National Student Loan Data System (NSLDS®)

Reaffirmation User Guide

June 2026

Table of Contents

What's New! iv
1 Reaffirmation 1
2 Reaffirmations via the NSLDS Professional Access Website 1
2.1 Reaffirmation Page 2
2.2 Reaffirmation Information from the Loan Summary Page 5
2.3 Add Reaffirmation from the Loan Detail Page 7
2.4 Add Reaffirmation from the Reaffirmation Page 14
2.5 Update Reaffirmation 17
2.6 Delete Reaffirmation 22
2.7 Reaffirmation Informational Icon 25
3 Reaffirmation Spreadsheet Submittal 27
3.1 Reaffirmation Spreadsheet Submittal Basics 27
Process Overview 27
Creating a Reaffirmation Spreadsheet 27
Rename Worksheet 29
Spreadsheet with Field Names 30
Data Entry 31
3.2 NSLDS Professional Access Website Upload Submittal Files 32
Spreadsheet Submittal Page 32
Validate / Validate and Submit 33
Recently Uploaded Files 33
View Upload History 34
Working Errors 36
3.3 Record Layout – Reaffirmation Spreadsheet Submittal Files 37

Table of Figures

Figure 1: Search Aid Recipient 2
Figure 2: Select An Aid Recipient 2
Figure 3: Reaffirmation Page 3
Figure 4: Reaffirmation Page – No Reaffirmations Available 4
Figure 5: Reaffirmation Page – Multiple Reaffirmations 5
Figure 6: Loan Summary Page – Reaffirmation Loan Note 6
Figure 7: Reaffirmation Loan Note – Additional Information 6
Figure 8: Loan Summary Page – View Loan Details 7
Figure 9: Loan Detail Page – Review Reaffirmations 8
Figure 10: Reaffirmation Page – View All Reaffirmations Link and Add Reaffirmation 8
Figure 11: Add Reaffirmation Page 10
Figure 12: Add Reaffirmation Page – Error Message 11
Figure 13: Add Reaffirmation – Error Messages 12
Figure 14: Reaffirmation Page – Reaffirmation Record Successfully Added Message 13
Figure 15: Reaffirmation Page – Select Aid Recipient 14
Figure 16: Add Reaffirmation Page – Select Loan 15
Figure 17: Add Reaffirmation Page – Error Message 16
Figure 18: Add Reaffirmation Page – Error Messages 17
Figure 19: Reaffirmation Page – Update 18
Figure 20: Update Reaffirmation Page 19
Figure 21: Reaffirmation Page – Reaffirmation Record Successfully Updated Message 20
Figure 22: Reaffirmation Page – Current Record 21
Figure 23: Reaffirmation Page - Update on Day After Begin Date 21
Figure 24: Update Reaffirmation Page – Delete Reaffirmation 23
Figure 25: Delete Reaffirmation Pop-Up 24
Figure 26: Reaffirmation Page – Reaffirmation Record Successfully Deleted Message 25
Figure 27: Reaffirmation Informational Icon 26
Figure 28: Rename Worksheet 29

Figure 29: Upload File Worksheet Name 30
Figure 30: Reaffirmation Spreadsheet with Field Names and Detail Record Data 31
Figure 31: Reaffirmation Spreadsheet Submittal – Optional Fields 31
Figure 32: Spreadsheet Submittal Page – Upload File 32
Figure 33: Spreadsheet Submittal Page – Recently Uploaded Files 34
Figure 34: Search Upload History Page 35
Figure 35: Results File – Errors 36
Figure 36: Results File – Error Column 36

What's New!

The updates in this version of the document include the following:

Section	Section Name	Change
Sections 2.3, 2.4, 2.5, 2.6, and 3.3	Add Reaffirmation from the Loan Detail Page, Add Reaffirmation from the Reaffirmation Page, Update Reaffirmation, Delete Reaffirmation, and Record Layout – Reaffirmation Spreadsheet Submittal	Added new amount columns: Pre-OBBBA Aggregate Graduate/Professional Subsidized, Aggregate Pre-OBBBA Graduate/Professional Combined, Aggregate Graduate Combined, or Aggregate Professional Combined

1 Reaffirmation

Dear Colleague Letter GEN-13-02 provides guidance on how students who have inadvertently received Direct Loan or Federal Family Education Loan (FFEL) Program funds in excess of annual or aggregate loan limits may regain *Title IV* eligibility. Under ED's regulations governing eligibility for federal student aid at 34 CFR 668.32(g)(2), a student is not eligible to receive funds under any of the *Title IV* programs if the student has received *Title IV* loan funds in excess of applicable statutory loan limits. However, the regulations at 34 CFR 668.35(d) specify actions a student who has inadvertently exceeded an annual or aggregate loan limit can take to regain *Title IV* eligibility. A student can make arrangements, satisfactory to the servicer of the loan, to repay the excess loan amount. The student would agree, in writing, to repay the excess amount according to the terms and conditions of the promissory note that supported the loan. This is called "reaffirmation."

The National Student Loan Data System (NSLDS) allows lenders, lender servicers, and federal loan servicers to report reaffirmation agreements. When determining eligibility for additional *Title IV* aid, schools may use both the information included on the *Institutional Student Information Record* and the data available through the NSLDS Professional Access website. Schools can find reaffirmation data on the "Reaffirmation" page within the NSLDS Professional Access website.

NSLDS provides functionality for reporting reaffirmations online either individually through the "Reaffirmation" page or by submitting multiple reaffirmations through the spreadsheet submittal process via the NSLDS Professional Access website. Only lenders, lender servicers, and federal loan servicers are authorized to add, update, or delete reaffirmations. This guide is intended to help users understand the available system functionality related to the reaffirmation process, submit reaffirmation information, and interpret the data provided.

2 Reaffirmations via the NSLDS Professional Access Website

The first step in entering a reaffirmation is to confirm that the reaffirmation has not already been added. The Reaffirmation Page, located under the Aid Recipient tab, displays all applicable reaffirmation records for a selected borrower. To locate a borrower, click **"Search Aid Recipient"** and enter the borrower's SSN, Date of Birth, and First Name. If you have previously viewed the borrower, you may also select the borrower from the **"Previously Searched Aid Recipient"** dropdown.

Note: As with all information on NSLDS, it is important to remember that a current relationship must exist between the organization associated with the NSLDS user's logon ID and the selected borrower. If a relationship does not exist, a message will

display to indicate that there is no relationship between the organization and the selected borrower, and you will not be able to add, update or delete the selected borrowers' reaffirmation information.

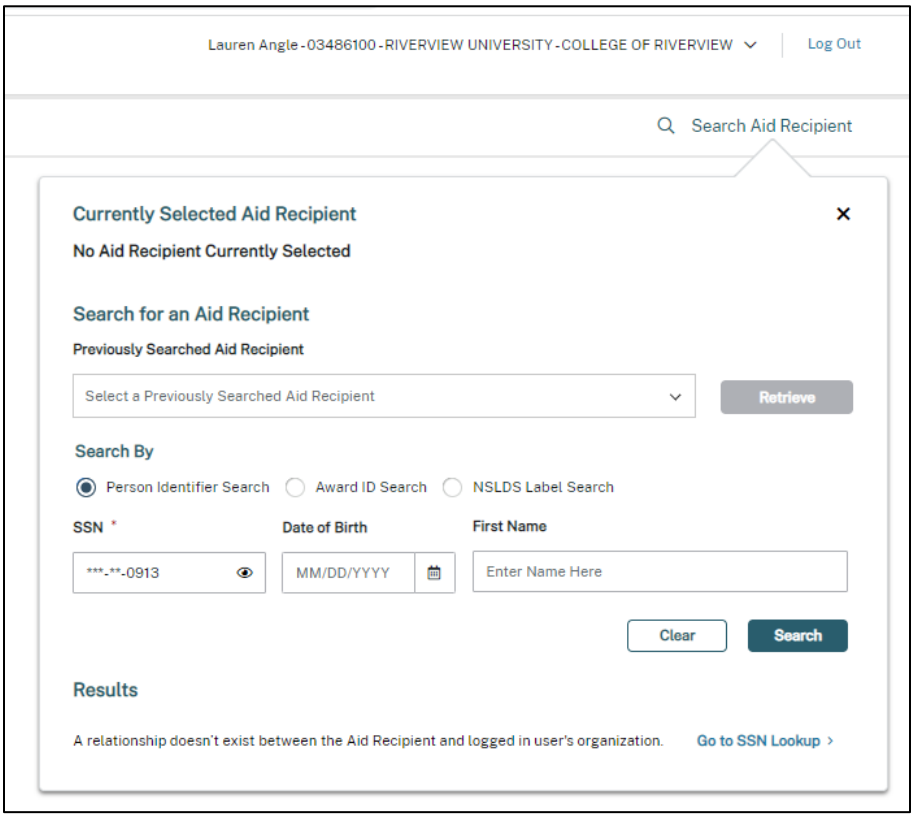

Figure 1: Search Aid Recipient

2.1 Reaffirmation Page

The Reaffirmation Page can be accessed directly by clicking on the Reaffirmation link located under the Aid Recipient tab. If an Aid Recipient has not been selected prior to clicking on the link, the page will display with a message indicating that the user must select an Aid Recipient.

