



NASFAA- 2008 Orlando

NSLDS Data: What does it mean and how do I use it?

Ron Bennett - FSA/NSLDS

David Bartlett - FSA/Kansas City



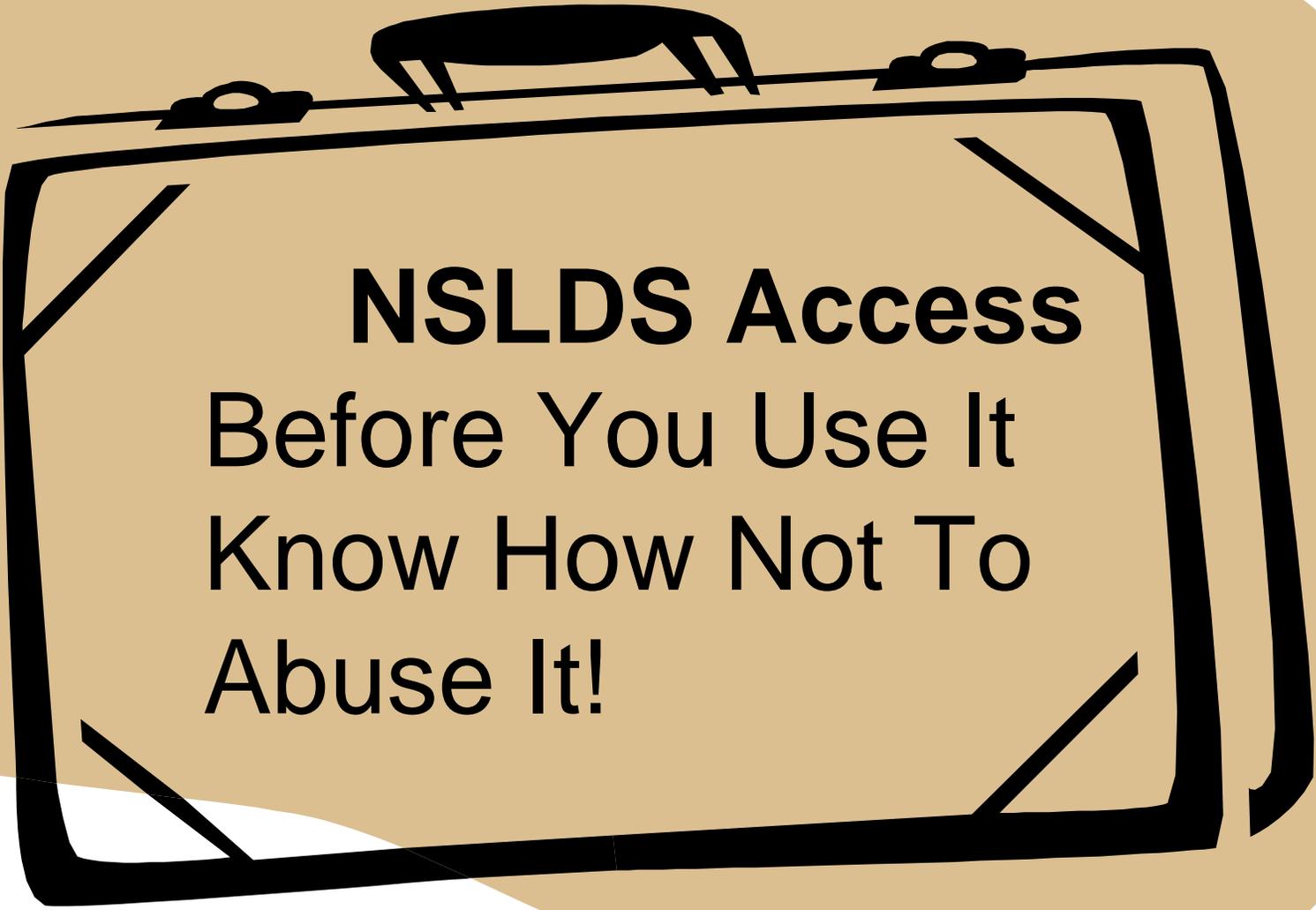
NSLDS Data: Objectives

Understanding NSLDS Access

- Identify Rules of Behavior, PDPA's responsibilities, User ID/Password rules and future enhancements

Understanding NSLDS Data

- Recognize when to use NSLDS tools to resolve various situations
- Apply understanding of NSLDS functionality and data to student eligibility decisions
- Approach research of questionable data



NSLDS Access
Before You Use It
Know How Not To
Abuse It!





NSLDS Access Rules of Behavior

- Proper access to system and data
- Protect sensitive data
- No sharing of User IDs and Passwords
- Remain in good-standing on Title IV loans
- GEN-05-06: Access To/Use of NSLDS





NSLDS Access

PDPA's Role and Responsibilities

- Only ONE Primary DPA (PDPA) per organization
- Primary and Secondary DPA allowed to enroll new users
 - fsawebenroll.ed.gov
- Primary responsible for monitoring access and completing annual report
- Signature Page
- Receives each new User ID's information via email





NSLDS Access

User ID and Passwords

- Passwords granted only to the user ID's owner
- 5 day window after changing password
- Passwords valid for 90 days
- User IDs inactivated after 365 days of non-use

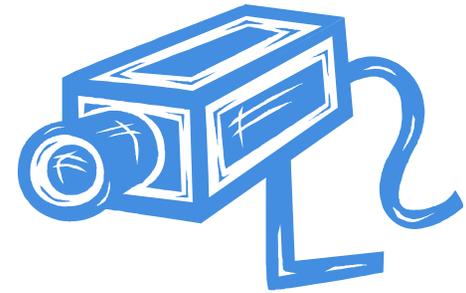




NSLDS Access

Future Security Monitoring Enhancements

- Additional monitoring to ensure proper usage
- Supplemental email alert notifications to PDPA
- Extra reports to assist the PDPA's monitoring process
- Masking of student's identifier to protect privacy





Understanding NSLDS Data With Scenarios





123-45-6789

Scenario 1: FAA's review of student's file shows an overpayment situation

Ollie's Aid Package/Worksheet (Award Year 2005)				
COA	\$5,000		\$4,000	NEED
- EFC	\$1,000		\$3,100	PELL
= NEED	\$4,000		\$ 400	SEOG
			\$ 500	Merit Scholarship
\$400 Outside Scholarship (received Aug. 30)		OVERPAYMENT		

Disbursed
Sept. 1



Overpayment

- Issue: Overpayment, so what's next?
- Effects of the Overpayment: Student not eligible for additional aid
- Resolution: Work with student to remedy and report Overpayment to NSLDS



Overpayment

- Reporting Overpayments to NSLDS



Overpayment History



No overpayment records exist for this individual.





Overpayment

- Reporting Overpayments to NSLDS

Overpayment Add

School: [EAST STATE UNIVERSITY 02345600](#)

Type: SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT

Disbursement Date: MMDDCCYY

Indicator: OVERPAYMENT

Repayment Date: MMDDCCYY

Source: SCH - SCHOOL

Submit

- SELECT -
ACADEMIC COMPETITIVENESS GRANT
FEDERAL PELL GRANT
PERKINS LOAN
SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT
NATIONAL SMART GRANT

- SELECT -
OVERPAYMENT
SATISFACTORY ARRANGEMENT MADE
REPAID
FRAUD

- SELECT -
TRF - TRANSFER
SCH - SCHOOL



Overpayment

- Reporting Overpayments to NSLDS



Overpayment successfully added.



