Disbursement Sequence Number = 01</p> <p>Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)</p> <p>Disbursement Net Amount = 1732</p> <p>Disbursement Fee Amount = 18</p> <p>Interest Rebate Amount = 0</p> <p>Payment Period Start Date = 2025-07-03</p> <p>Payment Period End Date = 2026-06-30</p> <p>Enrollment Status = F</p> <p>CIP Number 1</p> <ul style="list-style-type: none"> <li>- Program CIP Code = valid value</li> <li>- Published Program Length Years = 2</li> <li>- Special Programs = N</li> <li>- Program Credential Level = 03</li> </ul> <p>Program CIP Code Year = valid value</p>
61	<p>Direct Loan Unsubsidized Complex Element:</p> <p>Award Year = 2026 (2025-2026)</p> <p>FPS Transaction Number = 01</p> <p>Award Amount = 3000</p> <p>Award Number = 001 (maps to the loan sequence #)</p> <p>Dependency Status Code = D</p> <p>Default Overpay Code = N (No)</p> <p>*Financial Award ID = 777780008U26#####001 (where ##### represents the Direct Loan ID)</p> <p>Award Create Date = 2025-07-02</p> <p>Additional Unsubsidized Eligibility Indicator= true</p> <p>Student Eligibility Code = 02</p> <p>Direct Loan Attendance Cost = 20000</p> <p> *Note: The financial award id is only an example.</p>

Step	Action/Input
62	<p>Disbursement Information:</p> <p>Disbursement Number = 01</p> <p>Disbursement Amount = 1500</p> <p>Disbursement Date = 2025-08-02</p> <p>Disbursement Release Indicator = false</p> <p>Disbursement Sequence Number = 01</p> <p>Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)</p> <p>First Disbursement Flag = true</p> <p>Disbursement Net Amount = 1485</p> <p>Disbursement Fee Amount = 15</p> <p>Interest Rebate Amount = 0</p> <p>Payment Period Start Date = 2025-07-03</p> <p>Payment Period End Date = 2026-06-30</p> <p>Enrollment Status = F</p> <p>CIP Number 1</p> <ul style="list-style-type: none"> <li>- Program CIP Code = valid value</li> <li>- Published Program Length Years = 2</li> <li>- Special Programs = N</li> <li>- Program Credential Level = 03</li> </ul> <p>Program CIP Code Year = valid value</p> <p>Disbursement Number = 02</p> <p>Disbursement Amount = 1500</p> <p>Disbursement Date = 2025-08-03</p> <p>Disbursement Release Indicator = false</p> <p>Disbursement Sequence Number = 01</p> <p>Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)</p> <p>Disbursement Net Amount = 1485</p> <p>Disbursement Fee Amount = 15</p> <p>Interest Rebate Amount = 0</p> <p>Payment Period Start Date = 2025-07-03</p> <p>Payment Period End Date = 2026-06-30</p> <p>Enrollment Status = F</p> <p>CIP Number 1</p> <ul style="list-style-type: none"> <li>- Program CIP Code = valid value</li> <li>- Published Program Length Years = 2</li> <li>- Special Programs = N</li> <li>- Program Credential Level = 03</li> </ul> <p>Program CIP Code Year = valid value</p>
63	Save the record.

Table 16: Pell Grant and Subsidized and Unsubsidized Direct Loans

## CASE 9: PELL AND TEACH GRANTS, AND SUBSIDIZED AND UNSUBSIDIZED DIRECT LOANS

If you have loaded the provided Test ISIR file some of the following data for this transmission may already be available in your system.

Verify the data in your system agrees with the test data outlined below adding or updating data to your system whenever necessary.

