

CHAPTER 8

Certifying Borrower Enrollment Status

Essential SSCR Questions

Can I use my Federal Family Education Loan procedures for Direct Loans?

What are the various stages and steps of the SSCR Processing Cycle?

How should I schedule my SSCR Cycles?

General Information

Since the passage of the Higher Education Act of 1965, schools have been required to confirm and report the enrollment status of attending students who receive federal loans. This reporting process is called the Student Status Confirmation Report (SSCR). Because a student's enrollment status determines his or her deferment privileges and grace periods, as well as the government's payment of interest subsidies, SSCR is critical for effective administration of Title IV loans.

In the past, schools received a roster from each guaranty agency for that agency's borrowers who were enrolled at that school. Since each roster had a separate processing schedule and format, automating the process was difficult.

The implementation of the National Student Loan Data System (NSLDS) in 1994, which tracks and monitors all student loans borrowers and grant overpayments, brought centralized and automated enrollment verification to the SSCR process.

School Requirements

The accuracy of the Title IV student loan records depends heavily on the accuracy of the data the school reports. Schools or their servicers must correctly match the NSLDS records with enrollment records, confirm or update student enrollment status and other student information and correct any errors identified by NSLDS. The requirements for Direct Loans are the same as the requirements for FFEL.

To participate in the SSCR process, the school needs to fulfill the following requirements or choose a servicer who is able to:

- ☞ Sign up for the Title IV Wide Area Network (WAN).
- ☞ Have a contact person at the school for SSCR-related matters.

- ☞ Match school records with the SSCR files.
- ☞ Receive and send the SSCR files.
- ☞ Meet an SSCR reporting schedule and prepare for regularly scheduled SSCR cycles. Schedule the SSCR reporting cycles according to your school's calendar (See Chapter 3 of the *SSCR User's Guide: The SSCR Process*).
- ☞ Establish Title IV WAN communication between the school's computer and NSLDS.
- ☞ Process the SSCR Roster File that will be sent to all participants.
- ☞ Return the updated file to NSLDS within 30 days of receipt.
- ☞ Receive an Error notification File and retain it as an acknowledgment if there are no errors.
- ☞ Correct the detail Records in the SSCR Error Notification File (if errors were identified and return the corrected record to NSLDS within ten days of receipt.
- ☞ Repeat the error notification and correction process until all Detail Records have been accepted.
- ☞ Archive old SSCR records that have a status of "A" (accepted) and delete the records from your SSCR database before importing the next SSCR Roster.

Scheduling SSCR Cycles

Under the Title IV Federal loan programs, all schools must complete any SSCR roster sent to it by ED or by a guaranty agency. In addition, when a student's enrollment status changes in any way that affects his or her deferment privileges you must notify the lender of the change within 30 days through an ad hoc report, unless an SSCR is processed within 60 days. An ad hoc report is one of the following.

An unscheduled submittal file (created on a PC using EDEExpress or on a mainframe) that is sent to NSLDS, which contains detail records for the students whose enrollment status has changed.

The on-line updating of student records using the SSCR functions of NSLDS.

Guidelines

Because different schools have different academic calendars, the new SSCR process lets you determine how your school can best meet its reporting requirements. You may choose up to six cycles each year. You set up your reporting schedule through the Title IV WAN connection to NSLDS. When establishing your schedule, you must comply with the following.

- ☞ Regular term-based schools (semester, quarter, or trimester) must complete at least one SSCR cycle each regular term. A summer session does not count as a term.
- ☞ Schools that do not use regular terms must complete at least two SSCR cycles each year at dates that they choose, but the dates must be at least for months apart.
- ☞ All reporting cycles must be at least 60 days apart.

Recommendations

To fulfill the regulatory requirement for informing the lender of students whose enrollment status changes, ED recommends that you schedule an SSCR cycle every other month during the academic year. Such a schedule will eliminate the need for ad hoc reporting. If you cannot schedule SSCR cycles that often, ED encourages you to schedule one or more cycles beyond your minimum requirement, to reduce the amount of ad hoc reporting as much as possible.

