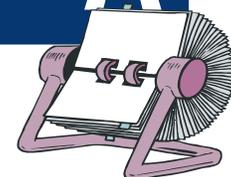

Directory for the Direct Loan Program

Appendix A



Introduction

This directory provides contact information for Direct Loan Client Account Managers (CAMs), other Direct Loan Program contacts, Direct Loan information on the Web, and Direct Loan publications.

The information is provided in formats that are easy to photocopy and distribute to staff members.

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Direct Loan Client Account Managers (CAMs)

Client Account Managers (CAMs) at the U.S. Department of Education (ED) help schools implement and operate the Direct Loan Program. They provide customer service, training, and technical assistance; they also answer questions about federal student financial aid programs and policy.

If a school has difficulties resolving Direct Loan processing issues with the Loan Origination Center (LOC), the Direct Loan Servicing Center (DLSC), or other parts of ED, the school should contact its CAM for assistance.

A list showing the lead CAM in each region, along with contact information, is on the next page.

Direct Loan Client Account Managers (CAMs)—Regional Leads

Region	Name and Address	Phone, Email, and Fax	States Served
Region I	David Sola (Lead) 10 Causeway Street 3 rd Floor, Room 341 Boston, MA 02222	phone: 617-565-6911 email: david_sola@ed.gov fax: 617-565-8636	Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont
Region II	Marie Carroll (Lead) 75 Park Plaza, 12 th Floor New York, NY 10007	phone: 212-264-8012 email: marie_carroll@ed.gov fax: 212-264-1666	New Jersey, New York, Puerto Rico, and the U.S. Virgin Islands
Region III	Gary Smith (Lead) Wanamaker Building 100 Penn Square East, Suite 513 Philadelphia, PA 19107	phone: 215-656-5929 email: gary_smith@ed.gov fax: 215-656-5964	Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, and West Virginia
Region IV	Connie Kaschub (Lead) 61 Forsyth Street, SW Room 18T20-A Atlanta, GA 30303	phone: 404-562-6259 email: connie_kaschub@ed.gov fax: 404-562-6283	Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee
Region V	George Gevelinger (Lead) 111 North Canal St., Suite 830 Chicago, IL 60606-7206	phone: 312-886-8766 email: george_gevelinger@ed.gov fax: 312-886-6737	Illinois, Indiana, Michigan, Ohio, and Wisconsin
Region VI	Ed Farrar (Lead) 1999 Bryan Street, Suite 2735 Dallas, TX 75201-6817	phone: 214-880-2405 email: c_edwin_farrar@ed.gov fax: 214-880-2402	Arkansas, Louisiana, New Mexico, Oklahoma, and Texas
Region VII	Mark Walsh (Lead) 7505 Tiffany Springs Pkwy. Suite 500 Kansas City, MO 64153-1367	phone: 816-880-4090 email: mark_walsh@ed.gov fax: 816-891-8713	Iowa, Kansas, Missouri, and Nebraska
Region VIII	Mike Clark (Lead) 1391 N. Speer Blvd., Suite 800-A Denver, CO 80204-2512	phone: 303-844-3677 email: mike_clark@ed.gov fax: 303-844-5756	Colorado, Minnesota, Montana, North Dakota, South Dakota, Utah, and Wyoming
Region IX	Bonnie Gonzalez (Lead) 50 United Nations Plaza Room 121 San Francisco, CA 94102-4987	phone: 415-556-4201 email: bonnie_gonzalez@ed.gov fax: 415-437-8852	Arizona, California, Hawaii, Nevada, American Samoa, Guam, the Federated States of Micronesia, the Republic of Palau, the Republic of the Marshall Islands, and the Commonwealth of the Northern Marianas
Region X	Barry Shine (Lead) 1000 Second Avenue, Suite 1200 Seattle, WA 98104-1023	phone: 206-287-9840 email: barry_shine@ed.gov fax: 206-553-0800	Alaska, Idaho, Oregon, and Washington

Other Direct Loan Program Contact Information

Accounting and Financial Management Service (AFMS) Direct Loan Operations—for questions about Direct Loan payments (GAPS), monthly reconciliation (DLSAS), and program year-end closeout

fax:	_____	phone:	1-202-205-6466
email:	_____	hours:	8 am to 4:30 pm (ET)