Overpayments

Overpayment List

	History	Type	Ind	Disbursement Date	Repayment Date	Create Date	Source
1		SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT	OVERPAYMENT	09/01/2004	N/A	09/13/2004	School
			EAST STATE UNIVERSITY 02345600				Updated: 09/13/2004 by FAA'S NAME





Overpayment

- Resolution Results:
 - Postscreened ISIR generated to alert other schools of Overpayment
 - Comment Codes
 - C flag
 - Web displays Icon to highlight overpayment



Overpayment

- Clearing Overpayments
 - Web Warning Icon disappears
 - Postscreened ISIR generated



Overpayment Update

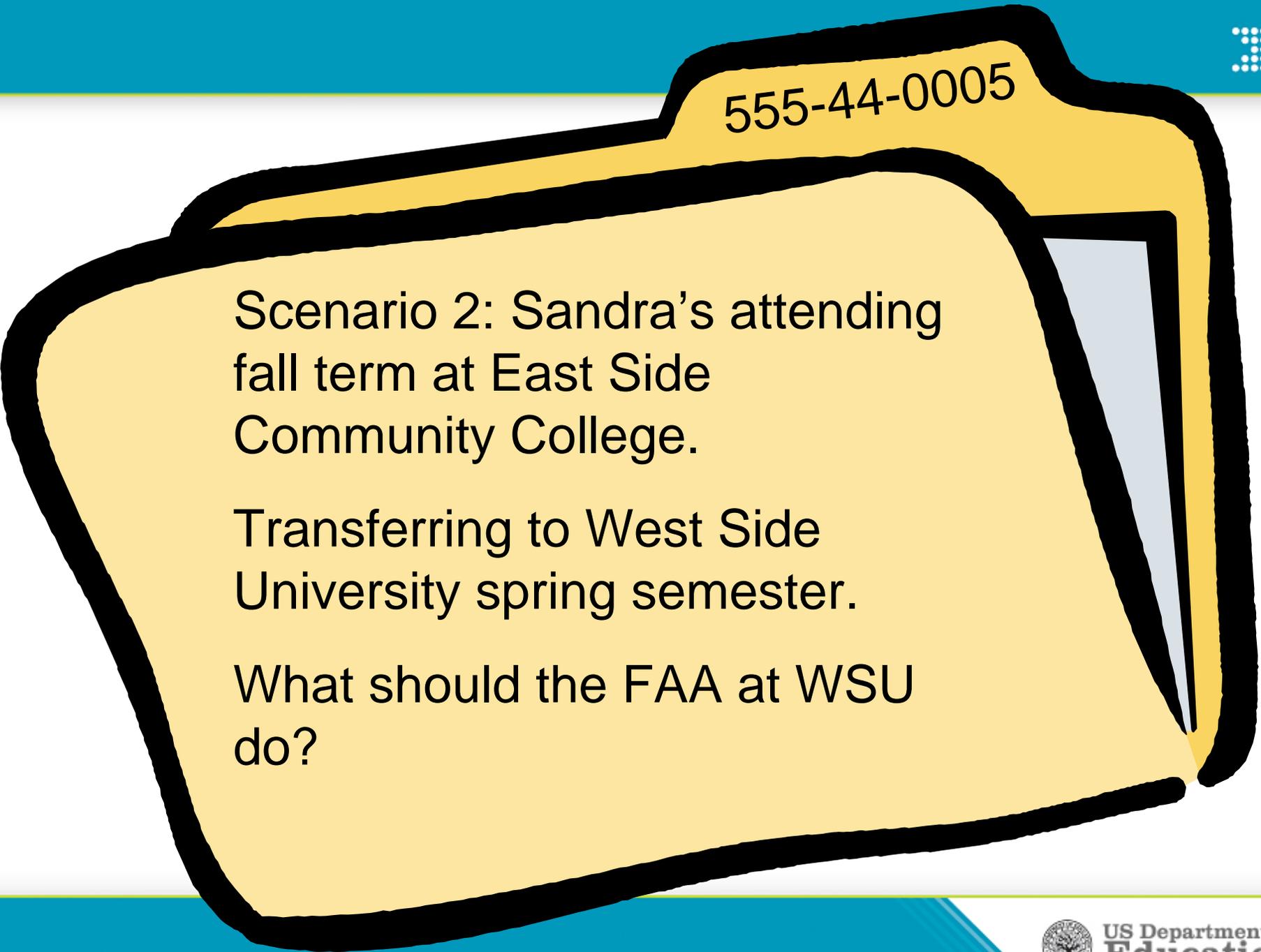
	History	Type
1		SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT

Overpayment Display

School:	EAST STATE UNIVERSITY 02345600	
Type:	SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT	
Disbursement Date:	09/01/2004	
Indicator:	SATISFACTORY ARRANGEMENT MADE	OVERPAYMENT
Repayment Date:	10012004	SATISFACTORY ARRANGEMENT MADE
	<small>MMDDCCYY</small>	REPAID
		FRAUD
Source:	SCH - SCHOOL	



Overpayment successfully updated.



555-44-0005

Scenario 2: Sandra's attending fall term at East Side Community College.

Transferring to West Side University spring semester.

What should the FAA at WSU do?



Transfer Student Monitoring

- Issue: What do you do for mid-term transfer?
 - 3 steps: Inform, Monitor & Alert/Review
- Effects of Sandra's transfer: WSU must inform NSLDS of transferring student
 - GEN-01-09
- Resolution: Report the Transfer Student to NSLDS
 - Web Process- www.nslidsfap.ed.gov
 - IFAP- NSLDS Reference Materials | User Documentation
NSLDS User Guide for Transfer Student Monitoring on the Web
 - Batch Process- Transfer Student Monitoring/Financial Aid History Processes and Batch File Layouts
 - IFAP- NSLDS Reference Materials | Transfer Student, Financial History Processes and Batch File Layouts



Transfer Student Monitoring

- Resolution: Inform NSLDS

Menu Aid **Enroll** **Org** **Report** Tran
Loan History [Overpayment List](#) | [Grants](#) | [Student Access Interface](#)

SANDRA T JEEPERS-CREEPERS
SSN: 555-44-0005 DOB: 04/26/1972



Student is not on your school's Transfer Monitoring List.

Add Student to Monitoring List

Loan History

Aggregate Loan Information



Transfer Student Monitoring

- Resolution: Inform NSLDS

Menu **Aid** **Enroll** **Org** **Report** **Tran**

[Transfer Monitoring List](#) | [Monitoring Alert Review](#) | [School Transfer Profile](#)

Student Monitoring Add

SSN:

First Name:

Last Name:

Date of Birth: (MMDDCCYY)

Enrollment Begin Date: (MMDDCCYY)

Monitor Begin Date: (MMDDCCYY)



Successfully added.

Loan History



Student is on your school's Transfer Monitoring List.

Student Monitoring Detail

SSN: 555-44-0005

First Name: SANDRA

Last Name: JEEPERS-CREEPERS

Date of Birth: 04/26/1972

Enrollment Begin Date: 01/18/2006

Monitor Begin Date: 12/01/2005

Last Changed By: NAME AT WSU on 12/01/2005





Transfer Student Monitoring

- Resolution: NSLDS Monitoring

Menu Aid Enroll Org Report Tran

Transfer Monitoring List | Monitoring Alert Review | School Transfer Profile

Sort By:

Display Only: SSN:

Last Name:

Enrollment Begin Date: (MMDDCCYY)

Monitor Begin Date: (MMDDCCYY)

Last Changed By:

Name

SSN

Enrollment Begin Date

Monitor Begin Date

Last Changed By

	SSN	Name	DOB	Enrollment Begin Date	Monitor Begin Date	Last Changed By
1	558-76-0001	ADAMINA FERRARI	12/22/1979	08/30/2005	05/30/2005	FAAs NAME AT WSU 03/16/2004
2	555-44-0005	SANDRA JEEPERS-CREEPERS	04/26/1972	01/18/2006	12/01/2005	FAAs NAME AT WSU 12/01/2005

An alert condition exists for this student.



