# Loan Transfer File Layout

**DATA SUBMISSION TO DEPARTMENT OF EDUCATION’S ADDITIONAL SERVICERS Version 4.0**

**OVERVIEW:**

**This document describes the file formats and record layouts for loading borrower data onto the system.**

**Instructions for Use:**

The file for loading external loan data onto the system is a fixed length, sequential format with a record length of 256 characters or bytes.

This file should be transmitted electronically. A listing of the loans included in the file, referred to as a “Transmittal,” must accompany the submitted file.

**Records**

* There are twenty-three different borrower data records. Some of the records are optional; if no data in the record needs to be provided (for example, the deferment record); the record should not be sent. Do not send an empty record.
* Some records may be repeated a number of times and, consequently, the number of repetitions is specified in the record description. In the case of multiple sets of records for a Borrower, each set of records should be numbered sequentially. Please note: Sets of multiple records (Records 07 & 08 or 10 & 11) should be sent in sequence. For example, if there are three sets of Disbursement and Claim and Enrollment records for a loan, they should be sent 07, 08, 07, 08, etc. For Reference Records, they should be sent 10, 11, 10, 11, etc.
* There is a maximum of 32,000 loans per file. If more than 32,000 loans are to be sent, separate files are needed. However, try to keep all loans for a Stafford borrower in the same file. Loans can be transferred in separate files if they have different Program Identifiers, but they must be transferred on the same day.

**General Formatting Instructions**

* For fields with null values, use the following: Numeric fields = zero fill; date fields = zero fill; character fields = spaces
* For fields where the data provided has fewer characters than the field allows: Numeric fields = right justify; zero fill extra positions; character fields left justify and space fill extra positions

**Data Requirements:**

* Information must be provided at the loan level or disbursement level, as indicated in the record. If the servicer only keeps certain data at the Borrower level (such as payment amount), this amount must be prorated across all of the loans being reported.
* All loans must be accrued through the same date. This will relate to the “Borrower Accrued Interest” value in record 7; field 56 – 62.
* If the payment plan is Joint ICR and both spouses are NOT in the file, then the receiving file will be allowed to reject the borrower back to FSA with the valid reason “joint ICR & both spouses not present’

**File Naming Convention:**

PUT\_ServicerID\_Seller’s LID\_Deal ID\_Sale Date\_DateTime Stamp

PUT\_700000\_888888\_G0001\_20090915\_20090901214316; Where the 700000 is the current servicer’s OE Code, the 88888888 is the current holder’s Lender ID, G0001 is the Deal ID (provided by the ED Servicer)

Note: the Sending Lender Code will be equal to the Sending Servicer Code for the TIVAS, DMCS, TPD, and any other agencies that will be added.

A separate file is needed for each lender ID.

Last revised: 9/22/10

**\*R Values**

**R = Required**

**C = Conditionally Required**

**N = Not Required**

**X = Do Not pass any values in this field**

**Internal Use Only**

| Rec Code | Field  Length | Field  Position | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| record D1 - Header Record – One header record per file | | | | | | | | |
| D1 | 02 | 01-02 | CHAR | D1 Record ID | R |  | “D1” | Record D1 should occur one time per file.  Record 01 is a required record although it is requested for reconciliation purposes. |
| D1 | 09 | 03-11 |  | Unused | X |  |  | Internal Use Only |
| D1 | 05 | 12-16 | NUM | Borrower Count | R |  |  | Total Number of borrowers (Unique SSNS). 99999 |
| D1 | 06 | 17-22 | NUM | Disbursement Count | R |  |  | Total number of disbursements 999999 |
| D1 | 11 | 23-33 | NUM | Total PBO | R |  |  | Sum of all the principal balances S999999999v99 |
| D1 | 11 | 34 - 44 | NUM | Total Borrower Accrued Interest | R |  |  | Sum of all the Accrued Interest S999999999v99 |
| D1 | 06 | 45-50 | NUM | Loan Count | R |  |  | Total number of loans  999999 |
| D1 | 5 | 51-55 | CHAR | Deal Number | R |  |  | The ID Number associated with the Put. The Deal ID will be provided by the ED Servicer for each Put. |
| D1 | 8 | 56-63 | CHAR | Lien Holder | C | Required if there is a Lien Holder |  | The entity that has a security interest in the loans |
| D1 | 6 | 64-69 | DATE | Sale Date | R |  |  | MMDDYY for day zero sale date. The confirmed Sale Date will be provided by the ED Servicer for each Put. |
| D1 | 8 | 70-77 | CHAR | Current Owner | R |  |  | Current owner id for batch |
| D1 | 3 | 78-80 | CHAR | Program Identifier | R |  | See Table 8 | Identifies the program type for this batch |
| D1 | 6 | 81-86 | CHAR | Sending Servicer Number | R |  |  | Organization that is sending the file |
| D1 | 6 | 87-92 | DATE | Interest Accrued Thru Date | R |  |  | The Date the interest is accrued thru. |
| D1 | 9 | 93-101 | NUM | Total Rebate | R |  |  | S9999999v99  If value is negative pass zero |
| D1 | 9 | 102-110 | NUM | Total Origination Fee | R |  |  | S9999999v99  If value is negative pass zero |
| D1 | 3 | 111-113 | CHAR | File Format Version Number | R |  | 4.0  3.0  2.0  Blank | If the file is blank the receiving servicer should assume that the file is a EA27-V3 |
| D1 | 143 | 114-256 | CHAR | Filler | R |  |  |  |

| Rec Code | Field  Length | | Field  Position | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | | | | | | | | |
| record 01 - Borrower Record: ONe record per Loan | | | | | | | | | |
| 01 | 02 | 01-02 | | CHAR | 01 Record ID | R |  | “01” | Record 01 should occur one time ***per loan.***  Subsidized and unsubsidized loans must be sent as separate records. |
| 01 | 09 | 03-11 | | NUM | Borrower Social Security Number | R |  |  |  |
| 01 | 01 | 12-12 | |  | Unused | X |  |  | Internal Use Only |
| 01 | 25 | 13-37 | |  | Unused | X |  |  | Internal Use Only |
| 01 | 10 | 38-47 | | CHAR | Student’s Social Security Number | C | Required for Plus Loans |  | For PLUS Grad loans, this field will match borrower SSN.  For SSN’s with leading zero’s, make sure to pass the leading zero. This is a character field, so 10th position of the field is to be left blank. |
| 01 | 06 | 48-53 | | DATE | Separation Date | R |  |  | MMDDYY  For Stafford loans: Date on which borrower ceased to be enrolled at least half-time, or anticipated grad date if in the future. For PLUS Loans, (including PLUS Grad), SLS and Consolidation Loans, use the final disbursement date.  If not available for CDDTS transfers, date will be populated with file created date + 1 month. |
| 01 | 06 | 54-59 | |  | Unused | X |  |  | Internal Use Only |
| 01 | 02 | 60-61 | | NUM | Number Months Grace | R |  | 06 or 00 or 09 | For Stafford loans: 06  For PLUS & Grad PLUS: 00  Direct Loan Consolidation – In School: 00 or 06  Perkins: 09 |
| 01 | 02 | 62-63 | |  | Unused | X |  |  | Internal Use Only |
| 01 | 05 | 64-68 | |  | Unused | X |  |  | Internal Use Only |
| 01 | 02 | 69-70 | | CHAR | Guarantor Code | R |  | See Table 3 |  |
| 01 | 02 | 71-72 | |  | Unused | X |  |  | Internal Use Only |
| 01 | 03 | 73-75 | |  | Unused | X |  |  | Internal Use Only |
| 01 | 06 | 76-81 | |  | Unused | X |  |  | Internal Use Only |
| 01 | 01 | 82-82 | |  | Unused | X |  |  | Internal Use Only |
| 01 | 20 | 83-102 | | CHAR | Driver License Number | C | Required if License State is passed. |  |  |
| 01 | 02 | 103 - 104 | | CHAR | Driver License State | C | Required if License number is passed. | Valid State code. See Table 6 |  |
| 01 | 01 | 105 - 105 | | CHAR | Deferment Flag | R |  | 1=Borrower’s First Loan Prior to 7/1/87  2=Borrower’s First Loan 7/1/87, but Prior to 7/1/93  3=Borrower’s First Loan 7/1/93 or After | This flag represents the date the borrower’s first loan was first disbursed. |
| 01 | 06 | 106 - 111 | |  | Unused | X |  |  | Internal Use Only |
| 01 | 06 | 112 - 117 | | DATE | Borrower Birth Date | R |  |  | MMDDYY |
| 01 | 06 | 118 - 123 | |  | Unused | X |  |  | Internal Use Only |
| 01 | 03 | 124 - 126 | |  | Unused | X |  |  | Internal Use Only |
| 01 | 01 | 127 | | CHAR | Borrower Citizenship Code | N |  | Blank  C = US Citizen  M = Canadian  R = Permanent Resident  O = Other |  |
| 01 | 35 | 128-162 | | CHAR | Borrower Last Name | R |  |  | Borrower last name |
| 01 | 4 | 163-166 | | CHAR | Borrower Last Name Suffix | C | Required, if available |  | Borrower suffix |
| 01 | 12 | 167-178 | | CHAR | Borrower First Name | R |  |  | Borrower first name |
| 01 | 12 | 179-190 | | CHAR | Borrower Middle Name | C | Required, if available |  | Borrower middle name or initial |
| 01 | 21 | 191-211 | | CHAR | Award ID | C | Required for Servicer-to-Servicer Transfer |  | The unique ID assigned by COD for DL loans or the TIVAS for FFELP loans. |
| 01 | 8 | 212-219 | | DATE | Date Loan Sold to the Department of Education | C | Required for TIVAS Servicer-to-Servicer Transfer |  | MMDDCCYY |
| 01 | 9 | 220-228 | | NUM | COD SSN | C | Should be populated if the Servicer has a different SSN then was reported from COD |  |  |
| 01 | 8 | 229-236 | | DATE | COD Birth Date | C | Should be populated if the Servicer has a different Birth Date then was reported from COD |  |  |
| 01 | 5 | 237-241 | | CHAR | Originator of DL Loan | C |  | COD  Other | Field is required only for DL loans |
| 01 | 15 | 242-256 | |  | Filler |  |  |  |  |

| Rec Code | Field  Length | Field  Position | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| record 02 – Deferment data Record: ONe record per Loan | | | | | | | | |
| 02 | 02 | 01-02 | Char | 02 – Record ID |  |  | “02” | 02 Record is a required record if the borrowers account has any deferment months. |
| 02 | 06 | 03-08 | DATE | Deferment Begin Date | C | If a deferment begin date is provided, at least one of the data items for # of Months must have a value |  | MMDDYY  For Grad PLUS loans that have been fully disbursed, populate this field with the day after the last disbursement date. |
| 02 | 06 | 09-14 | DATE | Deferment End Date | C | Required if Deferment Begin Date is provided |  | MMDDYY  For Grad PLUS loans, populate this field with the anticipated graduation date. |
| 02 | 02 | 15-16 | NUM | Months Discretionary Forbearance | C | Required, if appropriate |  | Do not include the number of months for a forbearance that has not started. |
| 02 | 02 | 17-18 | NUM | Months Student Deferment | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 02 | 19-20 | NUM | Months Fellowship Deferment | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 02 | 21-22 | NUM | Months Public Health Deferment | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 02 | 23-24 | NU M | Months Armed Forces Deferment | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 02 | 25-26 | NUM | Months Peace Corps Deferment | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 02 | 27-28 | NUM | Months Vista Deferment | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 02 | 29-30 | NUM | Months Internship Deferment | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 02 | 31-32 | NUM | Months Tax Exempt Deferment | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 02 | 33-34 | NUM | Months Unemployment Deferment | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 02 | 35-36 | NUM | Months Disability Deferment | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 02 | 37-38 | NUM | Months Rehabilitation Deferment | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 01 | 39-39 | CHAR | Deferment Type | C | Required if Deferment Begin Date is provided | See Table 4 |  |
| 02 | 06 | 40-45 | DATE | Interest Capitalization Date | C | If a date in the past is provided, there must be an amount in Capitalized interest in record 08. |  |  |
| 02 | 06 | 46-51 |  | Unused | X |  |  | Internal Use Only |
| 02 | 06 | 52-57 |  | Unused | X |  |  | Internal Use Only |
| 02 | 07 | 58-64 | NUM | Commit Amount | X |  |  |  |
| 02 | 07 | 65-71 | NUM | 78 Interest Amount | N |  |  |  |
| 02 | 02 | 72-73 | NUM | Months Economic Hardship Def | C | Required, if appropriate |  | This is the TOTAL number of months of Economic Hardship Deferment, including deferments that include or are after 7/1/09.  Do not include the number of months for a deferment that has not started. |
| 02 | 02 | 74-75 | NUM | Months Motherhood Deferment | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 02 | 76-77 | NUM | Months NOAA Deferment | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 02 | 78-79 | NUM | Months Parental Leave Deferment | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 02 | 80-81 | NUM | Months Teacher Deferment | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 06 | 82-87 | DATE | First IBR Economic Hardship Deferment Begin Date | C | Required, if appropriate |  | This is the begin date of the first Economic Hardship Deferment that is after or includes 7/1/09. |
| 02 | 06 | 88-93 | DATE | First IBR Economic Hardship Deferment End Date | C | Required, if appropriate |  | This is the end date of the first Economic Hardship Deferment that is after or includes 7/1/09. |
| 02 | 06 | 94-99 | DATE | Second IBR Economic Hardship Deferment Begin Date | C | Required, if appropriate |  | This is the begin date of the second Economic Hardship Deferment that is after or includes 7/1/09. |
| 02 | 06 | 100-105 | DATE | Second IBR Economic Hardship Deferment End Date | C | Required, if appropriate |  | This is the end date of the second Economic Hardship Deferment that is after or includes 7/1/09. |
| 02 | 06 | 106-111 | DATE | Third IBR Economic Hardship Deferment Begin Date | C | Required, if appropriate |  | This is the begin date of the third Economic Hardship Deferment that is after or includes 7/1/09. |
| 02 | 06 | 112-117 | DATE | Third IBR Economic Hardship Deferment End Date | C | Required, if appropriate |  | This is the end date of the third Economic Hardship Deferment that is after or includes 7/1/09. |
| 02 | 06 | 118-123 | DATE | Fourth IBR Economic Hardship Deferment Begin Date | C | Required, if appropriate |  | This is the begin date of the fourth Economic Hardship Deferment that is after or includes 7/1/09. |
| 02 | 06 | 124-129 | DATE | Fourth IBR Economic Hardship Deferment End Date | C | Required, if appropriate |  | This is the end date of the fourth Economic Hardship Deferment that is after or includes 7/1/09. |
| 02 | 06 | 130-135 | DATE | Fifth IBR Economic Hardship Deferment Begin Date | C | Required, if appropriate |  | This is the begin date of the fifth Economic Hardship Deferment that is after or includes 7/1/09. |
| 02 | 06 | 136-141 | DATE | Fifth IBR Economic Hardship Deferment End Date | C | Required, if appropriate |  | This is the end date of the fifth Economic Hardship Deferment that is after or includes 7/1/09. |
| 02 | 06 | 142-147 | DATE | Military Grace Begin Date | C | Required, if appropriate |  | This is the begin date of the Military Grace, which represents the deployment begin date as the extension of the Grace period caused by the deployment. Please note: this is NOT the Military Deferment. No one period begin to end date can exceed a 3 year limit. |
| 02 | 06 | 148-153 | DATE | Military Grace End Date | C | Required, if appropriate |  | This is the end date of the Military Grace, which represents the deployment end date of the extension of the Grace period caused by the deployment Please note: this is NOT the Military Deferment. |
| 02 | 02 | 154-155 | NUM | Months Administrative Forbearance | C | Required, if appropriate |  | Do not include the number of months for a forbearance that has not started. |
| 02 | 02 | 156-157 | NUM | Months Mandatory Forbearance | C | Required, if appropriate |  | Do not include the number of months for a forbearance that has not started. |
| 02 | 02 | 158-159 | NUM | Months Mandatory Administrative Forbearance | C | Required, if appropriate |  | Do not include the number of months for a forbearance that has not started. |
| 02 | 01 | 160 | CHAR | PLUS In-School Deferment Indicator | C | Required, if appropriate | Y / N / Blank | Indicator to identify what the Parent filled out on the PLUS application and does not factor in the enrollment status of the student. (Address the Servicer requirement to look at the enrollment status of the PLUS student and the Deferment Indicator sent form COD to determine deferment for a Parent PLUS award. |
| 02 |  |  |  | Unused |  |  |  |  |
| 02 | 2 | 163-164 | NUM | Months Intern Forbearance | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 2 | 165-166 | NUM | Months PLUS In-School Deferment | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 2 | 167-168 | NUM | Months TLF Forbearance | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 2 | 169-170 | NUM | Months Post Active Student Deferment | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 2 | 171-172 |  | Unused |  |  |  |  |
| 02 | 2 | 173-174 | NUM | Excessive Debt Forbearance | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 2 | 175-176 | NUM | Months CNCS Forbearance | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 2 | 177-178 | NUM | Months Military Forbearance | C | Required, if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 7 | 179-185 | NUM | Low Pay Forbearance Payment Amount | C | Required if Borrower is in active Deferment Type Q |  | S99999V99 |
| 02 | 2 | 186-187 | NUM | Months GRAD/PLUS – post enrollment Def. | C | Required if appropriate |  | Do not include the number of months for a deferment that has not started. |
| 02 | 69 | 188-256 | CHAR | Filler | X |  |  |  |

