

# Attachment C: Loan Processing and Issuance Fee (LPIF) Record Layouts

## LPIF Difference File Record Layouts

*GA LPIF Header Record Layout*

*Length = 400*

| Pos FR | Pos TO     | Attribute              | Description   | Field Format | Lth        |
|--------|------------|------------------------|---|--------------|------------|
| 1      | 9          | Record Sequence Number | Positional sort field for sorting the header record to the top of the file. Set the value to all zeroes: '000000000'. | Num.         | 9          |
| 10     | 12         | Code for GA            | Identification code for guaranty agency.  | Char.        | 3          |
| 13     | 20         | Report Begin Date      | Start date of quarter; CCYYMMDD format.   | Date         | 8          |
| 21     | 28         | Report End Date        | End date of quarter; CCYYMMDD format.   | Date         | 8          |
| 29     | 29         | Filler                 | Space   | Char.        | 1          |
| 30     | 37         | Create Date            | Date that the file is created; CCYYMMDD format.   | Date         | 8          |
| 38     | 45         | Create Time            | Time when the file is created; HH:MM:SS format.   | Char.        | 8          |
| 46     | 75         | File Description       | 'GA LPIF DETAIL HEADER'   | Char.        | 30         |
| 76     | <u>400</u> | Filler                 | Spaces  | Char.        | <u>325</u> |

*GA LPIF Detail Record Layout*

*Length = 400*

| Pos FR | Pos TO | Attribute                        | Description  | Field Format | Lth |
|--------|--------|----------------------------------|--|--------------|-----|
| 1      | 9      | Student's Social Security Number | Title IV aid recipient or beneficiary's SSN.   | Char.        | 9   |
| 10     | 17     | Date of Student's Birth          | Date when a Title IV aid recipient or beneficiary was born; CCYYMMDD format.   | Date         | 8   |
| 18     | 29     | Student's First Name             | Title IV aid recipient or beneficiary's first name.  | Char.        | 12  |
| 30     | 64     | Student's Last Name              | Title IV aid recipient or beneficiary's last name.   | Char.        | 35  |
| 65     | 66     | Type of Loan                     | Code indicating type of aid received or guaranteed:<br>SF—Stafford<br>SU—Unsubsidized Stafford<br>PL—PLUS<br>CL—Consolidated<br><br>Detail is provided for consolidated but is not used for fee computation. | Char.        | 2   |
| 67     | 74     | Date of Guaranty                 | Date the FFEL loan was originally guaranteed; CCYYMMDD format.   | Date         | 8   |
| 75     | 75     | Indicator of Separate Loan       | Indicators used to differentiate among multiple loans of the same type that have the same guaranty date for the same student attending the same school.  | Char.        | 1   |

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| Pos FR     | Pos TO     | Attribute                              | Description   | Field Format | Lth       |
|------------|------------|--|---|--------------|-----------|
| 76         | 83         | Code for Original School               | ED Office of Postsecondary Education (OPE) code for school where a student was enrolled or accepted for enrollment at the time the loan was made.   | Char.        | 8         |
| 84         | 104        | GA Unique Loan ID                      | Unique ID that has been assigned to a loan by the Guaranty Agency. (Optional –will be set to spaces if an ID is not assigned.)  | Char.        | 21        |
| 105        | 113        | PLUS Borrower's Social Security Number | Applicable to PLUS (PL) Loans only. It will be set to spaces otherwise.   | Char.        | 9         |
| 114        | 121        | PLUS Borrowers' Date of Birth          | Applicable to PLUS (PL) Loans only. It will be set to spaces otherwise.   | Date         | 8         |
| 122        | 133        | PLUS Borrower's First Name             | Applicable to PLUS (PL) Loans only. It will be set to spaces otherwise.   | Char.        | 12        |
| 134        | 168        | PLUS Borrower's Last Name              | Applicable to PLUS (PL) Loans only. It will be set to spaces otherwise.   | Char.        | 35        |
| 169        | <u>179</u> | Amount of Guaranty Current Period      | Cumulative amount of loan guaranty, before any cancellations, that was reported by the GA on or after 10/01/1999 and on or before the current reporting period end date.  | Num.         | <u>11</u> |
| <u>180</u> | <u>190</u> | Amount of Guaranty Prior Period        | Cumulative amount of loan guaranty, before any cancellations, that was reported by the GA on or after 10/01/1999 and before the current reporting period begin date. This amount should have been included in a previous LPIF detail file. For a new loan guaranty, this amount will be zero.                                 | Num.         | <u>11</u> |
| <u>191</u> | <u>201</u> | Difference Guaranty Amount             | Difference between amount of guaranty current period and amount of guaranty prior period.   | Num.         | <u>11</u> |
| <u>202</u> | <u>209</u> | Date of Cancellation*                  | Date of last cancellation as reported to NSLDS on or after 10/01/1999 and on or before the current reporting period end date; CCYYMMDD format.  | Date         | 8         |
| <u>210</u> | <u>220</u> | Amount of Cancellation Current Period* | Cumulative amount of loan cancellation for loans guaranteed on or after 10/01/1999 and last reported to NSLDS on or after 10/01/1999 and on or before the current reporting period end date.  | Num.         | <u>11</u> |
| <u>221</u> | <u>231</u> | Amount of Cancellation prior period**  | Cumulative amount of loan cancellation for loans guaranteed on or after 10/01/1999 and reported by the GA on or after 10/01/1999 and before the current reporting period begin date. This amount should have been included in a previous LPIF detail file and include only the cancellations for which the GA is responsible. | Num.         | <u>11</u> |