Transfer Student Monitoring

- Resolution: NSLDS- Alert email notification

Menu

Aid

Enroll

Org

Report

Tran

Transfer Monitoring List | Monitoring Alert Review

School Transfer Profile

School Transfer Profile

First Name: LAST NAME
Last Name: FIRST NAME
Title: TSM COORDINATOR
Phone: 161-235-8644 Ext:
E-Mail: EMAILADDR@WSU.EDU
Inform:
Inform Org:
Alert: Web Only
SAIG Mailbox:
Alert Org:
Batch Alert Method:
Last Update By: NAME AT WSU on 09/12/2005

Inbox

Look for: Search In Inbox Find Now Clear

From: NSLDS Subject: Transfer Monitoring Alert from NSLDS

To: 'emailaddr@wsu.edu'
Cc:

NOTICE:
An Alert has been generated for one or more students on your institution's Transfer Monitoring list. Please access www.NSLDSFAP.ed.gov to review.

Do not respond to this address - this mailbox is not monitored. If you have any questions regarding this e-mail, please call the NSLDS Customer Service Center at 800-999-8219 or e-mail them at nslds@ed.gov
Thank you.



Transfer Student Monitoring

- Resolution: NSLDS- Alerts

Menu Aid Enroll Org Report Tran

Transfer Monitoring List **Monitoring Alert Review** School Transfer Profile

Monitoring Alert Review

Sort By: -Select-

Display Only: SSN: Last Name: Date Alerted: (MMDDCCYY) Enrollment Begin Date: (MMDDCCYY)

Loans Only Grants Only

Retrieve

-Select-
-Select-
Name
SSN
Alert Date
Enrollment Begin Date
Monitor Begin Date
Loan First
Grant First

SSN	Name	DOB	Change	Reviewed	Date Alerted	Enrollment Begin Date	Monitor Begin Date
558-76-0001	ADAMINA FERRINI	12/22/1979	Grant	<input checked="" type="checkbox"/>	06/14/2005	08/30/2005	05/30/2005

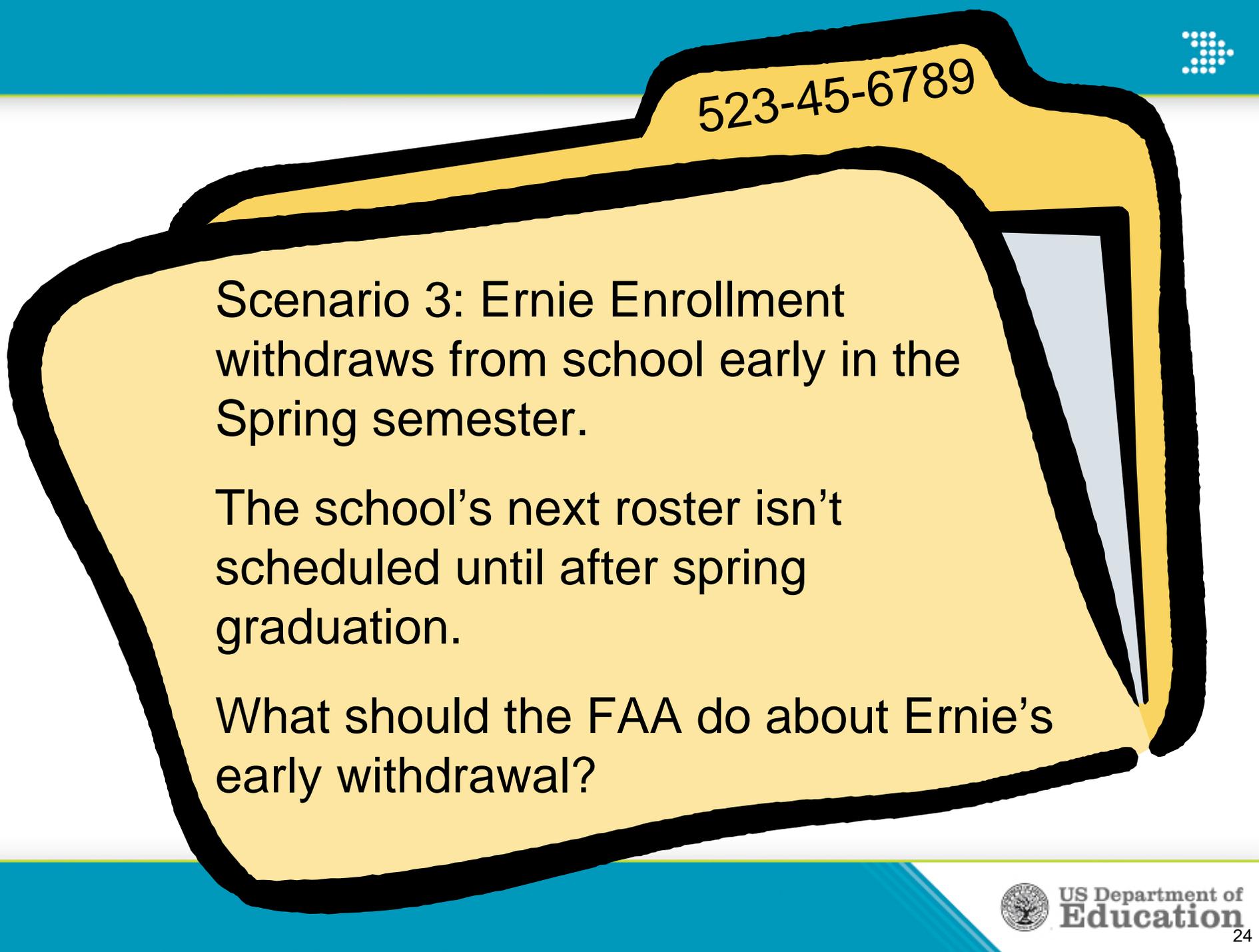
Submit

Reviewed



Transfer Student Monitoring

- Results of Using TSM module:
 - Ensures TSM compliance
 - New school will receive information affecting eligibility



523-45-6789

Scenario 3: Ernie Enrollment withdraws from school early in the Spring semester.

The school's next roster isn't scheduled until after spring graduation.

What should the FAA do about Ernie's early withdrawal?



Enrollment Reporting

- Issue: FAA not sure what to do about the student's early withdrawal
- Effects of the issue:
 - Compliance with enrollment reporting
 - Student's responsibilities and grace period
- Resolution: Review NSLDS website for enrollment reporting



Enrollment Reporting

Resolution: Update NSLDS enrollment data

[Menu](#) | [Aid](#) | [Enroll](#) | [Org](#) | [Report](#) | [Tran](#)

[Enrollment Summary](#) | [Enrollment Add](#) | [Enrollment Update](#) | [Enrollment Reporting Schedule](#)

SSN: First Name: DOB:

ERNIE E ENROLLMENT
 SSN: 523-45-6789 DOB: 12/11/1970

Enrollment Summary

[Enrollment Detail](#) | [Enrollment Timeline](#) | [Enrollment Maintenance](#)

	School Name	OPEID	Most Recent Status	Eff. Date	ACD	Cert. Date	Cert. Method
1	HAWKEYE STATE COLLEGE	00686700	Full Time	09/05/2002	12/15/2003	12/10/2002	NSLDS Web



Enrollment Reporting

Resolution: Update NSLDS enrollment data

Menu | **Aid** | **Enroll** | **Org** | **Report** | **Tran**

[Enrollment Summary](#) | [Enrollment Add](#) | [Enrollment Update](#) | [Enrollment Reporting Schedule](#)

Name: HAWKEYE STATE COLLEGE
Code: 00686700 **Type:** School

Enrollment Maintenance

<input checked="" type="checkbox"/>	Recertification Date: 04/01/2003	<input type="button" value="Check All"/>		
<input checked="" type="checkbox"/>	1 SSN: 523-45-6789 NAME: ERNIE E ENROLLMENT DOB: 12/11/1970			
Cert. Date: 04/01/2003	Enroll. Code: W	Eff. Date: 04/01/2003	ACD: 12/15/2003	Student Designator:



Enrollment Reporting

Resolution: Update NSLDS enrollment data

[Menu](#) | [Aid](#) | [Enroll](#) | [Org](#) | [Report](#) | [Tran](#)

[Enrollment Summary](#) | [Enrollment Add](#) | [Enrollment Update](#) | [Enrollment Reporting Schedule](#)



Enrollment Maintenance Confirm

The updated enrollment information you submitted is displayed below. Click Confirm to apply the information to the database, or click Cancel to return to the Enrollment Maintenance page.

