

Table 3
Updated Guaranty Agency Data Provider Instructions:
Edit Changes

Student's Social Security Number							
Loan Identifier	History Kept	Reason-ability	Date Sequence Edit	Type	Size	Position	Field Code
Yes	Yes	No	No	Character	9	4-12	021
Description			Title IV aid recipient or beneficiary's Social Security Number.				
Comments			<ul style="list-style-type: none"> • May be a real or pseudo Social Security Number (SSN). A pseudo SSN may not be used in place of a valid one if the Data Provider has the valid SSN. • Where a valid SSN is not on file, a pseudo SSN must be generated for the record, as follows: <ul style="list-style-type: none"> – The first position of the SSN must contain a '9' to clearly identify the record as a pseudo SSN. The second through fourth positions must contain the Guaranty Agency's code. Pseudo SSNs <i>must be unique</i> to each student, so one student's records can be distinguished from another's. Using the Guaranty Agency's code will help ED to distinguish the pseudo SSNs reported by different agencies. – If a pseudo SSN is used, it may not be substituted for a valid SSN if the Data Provider has the valid SSN. – If a pseudo SSN is used, populate the student's SSN Indicator (Field 074) with a 'P'. • When a loan is transferred to your agency from another and it identifies the student with a pseudo SSN, do not change the Guaranty Agency Code portion of the number to your own agency's code. This will create a new record. • Whenever a Social Security Number is reported, the system checks whether the number has already been reported to NSLDS. If not, the student is added to NSLDS. If it was previously reported, NSLDS uses the following match logic to confirm the identity of the person. <ol style="list-style-type: none"> 1. First Name and Date of Birth (DOB) matches. <ul style="list-style-type: none"> <i>First Name</i> <ul style="list-style-type: none"> – Three of first four characters of first name on incoming record (excluding punctuation and spaces) match three of four characters of first name (excluding punctuation and spaces) in NSLDS (current or history), or alias matches exactly. The letters must match in the same sequence. If fewer than three characters, all characters must match; and <i>Date of Birth</i> <ul style="list-style-type: none"> – Year matches exactly; or – Year matches plus or minus one, with month matching exactly; or – Year matches plus or minus ten, with month and day matching exactly; or – Incoming DOB is real and NSLDS' DOB is one of the following plug dates: 19000101, 18991231, 18581117, 19581117, 19040404, 19600101, or 19??1111, where ?? can be any year. 				

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	<p><i>Note:</i> When NSLDS performs the analysis on the three of first four characters in first name or five of first seven characters in last name, the letters must match in the same sequence. For example, Nary and Mary would match, as “ary” is in same sequential order. So would Maty and Mary, as “may” is in the same sequential order.</p> <p>2. Transposed first name and last name with DOB match.</p> <p style="padding-left: 20px;"><i>Last Name</i></p> <ul style="list-style-type: none"> – Three of the first four characters of last name on incoming record (excluding punctuation and spaces) match three of first four characters of first name (excluding punctuation and spaces) in NSLDS (current or history); and <p style="padding-left: 20px;"><i>Date of Birth</i></p> <ul style="list-style-type: none"> – Year matches exactly; or – Year matches plus or minus one, with month matching exactly; or – Year matches plus or minus ten, with month and day matching exactly; or – Incoming DOB is real and NSLDS’ DOB is one of the following plug dates: 19000101, 18991231, 18581117, 19581117, 19040404, 19600101, or 19??1111, where ?? can be any year. <p>3. Match on first initial of first name when NSLDS’ first name is only an initial and no other first names exist in NSLDS.</p> <p style="padding-left: 20px;"><i>First Name</i></p> <ul style="list-style-type: none"> – Incoming first name begins with same letter as NSLDS’ first initial (a name that is an initial only or an initial followed by a period, not a comma, and no first name in history); and <p style="padding-left: 20px;"><i>Date of Birth</i></p> <ul style="list-style-type: none"> – Exact match and is not a plug date: 19000101, 18991231, 18581117, 19581117, 19040404, 19600101, or 19??1111, where ?? can be any year. (Note: If both incoming and NSLDS have same plug date, this is considered an exact match.) <p>4. Match on first initial and part of last name with DOB match.</p> <p style="padding-left: 20px;"><i>First Name</i></p> <ul style="list-style-type: none"> – First character of first name matches first character of first name or first initial (current or history); and <p style="padding-left: 20px;"><i>Last Name</i></p> <ul style="list-style-type: none"> – Five of first seven characters of last name (excluding punctuation and spaces) match five of first seven characters of last name (excluding punctuation and spaces) in NSLDS (current or history). If fewer than five characters, all characters must match; and <p style="padding-left: 20px;"><i>Date of Birth</i></p> <ul style="list-style-type: none"> – Year matches exactly; or – Year matches plus or minus one, with month matching exactly; or – Year matches plus or minus ten, with month and day matching exactly; or

