



SPRING CONFERENCE

Kansas City, Missouri

2003



Session 34

COD and Direct Loans: Balancing the Books

Pre-Common Origination and Disbursement Reconciliation Update



Program Year Closeout Update

Overall Summaries						
Program Year		1997-98	1998-99	1999/00	2000/01	2001/02
Net Drawdowns		\$9,368,023,741.00	\$9,628,259,968.00	\$9,747,026,569.00	\$9,637,401,170.00	\$10,189,704,324.00
Net Booked Disbursements		\$9,368,758,390.00	\$9,629,464,942.00	\$9,746,861,929.00	\$9,633,924,394.00	\$10,186,030,010.00
Ending Cash Balances		(\$734,649.00)	(\$1,204,974.00)	\$164,640.00	\$3,476,776.00	\$3,674,314.00
Category						
\$0 to + or - \$1,000		\$11,881.00	(\$10,208.00)	(\$3,991.00)	(\$4,475.00)	\$5,592.00
1001 to 999,999		\$20,784.00	\$276,464.00	\$788,613.00	\$2,450,701.00	\$7,063,746.00
Balance = or >\$1,000,000					\$1,484,458.00	
Balance < -1000		(\$767,314.00)	(\$1,471,231.00)	(\$619,981.00)	(\$453,908.00)	(\$3,394,449.00)

Update Continued

- Program Year 2001-02
 - Officially closed on December 31, 2002
 - Schools with outstanding balances have been referred to Case Management and Oversight (CMO) Division

Update Continued

- Support and Assistance Provided
 - Monthly and Bi-Monthly 732 LOS Reports
 - Reminders via emails and DL Bulletins
 - Zero Balance Verification Letters
 - Program Year Close Out Letters
 - Assistance from Regional Account Managers

Update Continued

- Final Program Review Determination Process (FPRD)
 - Phases to the FPRD process:
 - Phase 1 – Offsite review of balances by Case Management and Oversight (CMO)
 - Phase 2 – FPRD letters is sent to the President of the school
 - Phase 3 – Receivable is established with the Dept Of Education's Finance Office
 - Phase 4 – Schools have 45 days to return an appeal from the date of the FPRD letter

Update Continued

- Phases of the FPRD process continued:
 - Phase 5 – Schools that appealed within the 45 days will have their issues researched and processed by the LOC
 - Phase 6 – Schools that do not appeal within the 45 days will be billed for the ending cash balance plus interest by the Finance Department
 - Phase 7 – Unresolved issues being worked on by the LOC beyond the 45 days will be sent to the Office of Hearings and Appeals (OHA) for final settlement

The COD Customer Service Solution

Reconciliation Specialist

- Assist with transaction balancing
- Provide funds management support
- Provide on-site support to schools as needed
- Support GAPS and FMS exception research issues
- Ability to run specialized ad hoc reports to help isolate problem records in a specific status or condition



Customer Service Solution

- Systematic tracking of schools progress towards 30 day requirement
- Outreach to schools prior to the 30 day requirement
- Outreach to schools with cash > accepted and posted disbursements

Customer Service Solution

- Drawdown aging
 - Days 20-89
 - Customer service works with schools to solve any issues
 - Day 90
 - School enters freeze cash status
 - Day 120
 - School enters call for cash status

Customer Service Solution

- More timely and easily accessible web-based functionality
 - Funding information screen
 - Refunds of cash screen
 - Cash activity screen
 - Summary financial screen
 - Yearly Totals screen



Funding Information Screen



U.S. DEPARTMENT OF EDUCATION
COMMON ORIENTATION & DISBURSEMENT



Person School Batch Award Reports User

▶ School Search

▼ School Information

- School Summary
- Financial Aid Contact
- Eligibility
- General
- Options
- Funding Info
- Summary Financial Info
- Refunds of Cash
- Cash Activity
- Events
- Message List
- Yearly Totals

School Funding Information

HELP

TUSKEGEE UNIVERSITY i

Funding Information

Program Award Year

Entity Id	23211676
Initial CFL	\$25,000.00
Current CFL	\$25,000.00
Previous CFL	\$25,000.00
CFL Adjustment	\$0.00
Last CFL Change Date & Time	10/09/2004 22:39:36
Available Balance	\$18,600.00
Cash > Net Accepted & Posted Disbursements	\$5,907.00
Net Accepted & Posted Disbursements	\$493.00
Net Drawdowns	\$6,400.00

Refunds of Cash Screen


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COMMON ORIGATION & DISBURSEMENT


Person
School
Batch
Award
Reports
User

▶ **School Search**

▼ **School Information**

- School Summary
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- General Options
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- Yearly Totals

Refunds of Cash Information ? HELP

TUSKEGEE UNIVERSITY i

Refunds of Cash Information

Program	DIRECT ▼	Award Year	'02-'03 ▼
----------------	----------	-------------------	-----------

Applied Date	Check Number	Amount Applied	Award Sequence	SF215/SF5515 Number	Comment
11/15/2004	123	\$100.00	8956	123456	C
10/29/2004	999009	\$1,000.00	8956	999999	C
10/25/2004	888	\$2,500.00	8956	888888	C
10/25/2004	777	(\$1,000.00)	8956	777777	C
10/24/2004	777	\$1,000.00	8956	777777	C

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Cash Activity Screen


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School
Batch
Award
Reports
User

School Search

▼ **School Information**

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- Summary Financial Info
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- Events
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Cash Activity ? HELP

TUSKEGEE UNIVERSITY i

Program/Year Selection
 Program Award Year

Cash Activity Summary
Net Draws \$6,400.00
Cash > Accepted & Posted Disbursements & older than 30 days \$5,907.00

