2024–25

FAFSA® Specifications Guide

Volume 6 – ISIR Guide

December 2023

U.S. Department of Education's
Federal Student Aid

Table of Contents

Acronyms

Table 6-1: Acronyms

Acronym	Definition
AGI	Adjusted Gross Income
CFH	Children of Fallen Heroes
COD	Common Origination and Disbursement
CPS	Central Processing System
DOD	U.S. Department of Defense
DRN	Data Release Number
ED	U.S. Department of Education
EDE	Electronic Data Exchange
ETI	Electronic Transaction Indicator
FAA	financial aid administrator
FAFSA®	*Free Application for Federal Student Aid*
FFEL	Federal Family Education Loan
FISAP	Fiscal Operations Report and Application to Participate
FPS	FAFSA Processing System
FSA	office of Federal Student Aid
FSEOG	Federal Supplemental Educational Opportunity Grant
FTI	Federal Tax Information
FTIM	Federal Tax Information Module

Acronym	Definition
GA	guaranty agency
IDC	Image and Data Capture
IRS	Internal Revenue Service
ISIR	*Institutional Student Information Record*
NSLDS®	National Student Loan Data System
OMB	Office of Management and Budget
PAS	Person Authentication Services
PSC	Program Support Center
SAI	Student Aid Index
SAIG	Student Aid Internet Gateway
SAR	*Student Aid Report* (replaced by the FAFSA Submission Summary)
SAVE	Systematic Alien Verification for Entitlements
SSA	Social Security Administration
SSN	Social Security number
TEACH	Teacher Education Assistance for College and Higher (grant)
TG number	SAIG Mailbox Number; a TG Number is the identifier for an electronic mailbox. It is a five-digit alphanumeric number, preceded by "TG."
UUID	universally unique identifier
VA	U.S. Department of Veterans Affairs

Change History Table

The change history table below is updated each time the "ISIR Guide" volume of the *FAFSA Specifications Guide* is updated providing you with a cumulative list of revisions made to the document.

The footer is updated to include the revised date. For example, if a change is made to page 15 in January 2024, the footer will show "Rev 1/24."

Table 6-2: Change History

Date	Page(s)	Changes/Notes
5/23	All	Volume 6 is released
12/23	All	Volume 6 is updated

Overview

What's Included in Volume 6, ISIR Guide?

This volume of the *FAFSA Specifications Guide* is designed to assist financial aid administrators (FAAs) with interpreting student information on the *Institutional Student Information Record* (ISIR), FAFSA Submission Summary, and making corrections.

The ISIR contains information reported on the *Free Application for Federal Student Aid* (FAFSA®) form, key processing results, and National Student Loan Data System (NSLDS®) Information. The term ISIR refers to all processed student information records that are sent electronically to institutions by the FAFSA Processing System (FPS), formerly known as the Central Processing System (CPS).

ISIRs are sent to schools through the Electronic Data Exchange (EDE), which is the U.S. Department of Education's (ED's) electronic service that enables schools to send data to and receive resulting processed data from the FPS and other office of Federal Student Aid (FSA) systems.

The FAFSA Submission Summary is a paper or electronic output document that is sent to a student or printed from the online FAFSA form and the FAFSA Partner Portal. The summary and the ISIR contain similar processed student information in different formats.

ISIRs

Overview

You can use the table below to find other *FAFSA Specifications Guide* documents posted in the Knowledge Center that contain more information about the 2024–25 FSA system changes and enhancements.

Note: Throughout this volume, when we reference the online FAFSA form, we are describing both the English and Spanish versions on StudentAid.gov unless otherwise noted. The functionality of the English and Spanish versions of online FAFSA form are the same; the only difference is the language used.

Table 6-3: *FAFSA Specifications Guide* Reference

Document	Type of Changes
FAFSA Specifications Guide, Volume 1 – Summary of Changes	This volume of the *FAFSA Specifications Guide* describes updates and enhancements to the 2024–25 FAFSA Processing System (FPS), formerly known as the Central Processing System (CPS) and to student and school online products. We recommend you review the information provided in this volume, as some enhancements may require you to modify your office procedures and system operations.
FAFSA Specifications Guide	These volumes include general information about the EDE process, descriptions of the electronic FAFSA form and corrections process, information on sending and receiving electronic data, record layouts and processing codes used to send and receive electronic data. Volume 3 – Electronic Data Exchange and FAFSA Processing Volume 4 – Record Layouts and Processing Codes Volume 5 – Edits and Rejects Volume 8 – Agency Matches Volume 9 – Testing and Web Demo System
FAFSA Specifications Guide, Volume 7 – Comment Codes	This document includes the comment code numbers and text along with reject code and FPS C Flag information.

Processing Flow

The applicant data processing flow for generating ISIRs is the same in 2024–25 as it was in 2023–24. The student starts by submitting a FAFSA form. The information is processed through the FPS, and the results are returned to the student and institution. See the bullet point labeled "The Student Aid Application" on the next page for filing options.

The major participants, documents, and records in the application process are listed below:

- **The U.S. Department of Education.**

- **The Student.** The student can apply for federal student aid under the following *Title IV* programs: Federal Pell Grant, Teacher Education Assistance for College and Higher Education (TEACH) Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study, and William D. Ford Federal Direct Loan (Direct Loan) programs.

- **The StudentAid.gov Account for Students and Parents.** Each contributor (student, parent, student's spouse, and parent's spouse) who provides data in the online FAFSA form must have a StudentAid.gov account in order to fill out and sign their section of the FAFSA form. The account username and password combination, more commonly known as the FSA ID, is used to log in to a person's StudentAid.gov account and serves as an electronic signature and digital identifier to allow access to various ED systems and services. Therefore, each individual should create their own account and should not share their login credentials with anyone, including FAAs.

  Once the account is created, the student or parent can use their account username and password immediately to enter the application. Pending StudentAid.gov accounts with an SSN will be sent to the Social Security Administration (SSA) to be matched. Only those accounts with a successful match of the SSN, name, and date of birth (SSA Match Status value of 4) will be considered verified. A pending account that has not been verified will still allow the user to access and submit the online FAFSA form, make corrections, and complete other limited actions on StudentAid.gov, however, the Department will not be able to retrieve data from the Internal Revenue Service (IRS).

  In the limited cases where the SSN match is unsuccessful, the account name and password is disabled and, if the applicant provided an email address, an email is sent to notify the individual that an account will not be issued and they should review the information they provided to ensure it is accurate. If the applicant used an unverified account username, and password to sign their FAFSA form, the applicant is also sent a paper FAFSA Submission Summary requesting all required signatures. A comment appears on the student's FAFSA Submission Summary (and ISIR), indicating the specific results of the SSN match.

  Starting with the 2024–25 award year, all individuals—even those without an SSN—can create a StudentAid.gov account. Instead of matching with the SSA, those without an SSN will answer knowledge-based questions, issued by TransUnion, to verify their identity.

- **The Student Aid Application.** Different forms of the application are available for the student to apply for federal student aid. These include English and Spanish versions of the following:
  - Online FAFSA form
  - PDF FAFSA form
  - PDF Incarcerated FAFSA form

- **The FAFSA Processor.** One organization serves as the data-entry processor for the 2024–25 processing year under a contract with ED. The FAFSA processor receives paper FAFSA forms and paper FAFSA Submission Summary corrections in the mail; performs document analysis to ensure that the data is acceptable; and handles missing or unacceptable responses. The processor images the application, enters the information from the application, and transmits the data and image electronically to the FPS.

- **The FAFSA Processing System (FPS).** The FPS operates under a contract with ED to receive and process application and correction information. The FPS matches student records with other federal databases, such as the SSA and Department of Homeland Security, to confirm eligibility. The FPS also applies a series of processing edits to the application information to check for inconsistencies, contradictions, and missing data. The FPS uses the Student Aid Index (SAI) calculated by FTIM (as specified by law) to determine each applicant's estimated Pell Grant.

- **The *Institutional Student Information Record* (ISIR).** ISIRs are electronic records produced by the FPS that provide institutions with processed application and correction information. ISIRs can be sent to destination points (schools, servicers, and state agencies) daily or by request using the FAFSA Partner Portal. After the FPS completes the editing and matches and receives the SAI calculated from FTIM, FPS sends the ISIR to FTIM so they can add the IRS tax information. The ISIR includes federal tax information that is returned from the IRS FTIM match. If there was information for a contributor, their information is included in the proper section of the ISIR. The files are then sent to the applicable SAIG destination point mailboxes. The FTIM data is not available in FAFSA Partner Portal or on the FAFSA Submission Summary.