Please note that your updates may cause students to no longer appear on the Enrollment Maintenance page. See Help for further explanation.

1	SSN: 523-45-6789	NAME: ERNIE E ENROLLMENT				DOB: 12/11/1970			
Cert. Date:	04/01/2003	Enroll. Code:	W	Eff. Date:	04/01/2003	ACD:	12/15/2003	Student Designator:	



Successfully added or updated.



Enrollment Reporting

- Results of resolution:
 - Facilitates timely conversion to repayment
 - Timely notification of enrollment changes to Data Providers



Tidbits

- Additional references:
 - DCL: GEN-96-17
 - This letter describes the implementation of the Student Status Confirmation Report function of the NSLDS
- IFAP.ED.GOV
 - Under NSLDS References, NSLDS User Documentation
 - NSLDS Enrollment Reporting Guide



423-45-6789

Scenario 4: Mary Jones is attending school in the fall and consolidated her previous loans.

The FAA is not sure how the aggregate loan totals are impacting the student's eligibility.

What does the FAA do?



Aggregate data information

- Issue: Is student over their aggregate loan limits?
- Effects of consolidation loan reporting to NSLDS:
 - Automatic distribution by loan types
 - Decreases manual calculation/determination
- Resolution: Review NSLDS website to identify potential aggregate issues



Aggregate data information



Loan Summary

Sort by: Submit

Display Only:

Currently Sorted by LOAN DATE, No filtering

1	SU - FFEL STAFFORD UNSUB		Status: IA as of 09/13/2005		Loan Detail
	UNIVERSITY OF SOUTHERN MAINE - 00205400				
Guaranteed Amt:	\$4,000	Disbursed Amt:	\$2,000	OPB:	\$0
				Agg. OPB:	\$2,000
Loan Date:	08/01/2005	Sep. Loan Ind:	A	Loan Period:	08/01/2005 - 05/30/2006
Last Disb. Date:	08/01/2005	Last Disb. Amt:	\$2,000	Acad. Lv:	4
GA:	USO FUNDS, INC. - 800				
Lender:	MAINE SAVINGS BANK - 805738				
2	SF - FFEL STAFFORD SUB		Status: IA as of 09/13/2005		Loan Detail
	UNIVERSITY OF SOUTHERN MAINE - 00205400				
Guaranteed Amt:	\$5,500	Disbursed Amt:	\$2,750	OPB:	\$2,750
				Agg. OPB:	\$2,750
Loan Date:	08/01/2005	Sep. Loan Ind:	A	Loan Period:	08/01/2005 - 05/30/2006
Last Disb. Date:	08/01/2005	Last Disb. Amt:	\$2,750	Acad. Lv:	4
GA:	USO FUNDS, INC. - 800				
Lender:	MAINE SAVINGS BANK - 805738				

Loan History

Aggregate Loan Information

Exceeds Undergrad Sub Limit

Close or Equal to Undergrad Comb Limit

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$21,375	\$2,750	\$24,125
Unsubsidized Loans	\$16,000	\$2,000	\$18,000
Combined Loans	\$37,375	\$4,750	\$42,125
Consolidation Loans, Unallocated	\$2,375		\$2,375
Perkins Loans	N/A		N/A
PLUS Loans	\$0		\$0



Loan Category: Recent versus Older Loans

- Recent Loans
 - Period End Date is less than 90 days old
 - Loan status = IA, ID, IG, or IM
 - Agg. OPB = Greater of the Outstanding Principal Balance or Disbursed Amount, not to exceed Net Loan Amount.
 - If both Outstanding Principal Balance and Disbursed Amount equal zero, use zero



Loan Category: Recent versus Older Loans

- Older Loans:
 - The Agg OPB = lesser of the Net Loan Amount, Disbursed Amount, or Outstanding Principal Balance if all three are greater than zero



Fill in the missing pieces

- Recent or Older loan? Agg. OPB Amount?

Loan Summary

1		SF - FFEL STAFFORD SUB		Status: IA as of 09/13/2005		Loan Detail	
		UNIVERSITY OF SOUTHERN MAINE - 00205400					
Guaranteed Amt:	\$5,500	Disbursed Amt:	\$1,833	OPB:	\$3,666	Agg. OPB:	
Loan Date:	08/01/2005	Sep. Loan Ind:	A	Loan Period:	08/01/2005 - 05/30/2006		

Recent Loan

Agg. OPB:	\$3,666
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FFEL Consolidation (CL) Loan type make-up

Loan Types / Bucket:
Consolidation- FFEL (from Loan Summary)
<p>CL – FFEL Consolidation Loan</p> <ul style="list-style-type: none"> • Loan Category: <ul style="list-style-type: none"> • Other loan • 60 day rule (if no underlying loans then \$ 0 Aggr. OPB calculated) • If over 60 days old, and no identified underlying loans, then all is treated/Calc'd as Subsidized • Underlying Loans <ul style="list-style-type: none"> > Loan Status date 210 days +/- of CL's Loan Date > Loan Status Codes: PN, PC, DN, DP, PF • NSLDS Methodology / Algorithms <ul style="list-style-type: none"> > Calc'd Subsidized > + <u>Calc'd Unsubsidized</u> > = Calc'd Combined > Calc'd Unallocated (ignore) <ul style="list-style-type: none"> • Perkins Share factored out • PLUS Share factored out (for the PLUS Borrower) • If "Paid through Consolidation" status codes but no Consolidation loan in NSLDS, Paid through Consolidation loans will continue to calculate Agg. OPB for 60 days or until CL loan is reported to NSLDS • 'Agg OPB' displays Calc'd Combined Agg. OPB • Inherits underlying CL loan's underlying loans



Loan History

Aggregate Loan Information

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$21,375	\$2,750	\$24,125
Unsubsidized Loans	\$16,000	\$2,000	\$18,000
Combined Loans	\$37,375	\$4,750	\$42,125
Consolidation Loans, Unallocated	\$2,375		\$2,375
Perkins Loans	N/A		N/A
PLUS Loans	\$0		\$0



FFEL Consolidation Loans (CL) Impacting the Agg OPB

- Identification of underlying loans
- How many FFEL CL loans
- Ratio of underlying loan's disbursement amounts to CL's Disbursement Amount(s)
- Ratio is applied to the current CL OPB amount(s)



Definition

- Underlying Loan
 - Loan Status Code = PN, DN, PC, DP or PF
 - Loan Status Date within 210 days (before or after) of the Consolidation Loan Date