	Totals	10/24/2004	10/24/2003
Date of Transaction		10/24/2004	10/24/2003
Time		10/24/2004 10:14:52 PM	10/24/2003 3:07:41 PM
Drawdowns/Payments	\$10,000.00		\$10,000.00
Drawdown Adjustments	\$0.00		
Refunds of Cash	(\$3,600.00)	(\$1,000.00)	
Returns of Cash	\$0.00		
Drawdown Offsets	\$0.00		
Days Since Net Draws Increase			44
Days Left For On-time Reporting			000
Payment Control Number			800133350
Accepted & Posted Disbursements Applied	\$493.00		\$493.00
% of Accepted & Posted Disb. Applied to Net Draws	7.7%		
Cash > Accepted & Posted Disbursements	\$5,907.00		
% of Cash > Accepted & Posted Disbursements	92.3%		
Source System		COD	GAPS

Amounts in parentheses decrease net draws

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Summary Financial Screen


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COMMON ORIGATION & DISBURSEMENT


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School
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Award
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▶ **School Search**

▼ **School Information**

- School Summary
- Financial Aid Contact
- Eligibility
- General
- Options
- Funding Info
- Summary Financial Info
- Refunds of Cash
- Cash Activity
- Events
- Message List
- Yearly Totals

School Summary Financial Information ? HELP

TUSKEGEE UNIVERSITY i

Summary Financial Information

Program DIRECT Award Year '02-'03

Entity Id	23211676
Beginning Cash Balance	\$0.00
Cash Receipts	\$10,000.00
Disbursement Amount	\$493.00
Disbursement Adjustments Amount	\$0.00
Refunds of Cash	(\$3,600.00)
Ending Cash Balance	\$5,907.00
Disbursement Amount for Disbursements with Missing PNote Status	\$0.00
Number of Disbursements with Missing PNote Status	0

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|
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|
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|
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Yearly Totals Screen


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School
Batch
Award
Reports
User

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- [School Summary](#)
- [Financial Aid Contact](#)
- [Eligibility](#)
- [General](#)
- [Options](#)
- [Funding Info](#)
- [Summary Financial Info](#)
- [Refunds of Cash](#)
- [Cash Activity](#)
- [Events](#)
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School Yearly Totals ? HELP

TUSKEGEE UNIVERSITY i

Award Year: '02-'03 ▼

	Total Awarded	Total Disbursed	Recipients
Total Pell Awards	\$95,900.00	\$6,302.40	20
Total Direct Loan Awards	-	-	-
Total Subsidized	\$2,000.00	\$500.00	1
Total Unsubsidized	-	-	-
Total PLUS	\$4,000.00	\$0.00	0
Total Campus Based Awards	-	-	-
Total FSEOG	-	-	-
Total FWS	-	-	-
Total Perkins	-	-	-

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Sample Ad-hoc Reports

- **Cash Receipt Report**
 - Includes net dollar amount, last 30 days cash receipts, total net cash at school, net accepted disbursements, adjusted ending cash balance
- **Disbursement Detail Report**
 - Includes disbursement date, gross, fee, net and rebates amounts, and sequence numbers for all disbursements accepted by COD.
- **Drawdown Report**
 - Includes date, amount, substantiated amounts and percentages

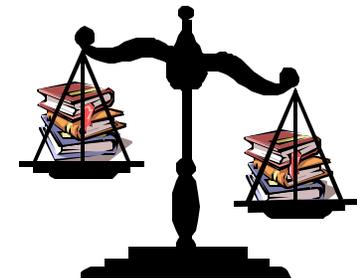
Balancing the Books:

What You Can Do

Balancing the Books

Means:

- Efficient day-to-day processing which complies with data reporting requirements and cash management rules
- Knowing how to compute and track your Direct Loan ending cash balance (ECB)
- Reconciling each month
- Closing out each program year



Efficient Processing: Steps to Take

- Query internal systems for incomplete processing
- Review batch activity
- Export all data
- Import all responses (acknowledgements)



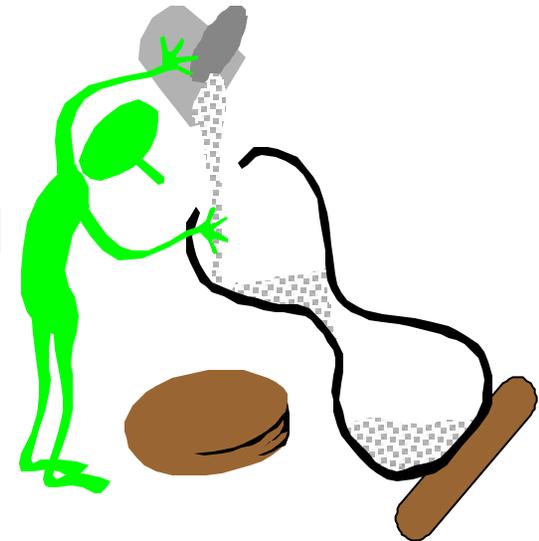
Efficient Processing: Steps to Take

- Resolve all rejects in a timely manner
- Review Business Office records
- Run a status measurement report
- Back up your data



Efficient Processing: 30-Day Reporting Requirement

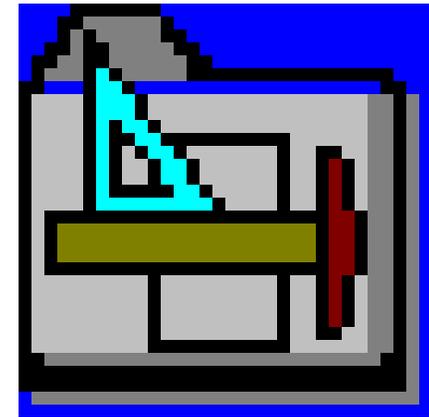
- Schools have 30 days from the initial disbursement to send the origination record, p-note, and disbursement record
- This rule applies to adjustments and subsequent disbursements as well
- Loans need to book in order to be sent to the Direct Loan Servicing Center (DLSC) and be serviced