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	<ul style="list-style-type: none"> – Incoming DOB is real and NSLDS' DOB is one of the following plug dates: 19000101, 18991231, 18581117, 19581117, 19040404, 19600101, or 19??1111, where ?? can be any year. – For loans or grants made before 1-1-1997, incoming DOB is plug date and NSLDS DOB is a real date. <p><i>Note:</i> When NSLDS performs the analysis on the three of first four characters in first name or five of first seven characters in last name, the letters must match in the same sequence. For example, Nary and Mary would match, as “ary” is in same sequential order. So would Maty and Mary, as “may” is in the same sequential order.</p> <p>5. Match on student SSN and a single loan is found using the non-student related identifiers. This loan was last reported on by the current provider. <u>If you've previously reported a loan on a borrower, you can report a new loan for the same borrower even if another data provider has changed the DOB on NSLDS. However, the DOB will not be updated.</u></p> <p><u>6. Match on SSN, there is conflicting name and/or DOB, the student record was created by a Pell Grant and the only record in NSLDS is a Pell Grant. NSLDS will update the name and DOB based on the data from the data provider. The name provided by Pell Grants will be moved to history. The DOB provided by the data provider will replace the DOB provided by Pell Grant.</u></p> <p><u>7. Match on SSN, there is conflicting name and/or DOB, there are no overpayments, all loans are from a single data provider and have been closed for three or more years. NSLDS will move the existing loans and borrower on NSLDS to a pseudo SSN. If there is more than one closed loan on the database, all loans on the database must be closed for more than three years.</u></p> <p><u>8. When a default value for DOB is on the submittal file and the DOB on NSLDS is a real date, NSLDS will consider it a match as long as the name meets our current criteria. When a default value for First Name (i.e. NFN) is on the submittal file, NSLDS will consider it a match as long as the DOB meets our current criteria. If the submittal file contains default values in both the DOB and First Name fields, we would not consider it a match.</u></p> <ul style="list-style-type: none"> • When this Loan Identifier information changes, leave the existing value in this field and report the new value in the New Student's Social Security Number field (e.g., its counterpart New Identifier). Do this until the updated information is accepted by NSLDS. Once accepted, the updated value is reported in the standard Loan Identifier field and the New field is filled with the default value (zeroes or blanks). • Changes made to Loan Identifier fields are mapped as a block, so when the information contained in one of the key data elements is changed, the information belonging in all of them must be re-confirmed. Therefore, fill all the New Identifier fields (listed below) for this loan with the values that they should contain – whether those values are new ones or the ones that you have been reporting all along. • Changes made to Identifiers are processed before Past Period Change records are processed. Therefore, if you are submitting an Identifier change and a PPC against the same loan record in the same reporting cycle, the

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		PPC should refer to the New Identifiers, not the old. We recommend submitting PPC changes after the Identifier changes have passed NSLDS' Load-Level edits (e.g., they do not appear on the subsequent Load Process Error File).		
Part of Event Type		Loan Identifier / Student Identifier		
Companion Field(s)		<ul style="list-style-type: none"> • Linked through edit <ul style="list-style-type: none"> – Date of Student's Birth (022) – Student's First Name (023) – Student's Last Name (076) – Student's Social Security Number Indicator (074) • Related field that checks value here <ul style="list-style-type: none"> – PLUS Borrower's First Name (071) • Remaining Identifier Fields <ul style="list-style-type: none"> – Code for Original School (027) – Date of Guaranty (025) – Date of Student's Birth (022) – Indicator of Separate Loan (026) – PLUS Borrower's Social Security Number (028) – Student's First Name (023) – Type of Loan (024) • Remaining 'New Identifier' Fields <ul style="list-style-type: none"> – New Code for Original School (047) – New Date of Guaranty (045) – New Date of Student's Birth (042) – New Indicator of Separate Loan (046) – New Student's First Name (043) – New Type of Loan (044) 		
Default Value / Use		Must always be filled.		
Reporting		Report in regular update.		
Edit Level	Verifies	Error	Error No.	Error Message
Domain-Level Error	If SSN Indicator is 'R' (i.e., SSN is Real), this field must be numeric.	Isn't numeric.	0235	Invalid Student SSN
Record-Level Error	Must be reported.	Is blank or zeroes.	0258	Student SSN is required
Load-Level Error	NSLDS determines whether NSLDS database already has a different student associated with that SSN. (See comments.)	Conflicting first name or date of birth information exists.	0408	Student SSN currently used by another Student
Date Revised		5-26-2000 <u>12-05-2000</u>		