| Rec Code | Field  Length | | Field  Position | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| record 03 – Payment Data: ONe record per Loan | | | | | | | | | |
| 03 | 02 | 01-02 | | CHAR | 03 Record ID | R |  | “03” | One 03 Record per set of borrower data. |
| 03 | 06 | 03-08 | | DATE | Date of Prior Servicer’s Earliest Unpaid Installment | C | Required if account is in repayment. |  | MMDDYY  Earliest installment not met by the borrower.  If current, this is the next installment due date.  Used to determine where the loan is in the due diligence cycle.  If loan is in school, grace, deferment or forbearance and a repayment schedule has not yet been disclosed, leave blank.  If in repayment and paid ahead, provide the future date the next installment is due. |
| 03 | 06 | 09-14 | | DATE | Date of Last Borrower Payment | C |  |  | MMDDYY  Conditional when sending a TPD file and payments were made. It will be to determine if a refund is owed the borrower |
| 03 | 07 | 15-21 | |  | Unused | X |  |  | Internal Use Only |
| 03 | 07 | 22-28 | |  | Unused | X |  |  | Internal Use Only |
| 03 | 06 | 29-34 | |  | Unused | X |  |  | Internal Use Only |
| 03 | 06 | 35-40 | |  | Unused | X |  |  | Internal Use Only |
| 03 | 06 | 41-46 | |  | Unused | X |  |  | Internal Use Only |
| 03 | 06 | 47-52 | |  | Unused | X |  |  | Internal Use Only |
| 03 | 07 | 53-59 | | NUM | Monthly Payment Amount | C | Required if account is in repayment. Leave blank if Separation Date is in the future or borrower is in grace and not disclosed. | If value is negative pass zero’s. | S99999v99 |
| 03 | 02 | 60-61 | | CHAR | Repayment Plan Code | R |  | SEE Table 5  New Values Added | CDDTS/DMCS to use A if repayment plan not available |
| 03 | 03 | 62-64 | |  | Unused | X |  |  | Internal Use Only |
| 03 | 03 | 65-67 | | CHAR | Filler | X |  |  | Internal Use Only |
| 03 | 06 | 68-73 | |  | Unused | X |  |  | Internal Use Only |
| 03 | 06 | 74-79 | | DATE | Deferment / Forbearance  Certification Date | N |  |  | MMDDYY  Provide the certification date for the current (or most recent) deferment/ forbearance when applicable. |
| 03 | 06 | 80-85 | | DATE | Separation Certification Date | C | Required if appropriate |  | MMDDYY |
| 03 | 3 | 86-88 | | NUM | Remaining Loan Term | C | Required if in Repayment |  | The original repayment number of months for the current repayment term minus the number of months the borrower has been obligated to make a payment for the life of the loan. |
| 03 | 06 | 89-94 | | DATE | Next Payment Due Date | C | Required if in Repayment |  | MMDDYY |
| 03 | 06 | 95-100 | | DATE | First Due Date of Current Repayment Schedule | C | Required if in Repayment |  | The first due date of the CURRENT Repayment Schedule. |
| 03 | 03 | 101-103 | | NUM | Repayment Term 1 of Current Repayment Schedule | C | Required if in Repayment |  | This is the number of months associated with the first term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. |
| 03 | 07 | 104-110 | | NUM | Repayment Amount 1 of Current Repayment Schedule | C | Required if in Repayment |  | S99999v99 – If value is negative pass zero’s.  This is the payment amount associated with the first term of the current repayment schedule. Required for all repayment plans. |
| 03 | 03 | 111-113 | | NUM | Repayment Term 2 of Current Repayment Schedule | C | Required if in Repayment |  | This is the number of months associated with the second term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. |
| 03 | 07 | 114-120 | | NUM | Repayment Amount 2 of Current Repayment Schedule | C | Required if in Repayment |  | S99999v99 – If value is negative pass zero’s.  This is the payment amount associated with the second term of the current repayment schedule. Required for all repayment plans. |
| 03 | 03 | 121-123 | | NUM | Repayment Term 3 of Current Repayment Schedule | C | Required if in Repayment |  | This is the number of months associated with the third term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. |
| 03 | 07 | 124-130 | | NUM | Repayment Amount 3 of Current Repayment Schedule | C | Required if in Repayment |  | S99999v99 – If value is negative pass zero’s.  This is the payment amount associated with the third term of the current repayment schedule. Required for all repayment plans. |
| 03 | 03 | 131-133 | | NUM | Repayment Term 4 of Current Repayment Schedule | C | Required if in Repayment |  | This is the number of months associated with the fourth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. |
| 03 | 07 | 134-140 | | NUM | Repayment Amount 4 of Current Repayment Schedule | C | Required if in Repayment |  | S99999v99 – If value is negative pass zero’s.  This is the payment amount associated with the fourth term of the current repayment schedule. Required for all repayment plans. |
| 03 | 03 | 141-143 | | NUM | Repayment Term 5 of Current Repayment Schedule | C | Required if in Repayment |  | This is the number of months associated with the fifth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. |
| 03 | 07 | 144-150 | | NUM | Repayment Amount 5 of Current Repayment Schedule | C | Required if in Repayment |  | S99999v99 – If value is negative pass zero’s.  This is the payment amount associated with the fifth term of the current repayment schedule. Required for all repayment plans. |
| 03 | 03 | 151-153 | | NUM | Repayment Term 6 of Current Repayment Schedule | C | Required if in Repayment |  | This is the number of months associated with the sixth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. |
| 03 | 07 | 154-160 | | NUM | Repayment Amount 6 of Current Repayment Schedule | C | Required if in Repayment |  | S99999v99 – If value is negative pass zero’s.  This is the payment amount associated with the sixth term of the current repayment schedule. Required for all repayment plans. |
| 03 | 06 | 161-166 | | DATE | Enrollment Effective Date | C | Required if student is enrolled |  | MMDDYY  This is the date the most recent enrollment information was effective. |
| 03 | 08 | 167-174 | | Date | SCRA Service Period Begin Date | C | Required if loan is eligible for SCRA |  | MMDDCCYY |
| 03 | 08 | 175-182 | | DATE | SCRA Service Period End Date | C | Required if loan is eligible for SCRA |  | MMDDCCYY |
| 03 | 11 | 183-193 | | NUM | Principal Balance at Repayment Begin Date | C | Required if borrower is in IBR or ICR plans |  | S999999999v99 |
| 03 | 3 | 194-196 | |  | Unused |  |  |  |  |
| 03 | 08 | 197-204 | | DATE | Repayment Plan Start Date | R |  |  | MMDDCCYY  This is the date the borrower entered into the current repayment plan. This is not the Repayment Plan First Due Date. Required for NSLDS reporting.  CDDTS/DMCS to use file creation date + 1 month if repayment plan start date not available |
| 03 | 01 | 205-205 | | CHAR | ICR Interest Only | C | Required if Current Payment Plan is ICR | Y – Yes  N – No | To determine if the borrower is in the pre-confirmed Interest Only Payment Plan period of 90 days while awaiting documentation. |
| 03 | 02 | 206-207 | | CHAR | Previous Repayment Plan | C | Required if in Repayment | See Table 5 | Required if in repayment status and prior plan exists. |
| 03 | 08 | 208-215 | | Date | IBR Interest Subsidy Begin Date | C | Required if in IBR |  | MMDDCCYY |
| 03 | 08 | 216-223 | | Date | IBR Interest Subsidy End Date | C |  |  | MMDDCCYY |
| 03 | 08 | 224-231 | | NUM | IBR Interest Subsidy Amount | C |  |  | S999999v99 – if negative value pass zero  This field represents the amount of Subsidy Interest either through the accrued through date or the IBR end date.  If no IBR End Date is present, the receiving Servicer should assume it is equal through the accrued to date. |
| 03 | 03 | 232-234 | | NUM | IBR Interest Subsidy Number of Months | C |  |  | 999 |
| 03 | 03 | 235-237 | | NUM | IBR Forgiveness Month Counter | C | Required if in IBR |  | 999 - Months toward IBR Forgiveness Counter  This field represent the total months toward the 300 month counter. |
| 03 | 03 | 238-240 | | NUM | ICR Months Forgiveness Counter | C |  |  | 999 - Months toward Forgiveness Counter |
| 03 | 06 | 241-246 | | NUM | Interest Rate at Repayment Begin Date | C | Required if borrower is in IBR or ICR plans. | ACS will leave this field blank | V999999 (example 1.25% = .012500  This field will only be transferred amongst the TIVAS. ACS will leave this field blank and the TIVAS will derive the value based on the interest rate profiles. |
| 03 | 10 | 247-256 | | CHAR | Filler | N |  |  |  |