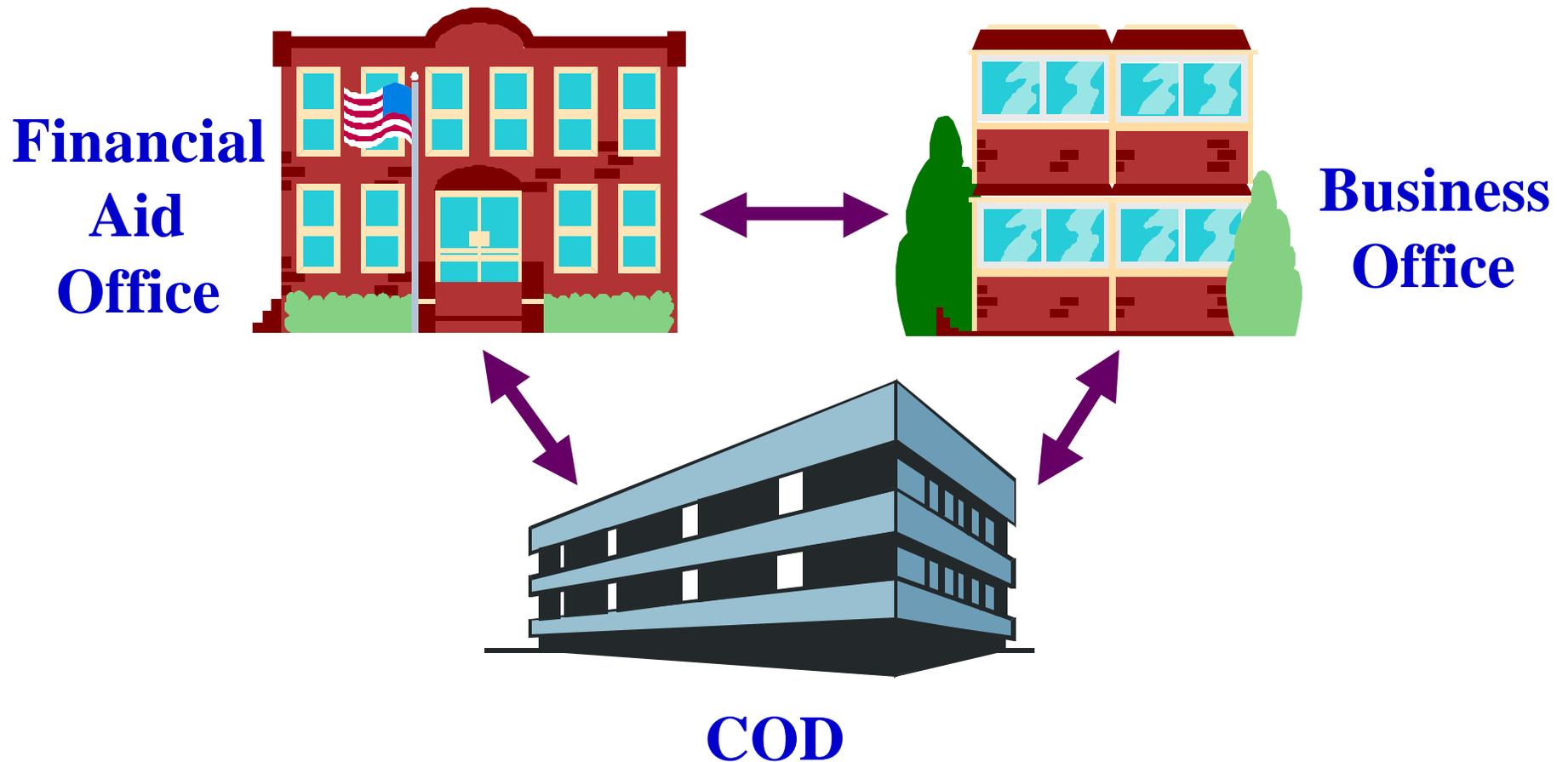
Efficient Processing: Cash Management and DL Tools

DL Tools

- Provides functionality to:
 - Track cash receipts (drawdowns) and refunds of cash (excess cash)
- Can be used with custom or combination systems as well as EDExpress



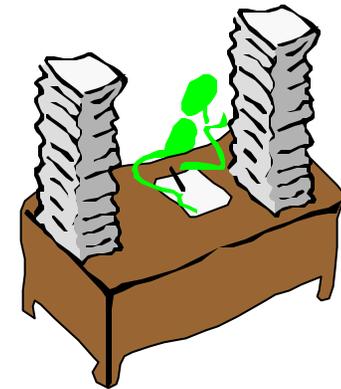
Efficient Processing: The Three Key Players



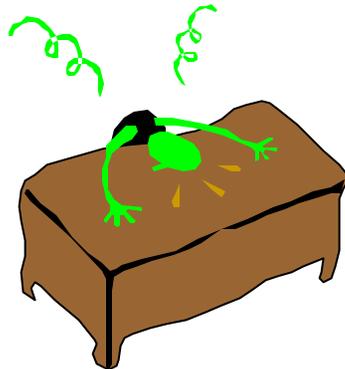
Efficient Processing: Typical Issues

- Cash Receipts not forwarded to the FA Office ...

...But if the FA Office reconciles the SAS?