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New Student's Social Security Number							
Loan Identifier	History Kept	Reason-ability	Date Sequence Edit	Type	Size	Position	Field Code
Yes (New)	Yes	No	No	Character	9	63-71	041
Description			Title IV aid recipient or beneficiary's Social Security Number.				
Comments			<ul style="list-style-type: none"> • May be a real or pseudo Social Security Number (SSN). A pseudo SSN may not be used in place of a valid one if the Data Provider has the valid SSN. • Where a valid SSN is not on file, a pseudo SSN must be generated for the record, as follows: <ul style="list-style-type: none"> – The first position of the SSN must contain a '9' to clearly identify the record as a pseudo SSN. The second through fourth positions must contain the Guaranty Agency's code. Pseudo SSNs <i>must be unique</i> to each student, so one student's records can be distinguished from another's. Using the Guaranty Agency's code will help ED to distinguish the pseudo SSNs reported by different agencies. – If a pseudo SSN is used, it may not be substituted for a valid SSN if the Data Provider has the valid SSN. – If a pseudo SSN is used, populate the student's SSN Indicator (Field 074) with a 'P'. • When a loan is transferred to your agency from another and it identifies the student with a pseudo SSN, do not change the Guaranty Agency Code portion of the number to your own agency's code. This will create a new record. • Whenever a SSN is reported, the system checks whether the number has already been reported to NSLDS. If not, the student is added to NSLDS. If it was previously reported, NSLDS uses the following match logic to confirm the identity of the person. <ol style="list-style-type: none"> 1. First Name and Date of Birth (DOB) matches. <ul style="list-style-type: none"> <i>First Name</i> <ul style="list-style-type: none"> – Three of first four characters of first name on incoming record (excluding punctuation and spaces) match three of four characters of first name (excluding punctuation and spaces) in NSLDS (current or history), or alias matches exactly. The letters must match in the same sequence. If fewer than three characters, all characters must match; and <i>Date of Birth</i> <ul style="list-style-type: none"> – Year matches exactly; or – Year matches plus or minus one, with month matching exactly; or – Year matches plus or minus ten, with month and day matching exactly; or – Incoming DOB is real and NSLDS' DOB is one of the following plug dates: 19000101, 18991231, 18581117, 19581117, 19040404, 19600101, or 19??1111, where ?? can be any year. <p><i>Note:</i> When NSLDS performs the analysis on the three of first four characters in first name or five of first seven characters in last name, the letters must match in the same sequence. For example, Nary and Mary</p> 				

