

# **National Student Loan Data System**

## **Perkins Portfolio Report Extract File Layout for Schools (PRKPF1) Comma Separated Values and Fixed Width**

December 2023

# NSLDS Perkins Portfolio Report (PRKPF1)

The *Perkins Portfolio Report* (PRKPF1) Allows authorized School Users and Department of ED Perkins Servicer Users to request the entire Portfolio of Perkins Loans for a requested 6-Digit School Group Code. The report can be sorted by SSN, Last Name, First Name, Middle Initial or Loan Date and is available in file types of Comma Separate Values (CSV) and Fixed - Width. The report will be delivered using message class SCHPOROP to the SAIG mailbox (TG Number) associated with the FSA User ID that Requested the report.

The *Perkins Portfolio Report* (PRKPF1) can be requested by logging in to Cognos through the [NSLDS Professional Access](#) website, navigating to “Team Content”, and selecting “Perkins” within that section. Users can set up a schedule for the Perkins Portfolio Report after moving the report into the “My Content” Folder. The report can be delivered via the Student Aid Internet Gateway (SAIG).

This document contains the layout for the detail records for the comma separated values (CSV) extract version of the *Perkins Portfolio Report*. Each report requested online will generate one or more detail records. The record layout table contains the data element name, description, and field format, as they will appear on the extract.

## Ad hoc Report Request from the list of school reports on the Report tab of the NSLDS Professional Access website:

Parameters for the report that a user must select include:

- School Group Code: 6-Digit Identifier for a School’s Group or Family

Users are also able to sort by the following fields:

- Social Security Number
- Borrower Last Name
- Borrower First Name
- Borrower Middle Initial
- Loan Date

The report output is sorted by and is available in Standard (fixed-width) or Comma Separated Values (CSV) format.

The report can be delivered to any SAIG mailbox (TG number) associated with the requesting school using the following message class:

- SCHPOROP

Please find the following section below, which provides additional information on the uses and context of the Perkins Portfolio Report:

## Perkins Portfolio Report Description

**Schools are responsible for ensuring that their Perkins loan records on NSLDS are accurate, and should be reconciling NSLDS with school Perkins loan records on a regular and routine basis.** These tasks are now made easier with the new Perkins Portfolio Report. The

new **Perkins Portfolio Report** provides the complete portfolio information that schools need to reconcile and manage their Perkins loan portfolio on NSLDS.

The Perkins Portfolio Report differs from other reports available on NSLDS because it provides a listing of all Perkins loans that a school has ever reported to NSLDS. This means that all closed loans (assigned, paid in full, cancelled, or otherwise retired) and open loans (school-held loans with an outstanding principal balance due) are on the report. ALL loans are included.

## Using the Perkins Portfolio Report

It is recommended that the report be request, delivered locally as CSV format to view in a **MS Excel** format so that schools can easily filter on the loans in any way that is needed or necessary to assist in the process of **reconciling and managing the school's portfolio**.

### *Reconciliation*

One way to use the Portfolio Report in the reconciliation process is to filter on the school-held open loans and compare to a school report or third-party servicer report of the school's open loans. On the Portfolio Report, the school-held open loans have "SCHOOL" in the Loan Holder Type column AND have an Outstanding Principal Balance greater than \$0 AND do not have a Loan Status Code of DW. The open loans on the Portfolio report and your school's or servicer's open loan report should match one to one. The borrower data for each loan (such as name, SSN and DOB) should match as should the loan data (such as the total amount disbursed, the total outstanding principal balance, the period begin and end dates, and the loan status). If there are discrepancies between your school or servicer report and the Perkins Portfolio Report, the school will need to identify the problems and update NSLDS so that it accurately reflects the school's open loan portfolio.

### *Duplicate loans*

Traditionally, it has been difficult for schools to identify duplicate loan records because in most cases the open loan report available on NSLDS does not include both loans (since one is usually a closed loan). When selecting all loans regardless of outstanding balance amounts, using no additional parameter conditions, the Portfolio Report, however, is particularly helpful in identifying duplicate loan records.