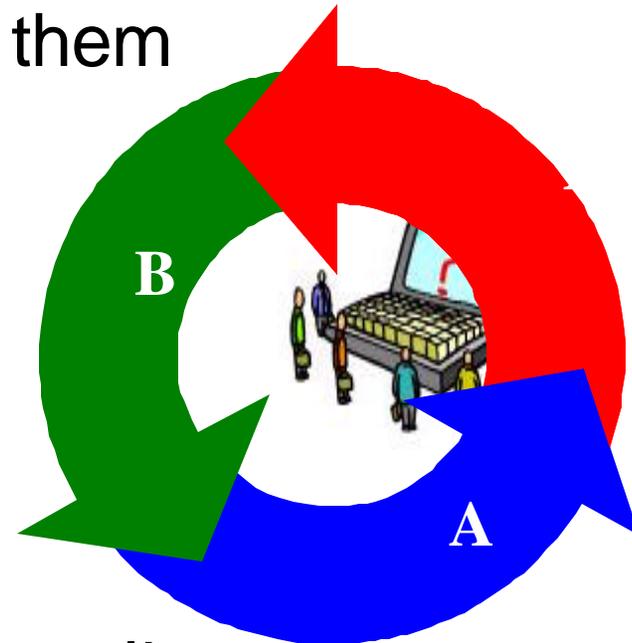
- Return of Title IV aid information not forwarded to the Business Office ...



...But if the Business Office makes drawdowns in GAPS?

Efficient Processing: Final Tips

- Save your signed manifests
- Review reject lists and **fix** them
- Devote time
- Network with others
 - CSR
 - CAM
 - Business office
 - Other schools
- Become familiar with COD-online
 - Check reject reasons

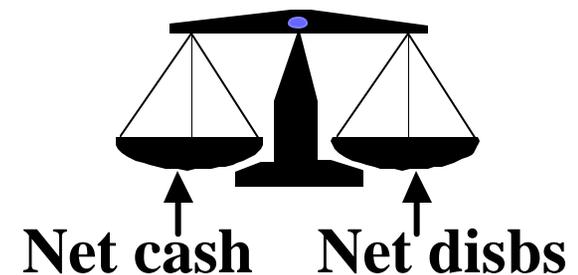


Computing Your ECB: What is a cash balance?

- The amount of Direct Loan funds your school currently has in its bank account. These funds must be:
 - disbursed to Direct Loan borrowers

OR

- returned to the Department



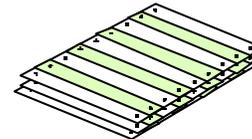
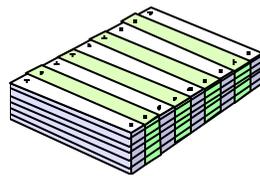
- Your school will have a Direct Loan cash balance of \$0 at the beginning of a program year
- Your school should have a Direct Loan cash balance of \$0 at the end of a program year

Computing Your ECB: The Direct Loan Cash Equation

$$\begin{aligned} & \text{Beginning Cash Balance} + \text{Cash Receipts} - \text{Refunds of Cash} - \text{Disbursements} \\ & - \text{Upward Adjustments} + \text{Downward Adjustments} = \text{Ending Cash Balance} \end{aligned}$$

Monthly Reconciliation: School Account Statement - What is It?

732LOS + DLSAS = SAS



- Combines features of two similar reports into one
- Same report used for reconciliation and closeout

Monthly Reconciliation: SAS - What is It?

- Contains Summary Information (Required):
 - Year-To-Date and Monthly Cash Summary
 - Year-To-Date and Monthly Disbursement Summary by Loan Type

- Contains Detail Information (Optional):
 - Cash Detail
 - Loan Detail, Loan Level
 - Loan Detail, Disbursement Activity Level



LINDLE	JENNIFER M				
066	26SS03E99999001	Booked	\$1,833	854	827
066	26SU03E99999001	Booked	\$1,167	835	818
					\$1,806
					\$1,150

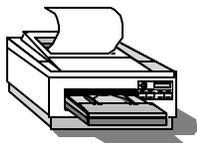


Monthly Reconciliation: SAS - How Do I Get It?

- Automatically sent to schools every month
 - Fixed Length File
 - Message Class: DSLF##OP/DSDF##OP
 - Batch Type: AS
- Schools can choose from various report options

Monthly Reconciliation: SAS – What Do I Do with It?

- Format it
 - Vendor Software
 - Mainframe/Homegrown System
 - DL Tools 2.0 (available for all schools)
- Print it
- Compare to school records
 - Direct Loan System
 - Business Office Records



Monthly Reconciliation: SAS - What Do I Do with It?