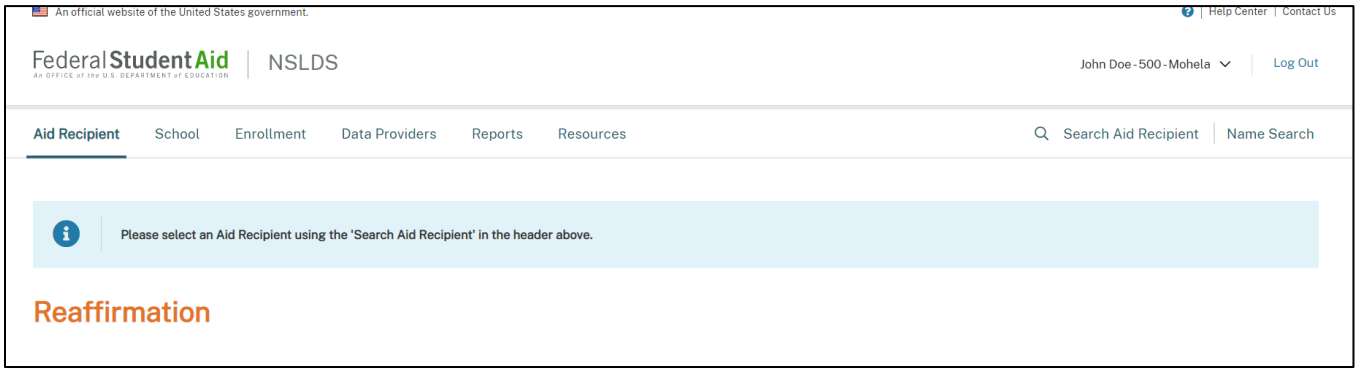

Figure 2: Select An Aid Recipient

Once the borrower has been successfully retrieved, the Reaffirmation Page will display the applicable history of reaffirmations for the borrower's reaffirmed loans. Because reaffirmations are reported at the loan level, a borrower may have multiple reaffirmed loans and, therefore, multiple reaffirmation records can be displayed.

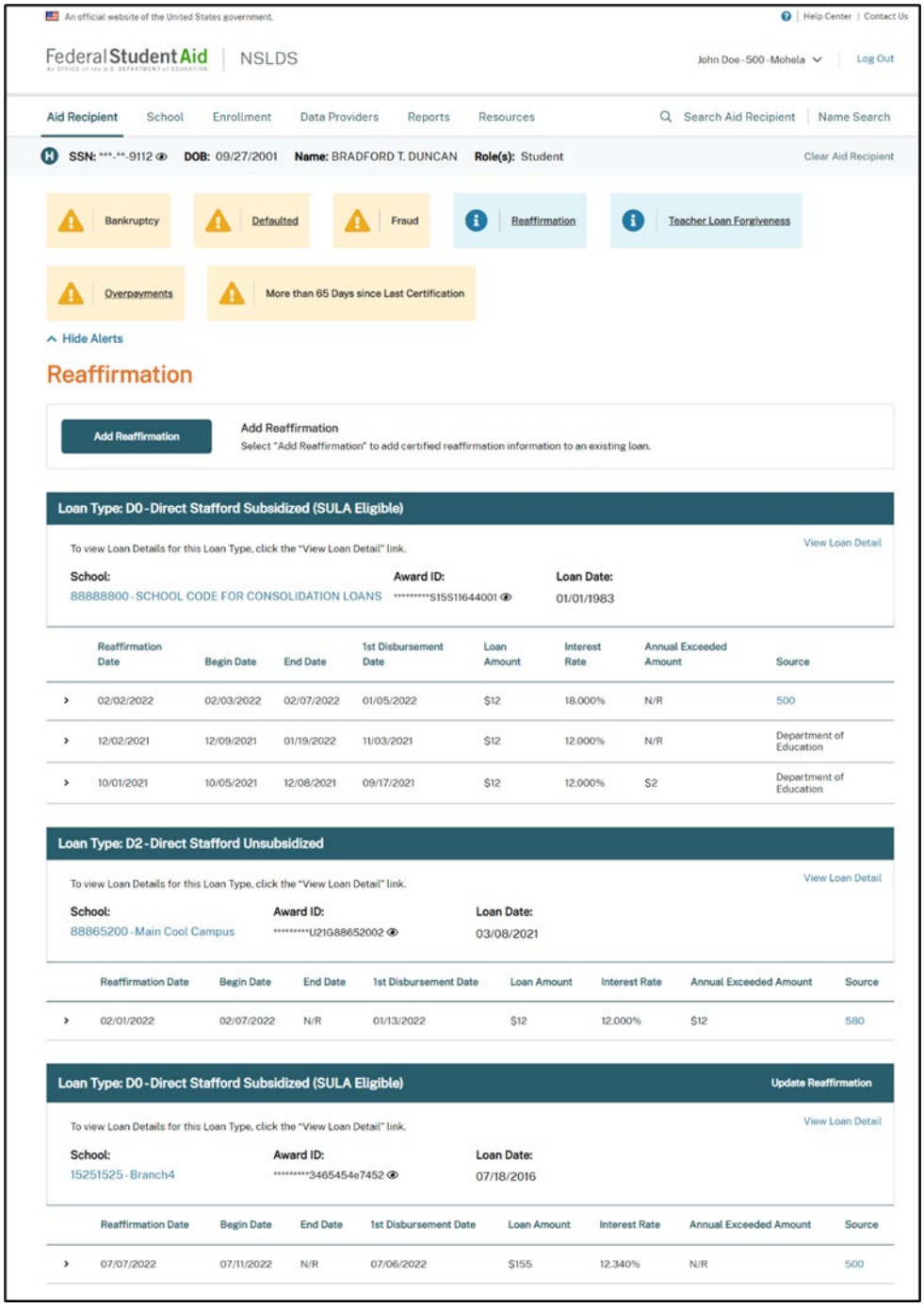

Figure 3: Reaffirmation Page

If no reaffirmations have been reported to NSLDS, the Reaffirmation page will display the message: "There are no reaffirmation records for the selected Aid Recipient."

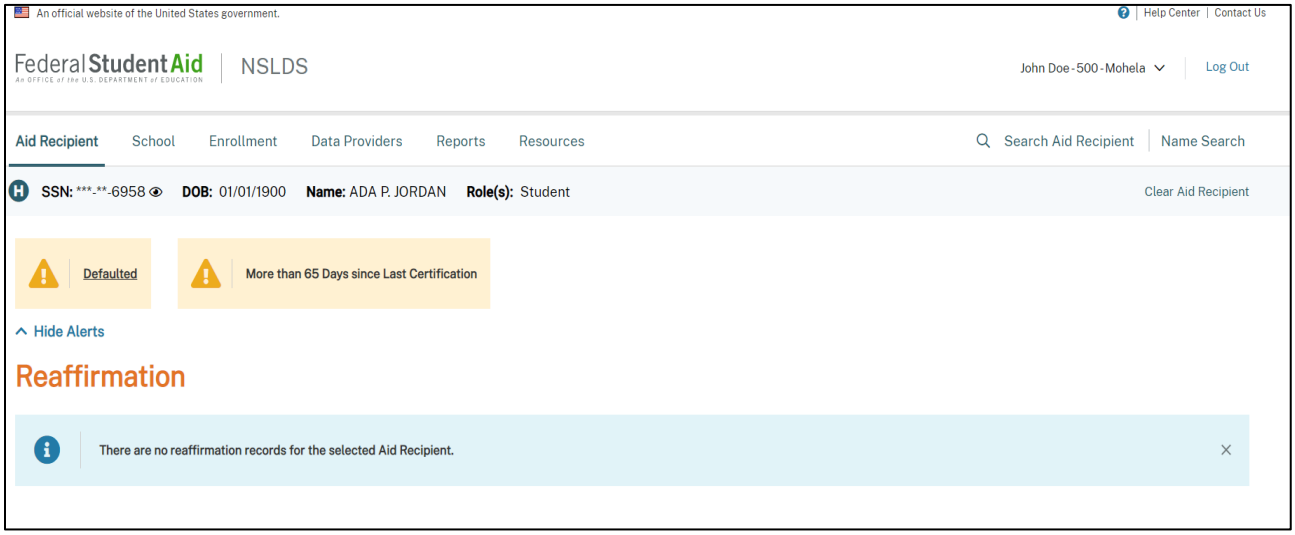

Figure 4: Reaffirmation Page – No Reaffirmations Available

If multiple reaffirmations have been reported for a selected borrower, they will be displayed in descending order by Loan Period Begin Date for each reaffirmed loan. Reaffirmation records are shown by individual loans associated with the selected borrower. Loan records are sorted first by Loan Period Begin Date (in descending order), and then by Outstanding Principal Balance (in descending order).