Identifying the underlying loans

4	CL - FFEL CONSOLIDATED	Status: RP as of 09/13/2005	Loan Detail				
Guaranteed Amt:	\$17,000	Disbursed Amt:	\$17,000	OPB:	\$21,000	Agg. OPB:	\$13,786
Loan Date:	01/15/2003	Sep. Loan Ind:	A	Loan Period:	N/A - N/A		

5	CL - FFEL CONSOLIDATED	Status: RP as of 09/13/2005	Loan Detail				
Guaranteed Amt:	\$22,000	Disbursed Amt:	\$22,000	OPB:	\$25,000	Agg. OPB:	\$17,839
Loan Date:	01/15/2003	Sep. Loan Ind:	B	Loan Period:	N/A - N/A		

6	D1 - DIRECT STAFFORD SUB NEW YORK AUTOMOTIVE & DIESEL INSTITUTE - 03537300	Status: PC as of 02/15/2003			
Approved Amt:	\$7,000	Disbursed Amt:	\$7,000	OPB:	\$0

7	NU - NDSL SAN DIEGO STATE UNIVERSITY - 00115100	Status: PF as of 03/02/2003			
Approved Amt:	\$4,000	Disbursed Amt:	\$4,000	OPB:	\$0

8	D1 - DIRECT STAFFORD SUB SAN DIEGO STATE UNIVERSITY - 00115100	Status: PN as of 02/15/2003			
Approved Amt:	\$5,500	Disbursed Amt:	\$5,500	OPB:	\$0

9	D2 - DIRECT STAFFORD UNSUB SAN DIEGO STATE UNIVERSITY - 00115100	Status: PN as of 02/15/2003			
Approved Amt:	\$5,000	Disbursed Amt:	\$5,000	OPB:	\$0

10	SU - FFEL STAFFORD UNSUB UNIVERSITY OF SOUTHERN MAINE - 00205400	Status: PN as of 01/10/2003			
Guaranteed Amt:	\$4,000	Disbursed Amt:	\$4,000	OPB:	\$0

11	SF - FFEL STAFFORD SUB UNIVERSITY OF SOUTHERN MAINE - 00205400	Status: PN as of 01/10/2003			
Guaranteed Amt:	\$3,500	Disbursed Amt:	\$3,500	OPB:	\$0

12	SF - FFEL STAFFORD SUB UNIVERSITY OF SOUTHERN MAINE - 00205400	Status: PN as of 01/10/2003			
Guaranteed Amt:	\$2,625	Disbursed Amt:	\$2,625	OPB:	\$0

13	SU - FFEL STAFFORD UNSUB UNIVERSITY OF SOUTHERN MAINE - 00205400	Status: PN as of 01/10/2003			
Guaranteed Amt:	\$4,000	Disbursed Amt:	\$4,000	OPB:	\$0

14	PL - FFEL PLUS UNIVERSITY OF WISCONSIN - MADISON - 00389500	Status: PN as of 01/10/2003			
Guaranteed Amt:	\$1,000	Disbursed Amt:	\$1,000	OPB:	\$0



Begin the breakdown/ratio process

Add the Disbursement Amounts of the loan types

FFEL Consolidation Loan Types	
4	CL - FFEL CONSOLIDATED
	Disbursed Amt: \$17,000
5	CL - FFEL CONSOLIDATED
	Disbursed Amt: \$22,000
Total CL Disbursement Amount: \$39,000	

PLUS Loan Types	
14	PL - FFEL PLUS UNIVERSITY OF WISCONSIN - MADISON - 00389500
	Disbursed Amt: \$1,000
PLUS Disbursement Total: \$1,000	

Perkins Loan Types	
7	NU - NDSL SAN DIEGO STATE UNIVERSITY - 00115100
	Disbursed Amt: \$4,000
Perkins Disbursement Total: \$4,000	



Begin the breakdown/ratio process

Subsidized Loan Types	
6	D1 - DIRECT STAFFORD SUB NEW YORK AUTOMOTIVE & DIESEL INSTITUTE - 03537300
	Disbursed Amt: \$7,000
8	D1 - DIRECT STAFFORD SUB SAN DIEGO STATE UNIVERSITY - 00115100
	Disbursed Amt: \$5,500
11	SF - FFEL STAFFORD SUB UNIVERSITY OF SOUTHERN MAINE - 00205400
	Disbursed Amt: \$3,500
12	SF - FFEL STAFFORD SUB UNIVERSITY OF SOUTHERN MAINE - 00205400
	Disbursed Amt: \$2,625
Total Sub Disbursement Amount: \$18,625	

Add the Disbursement Amounts of the loan types

Unsubsidized Loan Types	
9	D2 - DIRECT STAFFORD UNSUB SAN DIEGO STATE UNIVERSITY - 00115100
	Disbursed Amt: \$5,000
10	SU - FFEL STAFFORD UNSUB UNIVERSITY OF SOUTHERN MAINE - 00205400
	Disbursed Amt: \$4,000
13	SU - FFEL STAFFORD UNSUB UNIVERSITY OF SOUTHERN MAINE - 00205400
	Disbursed Amt: \$4,000
Total Unsub Disbursement Amount: \$13,000	



Calculating the Subsidized Aggregate OPB

- 1st: Sum the Disbursed Amounts of all Underlying SF, D1, D6 loans
 - 2nd: Divided that by the Amount Disbursed from the CLs (getting the ratio %)
 - 3rd: Multiplied that by the CL's Aggregate OPB (Other Loan); if multiple CL's apply ratio % to each
- Result is the **Calculated Subsidized Aggregate OPB**

1st: Total Underlying Sub Disbursement Amount: \$18,625

Total CL Disbursement Amount: \$39,000

2nd: 18,625 divided by 39,000 = .47756 (over all percentage what we can attribute to be Subsidized)

4		CL - FFEL CONSOLIDATED		Status: RP as of 09/13/2005		Loan Detail	
Guaranteed Amt:	\$17,000	Disbursed Amt:	\$17,000	OPB:	\$21,000	Agg. OPB:	\$13,786

3rd: .47756 x 17,000 = \$8,119 Calc'd Sub Agg OPB

5		CL - FFEL CONSOLIDATED		Status: RP as of 09/13/2005		Loan Detail	
Guaranteed Amt:	\$22,000	Disbursed Amt:	\$22,000	OPB:	\$25,000	Agg. OPB:	\$17,839

.47756 x 22,000 = \$10,506 Calc'd Sub Agg OPB



Do the same Calculation to Determine Proportion of each CL

- Calculated Unsubsidized Aggregate OPB
- Calculated Perkins share
- Calculated PLUS share

Calculating what is left over: Unallocated



CL - FFEL CONSOLIDATED		Status: RP as of 09/13/2005		Loan Detail	
4	Guaranteed Amt:	\$17,000	Disbursed Amt:	\$17,000	OPB: \$21,000
					Agg. OPB: \$13,786

1st: Start with the CL Agg OPB (Other Loan)

CL Agg OPB : \$17,000

2nd: Take out Perkins Share

minus \$1,744 Perkins Share of the CL's Agg OPB

3rd: Take out PLUS Share

minus \$436 PLUS Share of the CL's Agg OPB

4th: Take out Calc'd Sub Agg OPB

minus \$8,119 Calc'd Sub Agg OPB

5th: Take out Calc'd Unsub Agg OPB

minus \$5,667 Calc'd Unsub Agg OPB

Left over amount = **Calculated FFEL Consolidation, Unallocated Aggregate OPB**

\$1,034 Calculated FFEL Consolidation, Unallocated Agg OPB



Amounts for Loan [4](#)