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| Pos FR              | Pos TO              | Attribute   | Description  | Field Format         | Lth                |
|---------------------|---------------------|---|--|----------------------|--------------------|
| <a href="#">232</a> | <a href="#">242</a> | Difference Cancellation Amount                                | Difference between amount of cancellation current period and amount of cancellation prior period.  | Num.                 | <a href="#">11</a> |
| <a href="#">243</a> | <a href="#">250</a> | Date of Disbursement*   | Date of last disbursement as reported to NSLDS on or after 10/01/1999 and on or before the current reporting period end date; CCYYMMDD format.   | Date                 | 8                  |
| <a href="#">251</a> | <a href="#">261</a> | Amount of Disbursement Current Period*                        | Cumulative amount of loan disbursement for loans guaranteed on or after 10/01/1999 and last reported to NSLDS on or after 10/01/1999 and on or before the current reporting period end date.   | Num.                 | <a href="#">11</a> |
| <a href="#">262</a> | <a href="#">272</a> | Amount of Disbursement Prior Period**                         | Amount of loan disbursement for loans guaranteed on or after 10/01/1999 and last reported by the GA on or after 10/01/1999 and before the current reporting period begin date. This amount should have been included in a previous LPIF detail file. And include only the disbursements for which the GA is responsible. | Num.                 | <a href="#">11</a> |
| <a href="#">273</a> | <a href="#">283</a> | Difference Disbursement Amount                                | Difference between amount of disbursement current period and amount of disbursement prior period. This amount will be multiplied by LPIF Fee Rate to compute LPIF fee.   | Num.                 | <a href="#">11</a> |
| <a href="#">284</a> | <a href="#">291</a> | Responsibility Begin Date                                     | Responsibility begin date for loan guarantor.  | Date                 | 8                  |
| <a href="#">292</a> | <a href="#">299</a> | Responsibility End Date                                       | Responsibility end date for loan guarantor.  | Date                 | 8                  |
| <a href="#">300</a> | <a href="#">307</a> | Report Begin Date   | Start Date of Quarter; CCYYMMDD format.  | Date                 | 8                  |
| <a href="#">308</a> | <a href="#">315</a> | Report End Date   | End Date of Quarter; CCYYMMDD format.  | Date                 | 8                  |
| <a href="#">316</a> | <a href="#">318</a> | Code for GA   | Identification Code for GA.  | Char.                | 3                  |
| <a href="#">319</a> | <a href="#">323</a> | <a href="#">Fee Rate</a>                                      | <a href="#">Percentage at which LPIF is paid</a>   | <a href="#">Num.</a> | <a href="#">5</a>  |
| <a href="#">324</a> | <a href="#">331</a> | <a href="#">Disbursement System Create Date***</a>            | <a href="#">NSLDS System Create Date for the disbursement</a>  | <a href="#">Date</a> | <a href="#">8</a>  |
| <a href="#">332</a> | <a href="#">339</a> | <a href="#">Cancellation System Create Date***</a>            | <a href="#">NSLDS System Create Date for the Cancellation</a>  | <a href="#">Date</a> | <a href="#">8</a>  |
| <a href="#">340</a> | <a href="#">347</a> | <a href="#">Responsibility End Date System Create Date***</a> | <a href="#">NSLDS System Create Date for the Responsibility End Date.</a>  | <a href="#">Date</a> | <a href="#">8</a>  |
| <a href="#">348</a> | <a href="#">400</a> | Filler  | Spaces   | Char.                | <a href="#">53</a> |