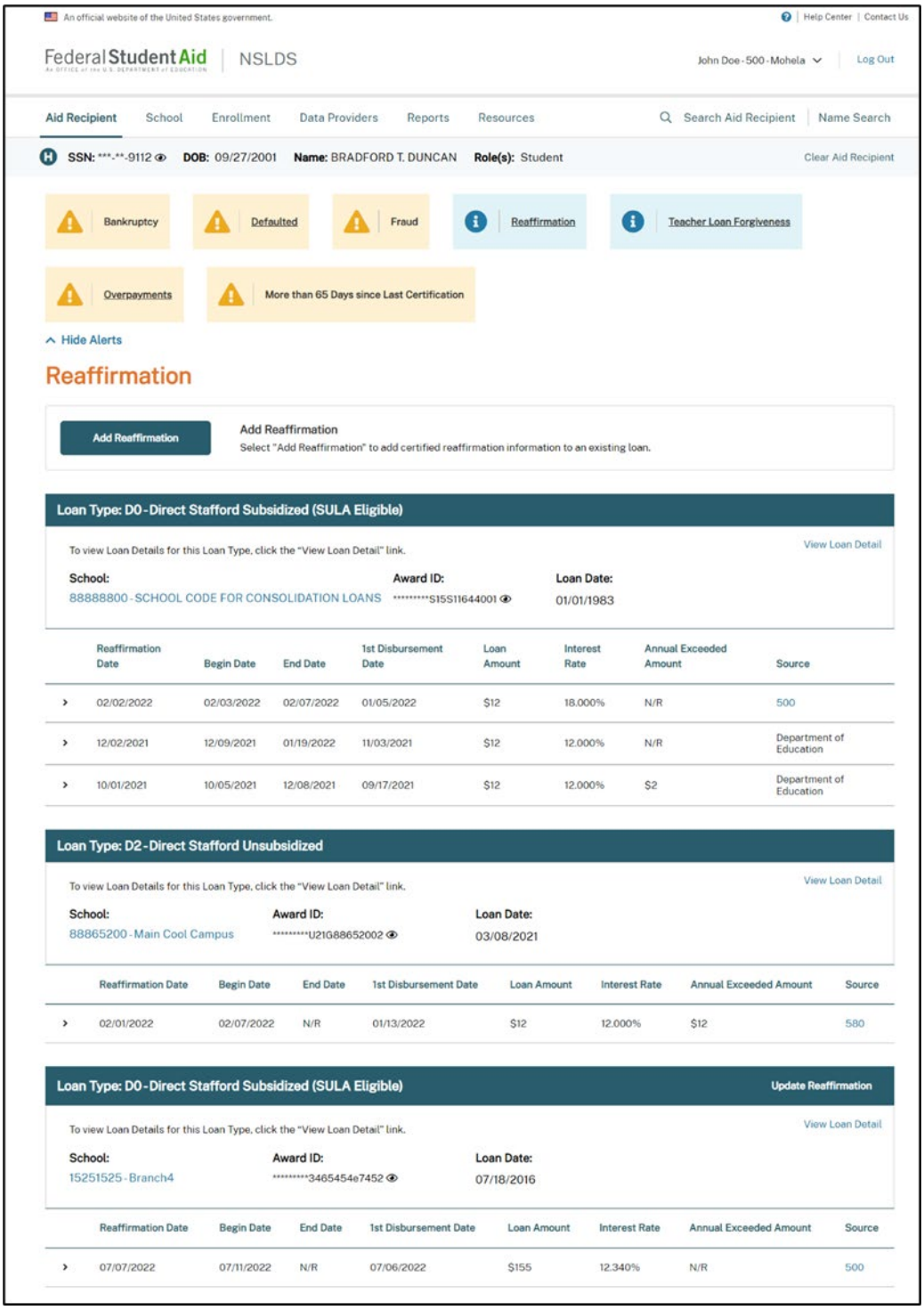

Figure 5: Reaffirmation Page – Multiple Reaffirmations

2.2 Reaffirmation Information from the Loan Summary Page

Another way to view reaffirmation information is through the Loan Summary page.

When a reaffirmation has been reported, a "Reaffirmation" note will appear on the applicable loan within the individual loan card. Selecting the loan note will display additional details about the reaffirmation.

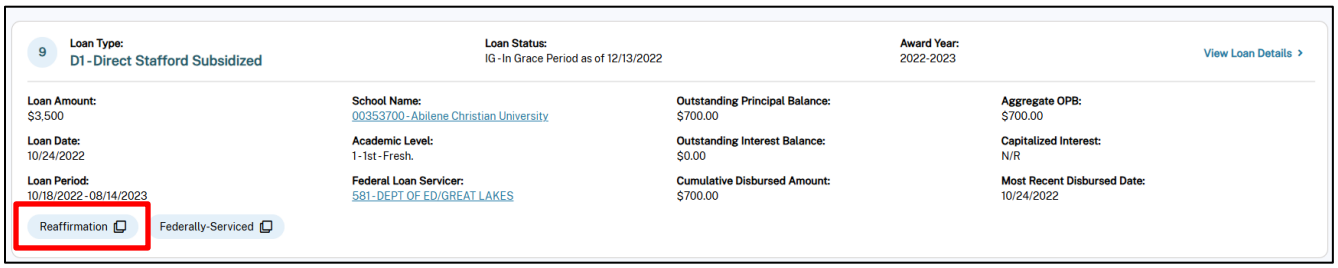

Figure 6: Loan Summary Page – Reaffirmation Loan Note

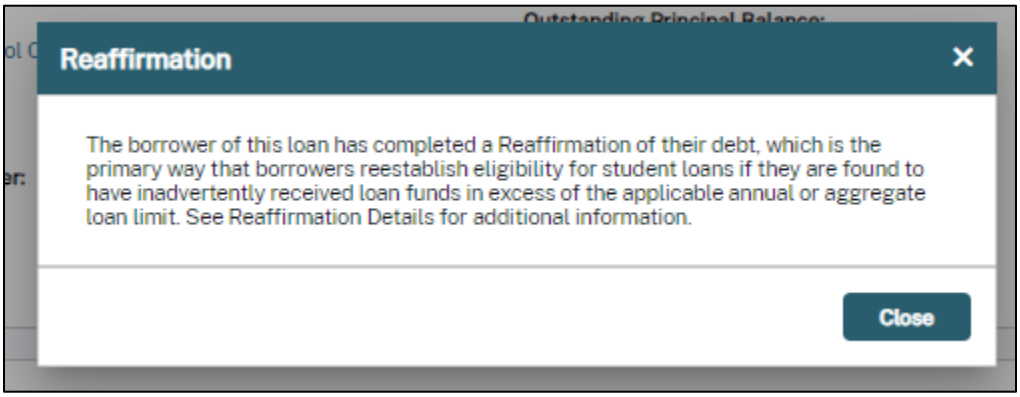

Figure 7: Reaffirmation Loan Note – Additional Information

A current relationship ***must*** exist between the organization and the borrower in NSLDS in order to add, update, or delete a reaffirmation

2.3 Add Reaffirmation from the Loan Detail Page

Users can add reaffirmations in several ways. Once it has been determined that a reaffirmation should be entered, loan holders can access the Loan Detail page through the NSLDS Professional Access website. To begin, the specific loan being reaffirmed must be identified on the Loan Summary page. This can be done by reviewing all listed loans and determining which loan corresponds to the borrower's completed reaffirmation agreement. After locating the correct loan, select **"View Loan Details"** within the individual loan card.

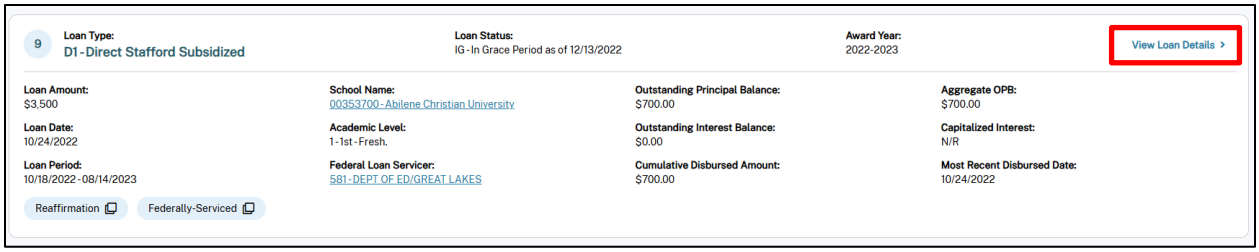

Figure 8: Loan Summary Page – View Loan Details

Once the user is directed to the Loan Detail page, scroll to the **Loan Information** section and select the **"Review Reaffirmation"** link. If the loan does not already have an active reaffirmation and meets the eligibility criteria, NSLDS will display the **Add Reaffirmation** button at the top of the Reaffirmation page. Users may also view all reaffirmation records for the Aid Recipient by selecting the **View All Reaffirmations** button.

Note: On the Reaffirmation page, the Add Reaffirmation button is available only when the user's organization has a current relationship with the borrower for that specific loan and the loan meets the requirements for adding a reaffirmation.