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	<p>would match, as “ary” is in same sequential order. So would Maty and Mary, as “may” is in the same sequential order.</p> <p>2. Transposed first name and last name with DOB match.</p> <p><i>Last Name</i></p> <ul style="list-style-type: none"> – Three of the first four characters of last name on incoming record (excluding punctuation and spaces) match three of first four characters of first name (excluding punctuation and spaces) in NSLDS (current or history); and <p><i>Date of Birth</i></p> <ul style="list-style-type: none"> – Year matches exactly; or – Year matches plus or minus one, with month matching exactly; or – Year matches plus or minus ten, with month and day matching exactly; or – Incoming DOB is real and NSLDS' DOB is one of the following plug dates: 19000101, 18991231, 18581117, 19581117, 19040404, 19600101, or 19??1111, where ?? can be any year. <p>3. Match on first initial of first name when NSLDS' first name is only an initial and no other first names exist in NSLDS.</p> <p><i>First Name</i></p> <ul style="list-style-type: none"> – Incoming first name begins with same letter as NSLDS' first initial (a name that is an initial only or an initial followed by a period, not a comma, and no first name in history); and <p><i>Date of Birth</i></p> <ul style="list-style-type: none"> – Exact match and is not a plug date: 19000101, 18991231, 18581117, 19581117, 19040404, 19600101, or 19??1111, where ?? can be any year. (Note: If both incoming and NSLDS have same plug date, this is considered an exact match.) <p>4. Match on first initial and part of last name with DOB match.</p> <p><i>First Name</i></p> <ul style="list-style-type: none"> – First character of first name matches first character of first name or first initial (current or history); and <p><i>Last Name</i></p> <ul style="list-style-type: none"> – Five of first seven characters of last name (excluding punctuation and spaces) match five of first seven characters of last name (excluding punctuation and spaces) in NSLDS (current or history). If fewer than five characters, all characters must match; and <p><i>Date of Birth</i></p> <ul style="list-style-type: none"> – Year matches exactly; or – Year matches plus or minus one, with month matching exactly; or – Year matches plus or minus ten, with month and day matching exactly; or – Incoming DOB is real and NSLDS' DOB is one of the following plug dates: 19000101, 18991231, 18581117, 19581117, 19040404,

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	<p>19600101, or 19??1111, where ?? can be any year.</p> <ul style="list-style-type: none"> – For loans or grants made before 1-1-1997, incoming DOB is plug date and NSLDS DOB is a real date. <p><i>Note:</i> When NSLDS performs the analysis on the three of first four characters in first name or five of first seven characters in last name, the letters must match in the same sequence. For example, Nary and Mary would match, as “ary” is in same sequential order. So would Maty and Mary, as “may” is in the same sequential order.</p> <p>5. Match on student SSN, and a single loan or grant overpayment is found using the non-student related identifiers. This loan or grant overpayment was last reported by the current provider. <u>If you've previously reported a loan on a borrower, you can report a new loan for the same borrower even if another data provider has changed the DOB on NSLDS. However, the DOB will not be updated.</u></p> <p><u>6. Match on SSN, there is conflicting name and/or DOB, the student record was created by a Pell Grant and the only record in NSLDS is a Pell Grant. NSLDS will update the name and DOB based on the data from the data provider. The name provided by Pell Grants will be moved to history. The DOB provided by the data provider will replace the DOB provided by Pell Grant.</u></p> <p><u>7. Match on SSN, there is conflicting name and/or DOB, there are no overpayments, all loans are from a single data provider and have been closed for three or more years. NSLDS will move the existing loans and borrower on NSLDS to a pseudo SSN. If there is more than one closed loan on the database, all loans on the database must be closed for more than three years.</u></p> <p><u>8. When a default value for DOB is on the submittal file and the DOB on NSLDS is a real date, NSLDS will consider it a match as long as the name meets our current criteria. When a default value for First Name (i.e. NFN) is on the submittal file NSLDS will consider it a match as long as the DOB meets our current criteria. If the submittal file contains default values in both the DOB and First Name fields, we would not consider it a match.</u></p> <ul style="list-style-type: none"> • When this Loan Identifier information changes, leave the existing value in this field and report the new value in the New Student's Social Security Number field (e.g., its counterpart New Identifier). Do this until the updated information is accepted by NSLDS. Once accepted, the updated value is reported in the standard Loan Identifier field and the New field is filled with the default value (zeroes or blanks). • Changes made to Loan Identifier fields are mapped as a block, so when the information contained in one of the key data elements is changed, the information belonging in all of them must be re-confirmed. Therefore, fill all the New Identifier fields (listed below) for this loan with the values that they should contain – whether those values are new ones or the ones that you have been reporting all along. • Changes made to Identifiers are processed before Past Period Change records are processed. Therefore, if you are submitting an Identifier change and a PPC against the same loan record in the same reporting cycle, the PPC should refer to the New Identifiers, not the old. We recommend