| Rec Code | | Field  Length | Field  Position | | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| record 04 – interest and Late Charge Record: ONe record per Loan | | | | | | | | | | |
| 04 | | 02 | 01-02 | CHAR | | 04 Record ID | R |  | “04” | One “04” record per loan |
| 04 | | 07 | 03-09 | NUM | | Current Due | C | Required, if in repayment. Leave blank if Separation Date is in the future or borrower is in grace and not disclosed. |  | S99999v99  This is the amount that is currently due (or past due) on the loan. |
| 04 | 07 | | 10-16 | NUM | | Partial Due Amount | C | If borrower owes any partial payments. Leave blank if Separation Date is in the future or borrower is in grace and not disclosed. |  | S99999v99  Used when account is delinquent and a partial payment was made.  Represents the remaining amount of the installment due.  Example:  installment amount = $50, $30 was paid; $20 should be placed in this field. | |
| 04 | 07 | | 17-23 |  | | Unused | X |  |  | Internal Use Only | |
| 04 | 07 | | 24-30 |  | | Unused | X |  |  | Internal Use Only | |
| 04 | 07 | | 31-37 |  | | Unused | X |  |  | Internal Use Only | |
| 04 | 07 | | 38-44 |  | | Unused | X |  |  | Internal Use Only | |
| 04 | 07 | | 45-51 | NUM | | Maximum Interest Rule 78”s | N |  |  | S99999v99 | |
| 04 | 02 | | 52-53 | NUM | | Post Deferment Grace Months | N |  |  |  | |
| 04 | 02 | | 54-55 | NUM | | Number of Forbearances | N |  |  |  | |
| 04 | 02 | | 56-57 | NUM | | Number of Payments Made | N |  |  |  | |
| 04 | 07 | | 58-64 | NUM | | Late Charges Accrued | N |  |  | S99999v99 – if value is negative pass zero’s | |
| 04 | 07 | | 65-71 | NUM | | Total Late Charges Paid | N |  |  | S99999v99 – if value is negative pass zero’s. | |
| 04 | 07 | | 72-78 |  | | Unused | X |  |  | Internal Use Only | |
| 04 | 01 | | 79 |  | | Unused | X |  |  | Internal Use Only | |
| 04 | 02 | | 80-81 | CHAR | | Specialty Claim Type | C | Required if a Claim has been Filed |  | The type of specialty claim filed on the loan. See Table 9. – Valid Values in Table 9 have been updated. | |
| 04 | 01 | | 82 | CHAR | | Bankruptcy Type | C | Required if Loan is in a Bankruptcy Status |  | The type of bankruptcy on the loan  See Table 10. | |
| 04 | 08 | | 83-90 | DATE | | Specialty Status Notification Date | C | Required if a Claim has been Filed |  | MMDDCCYY  The date the servicer was notified of the Specialty Status. | |
| 04 | 01 | | 91 | CHAR | | Specialty Claim Processing Code | C | Required if a Claim has been Filed | A = Alleged  V – Verified | The processing status of the Specialty Claim. | |
| 04 | 08 | | 92-99 | DATE | | Effective Date of VA Determination | C | Required if a Claim has been Filed and VA Determination |  | The effective date of the VA Determination. Payments received after this date must be returned to borrower. | |
| 04 | 08 | | 100-107 | DATE | | Date Discharge Application and Documentation Received | C | Required if a Claim has been Filed and VA Determination |  | The date the servicer actually received the Discharge Application and documentation. | |
| 04 | 08 | | 108-115 | DATE | | Date Physician Requested Extension | C | Required if a Claim has been Filed and Physician Requested Additional Time |  | The date the physician requested additional time to make determination. This date triggers a 60 day period of forbearance. | |
| 04 | 08 | | 116-123 | DATE | | Physician Certification Date | C | Required if a Claim has been Filed and non-VA |  | The date the physician certified the application. Payments received after this date must be returned to borrower. | |
| 04 | 08 | | 124-131 | DATE | | Bankruptcy Court Date | C | Required if Loan is in a Bankruptcy Status |  | The borrower’s bankruptcy court date. | |
| 04 | 08 | | 132-139 | DATE | | Public Service Forgiveness Date | C |  |  | MMDDCCYY | |
| 04 | 03 | | 140-142 | NUM | | Public Service Forgiveness Payment Counter | C |  |  | 999 | |
| 04 | 08 | | 143-150 | NUM | | Teacher Loan Forgiveness Amount | C |  |  | S999999v99 | |
| 04 | 08 | | 151 – 158 | DATE | | Teacher Loan Forgiveness Date | C |  |  | MMDDCCYY | |
| 04 | 08 | | 159-166 |  | | Unused | C |  |  |  | |
| 04 | 08 | | 167-174 | DATE | |  | C |  |  | MMDDCCYY | |
| 04 | 03 | | 175-177 | CHAR | | Forgiveness Programs | C | If borrower has rcv’d any of the forgiveness programs. | TLF  PBS | Forgiveness Program  TLF – Teacher Loan Forgiveness  PBS Public Service Forgiveness | |
| 04 | 02 | | 178-179 | CHAR | | Teacher Loan Forgiveness Type Forgiveness | C |  | EE  ES  HQ  PS  SC  SE  SM  SS  OT | Required for NSLDS Reporting  EE – Elementary Special ($17500)  ES – Elementary School ($5000)  HQ – Highly Qualified ($5000)  PS – Public Service  SC – Secondary Science ($17500)  SE – Secondary Spec Ed ($17500)  SM – Secondary Mathematics ($17500)  SS – Secondary School ($5000)  OT: ‘Other’ ACS will not have this information and will report a status of OT = to Other. | |
| 04 | 02 | | 180-181 | CHAR | | State of Teacher Application | C |  | See Table 6 | Required for NSLDS Reporting | |
| 04 | 01 | | 182 | CHAR | | Previously Applied for Forgiveness | C |  | ‘N’, ‘Y’ | Required for NSLDS Reporting | |
| 04 | 74 | | 183-256 | CHAR | | Filler | N |  |  |  | |

| Rec Code | | Field  Length | Field  Position | Data  Type | | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| record 05 – Supplemental Borrower Data: ONe record per Loan | | | | | | | | | | |
| 05 | 02 | | 01-02 | CHAR | 05 RECORD ID | | R |  | “05” | One “05” record per loan |
| 05 | 10 | | 03-12 |  | Unused | | X |  |  | Internal Use Only |
| 05 | 10 | | 13-22 | CHAR | Home Phone Number | | R |  |  | Telephone numbers must include area code. |
| 05 | 10 | | 23-32 | CHAR | Alternate Phone Number | | C | Required if on Sender’s System |  | Telephone numbers must include area code |
| 05 | 01 | | 33-33 | CHAR | Home Phone Code | | R |  | “G” = Good  “B” = Bad |  |
| 05 | 01 | | 34-34 | CHAR | Alternate Phone Code | | C | Provide if business phone is provided | “G” = Good  “B” = Bad |  |
| 05 | 06 | | 35-40 | DATE | Address Effective Date | | N |  |  | MMDDYY |
| 05 | 06 | | 41-46 | DATE | Address Status Date | | N |  |  | MMDDYY |
| 05 | 01 | | 47-47 | CHAR | Address Condition Code | | R |  | “G” = Good  “B” = Bad |  |
| 05 | 01 | | 48-48 |  | Unused | | X |  |  | Internal Use Only |
| 05 | 01 | | 49-49 | CHAR | Loan Type Code | | R |  | D = Grad PLUS  G = STAFFORD  P = PLUS  C = Consolidation  Z = Spousal Consolidation  S = SLS  T = Teach Loan  R = Teach Grant  N = Perkins  F = FISL |  |
| 05 | 01 | | 50-50 |  | Unused | | X |  |  | Internal Use Only |
| 05 | 01 | | 51-51 |  | Unused | | X |  |  | Internal Use Only |
| 05 | 01 | | 52-52 | CHAR | Enrollment Code | | R |  | “F” = Full time  “H” = Half time  A = approved LoA  D=Deceased  G=Graduate  L=< Half-Time  W-Withdrawn  X=Never Attended  Z=No Record Found  blank | Required to report valid enrollment status to NSLDS. |
| 05 | 01 | | 53-53 |  | Unused | | X |  |  | Internal Use Only |
| 05 | 01 | | 54-54 |  | Unused | | X |  |  | Internal Use Only |
| 05 | 01 | | 55-55 |  | Unused | | X |  |  | Internal Use Only |
| 05 | 06 | | 56-61 | CHAR | School Code | | C |  | VALID USOE (FICE #) | First six digits of USOE (FICE #) of last school attended  For DMCS and CDDTS code will be provided if available, if not “222222” will be used.  Required for all non-consolidation loans. |
| 05 | 01 | | 62-62 |  | Unused | | X |  |  | Internal Use Only |
| 05 | 15 | | 63-77 |  | Unused | | X |  |  |  |
| 05 | 01 | | 78 |  | Unused | | X |  |  | Internal Use Only |
| 05 | 04 | | 79-82 |  | Unused | | X |  |  | Internal Use Only |
| 05 | 02 | | 83-84 | CHAR | School Campus Code | | R |  |  | Last two digits of USOE (FICE #)/OPEID of last school attended; use 00 if no branch code available |
| 05 | 1 | | 85 | CHAR | IBR Eligibility Indicator | | C | Required if on an IBR schedule | ‘Y’, ‘N’ | Indicator used to determine if loan is eligible for IBR |
| 05 | 12 | | 86-97 | NUM | Partial Financial Hardship Amount | | C | Required if on an IBR schedule |  | S9(10)v99 – if negative value pass zero’s  Amount of Partial Financial Hardship payment |
| 05 | 12 | | 98-109 | NUM | Permanent Standard Payment Amount | | C | Required if on an IBR schedule |  | S9(10)v99 – if negative value pass zero’s  Permanent Standard payment amt |
| 05 | 06 | | 110-115 | DATE | IBR Forgiveness Start Date | | C | Required if in Repayment |  | The 25 year begin date for IBR is the date of the first qualifying payment or the date an Economic Hardship Deferment began, but no earlier than 7/1/2009. |
| 05 | 12 | | 116-127 | NUM | Standard Standard Payment Amount | | C | Required if on an IBR schedule |  | S9(10)v99 – if negative value pass zero’s  Standard Standard Installment Amount |
| 05 | 3 | | 128-130 | NUM | Number of Qualifying Payments - IBR | | C | Required if in Repayment |  | Number of Qualifying Payments made to date when Borrower is in an IBR Repayment Plan, towards the 25 year plan. |
| 05 | 6 | | 131-136 | DATE | IBR Create Date | | C | Required if on an IBR schedule |  | The date the loan was initially placed in the IBR plan. |
| 05 | 8 | | 137-144 | CHAR | Original School Code | | C |  |  | Original school code at the time loan was originated.  For DMCS and CDDTS code will be provided if available, if not “22222222” will be used.  Required for all non-consolidation loans. |
| 05 | 1 | | 145-145 | CHAR | Rehabilitation Indicator | | C | Required if loan is a Rehab | ‘Y’, ‘N’ | This indicates if the loan has been rehabilitated.  PLEASE NOTE: This field should only be used for the Department of Education Guarantor Rehabilitation Purchase Program or for DL Servicer-to-Servicer transfers. |
| 05 | 8 | | 146-153 | DATE | Rehabilitation Date | | C | Required if loan is a Rehab |  | MMDDCCYY  This indicates the date the loan was rehabilitated; the date the ninth payment was made by the borrower.  PLEASE NOTE: This field should only be used for the Department of Education Guarantor Rehabilitation Purchase Program or for DL Servicer-to-Servicer transfers. |
| 05 | 11 | | 154-164 | NUM | Rehabilitation Amount | | C | Required if loan is a Rehab |  | S999999999v99 – if negative value pass zero  This indicates the amount of the rehabilitated loan. This should reflect the principal amount of the loan as of the ninth payment date.  PLEASE NOTE: This field should only be used for the Department of Education Guarantor Rehabilitation Purchase Program or for DL Servicer-to-Servicer transfers. |
| 05 | 1 | | 165-165 | CHAR | Address Type | | R |  | P – Permanent  T – Temporary | Indicates if the address is Permanent or Temporary Address |
| 05 | 1 | | 166-166 | CHAR | Correspondence Type | | C |  | E – Electronic  P – Paper | Indicates if the borrower has chosen to receive paper or electronic correspondence. Option is selected on the eMPN website. |
| 05 | 8 | | 167-174 | Date | Academic Year Begin Date | | C |  | MMDDCCYY | The Period of time a student is in school for this loan. Date on which the period described by the element qualifier started or will start.  Field is only required to be populated for non-consolidated DL loans. |
| 05 | 8 | | 175—182 | Date | Academic Year End Date | | C |  | MMDDCCYY | The period of time a student is in school for this loan. Date on which the event or time frame described by the element qualifier is no longer or will no longer be valid or effective.  Field is only required to be populated f for non-consolidated DL loans. |
| 05 | 4 | | 183-186 | NUM | Financial Award Year | | C |  | CCYY | This is the award year that is equal to the program year on the FLA layout.  Field is only required to be populated for non-consolidated DL loans.. |
| 05 | 6 | | 187-192 | NUM | CRC | | R |  |  | The CRC Algorithm is:  Characters 1 through 4: equal the Fiscal Year of the First Disbursement Year.  Character 5: equals the Loan Type Code  Character 6: equals the Risk Category. |
| 05 | 1 | | 193-193 | CHAR | HPPA Indicator | | C |  |  | This is an indicator which identifies loans that were eligible for loan amounts greater than the normal loan amount would allow because they were originated from schools that were formerly part of the Health and Human Services (HHS) Health Education Assistance Loans (HEAL) program. |
| 05 | 1 | | 194-194 | CHAR | Dependency Status Code | | C |  | I = independent  D = dependent |  |
| 05 | 1 | | 195-195 | Char | Additional Unsubsidized Eligibility Indicator | | C | True-Eligible  False – Not applicable | Y = True  N / Blank = False | The additional unsubsidized indicator is set to ‘Y” when COD has substantiating information that a borrower is eligible to exceed the current loan limit amount for a Direct Stafford Unsub loan. Normally this only applies to student borrower’s who apply as dependant rather than independent. |
| 05 | 16 | | 196-211 | CHAR | Debt ID | | C | Required, if available, for loans previously sent to debt collection”. |  | Debt ID is the unique ID assigned by the Debt Management Collection system |
| 05 | 8 | | 212-219 | DATE | Original Repayment Date | | C |  |  | MMDDCCYY  This is the date the loan first entered repayment. |
| 05 | 10 | | 220-229 | CHAR | Cell Phone Number | | C |  |  | Required for NSLDS Reporting |
| 05 | 1 | | 230 | CHAR | Cell Phone Code | | C |  | “G”=Good  “B”=Bad | Required for NSLDS Reporting |
| 05 | 10 | | 231-240 | CHAR | Work Phone Number | | C |  |  | Required for NSLDS Reporting |
| 05 | 1 | | 241 | CHAR | Work Phone Code | | C |  | “G”=Good  “B”=Bad | Required for NSLDS Reporting |
| 05 | 1 | | 242 | CHAR | Recall Indicator | | R |  | Y – Yes, loan was at DMCS  N – No loan never w/ DMCS | Indicates if the loan was ever placed with DMCS. |
| 05 | 14 | | 243-256 | CHAR | Filler | | R |  |  |  |

| Rec Code | | Field  Length | | Field  Position | | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **record 06 – Borrower Address Record**: **ONe record per Loan** | | | | | | | | | | | | |
| 06 | 02 | | 01- 02 | | CHAR | | 06 Record ID | R |  | “06” | One “06” record per loan | |
| 06 | 25 | | 03-27 | | CHAR | | Borrower Street Address | R |  |  | Fit as much of the primary address as will fit in the spaces available. | |
| 06 | 25 | | 28-52 | | CHAR | | Borrower “Care of” Address | N |  |  | Can be used as “overflow”; data on this line will appear **above** the street address when printing on output. | |
| 06 | 16 | | 53-68 | | CHAR | | Borrower City | R |  |  |  | |
| 06 | 02 | | 69-70 | | CHAR | | Borrower State | R |  |  | Must be blank if foreign address | |
| 06 | 05 | | 71-75 | | CHAR | | Borrower Zip | R |  |  |  | |
| 06 | 04 | | 76-79 | | CHAR | | Borrower Zip +4 | N |  |  |  | |
| 06 | 01 | | 80-80 | | CHAR | | Foreign Address Code | C | Required if foreign address | “F” = Foreign address  SPACE = domestic address |  | |
| 06 | 50 | | 81-130 | | CHAR | | Borrower E-Mail Address | C | Required if on Sender’s System |  | It is assumed that if the e-mail address is provided that it is a Good (Valid) e-mail address. | |
| 06 | 2 | | 131-132 | | CHAR | | Borrower Country Code | C |  |  | Please use standard postal definitions | |
| 06 | 124 | | 133-256 | | CHAR | | Filler |  |  |  |  | |