- **The FAFSA Submission Summary.** This document, formerly known as the *Student Aid Report* (SAR) provides the student with processed application information. A student who provides an email address on the FAFSA form and has an SSA Match Status value of 4 (full match) receives an email notification that their FAFSA Submission Summary can be accessed electronically. For students who do not meet these criteria, the FPS prints the summary and mails it directly to the address the student provided. The summary is in English or Spanish, depending on the language used on the application or correction that generates the summary. The summary will not include FTI data.

- **The School.** "The school" refers to each postsecondary educational institution that the student listed on the student aid application. The FAA at the school uses the processed information from the ISIR or FAFSA Submission Summary to determine the types and amount of federal student aid the applicant is eligible to receive. Schools and states can also use information from the ISIR or summary to award their own student aid.

Transactions

A transaction is an interaction between the FPS and a student aid applicant or a school that changes any of the data on a student's record. Each transaction results in a new ISIR and FAFSA Submission Summary and is identified by a two-digit transaction number (for example, 01, 02, or 03). A transaction may also be system generated. For example, when a student's eligibility for federal student aid changes on NSLDS, the FPS automatically processes the application information and generates a new ISIR transaction without additional input from the student or from a school. These system-generated transactions are automatically sent (or "pushed") to the destination point in unique electronic message classes.

When application data for an award year first arrives at the FPS and is processed, the resulting report is called the "01" transaction. The student receives a FAFSA Submission Summary email or a paper summary, and the listed schools can receive ISIRs. State agencies can also receive the ISIR data.

If corrections are necessary, the student can make the corrections electronically through the online FAFSA form. Alternatively, students who receive a paper FAFSA Submission Summary can make changes on the summary and return it to the FAFSA processor to have the information processed. A school can submit corrections electronically through the Student Aid Internet Gateway (SAIG) or enter the corrections using the FAFSA Partner Portal, even if the school did not submit the original application electronically. The corrections generate a new ISIR record that is identified as the "02" transaction.

To create a correction transaction, a change must be made to at least one data element. Examples of common corrections include an address correction or the addition or change of a school. The first correction transaction is labeled "02," and subsequent correction transactions are labeled "03," "04," and so forth. Identifying the correct transaction is important when communicating with the Common Origination and Disbursement (COD) System and when requesting duplicate FAFSA Submission Summaries or making ISIR requests. If the number of transactions exceeds 30, subsequent transactions are rejected by the FPS for "too many transactions."

ISIR Data

Overview

A school can automatically receive ISIRs for students who listed its Federal School Code on their applications or corrections. Institutions can send correction data from the school or through a servicer (both are called destination points) and receive processed student records (ISIRs) at the destination point.

A school can also access 2023–24 and 2024–25 ISIRs from the ISIR Datamart, the authorized location for all ISIR data generated by the FPS. Schools, state agencies, and other authorized users receive ISIRs from the Datamart through the SAIG. For more information on the ISIR Datamart, see the 2024–25 *FAFSA Specifications Guide, Volume 3 – Electronic Data Exchange and FAFSA Processing*.

In this section we will describe some of the fields that require additional explanation that are not included in the ISIR record layout found in *FAFSA Specifications Guide, Volume 4 – Record Layouts and Processing Codes*.

The FAFSA form includes questions for five data contributors:

1. Student
2. Student Spouse
3. Parent
4. Parent Spouse or Partner
5. Preparer

The ISIR record layout is arranged with "like" data, by contributor, and organized in the following groups of data:

- Transaction Identification Information

  - Transaction Identification: FAFSA Identification UUID, Transaction UUID, Application and Transaction Data Sources, Model, Transaction Dates, etc.

- Student Information

  - Student Demographic, Identity, and Contact Information
  - Student Non-Financial Includes Dependency, Marital Status, etc.
  - Student Manually Entered Financial
  - Student School Choices, Consent and Approval, and Signature

- Student Spouse Information

    - Student Spouse Demographic, Identity, and Contact Information
    - Student Spouse Manually Entered Financial Information, Consent and Approval, and Signature

- Parent Information

    - Parent Demographic, Identity, and Contact Information
    - Parent Non-Financial Information
    - Parent Manually Entered Financial Information, Consent and Approval, and Signature

- Parent Spouse or Partner Information

    - Parent Spouse or Partner Demographic, Identity, and Contact Information
    - Parent Spouse or Partner Manually Entered Financial Information, Consent and Approval, and Signature

- Preparer Information

- FPS Processing Information

- Correction, Highlight, and Verify Flags

- Matches and Other Processing Information

- NSLDS Information

- FTIM Information

    - Student FTIM Information
    - Student Spouse FTIM Information
    - Parent FTIM Information
    - Parent Spouse or Partner FTIM Information

Transaction Identification Information

This section of the ISIR file includes information that identifies the transaction including but not limited to:

- **FAFSA UUID** – The FPS universally unique identifier used to identify a student's FAFSA Application. This UUID is specific to a cycle.

- **Transaction UUID** – The FPS universally unique identifier used to uniquely identify a transaction.

- **Person UUID** – The FPS universally unique identifier used to uniquely identify an applicant across FAFSA forms. This UUID will stay with the contributor across all cycles.

- **Dependency Model** – The dependency model that the FSA determined for the applicant based on the data they provided on their FAFSA form such as dependent, independent, provisionally independent, dependent rejected, and independent rejected.

- **Transaction Information** – The transaction information includes the transaction number, source, type, language, receipt date, processed date, and status.

- **Source information** – This data is captured to determine where a transaction came from and the type of transaction such as EDE, online FAFSA form, FAFSA Partner Portal, paper application, FPS, or the Federal Student Aid Information Center. We also identify if renewal data was used.

- **Receipt Dates** – Application and Transaction. For example, a student mails a FAFSA form that is received by the FAFSA processor on March 16, 2024. This first transaction of the FAFSA Submission Summary and ISIR have an Application Receipt Date and a Transaction Receipt Date of March 16, 2024. If the student then mails in a paper FAFSA Submission Summary with corrections, and it is received on April 20, the 02 transaction shows an Application Receipt Date of March 16, 2024, and a Transaction Receipt Date of April 20, 2024.

- **FPS Correction Reason** – In some cases the FPS creates a system-generated ISIR because of corrections to an applicant's data. These changes are usually the result of an update to their Match data or because of an FPS reprocessing.

- **Student Aid Index** – Information regarding the SAI calculation for the applicant is included in this section including the SAI, Provisional SAI, the formula used to calculate the SAI, computation type, and Max and Minimum Pell Indicators.

Student Information

This section of the ISIR file includes the data that the applicant provided on their FAFSA form. The student's data is broken down into the following sections on the ISIR:

- **Student Demographic, Identity, and Contact Information** – This section includes student contact information.

    Note: The FAFSA form includes the student's gender, race, and ethnicity questions; however, these fields are not included in the ISIR. They are not included in the FAFSA Partner Portal or correctable by the FAA. These fields are included on the FAFSA Submission Summary and are only correctable by the student.

- **Student Non-Financial Includes Dependency, Marital Status, etc**. – This section provides the student's answers to marital status, grade level, bachelor's degree, teacher certification, questions used to determine dependency status, and number of people in the family and in college.

- **Student Manually Entered Financial** – This section provides the financial data that the student entered manually on FAFSA form. If financial data was received from the IRS these corresponding manually entered fields will be blank unless a professional judgment was performed.

- **Student School Choices, Consent, Approval, and Signature** – This section includes up to 20 college codes. Below are some notes about Federal School Codes included in ISIR files, on FAFSA Partner Portal, and on the FAFSA Submission Summary:

    - **School ISIRs** – Schools receive one ISIR for each student who lists their Federal School Code on their application. Schools with main and branch campuses that are serviced by one TG number receive multiple ISIRs for one student if the applicant listed more than one Federal School Code associated with the TG number.