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New Student's Social Security Number				
		submitting PPC changes after the Identifier changes have passed NSLDS' Load-Level edits (e.g., they do not appear on the subsequent Load Process Error File).		
Part of Event Type		Loan Identifier / Student Identifier		
Companion Field(s)		<ul style="list-style-type: none"> • Linked through edit <ul style="list-style-type: none"> – New Date of Student's Birth (042) – New Student's First Name (043) – Student's Last Name (076) – Student's Social Security Number Indicator (074) • Related field that checks value here <ul style="list-style-type: none"> – PLUS Borrower's First Name (071) • Remaining Identifier Fields <ul style="list-style-type: none"> – Code for Original School (027) – Date of Guaranty (025) – Date of Student's Birth (022) – Indicator of Separate Loan (026) – PLUS Borrower's Social Security Number (028) – Student's First Name (023) – Type of Loan (024) • Remaining 'New Identifier' Fields <ul style="list-style-type: none"> – New Code for Original School (047) – New Date of Guaranty (045) – New Date of Student's Birth (042) – New Indicator of Separate Loan (046) – New PLUS Borrower's Social Security Number (048) – New Student's First Name (043) – New Type of Loan (044) 		
Default Value / Use		Report blanks when Loan Identifier information has not changed.		
Reporting		Report actual value if change in Student's Social Security Number occurs.		
Edit Level	Verifies	Error	Error No.	Error Message
Domain-Level Error	If Student's SSN Indicator is 'R' (Real), this field must be numeric and not all zeroes.	Isn't numeric or is zeroes.	0224	Invalid New Student SSN
Domain-Level Error	Change value given when made to another Loan Identifier field.	No value entered (whether new or existing).	0246	New Student SSN is required
Load-Level Error	Whether NSLDS database already has a different student associated with that SSN. (See comments.)	Conflicting first name or date of birth information exists.	0407	New Student SSN currently used by another student
Date Revised <u>5-26-2000 12-05-2000</u>				

Table 3
Updated Guaranty Agency Data Provider Instructions:
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Date of Loan Status							
Loan Identifier	History Kept	Reason-ability	Date Sequence Edit	Type	Size	Position	Field Code
No	Yes	Yes	No	Date	8	134-141	062
Description			Date when the current Code for Loan Status became effective.				
Comments			<ul style="list-style-type: none"> • Specific instructions regarding the date to report in conjunction with each loan status code are provided in the Loan Status Codes table (Appendix B-Table B-10). • For Closed Loans, Date of Loan Status must equal Date of Outstanding Principal Balance. • Do not change the Date of Loan Status if the Loan Status Code does not change, unless you are correcting a date previously reported in error. 				
Part of Event Type			Loan Status				
Companion Field(s)			<ul style="list-style-type: none"> • Linked through edit <ul style="list-style-type: none"> – Code for Loan Status (063) – Date Enrollment Period Begins (077) – Date Entered Repayment (060) – Date of Disbursement (066) – Date of Guaranty (025) – New Date of Guaranty (045) (used if new identifiers supplied) – New Type of Loan (044) (used if new identifiers supplied) – Submittal (Extract) Date (004) (Header Record) – Type of Loan (024) • Linked through event <ul style="list-style-type: none"> – Code for Loan Status (063) 				
Default Value / Use			Must always be filled.				
Reporting			Report actual value as new loan or change in loan status occurs.				
Edit Level	Verifies	Error	Error No.	Error Message			
Domain-Level Error	Must be a valid date (if not zeroes).	Invalid date.	0198	Invalid Date of Loan Status			
Record-Level Error	Must be reported.	Contains zeroes.	0154	Date of Loan Status is required			
Record-Level Error	For ID Loan Status, the Date of Loan Status must be on or after the Date of Guaranty less 2 years.	Date of Loan Status is before Date of Guaranty less 2 years.	0577	For ID Loan Status, Date must be >= Date of Guaranty - 2 years			