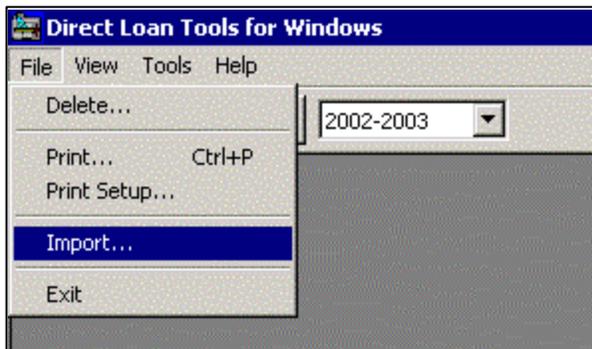


**Format the SAS
(DL Tools)**

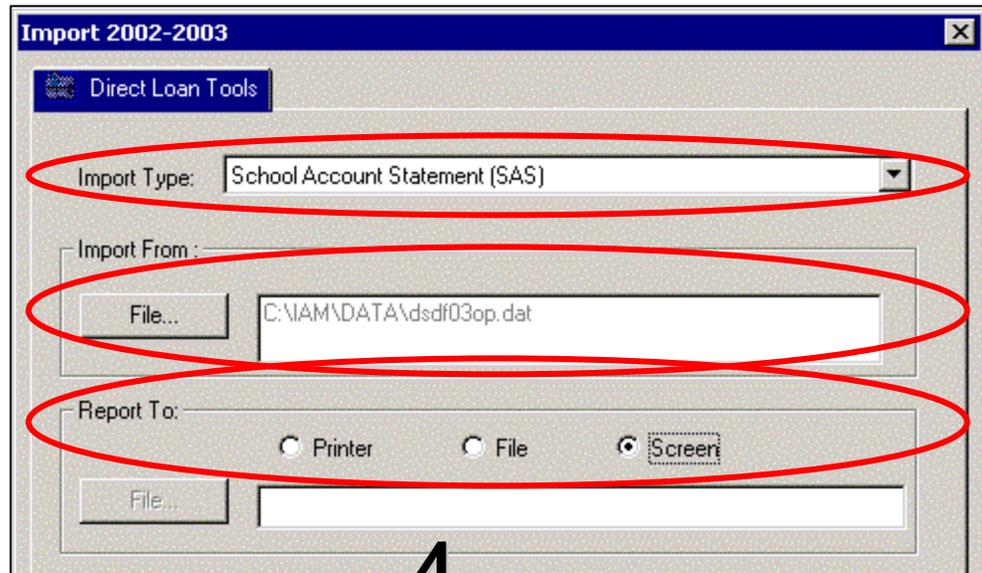
1



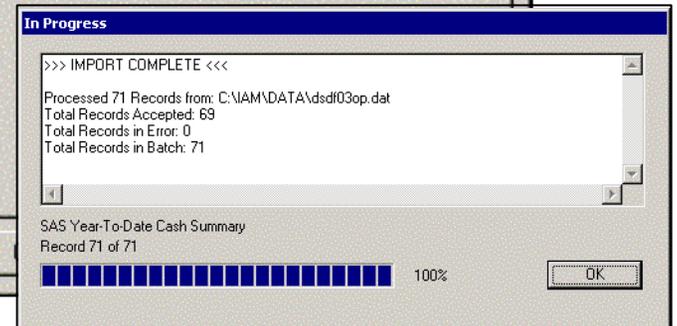
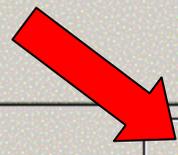
2



3



4





Monthly Reconciliation: SAS - What Do I Do with It?

Direct Loan Tools for Windows - [C:\DOCUME~1\ENARIC~1\LOCALS~1\Temp\ART35.tmp]

Print First Page Next Page Prev Page Last Page Two Page Zoom In Zoom Out Close

Report Date: 10/03/2002 U.S. DEPARTMENT OF EDUCATION PAGE: 1
Report Time: 09:36:12 DIRECT LOAN TOOLS - 2002-2003
SAS Year-To-Date Cash Summary
THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

End Date: 04/10/2003

School Code: G01001
Region Code: 15
State Code: IA

Beginning Balance:		\$0
Cash Receipts:	\$51,731	
Excess Cash Returned:	\$7,000	
Total Net Cash:		\$44,731
Booked Disbursements:	\$44,731	
Booked Adjustments:	\$0	
Total Booked Disbursements:		\$44,731
Ending Cash Balance:		\$0
Unbooked Disbursements:	\$0	
Unbooked Adjustments:	\$0	
Disbursements:		\$0
ed Cash:		\$0

**SAS YTD Cash
Summary**



Monthly Reconciliation: SAS - What Do I Do with It?

SAS Monthly Cash Summary

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02 U.S. DEPARTMENT OF EDUCATION PAGE: 2
DIRECT LOAN TOOLS - 2002-2003
SAS Monthly Cash Summary

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

End Date: 04/10/2003

School Code: G01001
Region Code: 15
State Code: IA

Beginning Balance:		\$19,300
Cash Receipts:	\$32,431	
Excess Cash Returned:	\$7,000	
Total Net Cash:		\$25,431
Booked Disbursements:	\$44,731	
Booked Adjustments:	\$0	
Total Booked Disbursements:		\$44,731
Ending Cash Balance:		\$0
Unbooked Disbursements:	\$0	
Unbooked Adjustments:	\$0	
Total Net Unbooked Disbursements:		\$0
Total Unsubstantiated Cash:		\$0

Monthly Reconciliation: SAS - What Do I Do with It?