    - **Servicer ISIRs** – Servicers for more than one Federal School Code selected by the student on a given transaction receive multiple ISIRs, and each ISIR has only one Federal School Code. The only difference between the ISIRs the servicer receives for that transaction is the Federal School Code. The ISIR is transmitted to the destination point (TG number or mailbox) of the main campus for the selected Federal School Code. In addition, the Electronic Federal School Code Indicator and FAA Federal School Codes fields are *always* blank, and the ETI Flag field is set to the ETI Flag of the school receiving the ISIR.

    - **State Agency ISIRs** – ISIRs sent to state agencies include all school codes that the student listed on the FAFSA form.

    - **FAFSA Partner Portal** – Only school information (Federal School Code and name) associated with your school code is displayed in Transaction Corrections, Applicant Search, ISIR Compare, and the electronic FAFSA Submission Summary (PDF and HTML). In addition, the Electronic Federal School Code Indicator and FAA Federal School Codes fields are *always* blank, and the Electronic Transaction Indicator (ETI) Flag field is set to the ETI Flag of the school receiving the ISIR.

If the student has not included your school on a transaction, you can access the transaction in Transaction Corrections. To do this, enter the student's Data Release Number (DRN) and add your school's Federal School Code. However, if the student has already selected 20 schools on that transaction, the FAFSA Partner Portal displays a message alerting you that you cannot add another school because the student already listed 20 schools. If the student wants to add your school, they can replace one of the 20 schools with your Federal School Code by submitting a FAFSA correction.

– **FAFSA Submission Summary** – The FAFSA Submission Summary lists all the Federal School Codes included on a student's application or correction for a specific transaction.

Also, part of this section is the student's consent and approval for FPS to request that the IRS disclose their federal tax information, their signature, and the date they signed their application. An applicant must provide their consent, approval, and signature in order for their FAFSA data to be processed.

Student Spouse Information

This section includes the data that the applicant's spouse provided on the FAFSA form. If the student is independent and the student's spouse's information is provided, then it will be included in this section of the ISIR. If the student is dependent, no information will display in this section of the ISIR. The student spouse data is broken down into the following sections on the ISIR:

- **Student Spouse Demographic, Identity, and Contact Information** – This section includes student contact information.

- **Student Spouse Manually Entered Financial Information, Consent, Approval, and Signature** – This section provides the financial data that the student spouse entered manually on FAFSA form. If financial data was received from the IRS these corresponding manually entered fields will be blank unless a professional judgment was performed.

    In addition is the student spouse's consent and approval for FPS to request that the IRS disclose their federal tax information, their signature, and the date they signed their application. An independent student's spouse must provide their consent, approval, and signature in order for an SAI to be calculated. The FAFSA form will be processed without consent and approval, however; it will be rejected.

Parent Information

This section includes the data that the applicant's parent provided on the FAFSA form. If parent information is provided, it will be included in this section of the ISIR if the student is dependent. If the student is independent, no information will display in the parent information sections of the ISIR. The parent data is broken down into the following sections on the ISIR:

- **Parent Demographic, Identity, and Contact Information** – This section includes parent contact information.

- **Parent Non-Financial Information** – This section includes information about the parent's marital status, state of legal residence, and their family size and number in college.

- **Parent Manually Entered Financial Information, Consent, Approval, and Signature** – This section provides the financial data that the parent entered manually on FAFSA form. If financial data was received from the IRS these corresponding manually entered fields will be blank unless a professional judgment was performed.

  In addition is the parent's consent and approval for FPS to request that the IRS disclose their federal tax information, their signature, and the date they signed the application. A dependent student's parent must provide their consent, approval, and signature for an SAI to be calculated. The FAFSA form will be processed without consent and approval, however; it will be rejected.

Parent Spouse or Partner Information

This section includes the data that the applicant's parent's spouse or partner provided on the FAFSA form. If the parent's spouse or partner information is provided, it will be included in this section of the ISIR if the student is dependent. If the student is independent, no information will display in the parent spouse or partner information section of the ISIR. The data is broken down into the following sections on the ISIR:

- **Parent Spouse or Partner Demographic, Identity, and Contact Information** – This section includes the contact information.

- **Parent Spouse or Partner Manually Entered Financial Information, Consent, Approval, and Signature** – This section provides the financial data that the parent's spouse or partner entered manually on FAFSA form. If financial data was received from the IRS these corresponding manually entered fields will be blank, unless a professional judgment was performed.

  The parent's spouse or partner consent and approval, approval, signature, and date of signature are also required for FPS to request that the IRS disclose their federal tax information. A dependent student's parent's spouse or partner must provide their consent, approval, and signature for an SAI to be calculated. The FAFSA form will be processed without consent and approval; however, it will be rejected.

Preparer Information

If the applicant's FAFSA form was filled out by someone other than the student, student spouse, parent, or parent spouse or partner, they are considered a preparer and are required to provide their information in this section of the FAFSA form. This section includes the data that the preparer provided on the FAFSA form.

The preparer information cannot be corrected.

FPS Processing Information

Consent and Approval Information

This section of the ISIR includes the historical information that is stored in the FPS system including the contributor's consent and approval to transfer FTI data. This is known as an affirmation status. Each valid contributor for a student's record, except for the preparer, will have an affirmation status. The dates of their original consent and approval are included in the ISIR.

TransUnion Match

This match is for each contributor (except for the preparer). The TransUnion match is conducted on students who are from the Freely Associated States and have a pseudo-SSN. Additionally, the student's spouse, parent, or parent's spouse or partner are sent to the TransUnion match when they do not have an SSN and enter all zeros in the corresponding SSN field.

Verification Tracking Flag

This field identifies the verification group with which the record is associated. You use this information to determine which fields require verification. FSA provided revised verification guidance in the 2024–25 September 19, 2023 Electronic Announcement. See the announcement for FAFSA data that may require verification. The announcement also includes acceptable documentation for verifying information ED selected for verification.

IRS FTI Consent and Approval

The next section of the ISIR includes four data blocks for the Student, Student Spouse, Parent, and Parent Spouse or Partner Contributor Roles and are defined as follows:

- Correction Applied against Transaction Number – This field identifies a transaction that was corrected to create the current ISIR.

- Professional Judgment – This field is used to identify a transaction that was created with an adjusted SAI based on a professional judgment. A professional judgment refers to the authority of a school's financial aid administrator to adjust, on a case-by-case basis with adequate documentation, elements on the FAFSA form. A Professional Judgment will cause the SAI to be recalculated.

Dependency Override Indicator

This field identifies a record that resulted from an application or correction on which an FAA made a dependency override request. On initial applications, overrides can be made in one direction only, from dependent to independent. Also, the FAFSA Partner Portal enables an FAA to cancel a previous override.

When an FAA performs a dependency override, only the school that submitted the override receives the new ISIR transaction. This field will always be blank on ISIRs sent to a school or servicer.

IASG indicator

The Iraq Afghanistan Service Grant Indicator identifies if an applicant meets the eligibility criteria for this grant program. This indicator can be set or removed in the FAFSA Partner Portal.

CFH Indicator

The CFH indicator identifies an applicant who meets the criteria for the Children of Fallen Heroes Scholarship Act. This scholarship requires Pell eligibility for children of public safety officers who die in the line of duty. Once the applicant is identified as eligible, this flag will always be set to **1** (Eligible for CFH) and will carry forward on subsequent transactions and subsequent years. This indicator can be set or removed in the FAFSA Partner Portal.

Electronic Transaction Indicator (ETI) Destination Number

The ETI is the TG number of the destination point that initiated the transaction that created this ISIR transaction. The TG number is a five-digit alphanumeric code assigned the SAIG.

Incarcerated Applicant Flag

This flag is used to identify the incarceration status of a student. The flag can be set based on address information provided on the student's application, by a paper application mailed to the designated P.O. Box, or by an FAA. The values for this flag are:

> 1 = Correctional Facility Address file
>
> 2 = Received via P.O. Box at the processing center
>
> 3 = Incarcerated Applicant Flag set by FAA
>
> 4 = Incarcerated Applicant Flag removed by FAA
>
> Blank

To remove the flag, the FAA must submit a correction.

NSLDS® Transaction Number

The NSLDS Transaction Number field indicates the number of the last transaction on which the student's NSLDS data changed. It tells the FAA to review the NSLDS information on a particular transaction.