| Rec Code | | Field  Length | Field  Position | | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| record 07 – Disbursement Data Record: one record per disbursement | | | | | | | | | | | |
| 07 | 02 | | 01-02 | CHAR | | 07 Record ID | R |  | “07” | One 07 record per disbursement; multiple 07 records may be required.  Do not send records for amounts cancelled prior to disbursement | |
| 07 | 02 | | 03-04 | NUM | | Disbursement Number | R |  |  | Sequential numbering of disbursements being sent for this loan; used to link the disbursement level records together; *not necessarily the same as disbursement segment* | |
| 07 | 06 | | 05-10 | DATE | | Note Date | R |  |  | MMDDYY  Borrower signature date | |
| 07 | 06 | | 11-16 | DATE | | Disbursement Date | R |  |  | MMDDYY  Funding Date | |
| 07 | 08 | | 17-24 | NUM | | Note Amount | R |  |  | Sum of all disbursements for this loan. This figure is the original dollar amount, before any cancellations, of a FFELP loan guaranty. Please reference the Crossfoot Calculation information under Data Requirements on page 1.  S999999v99 - if negative value, pass zero | |
| 07 | 08 | | 25-32 | NUM | | Disbursement Amount | R |  |  | S999999v99 - if negative value, pass zero Total disbursement amount that has been disbursed. Does not include pre-disbursement cancellations. | |
| 07 | 08 | | 33-40 | NUM | | Borrower Paid Principal Amount | C | Required if any principal reduction has occurred |  | S999999v99 - if negative value, pass zero Any principal reduction excluding school refunds and cancellations ***for this disbursement***. See CrossFoot instructions on first page. | |
| 07 | 07 | | 41-47 | NUM | | Borrower Paid Interest Amount | C | Required if any interest has been paid by the borrower |  | S99999v99 - if negative value, pass zero | |
| 07 | 08 | | 48-55 | NUM | | Principal Balance Outstanding | R |  |  | S999999v99 - if negative value, pass zero Remaining balance for ***this disbursement***  See CrossFoot instructions on first page | |
| 07 | 07 | | 56-62 | NUM | | Borrower Accrued Interest | C | Required for all PLUS loans and for non-interim Stafford loans |  | S99999v99 The amount of interest accrued and unpaid ***on this disbursement***, as of the “Accrued Through” date (which will be determined for each transfer; see notes on page 1) | |
| 07 | 07 | | 63-69 | NUM | | Interest Receivable Government | C | Required for Conduit Loans |  | S99999v99  The amount of subsidized interest that has not been billed to the government at the time of the Put. This field should only be populated for loans put from the Conduit. | |
| 07 | 01 | | 70-70 | CHAR | | Benefit Code | R |  | 4 = Subsidized Interest  8 = Non subsidized interest |  | |
| 07 | 02 | | 71-72 | NUM | | Bond Identifier Code | N |  |  |  | |
| 07 | 08 | | 73-80 |  | | Unused | X |  |  | Internal Use Only | |
| 07 | 01 | | 81-81 |  | | Unused | X |  |  | Internal Use Only | |
| 07 | 04 | | 82-85 |  | | Unused | X |  |  | Internal Use Only | |
| 07 | 11 | | 86-96 | NUM | | Application Number | N |  |  |  | |
| 07 | 02 | | 97-98 | NUM | | Disbursement Segment | R |  | “1”  “2”  Etc….. | Disbursement number for multiply disbursed loans (first, second, third etc disbursement of the loan) | |
| 07 | 10 | | 99-108 | NUM | | Check Number | N |  |  |  | |
| 07 | 01 | | 109-109 | CHAR | | Disbursement Type | N |  | C = Check or Master Check  E = EFT Space |  | |
| 07 | 06 | | 110-115 |  | | Unused | X |  |  | Internal Use only | |
| 07 | 02 | | 116-117 | CHAR | | Grade Level | R |  | See table 07 |  | |
| 07 | 01 | | 118-118 |  | | Unused | X |  |  | Internal Use Only | |
| 07 | 06 | | 119-124 | DATE | | Loan Guarantee Date | R |  |  | MMDDYY | |
| 07 | 01 | | 125-125 | CHAR | | Lender of Last Resort | C | Required if LLR Loan | “Y” or blank |  | |
| 07 | 04 | | 126-129 |  | | Unused | X |  |  | Internal Use Only | |
| 07 | 01 | | 130-130 | CHAR | | MPN Confirmation Code | N |  | Y = Yes, valid MPN exists; N = No, a valid MPN does not exist; U = Unknown – the service provider does not know if a valid MPN exists. | This field is defined for PUT activity only. | |
| 07 | 01 | | 131-131 | CHAR | | Federal Application Code | N |  | B = Federal Stafford Application/Prom Note; M = MPN; P = Federal PLUS Application/Prom Note.  Q = PLUS MPN  G = Grad PLUS |  | |
| 07 | 01 | | 132-132 | CHAR | | Serial Loan Code | N |  | Indicates how the school intends to use the master promissory note (MPN). **Values:** N = New MPN; S = Serial MPN. |  | |
| 07 | 06 | | 133-138 | DATE | | School Loan Certification Date | C | Required if on Sender’s System |  | MMDDYY | |
| 07 | 19 | | 139-157 | CHAR | | CommonLine Unique ID | C | Required if on Sender’s System |  |  | |
| 07 | 04 | | 158-161 |  | | Unused | X |  |  | Internal Use Only | |
| 07 | 01 | | 162-162 | CHAR | | Fully Disbursed Indicator | R |  | C = Fully disbursed by Cancellation  F = Fully Disbursed  P = Partially disbursed  Blank- unknown | As loans must be fully disbursed, P will not be a valid value for FFELP loans.  If DL loan volume is transferred but the future disbursements are not known the valid value is Blank. | |
| 07 | 04 | | 163-166 |  | | Unused | X |  |  | Internal Use Only | |
| 07 | 01 | | 167-167 |  | | Unused | X |  |  | Internal Use Only | |
| 07 | 06 | | 168-173 | DATE | | Application Received Date | C | Required for Rehabilitated Consolidation Loans |  | MMDDYY | |
| 07 | 08 | | 174-181 |  | | Unused | X |  |  | Internal Use Only | |
| 07 | 04 | | 182-185 |  | | Unused | X |  |  | Internal Use Only | |
| 07 | 02 | | 186-187 | CHAR | | E-Signature (Authentication) type code | C | Required if loan was e-signed | “F” = FAFSA PIN  P = pinless  BLANK |  | |
| 07 | 06 | | 188-193 | DATE | | Blanket Approval Date | N |  |  | MMDDYY | |
| 07 | 01 | | 194 | CHAR | | Borrower E-Signature Indicator Code | C | Required if loan was e-signed | Y = E Signature  Blank = Not E Signature |  | |
| 07 | 01 | | 195 | CHAR | | PLUS/ ALT Student E-signature Indicator Code | C | Required if PLUS loan was e-signed | Y = E Signature  Blank = Not E Signature | Used only when the student is not the borrower and has also e-signed | |
| 07 | 09 | | 196-204 | CHAR | | Borrower E-Signature Source | C | Required if loan was e-signed | S = School  L = Lender  G = Guarantor  O = Guarantor/Servicer  And the 8 digit OPEID or NCHELP assigned id |  | |
| 07 | 01 | | 205 | CHAR | | Guarantee Type | N |  | B = Blanket Guarantee  SPACE = Traditional Guarantee |  | |
| 07 | 6 | | 206-211 | NUM | | Original Lender ID | R |  |  | Lender code of the ***Original*** lender (lender at time of disbursement of the funds). | |
| 07 | 08 | | 212-219 | NUM | | Pre-Disbursement Cancellation Amount | R |  |  | S999999v99 – if negative value pass zero’s  Total amount of the loan cancelled prior to disbursement. If there were no pre-disbursement cancellations, this amount should be zero. | |
| 07 | 08 | | 220-227 | DATE | | Pre-Disbursement Cancellation Date | C | Required if Pre-Disbursement Cancellation Amount is greater than zero |  | MMDDCCYY  Most recent date of cancellation less than or equal to disbursement date. | |
| 07 | 1 | | 228-228 | CHAR | | Approved Late Indicator | R | True – Approved  False – Not applicable | Y = True  N = False | Approved Late Disbursement indicator is set to true to designate an approved late disbursement or an approved change to a Disbursement Date which makes the Disbursement late. | |
| 07 | 08 | | 229-236 | DATE | | Last Anticipated Date | C |  |  | MMDDCCYY –  This date represents the last anticipated disbursement date. | |
| 07 | 03 | | 237-239 | NUM | | PLUS Disbursement Remaining | C | If PLUS loan |  | This field represents the anticipated number of remaining disbursement on a DL PLUS loan as it was reported by COD.  Zero’s should populate to the left so that ‘7’ will be shown as ‘007’. | |
| 07 | 17 | | 240-256 | CHAR | | Filler |  |  |  |  | |

| Rec Code | | Field  Length | Field  Position | | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| record 08 – Claim and Enrollment Data: one record per disbursement – ThIS RECORD is REQUIRED | | | | | | | | | | | |
| 08 | 02 | | 01-02 | Char | | 08 Record ID | R |  | “08” | One record required for each corresponding “07” record | |
| 08 | 02 | | 03-04 | NUM | | Disbursement Number | R |  |  | Sequential number of disbursements being reported – links data with record 07 | |
| 08 | 06 | | 05-10 |  | | Unused | X |  |  | Internal Use Only | |
| 08 | 06 | | 11-16 |  | | Unused | X |  |  | Internal Use Only | |
| 08 | 06 | | 17-22 |  | | Unused | X |  |  | Internal Use Only | |
| 08 | 06 | | 23-28 | DATE | | Refund Date | C | Required if refund amount is provided |  | MMDDYY  Most recent date of refund, if multiple refunds occurred. | |
| 08 | 08 | | 29-36 | NUM | | Refund Amount | C | Required if refund date is given |  | S999999v99 – if negative value pass zero  The cumulative amount of Post **Disbursement** refund(s) returned from school to lender, as reported by lender. A loan or disbursement is refunded in full or in part when a full or partial amount is returned to the lender 120 days or more after the disbursement. | |
| 08 | 07 | | 37-43 | NUM | | Capitalized Interest Amount | C | Required if any interest has been capitalized |  | S99999v99 – if negative value pass zero | |
| 08 | 08 | | 44-51 |  | | Unused | X |  |  | Internal Use Only | |
| 08 | 07 | | 52-58 |  | | Unused | X |  |  | Internal Use Only | |
| 08 | 08 | | 59-66 |  | | Unused | X |  |  | Internal Use Only | |
| 08 | 05 | | 67-71 | NUM | | Interest Rate | R |  |  | V99999  (Example 8.5% = .08500) | |
| 08 | 03 | | 72-74 | CHAR | | Interest Code | R |  |  | Fixed – Use FX space  Variable – VAR | |
| 08 | 06 | | 75-80 | DATE | | Loan Period Start Date | R |  |  | MMDDYY  CDDTS/DMCS to use first disbursement date if not available | |
| 08 | 06 | | 81-86 | DATE | | Loan Period End Date | R |  |  | MMDDYY  CDDTS/DMCS to use Loan period begin date plus 12 months if not available | |
| 08 | 07 | | 87-93 | NUM | | Loan Origination Fee Paid by the Borrower | C | Required if applicable |  | S99999v99 – if negative value pass zero | |
| 08 | 07 | | 94-100 | NUM | | Insurance Premium (guarantee fee/ Default fee) Paid by the Borrower | C | Required if applicable |  | S99999v99 – if negative value pass zero | |
| 08 | 04 | | 101-104 | CHAR | | Credit Score Code | N |  |  |  | |
| 08 | 14 | | 105-118 |  | | Unused | X |  |  | Internal Use Only | |
| 08 | 21 | | 119-139 | CHAR | | Loan Identification | C | Guarantor’s unique loan ID |  |  | |
| 08 | 01 | | 140-140 |  | | Unused | X |  |  | Internal Use Only | |
| 08 | 02 | | 141-142 |  | | Unused | X |  |  | Internal Use Only | |
| 08 | 01 | | 143-143 |  | | Unused | X |  |  | Internal Use Only | |
| 08 | 06 | | 144-149 |  | | Unused | X |  |  | Internal Use Only | |
| 08 | 50 | | 150-199 |  | | Unused | X |  |  | Internal Use Only | |
| 08 | 7 | | 200-206 | NUM | | Loan Origination Fee paid by the client | C | Required if applicable |  | S99999v99 – if negative value pass zero | |
| 08 | 7 | | 207-213 | NUM | | Unreported Capitalized Interest OID | C | Required if ED Servicer will report an unpaid Interest amount from the previous servicer |  | S99999v99 – if negative value pass zero For each eligible loan, provide separately the amount of unpaid capitalized interest included in the principal balance on the date the loan is sold. This is the same as the amount required on the Claim Form. | |
| 08 | 7 | | 214-220 | NUM | | Unreported Loan Origination Fee OID | C | Required if ED Servicer will report an unpaid origination fee from the previous servicer |  | S99999v99 – if negative value pass zero For each eligible loan, provide separately the amount of unpaid origination fee included in the principal balance on the date the loan is sold. This is the same as the amount required on the Claim Form. | |
| 08 | 7 | | 221 – 227 | NUM | | Guaranty (Default) Fee Paid by the Guarantor | C | Required if applicable |  | S99999v99 – if negative value pass zero The amount of the default fee which was paid by the guarantor and not the borrower | |
| 08 | 7 | | 228 – 234 | NUM | | Guarantor (Default) fee paid by the lender | C | Required if applicable |  | S99999v99 – if negative value pass zero The amount of the default fee which was paid by the lender and not the borrower. | |
| 08 | 06 | | 235-240 | Date | | Cancellation Date | C | Required if Cancellation Amount is provided |  | MMDDYY  Most recent date of cancellation, if multiple cancellations occurred. | |
| 08 | 08 | | 241-248 | NUM | | Cancellation Amount | C | Required if Cancellation Date is provided |  | S999999v99 – if negative value pass zero The cumulative amount of loan or disbursement(s) that was canceled **Post Disbursement**. A loan or disbursement is canceled in full or in part when a full or partial amount is returned to the lender within 120 days after the disbursement date. | |
| 08 | 01 | | 249 | CHAR | | Variable Rate Type | C | Only used for Transfers to servicers of Rehabilitated loans from DMCS | F = Fixed  8 = 8-10% balloon rate  A = Variable rate based on 91-day T-Bill rate  B = Variable rate based on 52-week T-Bill rate. | The current interest rate type. When A or B, Variable Interest Add-On Rate and Interest Rate Cap must also be supplied | |
| 08 | 07 | | 250-256 | CHAR | | Filler | N |  |  |  | |