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Date of Loan Status				
Record-Level Error	For SF, SU, & PL loans with <u>AL</u> , DC, DD, DK, <u>DN</u> , DP, <u>DR</u> , DS, DW, OD, <u>PM</u> , <u>UB</u> , or <u>UD</u> Loan Status, the Date of Loan Status must be on or after the Date Entered Repayment.	Date of Loan Status is before Date Entered Repayment.	0578	Based on Loan Status, Date must be >= Date Entered Repayment
Record-Level Error	For SL loans (other than ID Loan Status), the Date of Loan Status must be on or after the Date of Guaranty.	Date of Loan Status is before Date of Guaranty.	0579	Based on loan type & status, Dt must be >= Date of Guaranty
Record-Level Error	For SF, SU, & PL loans with BC, BK, CA, <u>CS</u> , DA, DE, DI, FB, <u>FC</u> , <u>IG</u> , <u>IM</u> , PC, PF, <u>PN</u> , RF, RP, <u>UA</u> , <u>UC</u> or UI Loan Status, the Date of Loan Status must be on or after the Date of Guaranty.	Date of Loan Status is before Date of Guaranty.	0579	Based on loan type & status, Dt must be >= Date of Guaranty
Record-Level Error	For Non-CL Loans for all other loan statuses except ID and CA, the Date of Loan Status must be on or before the Submittal (Extract) Date.	Date of Loan Status is after the Submittal (Extract) Date.	0580	Date must be = or less than Submittal Date
Record-Level Error	For ID Loan Status, the Date of Loan Status must be on or before the Submittal (Extract) Date unless equal to the Date Enrollment Period Begins.	Date of Loan Status is after the Submittal (Extract) Date, but not equal to the Enrollment Period Begin Date.	0668	For ID Loan Stat, Dt must be <= Submit Dt or = Enrol Per Beg Dt
Record-Level Error	For CA Loan Status, the Date of Loan Status must be on or before the later of (a) the Date of Guaranty plus 2 years or (b) the Submittal (Extract) Date.	Date of Loan Status is after the later of (a) the Date of Guaranty plus 2 years or (b) the Submittal (Extract) Date.	0710	For CA Loan Stat, must be <= Dt of Guar + 2yr or <= Submittal Dt

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Record-Level Error	For SF, SU, & PL loans with DB, <u>DF</u> , DL, DO, DT, DU, DX, <u>DZ</u> , or <u>XD</u> Loan Status, the Date of Loan Status must be on or after the Date of Disbursement.	Date of Loan Status is before the Date of Disbursement.	0715	Based on loan type & status, Dt must be >= Date of Disbursement
Record-Level Error	For CL & RF loans not in an ID status, the Date of Loan Status must be on or after the Date of Guaranty less 1 year.	Date of Loan Status is before Date of Guaranty less 1 year.	0720	For CL and RF loans, Date must be >= Date of Guaranty - 1 year
Record-Level Error	For CL loans, for all loan statuses except ID and CA, the Date of Loan Status must be on or before the Submittal (Extract) Date plus 1 month.	Date of Loan Status is after the Submittal (Extract) Date plus 1 month.	0721	For CL loans, Date must be <= Submittal Date + 1 month
<u>Record-Level Error</u>	<u>For IA Loan Status, the Date of Loan Status must be equal to the Date of Guaranty.</u>	<u>Date of Loan Status is not equal to the Date of Guaranty.</u>	<u>0722</u>	<u>For IA Loan Status, Date must be = Date of Guaranty</u>
Date Revised <u>5-26-2000 12-10-2000</u>				

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Amount of Claim Paid to Lender							
Loan Identifier	History Kept	Reason-ability	Date Sequence Edit	Type	Size	Position	Field Code
No	Yes	Yes	No	Numeric	6	405-410	107
Description			The cumulative amount of principal and interest including supplemental claims paid to a lender by a Guaranty Agency for an insurance claim on an FFELP loan. Amount does not include claims that were made prior to repurchase.				
Comments			<ul style="list-style-type: none"> • Report whole dollars, no cents (e.g., report \$2,500.25 as '002500'). • If required data is carried by the Data Provider at the account level, the amount must be pro-rated across the loans involved. If a rounding problem is created by pro-rating the amount, adjustments may be made to one loan so that the pro-rated amount at each loan level equals the total amount at account level. • An Insurance Claim Payment made before a repurchase date does not need to be continually reported after repurchase. However, the data provider must first ensure the payment has been successfully updated to NSLDS before ceasing to report on it. Be especially alert to this when the payment is followed quickly by repurchase. • When a claim is paid after repurchase, only report the amount that was paid after the repurchase. • The Date Repurchased value for a loan will determine whether zeroes reported in this field will cause the event to be deleted or to be interpreted as a default value. <ul style="list-style-type: none"> – If Date Repurchased is <i>later</i> than the last-reported Date Claim Paid, zeroes reported in this field will NOT delete those previously reported values. (NSLDS will store the last-reported data, and GAs can stop reporting on a loan that has been repurchased.) – If the Date Repurchased is <i>the same as or earlier</i> than the current Date Claim Paid (meaning that a new insurance claim payment occurred after the repurchase), zeroes will be interpreted as a request to delete the Insurance Claim Payment that occurred after the repurchase. 				
Part of Event Type			Insurance Claim Payment				
Companion Field(s)			<ul style="list-style-type: none"> • Linked through edit <ul style="list-style-type: none"> – Amount of Guaranty (061) – Code for Loan Status (063) • Linked through event <ul style="list-style-type: none"> – Claim Reason for Lender Claim (105) – Date Claim Paid (106) • Related field that checks value here <ul style="list-style-type: none"> – Amount of Refund from Lender on Claims (100) • Relationship established <ul style="list-style-type: none"> – Date Repurchased (120) (New) 				
Default Value / Use			Report '000000' if Insurance Claim Payment has not occurred, or if latest payment occurred before repurchase and it has already been successfully reported to NSLDS.				
Reporting			Report actual value if Insurance Claim Payment occurs.				