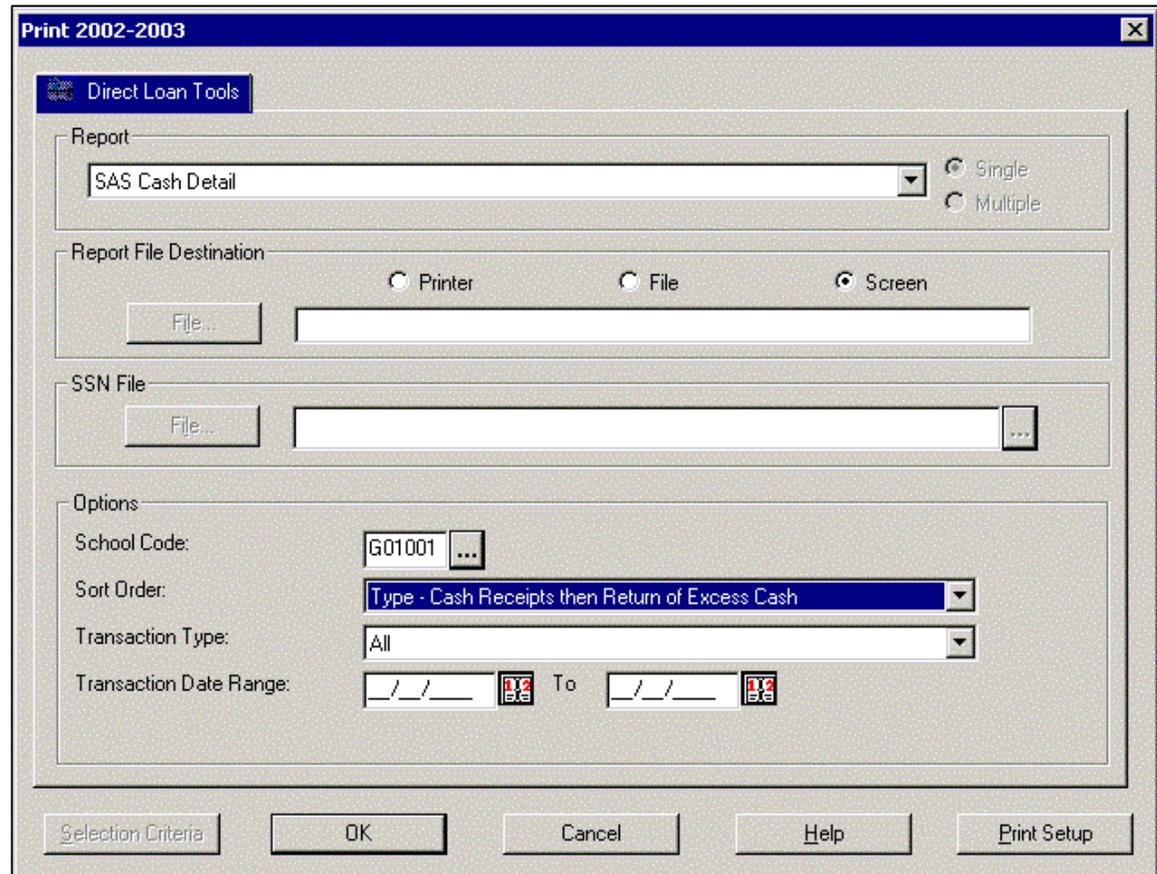
Printing the SAS Detail Reports

1



- SAS Cash Detail
- SAS Loan and Disbursement Detail

2





Monthly Reconciliation: SAS - What Do I Do with It?

SAS Cash Detail

Direct Loan Tools for Windows - [C:\DOCUME~1\ENARIC~1\LOCALS~1\Temp\ART51.tmp]

Print First Page Next Page Prev Page Last Page Two Page Zoom In Zoom Out Close

4/2002 U.S. DEPARTMENT OF EDUCATION PAGE: 1
Report Time: 09:59:47 DIRECT LOAN TOOLS - 2002-2003
SAS Cash Detail

Sort by: Trans Type

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

Date Range: Trans Type: All

School Code: G01001

End Date: 04/10/2003

Trans Type	Trans Date	Trans Amount	COD Run Date	GAPS Control/Check Number
Receipt	04/05/2003	\$24,431	04/12/2003	1234567890123

Total Cash Receipt Records: 1
Total Excess Cash Records: 0
Total SAS Cash Detail Records: 1

Total Cash Receipt Amount: \$24,431
Total Excess Cash Amount: \$0

Page 1 C:\PROGRAM FILES\EDS\DL TOOLS FOR WINDOWS\DLTools.mdb



Monthly Reconciliation: SAS - What Do I Do with It?

SAS Loan Detail

Direct Loan Tools for Windows - [C:\DOCUME~1\ENARIC~1\LOCAL5~1\Temp\ART53.tmp]

Print First Page Next Page Prev Page Last Page Two Page Zoom In Zoom Out Close

Report Date: 10/03/2002 U.S. DEPARTMENT OF EDUCATION PAGE: 1
 Report Time: 10:04:51 DIRECT LOAN TOOLS - 2002-2003
 SAS Loan Detail

Sort by: Loan ID

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

School Code: G01001 Booked Status: Booked and Unbooked
 End Date: 04/10/2003 Loan Type: All

Borrower's Name Loan ID	Record Type	Gross Amount	Fee Amount	Int Rebate Amount	Net Amount
LINDLEY, JENNIFER M					
066756265S03E99999001	Booked	\$1,833	\$54	\$27	\$1,806
066756265U03E99999001	Booked	\$1,167	\$35	\$18	\$1,150
GAMBLE, RITA L					
106811398P03E99999001	Booked	\$1,667	\$66	\$25	\$1,626
BORTON, MILDRED					
126815096P03E99999001	Booked	\$2,083	\$83	\$31	\$2,031
BORTON, WENDELL J					
126815096S03E99999001	Booked	\$875	\$26	\$13	\$862