Direct Loan Customer Support and Technical Support—for information about Direct Loan record layout, custom/combo school questions, support, school-created interfaces with EDEExpress software, interpreting the Direct Loan technical reference, dealing with errors, and on-site support

fax:	_____	phone:	1-800-330-5947
email:	cps@ncs.com	hours:	8:30 am to 8 pm (ET)

Direct Loan Origination Center—to order Direct Loan bulk forms and publications and ask questions about loan origination, alternative origination processing, promissory note processing, batch processing, reconciliation issues, and loan consolidation

fax:	1-800-557-7396	phone:	1-800-557-7392 Direct Loan Consolidation
email:	loan_origination@mail.eds.com	phone:	1-800-557-7395 Direct Loan Consolidation TTD
phone:	1-800-848-0978 School Services	hours:	8 am to 8 pm (ET)
phone:	1-800-557-7394 Applicant Services		

Direct Loan Servicing Center—for support, borrower services, payment center, and collections

fax:	1-800-848-0984	phone:	1-800-848-0979 Borrower Services
email:	_____	phone:	1-800-848-0983 General TTD
phone:	1-888-877-7658 School Services	hours:	8 am to 8:30 pm (ET)
phone:	1-800-848-0981 Delinquent Accounts & Collections		

Direct Loan Task Force—for questions about program development and coordination and as last resort for customer-service issues that need resolution

fax:	1-202-401-3424	phone:	1-202-708-9951
email:	Direct_Loans@ed.gov	hours:	7 am to 5 pm (ET)

Additional Important Title IV Contact Information

Automated Application Ordering System (AOS)—for ordering FAFSAs and Student Guides in bulk

fax:	_____	phone:	1-800-284-2788 (have your mailing list number ready)
email:	_____	hours:	24 hours a day, 7 days a week

Central Processing System (CPS)—for customer service, including EDEExpress software, EDE and SSCR technical references, information about data submitted to CPS, and renewal application data/year-to-date requests

fax:	<input type="text" value="1-319-358-4260"/>	phone:	<input type="text" value="1-800-330-5947
(no charge for Direct Loan schools)"/>
email:	<input type="text" value="cps@ncs.com"/>	hours:	<input type="text" value="8 am to 8 pm (ET)"/>

Customer Support Branch (at ED)—for operational and policy questions for all SFA programs and as an advocate within ED’s student financial aid programs

fax:	<input type="text" value="1-202-260-4199"/>	phone:	<input type="text" value="1-800-433-7327"/>
email:	<input type="text" value="csb@ed.gov"/>	hours:	<input type="text" value="9 am to 5 pm (ET)"/>

Federal Student Aid Information Center—for general questions, single copies of federal financial aid publications, and to give to students as a general information phone number

fax:	<input type="text" value="_____"/>	phone:	<input type="text" value="1-800-433-3243
(1-800-4-FED-AID)"/>
email:	<input type="text" value="_____"/>	hours:	<input type="text" value="8 am to 8 pm (ET)"/>

Free Application for Federal Student Aid (FAFSA) Express—for customer service for diskette and Web versions of FAFSA Express, status checks, and modem/printer configuration questions

fax:	<input type="text" value="_____"/>	phone:	<input type="text" value="1-800-801-0576 hotline"/>
email:	<input type="text" value="cps@ncs.com"/>	hours:	<input type="text" value="8 am to 11 pm (ET)"/>

Information for Financial Aid Professionals (IFAP) Web site—for IFAP Web site information and assistance

fax:	<input type="text" value="1-202-260-4199"/>	phone:	<input type="text" value="1-800-433-7327"/>
email:	<input type="text" value="csb@ed.gov"/>	hours:	<input type="text" value="8 am to 5 pm (ET)"/>

National Student Loan Data System (NSLDS)—for customer service, including support for SSCRs, default rate calculation, NSLDS online functions (including sign-up, logon assistance, password reset, and screen navigation), and computer-based training materials

fax:	1-903-457-4878	phone:	1-800-999-8219
email:	_____	hours:	8 am to 8 pm (ET)