Intermediate Values from SAI Calculation

The following ISIR values are received from FTIM and were used in the calculation of the SAI:

- Total Federal Work-Study Earnings – Data block for the Student, Student Spouse, Parent, and Parent Spouse or Partner
- Total Parent Allowances Against Income
- Parent Payroll Tax Allowance
- Parent Income Protection Allowance (IPA)
- Parent Employment Expense Allowance (PEEA)

- Parent Available Income (PAI)

- Parent Adjusted Available Income (PAAI)

- Parent Contribution (PC)

- Student Payroll Tax Allowance

- Student Income Protection Allowance (IPA)

- Student Allowance for Parents' Negative Adjusted Available Income

- Student Employment Expense Allowance (SEEA)

- Total Student Allowances Against Income

- Student Available Income (StAI)

- Student Contribution from Income (SCI)

- Student Adjusted Available Income (SAAI)

- Total Student Contribution from SAAI

Assumed Family Size

There are Assumed Student Family Size and Assumed Parent Family Size fields included on the ISIR and sent by FTIM.

Correction, Highlight, and Verify Flags

Data fields in the ISIR can have correction flags, highlight flags, and verify flags. Each applicable data field has a corresponding three-byte correction, highlight, and verify flags field. The first byte for a field is the correction flag, the second byte is the highlight flag, and the last byte is the verify flag.

Correction Flags

The first byte is the correction flag, which indicates if a change was made to the FAFSA data processed by the FPS.

If a field was corrected on the current transaction, the correction flag contains a value of 1. If a field was corrected on a previous transaction, the correction flag contains a value of 2. All other correction flag fields contain a value of 0.

Highlight Flags

The second byte is the highlight flag which indicates if a field was highlighted on the FAFSA Submission Summary.

Any position containing a value of 1 has a highlight flag set for the corresponding field. All other highlight flag fields contain a value of 0.

During the edit process, the FPS applies logic that compares two or more pieces of information provided by the contributors. Conflicting or missing items can be questioned. In certain instances, the application is rejected if the data is in conflict. For example, a dependent student's parent does not provide a value for the IRA Rollover amount and provides an amount for the IRA Distributions that is greater than zero. The FPS rejects the application or correction with a reject 34. The IRA Rollover and Untaxed Portions of IRA Distributions fields are highlighted in the ISIR. The parent is required to correct these fields. The FPS cannot calculate an SAI, because key financial information is conflicting.

All FSA application systems used to submit or update application data contain certain edits that prompt users to resolve inconsistencies like this before sending the information to the FPS. These edits are contained in:

- FAFSA Partner Portal

- Online FAFSA form

When inconsistencies or missing data would cause the record to be rejected at the FPS, FAFSA Partner Portal and the online FAFSA form do not allow the record to be submitted until the required information is changed or added.

An FAA can override certain FPS rejects using the FAFSA Partner Portal. If a record contains inconsistent or missing data that would result in the FPS rejecting the record, the FAA receives a message to correct or re-enter the information. If the data originally provided is correct, the FAA must re-enter the data. The FAFSA Partner Portal sets and transmits a reject override code in the student's record, suppressing the edit. For example, a student may have an unusually large number of family members (reject B). When the FAA re-enters the number of family members, the FAFSA Partner Portal sets a reject override code (override B) in the student's record, which excludes the reject for an unusually large number of family members.

Students who are using the online FAFSA form can confirm in the same way the data they have entered. In response to the student's confirmation, the online FAFSA form sets the override codes and most reject override codes.

Verify Flags

The third byte is the verify flag which identifies fields that were corrected to the same value on the transaction being corrected.

If a field was verified as having the same data as in the transaction being corrected, the FAFSA Data Verify Flag contains a value of 1. A value of 0 (zero) signifies that verification of this field was not needed, and a value of 2 means the CPS has asked that the field be verified.

Matches and Other Processing Information

The "Match Flags" section of the ISIR describes alphabetic or numeric codes that are the result of matching the applicant record with databases containing information that can affect eligibility.

The *2024–25 FAFSA Specifications Guide, Volume 8 – Agency Matches*, contains a detailed discussion about the flags and codes.

DHS Match Information

- **DHS Primary Match Status** – The results from Department of Homeland Security (DHS) match for applicants who met criteria to be sent to match. An applicant must have an A-Number for the DHS match.

- **DHS Secondary Match Status** – If the applicant failed the primary DHS match, they are sent thought the secondary match process. This field holds the results from the secondary match.

- **DHS Case Number** – Identification # provided by the Department of Homeland Security indicating that primary verification was performed. This number is used to identify students requiring third-step verification in the DHS Systematic Alien Verification for Entitlements (SAVE) system.

- **DHS Verification Number** – The U.S. DHS populates this field and returns it to FPS during the matching process. It is used to identify students requiring third-step verification in the SAVE system. The DHS-SAVE system allows schools to submit third-step verification requests and receive immigration document status confirmation electronically to determine eligible noncitizenship status. For more information on how to access and navigate the SAVE system, see the "SAVE Instructions for U.S. Department of Education (School) Users" document in the DHS-SAVE Electronic Third Step Verification topic under the DHS-SAVE, Eligible Noncitizen Topic in the Knowledge Center.

NSLDS® Match Information

- **NSLDS Match Status** – The results of the NSLDS match to find potential default or overpayment issues in the applicant's student aid history.

- **NSLDS Postscreening Reason Code** – If there is a value in this field, it indicates that the student's eligibility has changed since the previous prescreening. Up to three, two-byte codes can be included in this field help schools identify students whose eligibility for federal student aid may have changed since the last transaction. NSLDS scans its database weekly.

Social Security Match Information

- **Student SSA Citizenship Flag Results** – The results from Citizenship match with Social Security Administration.

- **Student SSA Match Status** – The student's result from SSN match with Social Security Administration.

- **Parent SSA Match Status** – The student's parent's result from SSN match with Social Security Administration.

- **Parent Spouse or Partner SSA Match Status** – The student's parent's spouse or partner result from SSN match with Social Security Administration.

- **Student Spouse SSA Match Status** – The student's spouse's result from SSN match with Social Security Administration.

Veterans Affairs (VA) Match Information

- **VA Match Flag** – The results of the VA match to confirm a veteran's status. An applicant record that meets specific criteria, including a self-reported yes to the "Are you a Veteran" question, is sent to VA.

Comment Codes

Comments provided by the FPS to communicate important results and processing information.

Drug Abuse Hold Indicator

This is the result of the Drug Abuse Hold through the Department of Justice.

Graduate Flag

If an undergraduate student incorrectly reported on the FAFSA form that they will be a graduate student or has a bachelor's degree, this information **must** be corrected. Otherwise, they are not considered eligible for a Pell Grant, and the school is unable to receive Pell funds for that student.

Pell Grant Eligibility Flag

This flag alerts schools to an applicant's Pell Grant eligibility status. The value **Y** confirms that a student's SAI and undergraduate or qualifying graduate status make them eligible for a Pell Grant and that the record has been included in the payment system database.

Reprocessed Reason Code

This code indicates why the FPS reprocessed an ISIR. When the FPS Correction Reason is set to **P** (reprocessed record), this field will contain a two-digit number. Check the Knowledge Center for announcements that define the reason associated with a particular two-digit number.

FPS C Flag

This flag alerts the FAA that the student's record requires resolution of one or more match results.

FPS C Change Flag

If the FPS C Flag is set or removed from the transaction being corrected, this change flag field contains the value **Y**.

Electronic Federal School Code Indicator

The Electronic Federal School Code Indicator identifies which school listed in ISIR fields initiated this transaction. Notes about this indicator:

- Always blank on ISIRs sent to schools and servicers.
- On ISIRs sent to state agencies, this indicator verifies the identity of the originating institution.

Reject Reason Codes

Reject reason codes indicate why an application or correction has been rejected. See "Reject Codes and FAA Resolutions" in the FAFSA Specifications Guide, Volume 5 – Edits and Rejects.

Electronic Transaction Indicator (ETI) Flag

The ETI flag indicates whether the school receiving the ISIR submitted input to generate the ISIR transaction or did not generate the transaction but was listed on the record. It also indicates whether the type of ISIR is a daily, requested, or pushed ISIR. This field is set to the ETI flag of the school receiving the ISIR.

Student Last Name/SSN Change Flag

If the student's last name or SSN is different from the transaction being corrected, this field indicates what has changed.

High School Code

The code associated with the High School Name that the applicant provided.