## Attachment C: Loan Processing and Issuance Fee (LPIF) Record Layouts

GA LPIF Trailer Record Layout

Length=400

| Pos FR | Pos TO     | Attribute  | Description  | Field Format | Lth        |
|--------|------------|--|--|--------------|------------|
| 1      | 9          | Record Sequence Number                           | Positional sort field for sorting the header record to the top of the file. Set the value to all nines: '999999999'.   | Num.         | 9          |
| 10     | 12         | Code for GA                                      | Identification code for guaranty agency.   | Char.        | 3          |
| 13     | 42         | File Description                                 | 'GA LPIF DETAIL TRAILER'   | Char.        | 30         |
| 43     | 51         | Total Number of Detail Records                   | Number of detail records contained in the current file   | Num.         | 9          |
| 52     | 66         | Total Difference Guaranty Amount                 | Sum of all difference guaranty amounts in this file  | Num.         | 15         |
| 67     | 81         | Total Difference Cancellation Amount             | Sum of all difference cancellation amounts in this file  | Num.         | 15         |
| 82     | 96         | Total Net Guaranty Amount                        | Difference between the total difference guaranty amount and the total difference cancellation amount   | Num.         | 15         |
| 97     | 111        | Total Difference Disbursement Amount             | Sum of all difference disbursement amounts in this file  | Num.         | 15         |
| 112    | 126        | Total Guaranty Amount excluding loan type CL     | Sum of all difference guaranty amounts in this file excluding consolidation loans  | Num.         | 15         |
| 127    | 141        | Total Disbursement Amount excluding loan type CL | Sum of all difference disbursement amounts in this file excluding consolidation loans  | Num.         | 15         |
| 142    | 156        | Total Cancellation Amount excluding loan type CL | Sum of all difference cancellation amounts in this file excluding consolidation loans  | Num.         | 15         |
| 157    | 171        | Total Net Guaranty Amount excluding loan type CL | Difference between the Total Difference Guaranty Amount excluding loan type CL in this file and the Total Difference Cancellation Amount excluding loan type CL in this file | Num.         | 15         |
| 172    | <u>400</u> | Filler   | Spaces   | Char.        | <u>229</u> |

**Note:**

\* This date must be on or after 10/01/1999. If a disbursement or cancellation is received late (i.e., past the quarter in which the event took place), the detailed record will be included in the file, as long as the disbursement or cancellation date is greater than 10/01/1999.

\*\* -This may be different at this point of time if GA has made any past period change. However, NSLDS will use the figures that were used to compute in the prior period but not the one with past period corrections.

## Attachment C: Loan Processing and Issuance Fee (LPIF) Record Layouts

\*\*\* This date will only be populated in LPIF calculations that occur after 12/31/2008.

## Attachment C: Loan Processing and Issuance Fee (LPIF) Record Layouts

### LPIF Cumulative File Record Layouts

*Cumulative LPIF Extract Header Record Layout*

*Length = 400*

| Pos FR | Pos TO | Attribute              | Description   | Field Format | Lth |
|--------|--------|------------------------|---|--------------|-----|
| 1      | 9      | Record Sequence Number | Positional sort field for sorting the header record to the top of the file. Set the value to all zeroes; '000000000'. | Num.         | 9   |
| 10     | 12     | Code for GA            | Identification Code for Guaranty Agency   | Num.         | 3   |
| 13     | 20     | Report Begin Date      | Quarter Begin Date: CCYYMMDD  | Num.         | 8   |
| 21     | 28     | Report End Date        | Quarter End Date: CCYYMMDD  | Num.         | 8   |
| 29     | 29     | Filler                 | Space   | Char.        | 1   |
| 30     | 37     | Create Date            | Date on which the file is created: CCYYMMDD   | Num.         | 8   |
| 38     | 45     | Create Time            | Time when the file is created: HH:MM:SS format  | Num.         | 8   |
| 46     | 95     | File Description       | 'GA LPIF CUMULATIVE DETAIL HEADER'  | Char.        | 50  |
| 96     | 400    | Filler                 | Spaces.   | Char.        | 305 |

The cumulative LPIF detail record layout is similar to the LPIF detail record layout with the following exceptions. The following fields are excluded and populated with filler (i.e., zeroes):

- Amount of Guaranty Prior Period (positions 180-190)
- Difference Guaranty Amount (positions 191-201)
  