Title IV Wide Area Network (Title IV WAN/TIV WAN)—for customer service, including Title IV WAN enrollment and questions, signing up for EDE; obtaining software for EDConnect, NET*CONNECT, and OPENet; and obtaining software manuals and user guides

fax:	1-319-339-6983	phone:	1-800-615-1189 (no charge for Direct Loan schools)
email:	t4wan@ncs.com	hours:	7 am to 10 pm (CT)

Web Sites

About Direct Loans

The U.S. Department of Education (ED) offers extensive information for Direct Loan schools and borrowers at

► <http://www.ed.gov/DirectLoan>

Among the material available there for **schools**:

- ✓ An electronic library of technical directives for financial aid administrators that can be downloaded, including the latest regulatory guidelines, Direct Loan Bulletins, “Dear Colleague” letters, Direct Loan Newsletters, and publications and guides.
- ✓ A link to the Grant Administration and Payment System (GAPS).

- ✓ Links to Web sites of other Direct Loan schools. (If you would like your institution's Web site added to this Direct Loan school list, send your school's name and Web site address to

- ▶ erica_smith@ed.gov

OR

- ▶ joyce_rice@ed.gov

Among the material available there for **borrowers**:

- ✓ An electronic library of publications and applications that can be downloaded, including Direct Loan guides, Direct Loan deferment and forbearance forms, and an application for a Direct Consolidation Loan.
- ✓ FAFSA on the Web.
- ✓ Online loan account information that allows borrowers to check current loan status.
- ✓ An interactive budget calculator to help borrowers estimate how much it will cost to go to school and create a budget for school and living expenses.
- ✓ An interactive repayment calculator to show borrowers the initial monthly payments they would make under each of the Direct Loan repayment plans; it also has a Direct Consolidation Loan feature.
- ✓ Electronic entrance counseling.
- ✓ Answers to the most frequently asked borrower questions.

Suggestions? Send email to

- ▶ Direct_Loans@ed.gov

For Financial Aid Professionals

The official ED Web site for financial aid administrators and consultants is Information for Financial Aid Professionals (IFAP). It is located at

- ▶ <http://ifap.ed.gov>

IFAP features:

- ✓ An electronic library of financial aid information that can be downloaded, including handbooks, guides, and regulations.
- ✓ An electronic reference desk allowing financial aid professionals to contact ED's customer services, set up personalized search criteria, or join an interest group to share information.
- ✓ Links to other ED financial aid services, including information about training and an online registration page for federal student financial aid Electronic Access Conferences.

For more information or assistance, contact IFAP customer support at **1-800-433-7327** (9 am to 5 pm [ET]).

Publications

Most federal student financial aid publications are available from ED's Web site at

▶ <http://ifap.ed.gov>

or by calling the Federal Student Aid Information Center at

▶ **1-800-433-3243 (1-800-4-FED-AID)** (8 am to 8 pm [ET]).

Key Title IV Publications

- ✓ *Student Financial Aid Handbook*—the comprehensive, tell-all “bible” about federal student financial aid for school financial aid administrators
- ✓ *Compilation of Student Financial Aid Regulations*—federal regulations dealing with student financial aid, including the Student Assistance General Provisions
- ✓ *Payee Guide for the Grant Administration and Payment System (GAPS)*—information on the operations and procedures for grants and contracts that are paid through GAPS
- ✓ *The Blue Book*—information on accounting and record keeping responsibilities for federal student financial aid programs; it is written especially for school fiscal officers

Direct Loan Publications

Publications dealing specifically with the Direct Loan Program can be ordered by

phone: 1-800-848-0978;

fax: 1-800-557-7396;

email: loan_origination@mail.ed.gov; or

mail: U.S. Department of Education
Loan Origination Center
P.O. Box 5692
Montgomery, AL 36103-5692

The following can be ordered in bulk unless noted otherwise. Most can be downloaded from ED's Web sites at <http://www.ed.gov/DirectLoan> or <http://ifap.ed.gov>

- ✓ *All About Direct Loans* (brochure)—gives students detailed information about the Direct Loan program, including loan repayment information, deferment provisions, and the consequences of default
- ✓ *Direct Consolidation Loan Guide* (booklet)—provides detailed information about Direct Consolidation Loans, which are available to both student and parent borrowers

