



Appendix 2

NSLDS

Lender Manifest

Field Definition Tables (A-B-C-D-E)

And

Quick Reference Material

NSLDS LENDER MANIFEST DETAIL RECORD LAYOUT

Table A - Guaranty Agency Codes

Agency Code	State Name	Abbreviation
555	FFEL Assigned to U.S. Department of Education	
611	District of Columbia	DC
620	Kansas	KS
627	FFEL Assigned to U.S. Department of Education	MN
631	FFEL Assigned to U.S. Department of Education	NB
654	West Virginia	WV
656	Wyoming	WY
701	Alabama	AL
702	Alaska	AK
705	Arkansas	AR
706	California	CA
708	Colorado	CO
709	Connecticut	CT
710	Delaware	DE
712	Florida	FL
713	Georgia	GA
716	Idaho	ID
717	Illinois	IL
718	Indiana	IN
719	Iowa	IA
721	Kentucky	KY
722	Louisiana	LA
723	Maine	ME
724	Maryland	MD
725	Massachusetts	MA
726	Michigan	MI
727	Minnesota	MN
728	Mississippi	MS
729	Missouri	MO
730	Montana	MT

NSLDS LENDER MANIFEST DETAIL RECORD LAYOUT

Table A – Guaranty Agency Codes

Agency Code	State Name	Abbreviation
731	Nebraska	NE
732	Nevada	NV
733	New Hampshire	NH
734	New Jersey	NJ
735	New Mexico	NM
736	New York	NY
737	North Carolina	NC
738	North Dakota	ND
739	Ohio	OH
740	Oklahoma	OK
741	Oregon	OR
742	Pennsylvania	PA
744	Rhode Island	RI
745	South Carolina	SC
746	South Dakota	SD
747	Tennessee	TN
748	Texas	TX
749	Utah	UT
750	Vermont	VT
751	Virginia	VA
753	Washington	WA
755	Wisconsin	WI
772	Puerto Rico	PR
778	Virgin Island	VI
800	USA Services	UF
804	Arizona	AZ
815	Hawaii	HI
927	Educational Credit Management Corporation (ECMC)	VA
951	Educational Credit Management Corporation (ECMC)	VA

NSLDS LENDER MANIFEST DETAIL RECORD LAYOUT

Table B – Loan Type Codes

Code	Loan/Type Aid
CL	Federal Consolidation Loan
PL	Federal PLUS Loan
RF	Refinanced Loan
SF	Federal Stafford Loan
SL	Federal SLS (Supplemental Loan for Students)
SU	Unsubsidized Stafford Loans for Middle Income Borrowers

Table C – Interest Rate Type Codes

Code	Rate
8	8/10
F	Fixed
V	Variable
C	Converted to Variable Under 1993 Amendments

NSLDS LENDER MANIFEST DETAIL RECORD LAYOUT

Table D – Loan Status Codes

Code	Status	Definition	Dates
CA*	Cancelled	<p>A loan on which one or more of the following conditions exists:</p> <ol style="list-style-type: none"> 1) the loan's proceeds were never disbursed to the student, 2) the lender's check was never cashed 3) the lender's check remained uncashed 120 days after disbursement 4) loan proceeds in an escrow account remain undisbursed for more than 120 days after being transferred to the account, or 5) the loan is repaid in full within 120 days of disbursement. 	Report the date on which the loan was cancelled in full. If a loan is cancelled in full, this date must be the same as the most recent Date of Cancellation.
DA	Deferred	A loan for which the lender has granted the postponement of periodic installment payments of principal because the borrower meets eligibility requirements specified in regulations.	Report the beginning date of the deferment. This date must be the same as the Date of Deferment Starts.
FB	Forbearance	A loan for which a lender has granted the borrower a temporary cessation of payments, has allowed the borrower an extended period for making payments, or temporarily accepting smaller payments than previously scheduled.	Report the beginning date of the forbearance period.
IA	Loan Originated	A Stafford loan for which the student is enrolled at least half-time in school or is in the loan grace period. "IA" includes PLUS and SLS loans that are not fully disbursed.	Report the guarantee date. This must be equal to the beginning of the enrollment period for which the loan was granted.
PN*	Paid in Full Through Consolidation Loan	A loan that is paid in full as a result of the borrower obtaining a Consolidation Loan.	Report the date the loan was paid in full.
PF*	Paid in Full	A loan that the borrower has repaid in full to the lender, including principal, interest and any other allowable charges. If paid in full through consolidation, report as PC. If repaid in full within 120 days of disbursement, report as "CA" (see above). DO NOT report loans that have been sold to another lender as paid in full; they should be reported by the RECEIVING lender in the appropriate other loan status.	Report the date the loan was paid in full.