Verification Selection Change Flag

The Verification Selection Change Flag identifies a correction transaction that is selected for verification for the first time, if any non-rejected prior transaction was not selected for verification.

This field is always blank on an initial transaction that is not rejected. This flag is set to **Y** only on the transaction that is initially selected for verification. This flag is set to **C** only on the transaction that causes an applicant to move from one verification tracking group to another. If the Verification Selection Flag field is set from the previous transaction, this field is blank. If the student's last name or SSN is different from the transaction being corrected, this field indicates what has changed.

NSLDS® Information

FAAs can view limited NSLDS information in the ISIR file or by accessing the FAFSA Partner Portal. Complete federal student aid history information is available at the NSLDS Professional Access website, located at nsldsfap.ed.gov.

TEACH Grant Loan Conversion Flag

The TEACH Loan field flag indicates whether a TEACH Grant has been converted into a loan. The data for this field comes from the NSLDS TEACH Grant Loan Conversion Flag field in the ISIR record layout.

Note: The status change reported on a 2024–25 ISIR may affect a student's eligibility for payments during the 2023–24 award year.

If the school has disbursed funds to a student who is found ineligible, it must contact the student to arrange for repayment. If the student has received a Federal Direct Loan, the school must notify the appropriate federal loan servicer.

NSLDS® Postscreening Reason Code

Up to three Postscreening Reason Codes can be sent on the same ISIR. The codes listed in the NSLDS Post Screening Reason field help schools identify students whose eligibility for federal student aid may have changed since the last FAFSA Submission Summary/ISIR transaction. To find cases where a student's eligibility status has changed, NSLDS scans its database weekly.

In most postscreening situations, the FPS generates a new FAFSA Submission Summary/ISIR transaction that includes the changed information. Students with an SSA Match Status value of **4** (full match) and a valid email address receive a FAFSA Submission Summary email instead of a paper summary for system-generated transactions. The processed ISIRs are returned to the school in the IGSG25OP message class, and FAAs can identify these transactions when both of the following are true:

- FPS Pushed ISIR Flag equals **Y**
- FPS Correction Reason equals **N** (NSLDS Postscreening)

A comment is included in the ISIR record layout and printed on the output (FPS Correction Reason or FAFSA Submission Summary) informing the student and the school that the record needs to be reviewed because a change was made to the record that could affect the student's eligibility for *Title IV* aid.

Postscreened ISIR transactions that meet the criteria of a pushed ISIR are automatically returned to the school, even if the school did not request the ISIR. If the transaction is system-generated because of postscreening, a numeric value appears in this field. Values **01** through **27** correspond to the situations described previously, and a code of **99** is used for any other data changes that generate the transaction. Schools must act on the updated information they receive regarding a change in a student's eligibility for *Title IV* aid and must ensure that a student remains eligible for payment; otherwise, the school is liable for improperly disbursed funds.

Subsidized Usage Limit Applies Flag

The Subsidized Usage Limit Applies Flag field indicates whether an applicant's record is being tracked based on regulations limiting the time (measured in academic years) that a student can receive Direct Subsidized Loans. (The time is limited to 150% of the published length of the program in which the applicant is currently enrolled.)

Subsidized Usage Period

This field provides the total time during which the student has received Direct Subsidized Loans as of the date of the ISIR. The total does not include the time during which the student received Direct Subsidized Loans while enrolled in a non-credential teacher certification program. In general, applicants cannot receive Direct Subsidized Loans for more than 150% of the published length of the program in which they are currently enrolled. This field contains numeric six-digit values.

Aggregate Amounts for FFEL/Direct Loans, Perkins Loans, and TEACH Loans

The ISIR includes aggregate amounts for subsidized loans, unsubsidized loans, TEACH Loans (TEACH Grant converted to a loan), and unallocated portions of consolidated loans. The combined amount reflects the total amount the student has borrowed in subsidized and unsubsidized loans. The combined amount does not include any unallocated amounts, as that portion cannot be attributed to either loan type. Schools are not required to research unallocated dollars to determine their effect on a student's aggregate loan eligibility. NSLDS continues to calculate and send the FPS the outstanding principal balance and total amounts of the unallocated portion of a Consolidation Loan. Separately, NSLDS calculates and reports the TEACH Loan (Direct Unsubsidized) outstanding principal balance and total amounts.

NSLDS does not maintain the Consolidation Loan's outstanding principal balance or total amounts. Instead, NSLDS has developed an algorithm to determine the breakdown of a Consolidation Loan (Federal Family Education Loan [FFEL] and Direct Loan) and then allocates it appropriately in the subsidized, unsubsidized, combined, and unallocated aggregate amounts. For purposes of calculating aggregates for prescreening and postscreening, NSLDS assumes that the total outstanding balance of a Consolidation Loan consists of the same ratio of subsidized and unsubsidized loans as the sum of the disbursed amounts on the original underlying loans. The remaining portion that cannot be attributed to either the subsidized or the unsubsidized loans is applied to the unallocated amounts. If NSLDS cannot identify the underlying loans for a Consolidation Loan, NSLDS counts the entire Consolidation Loan in the subsidized aggregate balance.

The outstanding principal balance and current year loan amount for Perkins Loans are also included. For all FFELs and Direct Loans in an out-of-school status or cases where the loan period end date plus 90 days has passed, the aggregate outstanding principal balance amount is determined by comparing the net loan amount, disbursed amount, and outstanding principal balance after subtracting capitalized interest. If all three of these are greater than zero, the one with the lowest value is used. Zero is not used If any one of these fields is equal to zero; instead, the lesser of the other two values is used. The net loan amount is the amount of the loan less cancellations and refunds.

- For FFELs and Direct Loans in an in-school or in-grace status when the corresponding loan status date is within 90 days after the loan end period date, the aggregate outstanding principal balance amount is determined as follows:
- If either outstanding principal balance or disbursed amount is greater than zero, use the one with greater value, but do not exceed the net loan amount.

- If both are equal to zero, use zero. These are usually loans guaranteed or approved but not disbursed.

For non-consolidated Direct Loans in an in-school status when the corresponding loan status date is within 90 days after the loan end period date, pending disbursements are calculated by subtracting the total disbursed amount from the net loan amount. For non-consolidated FFELs in an in-school status when the corresponding loan status date is within 90 days after the loan end period date, pending disbursements are calculated by subtracting the aggregate outstanding principal balance from the net loan amount. Pending disbursements are not calculated for any Direct Loan or FFEL in an out-of-school status or after the loan period end date plus 90 days has passed.

The ISIR provides cumulative undergraduate and graduate FFEL/Direct Loans aggregate loan totals; however, this information is separated into corresponding undergraduate and graduate portions and dynamically displayed on the "Loan History" section of the NSLDS Professional Access website, located at nsldsfap.ed.gov. This makes it easy for an FAA to determine aggregate loan amounts and limits grouped by graduate and undergraduate academic levels.

Pell Payment Data

Pell Grant data includes current award year (2024–25) school payment information as reported to NSLDS by the COD System. Information for up to three Pell Grants is included in the ISIR.

A message instructing the school to access NSLDS for additional Pell Grant Data appears when the student has more than three Pell Grant records.

Teacher Education Assistance for College and Higher Education (TEACH) Grant Data

TEACH Grant data shows school payment information as reported by schools to the COD System and transmitted to NSLDS by a federal loan servicer. This field provides aggregate disbursement amounts for undergraduate/post-baccalaureate TEACH Grants and graduate TEACH Grants. Information for up to three TEACH Grant awards from the current and prior award years are included in the ISIR. NSLDS determines the three most relevant TEACH Grants to include based on

- Grants with the highest year in school and

- Most recent reported grant data from the COD System.

A message instructing the school to access NSLDS for additional TEACH Grant Data appears when the student has more than three TEACH Grant records.

Loan Detail

Title IV loans are reported to NSLDS by guaranty agencies (GAs) and Federal Loan Servicers. Information for up to six loans is included in the ISIR record from the current and prior award years. NSLDS determines the six most relevant loans to include.

Note: For a Direct Loan, when an additional unsubsidized loan has been awarded, one of the following reason codes appears in the NSLDS Loan Additional Unsubsidized Flag:

- P = PLUS Loan denial

- H = Health Professional loan

- B = Both

- N = Neither

When an additional unsubsidized loan has been awarded due to a PLUS Loan denial for an FFEL unsubsidized loan, the reason displayed is "PLUS." NSLDS derives this value when the PLUS denial conditions are met. Direct Loan Servicing provides NSLDS with these PLUS denial and health profession codes after origination.