- ✓ *Direct Loan School Guide* (book)—provides clear, comprehensive guidance to schools on how to implement and administer the Direct Loan Program (not available in bulk; the Loan Origination Center sends one to each Direct Loan school in the school's welcome package)
- ✓ *Direct Loan Quality Assurance Planning Guide* (book)—provides the how-to of setting up a school's quality assurance component of the Direct Loan Program; updated yearly
- ✓ *Direct Loans: A Better Way to Borrow* (brochure)—summarizes the Direct Loan Program; includes information on application procedures and loan limits
- ✓ *Direct PLUS Loan Basics* (pamphlet)—gives a basic overview of Direct PLUS Loans for parent borrowers
- ✓ *Direct PLUS Loans Guide* (booklet)—provides detailed information on Direct PLUS Loans for parent borrowers, including eligibility criteria, the application process, credit check procedures, and determining how much they can afford to borrow
- ✓ *Entrance Counseling Guide for Borrowers* (booklet)—provides information that schools are required to give student borrowers
 - ◆ An entrance counseling video (about 20 minutes long) also is available
- ✓ *Entrance Counseling Guide for Counselors* (booklet)—offers tips on what to cover during entrance counseling
 - ◆ An entrance counseling video (about 20 minutes long) also is available
- ✓ *Exit Counseling Guide for Borrowers* (booklet)—provides information that schools are required to give student borrowers
- ✓ *Exit Counseling Guide for Counselors* (booklet)—explains what schools must cover during exit counseling and gives a topic outline
 - ◆ An exit counseling video (about 20 minutes long) also is available
- ✓ *The Inside Scoop for Borrowers: The New 1999-2000 Master Promissory Note for Direct Loan Borrowers* (pamphlet)—provides borrowers with plain-language information on the 1999-2000 master promissory note (MPN)
- ✓ *Repayment Guide* (booklet)—explains the four Direct Loan Program repayment plans in detail and includes repayment tables, worksheets, and charts (the Loan Origination Center sends one to each Direct Loan school in the school's welcome package)

For all other publications, call **1-800-433-3243 (1-800-4-FED-AID)**.

Glossary

- A -

Academic year (AY). A time period of at least 30 instructional weeks in which a full-time undergraduate student is expected to complete:

- ♦ at least 24 semester or trimester hours or 36 quarter hours at an institution using credit hours in an educational program whose length is measured in credit hours,
- or*
- ♦ at least 900 clock hours at an institution using clock hours.

There is an exception to the 30-week requirement for those schools with at least a 2-year or 4-year academic program with an associate or bachelor's degree. Those schools may request, in writing, that ED reduce the minimum period of instructional time of the academic year for any of its programs as long as they are at least 26 weeks in length.

Accredited institution. Any school or institution that meets standards established by a nationally recognized accrediting agency or association. See *Nationally recognized accrediting agency or association*.

Accrued interest. The interest that accumulates over time on the principal of a loan. See *Capitalized interest* and *Interest*.

ACH and ACH/EFT. See *Automated Clearinghouse (ACH)*.

Actual disbursement roster (ADR). A list that the Loan Origination Center (LOC) sends to Standard Origination schools and Origination

Appendix B



Option 1 schools four days before a loan disbursement. The list contains the names of borrowers, loan types, and amounts to be disbursed.

ADL. See *Anticipated disbursement listing*.

Administrative capability. A requirement an institution must meet to participate in any Title IV student aid program. Administrative capability covers specific areas in the management of an institution. These areas include:

- ♦ establishing and maintaining student records and financial records,
- ♦ submitting required ED reports,
- ♦ designating a capable Title IV aid administrator at an institution,
- ♦ writing procedures for school offices involved with Title IV programs,
- ♦ communicating to the financial aid administrator all information received by any school office that might affect a student's Title IV aid eligibility,
- ♦ dividing the functions of authorizing payments and disbursing funds, *and*
- ♦ employing an adequate number of qualified staff.

See also *Financial responsibility*

Administrative offset. An offset assessed by ED against a Title IV aid school to collect program review, audit, and formal fine debts. ED withholds a portion of a school's Grant Administration and Payment System (GAPS) payments and applies them toward the school's debt.

ADR. See *Actual disbursement roster (ADR)*.