Step	Action/Input
64	<p>Originate and disburse a Pell Grant, a TEACH Grant, a Subsidized Loan and an Unsubsidized Loan for Student #9 with an SSN = ###-##-0009, where ###-## represents the second and sixth digits of the specified OPE ID.</p> <p>For example: If the specified OPE ID is 07777800, the SSN for this student is 777-78-0009.</p>
65	<p>Submit a Common Record containing the following information:</p> <p>Student:</p> <p>Person Information:</p> <p>Student's Current SSN = ###-##-0009</p> <p>Student's Date of Birth = 1997-09-09</p> <p>Student's First Name = Student</p> <p>Student's Middle Name = Middle</p> <p>Student's Last Name = TESTNINE</p> <p>Address = 9 Main Street</p> <p>City = San Francisco</p> <p>State = CA</p> <p>Zip or Postal Code = 94109</p>
66	<p>Award Information:</p> <p>Pell Complex Element</p> <p>Award Year = 2026 (2025-2026)</p> <p>FPS Transaction Number = 01</p> <p>Award Amount = 740</p> <p>Enrollment Date = 2025-07-01</p> <p>Student Eligibility Code = 04</p>
67	<p>Disbursement Information:</p> <p>Disbursement Number = 01</p> <p>Disbursement Amount = 244.20</p> <p>Disbursement Date = 2025-08-02</p> <p>Disbursement Release Indicator = false</p> <p>Disbursement Sequence Number = 01</p> <p>Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)</p> <p>Enrollment Status = L</p> <p>Enrollment Intensity Percentage = 33%</p> <p>CIP Number 1</p> <ul style="list-style-type: none"> <li>- Program CIP Code = valid value</li> <li>- Published Program Length Years = 4</li> <li>- Special Programs = B</li> <li>- Program Credential Level = 03</li> </ul> <p>Program CIP Code Year = valid value</p>



Step	Action/Input
68	<p>Award Information:</p> <p>Direct Loan Information</p> <p>Award Key = 1</p> <p>Origination Fee Percentage = 1.057</p> <p>Interest Rebate Percentage = 0</p> <p>Disclosure Statement Print Indicator = S (School Prints)</p> <p>Student Level Code = 4</p> <p>Award Begin Date = 2025-07-02</p> <p>Award End Date = 2026-07-01</p> <p>Academic Year Begin Date = 2025-07-02</p> <p>Academic Year End Date = 2026-07-01</p> <p>Direct Loan Subsidized Complex Element</p> <p>Award Year = 2026 (2025-2026)</p> <p>FPS Transaction Number = 01</p> <p>Award Amount = 5500</p> <p>Award Number = 001 (maps to the loan sequence #)</p> <p>Dependency Status Code = D</p> <p>Default Overpay Code = N (No)</p> <p>*Financial Award ID = 777780009S26#####001 (where ##### represents the Direct Loan ID)</p> <p>Award Create Date = 2025-07-02</p> <p>Student Eligibility Code = 04</p> <p>Direct Loan Attendance Cost = 20000</p> <p>*Note: The financial award id is only an example.</p>
69	<p>Disbursement Information:</p> <p>Disbursement Number = 01</p> <p>Disbursement Amount = 2750</p> <p>Disbursement Date = 2025-07-03</p> <p>Disbursement Release Indicator = true</p> <p>Disbursement Sequence Number = 01</p> <p>Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)</p> <p>First Disbursement Flag = true</p> <p>Disbursement Net Amount = 2721</p> <p>Disbursement Fee Amount = 29</p> <p>Interest Rebate Amount = 0</p> <p>Payment Period Start Date = 2025-07-03</p> <p>Payment Period End Date = 2026-06-30</p> <p>Enrollment Status = F</p> <p>CIP Number 1</p> <ul style="list-style-type: none"> <li>- Program CIP Code = valid value</li> <li>- Published Program Length Years = 4</li> <li>- Special Programs = B</li> <li>- Program Credential Level = 03</li> </ul> <p>Program CIP Code Year = valid value</p> <p>Disbursement Number = 02</p> <p>Disbursement Amount = 2750</p> <p>Disbursement Date = 2025-07-03</p> <p>Disbursement Release Indicator = true</p> <p>Disbursement Sequence Number = 01</p> <p>Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at)</p> <p>Disbursement Net Amount = 2721</p>