| Rec Code | | Field  Length | | Field  Position | | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Record 09 – Summarized Disbursement Data – Used only if allocation of financial amounts cannot be made at the disbursement level.** | | | | | | | | | | | | |
| 09 | 02 | | 01-02 | | CHAR | | 09 Record ID | R |  | “09“ | Optional use only | |
| 09 | 08 | | 03-10 | | NUM | | Summary Principal Balance | N |  |  | S999999v99 – if negative value pass zero | |
| 09 | 07 | | 11-17 | | NUM | | Summary Capitalized Interest | N |  |  | S99999v99 – if negative value pass zero | |
| 09 | 08 | | 18-25 | | NUM | | Summary Principal Paid | N |  |  | S999999v99 – if negative value pass zero | |
| 09 | 07 | | 26-32 | | NUM | | Summary Interest Paid | N |  |  | S99999v99 – if negative value pass zero | |
| 09 | 08 | | 33-40 | | NUM | | Summary Principal Paid by Claim | N |  |  | S999999v99 – if negative value pass zero | |
| 09 | 07 | | 41-47 | | NUM | | Summary Interest Receivable Borr | C | Required for all PLUS loans and for non-interim Stafford loans |  | S99999v99 – if negative value pass zero | |
| 09 | 07 | | 48-54 | | NUM | | Summary Interest Paid by Claim | N |  |  | S99999v99 – if negative value pass zero | |
| 09 | 07 | | 55-61 | | NUM | | Summary Loan Origination Fees paid by the borrower | N |  |  | S99999v99 – if negative value pass zero | |
| 09 | 07 | | 62-68 | | NUM | | Summary Insurance Premiums | N |  |  | S99999v99 – if negative value pass zero | |
| 09 | 07 | | 69-75 | | NUM | | Summary Loan Origination Fees paid by the client | N |  |  | S99999v99 – if negative value pass zero | |
| 09 | 07 | | 76-82 | | NUM | | Summary Unreported Capitalized Interest OID | N |  |  | S99999v99 – if negative value pass zero Summarized amount of capitalized interest OID that ED Servicer will be responsible to report on 1098E’s. | |
| 09 | 07 | | 83-89 | | NUM | | Summary Unreported Loan Origination Fee OID | N |  |  | S99999v99 – if negative value pass zero Summarized amount of loan origination OID that ED Servicer will be responsible to report on 1098E’s. | |
| 09 | 07 | | 90-96 | | NUM | | Summary Guaranty/Default Fees Paid by Guarantor | N |  |  | S99999v99 – if negative value pass zero | |
| 09 | 07 | | 97-103 | | NUM | | Summary Guaranty/Default Fees Paid by Lender | N |  |  | S99999v99 – if negative value pass zero | |
| 09 | 14 | | 104-117 | | NUM | | Current Penalties | C | Only used for DMCS to/from TPD transfers |  | Total outstanding late fees and penalties assessed against the borrower in accordance with the program requirements as a result of late payments or invalid repayment instruments. Must be numeric; may be zero. Report only the amount currently owed by the borrower. | |
| 09 | 14 | | 118-131 | | NUM | | Current Treasury Offset Fees | C | Only used for DMCS to/from TPD transfers |  | Total outstanding fees assessed against the borrower in accordance with program requirements for performing Treasury Offsets. Must be numeric; may be zero. Report only the amount currently owed by the borrower. | |
| 09 | 14 | | 132-145 | | NUM | | Current Administration Fees | C | Only used for DMCS to/from TPD transfers |  | Total outstanding fees assessed against the borrower in accordance with program requirements for account collection, excluding penalties reported elsewhere. Must be numeric; may be zero. Report only the amount currently owed by the borrower. | |
| 09 | 14 | | 146-159 | | NUM | | Current Miscellaneous Fee | C | Only used for DMCS to/from TPD transfers |  | Any outstanding fees which cannot be reported elsewhere. Must be numeric; may be zero. Report only the amount currently owed by the borrower. | |
| 09 | 14 | | 160-173 | | NUM | | Current Collection Fees | C | Only used for DMCS to/from TPD transfers OR Transfers to servicers of Rehabilitated loans from DMCS |  | Total outstanding fees assessed against the borrower in accordance with program requirements for performing collection activities. Must be numeric; may be zero. Report only the amount currently owed by the borrower. Collection Fees and Collection Costs are synonymous. | |
| 09 | 08 | | 174-181 | | NUM | | Collection Fee Cap | C | Only used for Transfers to servicers of Rehabilitated loans from DMCS |  | The maximum rate of Collection Fee that can be applied, as indicated on the Promissory Note. Must be numeric; two positions before and six positions after an assumed decimal point (e.g., 00250000 = 25%). If no cap, enter 99999999. | |
| 09 | 14 | | 182-195 | | NUM | | DOJ Fee | C | Only used for DMCS to/from TPD transfers OR Transfers to servicers of Rehabilitated loans from DMCS |  | Total outstanding fees assessed by Department of Justice. Must be numeric; may be zero. Report only the amount currently owed by the borrower. | |
| 09 | 61 | | 196-256 | | CHAR | | Filler | N |  |  | Fill with spaces. | |

| c Code | | Field  Length | | Field  Position | | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Record 10 – Reference Data | | | | | | | | | | | | |
| 10 | 02 | | 01-02 | | CHAR | | 10 Record ID | R |  | “10” | Record 11 should occur one time for each reference,  PLUS endorsers are passed in this record.  For Parent PLUS loans, include a record for the student.  The standard request is two “regular” references in addition to the above. | |
| 10 | 02 | | 03-04 | | CHAR | | Reference Number | R |  |  | Sequential number of underlying references. Used to match Record 10 and 11. | |
| 10 | 01 | | 05-05 | | CHAR | | Reference Type | C |  | “D”  “M”  “S”  SPACE | “D” = Dependent Student, PLUS loans only  “M” = Co-Maker  “S” = Cosigner/ Endorser  SPACE = other Reference | |
| 10 | 28 | | 06-33 | |  | | Unused | X |  |  | Internal Use Only | |
| 10 | 28 | | 34-61 | | CHAR | | Reference C/O Line | N |  |  | Can be used as “overflow”; data on this line will appear **above** the street address when printing on output. (see record 11) | |
| 10 | 09 | | 62-70 | | NUM | | SSN | C | Required if ref type = “D”, “M” or “S” |  |  | |
| 10 | 06 | | 71-76 | | DATE | | Birth Date | C | Required if ref type = “D”, “M” or “S” | MMDDYY |  | |
| 10 | 35 | | 77-111 | | CHAR | | Reference Last Name | R |  |  | Reference last name | |
| 10 | 4 | | 112-115 | | CHAR | | Reference Last Name Suffix | C | Required if available |  | Reference suffix | |
| 10 | 12 | | 116-127 | | CHAR | | Reference First Name | R |  |  | Reference first name | |
| 10 | 12 | | 128-139 | | CHAR | | Reference Middle Name | C | Required if available |  | Reference middle name or initial | |
| 10 | 9 | | 140-148 | | NUM | | COD SSN | C | Required if ref type = “D”, “M” or “S” |  | Should be populated if the Servicer has a different SSN then was reported from COD | |
| 10 | 8 | | 149-156 | | DATE | | COD Birth Date | C | Required if ref type = “D”, “M” or “S” | MMDDCCYY | Should be populated if the Servicer has a different Birth Date then was reported from COD | |
| 10 | 100 | | 157-256 | | CHAR | | Filler | C |  |  |  | |

| Rec Code | Field  Length | | Field  Position | | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Record 11 – Reference Data | | | | | | | | | | | |
| 11 | 02 | 01-02 | | CHAR | | 11 Record ID | R |  | “11” | Record 11 should occur one time for each reference. One record required for each “10” record. | |
| 11 | 02 | 03-04 | | NUM | | Reference Number | R |  |  | Sequential number of underlying references – Used to match Record 10 and 11 | |
| 11 | 01 | 05-05 | | CHAR | | Reference Foreign Address Code | C | Required if address is foreign | “F” if address is foreign  SPACE if address is domestic |  | |
| 11 | 28 | 06-33 | | CHAR | | Reference Street Address | R |  |  | Provide as much of the primary address as will fit in the spaces available. | |
| 11 | 16 | 34-49 | | CHAR | | Reference City | R |  |  |  | |
| 11 | 02 | 50-51 | | CHAR | | Reference State Code | R |  |  | Must be blank if foreign address | |
| 11 | 05 | 52-56 | | CHAR | | Reference Zip Code | R |  |  |  | |
| 11 | 04 | 57-60 | | CHAR | | Reference Zip+4 | N |  |  |  | |
| 11 | 10 | 61-70 | | CHAR | | Reference Residence Phone Number | R |  |  |  | |
| 11 | 10 | 71-80 | | CHAR | | Reference Alternate Phone Number | C | Required if on Sender’s System |  |  | |
| 11 | 1 | 81 | | CHAR | | Reference Address Type | C |  | P – Permanent  T – Temporary | Indicates if the address is Permanent or Temporary Address | |
| 11 | 28 | 82-109 | | CHAR | | Reference Street Address 2 | C |  |  |  | |
| 11 | 2 | 110-111 | | CHAR | | Reference Country Code | C |  |  | Please use standard postal definitions | |
| 11 | 60 | 112- 171 | | CHAR | | Reference E-mail Address | C |  |  | It is assumed that if the e-mail address is provided that it is a Good (Valid) e-mail address. | |
| 11 | 1 | 172 | | CHAR | | Reference Citizenship Code | C |  | Blank  C = US Citizen  M = Canadian  R = Permanent Resident  O = Other |  | |
| 11 | 84 | 173-256 | | CHAR | | Filler | R |  |  |  | |

| Rec Code | Field  Length | Field  Position | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| record 12 – Deferment and Forbearance History Data REcord: Multiple Records oNe record per Deferment PERIOD | | | | | | | | |
| 12 | 02 | 01-02 | Char | 12 – Record ID |  |  | “12” | 12 Record is a required record if the borrowers account has any deferment History. There can be multiple records one for each deferment. |
| 12 | 06 | 03-08 | DATE | Deferment Begin Date | C | If a deferment begin date is provided, at least one of the data items for # of Months on the Rec 02 must have a value |  | MMDDYY  For Grad PLUS loans that have been fully disbursed, populate this field with the day of the last disbursement date. |
| 12 | 06 | 09-14 | DATE | Deferment End Date | C | Required if Deferment Begin Date is provided |  | MMDDYY  For Grad PLUS loans, populate this field with the anticipated graduation date. |
| 12 | 01 | 15-15 | CHAR | Deferment Type | C | Required if Deferment Begin Date is provided | See Table 4 |  |
| 12 | 241 | 16-256 | CHAR | Filler |  |  |  |  |