When students have both undergraduate and graduate loans, NSLDS monitors the respective aggregate loan levels and flags them according to the appropriate loan limits. To calculate the aggregate amounts, NSLDS uses the grade levels reported by the data providers rather than the applicant's self-reported grade level from the FAFSA form.

When consolidation loans are reported to NSLDS, lenders often need some time to report underlying loans as paid in full through consolidation. NSLDS considers the age of the consolidation loans when calculating aggregate outstanding principal balances.

NSLDS does not calculate an aggregate outstanding principal balance if

- The Consolidation Loan (FFEL and Direct Loan) date is within 60 days of the current date and

- All the underlying loans have an open loan status code and are not one of the following loan status codes: **PC**, **PN**, **DN**, **PF**, or **DP**. See the "NSLDS Loan Status Codes" in the *FAFSA Specifications Guide, Volume 4 – Record Layouts and Processing Codes* for code values.

This procedure should decrease the occurrences of double counting any inflated aggregate amounts that may have contributed to students' exceeding the aggregate loan limits. An underlying loan is a loan associated with a consolidated loan with loan status code **PC**, **PN**, **DN**, **PF**, or **DP**, and the loan status date of the underlying loan is within 210 days (before or after) of the consolidated loan date. See the "NSLDS Loan Status Codes" in the *FAFSA Specifications Guide, Volume 4 – Record Layouts and Processing Codes* for code values.

Additionally, FFEL Consolidation Loans and Direct Consolidation Loans factor out any underlying Perkins or PLUS loans from the unallocated amount.

The "Loan Detail" section includes up to six loans (including Perkins Loans). The sort and display order of the loans is determined by current loan status and categorized into different groups:

- Group 1 includes loans in a deceased status, making the student ineligible for aid.

- Group 2 includes loans in a defaulted or fraud status, making the student ineligible for aid.

- Group 3 includes loans where a school may have to take action; this includes loans in an abandoned, disability, active bankruptcy, or temporary uninsured status.

- Group 4 are loans in an open status not included in groups 2 and 3.

- Group 5 includes closed loans (those not included in groups 1, 2, 3, and 4).

  - Group 1 consists of loan statuses for deceased borrowers, DD (defaulted, then loan holder died) and DE (loan holder died). This category ensures that FAAs are notified of these loan statuses, because FAFSA Submission Summaries for applicants with one or more loan status codes of DD or DE are not distributed.

  - Within each group, the sort order is determined by descending loan begin date with the highest outstanding principal balance sorted first for loans with the same loan begin date. Loans selected are from group 1 first, group 2 second, and followed by those in groups 3 and 4. Loan status codes and their groupings are identified in the NSLDS® Loan Status Codes table section later in this volume. If more than six loans are in the NSLDS database, a message to access NSLDS for additional information is printed on the output. The NSLDS Professional Access website, located at nsldsfap.ed.gov, displays this loan information.

A contact type is included for each loan. The contents of the Contact Type field are listed below:

- SCH = School
- LEN = Lender
- EDR = ED region
- GA = Guaranty agency or federal loan servicer
- LNS = Lender servicer
- DDP = Disability data provider
- RDS = U.S. Department of Education
- N/A = Not applicable

Loan Limit Information

Four loan limit flags indicate the condition of the borrower's loan limits:

- Undergraduate Subsidized Loan Limit Flag
- Undergraduate Combined Loan Limit Flag
- Graduate Subsidized Loan Limit Flag
- Graduate Combined Loan Limit Flag

Comment codes are generated based on the value of these four flags. Because the NSLDS Professional Access website displays the undergraduate and graduate portions separately, FAAs can use it to aid in researching the loan limit flags received on the ISIR.

The valid flag values for loan limit flags are as follows:

- C = Close to or equal to limit
- E = Exceeded limit
- N = Not near limit
- R = Exceeded loan limit and reaffirmed debt

NSLDS® Resources

For additional discussion of NSLDS information and applicable school requirements, see the *Federal Student Aid Handbook*, Volume 1–FSA Handbook: Student Eligibility, Chapter 3–NSLDS Financial Aid History

NSLDS® Loan Status Codes and Eligibility

This section describes the loan status codes, federal loan servicer loan servicing codes, federal loan servicers, FFEL-only servicer codes, guaranty agency codes, FFEL lenders, and contact information and fields associated with loan status.

The Loan Status Codes table contains a column titled "Group (ISIR sort order)." This column describes the order by which these loans are sorted and displayed on the ISIR regarding their current loan status. The loans are categorized into the following groups:

- Group 1 includes loans in deceased status, making the student ineligible for aid.

- Group 2 includes loans in a defaulted or fraud status, making the student ineligible for aid.

- Group 3 includes loans where a school may have to take action; this includes loans in an abandoned, disability, active bankruptcy, or temporary uninsured status.

- Group 4 are loans in an open status not included in groups 2 and 3.

- Group 5 includes closed loans (those not included in groups 1, 2, 3, and 4).

Loan Status Codes

Table 6-4: Loan Status Codes

Code	Status	Eligibility for *Title IV*	Group (ISIR sort order)
AL	Abandoned Loan	Yes	3
BC	No Prior Default, Bankruptcy Claim, Discharged	Yes, because loan was not in default and was discharged	5
BK	No Prior Default, Bankruptcy Claim, Active	Yes, because loan was not in default	3
CA	Canceled (Perkins = Loan Reversal)	Yes	5
CS	Closed School Discharge	Yes	5
DA	Deferred	Yes	4
DB	Defaulted, then Bankrupt, Active. (Perkins: all bankruptcies. Federal Family Education Loan (FFEL) and Direct Loans: Chapter 13)	No, unless debtor can show that loan is dischargeable. See Dear Colleague Letter GEN-95-40, dated September 1, 1995	2
DC	Defaulted, Compromise	Yes, because compromise is recognized as payment in full	5
DD	Defaulted, then Died	No, because if borrower is reapplying, then loan status is in error	1
DE	Death	No, because if borrower is reapplying, then loan status is in error	1
DF	Defaulted, Unresolved	No	2
DI	Disability	Yes	3
DK	Defaulted, then Bankrupt, Discharged. (Perkins: all bankruptcies. FFEL and Direct Loans: Chapter 13)	Yes, because defaulted loan has been totally discharged	5
DL	Defaulted, in Litigation	No	2
DN	Defaulted, then Paid in Full through Consolidation Loan	Yes	5
DO	Defaulted, then Bankrupt, Active, other. For FFEL and Direct Loans in Chapters 7, 11, and 12	No, unless debtor can show that loan is dischargeable. See Dear Colleague Letter GEN-95-40, dated September 1, 1995	2

Code	Status	Eligibility for *Title IV*	Group (ISIR sort order)
DP	Defaulted, then Paid in Full	Yes, because loan was paid in full	5
DR	Defaulted Loan Included in Roll-up Loan	Yes, because the loan was combined with other loans and subrogated to the Department of Education, which reported the same information to NSLDS in one loan. The status of that record will determine eligibility	5
DS	Defaulted, then Disabled	Yes, because loan debt is canceled	3
DT	Defaulted, Collection Terminated	No	2
DU	Defaulted, Unresolved	No	2
DW	Defaulted, Write-Off	No	2
DX	Defaulted, Satisfactory Arrangements, and Six Consecutive Payments	Yes, assuming student continues to comply with repayment plan on defaulted loan or is granted forbearance by the GA	4
DZ	Defaulted, Six Consecutive Payments, then Missed Payment	No, loan is back in active default status	2
FB	Forbearance	Yes	4
FC	False Certification Discharge	Yes	5
FR	Fraud	No	2
FX	Fraud, Resolved	Yes	5
IA	Loan Originated	Yes	4
ID	In School or Grace Period	Yes	4
IG	In Grace Period	Yes	4
IM	In Military Grace	Yes	4
IP	In Post-Deferment Grace (Perkins only)	Yes	4
OD	Defaulted, then Bankrupt, Discharged, other. For FFEL and Direct Loans in Chapters 7, 11, and 12	Yes, because defaulted loan has been totally discharged	5
PC	Paid in Full through Consolidation Loan	Yes. Does not matter whether Consolidation Loan was through FFEL or Direct Loan or whether underlying loans were in default	5
PD	Permanently Disabled	Yes	3
PF	Paid in Full	Yes	5
PM	Presumed Paid in Full	Yes	5
PN	Non-defaulted, Paid in Full through Consolidation Loan	Yes	5
PZ	PLUS Loan, Student has since died	No, the deceased student is not eligible because if borrower is reapplying, then loan status is in error Yes, the living parent of a parent PLUS Loan is eligible to receive *Title IV* aid	5
RF	Refinanced	Yes, because defaulted loans cannot be refinanced	5
RP	In Repayment	Yes	4
UA	Temporarily Uninsured – No Default Claim Requested	Yes	3
UB	Temporarily Uninsured – Default Claim Denied	Yes, because the loan is not a federal loan while temporarily uninsured	3