### **Why are there duplicate loans?**

When a loan is accepted for assignment and the Federal Perkins loan servicer reports on that loan for the first time to NSLDS, the loan changes in NSLDS from being school-held to being federally-held. It changes from an open loan to a closed (assigned) loan. But sometimes a loan that has been submitted for assignment might have a piece of loan data on the assignment paperwork that differs from that data in the loan record on NSLDS. One of two things (both resulting in a duplicate record being created) can happen: When that loan is accepted for assignment and the Federal Perkins loan servicer reports on that loan for the first time, NSLDS does not match it to the existing open loan because of the data difference and so the system thinks it's a new loan and a new loan record is created. Or NSLDS has enough information to

match the loan to the open loan but, when the Federal Perkins servicer reports on it, the loan record is changed to the data that was submitted on the assignment form. So now if the school or its servicer reports on that loan again, NSLDS thinks it is a new loan and a new loan record is created.

Duplicate loans also often occur when a school has multiple loans in NSLDS for a borrower and one or more of the loans represents a disbursement and is included in one of the other loans.

### **How can duplicate loans be identified?**

Schools can usually identify duplicate loans by comparing the loan dates, loan award years, loan amounts, and period begin and end dates. And sometimes a duplicate loan can be identified if the date in the Date Added to System column is after 2018 as no new Perkins loans were awarded after 2018. **Schools are responsible for identifying and cancelling duplicate loans in NSLDS.**

#### *Identify loans that have not been regularly updated*

The Date Last Updated column on the Perkins Portfolio Report can help schools identify loans that have not been reported on or updated on a regular basis. **Schools are required to report on Perkins loans monthly to NSLDS.**

#### *Assigned loans and date assigned*

The Portfolio Report also provides the date that a loan was assigned to the Department. An assigned loan will have “FLS” or “GA” in the Loan Holder Type and will have a three-digit code in the Current Loan Holder Code column. The Current Loan Holder Responsibility Start Date column for these loans will display the date that the loan was transferred to the *current* Federal servicer servicing that loan. This can be helpful if a school or its third-party servicer needs to confirm the date that a loan was assigned.

#### *Total and Permanent Disability (TPD) discharges*

Please note: If school’s or servicer’s records indicate a disability discharge claim has been submitted for a borrower but the borrower’s loan is still open in NSLDS, the school must research its records to make sure that it submitted the loan for TPD assignment. (It is not enough for the loan to have a disability loan status code. If the loan is still held by the school, then there is additional action the school must take.) There are two parts to TPD discharges: The borrower must be approved AND the school must then submit the loan to the Federal TPD servicer for assignment. If the loan has not been submitted for assignment to the Federal TPD servicer for assignment, the school must do so following the instructions in the [Total and Permanent Disability Discharge Assignment Guide](#).

### **HELPFUL HINTS WHEN FILTERING CSV RESULTS IN A SPREADSHEET OUTPUT:**

#### **Open Loans represented by:**

Loan Holder Type = SCHOOL

Outstanding Principal Balance > \$0

Loan Status  $\neq$  DW

**School-Held Retired/Closed Loans represented by:**

Loan Holder Type = SCHOOL

Outstanding Principal Balance = \$0

Loan Status = varies, see [Appendix B: Federal Perkins Loan Program Code and Error Tables](#) of Perkins DPI for status codes

**Assigned Loans (Loan has been assigned to the Department of Education) represented by:**

Loan Holder Type = FLS or GA

Current Loan Holder Code = a three-digit number representing the Federal servicer code

Current Loan Holder Responsibility Start Date = date loan was transferred to the current Federal servicer

## Perkins Portfolio Report File Layout for Schools

The following represents the detail record layout for a comma separated values extract or Excel File in the NSLDS format. Fields with the potential of containing commas will be bound in double quotes in the results. There is no header or trailer record associated with the comma separated values extract version of the output.