- Amount of Cancellation Prior Period (positions 221-231)
- Difference Cancellation Amount (positions 232-242)
  
- Amount of Disbursement Prior Period (positions 262-272)
- Difference Disbursement Amount (positions 273-283)

*Cumulative LPIF Extract Detail Record Layout*

*Length = 400*

| Pos FR | Pos TO | Attribute                        | Description  | Field Format | Lth |
|--------|--------|----------------------------------|--|--------------|-----|
| 1      | 9      | Student's Social Security Number | Title IV aid recipient or beneficiary's SSN                          | Char.        | 9   |
| 10     | 17     | Date of Student's Birth          | Date when a Title IV aid recipient or beneficiary was born; CCYYMMDD | Date         | 8   |
| 18     | 29     | Student's First Name             | Title IV aid recipient or beneficiary's first name                   | Char.        | 12  |
| 30     | 64     | Student's Last Name              | Title IV aid recipient or beneficiary's last name                    | Char.        | 35  |

## Attachment C: Loan Processing and Issuance Fee (LPIF) Record Layouts

| Pos FR     | Pos TO     | Attribute                              | Description  | Field Format | Lth       |
|------------|------------|--|--|--------------|-----------|
| 65         | 66         | Type of Loan                           | Code indicating type of aid received or guaranteed:<br>SF—Stafford<br>SU—Unsubsidized Stafford<br>PL—PLUS<br>CL—Consolidated                           | Char.        | 2         |
| 67         | 74         | Date of Guaranty                       | Date the FFEL loan was originally guaranteed;<br>CCYYMMDD  | Date         | 8         |
| 75         | 75         | Indicator of Separate Loan             | Indicator used to differentiate among multiple loans of the same type, that have the same guaranty date for the same student attending the same school | Char.        | 1         |
| 76         | 83         | Code for Original School               | OPE code for school where a student was enrolled or accepted for enrollment at the time the loan was made  | Char.        | 8         |
| 84         | 104        | GA Unique Loan ID                      | Unique ID that has been assigned to a loan by the Guaranty Agency (Optional - will be set to spaces if ID is not assigned)                             | Char.        | 21        |
| 105        | 113        | PLUS Borrower's Social Security Number | Applicable to PLUS (PL) Loans only. It will be set to spaces otherwise.  | Char.        | 9         |
| 114        | 121        | PLUS Borrowers' Date of Birth          | Applicable to PLUS (PL) Loans only. It will be set to spaces otherwise.  | Date         | 8         |
| 122        | 133        | PLUS Borrower's First Name             | Applicable to PLUS (PL) Loans only. It will be set to spaces otherwise.  | Char.        | 12        |
| 134        | 168        | PLUS Borrower's Last Name              | Applicable to PLUS (PL) Loans only. It will be set to spaces otherwise.  | Char.        | 35        |
| 169        | <u>179</u> | Amount of Guaranty                     | Original dollar amount, before any cancellations, of the FFEL loan guaranty.   | Num.         | <u>11</u> |
| <u>180</u> | <u>190</u> | Filler                                 | Zeroes.  | Num.         | <u>11</u> |
| <u>191</u> | <u>201</u> | Filler                                 | Zeroes.  | Num.         | <u>11</u> |
| <u>202</u> | <u>209</u> | Date of Cancellation*                  | Date of last cancellation as reported to NSLDS, on or after 10/01/1999 and through the report period end date. CCYYMMDD.                               | Date         | 8         |
| <u>210</u> | <u>220</u> | Amount of Cancellation                 | Cumulative amount of loan cancellation last reported to NSLDS on or after 10/01/1999 and through the report period end date.                           | Num.         | <u>11</u> |
| <u>221</u> | <u>231</u> | Filler                                 | Zeroes.  | Num.         | <u>11</u> |
| <u>232</u> | <u>242</u> | Filler                                 | Zeroes.  | Num.         | <u>11</u> |
| <u>243</u> | <u>250</u> | Date of Disbursement*                  | Date of last Disbursement as reported to NSLDS, on or after 10/01/1999 and through the report period end date. CCYYMMDD.                               | Date         | 8         |
| <u>251</u> | <u>261</u> | Amount of Disbursement                 | Cumulative amount of loan disbursement last reported to NSLDS on or after 10/01/1999 and through the report period end date.                           | Num.         | <u>11</u> |

