

# Combination Introduction

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## Sources of Assistance

If you have problems or questions, listed below are sources of assistance:

**The U.S. Department of Education  
Direct Loan Task Force**

**1-202/708-9951**

*Working hours are 7:00 a.m. - 5:00 p.m. (ET)*

- Direct Loan Procedures and Operations

**Direct Loan Accountability and Reconciliation Team**

*Working hours are 8:00 a.m. - 5:00 p.m. (ET)*

**1-202/708-9776**

- Direct Loan Procedures and Operations
- Reconciliation and Cash Management Issues

**Direct Loan Policy**

**1-202/708-8242**

*Working hours are 7:00 a.m. - 5:00 p.m. (ET)*

- Policies

**Direct Loan Custom/Combination Support      1-800/756-4220**

E-mail: DLTS@NCS.COM

Fax: 1-703/284-5628

*Working hours are 8:30 a.m. - 5:00 p.m. (ET)*

- Direct Loan Technical Reference
- Direct Loan Record Layouts
- Combo/Mainframe Support for Direct Loans

**CPS Customer Service      1-800/330-5947**

E-mail: CPS@NCS.COM

Fax: 1-319/358-4260

*Working hours are 7:00 a.m. - 7:00 p.m. (CT)*

- Rejected EDE records and batches
- CPS Batch Status
- EDEExpress Software -- Application Processing, Packaging, SSCR and Direct Loan
- Pell Payment for Windows
- QAP Software (*See QAP Customer Service # for questions in the software*)
  - Installation
  - Hardware Configuration Issues
- AWARE Software
- EDE Technical Reference
- Renewal Application Processing
- Institutional/Agency Tape Support

## **Direct Loan Origination Center**

**1-800/848-0978**

*Working hours are 7:00 a.m. - 7:00 p.m. (ET)*

- Direct Loan Batch Status
- Rejected Direct Loan Batches
- Batch Integrity Errors
- Promissory Notes
- Acknowledgments
- Check Sum Errors

## **Direct Loan Client Account Managers**

Region I (CT, MA, ME, NH, RI, VT)	1-617/565-6911
Region II (NJ, NY, PR, VI)	1-212/264-8012
Region III (DC, DE, MD, PA, VA, WV)	1-215/596-1716
Region IV (AL, FL, GA, KY, MS, NC, SC, TN)	1-404/562-6259
Region V (IL, IN, MI, OH, WI)	1-312/886-8766
Region VI (AR, LA, NM, OK, TX)	1-214/767-9607
Region VII (IA, KS, MO, NE)	1-816/880-4090
Region VIII (CO, MN, MT, ND, SD, UT, WY)	1-303/844-3677 EXT 121
Region IX (AZ, CA, HI, NV)	1-415/437-8843
Region X (AK, ID, OR, WA)	1-206/287-9840

## **Title IV WAN Customer Service**

**1-800/615-1189**

E-mail: T4WAN@NCS.COM

Fax: 1-319/339-6983

*Working hours are 7:00 a.m. - 10:00 p.m. (CT)*

- EDconnect, NET\*CONNECT, and OPEnet software, (both DOS and Windows)
- Transmission Errors
- Network Password Changes and Resets
- EDE Enrollment and Participation
- Billing and Invoices
- Software and User Manual Distribution

**NSLDS****1-800/999-8219***Working hours are: 7:00 a.m. - 7:00 p.m. (EST)*

- SSCR Assistance
- On-line NSLDS
- NSLDS Batch Status
- Perkins Data
- Rejected NSLDS Records

**Federal Pell Grant Program Hotline****1-202 /708-9141***Working hours are 8:30 a.m. - 5:30 p.m. (ET)*

- Individual Record Rejects
- Year-to-Date Pell Payment Data Requests
- Pell DOS Software Support

**Federal Pell Grant Program Institutional Access System***Working hours are 8:30 a.m. - 5:30 p.m. (ET)***1-800/4-P-GRANT****(1-800/474-7268)**

- Financial Information
- Document Requests
- Batch Processing Status
- Messages

**The U.S. Department of Education Internet Address****#pell\_system@ed.gov****The U.S. Department of Education/Direct Loan****and Pell Grant Organization Team Fax: 1-202/708-9700**

**Student Financial Aid Programs  
Customer Service**

**1-800/433-7327**

E-mail: CSB @ED.GOV

*Working hours are 8:30 a.m. - 4:00 p.m. (ET)*

- Title IV Policy Questions
- SFA-BBS Student Financial Assistance
- Bulletin Board Services
- Help with Contacting Other Staff in the United States
- U.S. Department of Education

**QAP Customer Service Support**

**1-202/260-4788**

*Working hours are 8:30 a.m. - 5:30 p.m. (ET)*

- Software Requests
- Programmatic Questions and Software Support

**Federal Student Aid Hotline**

**1-800/4-FED-AID or**

*Working hours are 8:00 a.m. - 7:00 p.m. (CT)*

**1-800/433-3243**

- Student Financial Aid Program Questions
- NSLDS Borrower Tracking Questions
- Distribution of Selected Publications