### *Perkins Portfolio Report Detail Record Layout – Fixed Width*

POS FROM	POS TO	Data Element	Description	Field Format	Length
1	1	Record Type	'1' – Represents Detail	Char.	1
2	9	OPEID	OPEID of the originating school	Char.	8
10	12	Current Loan Holder Code	Current Loan Holder Code	Char.	3
13	20	Current Loan Holder Responsibility Start Date	Date the current loan holder assumed responsibility of the loan	Date	8
21	30	Current Loan Owner Type	The type of loan Owner that currently holds the loan.	Char.	10
31	39	SSN	Student SSN	Char.	9
40	74	First Name	Student First Name	Char.	35
75	109	Last Name	Student Last Name	Char.	35
110	117	DOB	Student Date of Birth	Date	8
118	119	Loan Type	Loan Type Code	Char.	2
120	125	Loan Amount	Amount of Loan	Num.	6
126	133	Loan Date	Date Loan Was Created	Date	8
134	137	Loan Award Year	Year loan was created	Num.	4
138	145	First Disbursement Date	First Date the loan was disbursed	Date	8
146	153	Last Disbursement Date	Date of last disbursement	Date	8
154	159	Total Disbursement	Total amount of disbursement	Num.	6
160	161	Loan Status Code	Status code on loan	Char.	2
162	169	Loan Status Date	Date of status code	Date	8
170	175	OPB	Outstanding principal balance	Num.	6
176	183	OPB Date	Date of outstanding principal balance	Date	8
184	191	Loan Period Begin Date	Beginning of academic year in which the loan was created	Date	8
192	199	Loan Period End Date	End of academic year in which the loan was created	Date	8
200	207	Date Last Updated	Date of most recent update to the loan	Date	8
208	215	Date Added to System	Date loan was added to the system	Date	8
216	221	OIB	Outstanding interest balance	Num.	6
222	229	OIB Date	Date of outstanding interest balance	Date	8
230	235	OFB	Outstanding fee balance	Num.	6
236	243	OFB Date	Date of outstanding fee balance	Date	8
244	252	Loan ID	Loan ID	Num.	9
253	273	Award ID	Award ID	Char.	21
274	279	School Branch Operational Status	Current operational status of the school	Char.	6
280	350	Filler	System reserved space	Char.	71

*Perkins Portfolio Report Detail Record Layout – Comma Separated Values*

<b>Data Element</b>	<b>Description</b>	<b>Field Format</b>
Record Type	'1' – Represents Detail	Char.
OPEID	OPEID of the originating school	Char.
Current Loan Holder Code	Current Loan Holder Code	Char.
Current Loan Holder Responsibility Start Date	Date the current loan holder assumed responsibility of the loan	Date
Current Loan Owner Type	The type of loan Owner that currently holds the loan.	Char.
SSN	Student SSN	Char.
First Name	Student First Name	Char.
Last Name	Student Last Name	Char.
DOB	Student Date of Birth	Date
Loan Type	Loan Type Code	Char.
Loan Amount	Amount of Loan	Num.
Loan Date	Date Loan Was Created	Date
Loan Award Year	Year loan was created	Num.
First Disbursement Date	First Date the loan was disbursed	Date
Last Disbursement Date	Date of last disbursement	Date
Total Disbursement	Total amount of disbursement	Num.
Loan Status Code	Status code on loan	Char.
Loan Status Date	Date of status code	Date
OPB	Outstanding principal balance	Num.
OPB Date	Date of outstanding principal balance	Date
Loan Period Begin Date	Beginning of academic year in which the loan was created	Date
Loan Period End Date	End of academic year in which the loan was created	Date
Date Last Updated	Date of most recent update to the loan	Date
Date Added to System	Date loan was added to the system	Date
OIB	Outstanding interest balance	Num.
OIB Date	Date of outstanding interest balance	Date
OFB	Outstanding fee balance	Num.
OFB Date	Date of outstanding fee balance	Date
Loan ID	Loan ID	Num.
Award ID	Award ID	Char.
School Branch Operational Status	Current operational status of the school	Char.
Filler	System reserved space	Char.