Step	Action/Input
	Disbursement Fee Amount = 29 Interest Rebate Amount = 0 Payment Period Start Date = 2025-07-03 Payment Period End Date = 2026-06-30 Enrollment Status = F CIP Number 1 - Program CIP Code = valid value - Published Program Length Years = 4 - Special Programs = B - Program Credential Level = 03 Program CIP Code Year = valid value
70	Direct Loan Unsubsidized Complex Element: Award Year = 2026 (2025-2026) FPS Transaction Number = 01 Award Amount = 5000 Award Number = 001 (maps to the loan sequence #) Dependency Status Code = D Default Overpay Code = N (No) *Financial Award ID = 777780009U26#####001 (where ##### represents the Direct Loan ID) Award Create Date = 2025-07-02 Additional Unsubsidized Eligibility Indicator = true Student Eligibility Code = 04 Direct Loan Attendance Cost = 20000  *Note: The financial award id is only an example
71	Disbursement Information: Disbursement Number = 01 Disbursement Amount = 2500 Disbursement Date = 2025-07-03 Disbursement Release Indicator = true Disbursement Sequence Number = 01 Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at) First Disbursement Flag = true Disbursement Net Amount = 2474 Disbursement Fee Amount = 26 Interest Rebate Amount = 0 Payment Period Start Date = 2025-07-03 Payment Period End Date = 2026-06-30 Enrollment Status = F CIP Number 1 - Program CIP Code = valid value - Published Program Length Years = 4 - Special Programs = B - Program Credential Level = 03 Program CIP Code Year = valid value Disbursement Number = 02 Disbursement Amount = 2500 Disbursement Date = 2025-07-03 Disbursement Release Indicator = true Disbursement Sequence Number = 01 Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at) Disbursement Net Amount = 2474 Disbursement Fee Amount = 26 Interest Rebate Amount = 0 Payment Period Start Date = 2025-07-03 Payment Period End Date = 2026-06-30

Step	Action/Input
	Enrollment Status = F CIP Number 1 - Program CIP Code = valid value - Published Program Length Years = 4 - Special Programs = B - Program Credential Level = 03 Program CIP Code Year = valid value
72	Award Information: TEACH Complex Element Award Year = 2026 (2025-2026) FPS Transaction Number = 01 Award Amount = 3772 Student Level Code = 4 *Financial Award ID = 777780009H26#####001 (where ##### represents the first six digits of the OPE ID) Student Eligibility Code = 04  *Note: The financial award id is only an example
73	Disbursement Information: Disbursement Number = 01 Disbursement Amount = 3772 Disbursement Date = 2025-07-03 Disbursement Release Indicator = true Disbursement Sequence Number = 01 Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at) Enrollment Status = F CIP Number 1 - Program CIP Code = valid value - Published Program Length Years = 4 - Special Programs = B - Program Credential Level = 03 Program CIP Code Year = valid value
74	Save the record.

Table 17: Pell and TEACH Grants, and Subsidized and Unsubsidized Direct Loans

## PREPARE DOCUMENT BLOCK AND ENTITY BLOCK FOR BATCH

Step	Action/Input
75	<p>Transmit the following Document tags with this batch to COD:</p> <pre> &lt;CommonRecord xmlns="http://www.ed.gov/FSA/COD/2024/v5.0c" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="http://www.ed.gov/FSA/COD/2024/v5.0c CommonRecord5.0c.xsd "&gt; (Root element for the document) &lt;TransmissionData&gt; &lt;DocumentID&gt;&gt;(Date/Time stamp with Source Routing ID)&lt;/DocumentID&gt; &lt;CreatedDateTime&gt;&gt;(CCYY-MM-DDTHH:mm:ss.ff)&lt;/CreatedDateTime&gt; &lt;Source&gt;  &lt;School&gt; &lt;RoutingID&gt;99999999&lt;/RoutingID&gt; &lt;/School&gt; or &lt;ThirdPartyServicer&gt; &lt;RoutingID&gt;99999999&lt;/RoutingID&gt; &lt;/ThirdPartyServicer&gt; &lt;/Source&gt; &lt;Destination&gt; &lt;COD&gt; &lt;RoutingID&gt;00000001&lt;/RoutingID&gt; &lt;/COD&gt; &lt;/Destination&gt; &lt;FullResponseCode&gt;F&lt;/FullResponseCode&gt; &lt;/TransmissionData&gt; </pre>
76	<p>Transmit the following Entity tags with this batch to COD:</p> <pre> &lt;ReportingSchool&gt; &lt;RoutingID&gt; &lt;ReportedFinancialSummary&gt; (one for each type of award in the record) &lt;FinancialAwardType&gt; &lt;FinancialAwardYear&gt; &lt;TotalCount&gt; &lt;TotalReportedAward&gt; &lt;TotalReportedDisbursement&gt; &lt;/ReportedFinancialSummary&gt; &lt;AttendedSchool&gt; &lt;RoutingID&gt; </pre>

Table 18: Document Block and Entity Block for Batch

## SEND FILES TO COD

Step	Action/Input
77	Prepare the Common Record in XML.
78	Transmit the batch to COD via the SAIG using the message class CRTESTIN and your Test Destination Mailbox.
79	COD processes the batch and the Response records are then placed on the SAIG to be retrieved.