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Amount of Claim Paid to Lender				
Edit Level	Verifies	Error	Error No.	Error Message
Domain-Level Error	Must be numeric.	Isn't numeric.	0324	Invalid Amount of Claim Paid to Lender
Record-Level Error	Can't be zeroes if there are corresponding values in Date Claim Paid or Claim Reason for Lender Claim.	Contains zeroes.	0106	Amount of Claim Paid to Lender is required
Record-Level Error	Can't be zeroes if Code for Loan Status is 'BC', 'BK', ' CS ', 'DB', 'DC', 'DD', 'DE', ' DF ', 'DI', 'DK', 'DL', 'DO', 'DP', ' DR ', 'DS', 'DT', 'DU', 'DW', 'DX', ' DZ ', ' FC ', FF 'OD', or 'XD'.	Contains zeroes.	0106	Amount of Claim Paid to Lender is required
Record-Level Error	Amount of Claim Paid to Lender must not exceed nine times the Amount of Guaranty.	Amount of Claim Paid to Lender exceeds nine times the Amount of Guaranty.	0657	Amount must be = or less than 9 times Amount of Guaranty
Date Revised 5-26-2000 <u>12-10-2000</u>				

Table 3
Updated Guaranty Agency Data Provider Instructions:
Edit Changes

Amount of Outstanding Principal Balance							
Loan Identifier	History Kept	Reason-ability	Date Sequence Edit	Type	Size	Position	Field Code
No	No	Yes	No	Numeric	6	540-545	136
Description			The cumulative dollar value of the outstanding principal balance due on a loan, including capitalized interest.				
Comments			<ul style="list-style-type: none"> • Report whole dollars, no cents (e.g., report \$2,500.25 as '002500'). • If required data is carried by the Data Provider at the account level, the amount must be pro-rated across the loans involved. If a rounding problem is created by pro-rating the amount, adjustments may be made to one loan so that the pro-rated amount at each loan level equals the total amount at account level. • If the amount is less than a dollar, round it up to one dollar. • Report negative amounts (credit balance) as one dollar until the loan is closed. • If the loan has been guaranteed but not disbursed, report zeroes. • If an open loan has been disbursed for longer than one quarter, the sum of Amount of Ending Balance on Claims of Other Fees, plus Amount of Outstanding Principal Balance, plus Amount of Outstanding Accrued Interest Balance must be a positive amount. • If Code for Loan Status is 'UI' report the original principal balance (amount guaranteed minus cancellations). • Closed loans (except for 'DW', see below) must have a balance of zero in this field. • Defaulted, written-off loans ('DW' status) must have a positive balance in at least one of these fields: Amount of Ending Balance on Claims of Other Fees, Amount of Outstanding Principal Balance, or Amount of Outstanding Accrued Interest Balance. • For GA-held loans, report updated OPB monthly. • For lender-held loans, Guaranty Agencies should report lender updates to balances monthly. At a minimum, they must collect balance information as it stands at the end of each quarter (March 31, June 30, September 30, and December 31). This data must be forwarded to NSLDS before the end of the next quarter. • When the Guaranty Agency has not yet received the actual lender/servicer values for the Date of Outstanding Principal Balance and Amount of Outstanding Principal Balance, it may use the Department's approved method for temporarily plugging these values. That is, the Date of Outstanding Principal Balance and the Date of Outstanding Accrued Interest Balance fields should be populated with the date of the last disbursement. The Amount of Outstanding Principal Balance field should be populated with the net disbursement amount, and the Amount of Outstanding Accrued Interest Balance field should be populated with a zero amount, until the more current amounts can be reported. The net disbursement amount is the Amount of Disbursement (which is minus the Amount of Cancellation) minus the Amount of Refund From School to 				