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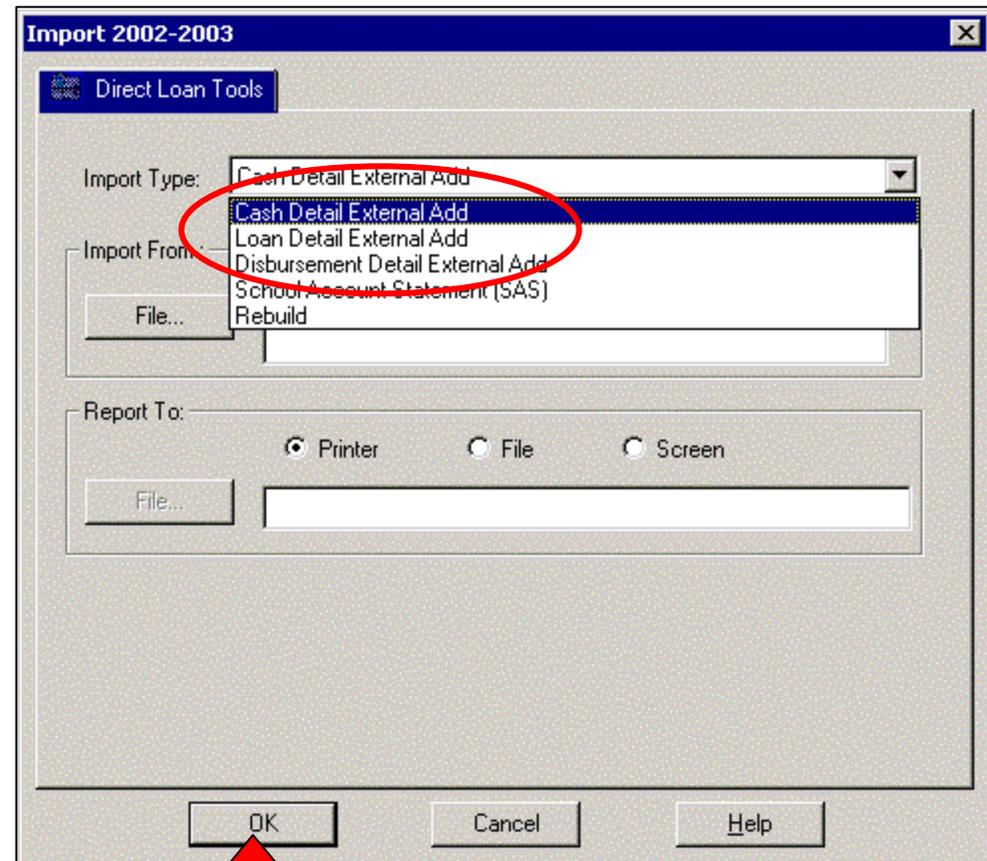
Monthly Reconciliation: SAS - What Do I Do with It?

Import School Data (Non-EDEExpress Schools)

1 Refer to 2002-2003 DL
Technical Reference
for file layouts.



3



Monthly Reconciliation: SAS - What Do I Do with It?



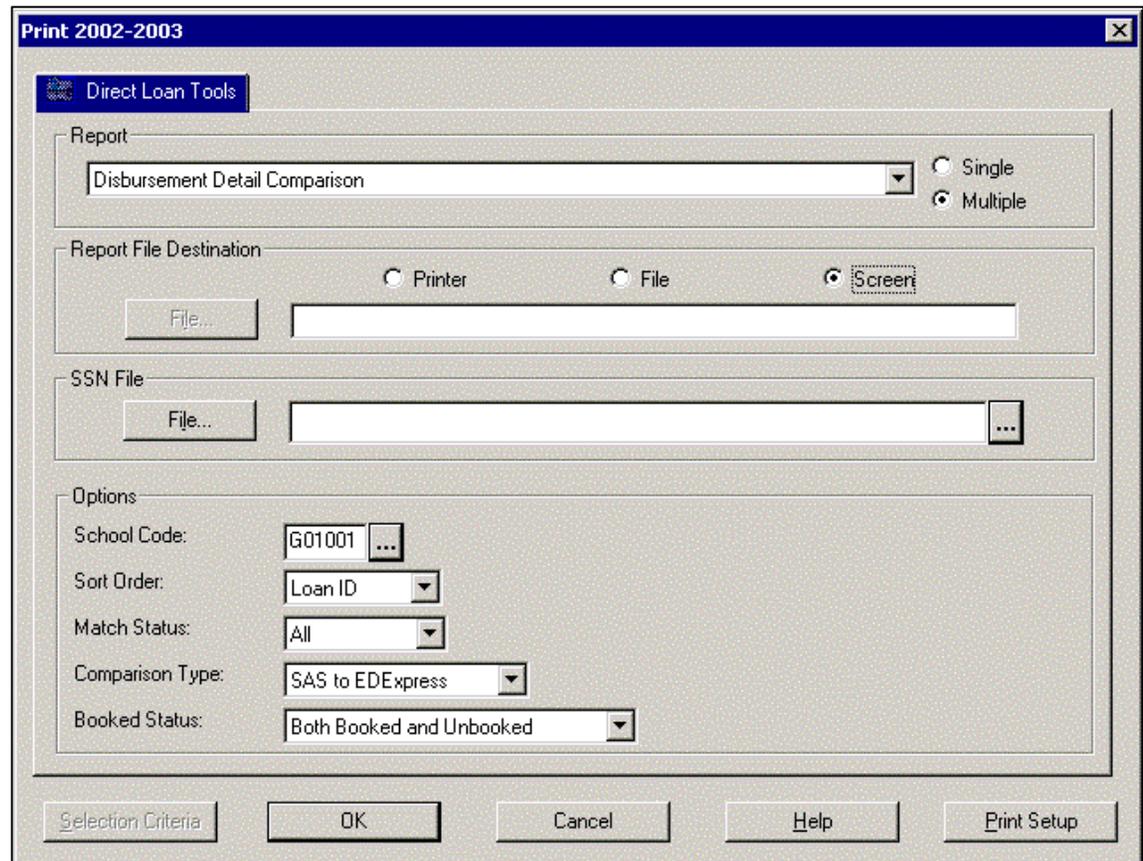
Comparing SAS to School Data

1



- Cash Detail Comparison
- Loan Detail Comparison – Loan Level
- Disbursement Detail Comparison

2



Monthly Reconciliation: SAS - What Do I Do with It?