Code	Status	Eligibility for *Title IV*	Group (ISIR sort order)
UC	FFEL: Permanently Uninsured/Unreinsured – Non-Defaulted Loan Perkins: Non-Defaulted Loan Purchased by School	Yes	5
UD	FFEL: Permanently Uninsured/Unreinsured – Defaulted Loan Perkins: Defaulted Loan Purchased by School	Yes, because the loan is no longer a federal loan	5
UI	Uninsured/Unreinsured	Yes, does not matter if loan was in default	3
VA	Disability, determined by Veteran's Administration	Yes, disabled veteran discharged	3
XD	Defaulted, Satisfactory Arrangements, and Six Consecutive Payments	Yes, assuming student continues to comply with repayment plan on defaulted loan or is granted forbearance by the GA	4

FTIM Information

This section of the ISIR includes the federal tax information returned from the IRS from the Federal Tax Information Module. If FTIM provided federal tax information for the specific contributor, the applicable fields are shared in the ISIR. The ISIR is the only place you can find this information. The FTIM data is not available in the FAFSA Partner Portal or in the FAFSA Submission Summary.

The following sections in the ISIR record layout includes the FTIM information.

- **FTIM Information** – This section is for Federal Student Aid use only.
- **Student FTIM Information** – This section includes student's values transferred from the IRS.
- **Student Spouse FTIM Information** – This section includes the student's spouse's values transferred from the IRS.
- **Parent FTIM Information** – This section includes the student's parent's values transferred from the IRS.
- **Parent Spouse or Partner FTIM Information** – This section includes the student's parent's spouse or partner values transferred from the IRS.
- **Total Income** – This section includes the Student Total Income, Parent Total Income, and FISAP Total Income.

FAFSA Submission Summary

Overview

For each non-real-time transaction processed at the FPS, an output document is sent to the applicant: a FAFSA Submission Summary email with information to access summary data on the web or a paper FAFSA Submission Summary. If corrections are submitted using the online FAFSA form and processed in real-time, the applicant is instead presented with a "View Status" link on the confirmation page, where they can find their FAFSA Submission Summary. The type of document sent is determined by the type of record that was submitted by the applicant and their results of the SSA SSN Match as follows:

Table 6-5: FAFSA Submission Summaries Sent According to Record Submitted

Record Submitted	Output
Any record type and applicant did not have a match with the SSA (SSA Match Status not equal to **4** [full match])	English or Spanish FAFSA Submission Summary
Paper FAFSA® form or FAFSA Submission Summary (SSA Match Status equal to **4**)	English or Spanish FAFSA Submission Summary or FAFSA Submission Summary email
Incarcerated Applicant paper FAFSA® form or FAFSA Submission Summary Incarcerated Applicant Flag has been set by either the Correctional Facility Address file, being received via the post office box number at the Image and Data Capture (IDC) center, or by an FAA determination with the FAFSA Partner Portal. (SSA Match Status equal to **4**)	English or Spanish FAFSA Submission Summary. The summary will have the incarcerated applicant post office box number
Online FAFSA form and corrections (non-real-time) with signatures (SSA Match Status equal to **4**)	English or Spanish FAFSA Submission Summary or FAFSA Submission Summary email
Online FAFSA form and corrections (non-real-time) without signatures (SSA Match Status equal to **4**)	English or Spanish FAFSA Submission Summary or FAFSA Submission Summary email
Online FAFSA form corrections (real-time) (SSA Match Status equal to **4**)	No output; student is presented with a "View Status" link on the confirmation page, where they can find their FAFSA Submission Summary
FAFSA Partner Portal Application or Correction (SSA Match Status equal to **4**)	English FAFSA Submission Summary or FAFSA Submission Summary email

Electronic FAFSA Submission Summary

Students who meet the following criteria receive an email containing a link to access the electronic FAFSA Submission Summary instead of the paper FAFSA Submission Summary:

- SSA Match Status equals "4" (full match),
- Email address exists and has valid syntax, and
- Application was not sent to the Incarcerated Application P.O. Box at the IDC, mailing address was not included on the Correctional Facility Address file, and applicant was not determined to be an incarcerated by an FAA determination.

Paper FAFSA Submission Summary

We print and mail a paper FAFSA Submission Summary to students:

- Whose Transaction Source is "5," FPS AND the FPS Correction Reason is **NOT** "W," NTIS Death Master File

- Whose email address is blank OR invalid

  OR

  Whose Incarcerated Applicant Flag is "1" Correctional Facility Address File, "2" Received via P.O. Box at the Program Support Center (PSC) OR "3" Incarcerated Applicant Flag set by FAA

  OR

  Whose SSA Match Status is NOT "4" (full match) OR Transunion Match Status is **NOT** "Full Match"

  OR

  Whose application has been rejected for missing signatures (student or any contributors) Rejects include 11, 12, 26, 27, 37, 38, 46, 47.

- Who have at least 2 of the following fields that are non-blank:

  – Student's City

  – Student's Mailing State Address

  – Student's Zip Code

- Who has no NSLDS Loan Status Code's on the transaction are equal to "DD" or "DE"

- Whose transaction is **NOT** a Realtime correction and transaction Source is "Online FAFSA"

- Who requested a paper FAFSA Submission Summary from the Federal Student Aid Information Center

The FAFSA Submission Summary serves two basic purposes:

- Notifies the student of application and eligibility status
- Provides a means for correcting or confirming applicant data

FAFSA Submission Summary Email

The FAFSA Submission Summary email is designed to notify the student of application and eligibility status more quickly than the paper summary. It enables the student to view the FAFSA Submission Summary online and to print the online FAFSA Submission Summary document as often as needed. The FAFSA Submission Summary links the student to the online FAFSA form for correcting or confirming the applicant data. To complete corrections to the application data, the student must sign with an FSA ID and, if dependent and changing parental data, a parent must also sign.

IRS Data

When data is transferred from the IRS it will not print on the FAFSA Submission Summary and cannot be corrected.

Paper FAFSA Submission Summary

The successor document to the paper *Student Aid Report* is the paper FAFSA Submission Summary, which closely follows the organization and style of the newly designed paper FAFSA form. Unlike the FAFSA form, which uses different colors to differentiate roles and cycle years, the summary is a grayscale document.

The FAFSA Submission Summary (available in both English and Spanish) comes in two versions: one for regular applicants and another for incarcerated applicants. The incarcerated applicant version is identical to the regular version except for the P.O. Box return address.

The FAFSA Submission Summary (both English and Spanish versions) is 18 pages long. The first four pages consist of informational text specific to the applicant based on their application information, processing results, and database match results; government notices, consent and approval, and signature sections; and correction instructions. The remaining 14 pages make up the form itself (questions and answer fields) along with the responses previously provided by the various contributors. Each page of the FAFSA Submission Summary is described in detail below.

Note: When we refer to "the FAFSA form" in this description, that includes any corrections made to the FAFSA information through a previous FAFSA Submission Summary.

A draft copy of the 2024–25 FAFSA Submission Summary will be available later this year in the [Application Processing Library in the Knowledge Center](#).

Global

In the header of every page of the FAFSA Submission Summary, an abbreviation of the cycle year (2024–25) appears on the right for quick reference.

In the footer of the FAFSA Submission Summary, occurring on every page, there is a number series on the right (attached to a bar code) that serves as a cross-cycle student identifier, providing the FPS an alternate way to identify a student without printing their Social Security number (SSN) on the form.