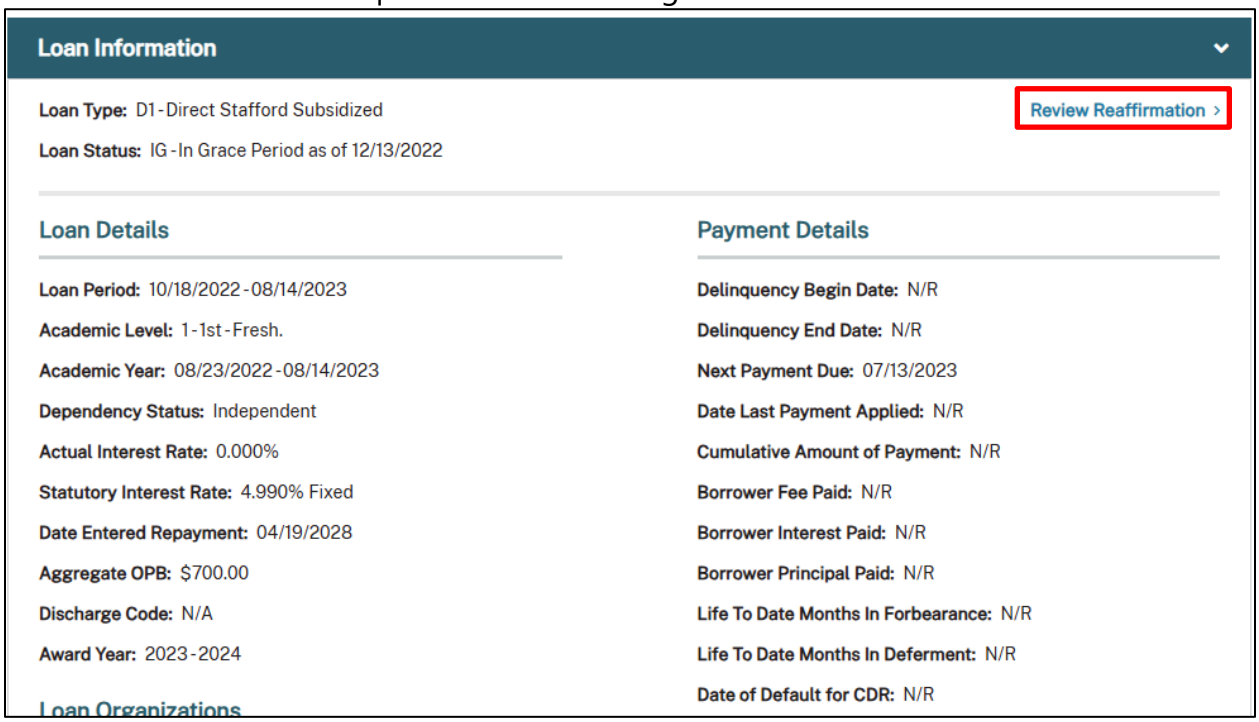

Figure 9: Loan Detail Page – Review Reaffirmations

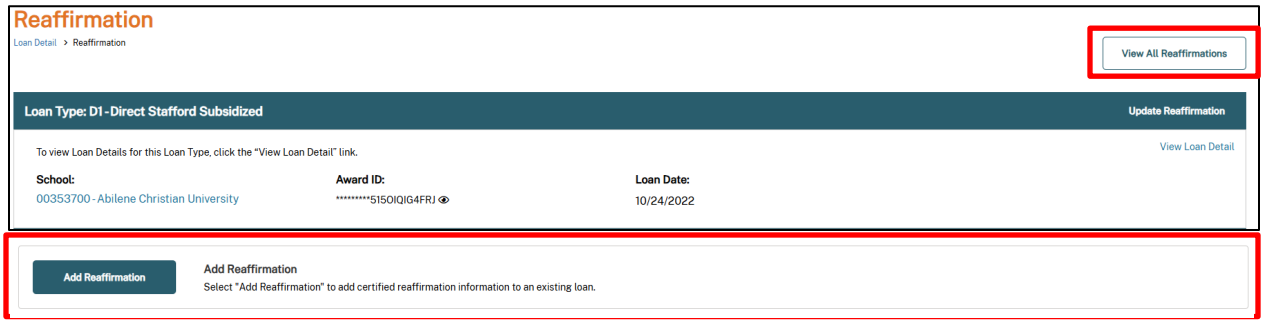

Figure 10: Reaffirmation Page – View All Reaffirmations Link and Add Reaffirmation

After selecting the Add Reaffirmation button, you will be directed to the Add Reaffirmation page where the applicable information can be entered. It is important to note that at least one of the Exceeded Amount fields must be populated with a value greater than zero, including Annual, Aggregate Undergraduate Subsidized, Aggregate Undergraduate Combined, Pre-OBBBA Aggregate Graduate/Professional Subsidized, Aggregate Pre-OBBBA Graduate/Professional Combined, Aggregate Graduate Combined, or Aggregate Professional Combined.

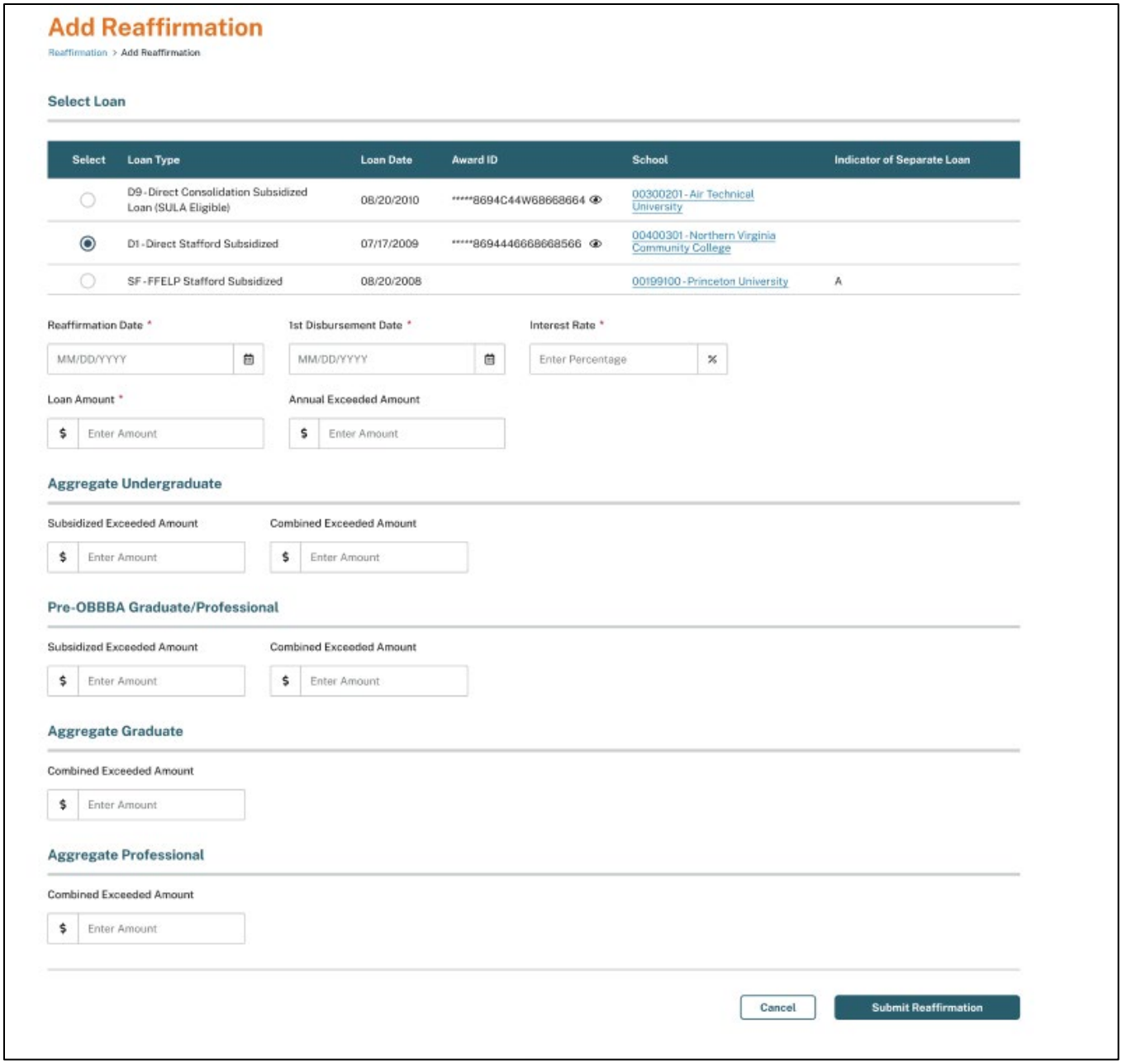

Figure 11: Add Reaffirmation Page

Once all required data has been entered, select **Submit Reaffirmation** at the bottom of the page to validate the record for errors. Any error messages will appear either at the top of the screen or beneath the relevant data field. All identified errors must be reviewed and corrected before a reaffirmation can be successfully submitted to NSLDS.

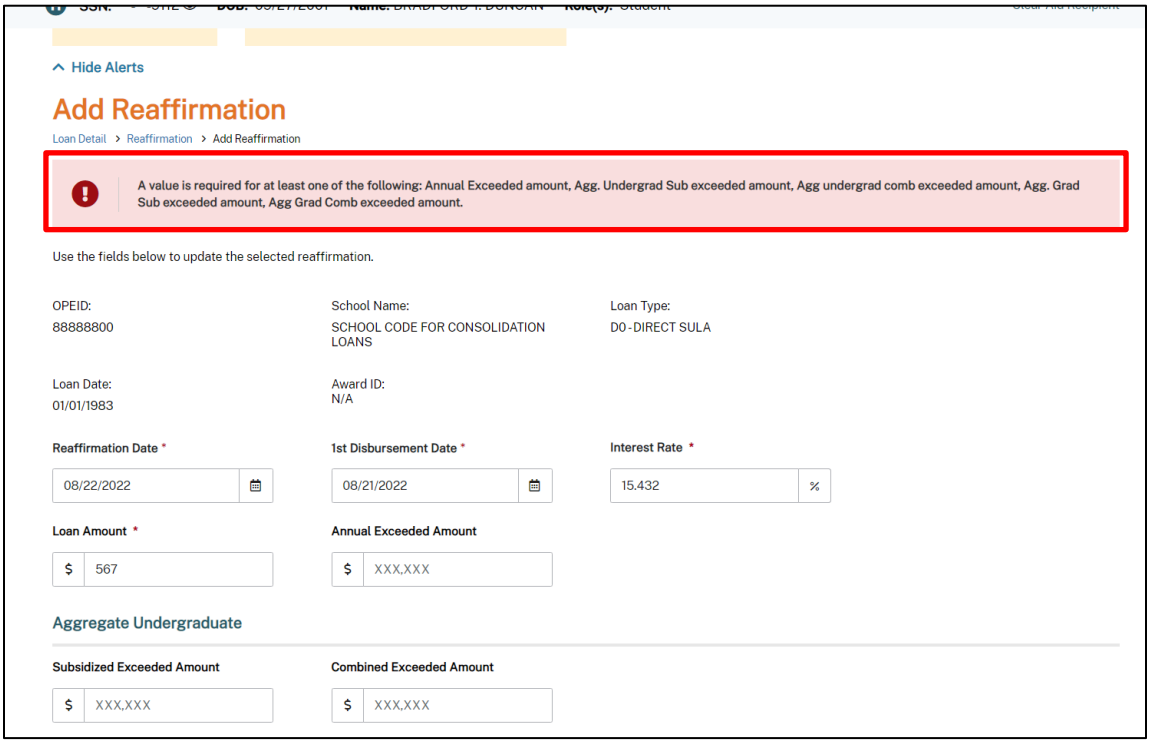

Figure 12: Add Reaffirmation Page – Error Message

Errors may appear as the user enters data. For example, if an incorrect date format is entered, the error will display once the user moves out of the text box. You must correct the error before a reaffirmation can be successfully submitted to NSLDS. If the user chooses not to continue adding the reaffirmation, select **Cancel** at the bottom of the page to return to the Reaffirmation Page.