The following table shows recommended SSCR cycle dates for schools on different academic calendars. You should modify these recommendations to take into account your school’s workload throughout the year.

Bear in mind that you receive an error notification file within several days of sending your submittal file, and you must correct any errors and return an error correction file within ten days. Consequently, you should avoid scheduling an SSCR cycle when recourses are limited or unavailable.

Recommended SSCR Cycle Dates		
Semester Schools	Quarter Schools	Other Schools
September	October	October
November	December	December
January	February	February
March	April	April
May or June	June	June
		August

Schools may change their schedule at any time, as long as they meet the minimum of two reporting cycles.

Processing Cycle

SSCR processing through NSLDS significantly streamlines the entire enrollment confirmation procedure. It can optimize the frequency of scheduled reporting cycles and, therefore, the timeliness of the data.

The checklist that follows describes the entire activity, step by step, showing which participant is responsible for each step. Regardless of how many times you elect to report, each cycle must include the following steps:

First Phase

NSLDS:

- ☞ Generates the SSCR Roster File for your school, in your chosen transmission medium (telecommunications or tape); and
- ☞ Forwards the Roster File to you or your servicer.

School or Servicer

- ☞ Receives the Roster File;
- ☞ Matches the Roster File against registration files;
- ☞ Updates each student's enrollment status and effective enrollment status date with valid codes (defined in Chapter 5 of the *SSCR User's Guide*)
- ☞ Proposes changes to student identifiers (SSN, last name, first name, middle initial, and birth date) as need;
- ☞ Changes or adds student identifiers (SSN, last name, first name, middle initial, and birth date) as needed.
- ☞ Changes or adds student address data as needed.
- ☞ Adds a Detail Record to the file for each new student as needed;
- ☞ Checks that the updated file contains valid data (as defined in Chapter 5 of the *SSCR User's Guide*), to reduce the likelihood that NSLDS will find errors; and
- ☞ Returns the updated SSCR Roster File, now called the SSCR Submittal File , to NSLDS within 30 days of the date it is sent to the school.

Second Phase

NSLDS:

- ☞ Receives the SSCR Submittal File;
- ☞ Edits the Submittal File contents;
- ☞ Updates the NSLDS with enrollment status changes;
- ☞ Captures proposed student identifier changes and new or changed address data;
- ☞ Returns the SSCR Error Notification file, which includes any records containing errors, applicable error codes, and a count of accepted and rejected records, to the school or servicer for correction (if there are no errors, the file contains a count of accepted records and no Detail Records);
- ☞ Forwards the new and changed data to each affected data provider weekly (i.e., Guaranty Agency or Direct Loan Servicer); and
- ☞ Monitors the timeliness of your school's response, following up if necessary.

School or Servicer:

- ☞ Receives the SSCR Error Notification File;
- ☞ Consider the SSCR cycle complete if all records were accepted by NSLDS (the file can be retrieved for audit purposes);
- ☞ Corrects any records with identified errors; and
- ☞ Returns the corrected records to NSLDS as the SSCR Error Correction File within ten days of the date it is sent to the school or servicer.

Third Phase

(If the school or servicer returns an SSCR Error Correction File.)

NSLDS:

- ☞ Receives the returned Error Correction File;
- ☞ Edits the returned Detail Records;
- ☞ Repeats the last five steps of the NSLDS section immediately above; and
- ☞ Sends a revised SSCR Error Notification File to the school or servicer.

NSLDS begins the next cycle by generating a new Roster File reflecting all changes applied from the last SSCR Roster File, including unresolved errors from the previous cycle. (More complete information is contained in Chapter 2 of the *SSCR User's Guide: Preparing for the SSCR Process*.)