## Attachment C: Loan Processing and Issuance Fee (LPIF) Record Layouts

| Pos FR     | Pos TO     | Attribute   | Description  | Field Format | Lth       |
|------------|------------|---|--|--------------|-----------|
| <u>262</u> | <u>272</u> | Filler  | Zeroes.  | Num.         | <u>11</u> |
| <u>273</u> | <u>283</u> | Filler  | Zeroes.  | Num.         | <u>11</u> |
| <u>284</u> | <u>291</u> | Responsibility Begin Date                           | Responsibility begin date for loan guarantor.                    | Date         | 8         |
| <u>292</u> | <u>299</u> | Responsibility End Date                             | Responsibility end date for loan guarantor.                      | Date         | 8         |
| <u>300</u> | <u>307</u> | Report Begin Date                                   | Start date of quarter; CCYYMMDD.                                 | Date         | 8         |
| <u>308</u> | <u>315</u> | Report End Date                                     | End date of quarter; CCYYMMDD.                                   | Date         | 8         |
| <u>316</u> | <u>318</u> | GA code   | Identification Code for GA.                                      | Char.        | 3         |
| <u>319</u> | <u>323</u> | <u>Fee Rate</u>                                     | <u>Percentage at which LPIF is paid</u>                          | <u>Num.</u>  | <u>5</u>  |
| <u>324</u> | <u>331</u> | <u>Disbursement System Create Date**</u>            | <u>NSLDS System Create Date for the disbursement</u>             | <u>Date</u>  | <u>8</u>  |
| <u>332</u> | <u>339</u> | <u>Cancellation System Create Date**</u>            | <u>NSLDS System Create Date for the Cancellation</u>             | <u>Date</u>  | <u>8</u>  |
| <u>340</u> | <u>347</u> | <u>Responsibility End Date System Create Date**</u> | <u>NSLDS System Create Date for the Responsibility End Date.</u> | <u>Date</u>  | <u>8</u>  |
| <u>348</u> | <u>400</u> | Filler  | Spaces.  | Char.        | <u>53</u> |

### Cumulative LPIF Extract Trailer Record Layout

Length=

| Pos FR | Pos TO | Attribute  | Description  | Field Format | Lth |
|--------|--------|--|--|--------------|-----|
| 1      | 9      | Record Sequence Number                             | Positional sort field for sorting the trailer record to the bottom of the file. Set the value to all nines; '999999999'. | Num.         | 9   |
| 10     | 12     | Code for GA  | Identification Code for Guaranty Agency.   | Num.         | 3   |
| 13     | 62     | File Description                                   | 'GA LPIF CUMULATIVE DETAIL TRAILER'.   | Char.        | 50  |
| 63     | 71     | Total Number of Detail Records                     | Number of detail records contained in the current file.  | Num.         | 9   |
| 72     | 86     | Total Guaranty Amount                              | Sum of all guaranty amounts in this file.  | Num.         | 15  |
| 87     | 101    | Total Cancellation Amount                          | Sum of all cancellation amounts in this file.  | Num.         | 15  |
| 102    | 116    | Total Net Guaranty Amount                          | Difference between the Total Guaranty amount and the Total Cancellation Amount.  | Num.         | 15  |
| 117    | 131    | Total Disbursement Amount                          | Sum of all disbursement amounts in the file.   | Num.         | 15  |
| 132    | 146    | Total Guaranty Amount excluding consolidated loans | Sum of all guaranty amounts in this file excluding loan type 'CL'.   | Num.         | 15  |

## Attachment C: Loan Processing and Issuance Fee (LPIF) Record Layouts

| Pos FR | Pos TO     | Attribute  | Description  | Field Format | Lth        |
|--------|------------|--|--|--------------|------------|
| 147    | 161        | Total Cancellation Amount excluding consolidated loans | Sum of all cancellation amounts in this file excluding loan type 'CL'.   | Num.         | 15         |
| 162    | 176        | Total Net Guaranty Amount excluding consolidated loans | Difference between the Total Guaranty amount and the Total Cancellation Amount.<br>Excluding consolidated loans. | Num.         | 15         |
| 177    | 191        | Total Disbursement Amount excluding consolidated loans | Sum of all disbursement amounts in the file excluding loan type 'CL'.  | Num.         | 15         |
| 192    | <u>400</u> | Filler   | Spaces.  | Char.        | <u>209</u> |

**Notes:**

\* If a Disbursement/Cancellation is received past the quarter in which the event took place the detail record will be included in the file, as long as the disbursement/cancellation date is greater than 10/01/1999.

**\*\* This date will only be populated in LPIF calculations that occur after 12/31/2008.**