NSLDS LENDER MANIFEST DETAIL RECORD LAYOUT

Table D – Loan Status Codes

Code	Status	Definition	Dates
RF*	Refinanced	A loan that is paid in full as a result of a borrower refinancing to obtain more favorable loan terms. If a loan is refinanced but NOT paid in full, continue to report the loan in the appropriate other loan status.	Report the date the loan was paid in full through refinancing.
RP	In Repayment	A Stafford loan enters repayment the day after the grace period has ended. A PLUS or SLS loan enters repayment the day the loan is fully disbursed unless a condition authorizing cessation of repayment exists (e.g., deferment or forbearance). Repayment does not include a loan for which a claim has been paid (unless subsequently repurchased), a loan in a condition authorizing cessation of payments (i.e., deferment or forbearance), or an SLS loan on which the lender has granted a grace period to coincide with a Stafford grace period.	Report one of the following dates, in this order of preference: <ul style="list-style-type: none"> - the day of the last disbursement (PLUS and SLS loans); - the day after the grace period expires; - the day after a deferment ends; or - the day after the forbearance period ends.
IG	In Grace Period	A loan in the grace period.	For students completing their academic program, report the day after the enrollment period end date. For students who withdraw, report the day after the withdraw date. For students completing a period of "In Military Grace", who are not enrolled or do not intend to re-enroll, report the end date of the borrowers military service.
IM	In Military Grace	A loan not in repayment (i.e., IA, IG status) and the borrower is called or ordered to military duty for longer than 30 days. IM status should not be confused with military deferment, which is used for loans having entered repayment.	Report the day the borrower entered the military.

NSLDS LENDER MANIFEST DETAIL RECORD LAYOUT

Table D – Loan Status Codes

Code	Status	Definition	Dates
UA*	Temporarily Uninsured, no default claim requested	A curable loan for which a default claim has NOT been requested by a lender, but a servicing problem with the loan has been discovered and the guaranty has been temporarily withdrawn. The loan status should be updated if the loan is cured or paid in full. If the loan is not cured or otherwise closed within 3 years, update the loan status to UC.	Report the date the loan lost eligibility.
UB	Temporarily Uninsured, default claim denied	A curable loan for which a default claim has been requested by a lender, but the claim was denied, as proper due diligence requirements were not met and the guaranty has been temporarily withdrawn. The loan status should be updated if the loan is cured or paid in full. If the loan is not cured or otherwise closed within 3 years, update the status to UD.	Report the date the loan lost eligibility for insurance.
UC	Permanently Uninsured, no default claim requested	A non-curable loan for which a default claim has NOT been requested by a lender, but a servicing problem with the loan has been discovered and the guaranty has been withdrawn, or which has permanently lost insurance.	Report the date the loan permanently lost insurance.
UD	Permanently Uninsured, default claim denied	A non-curable loan for which a default claim has not been requested by a lender, but a servicing problem with the loan has been discovered and the guaranty has been withdrawn, or which has permanently lost insurance.	Report the date the loan permanently lost eligibility for insurance.

NSLDS LENDER MANIFEST DETAIL RECORD LAYOUT

Table E – Deferment Type Codes

Code	Description
AC	ACTION Programs
AP	Armed Forces or PHS
EH	Economic Hardship
FT	Full-time Student
GF	Graduate Fellowship Program
HT	Half-time Student
IR	Internship/Residency
NO	NOAA
PC	Peace Corps
PL	Parental Leave
PP	Parental PLUS Borrower
RT	Rehabilitation Training
TD	Temporary Disability
TE	Tax-Exempt Organizations
TS	Teacher Shortage
UE	Unemployment less than 3 years
UN	Unemployment less than 2 years
WM	Working Mother

Quick Reference to Fields on NSLDS Lender Manifest

Information from the National Student Loan Data System (NSLDS) is already being used for pre-screening of borrower eligibility and in the calculation of Cohort Default Rates. NSLDS is also being used to produce financial aid transcripts. The Department of Education (ED) will use the NSLDS database to support borrower tracking and host audit and program review functions.