Table 19: Steps to Send Files to COD

## RECEIVE RESPONSES FROM COD

Step	Action/Input
80	Import the Response into the school's system. The message class is CRTESTOP.
81	Contact the FSA Partner and School Relations Center to verify the results and the successful completion of the second test cycle.

Table 20: Steps to Receive Responses from COD

## Second Test Cycle (Second Submission)

In the second test cycle, a school performs the following steps:

- Submit updates to Student demographic data
- Submit updates and adjustments to award and disbursement amounts
- Submit Release Records for actual disbursements

### SECOND TEST CYCLE TO COD IN XML FORMAT

File Description	Message Class	Maximum Number of Students in Batch
Common Record Documents	CRTESTIN	9

Table 21: Second Test Cycle to COD in XML Format

COD processes the files, and the school receives one file from COD in return:

### SECOND TEST CYCLE RESPONSES FROM COD

File Description	Message Class	Maximum Number of Students in Batch
Common Record Responses	CRTESTOP	9

Table 22: Second Test Cycle Responses from COD

## Test Cases: Step by Step

### Agreement to Serve or Repay, Promissory Notes

For the purpose of this test, Agreement, Direct Loan promissory notes and promissory note Responses are not generated. COD simulated in Cycle 1 that valid MPNs and Agreement was already on file for these students and the loan records were linked to the MPNs/Agreement. The MPN/Agreement status was returned in Cycle 1 on the Response.

The following steps assist the schools in completing these submission tasks:

### CASE 1: PELL AND TEACH GRANTS

Step	Action/Input
1	Retrieve Student #1 (###-##-0001).
2	Re-submit all three awards with the correct Person Information: Student's Current SSN = ###-##-0001 Student's Date of Birth = 1999-01-01 Student's Last Name = TESTONE
3	Update the Disbursement Information for Pell: Disbursement Number = 01 Disbursement Sequence Number = 01 Disbursement Date = 2025-07-03 Disbursement Release Indicator = true
4	Before proceeding, make sure the record is saved.

Table 23: Pell and TEACH Grants

### CASE 2: PELL GRANT AND PARENT PLUS LOAN

Step	Action/Input
5	Retrieve Student #2 (###-##-0002).
6	Submit the Person Information: Student's Current SSN = ###-##-0002 Student's Date of Birth = 1999-02-02 Student's Last Name = TESTTWO
7	Pell Disbursement Information to adjust the first disbursement: Disbursement Number = 01 Disbursement Amount = 2500 Disbursement Date = 2025-07-03 Disbursement Release Indicator = true Disbursement Sequence Number = 01

Step	Action/Input
8	PLUS Loan Disbursement Information to adjust the award amount and first disbursement: Financial Award Amount = 5500 Disbursement Number = 01 Disbursement Sequence Number = 02 Disbursement Date = 2025-07-03 Disbursement Amount = 5500 Disbursement Release Indicator = true
9	Before proceeding, make sure the record is saved.

Table 24: Pell Grant and Parent PLUS Loan

## CASE 3: PELL GRANT

Step	Action/Input
10	Retrieve Student #3 (###-##-0003).
11	Submit the Person Information: Student's Current SSN = ###-##-0003 Student's Date of Birth = 2001-03-03 Student's Last Name = TESTTHREE
12	Update the Disbursement Information for Pell: Disbursement Number = 01 Disbursement Sequence Number = 01 Disbursement Date = 2025-07-03 Disbursement Release Indicator = true
13	Before proceeding, make sure the record is saved.

Table 25: Pell Grant



## CASE 4: TEACH GRANT

Step	Action/Input
14	Retrieve Student #4 (###-##-0004).
15	Submit the Person Information: Student's Current SSN = ###-##-0004 Student's Date of Birth = 1995-04-04 Student's Last Name = TESTFOUR
16	Update the Disbursement Information for the TEACH Grant: Disbursement Number = 01 Disbursement Sequence Number = 01 Disbursement Date = 2025-07-03 Disbursement Release Indicator = true
17	Before proceeding, make sure the record is saved.