All Date Field Formats are CCYYMMDD.

## Codes used in the Perkins Portfolio Report

All codes listed in this section of the Record Layout are current as of the publication date of this document. A complete listing of all available codes is available on the [NSLDS Professional Access](#) website.

### *Perkins Loan Types*

<b>Code</b>	<b>Loan Type</b>
PU	Federal Perkins
IC	Income-Contingent (ICL)
DU	National Defense Loan
NU	National Direct Student Loan
EU	Perkins Expanded Lending



## Loan Status Categories

*All (Open/Closed)*

Code	Loan Status (Open)	Code	Loan Status (Closed)
AE	Transfer	BC	Bankruptcy, Discharged
BK	Bankruptcy, Active	CA	Loan Reversal
DA	Deferred	CS	Closed School Discharge
DB	Defaulted, Then Bankrupt, Active, Chapter 13	DC	Defaulted, Compromise
DF	Defaulted, Unresolved	DD	Defaulted, Then Died
DS	Defaulted, Then Disabled	DK	Defaulted, Then Bankrupt, Discharged, Chapter 13
DU	Defaulted, Unresolved	DN	Defaulted, then paid in full by consolidation
DX	Defaulted, Six Consecutive Payments	DP	Defaulted, Paid in Full
DZ	Defaulted, six consecutive payments, then missed payment(s)	DR	Defaulted loan included in a rolled-up loan
FB	Forbearance	DW	Defaulted, Write-Off
FR	Fraud	FC	False Certification Discharge
IA	Loan Originated	FX	Fraud, Satisfied
ID	In School or Grace Period	PC	Paid in Full Through Consolidation Loan
IG	In Grace Period	PF	Paid in Full
IM	In Military Grace	PN	Non-defaulted, Paid in Full Through Consolidation Loan
IP	In Post-Deferment Grace Period	UC	Permanently Uninsured / Unreinsured-loan not in default
RP	In Repayment	UD	Permanently Uninsured / Unreinsured-loan in default
XD	Defaulted, Six Consecutive Payments	VA	Disabled Veteran Discharged

*Defaulted*

<b>Code</b>	<b>Loan Status</b>
DB	Defaulted, Then Bankrupt, Active, Chapter 13
DC	Defaulted, Compromise
DD	Defaulted, Then Died
DF	Defaulted, Unresolved
DK	Defaulted, Then Bankrupt, Discharged
DN	Defaulted, then Paid in Full by Consolidation
DP	Defaulted, Paid in Full
DR	Defaulted Loan Included in a Rolled-Up Loan
DS	Defaulted, Then Disabled
DU	Defaulted, Unresolved
DW	Defaulted, Write-Off
DX	Defaulted, Six Consecutive Payments
DZ	Defaulted, Six Consecutive Payments, Then Missed Payment(s)
FR	Fraud
XD	Defaulted, Six Consecutive Payments

*Payment Suspended*

<b>Code</b>	<b>Loan Status</b>
AL	Abandoned loan
BK	Bankruptcy, Active
DA	Deferred
FB	Forbearance

*In-School*

<b>Code</b>	<b>Loan Status</b>
IA	Loan Originated
ID	In School or Grace Period
IG	In Grace Period
IM	In Military Grace

*Repayment*

<b>Code</b>	<b>Loan Status</b>
RP	In Repayment

*Disability Open*

<b>Code</b>	<b>Loan Status</b>
VA	Disabled Veteran Discharged

*Un-reinsured*

<b>Code</b>	<b>Loan Status</b>
UC	Permanently Uninsured / Unreinsured-loan not in default