

# COD Processing Update

November 22, 2017

NEWS/UPDATES

- **COD Holiday Schedule For November 23, 2017 (11/13/17)**

The COD School Relations Center will be closed on Thursday, November 23, 2017 in observance of the Thanksgiving Day federal holiday. The COD System will accept and process data from schools and send back responses/acknowledgments on Thursday, November 23, 2017, but schools will not be able to receive any federal funds on that day. Requests for changes in funding levels and for funds will not be processed until Friday, November 24, 2017.

Further information regarding Thanksgiving Day processing and customer service hours for the COD School Relations Center and other Federal Student Aid/ED call centers is posted in a [November 7, 2017 Electronic Announcement](#) on the IFAP website.

- **2017-2018 COD Technical Reference (November 2017 Update) Now Available (11/21/17)**

The updated [2017-2018 COD Technical Reference](#) is now available on the Information for Financial Aid Professionals (IFAP) website. The 2017-2018 COD Technical Reference contains development information for the 2017-2018 Award Year. If you have any questions about this material, contact the COD School Relations Center.

- **2018-2019 COD Technical Reference Now Available (11/21/17)**

The [2018-2019 COD Technical Reference](#) is now available on the Information for Financial Aid Professionals (IFAP) website. The 2018-2019 COD Technical Reference contains development information for the 2018-2019 Award Year. If you have any questions about this material, contact the COD School Relations Center.

- **REMINDER: COD and StudentLoans.gov Web Addresses (11/13/17)**

Federal Student Aid reminds schools to use the following web addresses when connecting to the COD Web Site or StudentLoans.gov.

- Use <https://cod.ed.gov> for the COD Web Site
- Use <https://studentloans.gov> for StudentLoans.gov

If a school connects to these websites with a link or bookmark that includes "www," it will receive an error message (and there is no longer an automatic redirect in place). In some cases, it could be the browser version which must be Internet Explorer 11 or above, or the current version of other web browsers (Chrome, Firefox, Safari, etc.).

**Contact Information:** If you have questions, contact the COD School Relations Center at 800/474-7268 for Grants or 800/848-0978 for Direct Loans. You may also email [CODSupport@ed.gov](mailto:CODSupport@ed.gov).

For more information, refer to an [October 31, 2016 Electronic Announcement](#) posted on the IFAP website.

- **Credit Check Processing for Borrowers who have requested a “Credit Freeze” [(10/13/17) Updated 10/30/17]**

As a result of recent data breach events and heightened security concerns, many consumers are understandably taking steps to protect their personally identifiable information (PII). One of those steps may be placing a “credit freeze” on their credit profile at one or more of the credit bureaus, which prevents further credit activity from occurring without additional consent.

Because a credit check is part of the process when a borrower or endorser completes a Direct PLUS Loan Request or an Endorser Addendum on the StudentLoans.gov website, borrowers or endorsers with an active credit freeze may not be able to fully complete either process and may receive an error message when the credit check is run. The borrower or endorser must remove the credit freeze first; this action cannot be done by the school or Federal Student Aid. **Note:** Federal Student Aid can process an inquiry at two of the three main credit bureaus (currently Equifax and TransUnion). If a borrower or endorser places a credit freeze at only one credit bureau, Federal Student Aid could still receive a credit determination based on information provided by the secondary credit bureau.

Federal Student Aid implemented additional messaging on the StudentLoans.gov website on October 29, 2017. The messaging informs borrowers and endorsers that those who have a credit freeze on their credit profile will need to remove it before completing a Direct PLUS Loan Request or the Endorser Addendum. Federal Student Aid encourages schools working with borrowers and endorsers who may receive an error during the credit check process to ask about a credit freeze as a possible cause for the error.

Schools using the “Quick Credit Check” on the COD Web Site could experience an error or “timeout” response as a result of a borrower’s credit freeze. In some cases, Federal Student Aid will not be able to return a credit check response with the origination record and will reject the record with COD Reject Edit 996 (Invalid Value). Again, when troubleshooting a credit issue with a borrower or endorser, schools may want to see if the credit freeze situation may apply.

If you have additional questions about credit check processing, contact the COD School Relations Center.

## CURRENT ISSUES

### DIRECT LOANS

There are no Direct Loans-related issues at this time.

### GRANTS

There are no Grants-related issues at this time.

## WEEKLY REMINDERS

### Keep School Contact Information Current in the COD System (11/22/17)

We remind schools and third party servicers that contact information in the COD System must be kept current. Contact information is extremely important for us to be able to reach the right people at the school, particularly about program-specific issues. The e-mail addresses for the President, Financial Aid Administrator, Pell Grant Financial Aid Officer, and Direct Loan Financial Aid Officer are used to deliver time-sensitive materials and critical COD processing information to the school.

Having current contact information for the Pell Grant Financial Aid Officer and Direct Loan Financial Aid Officer is most critical for a school that is an additional location to a main campus. The information allows us to contact those officers directly at the additional location rather than needing to contact the main campus.

For more information on updating School Contact Information, please refer to [the December 20, 2012 Electronic Announcement posted on the Information for Financial Aid Professionals \(IFAP\) Web site.](#)

### How to Access Information from the COD Web Site File Share (11/22/17)

As a reminder, Federal Student Aid shares student-specific information through uploaded files via the COD Web Site. We upload these files to the File Share section of the “File Share & Messages” page of the COD Web Site. Authorized school users are able to view and download the customized documents from the COD Web Site. Schools can access the “File Share & Messages” page by completing the following steps:

- 1) Log in to the COD Web Site.
- 2) Click on the “School” tab.
- 3) Enter the required school identifiers and click on “Search.” This will open the “School Summary Information” page.



4) Click on the “File Share/Messages” link on the left-hand side of the page to open the “File Share & Messages” page.

From the File Share section of the page, an authorized COD Web Site user will see a list of uploaded files. A user will click on the “Download” icon to download the File Share document to his or her computer. **Note:** Authorized school users are able to view and download the customized documents from the COD Web Site for a limited period of time.

The COD Web Site will only display File Share documents associated with the school’s Entity ID. If there are no files uploaded for a school, the File Share list will be blank. Schools will be notified via email (or in some cases via a phone call) when a File Share document is available.