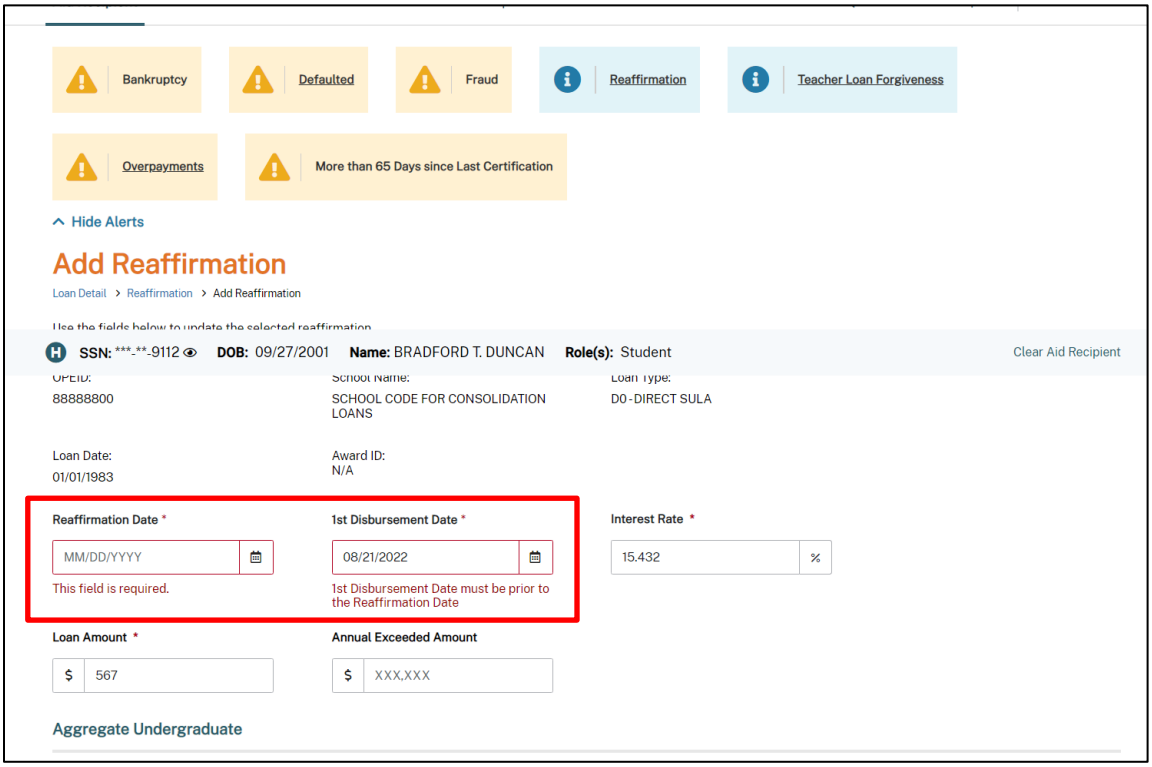

Figure 13: Add Reaffirmation – Error Messages

After correcting all errors, or if no errors are identified, select the **Submit Reaffirmation** button at the bottom of the page. Once the record has been successfully submitted, the user will be returned to the Reaffirmation page and a message stating **Reaffirmation record successfully added** will be displayed.

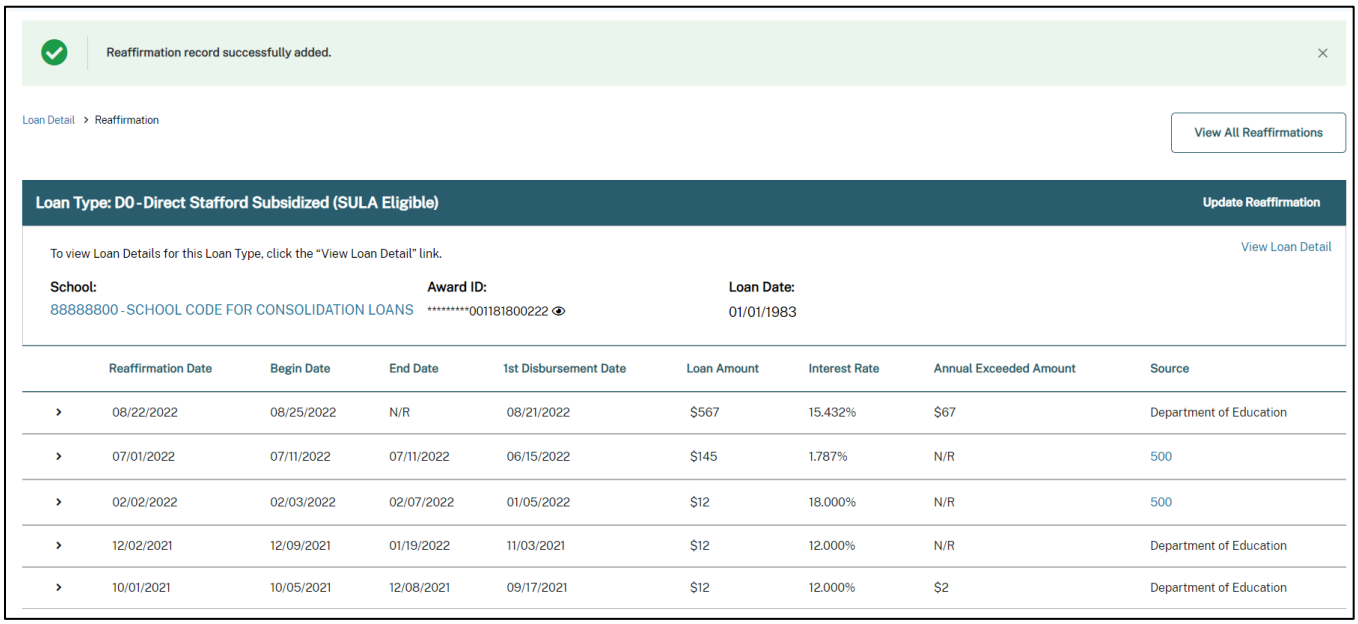

Figure 14: Reaffirmation Page – Reaffirmation Record Successfully Added Message

2.4 Add Reaffirmation from the Reaffirmation Page

Another way to add a reaffirmation in NSLDS is through the Reaffirmation Page. Users can select the Reaffirmation link under the Aid Recipient tab, which will take them directly to the Reaffirmation page. Users can either select a borrower directly from this page to view the borrower's reaffirmation information, or if a search has already been completed from a prior Aid Recipient page, the student's information will be displayed automatically.

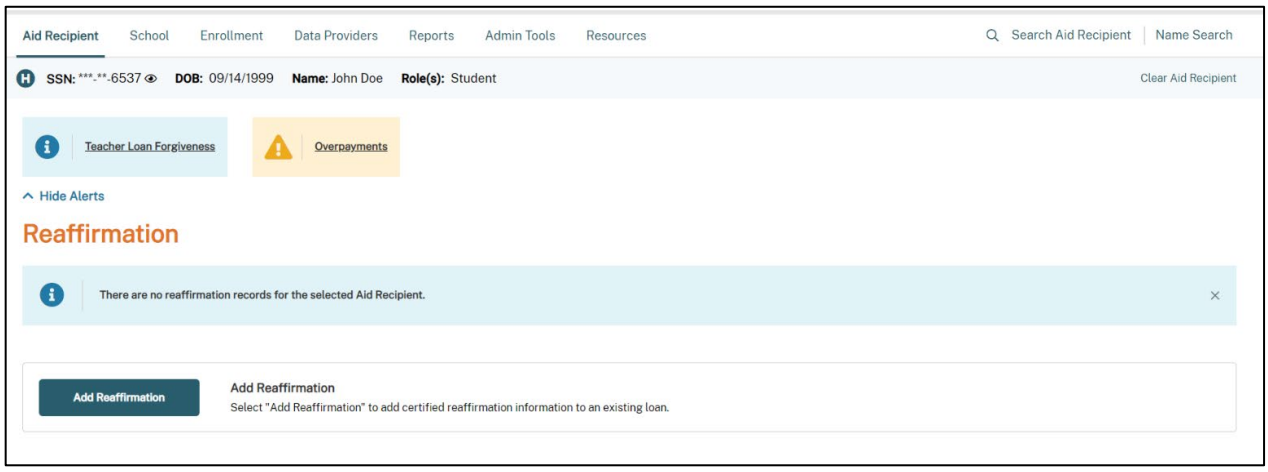

Figure 15: Reaffirmation Page – Select Aid Recipient

After successfully retrieving a borrower on the Reaffirmation Page, select the **Add Reaffirmation** button to add a reaffirmation for the borrower. This will direct the user to the Add Reaffirmation page, where the applicable student data will be available.

Before a reaffirmation can be applied in NSLDS, the specific loan being reaffirmed must be selected. This is done by choosing from the list of loans displayed after selecting the **Add Reaffirmation** button. NSLDS will automatically populate all loans for which the user is authorized to add a reaffirmation.