Table 3
Updated Guaranty Agency Data Provider Instructions:
Edit Changes

Amount of Outstanding Principal Balance				
		<p>Lender According to Lender.</p> <ul style="list-style-type: none"> The most common cause for error 313, Invalid Amount of Outstanding Principal Balance, is reporting a closed loan status to NSLDS when the principal is paid but fees or interest are still owed. The agency may consider a loan closed when there is a remaining balance of accrued interest or fees in their system. However, NSLDS does not consider a loan closed until the Sum of the Amount of Outstanding Accrued Interest Balance, Amount of Ending Balance on Claims of Other Fees, and Amount of Outstanding Principal Balance is zero. If the loan has a balance of less than \$25.00 and is considered closed by the agency, the balance reported to NSLDS must be zero for all three fields (principal, interest, and fees). In several instances the agency's internal procedures for assigning loans to the Department may be the cause of errors. During the period between submitting the record for assignment and the Department's acceptance of the loan, the agency will maintain the loan on its system as an open loan in Default (DU) status, with either zero or no balance. These loans will be captured during the extract process and cause the following errors: Invalid Amount of Outstanding Principal Balance or Amount of Outstanding Principal Balance Is Required. It is important to remember that during the subrogation process the borrower still has a balance and that this does not change because of the debt's assignment. To eliminate these errors, continue reporting the actual Amount of Outstanding Principal Balance and Date of Outstanding Principal Balance until the loan is accepted by the Department of Education. 		
Part of Event Type		Not part of an event.		
Companion Field(s)		<ul style="list-style-type: none"> Linked through edit <ul style="list-style-type: none"> Amount of Ending Balance on Claims of Other Fees (108) Amount of Guaranty (061) Amount of Outstanding Interest Balance (138) Code for Loan Status (063) Date of Disbursement (066) 		
Default Value / Use		<ul style="list-style-type: none"> Report zeroes for loans that have been guaranteed but not disbursed. Report zeroes for loans that have Code for Loan Status 'BC', 'CA', 'DC', '<u>CS</u>', 'DD', 'DE', 'DI', 'DK', '<u>DN</u>', 'DP', '<u>DR</u>', 'DS', '<u>FC</u>', 'OD', 'PC', 'PF', '<u>PM</u>', '<u>PN</u>', or 'RF', '<u>UC</u>', or '<u>UD</u>'. 		
Reporting		Report in regular update.		
Edit Level	Verifies	Error	Error No.	Error Message
Domain-Level Error	Must be numeric.	Isn't numeric.	0313	Invalid Amount of Outstanding Principal Balance
Record-Level Error	Amount of Outstanding Principal Balance must not exceed nine times the	Amount of Outstanding Principal Balance exceeds nine times	0653	Amount must be = or less than nine times Amount of Guaranty

Table 3
Updated Guaranty Agency Data Provider Instructions:
Edit Changes

Amount of Outstanding Principal Balance				
	Amount of Guaranty.	the Amount of Guaranty.		
Load-Level Error	Whether open loans disbursed for more than one quarter have a positive balance. <u>(Note: Includes loans in a 'AL', 'BK', 'DA', 'DB', 'DF', 'DL', 'DO', 'DT', 'DU', 'DW', 'DX', 'DZ', 'FB', 'IA', 'IG', 'IM', 'RP', 'UA', 'UB', or 'XD' Loan Status.</u>	The sum of the Outstanding Principal Balance, Amount of Outstanding Accrued Interest Balance, and Amount of Ending Balance on Claims on Other Fees is not positive.	0120	Sum of (OPB + OIB + Fees) must be > zero
Load-Level Error	Must be zero if Code for Loan Status is 'BC', 'CA', <u>'CS'</u> , 'DC', 'DD', 'DE', 'DI', 'DK', <u>'DN'</u> , 'DP', <u>'DR'</u> , 'DS', <u>'FC'</u> , 'OD', 'PC', 'PF', <u>'PM'</u> , <u>'PN'</u> , or 'RF', <u>'UC'</u> , or <u>'UD'</u> .	Contains wrong value.	0313	Invalid Amount of Outstanding Principal Balance
Date Revised <u>5-26-2000 12-10-2000</u>				