



## Technical Update PK-2008-05

January 14, 2009

### HEOA Increased Loan Limits

*This information is intended for the person in your organization who is responsible for working with NSLDS. If that person is not you, please forward this update to the appropriate person.*

#### Introduction

The NSLDS edits have been modified to accept the increased Perkins loan limits authorized through the Higher Education Opportunity Act (HEOA) signed into law on August 14, 2008. HEOA allows for otherwise eligible students to receive the increased loan amounts beginning with any 2008-2009 award year payment period (where the first disbursement is made on or after July 1, 2008) that includes or begins on or after August 14, 2008.

#### System and Documentation Changes

To facilitate the changes, NSLDS has updated the Data Provider Instructions (DPI) on the following loan record fields:

- **Amount of Loan (Field Code 261):**

The Perkins program limits increase from **\$4,000** to **\$5,500** for undergraduate students and from **\$6,000** to **\$8,000** for graduate/professional students per award year. Schools are allowed to increase Perkins loan limits by 20% for students in a study abroad program. To accommodate possible higher amounts, NSLDS will allow a tolerance in the edits for the loan limits.

- If the first disbursement is on or after July 1, 2008, new edits will prevent loans from loading to the NSLDS database if:
  - the Amount of Loan is over \$6,600 and the Student Academic Level is 1-5 (undergraduate) or
  - the Amount of Loan is over \$9,600 and the Student Academic Level is A, B, C, D, or G (graduate/professional).

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- Errors 1433 and 1434 have been removed from this field because they are no longer applicable.
- Errors 1439 and 1440 have been added to this field.
- **Amount of Outstanding Principal Balance (Field Code 284):** For loans first disbursed prior to July 1, 2008, the maximum Amount of Outstanding Principal Balance was \$40,000. This edit remains.
  - If the first disbursement is on or after July 1, 2008, new edits will prevent loans from loading to the NSLDS database if:
    - the Amount of Loan is over \$6,600 and the Student Academic Level is 1-5 (undergraduate) or
    - the Amount of Loan is over \$9,600 and the Student Academic Level is A, B, C, D, or G (graduate/professional).
  - Errors 1435 and 1436 have been removed from this field because they are no longer applicable.
  - Errors 1441 and 1442 have been added to this field.

Loans disbursed for loan periods prior to July 1, 2008, may continue to be reported as previously instructed.

Please replace previous DPI field code descriptions with the attached DPI Change Pages.

*Attachments:*

*Attachment A: Appendix A: Data Dictionary Amount of Loan*

*Attachment B: Appendix A: Data Dictionary Amount of Outstanding Principal Balance*

*Attachment C: Appendix B: Loan Code Tables Page B-27*

*Attachment D: Appendix B: Loan Code Tables Page B-32*

*Attachment E: Appendix B: Loan Code Tables Page B-37*

*If you have any questions, please contact the NSLDS Customer Service Center at (800) 999-8219, or e-mail [NSLDS@ed.gov](mailto:NSLDS@ed.gov).*