NSLDS automatically populates the loan identifiers required to uniquely identify the record. The following loan identifier fields are prepopulated:

- Loan Type
- Loan Date
- School (OPEID)
- Award ID (available to Federal Loan Servicers Only)
- Separate Loan Indicator

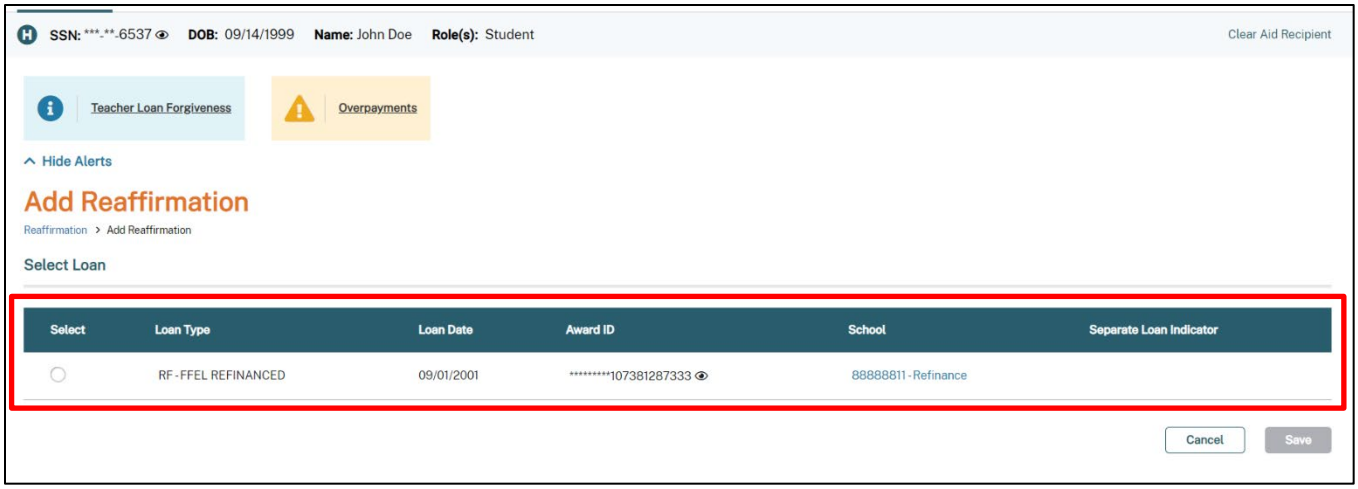

Figure 16: Add Reaffirmation Page – Select Loan

After the user selects the applicable loan and clicks **Save**, NSLDS displays the remaining fields required to complete the Reaffirmation. It is important to note that at least one of the Exceeded Amount fields must be populated with a value greater than zero, including Annual, Aggregate Undergraduate Subsidized, Aggregate Undergraduate Combined, Pre-OBBBA Aggregate Graduate/Professional Subsidized, Aggregate Pre-OBBBA Graduate/Professional Combined, Aggregate Graduate Combined, or Aggregate Professional Combined.

Once all required data has been entered, select **Submit Reaffirmation** at the bottom of the page to validate the record for errors. Any error messages will appear either at the top of the screen or beneath the relevant data field. All identified errors must be reviewed and corrected before a reaffirmation can be successfully submitted to NSLDS.

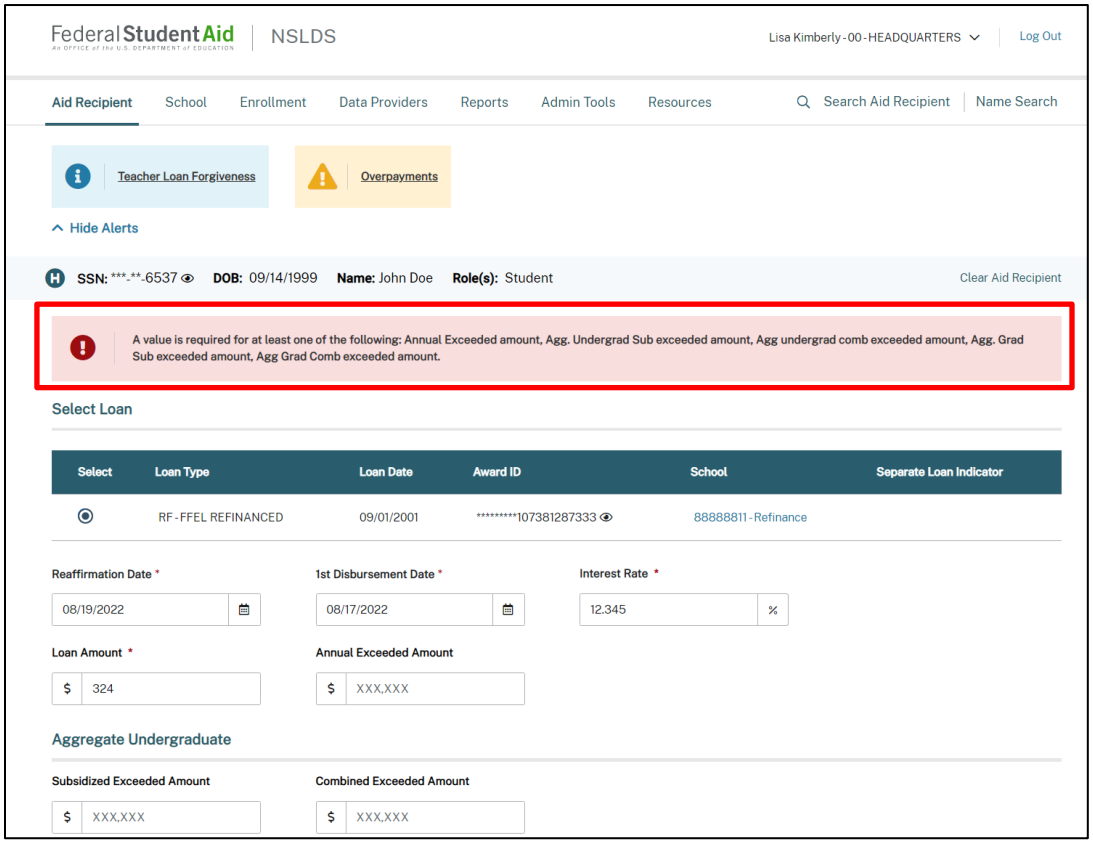

Figure 17: Add Reaffirmation Page – Error Message

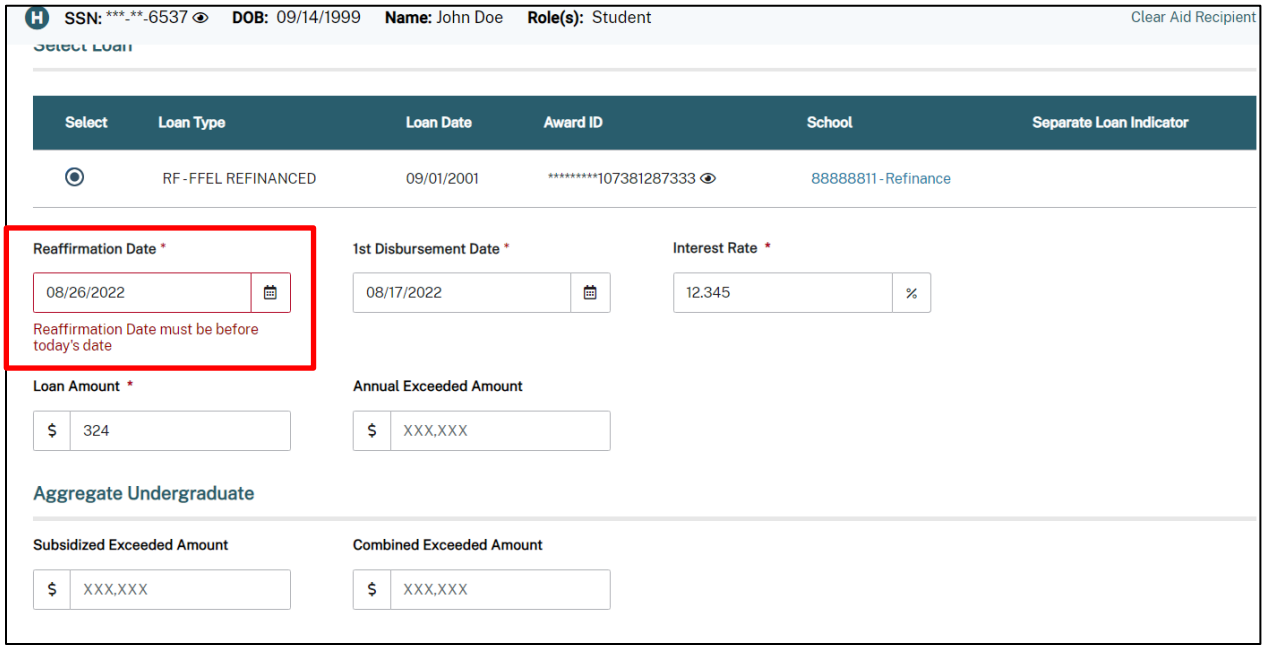

Figure 18: Add Reaffirmation Page – Error Messages

Errors may appear as the user enters data. For example, if an incorrect date format is entered, the error will display once the user moves out of the text box. You must correct the error before a reaffirmation can be successfully submitted to NSLDS. If the user chooses not to continue adding the reaffirmation, select **Cancel** at the bottom of the page to return to the Reaffirmation Page.

After correcting all errors, or if no errors are identified, select the **Submit Reaffirmation** button at the bottom of the page. Once the record has been successfully submitted, the user will be returned to the Reaffirmation page and a message stating **Reaffirmation record successfully added** will be displayed.

2.5 Update Reaffirmation

The Reaffirmation Update page, found on the Reaffirmation page, and is used to update reaffirmations that have already been submitted to NSLDS. As noted earlier, the Reaffirmation page displays all reaffirmations associated with a borrower. To update an existing reaffirmation, select **Update Reaffirmation** within the applicable loan Reaffirmation card.

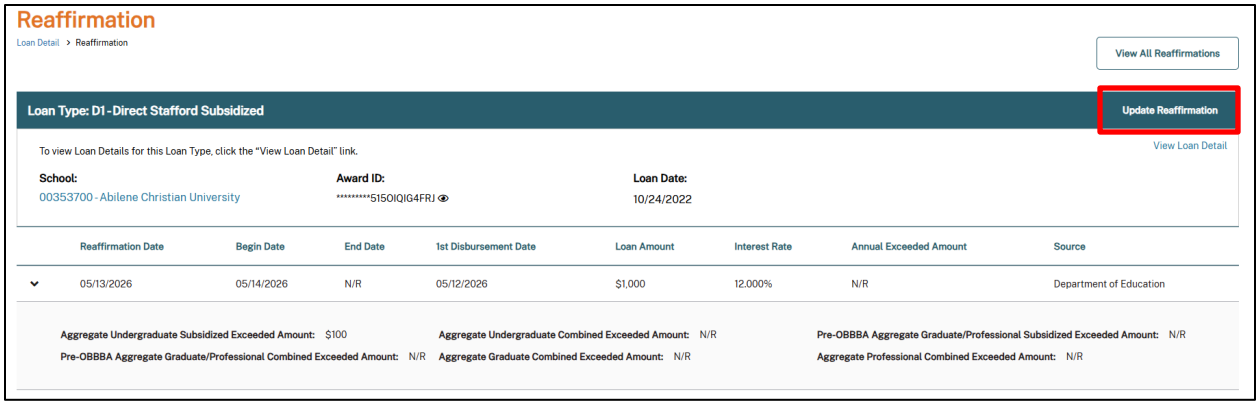

Figure 19: Reaffirmation Page – Update

The Reaffirmation Update page displays the fields available for update. It is important to remember that at least one of the Exceeded Amount fields (Annual, Aggregate Undergraduate Subsidized, Aggregate Undergraduate Combined, Pre-OBBBA Aggregate Graduate/Professional Subsidized, Aggregate Pre-OBBBA Graduate/Professional Combined, Aggregate Graduate Combined, or Aggregate Professional) must be populated with a value greater than zero.