| Rec Code | Field  Length | Field  Position | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| record 13 – PAYMENT SUPPLEMENTAL DATA: ONE RECORD PER LOAN | | | | | | | | |
| 13 | 02 | 01-02 | Char | 13 – Record ID |  |  | “13” | Record 13 is not a required record. |
| 13 | 02 | 03-04 |  | Unused | C |  |  |  |
| 13 | 08 | 05-12 |  | Unused | C |  |  |  |
| 13 | 03 | 13-15 | NUM | Repayment Term 7 of Current Repayment Schedule | C | Required if in Repayment |  | This is the number of months associated with the seventh term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. |
| 13 | 07 | 16-22 | NUM | Repayment Amount 7 of Current Repayment Schedule | C | Required if in Repayment |  | S99999v99 – if negative value pass zero This is the payment amount associated with the seventh term of the current repayment schedule. Required for all repayment plans. |
| 13 | 03 | 23-25 | NUM | Repayment Term 8 of Current Repayment Schedule | C | Required if in Repayment |  | This is the number of months associated with the eighth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. |
| 13 | 07 | 26-32 | NUM | Repayment Amount 8 of Current Repayment Schedule | C | Required if in Repayment |  | S999999v99 – if negative value pass zero This is the payment amount associated with the eighth term of the current repayment schedule. Required for all repayment plans. |
| 13 | 03 | 33-35 | NUM | Repayment Term 9 of Current Repayment Schedule | C | Required if in Repayment |  | This is the number of months associated with the ninth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. |
| 13 | 07 | 36-42 | NUM | Repayment Amount 9 of Current Repayment Schedule | C | Required if in Repayment |  | S99999v99 – if negative value pass zero This is the payment amount associated with the ninth term of the current repayment schedule. Required for all repayment plans. |
| 13 | 03 | 43-45 | NUM | Repayment Term 10 of Current Repayment Schedule | C | Required if in Repayment |  | This is the number of months associated with the tenth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. |
| 13 | 07 | 46-52 | NUM | Repayment Amount 10 of Current Repayment Schedule | C | Required if in Repayment |  | S99999v99 – if negative value pass zero This is the payment amount associated with the tenth term of the current repayment schedule. Required for all repayment plans. |
| 13 | 03 | 53-55 | NUM | Repayment Term 11 of CurrentRepayment *Sche*dule | C | Required if in Repayment |  | This is the number of months associated with the eleventh term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. |
| 13 | 07 | 56-62 | NUM | Repayment Amount 11 of Current Repayment Schedule | C | Required if in Repayment |  | S99999v99 – if negative value pass zero This is the payment amount associated with the eleventh term of the current repayment schedule. Required for all repayment plans. |
| 13 | 03 | 63-65 | NUM | Repayment Term 12 of Current Repayment Schedule | C | Required if in Repayment |  | This is the number of months associated with the twelth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. |
| 13 | 07 | 66-72 | NUM | Repayment Amount 12 of Current Repayment Schedule | C | Required if in Repayment |  | S99999v99 – if negative value pass zero  This is the payment amount associated with the twelve term of the current repayment schedule. Required for all repayment plans. |
| 13 | 03 | 73-75 | NUM | Repayment Term 13 of Current Repayment Schedule | C | Required if in Repayment |  | This is the number of months associated with the thirteenth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. |
| 13 | 07 | 76-82 | NUM | Repayment Amount 13 of Current Repayment Schedule | C | Required if in Repayment |  | S99999v99 – if negative value pass zero This is the payment amount associated with the thirteenth term of the current repayment schedule. Required for all repayment plans. |
| 13 | 03 | 83-85 | NUM | Repayment Term 14 of Current Repayment Schedule | C | Required if in Repayment |  | This is the number of months associated with the fourteenth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. |
| 13 | 07 | 86-92 | NUM | Repayment Amount 14 of Current Repayment Schedule | C | Required if in Repayment |  | S99999v99 – if negative value pass zero This is the payment amount associated with the fourteenth term of the current repayment schedule. Required for all repayment plans. |
| 13 | 03 | 93-95 | NUM | Repayment Term 15 of Current Repayment Schedule | C | Required if in Repayment |  | This is the number of months associated with the fifteenth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. |
| 13 | 07 | 96-102 | NUM | Repayment Amount 15 of Current Repayment Schedule | C | Required if in Repayment |  | S99999v99 – if negative value pass zero This is the payment amount associated with the fifteenth term of the current repayment schedule. Required for all repayment plans. |
| 13 | 03 | 103-105 | NUM | Repayment Term 16 of Current Repayment Schedule | C | Required if in Repayment |  | This is the number of months associated with the sixteenth term of the current repayment schedule. Required for all repayment plans. If the number of months is less than 3 positions, zero fill to the left. |
| 13 | 07 | 106-112 | NUM | Repayment Amount 16 of Current Repayment Schedule | C | Required if in Repayment |  | S99999v99 – if negative value pass zero This is the payment amount associated with the sixteenth term of the current repayment schedule. Required for all repayment plans. |
| 13 | 02 | 113-114 |  | Unused |  |  |  |  |
| 13 | 06 | 115-120 | NUM | Claiming Lender ID | C | Only used for DMCS to/from TPD transfers OR Transfers to servicers of Rehabilitated loans from DMCS |  | Enter the six digit Lender ID for the lender that submitted the claim. |
| 13 | 08 | 121-128 | DATE | Date of Default | C | Only used for DMCS to/from TPD transfers |  | Date the loan defaulted, as defined in the regulations. Must be after Date of Last Disbursement, except for PLUS and GPLS loans. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989). |
| 13 | 08 | 129-136 | DATE | Date Claim Paid to Lender | C | Only used for DMCS to/from TPD transfers |  | The date the guaranty agency paid the claim to the lender. |
| 13 | 08 | 137-144 | DATE | Date of First Treasury Offset Certification | C | Only used for DMCS to/from TPD transfers |  | Date the loan was first certified for Treasury Offset. |
| 13 | 08 | 145-152 | DATE | Date of Judgment | C | Only used for DMCS to/from TPD transfers |  | Date a judgment was made for Treasury Offset or wage garnishment. |
| 13 | 08 | 153-160 | DATE | Judgment Expiration Date | C | Only used for DMCS to/from TPD transfers |  | Date the judgment for Treasury Offset or wage garnishment will or has expired. |
| 13 | 08 | 161-168 | NUM | Variable Interest Add-On Rate | C | Only used for DMCS to/from TPD transfers OR Transfers to servicers of Rehabilitated loans from DMCS |  |  |
| 13 | 08 | 169-176 | NUM | Interest Rate Cap | C | Only used for DMCS to/from TPD transfers |  | The highest interest rate that can be charged for the loan. This rate is fixed for the duration of the debt. Must be a valid value when Current Interest Rate Type = A or B; may not be less than the Current Interest Rate or greater than 20%. When Current Interest Rate Type = F or 8, enter zeros. Must be numeric; two positions before and six positions after an assumed decimal point (e.g., 00040000 = 4%). |
| 13 | 08 | 177-184 | NUM | Amount Collected by GA | C | Only used for DMCS to/from TPD transfers |  | This field is the breakout for the borrower what principal amount was paid by the borrower to the GA only. |
| 13 | 08 | 185-192 | NUM | Interest Paid to Lender by GA | C | Only used for DMCS to/from TPD transfers |  | This field is the breakout for the borrower what interest amount was paid by the borrower to the GA only. |
| 13 | 08 | 193-200 | CHAR | Account Owner | C | Only used for Transfers to servicers of Rehabilitated loans from DMCS |  |  |
| 13 | 56 | 201- 256 | CHAR | Filler | R |  |  |  |

| Rec Code | | Field  Length | | Field  Position | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| record 14 – SuPPLEMENTAL REPAYMENT RECORD (PAIRS UP WITH RECORD 03) | | | | | | | | | | |
| 14 | | 02 | | 01-02 | Char | 14 – Record ID | C | If Borrower is in IBR / ICR or Joint repayment plan fields must be populated | “14” |  |
| 14 | | 01 | | 03-03 | CHAR | Joint Repayment Indicator | C |  | Y = yes  N = No |  |
| 14 | | 01 | | 04-04 | CHAR | Marital Status | C |  | S = Single  M = Married |  |
| 14 | | 01 | | 05-05 | CHAR | Filing Status | C |  | J = Jointly  S = Separately |  |
| 14 | | 02 | | 06-07 | NUM | Family Size | C |  |  | 99 |
| 14 | | 08 | | 08-15 | DATE | IRS Consent Date | C |  | Blank valid if IRS not used | MMDDCCYY |
| 14 | | 08 | | 16-23 | DATE | IRS Consent Expiration Date | C |  | Blank valid if IRS | MMDDCCYY |
| 14 | | 08 | | 24-31 | DATE | IRS Consent Revoke Date | C |  | Blank valid if IRS not used | MMDDCCYY |
| 14 | | 09 | | 32-40 | NUM | Borrower AGI / Income | C |  |  | S9999999V99 – if negative value pass zero’s |
| 14 | | 08 | | 41-48 | DATE | Last AGI / Income Date | C |  |  | MMDDCCYY |
| 14 | | 09 | | 49-57 | NUM | Spouse SSN | C | Required for joint repayment under ICR and IBR |  |  |
| 14 | 35 | | 58-92 | | CHAR | Spouse Last Name | C | Required for joint repayment under ICR and IBR |  | Spouse Last Name | |
| 14 | 04 | | 93-96 | | CHAR | Spouse Last Name Suffix | C | Required for joint repayment under ICR and IBR |  | Spouse suffix | |
| 14 | 12 | | 97-108 | | CHAR | Spouse First Name | C | Required for joint repayment under ICR and IBR |  | Spouse first name | |
| 14 | 12 | | 109-120 | | CHAR | Spouse Middle Name | C | Required for joint repayment under ICR and IBR |  | Spouse middle name or initial | |
| 14 | | 08 | 121-128 | | DATE | Spouses Date of Birth | C | Required if joint repayment under ICR and IBR | MMDDCCYY | Spouses Date of birth |
| 14 | | 08 | 129-136 | | DATE | Spouse IRS Consent Date | C |  | Blank valid if IRS not used | MMDDCCYY |
| 14 | | 08 | 137-144 | | DATE | Spouse IRS Consent Expiration Date | C |  | Blank valid if IRS | MMDDCCYY |
| 14 | | 08 | 145-152 | | DATE | Spouse IRS Consent Revoke Date | C |  | Blank valid if IRS not used | MMDDCCYY |
| 14 | | 09 | 153-161 | | NUM | Spouse AGI / Income | C |  |  | S9999999V99 – if negative value pass zero’s |
| 14 | | 08 | 162-169 | | DATE | Spouse Last AGI / Income Date | C |  |  | MMDDCCYY |
| 14 | | 12 | 170-181 | | NUM | Spouse Standard/Standard Payment Amount at Repayment | C |  |  | S9999999999V99 – if negative value pass zero’s |
| 14 | | 12 | 182-193 | | NUM | Spouse Standard/Standard Payment Amount at IBR Begin Date | C |  |  | S9999999999V99 – if negative value pass zero’s |
| 14 | | 1 | 194 | | CHAR | Forced ICR Indicator | C |  | Y  N |  |
| 14 | | 3 | 195-197 | | NUM | ICR On-time Payments Made | C |  |  | To capture# of payments made towards 3 on-time, consecutive commitment when forced ICR indicator is Y. |
| 14 | | 8 | 198-205 | | DATE | Negative Amortization Begin Date | C | If Borrower is in the repayment plan J4, Alternative Negative Amortization Repayment Plan. |  | MMDDCCYY |
| 14 | | 8 | 206-213 | | NUM | Negative Amortization Payment Amount | C | If Borrower is in the repayment plan J4, Alternative Negative Amortization Repayment Plan. |  | S999999V99 – if negative value pass zero’s |
| 14 | | 2 | 214-215 | | NUM | ICR Negative Amortization Length | C | If Borrower is in the repayment plan J4, Alternative Negative Amortization Repayment Plan. |  | The length of time in months that the borrower has been placed in a Negative Amortization Plan. |
| 14 | | 8 | 216-223 | | DATE | Capitalized Interest Date when in ICR plan | C |  |  | If Borrower is in an ICR Repayment Plan the last date that interest was capitalized, excluding deferment or forbearance end. |
| 14 | | 1 | 224 | | CHAR | 10% threshold indicator | C |  | Y/N | Indicates if the borrower has reached the 10% threshold of capitalized interest |
| 14 | | 09 | 225-233 | | NUM | Cumulative Negative Amortization Interest Capitalized | C |  |  | Amount of Negative Amortization Interest Capitalized on the loan associated with the Negative Amortization Repayment Plan. Exclude interest that was capitalized during deferment or forbearance end. |
| 14 | | 08 | 234-241 | | NUM | Negative Amortization IRB | C |  |  | Amount of Negative Amortized Interest that has not been capitalized as of a specific date. |
| 14 | | 09 | 242-250 | | NUM | Interest Amount from ICR 06/30 CAP Letter | C |  |  | Amount of interest provided in the ICR capitalization letter. |
| 14 | | 03 | 251-253 | | CHAR | Borrower Income Source | C | Required if Borrower in IBR or ICR | IRS  OTH – Other form of income verification |  |
| 14 | | 03 | 254-256 | | CHAR | Spouse Income Source | C | Required if Borrower in Joint ICR or married / filing jointly and in IBR | IRS  OTH – Other form of income verification |  |

| Rec Code | Field  Length | Field  Position | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| record 15 – BENEFIT RECORD – MULTIPLE RECORDS PER LOAN | | | | | | | | |
| 15 | 02 | 01-02 | Char | 15 – Record ID | C |  | ‘15’ | Record is conditional and must be populated if borrower has any benefits on their loans.  Multiple records are anticipated to represent one record per Benefit Type as well as one record for each Military Service Start and End Date. |
| 15 | 03 | 03-05 | CHAR | Benefit Type | C |  | REB  RR1  RR2  IRR  ACH | Reb – rebate  RR1 – Rebate 1 (1.5 % servicing grants; reduces PBO)  RR2 – Rebate 2 (1.5% originated grants; money back to borrower @ time of disbursement)  IRR – Interest rate reduction  ACH – auto debit reduction |
| 15 | 06 | 06-11 | NUM | Benefit Percentage | C |  |  | V999999  (Example 1.25% = .012500) |
| 15 | 09 | 12-20 | NUM | Rebate Amount | C |  |  | S9999999V99 – The rebate amount should always be reported as a positive number regardless of Rebate Type. If a negative value is present pass zero’s. |
| 15 | 01 | 21-21 | CHAR | Benefit Status | C |  | A – Active  D – Disqualified  E – eligible |  |
| 15 | 02 | 22-23 | NUM | Number of Payments towards 12 Payment Commitment | C |  |  | Providing leading zero’s when number is single digit. i.e.) 08 |
| 15 | 02 | 24-25 | CHAR | Late payments towards 12 Payment Commitment | C |  | Y\_/N\_  Where ‘\_’ = space |  |
| 15 | 08 | 26-33 | DATE | Military Service Start Date | C | If Borrower is receiving Military no-interest benefit. |  | MMDDCCYY  Not related to SCRA |
| 15 | 08 | 34-41 | DATE | Military Service End Date | C | If Borrower is receiving Military no-interest benefit. |  | MMDDCCYY  Not related to SCRA |
| 15 | 02 | 42-43 | NUM | Months used towards no interest 60 month accrual | C |  |  |  |
| 15 | 08 | 44-51 | DATE | Rebate Revoke Date | C |  |  | MMDDCCYY |
| 15 | 08 | 52-59 | DATE | Benefit Status Effective Date | C |  |  | MMDDCCYY  Required for NSLDS Reporting |
| 15 | 197 | 60-256 | CHAR | Filler |  |  |  |  |

| Rec Code | Field  Length | Field  Position | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| record 16 – MPN RECord | | | | | | | | |
| 16 | 02 | 01-02 | Char | 16 – Record ID | C | Fields are conditional based on if Master Promissory Note is present. | ‘16’ | Record is conditional and must be populated if borrower has an MPN . |
| 16 | 1 | 03 | CHAR | MPN Status Code | C |  | Y– MPN is active  I– MPN is inactive  N– MPN is closed  Blank-MPN is not on File | MPN status determines if additional loans can be booked for this MPN in the case where the data pertains to a loan |
| 16 | 08 | 04-11 | Date | Expiration Date | C |  | MMDDCCYY | The expiration date of the MPN |
| 16 | 21 | 12-32 | CHAR | MPN ID | C |  |  |  |
| 16 | 224 | 33-256 | CHAR | Filler |  |  |  |  |