Details for Loan

	Date	Amount
Loan:	01/15/2003	\$17,000
H Outstanding Principal Balance:	09/13/2005	\$21,000
H Outstanding Interest Balance:	09/13/2005	\$0
Calculated Subsidized Agg. OPB:		\$8,119
Calculated Unsubsidized Agg. OPB:		\$5,667
Calculated Combined Agg. OPB:		\$13,786
Consolidation, Unallocated Agg. OPB:		\$1,034
Other Fees:		\$0

Calculating what is left over: Unallocated



CL - FFEL CONSOLIDATED		Status: RP as of 09/13/2005		Loan Detail	
5					
Guaranteed Amt:	\$22,000	Disbursed Amt:	\$22,000	OPB:	\$25,000
				Agg. OPB:	\$17,839

1st: Start with the CL Agg OPB (Other Loan)

CL Agg OPB : \$22,000

2nd: Take out Perkins Share

minus \$2,256 Perkins Share of the CL's Agg OPB

3rd: Take out PLUS Share

minus \$564 PLUS Share of the CL's Agg OPB

4th: Take out Calc'd Sub Agg OPB

minus \$10,506 Calc'd Sub Agg OPB

5th: Take out Calc'd Unsub Agg OPB

minus \$7,333 Calc'd Unsub Agg OPB

Left over amount = **Calculated FFEL Consolidation, Unallocated Aggregate OPB**

\$1,341 Calculated FFEL Consolidation, Unallocated Agg OPB



Amounts for Loan [5](#)

Details for Loan

	Date	Amount
Loan:	01/15/2003	\$22,000
H Outstanding Principal Balance:	09/13/2005	\$25,000
H Outstanding Interest Balance:	09/13/2005	\$0
Calculated Subsidized Agg. OPB:		\$10,506
Calculated Unsubsidized Agg. OPB:		\$7,333
Calculated Combined Agg. OPB:		\$17,839
Consolidation, Unallocated Agg. OPB:		\$1,341
Other Fees:		\$0



Calculated Combined Aggregate OPB

Details for Loan



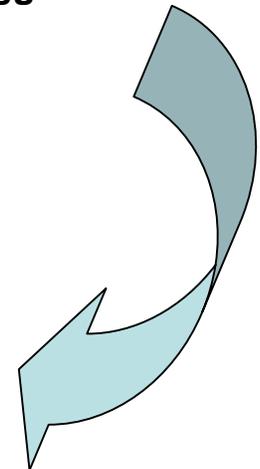
Amounts for Loan 5

	Date	Amount
Loan:	01/15/2003	\$22,000
H Outstanding Principal Balance:	09/13/2005	\$25,000
H Outstanding Interest Balance:	09/13/2005	\$0
Calculated Subsidized Agg. OPB:		\$10,506
Calculated Unsubsidized Agg. OPB:		\$7,333
+ = Calculated Combined Agg. OPB:		\$17,839
Consolidation, Unallocated Agg. OPB:		\$1,341
Other Fees:		\$0

Loan Summary's Agg OPB displayed:
= Calc'd Combined Agg. OPB

Loan Summary

5 CL - FFEL CONSOLIDATED		Status: RP as of 09/13/2005		Loan Detail	
Guaranteed Amt:	\$22,000	Disbursed Amt:	\$22,000	OPB:	\$25,000
				Agg. OPB:	\$17,839





Rolling up Subsidized Loan types

 **Exceeds Undergrad Sub Limit**

 **Loan History**

Aggregate Loan Information

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$21,375	\$2,750	\$24,125
Unsubsidized Loans	\$16,000	\$2,000	\$18,000
Combined Loans	\$37,375	\$4,750	\$42,125
Consolidation Loans, Unallocated	\$2,375		\$2,375
Perkins Loans	N/A		N/A
PLUS Loans	\$0		\$0

Loan Summary

2 SF - FFEL STAFFORD SUB Status: **IA** as of 03/01/2005 [Loan Detail](#)
[UNIVERSITY OF SOUTHERN MAINE - 00205400](#)

Guaranteed Amt:	\$5,500	Disbursed Amt:	\$2,750	OPB:	\$2,750	Agg. OPB:	\$2,750
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CL - FFEL CONSOLIDATED

Details for Loan

4 Calculated Subsidized Agg. OPB: \$8,119

5 Calculated Subsidized Agg. OPB: \$10,506



Roll up other aggregate categories:

- Unsubsidized Loan types
- Unallocated Amounts

Then determine Aggregate Loan Amounts:



Loan History

Aggregate Loan Information



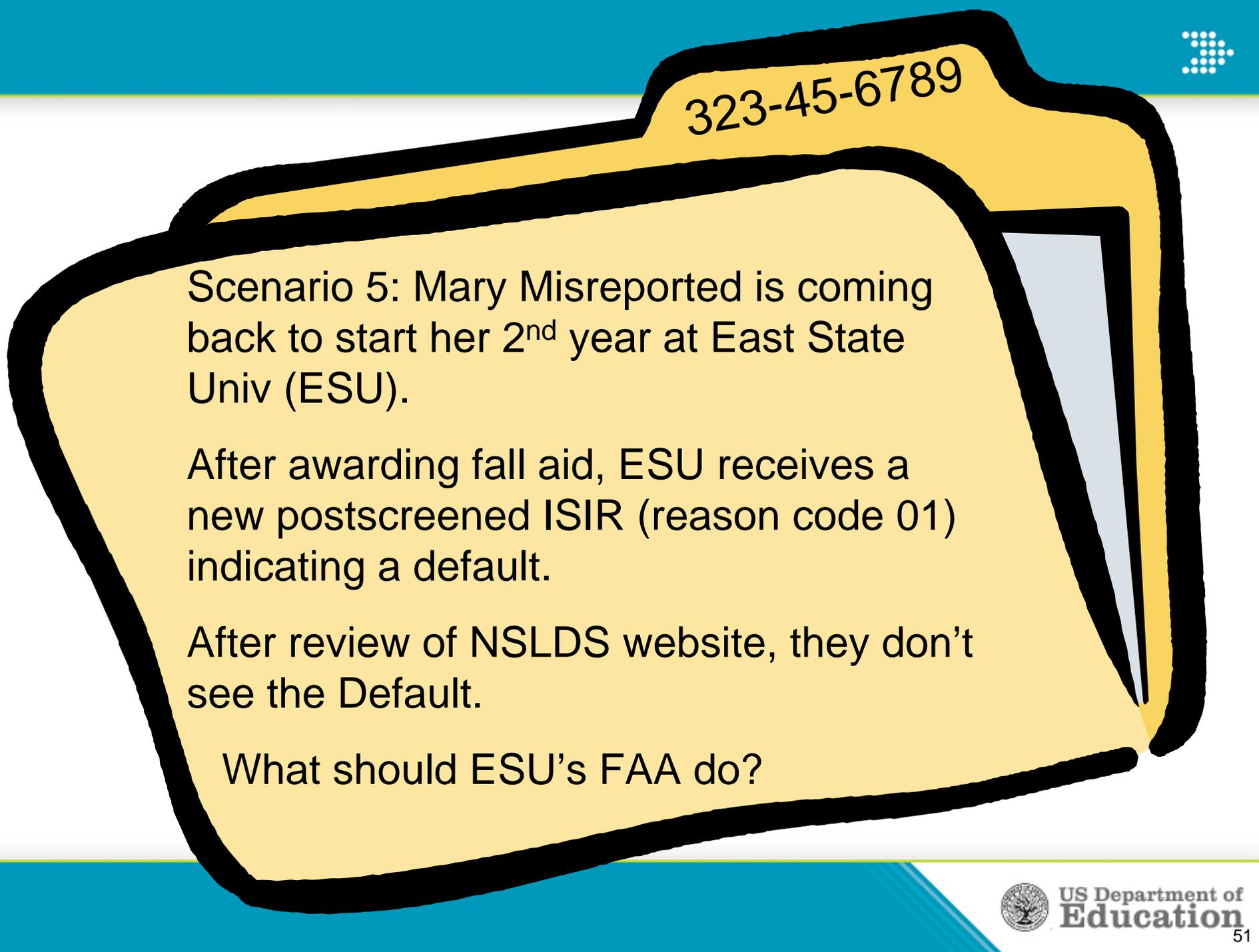
Close or Equal
to Undergrad
Comb Limit

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total	
Subsidized Loans	\$21,375	\$2,750	\$24,125	
Unsubsidized Loans	+	\$16,000	\$2,000	\$18,000
Combined Loans	=	\$37,375	\$4,750	\$42,125
Consolidation Loans, Unallocated	\$2,375		\$2,375	
Perkins Loans	N/A		N/A	
PLUS Loans	\$0		\$0	