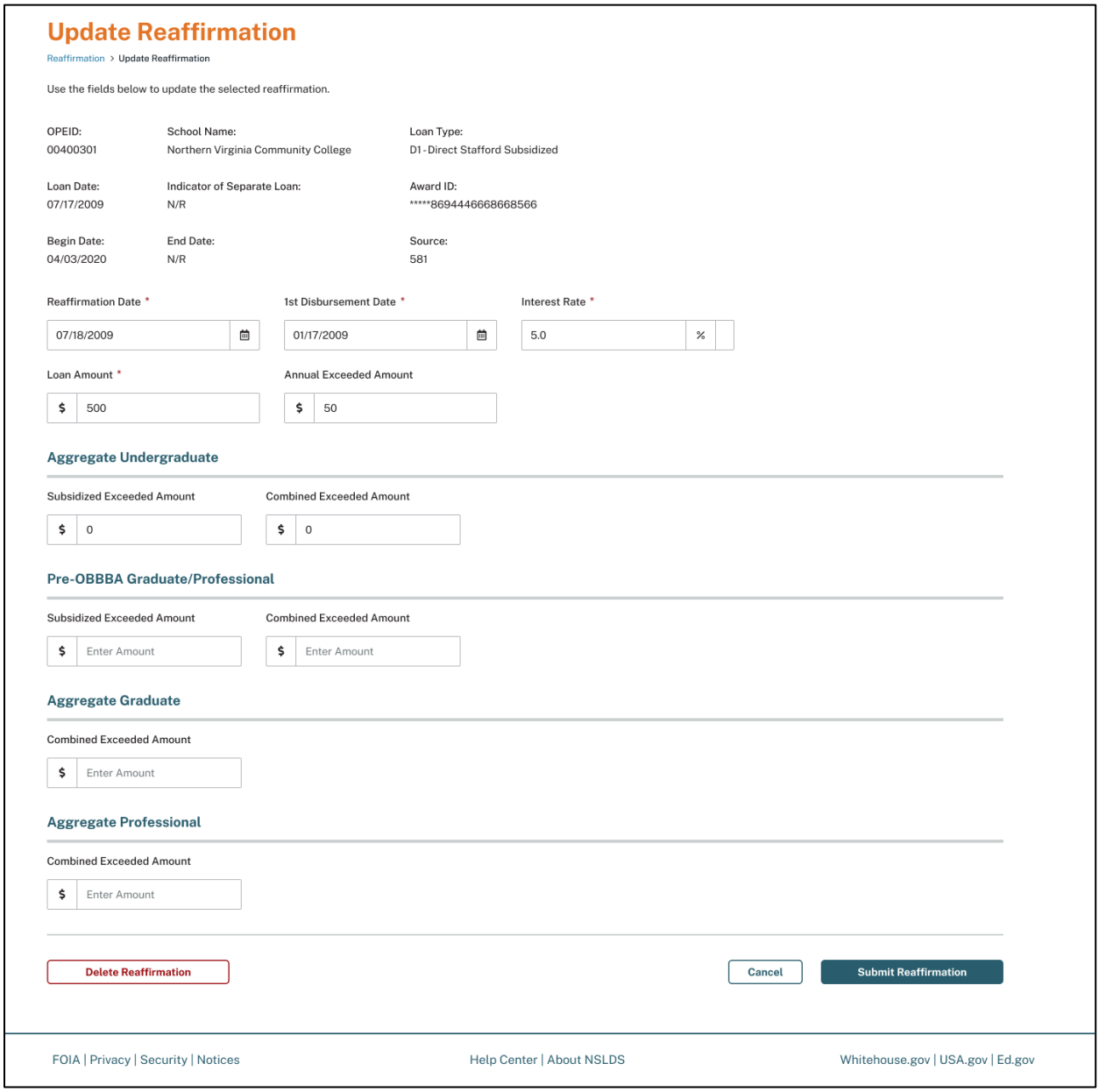

Figure 20: Update Reaffirmation Page

Once all required data has been entered, select **Submit Reaffirmation** at the bottom of the page to validate the record for errors. Any error messages will appear either at the top of the screen or beneath the relevant data field. All identified errors must be reviewed and corrected before a reaffirmation can be successfully submitted to NSLDS.

After correcting all errors, or if no errors are identified, select the **Submit Reaffirmation** button at the bottom of the page. Once the record has been successfully submitted, the user will be returned to the Reaffirmation page and a message stating **Reaffirmation record successfully added** will be displayed.

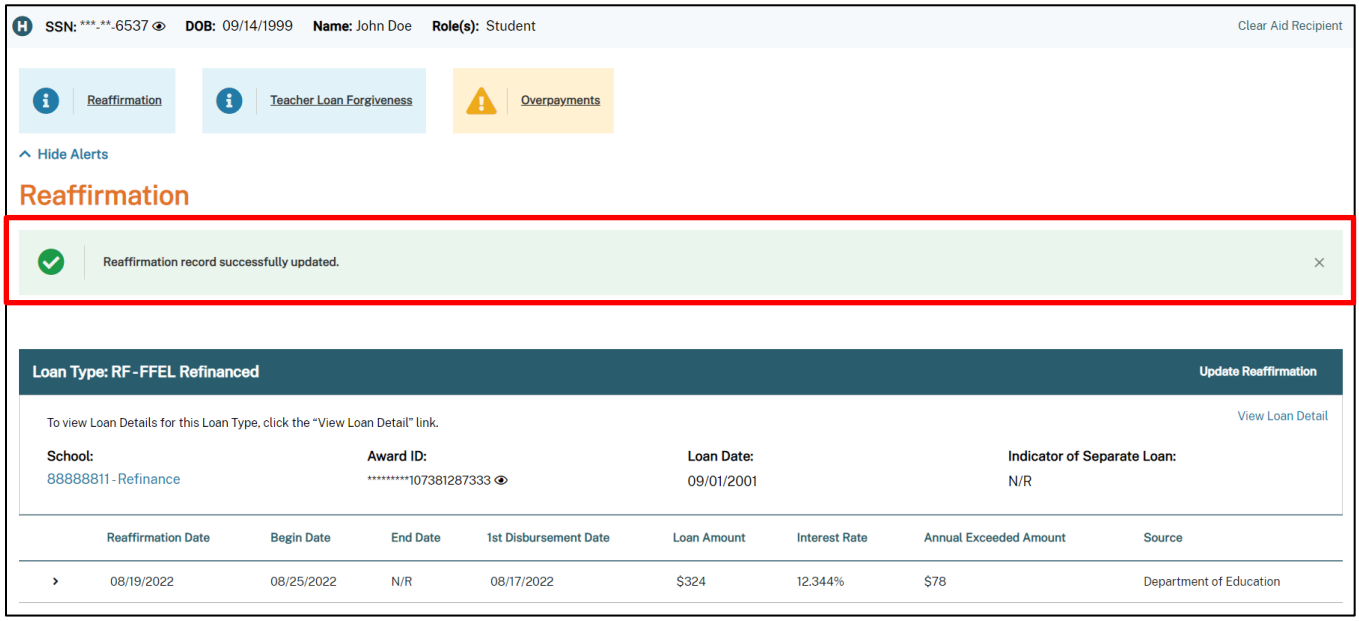

Figure 21: Reaffirmation Page – Reaffirmation Record Successfully Updated Message

Once the data has been submitted successfully, there are two potential outcomes for how the data could look. If the user is updating the Reaffirmation Record on any date after the Begin Date and clicks 'Save' with no validations triggered, NSDLS will invalidate the prior current active Reaffirmation Record by populating the End Date as the day before the current date. Additionally, NSLDS will create a new current active Reaffirmation Record for the Loan Record. If the user is updating the Reaffirmation Record on the Begin Date and clicks 'Save' with no validations triggered, NSDLS will directly update the Reaffirmation Record to the selected Loan Record (aka will not generate a new row).