The footer also contains a data matrix code. The data matrix code contains information used only by the processor for mailing the forms and knowing what should be inserted in each envelope. The data matrix code contains no personally identifiable information (PII).

FAFSA Submission Summary–Page 1

Page 1 contains three sections: general form information, applicant greeting, Application Status, and Federal Student Aid Eligibility.

General Form Information

The banner identifies the form as the FAFSA Submission Summary, indicates the cycle year (July 1, 2024 – June 30, 2025), and displays the office of Federal Student Aid logo. Below the banner is a short statement that the applicant can use the summary to review and correct information provided in the 2024–25 FAFSA form (or instead make corrections online at StudentAid.gov).

Processing Information

This section displays the student's name and mailing address, four-digit Data Release Number (DRN), and the primary Student Aid Index (SAI), calculated for a nine-month academic year.

An asterisk printed next to the SAI indicates that the FPS selected the student for verification. A "C" printed next to the SAI—known as an "FPS C Flag"—indicates the student has an eligibility problem that must be resolved before federal aid can be disbursed.

Note: On the FAFSA form, if a student answers "Yes" and "None of these apply" to FAFSA question 6 (Student Other Circumstances) or "Yes" to question 7 (Student Unusual Circumstances), the student will receive a provisional independent status and a provisional SAI is calculated; however, the record will still be rejected, pending further action from the student's FAA.

The ISIR will contain a specific FPS C Flag (for question6) or reject code (for question 7) that will require the FAA to review, and if applicable, confirm the student's independent status. To resolve the FPS C Flag related to question 6, in the absence of a determination from an eligible entity, the FAA must make the determination if the student is unaccompanied and homeless, or unaccompanied, self-supporting, and at risk of homelessness. For question 7, the FAA will decide if the student's circumstances make them eligible to apply independently. If the student qualifies, the FAA will need to resolve the reject code by submitting the professional judgment. For additional information, see "Special Cases" in chapter 5 of the FSA Handbook, Application and Verification Guide.

The SAI will remain provisional, and not official, until the student's college or career school resolves the FPS C Flag or reject code and it is processed. The student's Dependency Model status will change from "provisionally independent" to "independent" if approved by the school, and the official SAI is calculated rather than a provisional SAI.

Applicant Greeting

The applicant greeting section includes the salutation ("Dear John William Smith Jr."), indicates the FAFSA form receipt and processing dates, and explains how to use the summary.

Application Status

This section includes printed observations (preceded by checked boxes) specific to the processing and status of the student's application.

Federal Student Aid Eligibility

This section explains how schools use the SAI to determine aid eligibility and that the SAI is subject to change if any FAFSA information is changed, describes aid types, directs the applicant to information on higher education federal tax benefits, and lists any observations (preceded by checked boxes) specific to the student's aid eligibility.

FAFSA Submission Summary–Page 2

Page 2 has two sections: Comments and How to Correct Your Information.

Comments

This section provides comments set during the processing of the record at the FPS. The comments (preceded by unchecked boxes) consist of observations and instructions to the student for resolving any problems with the application, such as missing information or eligibility problems, and to give them detailed information and directions for getting additional help.

Note: Due to limited space on the paper FAFSA Submission Summary, only a subset of all comments generated for the student may fit on this page. If the comments extend to the bottom of the page, a note will appear instructing the student to seek guidance by calling 1-800-4-FED-AID (1-800-433-3243).

How to Correct Your Information

This section instructs contributors on how to correct, confirm, or delete information on the form; properly complete answer fields; report dollar amounts; and identify fields requiring special attention.

FAFSA Submission Summary–Page 3

Page 3 contains three sections: Special or Unusual Circumstances, Federal Student Loan Summary, and Office of Management and Budget (OMB) Notice.

Special or Unusual Circumstances

This section explains that applicants with special or unusual circumstances may be eligible for adjustments to their FAFSA form. Examples of special and unusual circumstances are listed, and applicants are directed to contact the FAA at their school to review their circumstances.

Also displayed in this section is a table of any FAFSA form elements modified through the FAA's exercise of professional judgment.

Federal Student Loan Summary

This section contains a subset of the student's federal student aid history information received from the National Student Loan Data System (NSLDS®). This subset of information includes the current balance, amounts pending disbursement, and total loan amounts for Federal Family Education Loan (FFEL) Program Loans, Direct Loans, Perkins Loans, and TEACH Grants converted to Direct Loans. This section also instructs applicants to contact their loan servicers if they have concerns about the accuracy of the information and reminds them of their responsibility to repay all amounts borrowed, plus interest.

OMB Notice

This section contains required information from the OMB regarding the Paperwork Reduction Act and the release of information to schools. The form's OMB control number (1845-0001) appears in this section and also below the banner on page 5.

FAFSA Submission Summary–Page 4

Page 4 contains two sections: Federal Tax Information (FTI) Consent and Approval, and Signatures.

Federal Tax Information (FTI) Consent and Approval

This section describes the conditions under which contributors consent to and approve the release of their information to third parties (federal government agencies, institutions of higher education, state higher education agencies, and designated scholarship organizations), the uses to which the released information will be put, and the authorities that govern the release and use of the information.

Signatures

This section provides the certification statements for the various contributors on the form and describes the penalties for purposefully giving false or misleading information. Contributors are referred to this section in their corresponding signature questions within the form.

FAFSA Submission Summary–Pages 5–18

The remaining pages of the FAFSA Submission Summary follow the exact wording and sequencing (and near exact layout) of the questions, helper text, and answer fields used in the FAFSA form for all contributors. The summary also displays—in bold italics, typically to the right of the question label—the answers provided on the FAFSA form, which allows the contributor to review information for accuracy and correct it as needed.

Answers provided in text boxes on the FAFSA form appear verbatim on the FAFSA Submission Summary, whereas answers provided in answer circles or squares will repeat, as closely as possible, the field labels of the answers selected.

If the FPS identifies responses on the FAFSA form that are blank, illegible, questionable, or inconsistent with other answers, those responses on the FAFSA Submission Summary will be highlighted with a pen-and-paper edit icon (✎) placed to the left of the question label. The contributor must correct highlighted items or confirm the existing response by re-entering it in the answer field. The contributor can correct other items, if necessary, whether or not they are highlighted.

When an application is rejected, the resulting FAFSA Submission Summary will not have a calculated SAI. In that case, the student or other contributors will be required to correct information on the summary and return pages 5 through 18 of the form for processing.

If contributors do not address all highlighted items in the summary, or do so in a manner that the FPS still considers inconsistent or questionable, they risk getting caught in a "reject loop" and will have to resubmit corrected summaries until the matter is adequately resolved.

Note: If an independent student provides parental information on the paper FAFSA form (even though they are not required to do so), that parental information will not be retained in the FPS and will not be printed on the FAFSA Submission Summary.

Additional Notes for Specific Sections

Student Demographic Information

Although the student can correct fields in this section, FAAs cannot. The answers will not affect the student's eligibility for federal student aid, be used in any calculations, or be shared with the schools to which the student applies.

Student Race and Ethnicity

Although the student can correct fields in this section, FAAs cannot. The answers will not affect the student's eligibility for federal student aid, be used in any calculations, or be shared with the schools to which the student applies.

Federal Tax Information

If a contributor's FTI was transferred into the FAFSA form, neither that information nor the corresponding question labels and answer fields will appear in the FAFSA Submission Summary; instead, the phrase "This space intentionally left blank" will appear. By contrast, any FTI entered manually in the FAFSA form will appear in the summary and will be editable.

Colleges

Page 10 of the FAFSA Submission Summary lists up to 20 colleges that received the student's FAFSA data, and will include the following information about each college: federal school code, name, and location (city and state); graduation, retention, and transfer rates; default rate; average annual cost; and median debt upon graduation.

The student can add up to three colleges on the paper FAFSA Submission Summary; however, if all 20 positions are already occupied on the paper summary, the student must remove the same number of colleges as the number added; otherwise, the new colleges will not be added. A note appears informing the student that up to 20 schools can be added at fafsa.gov.

See the "Corrections and Updates" section earlier in this volume for more information on using the FAFSA Submission Summary to make corrections.

Preparer

Any preparer information provided on the FAFSA form will be included but will not be editable.

College Use Only

If the FAA chooses to perform a dependency override on paper, the FAA will fill out this section.