Table 26: TEACH Grant

## CASE 5: UNSUBSIDIZED DIRECT LOAN

Step	Action/Input
18	Retrieve the Common Record for student ###-##-0005.
19	Submit the Person Information: Student's Current SSN = ###-##-0005 Student's Date of Birth = 1996-05-05 Student's Last Name = TESTFIVE
20	Update the Unsubsidized Award Amount: From: 3500 To: 2800
21	Update the Disbursement Information for Unsubsidized Loan: Disbursement Number = 01 Disbursement Sequence Number = 02 Update Disbursement Amounts:  Disbursement Amount: From: 1750 To: 1400 Disbursement Fee Amount: From: 18 To: 14 Interest Rebate Amount: 0 Disbursement Net Amount: From: 1732 To: 1386 Disbursement Release Indicator = true
22	Update the Disbursement Information for Unsubsidized Loan: Disbursement Number = 02 Disbursement Sequence Number = 02 Update Disbursement Amounts: Disbursement Amount: From: 1750 To: 1400 Disbursement Fee Amount: From: 18 To: 14 Interest Rebate Amount: 0 Disbursement Net Amount: From: 1732 To: 1386 Disbursement Release Indicator = true

Step	Action/Input
23	Before proceeding, make sure the record is saved.

Table 27: Unsubsidized Direct Loan

## CASE 7: TEACH GRANTS

Step	Action/Input
24	Retrieve Student #7 (###-##-0007).
25	Submit the Person Information: Student's Current SSN = ###-##-0007 Student's Date of Birth = 1998-07-07 Student's Last Name = TESTSEVEN
26	Update the Disbursement Information for the two TEACH Grants: Disbursement Number = 01 Disbursement Sequence Number = 01 Disbursement Date = 2025-07-03 Disbursement Release Indicator = true
27	Save the record.

Table 28: TEACH Grants

## CASE 8: SUBSIDIZED AND UNSUBSIDIZED DIRECT LOANS

Step	Action/Input
28	Retrieve Student ###-##-0008.
29	Submit the Person Information: Student's Current SSN = ###-##-0008 Student's Date of Birth = 1996-08-08 Student's Last Name = TESTEIGHT
30	Update the Disbursement Information for Direct Loan Subsidized and Unsubsidized Loans: Disbursement Number = 01 Disbursement Sequence Number = 01 Disbursement Date = 2025-07-03 Disbursement Release Indicator = true  Disbursement Number = 02 Disbursement Sequence Number = 01 Enrollment School Code = ##### (denoting the eight digit OPE ID of the school the student is enrolled at) Disbursement Date = 2025-07-03 Disbursement Release Indicator = true
31	Save the record.

Table 29: Subsidized and Unsubsidized Direct Loans

**CASE 9: PELL GRANT AND UNSUBSIDIZED LOAN**

Step	Action/Input
32	Retrieve Student #9 (###-##-0009).
33	Submit the Person Information: Student's Current SSN = ###-##-0009 Student's Date of Birth = 1997-09-09 Student's Last Name = TESTNINE
34	Update the Disbursement Information for Pell Grant: Disbursement Number = 01 Disbursement Sequence Number = 01 Disbursement Date = 2025-07-03 Disbursement Release Indicator = true
35	Update Award Amount for Unsubsidized Loan: From 5000 To 0
36	Update the Disbursement Information for Unsubsidized Loan: Disbursement Number = 01 Disbursement Sequence Number = 02 Disbursement Amount: From 2500 To 0 Disbursement Net Amount: From 2474 To 0 Disbursement Fee Amount: From 26 To 0 Interest Rebate Amount: 0  Disbursement Number = 02 Disbursement Sequence Number = 02 Disbursement Amount: From 2500 To 0 Disbursement Net Amount: From 2474 To 0 Disbursement Fee Amount: From 26 To 0 Interest Rebate Amount: 0
37	Save the record.

