

Chapter 6

The Users of SSCR Data

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The Users of SSCR Data

This chapter explains how SSCR data is used by the agencies that hold Title IV loans. It illustrates why accurate reporting is necessary for effective administration of student loans and how these agencies interact with schools.

6.1 Who Uses SSCR Data?

SSCR data is critical to the proper servicing of loans by the lender (or its third-party servicer). SSCR data is passed to the lender/servicer via the GA or Direct Loan servicer. If the loan is sold, the SSCR data is sent to the new holder or servicer of the loan.

In this chapter, “GA” refers to all guaranty agencies, servicers acting on their behalf, and the FDLP servicer.

6.2 How is SSCR Data Used?

As schools report their enrollment data, NSLDS collects the data and adds data supplied by the tapes or Title IV WAN to the database. The updated data is then forwarded to the appropriate GA or servicer. The GA updates its files with the new data and if the status has changed, passes the updated information to the lender/servicer. The lender/servicer must determine whether the updated enrollment data causes a change in the status of a loan. If so, the lender submits the new loan status information in its next scheduled report to the GA. The GA then reports the loan-level status change to NSLDS in its next submission.

NSLDS does not change the enrollment data provided in the SSCR data from schools, but sends all SSCR data to the GA. The GA, however, may have more recent or conflicting information in its files regarding the borrower’s enrollment status. The GA is free to make judgments regarding the use of the SSCR enrollment information, and the information that the school reports may require further verification from the borrower.

6.3 Linking SSCRs to the GA

NSLDS is responsible for forwarding the enrollment status for every student to the appropriate GA. Files containing newly submitted SSCR data and online updates are sent to the GAs weekly. To track the status to a specific school and SSCR, NSLDS supplies necessary links with each student record reported to the GA. NSLDS reports the school code, the certification date supplied by the school, and the create date/timestamp of the original SSCR (completed by the school) to provide audit capability. The transaction time for web page updates replaces the date/timestamp.

6.4 Identifier Changes Proposed by Schools

Throughout the SSCR process, schools have the opportunity to propose changes to the key identifiers in a student record. Schools cannot directly change key identifier fields such as SSN, Date of Birth, or student name; only the original data provider can make these changes. However, the schools may be the first and best source of changes in these fields, and their input is essential to accurate servicing of loans.

The proposed changes to identifiers are recorded in the fields that begin with “NEW”. For example, if the school believes the SSN reported on the SSCR is incorrect, it should contact the Guarantor to make a correction.