The SSCR User's Guide and Customer Support

Schools should reference the *SSCR User's Guide* for more detailed information on the topics discussed here. The SSCR User's Guide also contains:

- ☞ an overview of NSLDS
- ☞ a discussion of users of SSCR data
- ☞ record Layout details
- ☞ instructions on using NSLDS on-line functions
- ☞ problem resolution

To receive a copy of the SSCR User's Guide or to find out more about the SSCR process, please contact NSLDS Customer Service at 1-800-999-8219.

The remainder of this chapter does not apply to schools using EDE:

SSCR Roster File

The SSCR Roster File which is prepared by NSLDS contains student borrowers who are recorded as attending your school. When you complete the sign-up forms for the Title IV WAN, you select the delivery method for receiving the SSCR Roster File:

Telecommunications: Users will log onto the Title IV WAN and use the Store-and-Forward Facility to receive the Roster File in an electronic mailbox;

Magnetic tape: Users will receive the Roster File by mail, on a cartridge or reel; or

Servicers: Schools using a servicer will not receive the Roster File directly, because it will be sent to the servicer on a magnetic tape or by telecommunications.

Matching Student Data

The Detail Records in the SSCR Roster File must be matched to the student records in the school's registration system; using software developed by the school's or servicer's computer personnel.

SSCR Roster files received through the Title IV WAN can be processed on a PC. The EDEXpress software that is part of the Title IV WAN package can display the Roster File records one at a time for updating and building the submittal File for transmission through the Title IV WAN.

Reading and Updating the SSCR File

Any data that you add to the file or change must be formatted according to the record layout and field definition specification in Chapter 5 of the User's Guide. Each Detail Record contains a Record Sequence Number which should not be changed.

Student Identifiers

Each Detail Record contains the following student identifiers:

- ☞ Social Security Number (also a record identifier)
- ☞ Last name
- ☞ First name (also a record identifier)
- ☞ Middle initial
- ☞ Date of birth (also a record identifier)

Student identifier data which the school believes to be outdated or incorrect, should be updated with the fields prefixed with the word “New.” When *any* “New” name field is changed, the school must update all “New” name fields.

Student SSN’s provided by NSLDS should not be changed to match student identifier numbers used by the school to identify the student in school registration records. A School Identification Designator field has been provided specifically for school use.

Enrollment Status Review

Each Detail Record also contains three enrollment-related fields which must be reviewed and updated (if necessary):

- ☞ Date of Anticipated Completion
- ☞ Code for Enrollment Status
- ☞ Date Enrollment Status Effective

Address Update

All address fields for all students must be filled in along with the Address Effective Date (if known) or the nearest approximate date available. NSLDS will forward address information to the data providers for use in borrower tracking. In later SSCR cycles, address information should be compared to school student information records and the school should update their records.

Adding Students

Students who are enrolled at the school who do not appear on the SSCR can be added to the SSCR Submittal File, it should be run through an error-checking or editing routine. Detecting and correcting errors in the SSCR Submittal File before sending it to NSLDS can reduce the number of times NSLDS returns the file for correction, as well as reduce the number of errors NSLDS finds.

Sending the SSCR Submittal File

The SSCR Submittal File must be submitted to NSLDS within 30 days of receiving the SSCR Roster File. The Submittal File can be sent via the store-and-forward facility of the Title IV WAN to NSLDS’ electronic mailbox, or magnetic tape.

Error Notification and Correction

After NSLDS receives and processes the Submittal File, the school will receive an acknowledgment in the form of an Error Notification File which includes one of the following:

- ☞ A count of all accepted records and no Detail Records if the Submittal File contained no errors
- ☞ A count of both the accepted and rejected records, with Detail Records that could not be processed and the applicable error codes

An Error Notification File containing Detail Records with errors must be corrected and returned to NSLDS within ten days.

(More complete information is contained in Chapter 4 of the *SSCR User's Guide: Building the Submittal and Error Correction Files.*)