| Rec Code | Field  Length | Field  Position | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| record 17– consolidation RECord | | | | | | | | |
| 17 | 02 | 01-02 | Char | 17 – Record ID | C |  | ‘17’ | Record is conditional and must be populated if borrower has a Consolidation Loan . |
| 17 | 21 | 03-23 | CHAR | Consolidated Application ID | C |  |  |  |
| 17 | 1 | 24 | CHAR | PLUS Loan Indicator | C |  | Y – PLUS loans included  N – Not included | Indicates if a PLUS loan was included in the Consolidation |
| 17 | 1 | 25 | CHAR | Loan prior to 10/1/08 | C |  | Y – Yes loans included  N – No loans included  U – unknown | Indicates if the Consolidation loan includes loans disbursed prior to 10/01/2008 |
| 17 | 231 | 26-256 | CHAR | Filler |  |  |  |  |

| Rec Code | Field  Length | | Field  Position | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | | | | | | | | |
| record 18 – DIRECT DEBIT Record: ONe record per Loan | | | | | | | | | |
| 18 | 02 | 01-02 | | CHAR | 18 Record ID | R |  | “18” | Record 18 should occur one time ***per loan*** and should *only* be populated if the Borrower ACH data is in an Active or Suspended status and the next Extraction Date is in the future*.* Do not populate if the borrower has been Disqualified or Withdrawn from ACH |
| 18 | 21 | 03-23 | | CHAR | Award ID | R |  |  |  |
| 18 | 15 | 24-38 | | CHAR | Bank Account Holder First Name | R |  |  |  |
| 18 | 35 | 39-73 | | CHAR | Bank Account Holder Last Name | R |  |  |  |
| 18 | 9 | 74-82 | | CHAR | ABA Routing Number | R |  |  |  |
| 18 | 17 | 83-99 | | CHAR | Bank Account Number | R |  |  |  |
| 18 | 01 | 100 | | CHAR | Bank Account Type | R |  | C = Checking  S = Savings |  |
| 18 | 07 | 101 - 107 | | NUM | Last Extraction Amount | R |  |  | S99999v99 |
| 18 | 08 | 108 -115 | | DATE | Last Extraction Date | R |  |  | MMDDCCYY |
| 18 | 07 | 116 – 122 | | NUM | Borrower’s Monthly Installment Amount | R |  |  | S99999v99 |
| 18 | 07 | 123-129 | | NUM | Additional Amount Extracted | C | Required if additional amount to be extracted |  | S99999v99 |
| 18 | 08 | 130 - 137 | | DATE | Next Scheduled Extraction Date | R |  |  | MMDDCCYY |
| 18 | 01 | 138 | | CHAR | Source of Application | R |  | W = Web  E = Electronic  P = Paper |  |
| 18 | 08 | 139 - 146 | | DATE | Begin Date | R |  |  | MMDDCCYY |
| 18 | 08 | 147-154 | | DATE | End Date | R |  |  | MMDDCCYY |
| 18 | 25 | 155-179 | | CHAR | Bank Account holder Street Address | R |  |  |  |
| 18 | 25 | 180 – 204 | | CHAR | Bank Account Holder Street Address 2 | C |  |  |  |
| 18 | 16 | 205 - 220 | | CHAR | Bank Account Holder City | R |  |  |  |
| 18 | 2 | 221 - 222 | | CHR | Bank Account Holder State | R |  |  |  |
| 18 | 5 | 223 - 227 | | NUJM | Bank Account Holder Zip | R |  |  |  |
| 18 | 4 | 228 - 231 | | NUM | Bank Account Holder Zip +4 | C |  |  |  |
| 18 | 25 | 232 - 256 | | Filler |  |  |  |  |  |

| Rec Code | Field  Length | | Field  Position | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | | | | | | | | |
| record 19 – Teach Grant Record: ONe record per Loan | | | | | | | | | |
| 19 | 02 | 01-02 | | CHAR | 19 Record ID | R |  | 19 | Record 19 should only be included when transferring TEACH information |
| 19 | 21 | 3-23 | | CHAR | Award ID | R |  |  | This basic component specifies a unique identifier for a financial award across programs and systems, and across academic years. |
| 19 | 21 | 24-44 | | CHAR | Agreement to Serve ID | R |  |  | For TEACH Grant, this field will be the Agreement to Serve ID |
| 19 | 8 | 45-52 | | Date | Agreement to Serve Date | R |  |  | For TEACH Grant, this field will be the Agreement to Serve Date. |
| 19 | 1 | 53-53 | | CHAR | Agreement to Serve Status Code | R |  | A=Active note  I=Inactive note  C=Closed note  N=No Agreement to Serve | For TEACH Grant this will be the Agreement to Serve Status Code. |
| 19 | 8 | 54-61 | | Num | Grant Reporting Institution Campus (OPEID) | R |  |  | An eight-digit code, known as the OPE ID, identifying the current school at which the student is accepted for enrollment, currently enrolled, or last attended |
| 19 | 9 | 62-70 | | Num | Grant CPS Original SSN | R |  |  | Social Security number on student’s first Free Application for Federal Student Aid (FAFSA) for this school year |
| 19 | 2 | 71-72 | | Char | Grant CPS Original Name Code | R |  |  | First 2 characters of Last Name on student’s first FAFSA for this school year. |
| 19 | 2 | 73-74 | | Char | Grant Current Award Type | R |  | TG=Teach Grant. | Code indicating type of Grant received |
| 19 | 1 | 75-75 | | Char | Grant Grade Level | R |  | 0=1st year, undergraduate/never attended college  1=1st year, undergraduate/attended college before  2=2nd year undergraduate/sophomore  3=3rd year undergraduate/junior  4=4th year undergraduate/senior  5=5th year/other undergraduate  6=1st year graduate/professional  7=Continuing graduate/professional or beyond | Student’s academic or grade level in school at the beginning of the specific period covered by the Grant |
| 19 | 2 | 76-77 | | Num | Grant Max Disbursement Number | R |  |  | Disbursement Number |
| 19 | 3 | 78-80 | | Num | Grant Current Award Sequence Number | R |  |  | Award Sequence Number |
| 19 | 2 | 81-82 | | Num | Grant CPS Transaction Number | R |  |  | Transaction Number |
| 19 | 7 | 83-89 | | Num | Grant Total Accepted Award Amount Paid | R |  |  | The Year-to-Date total of accepted disbursements. |
| 19 | 7 | 90-96 | | Num | Grant Award Amount | R |  |  | Accepted Award Amount |
| 19 | 8 | 97-104 | | Date | Grant Enrollment Date | R |  |  | Accepted Enrollment Date |
| 19 | 8 | 105-112 | | Date | Grant Create Date | R |  |  | This is the date that the award was added to COD. |
| 19 | 8 | 113-120 | | Date | Grant Date of Last Update | R |  |  | Date the grant was last updated |
| 19 | 8 | 121-128 | | Date | Grant Date Disbursement Posted in COD | R |  |  | The date COD posted the accepted disbursement |
| 19 | 4 | 129-132 | | Num | Grant Award Year | R |  |  | Current Award Year |
| 19 | 1 | 133-133 | | Char | Grant Expert Teacher Flag | R |  | Must be populated with a space or Y=Yes | Flag to indicate Expert Teacher Program |
| 19 | 2 | 134-135 | | Char | Grant Status | R |  | AS=Agreement to Serve  DE=Death Discharge  DI=Disability Discharge  LC=Life Circumstance  LN=Converted to a D8 loan  CA=Cancelled  SF=Satisfied in Full | Code for current status of a TEACH grant |
| 19 | 8 | 136-143 | | Date | Grant Status Date | R |  |  | Date when the current Code for TEACH Grant Status became effective. |
| 19 | 2 | 144-145 | | Char | Grant Life Circumstance Type | C | Grant status must be LC | EP=Eligible Program.  FM=Family Medical Leave Act  MO=Military Operations or National Emergency  UK=Unknown or not reported | Type of Life Circumstance |
| 19 | 8 | 146-153 | | Date | Grant Life Circumstance Begin Date | C | Grant status must be LC |  | Date the Life Circumstance began. |
| 19 | 8 | 154-161 | | Date | Grant Life Circumstance End Date | C | Grant status must be LC |  | Date Life Circumstance ended |
| 19 | 2 | 162-163 | | Num | Grant Teacher Years Completed | R |  |  | Years of Service as a Teacher |
| 19 | 8 | 164-171 | | Date | Grant Teacher Satisfaction Required Date | C | Must be reported when Grant Status is AS, LC or SF. |  | Date that is projected as the satisfaction of requirements date |
| 19 | 85 | 172-256 | | CHAR | Filler |  |  |  |  |

| Rec Code | Field  Length | | Field  Position | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | | | | | | | | |
| record 20 – Teach Grant Record: ONe record per Loan | | | | | | | | | |
| 20 | 02 | 01-02 | | CHAR | 20 Record ID | R |  | 20 | Record 19 should only be included when transferring TEACH information |
| 20 | 8 | 03-10 | | Num | Academic Year |  |  |  | This is the academic year for which the grant recipient is getting credit for teaching services performed. |
| 20 | 30 | 11-40 | | Char | School Name |  |  |  | This is the school in which the grant recipient taught. |
| 20 | 15 | 41-55 | | Char | School County |  |  |  | This is the county in which the school is located. |
| 20 | 2 | 56-57 | | Char | School Stat |  |  |  | This is the state in which the school is located. |
| 20 | 50 | 58-107 | | Char | Subject Taught |  |  |  | Teach Grant recipients are required to teach in specific subject areas. When they certify each year, they must provide the subject for which they taught. |
| 20 | 8 | 108-115 | | Date | Current Certification Due Date |  |  |  | (1) Initially set to 120 days after Teach Obligation Begin Date.  (2) Annually set to 1 year from Last Certification Due Date. |
| 20 | 8 | 116-123 | | Date | Last Certification Due Date |  |  |  | Current Certification Due Date from prior obligation year. |
| 20 | 4 | 124-127 | | Char | Type of Notice Sent |  |  |  | 1st notice sent, 2nd notice sent, or 3rd notice sent requesting completion of the annual certification form for the specific annual obligation period. |
| 20 | 8 | 128-135 | | Date | Date Notice Sent |  |  |  | 45 days prior to Current Certification Due Date |
| 20 | 8 | 136-143 | | Date | Teach Obligation Begin Date |  |  |  | This is the day the recipient’s obligation period begins. They only receive credit for teaching when they teach during this period. |
| 20 | 8 | 144-151 | | Date | Teach Obligation End Date |  |  |  | This is the end date for the obligation period. If the recipient does not finish their obligation by this date, the grant gets converted into a loan. |
| 20 | 3 | 152-154 | | Num | Life Circumstance Months |  |  |  | Recipients are entitled to obligation suspensions and this is used to extend the obligation end date. |
| 20 | 8 | 155-162 | | Num | Teach Obligation Year 1 Date |  |  |  | This is the first date recipient receives credit from servicer for teaching in the academic year based on completion of certification form; recipients must teach for 4 years within an 8 year period. |
| 20 | 8 | 163-170 | | Num | Teach Obligation Year 2 Date |  |  |  | This is the second date recipient receives credit from servicer for teaching in the academic year based on completion of certification form; recipients must teach for 4 years within an 8 year period. |
| 20 | 8 | 171-178 | | Num | Teach Obligation Year 3 Date |  |  |  | This is the third date recipient receives credit from servicer for teaching in the academic year based on completion of certification form; recipients must teach for 4 years within an 8 year period. |
| 20 | 8 | 179-186 | | Num | Teach Obligation Year 4 Date |  |  |  | This is the fourth date recipient receives credit from servicer for teaching in the academic year based on completion of certification form; recipients must teach for 4 years within an 8 year period. |
| 20 | 8 | 187-194 | | Date | Loan Converted to Grant Date |  |  |  | The date a loan is converted back into a grant based on various defined reasons. |
| 20 | 8 | 195-202 | | Date | Grant Converted to Loan Date |  |  |  | The date a grant is converted into a loan based on various defined reasons of not meeting the obligation criteria. |
| 20 | 54 | 203-256 | | CHAR | Filler |  |  |  |  |

| Rec Code | Field  Length | Field  Position | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | | | | | | | |
| record 21 – *NOTE: RECORD 21 IS NOT USED AT THIS TIME* | | | | | | | | |

| Rec Code | Field  Length | Field  Position | Data  Type | Data Fields | \*  R | Conditional Requirements | Valid Values | Format / Definitions |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | | | | | | | |
| record 22 – Perkins Information Record: ONe record per Loan | | | | | | | | |
| 22 | 02 | 01-02 | CHAR | 22 Record ID | R |  | 22 | Record 22 should only be included when transferring PERKINS information |
| 22 | 8 | 03-10 | Date | Date of Last Advance | R |  | MMDDCCYY | Last disbursement to borrower before departure date or date on p-note if disbursement was made after borrower’s departure date. |
| 22 | 8 | 11-18 | Date | Date of Last Grace Period | R |  | MMDDCCYY | Nine months after departure date. |
| 22 | 1 | 19-19 | Char | Loan Accelerated Indicator | R |  | Y – YES  N - NO | Date school determined default in the case of sporadic payments and before 10 year repayment term ends. |
| 22 | 1 | 20-20 | Char | Loan Litigated Indicator | R |  | Y – YES  N - NO |  |
| 22 | 2 | 21-22 | Char | Assignment Reason | R |  | HX – Hardship  IX – Incarceration  UX – Unemployment  LX – Liquidation  RX – Refusal to pay  AX – Address unknown  TX – total and permanent disability  OX – other |  |
| 22 | 8 | 23-30 | Num | Principal Amount Adjusted | R |  |  | Any amount refunded or never disbursed which would reduce the principal amount for which the borrower is liable. |
| 22 | 8 | 31-38 | Num | Principal Amount Cancelled | R |  |  | The amount of principal forgiven due to fulfilling a program cancellation provision. |
| 22 | 8 | 39-46 | Num | Interest Amount Cancelled | R |  |  | The amount of interest forgiven due to fulfilling a program cancellation provision. |
| 22 | 2 | 47-48 | Char | Type of Cancellation | R |  | UN – Unknown  PT – Teaching  PV – Public Service  PC – Peace Corps  AC – AmeriCorps  PM – Vista or Active Duty Military |  |
| 22 | 8 | 49-56 | Date | Cancellation Service Start Date | R |  | MMDDCCYY | Date services for forgiven amount began. |
| 22 | 8 | 57-64 | Date | Cancellation Service End Date | R |  | MMDDCCYY | Date services for forgiven amount ended. |
| 22 | 8 | 65-72 | Num | Collection Cost Repaid | R |  |  | Total amount of collection costs repaid, as of certified date. This includes any collection fees that were paid. |
| 22 | 184 | 73-256 | CHAR | Filler |  |  |  |  |