Aggregate data information

- Results of resolution:
 - Understanding how NSLDS breaks down the consolidation amounts for FAAs
 - FFEL- CL Consolidation
 - Direct Loans
 - D5 - Unsubsidized Consolidation Loans
 - D6 - Subsidized Consolidation Loans
 - Unallocated can be ignored
 - Reduces burden on FAAs



323-45-6789

Scenario 5: Mary Misreported is coming back to start her 2nd year at East State Univ (ESU).

After awarding fall aid, ESU receives a new postscreened ISIR (reason code 01) indicating a default.

After review of NSLDS website, they don't see the Default.

What should ESU's FAA do?



Misreported data from Data Providers

- Issue: ISIR says one thing, NSLDS says another
- Effects of misreported data:
 - Could possibly affect student's eligibility
 - Could cause additional research
- Resolution: Review Student's history on NSLDS





Misreported data from Data Providers

Resolution: Review Student on NSLDS

Menu **Aid** **Enroll** **Org** **Report** **Tran**

Loan History | [Overpayment List](#) | [Grants](#) | [Student Access Interface](#)

MARY M MISREPORTED
SSN: 323-45-6789 DOB: 08/25/1982

Loan History

Aggregate Loan Information

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$3,063	\$1,750	\$4,813
Unsubsidized Loans	\$0	\$0	\$0
FFEL Consolidation Loans, Unallocated	N/A		N/A
Combined Loans	\$3,063	\$0	\$3,063
FFEL Consolidation Loans	N/A		N/A
Perkins Loans	N/A		N/A

Loan Summary

1		D1 - DIRECT STAFFORD SUB				Status: IA as of 09/03/2005		Loan Detail
		EAST STATE UNIVERSITY - 02345600						
Approved Amt:	\$3,500	Disbursed Amt:	\$1,750	OPB:	\$1,750	Agg. OPB:	\$3,500	
Loan Date:	08/03/2005	Sep. Loan Ind:	C	Loan Period:	08/03/2005 - 05/30/2006			
Last Disb. Date:	08/03/2005	Last Disb. Amt:	\$1,750	Acad. Lv:	2			
2		D1 - DIRECT STAFFORD SUB				Status: EB as of 10/28/2004		Loan Detail
		EAST STATE UNIVERSITY - 02345600						
Approved Amt:	\$2,625	Disbursed Amt:	\$1,313	OPB:	\$1,313	Agg. OPB:	\$1,313	
Loan Date:	11/04/2003	Sep. Loan Ind:	C	Loan Period:	10/03/2003 - 04/30/2004			
Last Disb. Date:	11/04/2003	Last Disb. Amt:	\$1,313	Acad. Lv:	1			



Misreported data from Data Providers

Resolution: Review Student on NSLDS

Menu

Aid

Enroll

Org

Report

Tran

Loan History | Overpayment History | Grants | Student Access Interface

Details for Loan 2

Status Changes for Loan 2

Date Changed	Status
10/28/2004	FB : FORBEARANCE
09/30/2004	RP : IN REPAYMENT
03/29/2004	IG : IN GRACE PERIOD
11/04/2003	IA : LOAN ORIGINATED

Outstanding Amount Balance History

NSLDS System Effective Begin Date/End Date	Outstanding Principal Balance/ Date Of	Outstanding Interest Balance/ Date Of	Status Code/ Date Of	Historically Correct Loan Status
08/21/2005 Current	\$1,313 11/04/2003	\$42 08/18/2005	FB 10/28/2004	Yes
07/31/2005 08/20/2005	\$1,313 11/04/2003	\$38 07/28/2005	DF 07/25/2005	No
06/26/2005 07/30/2005	\$1,313 11/04/2003	\$29 05/31/2005	RP 09/30/2004	Yes



Misreported data from Data Providers

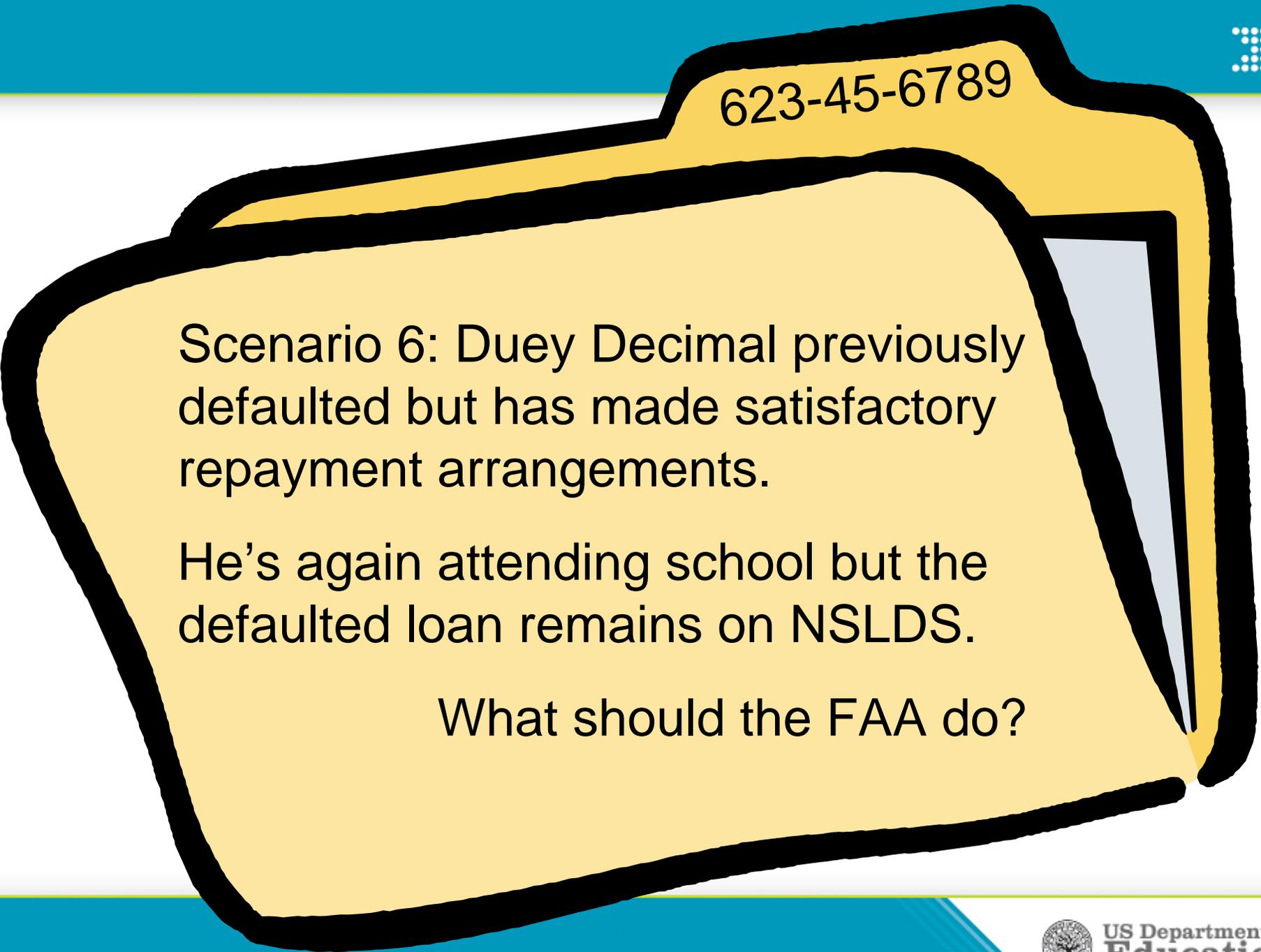
Results of reviewing Mary's FAH on NSLDS:

- Most recent information displayed
- Used to verify data
 - ISIR/FAA Access displaying results at a processed point in time
 - Real time review of current information
- Student Eligibility- no change in award
- Data review justifies FAA system overrides



Tidbits – Additional References

- GEN-96-13
- ISIR Guide
 - NSLDS Financial Aid History
 - Appendix B- Database Matches and Match flags: NSLDS Match
 - Appendix C- Loan status and Eligibility charts
 - Newsletter 12- Real-Time Source Data



623-45-6789

Scenario 6: Duey Decimal previously defaulted but has made satisfactory repayment arrangements.

He's again attending school but the defaulted loan remains on NSLDS.

What should the FAA do?



Data matters and NSLDS

- Issue: GA unsuccessful in reporting loan status update.
- Effects of the issue:
 - Conflicting NSLDS information
 - FAA not sure what to do when reviewing student's file for award
- Resolution: FAA can accept student's documentation and verify satisfactory arrangements with GA/Lender



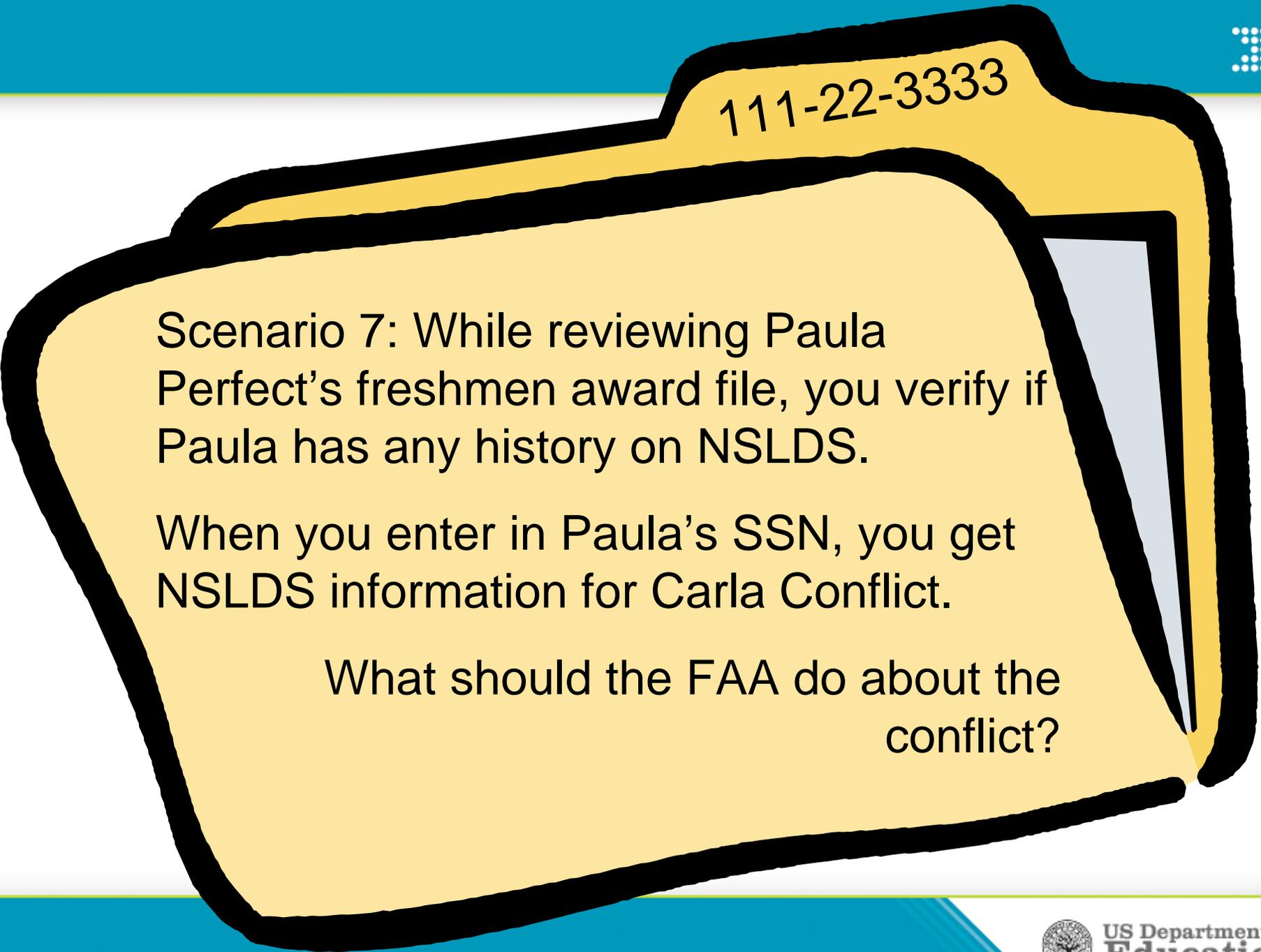
Defaulted





Data matters and NSLDS

- Results of resolution:
 - Student not negatively impacted by GA's reporting issues
 - FAA able to proceed with award because documentation satisfies discrepancy (GEN-96-13)
 - Newsletter 12- Real-Time Source Data



111-22-3333

Scenario 7: While reviewing Paula Perfect's freshmen award file, you verify if Paula has any history on NSLDS.

When you enter in Paula's SSN, you get NSLDS information for Carla Conflict.

What should the FAA do about the conflict?



SSN Conflict

When you enter Paula Perfect's SSN, you get NSLDS information for Carla Conflict

CARLA CONFLICT

SSN: 111-22-3333

DOB: 05/10/1975



SSN Conflict

- Issue: SSN Conflict, so what's next?
- Effects of the Conflict: Student's loan eligibility cannot be determined
- Resolution: Report to and work with NSLDS to resolve the conflict



SSN Conflict

Resolution: Report conflict to NSLDS

- FAA obtains the Appropriate Documentation
 - For SSN Conflicts:
 1. Social Security Card (or other SSA documentation)
 2. Current Driver's license/state ID (if it contains a Social Security Number)
 3. Unexpired U.S. Military ID



SSN Conflict

Resolution: NSLDS and Data Provider actions:

- NSLDS negotiates resolution with the appropriate data providers
- Data Provider makes identifier corrections
 - Batch Process
 - On-line Update (emergency cases)
- NSLDS emails you when resolved
- Disbursing aid and timeliness of resolution



SSN Conflict

Result of resolution:

Student/Borrower Selection

Data Entered

First Name: PAULA

SSN: 111-22-3333

DOB: 12/15/1969

Student



The Student SSN was not found.

PLUS Borrower



The Plus Borrower SSN was not found.



Contact Information

We appreciate your feedback and comments. We can be reached at:

- Phone: 800-999-8219
- Fax: 785-838-2154
- Web: www.nslidsfap.ed.gov
- Email: nslids@ed.gov