**Public Inquiry Contract**

**1-319/337-5665**

*Working hours are 8:00 a.m. - 7:00 p.m. (CT)*

- Application Status
- Duplicate Student Aid Reports
- Address and School Changes

**FAFSA on the Web and FAFSA Express  
Customer Service**

**1-800/801-0576**

E-mail: [fafsa\\_admin@ncs.com](mailto:fafsa_admin@ncs.com)

FAFSA on the Web page address: <http://www.fafsa.ed.gov>

FAFSA Express Web page address:  
<http://www.ed.gov/offices/OPE/express.html>

*Working hours are 7:00 a.m. - 10:00 p.m. (CT)*

- FAFSA Express Software Assistance
- Application Status
- General Questions on Electronic Filing
- Help Accessing the Web Page

**The U.S. Department of Education Office of Post Secondary  
Education (OPE)**

Web Page Address: <http://www.ed.gov/offices/OPE>

**The U.S. Department of Education Direct Loan**

Web Page: <http://www.ed.gov/offices/OPE/Direct Loan>

E-mail: [Direct Loan @ED.GOV](mailto:Direct Loan @ED.GOV)

***Direct Loan Borrower Services***

***(Borrower Referral Only)***

***1-800/848-0979***

*Working hours are 8:00 a.m. - 8:30 p.m. (ET)*

- *School delinquency report*

***Direct Loan Central School Services***

***(School Referral Only)***

***1-800/445-7745***

*Working hours are 8:00 a.m. - 8:30 p.m. (ET)*

- *School delinquency report*

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## System Options

The U.S. Department of Education has given schools maximum flexibility in fashioning a system solution that best meets their needs. Schools have three system options:

1. Custom System

Schools have the option of developing a system to support all the necessary tasks required to participate in the William D. Ford Federal Direct Loan program, or purchase a software package from a third-party servicer.

2. Combination EDEExpress/Custom System

Schools can choose to use a portion of the functions provided by EDEExpress in conjunction with external systems or software from another vendor. EDEExpress allows schools to import data captured in other on-campus systems (for example, a financial aid packaging system). Also, it enables schools to export data from its database needed by other systems (such as the institution's business office).

3. EDEExpress

EDEExpress is a comprehensive financial aid management system provided at no cost by the U.S. Department of Education. It is a student-based system which allows institutions to perform the following functions: process Federal application data, including loading and printing ISIRs received electronically from the CPS; compute student award packages; maintain funds; track file documents; generate reports; establish loan origination records; print promissory notes; calculate drawdown requests; manage disbursement data; reconcile funds; and report student enrollment data.

This technical reference addresses the needs of schools choosing Custom Systems or Combination Systems.

The following section addresses questions that may help the school to decide which system design option is best for them.

A video is also available to institutions that discusses the implementation of the Direct Loan program in a custom or combination system environment. You may request a copy by calling 1-800/4-FEDAID. The video is titled *Implementing a Custom Direct Loan Processing System*.

## Items to Consider in Choosing a System Option

Loan Level Volume	How large is the volume of the loans the institution is processing?
Available Resources	How much of the following resources are available for the Direct Loan system: staff, data processing resources, equipment, and money?
Existing Systems	What existing systems are in place and how easy is it to integrate the Direct Loan system?
Time Constraints	Is there enough time available for a Direct Loan system to be developed?
Campus Communications	Are there existing means of communication between offices involved in the Direct Loan system? These offices could include financial aid, registrar, and bursars.
Video	<i>Implementing a Custom Direct Loan Processing System.</i> This video examines the options available for implementing the Direct Loan Program. This video is available by calling the Direct Loan Task Force or the 1-800-4FED-AID.

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## Combination Overview of Changes from 1997-98 to 1998-99

- ⇒ New Field - Batch Reject Code will be used in the Header Record for each batch that the Loan Origination Center rejects.
- ⇒ Entrance Interview Flag will now be set as change field #S109. See Export Change Table Values.
- ⇒ Reconciliation Process replaced by School Account Statement. All Reconciliation Layouts replaced by School Account Statement Layouts, Message Class (DSAS99OP).
- ⇒ The following Reconciliation fields have changed names: Reconciliation Status field replaced by Booked Status field, Reconciliation Date becomes Booked Date, Reconciliation Reject Reasons Code Table will now be shown as Disbursement Booking and Prom Note Booking Reject Codes.
- ⇒ Added Record Count Sequence Number to School Account Statement layouts - new requirement.
- ⇒ The following fields have been deleted from the Direct Loan Technical Reference:
  - Amount Reported
  - Cash Detail Year Indicator
  - Ending Cash Balance Amount
  - Error Flag (Origination Center)
  - Origination Center Total Net Loan Amount
  - Reconciliation Reject Codes
  - Total Adjusted Disbursement Status
  - Total Returns of Excess Cash Status
  - Cash Detail Reject codes
  - Confirmation Code/Check Number
  - Ending Cash Balance Status
  - Origination Center Ending Cash Balance
  - Overall Reconciliation Cash Status
  - Reconciliation Status
  - Total Canceled Disbursements Status
  - Total Cash Receipts Status