Table 30: Pell Grant and Unsubsidized Loan

## PREPARE DOCUMENT BLOCK AND ENTITY BLOCK FOR BATCH

Step	Action/Input
38	<p>Transmit the following Document tags with this batch to COD:</p> <pre> &lt;CommonRecord xmlns="http://www.ed.gov/FSA/COD/2024/v5.0c" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="http://www.ed.gov/FSA/COD/2024/v5.0c CommonRecord5.0c.xsd "&gt; (Root element for the document) &lt;TransmissionData&gt; &lt;DocumentID&gt;(Date/Time stamp with Source Routing ID)&lt;/DocumentID&gt; &lt;CreatedDateTime&gt;(CCYY-MM-DDTHH:mm:ss.ff)&lt;/CreatedDateTime&gt; &lt;Source&gt;  &lt;School&gt; &lt;RoutingID&gt;99999999&lt;/RoutingID&gt; &lt;/School&gt; or &lt;ThirdPartyServicer&gt; &lt;RoutingID&gt;99999999&lt;/RoutingID&gt; &lt;/ThirdPartyServicer&gt;  &lt;/Source&gt; &lt;Destination&gt; &lt;COD&gt; &lt;RoutingID&gt;00000001&lt;/RoutingID&gt; &lt;/COD&gt; &lt;/Destination&gt; &lt;FullResponseCode&gt;F&lt;/FullResponseCode&gt; &lt;/TransmissionData&gt; </pre>
39	<p>Transmit the following Entity tags with this batch to COD:</p> <pre> &lt;ReportingSchool&gt; &lt;RoutingID&gt; &lt;ReportedFinancialSummary&gt; (one for each type of award in the record) &lt;FinancialAwardType&gt; &lt;FinancialAwardYear&gt; &lt;TotalCount&gt; &lt;TotalReportedAward&gt; &lt;TotalReportedDisbursement&gt; &lt;/ReportedFinancialSummary&gt; &lt;AttendedSchool&gt; &lt;RoutingID&gt; </pre>

Table 31: Steps to Prepare Document Block and Entity Block for Batch

## SEND FILES TO COD

Step	Action/Input
40	Prepare the Common Record in XML.
41	Transmit the batch to COD via the SAIG using the message class CRTESTIN and your Test Destination Mailbox.
42	COD processes the batch and the Response records are then placed on the SAIG to be retrieved.

Table 32: Steps to Send Files to COD

## RECEIVE RESPONSES FROM COD

Step	Action/Input
43	Import the Response into the school's system. The message class is CRTESTOP.
44	Contact the FSA Partner and School Relations Center to verify the results and the successful completion of the second test cycle.

Table 33: Steps to Receive Responses from COD

## Wrap-Up

This section describes the final steps associated with the testing process and provides some suggestions for the school during the conversion to a production status.

### NOTIFICATION OF RESULTS

The FSA Partner and School Relations Center notifies the contact person at the participating school of the results of each test cycle. If problems are discovered, a retest is scheduled. The contact person should be available during the testing period to analyze problems, assist and coordinate any follow-up tests that may be required. Schools should contact the FSA Partner and School Relations Center if test results are not received or communicated when expected.

### PREPARING SCHOOL DATABASE FOR PRODUCTION

The school should clean out their system, by removing all test data, before sending production data.

- Warning: Ensure that the system date is changed back to the current date and that message
- classes and destinations have been changed from 'test' to 'production'.
- Warning: All test data MUST be removed from a school's system prior to beginning actual
- processing and before sending live production data to COD.
- Warning: Test Message Classes and the Test Destination Mailbox MAY NOT be used to process production data.

Production data is processed using the production message classes outlined in Volume 2, Section 2 of this technical reference.

# Addendum

This section describes updates to School Testing capabilities.

## ENVIRONMENT

The School Test environment is a full test environment. This means the test environment may roll the date forward as is done in Production. This will not impact Phase 1 Manual Verification. But it will impact Phase 2 and 3 testing. Upon commencement of Phase 2 testing COD Schools Test, Current Processing Date (CPD), will be set to July 3rd, 2025. Once the real-world date catches up with this date the School Test Team will roll the date so that the School Test environment will match the real-world date.

## DATA SETUP

Prior to award processing, the COD Test Team submits an MPN for each Direct Loan award and an Agreement for each TEACH grant. This circumvents any edits from the system requiring a linked note to allow actual disbursements. Program CIP Codes are not listed for any awards in the step-by-step guide. Schools may use any CIP Code that is valid in production for these tests.

## CHANGES FROM 2024-2025 TO 2025-2026

An overview of changes from 2024-2025 to 2025-2026 is available for reference in the *Volume 1, Section 2- Overview of Changes from 2024-2025 to 2025-2026* document of the *2025-2026 COD Technical Reference*.