**Table 1 – (Table Intentionally Left Blank)**

| Code | | | Loan Type | Date Range | | Comments |
| --- | --- | --- | --- | --- | --- | --- |
| Pos 1 | Pos 2 | Pos 3 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

**Table 2 – (Table Intentionally Left Blank)**

| Code | | | Description |
| --- | --- | --- | --- |
| Pos 1 | Pos 2 | Pos 3 |
|  |  |  |  |
|  |  |  |  |

**Table 3 - Guarantor Codes (FFELP)**

| GUAR CODE | GUARANTOR CODE DEFINITION | NCHELP Guarantor ID |
| --- | --- | --- |
| AR | Student Loan Guarantee Foundation of Arkansas | 705 |
| CA | California Student Aid Commission | 706 |
| CO | Colorado Student Loan Program | 708 |
| CT | Connecticut Student Loan Foundation | 709 |
| FL | Florida Department of Education (OSFA) | 712 |
| GA | Georgia Higher Education Assistance Corporation | 713 |
| IL | Illinois Student Assistance Commission | 717 |
| IA | Iowa College Student Aid Commission | 719 |
| KY | Kentucky Higher Education Assistance Authority | 721 |
| LA | Louisiana Office of Student Financial Assistance | 722 |
| ME | Finance Authority of Maine | 723 |
| MA | American Student Assistance | 725 |
| MI | Michigan Higher Education Assistance Authority | 726 |
| MO | Missouri Student Loan Program | 729 |
| MT | Montana Guaranteed Student Loan Program | 730 |
| NE | National Student Loan Program | 731 |
| NH | New Hampshire Higher Education Assistance Foundation | 733 |
| NJ | New Jersey Higher Education Student Assistance Authority | 734 |
| NM | New Mexico Student Loan Guarantee Corporation | 735 |
| NY | New York Higher Education Service Corporation | 736 |
| NC | North Carolina State Education Assistance Authority | 737 |
| ND | Student Loans of North Dakota | 738 |
| OK | Oklahoma Guaranteed Student Loan Program | 740 |
| OR | Oregon Student Assistance Commission | 741 |
| PA | Pennsylvania Higher Education Assistance Agency | 742 |
| RI | Rhode Island Higher Education Assistance Authority | 744 |
| SC | South Carolina Student Loan Corporation | 745 |
| SD | Education Assistance Corporation | 746 |
| TN | Tennessee Student Assistance Corporation | 747 |
| TX | Texas Guaranteed Student Loan Corporation | 748 |
| UH | Utah Higher Education Assistance Authority | 749 |
| VT | Vermont Student Assistance Corporation | 750 |
| WA | Northwest Education Loan Association | 753 |
| GL | Great Lakes Higher Education Corporation | 755 |
| US | United Student Aid Funds | 800 |
| TG | Educational Credit Management Corporation | 927 |
| S1 | ACS | 577 |
| S2 | Department of Education – Great Lakes | 581 |
| S3 | Department of Education - Nelnet | 580 |
| S4 | Department of Education - PHEAA | 579 |
| S5 | Department of Education – Sallie Mae | 578 |
| DE | Department of Education (FFELP) – ACS |  |
| DR | DMCS Transfers from ACS |  |
| FD | CDDTS Transfers from ACS |  |

Table 4 - Deferment Type Codes

| CODE | DEFERMENT TYPE DEFINITIONS |
| --- | --- |
| S | In School |
| R | Rehabilitation |
| F | Graduate Fellowship |
| U | Unemployment |
| C | Economic Hardship |
| W | Military (Active or national Guard Duty) |
| E | Discretionary Forbearance |
| B | Administrative Forbearance |
| Y | Mandatory Forbearance |
| Z | Mandatory Administrative Forbearance |
| H | Public Health |
| V | Vista |
| I | Internship |
| X | Tax Exempt |
| D | Disability |
| M | Motherhood |
| P | Parental Leave |
| T | Teacher |
| A | Armed Forces Deferment |
| G | Intern Forbearance |
| 2 | TLF Forbearance |
| J | Post Active Student Deferment |
| K | Peace Corp Deferment |
| L | NOAA Deferment |
| N | Excessive Debt Forbearance |
| O | CNCS Forbearance |
| 3 | Military Forbearance |
| Q | Low Pay Forbearance |
| 4 | PLUS in-school Deferment |
| 5 | GRAD / PLUS – post enrollment Deferment |

Table 5 - Repayment Plan Codes (Please contact the ED Servicer if you require additional codes)

| CODE | REPAYMENT PLAN DEFINITIONS |
| --- | --- |
| A | 10-year level plan; $30 / $50 minimum payment amount, based upon disbursement dates. |
| A2 | 10 years; $50 minimum payment, may not be less than interest accrued between payments; borrowers entering repayment on or after 7/1/2006.  DLSS Plan F – Standard $50 Min Pmt |
| M1 | 10 years to 30 years depending on amount consolidated; $50 minimum payment, may not be less than interest accrued between payments; borrowers entering repayment on or after 7/1/2006.  DLSS Plan L – Consolidation Standard $50 Min Pmt |
| A3 | 10 years; $50 minimum payment, may not be less than interest accrued between payments; borrowers that entered repayment before 7/1/2006.  DLSS Plan A – Grandfathered Standard |
| G | Graduated plan; $50 minimum payment amount; 10-year term; gradates every 24 months; last amount cannot be more than 3 times the first. |
| I | Income sensitive plan. |
| X | 10-year level plan; no minimum payment amount. |
| A1 | 10-year graduated plan; $50 minimum payment amount; 2 years of interest only, and then level principal and interest for remaining term. |
| B1 | Extended Level plan; 25 year term; $50.00/mo. Minimum. Restrictions: Principal + Interest total must be at least $30,000.00 (can be spread across multiple accounts and/or multiple lenders/servicers): oldest disbursement date must be 10/7/98 or later. |
| B2 | 25 years, $50 minimum payment, may not be less than interest accrued between payments; new borrowers entering repayment on or after 7/1/2006 with more than $30,000 in outstanding Direct Loans. A new borrower is an individual who has no outstanding principal or interest balance on a Direct Loan as of 10/7/98, or on the date the borrower obtains a Direct Loan on or after 10/7/98.  DLSS Plan O – Extended Fixed |
| B3 | 12 to 30 years depending on loan balance; $50 minimum payment, may not be less than interest accrued between payments; borrowers that entered repayment before 7/1/2006.  DLSS Plan C – Grandfathered Extended |
| C1 | ICR Repayment Option – Formula Amount – Pre-HERA  DLSS Plan I1 – Formula Amount |
| C2 | ICR Repayment Option – Capped Amount – Pre-HERA  DLSS Plan I2 Capped Amount |
| C3 | ICR Repayment Option – Post-HERA  DLSS Plan I3 – post HERA |
| K1 | Extended Graduated plan; 25 year term; $50.00/mo. Minimum; graduates every 24 months; last amount cannot be more than 3 times the first. Restrictions: Principal + Interest total must be at least $30,000.00 (can be spread across multiple accounts and/or multiple lenders/servicers): oldest disbursement date must be 10/7/98 or later. |
| K2 | 25 years, $50 minimum payment, may not be less than interest accrued between payments; new borrowers entering repayment on or after 7/1/2006 with more than $30,000 in outstanding Direct Loans. A new borrower is an individual who has no outstanding principal or interest balance on a Direct Loan as of 10/7/98, or on the date the borrower obtains a Direct Loan on or after 10/7/98.  DLSS Plan P – Extended Graduated Min Pmt is $50 |
| G3 | 10 year graduated plan; 2 years interest only, followed by 2 years of interest and reduced principal payment, and then level principal and interest for the remaining term |
| G4 | Must make payments at two or more levels over a period not to exceed 10 years; minimum payment may be less than $50, may not be less than interest accrued between payments, no single payment may be more than 3 times greater than any other payment; borrowers entering repayment on or after 7/1/2006.  DLSS Plan H – Graduated |
| E2 | 25 year extended graduated plan; 2 years interest only followed by level principal and interest payments for the remaining term. |
| E3 | 25 year extended graduated plan; 2 years interest only followed by 2 years interest and a reduced principal amount, and then level principal and interest for the remaining term |
| IB | Income based repayment plan where borrower is paying the partial financial hardship amount  DLSS Plan B1 – IBR Income Based |
| IL | IBR repayment plan but borrower is not paying the partial financial hardship amount  DLSS Plan B2 – IBR Non-Income Based, Permanent Standard; also considered F3 – Expedited Standard (IBR) Plan for non-Consolidation Borrowers or L3 – Expedited Standard (IBR) Plan for Consolidation Borrowers |
| J1 | Alternative Fixed Payment Repayment Plan  DLSS Plan E – Alternative Fixed Payment |
| J2 | Alternative Fixed Term Repayment Plan  DLSS Plan X – Alternative Fixed Term |
| J3 | Alternative Graduated Repayment Plan  DLSS Plan G – Alternative Graduated |
| J4 | Alternative Negative Amortization Repayment Plan  DLSS Plan J – Alternative Neg Am |
| D | Must make payments at two or more levels over a period of 12 to 30 years depending on loan balance; $25 minimum payment, fixed payment may not be less than interest accrued between payments, less than 50% of Standard (F) payment, greater than 150% of the Standard (F) payment; borrowers that entered repayment before 7/1/2006.  DLSS Plan D – Grandfathered Graduated Plan |
| M | Must make payments that gradually increase in stages over a period of 10 to 30 years depending on loan balance; interest only payment may be less than $50, may not be less than interest accrued between payments, no single payment may be more than 3 times greater than any other payment; borrowers entering repayment on or after 7/1/2006.  DLSS Plan M – Consolidation Graduated Interest Only |

Table 6 - State Codes

| CODE | DEFINITIONS | CODE | DEFINITIONS |
| --- | --- | --- | --- |
| AL | Alabama | NJ | New Jersey |
| AK | Alaska | NM | New Mexico |
| AR | Arkansas | NV | Nevada |
| AZ | Arizona | NY | New York |
| CA | California | OH | Ohio |
| CO | Colorado | OK | Oklahoma |
| CT | Connecticut | OR | Oregon |
| DE | Delaware | PA | Pennsylvania |
| FL | Florida | RI | Rhode Island |
| GA | Georgia | SC | South Carolina |
| HI | Hawaii | SD | South Dakota |
| ID | Idaho | TN | Tennessee |
| IL | Illinois | TX | Texas |
| IN | Indiana | UT | Utah |
| IA | Iowa | VA | Virginia |
| KS | Kansas | VT | Vermont |
| KY | Kentucky | WA | Washington |
| LA | Louisiana | WI | Wisconsin |
| MA | Massachusetts | WV | West Virginia |
| MD | Maryland | WY | Wyoming |
| ME | Maine | AA | American Continent/Canada |
| MI | Michigan | AE | Europe |
| MN | Minnesota | AP | Pacific Islands |
| MO | Missouri | AS | American Samoa |
| MS | Mississippi | CM | Northern Mariana Islands |
| MT | Montana | DC | District of Columbia |
| NC | North Carolina | GU | Guam |
| ND | North Dakota | PR | Puerto Rico |
| NE | Nebraska | TT | Trust Territories |
| NH | New Hampshire | VI | Virgin Islands |
| OT | Other (ACS use only) |  |  |

Table 7 - Grade Level Codes

| CODE | DEFINITIONS | CODE | DEFINITIONS |
| --- | --- | --- | --- |
| 01 | Freshman | 07 | Graduate, 2nd year |
| 02 | Sophomore | 08 | Graduate, 3rd year |
| 03 | Junior | 09 | Graduate, 4th year |
| 04 | Senior | 10 | Graduate, 5th year |
| 05 | Fifth-year undergraduate | 19 | Grade level unknown |
| 06 | Graduate, 1st year |  |  |

Table 8 – Program Identifier

| CODE | DEFINITIONS | CODE | DEFINITIONS |
| --- | --- | --- | --- |
| PI1 | FFEL Participation Interests Loan Purchases 2008/2009 | FCD | Delinquent FFEL Conduit Loan Purchases |
| LP1 | FFEL Loan Purchases 2008/2009 | GAF | FFEL Rehabilitated Loans from GA – 1st Disbursement Date Post FY 1991 |
| FCO | FFEL Conduit Loan Purchases | FAF | FFEL Loans that DMCS or CDDTS from a GA – 1st Disbursement Date Post FY 1991 |
| FBR | FFEL Bridge Loan Purchases 2007/08 | DLO | Direct Loans |
| GAL | FFEL Rehabilitated Loans from GA – 1st Disbursement Date FY 1991 or Earlier | LNC | Consolidated Direct Loans |
| FAL | FFEL Loans that DMCS or CDDTS from a GA – 1st Disbursement Date FY 1991 or Earlier | TPG | Teach Program Grant |
| PI2 | FFEL Participation Interests Loan Purchases 2009/20010 | TPL | Teach Program Loan |
| LP2 | FFEL Loan Purchases 2009/2010 | PER | Perkins Loans |
| PEL | Pell Overpayments | NDF | National Defense Loans |
| FIS | FISL Loans | NDR | National Direct Loans |

Table 9 – Specialty Claim Types

| CODE | DEFINITIONS | CODE | DEFINITIONS |
| --- | --- | --- | --- |
| 01 | Closed School | 09 | Veterans Disability |
| 02 | False Certification – ability to benefit | 10 | Teacher Forgiveness |
| 03 | False Certification – disqualifying status | 11 | Satisfied (TEACH only) |
| 04 | Unpaid Refund | 12 | Identity Theft |
| 05 | Unauthorized Signature/Unauthorized Payment |  |  |
| 06 | Bankruptcy | 14 | Public Service |
| 07 | Death | 15 | Ineligible Borrower |
| 08 | Disability | 16 | Fraud |

Table 10 – Bankruptcy Types

| CODE | DEFINITIONS | CODE | DEFINITIONS |
| --- | --- | --- | --- |
| A | Chapter 7 – With Adversarial Complaint | D | Chapter 12 |
| B | Chapter 7 – Without Adversarial Complaint | E | Chapter 13 |
| C | Chapter 11 | U | Unknown |