Based on inquiries from the industry and test data received from lenders and servicers, it is evident that further clarifications of NSLDS reporting requirements is needed particularly for data elements where imprecise reporting can have serious adverse consequences for students or other members of the student loan community.

Expanded definitions for the fields on the NSLDS Lender Manifest Report which have elicited the most questions and generated the greatest number of errors are provided in this document.

ISAC Match Errors

If a loan detail was unable to be matched to a detail in ISAC's database, the record will have an error in either Field 1, 2, 3, 5, or 9 and the returned unique Loan ID is all zeros.

Some loans guaranteed prior to September 1982, will have an error in Field 9 (unique Loan ID). ISAC is working to match these loan details. Until that time, the loans should be reported on each quarter's submission, even if closed.

ISAC Loan Status/Date Errors

If a loan detail is matched but has an error in Fields 13 or 14 (Loan Status/Date), the loan is not updated on the database. Most often this is due to conflicting information.

If a correction to a loan status is required, use ISAC's current processing procedures to correct the status. If you need assistance, please contact your Client Services Representative.

Field 10 - Interest Rate

Report the actual rate of interest charged to the borrower for fixed rate loans and 8%/10% loans. It is not necessary to provide the interest rate on variable rate loans or loans that have been converted to a variable rate.

Field 11 - Type of Interest

Report a loan as Type "C" (converted to variable rate) *only when* the loan has actually been converted to a variable rate.

Field 12 - Date Converted to Variable Interest Rate

Report a date *only if* the loan has already been converted to a variable rate.

Field 13 - Date of Loan Status

Use the Date of Loan Status Guide on the last page to determine the correct status date to report.

Field 14 - Code for Loan Status

Until a PLUS or SLS loan has been fully disbursed, report the loan in loan status "ID". On the day of the final disbursement, move the loan to either "RP" (repayment) or "DA" (deferment).

If an SLS borrower also has a Stafford loan in ID status, the SLS loan remains in deferment through the grace period of the Stafford loan.

If a Stafford borrower has a loan in repayment, deferment, or forbearance status and returns to school, the Loan Status Code is DA, not ID. Do not report a loan in ID status unless it is determined that the borrower has maintained continuous enrollment and should never have been reported in the non-ID status.

Field 18 - Indicator of Deferment Prior to First Payment

Leave this field blank unless the Loan Status Code is "DA". If the Loan Status Code is DA, then a "Y" or "N" response is required.

If the borrower received a deferment before making the very first payment on the loan, then "Y" is the correct response. If the borrower has made one or more payment(s) on the loan and then gets a deferment, "N" must be reported.

Field 19 - Date of Outstanding Principal Balance

Report this date on all loans even if the loan balance is zero. The date must be reported current as of the end of the reported quarter (i.e., 3/31, 6/30, 9/30 and 12/31) for open loans.

For closed loans (loan status is CA, PC, PF, RF, or UI) the date the loan closed (Loan Status Date).

Field 20 - Amount of Outstanding Principal Balance

Report a paid-in-full loan, cancelled loan, or a loan for which no disbursements have been made as having a balance of zero.

Field 21 - Date of Outstanding Accrued Interest Balance

Report this date on all loans even if the interest balance is zero. The date must be reported current as of the end of the reported quarter (i.e., 3/31, 6/30, 9/30, and 12/31) for open loans.

For closed loans (loan status is CA, PC, PF, RF, or UI), report the date the loan closed (Loan Status Date).

Field 22 - Amount of Outstanding Accrued Interest Balance

Report only interest owed by the borrower in this field. Do not report Stafford interest that is billed on ED Form 799.

Field 24 - Amount of Refund From School to Lender According to Lender

School refunds are amounts that were applied to the student's account and later determined not to be owed. *Do not report cancellations in this field.*

One example of when a refund may be due is when a student drops a class. Because school refunds represent dollars actually applied to the student's account, there must be an equal or greater amount reported in Field 31, Amount of Disbursement.

Typically, school refunds are a fraction of the Amount of Disbursement. If an amount is reported in Field 24, a date must be reported in Field 23.

Field 25 - Date of Servicer Responsibility

This is the date the current servicer assumed responsibility for servicing the loan. If a date is reported, a servicer code must be reported. Do not report data in Fields 25 and 26 if you are a lender servicing your own loans.