Disbursement Detail Comparison

01 U.S. DEPARTMENT OF EDUCATION PAGE: 2
 23 DIRECT LOAN TOOLS - 2002-2003
 Disbursement Detail Comparison
 Sort by: Loan ID
 CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

School Code: G01224 End Date: 01/10/2001

Booked Status: Both Booked and Unbooked Match Status: All

BOOKED RECORDS THAT ARE UNMATCHED

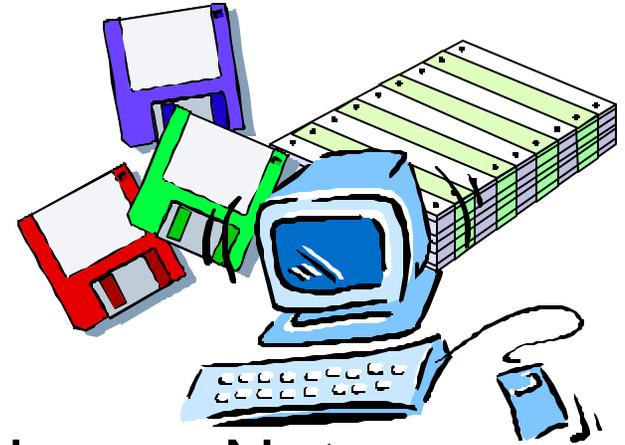
Loan ID	SCHOOL	Disb#	Seq#	Date	Student's Name	Type	Gross	Fee	Rebate	Net	Net Adj
	COD	Disb#	Seq#	Date		Type	Gross	Fee	Rebate	Net	Net Adj

001501948S02G01224001					LIVRNAG, ZSAELLA G						
		1	1	01/01/2002		D	\$99,500	\$1,400	\$1,599	\$95,677	
		1	1	01/02/2002		D	\$99,500	\$1,400	\$1,599	\$95,677	
001501948S02G01224001					LIVRNAG, ZSAELLA G						
		2	1	01/01/2002		D	\$99,500	\$1,400	\$1,599	\$95,677	
		2	1	01/01/2002		D	\$89,500	\$1,400	\$1,599	\$95,677	
001501948S02G01224001					LIVRNAG, ZSAELLA G						
		2	2	01/01/2002		A	\$2,500	\$90	\$99	\$2,377	\$97,500
		2	2	01/01/2002		A	\$2,500	\$90	\$99	\$2,477	\$97,500
001501948S02G01224001					LIVRNAG, ZSAELLA G						
		2	2	01/01/2002		A	\$2,500	\$90	\$99	\$2,377	\$97,500

NO MATCHING COD DISBURSMENT EXISTS

Monthly Reconciliation: Other Reports and Tools

- DL System Reports
 - Cash Summary Report
 - Cash/Loan Detail Reports
 - Status Reports: Loan, Promissory Note, Disbursement
 - Pending and/or Accepted Disbursement Lists
 - Import edit error reports



Monthly Reconciliation: Other Reports and Tools

- **Business Office Records**
 - Bank Statements
 - Canceled Checks
 - Ledgers
 - Cash Detail Reports
 - Student Accounts or Account Cards
 - Disbursement/Loan Detail Reports



Monthly Reconciliation: What Do I Look For?

- Timing Issues
- Cash Issues
 - Cash transactions in wrong year or split between years
 - Funds sent as refunds of cash that should have been a payment (or the reverse)
 - Funds recycled for disbursement in a different award year



Monthly Reconciliation: What Do I Look For?

- Loan Issues:
 - Unsent/unacknowledged disbursement batches
 - Rejected disbursements
 - Disbursements recorded in business office but not in DL/Financial Aid System
 - Unbooked Records

Monthly Reconciliation: How do I Know I am Finished?

- All discrepancies have been identified and resolved
- Timing issues are tracked for reconciliation in next month's SAS
- All monthly reconciliation efforts have been documented



Award Year Closeout: What Is It?

Closeout – The process of reconciling all school information to the information contained in COD, and of bringing all ending cash balances to zero

This means that:

- ECB = \$0
Unbooked Loans = \$0
- All discrepancies must be identified and tracked to resolution

Closeout is just another month.

Award Year Closeout: When Should It Occur?

- One month after your last regular processing month of the award year, OR
- Within 120 days of your last loan period end date

The Department's Official 2002 – 2003 Award
Year Closeout Date is July 31, 2004

Other Resources



How do I become a COD Full Participant?

- Schools must register with COD to become a Full Participant in Award Year 2003-2004
- To register, refer to the Full Participant Request Letter instructions on IFAP

OR

- Contact COD School Relations
 - Email CODSupport@acs-inc.com
 - Phone 800/848-0978
- All EDEExpress Users must register as Full Participants for 2003-2004



How do I obtain access to the COD Web Site?

- Submit a Security Administrator Request Letter on school or corporate letterhead
 - Security Administrator is responsible for setting up additional users at your institution
 - Reporting/Attending school relationships in COD will automatically allow access to other school codes

- Refer to announcements on IFAP for detailed instructions and mailing address
 - 6/3/02 - Updated: COD Website Access for Schools
 - 6/3/02 - COD Website Access for Vendors/3rd Party Servicers



How do I contact COD Customer Service?

- Email CODSupport@acs-inc.com
- Call COD School Relations Center
 - 1-800-4-P-GRANT for Pell Grants
 - 1-800-848-0978 for Direct Loans
 - Enter Award Year 2002-2003
- COD Web Site (www.cod.ed.gov)

Where can I get more information?

- IFAP Web Site (www.IFAP.ed.gov)
 - Common Origination and Disbursement page
 - Announcements and FAQs
 - COD Technical Reference
- COD Web Site (www.cod.ed.gov)
 - Daily Processing Updates
 - School Funding and Processing Information
- Contact COD Customer Service

COD Sessions

- Session 18 – Direct Loan Update
- Session 34 – COD and Direct Loan: Balancing the Books
- COD School Relations Center staff are available in the PC Lab

Questions



SPRING CONFERENCE

Kansas City, Missouri

2003