- ⇒ Added Batch Type to the Message Class Table.
- ⇒ Added Valid Field Content to the Record Layouts.
- ⇒ Added
  - External Export Cash (DEEC98IN)
  - External Export Actual Disbursements (DEER98IN)
  - External Export Anticipated Disbursements (DEER98IN)
  - External Export Origination PLUS (DEER98IN)
  - External Export Loan, Demographic and PLUS Data (DEER98IN)
  - External Export Loan, Demographic Data (DEER98IN)

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# Loan Origination Options

The following describes the loan origination options available for institutions:

- Option 1 (Level 2): Option 1 schools are responsible for all the functions associated with the Direct Loan Program except for drawdowns. The Loan Origination Center performs the drawdown for them and lets the school know via the Anticipated Disbursement Listing and the Actual Disbursement Roster the amounts to credit to students' accounts.
- Option 2 (Level 1): Option 2 schools are responsible for performing all functions associated with the Direct Loan Program.
- Standard Origination: **Standard Origination** schools are responsible for performing all functions associated with the Direct Loan Program except for the drawdowns (see Option 1) and printing the Stafford promissory notes. The LOC prints the Stafford promissory note and forwards to the student. The promissory notes are returned directly to the LOC from the student.

The Department of Education provides schools participating in the Electronic Data Exchange (EDE) with EDEExpress, a PC package designed to print Institutional Student Information Records (ISIRs), as well as enter, edit, and format application and correction data. EDEExpress has been expanded to include a financial aid packaging system and module designed to meet the needs of schools participating in the Direct Loan program. In the remainder of this section, the hardware and interface requirements of the Combination approach are described.

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## Hardware Requirements

For the highest efficiency and processing speeds, the recommended configuration should be followed. If you are planning an equipment purchase to participate in the Direct Loan Program, the following list describes the minimum recommended configuration:

- Processor 486DX2
- MS-DOS version 6.2 or higher (unless using Windows '95™ or *Windows NT*)
- Microsoft Windows 3.1,3.11, Windows'95™ or Windows NT
- Available hard disk space 300 MB
- Available conventional memory 580K
- RAM 16MB
- Memory manager QEMM 386 or another memory manager (unless using Windows '95™ or *Windows NT*)
- Printer HP LaserJet II or above
- Modem Local (non-LAN), Hayes-compatible, capable of 9600 bps transmission rate
- Mouse Driver
- Tape Back-up Unit Capacity should equal the size of the stored data.
- CD-ROM (Optional) Quad-speed
- Monitor 800 X600 SVGA

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**Note:** A backup of EDEExpress ~~and your custom system~~ should be performed on a regular basis. Make sure your backup can be restored!

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## **Interface Requirements**

EDEExpress interfaces with other ED-provided software modules and systems resident on the same PC, with other systems at the institution, and via the Title IV WAN network with ED's drawdown and servicing systems.

## **Interface with other ED-provided Software Systems on PC**

EDEExpress for Windows includes modules for Application Processing, Direct Loan, Packaging and SSCR. As in previous versions of EDEExpress, Direct Loan users can import ISIRs from the Application Processing module to create loan origination records. However, each record would require manual entry (or import change) of the loan amount approved and other components required to originate the loan BEFORE the record could be originated. Alternatively, users can import packaged student records from the Packaging module of EDEExpress for Windows to create loan origination records. EDEExpress for Windows uses the award amounts calculated in the Packaging module to establish the loan records in the Direct Loan module.

The Title IV WAN communications software, EDconnect, coexists on the same PC with EDEExpress for Windows. It is available in both a DOS and Windows version. IAM/EDconnect is a MS-DOS software package that Direct Loan participants use to transmit data across the network to the Direct Loan and drawdown systems. To access IAM/EDconnect, Direct Loan users exit EDEExpress for Windows, close Windows, and then type IAM at the MS-DOS prompt to start the Integrated Applications Menu. EDconnect is an option on the Communication Menu. EDconnect for Windows provides the same functionality as the MS-DOS based EDconnect with enhancements and new features that the Windows platform provides. To access, open your EDconnect for Windows program group and double-click the EDconnect for Windows icon. Both versions are compatible with Local Area Networks (LAN); care should be taken when using EDconnect in a LAN environment because of its lack of file and record locking capabilities.

## **Interface with other Software Systems on Campus**

Other institutional computer systems, used for registration or accounting, are potential providers of data to the EDEExpress Direct Loan Software. EDEExpress is designed to import data captured in these other systems that has been reformatted according to specifications provided in this Technical Reference.

Likewise, data in EDEExpress is of potential use to other on-campus systems. Therefore, the system provides users with the ability to export data. File formats for the export files are provided so institutional systems can be modified.