Field 26 - Code for Servicer

If the loan is serviced by an entity other than the holder of the promissory note, report the six-digit code assigned to the servicer by the ED Interest Payment Processing System. Servicer codes range from 700000 - 799999. If you service loans for another holder and do not have a code, contact Angela Baker, (202) 708-9776 to obtain a servicer code. Do not report

data in fields 25 and 26 if you are a lender servicing your own loans.

Field 29 - Date Loan Sold

If you purchased a loan from another lender, *you must report the date of purchase in this field.*

Note: While the field name refers to loans sold, the date is to be provided by the purchasing lender.

Field 30 - Date of Latest Disbursement

Report the date of the most recent disbursement. If a disbursement was made but the funds were returned by the school without having been released to the borrower (disbursement was cancelled), report the date of the prior disbursement if there was one, otherwise report no date. If all disbursements were cancelled, do not report a date.

Field 31 - Amount of Disbursement

Report only disbursements that were received by the borrower or applied to the borrower's account. Do not report any amount that was subsequently returned by the school without having been released to the borrower or credited to the borrower's account.

Example: In October, one disbursement for \$1,500 was made and reported in the September NSLDS Lender Manifest. In November, the disbursement was returned by the school as cancelled. Unless a second disbursement occurred in November, the December report must reflect zeros in Field 30 and Field 31.

Field 32 - Date of Cancellation

Report the date on which the most recent cancellation of a disbursement occurred. This includes funds returned by the school without having been released to the borrower or credited to the borrower's account. If the loan is cancelled in full, (Loan Status "CA"), this date must be the same as Field 13, Date of Loan Status.

Field 33 - Amount of Cancellation

If the loan is cancelled in full, report the amount of the loan guarantee. Otherwise, report the portion of the loan that was cancelled. This field includes amounts that were cancelled before funds were released as well as amounts that were disbursed by the lender and later returned by the school for cancellation. *Do not report cancellations as school refunds.*

Field 34 - Indicator of Unconsummated Loan

If funds were disbursed by the lender and later returned by the school as cancelled (funds not released to the borrower or applied to the borrower's account), place a "Y" in this field. Otherwise leave it blank.

Field 35 - Unconsummated Loan Amount

Report the amount of the loan that was disbursed by the lender and later returned by the school as cancelled. Field 35 is a subset of Field 33. *Any unconsummated loan amount must also be reported in Field 33, Amount of Cancellation.*

Field 36 - Date Entered Repayment

Report a Date Entered Repayment (DER) for all loans, including cancelled loans. Until a loan actually enters repayment *according to the cohort definition*, this date is projected based on the Anticipated Date of Completion, except for PLUS, Consolidation and Refinanced loans. The DER for PLUS, consolidation and refinanced loans is the day the loan is fully disbursed.

Once a loan actually enters repayment *according to the cohort definition*, the date remains unchanged for the life of the loan, i.e., unlike the Date of Loan Status which moves forward as a loan goes in and out of repayment, the Date Entered Repayment never changes except as a result of the correction of an erroneous date having been previously reported.

For subsidized and unsubsidized Stafford loans, the Date Entered Repayment is the day the borrower drops below half-time, plus the length of the grace period (usually 180 days), plus one day. In other words, the day following the end of the grace period.

For SLS borrowers who have only SLS loans, the DER is the day after the borrower drops below half-time enrollment.

For loans not yet in repayment *according to the cohort default definition*, calculate the DER using the Anticipated Date of Completion in place of the date the borrower drops below half-time enrollment, or the scheduled date of the final disbursement if DER is based on disbursements.

This field is used solely to calculate the cohort default rates which determine a school's eligibility to participate in Title IV programs. Cohort default rates are also calculated for states, lenders and guarantors. Therefore, it is vitally important that this date be reported correctly.

NSLDS LENDER MANIFEST LOAN STATUS CODES

Status Codes	Definitions
CA	Cancelled
IA	Loan Originated
IG	In Grace Period
IM	In Military Grace
RP	In Repayment
DA	Deferred
FB	Forbearance
PF	Paid in Full
PN	Paid in Full Through Consolidation Loan
RF	Refinanced
UA	Temporarily Uninsured, loan not in default
UB	Temporarily Uninsured, loan in default
UC	Permanently Uninsured, loan not in default
UD	Permanently Uninsured, loan in default