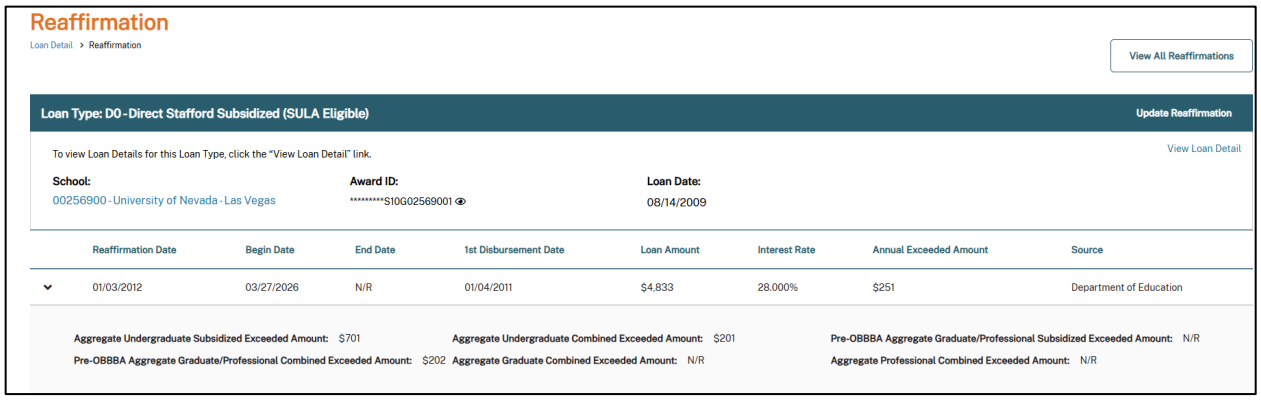

Figure 22: Reaffirmation Page – Current Record

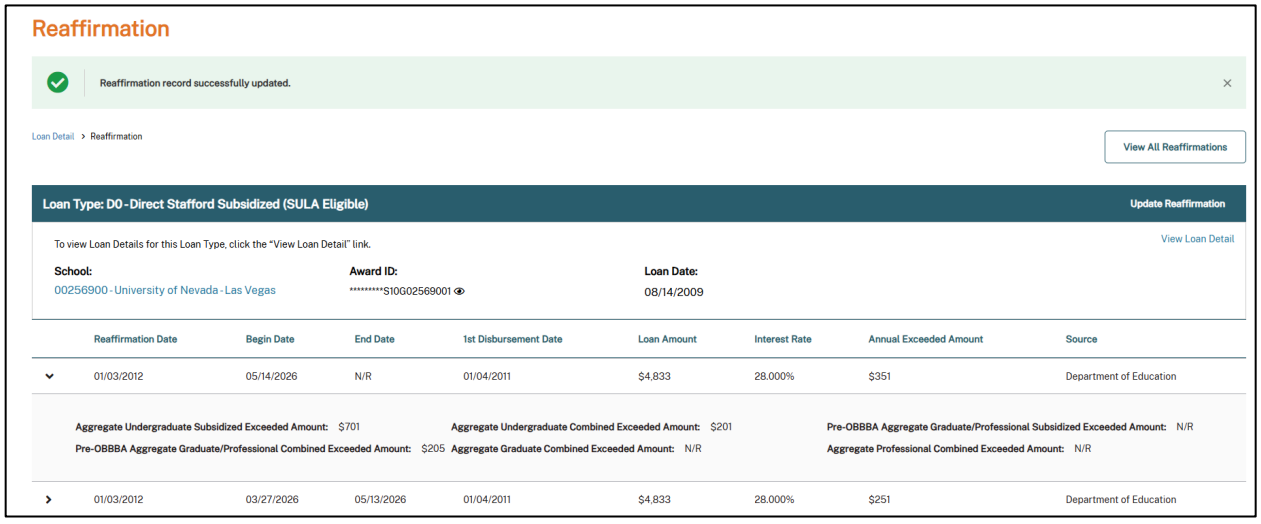

Figure 23: Reaffirmation Page - Update on Day After Begin Date

2.6 Delete Reaffirmation

There may be instances when a reaffirmation added to NSLDS needs to be deleted, such as when it was applied to the wrong loan or submitted in error. To delete a reaffirmation, navigate to the Reaffirmation page, select **Update Reaffirmation** for the applicable record, then scroll to the bottom of the page and click the red **Delete Reaffirmation** button.

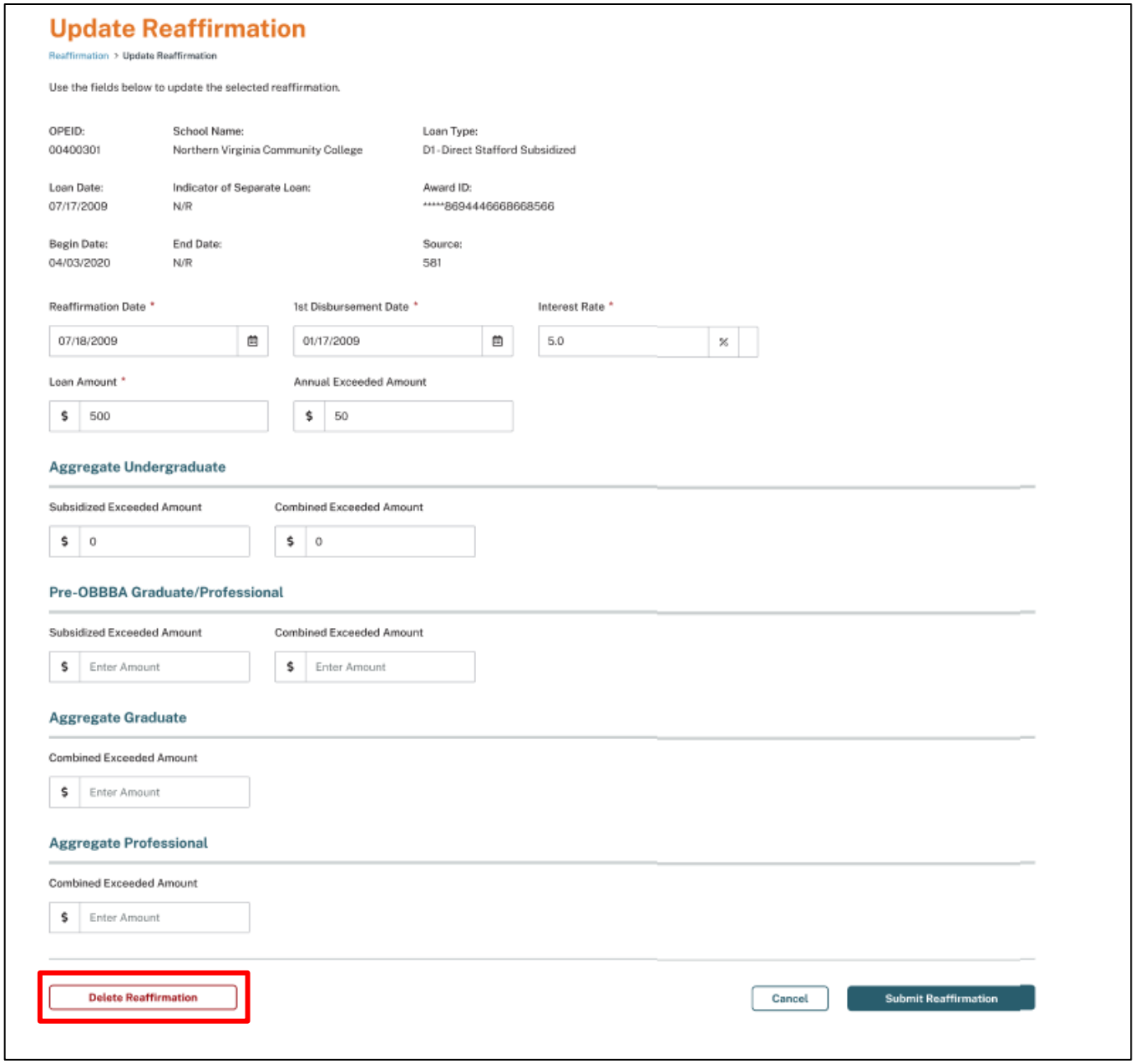

Figure 24: Update Reaffirmation Page – Delete Reaffirmation

A confirmation pop-up will appear. After reviewing the details, the user can select **Delete Reaffirmation** to proceed with deletion or choose **Cancel** if the action was selected in error.

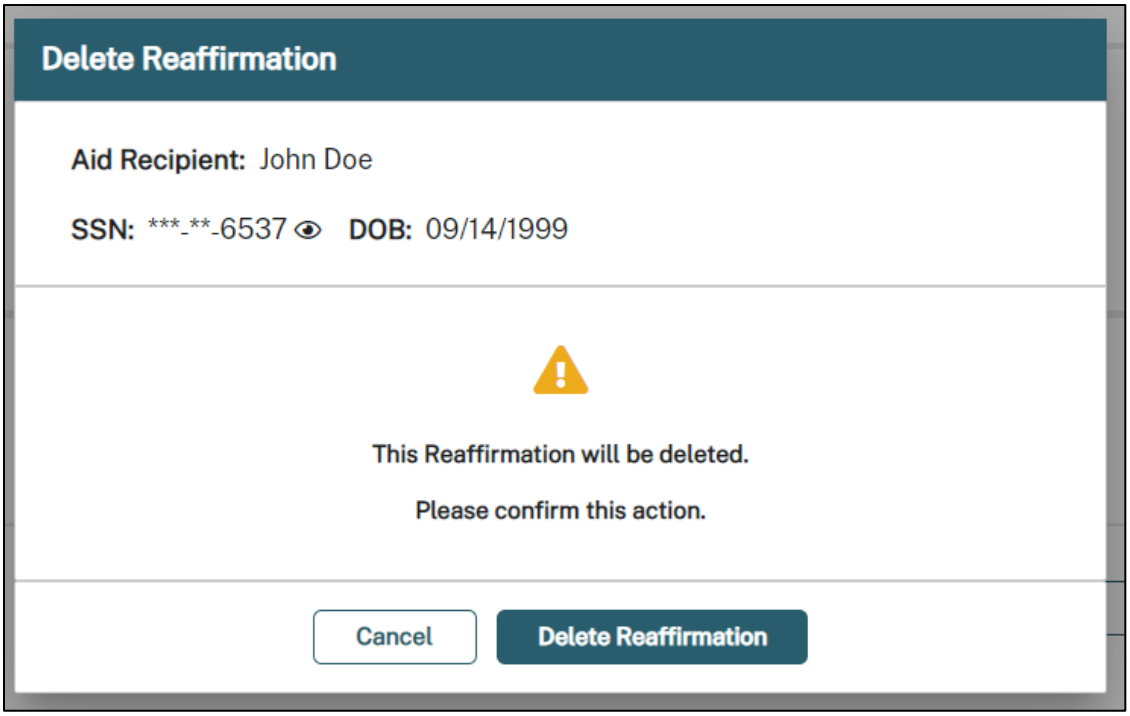

Figure 25: Delete Reaffirmation Pop-Up

After selecting the **Delete Reaffirmation** button, a message will appear stating "Reaffirmation record successfully deleted." An end date is then applied to the deleted reaffirmation record, deactivating it and terminating the active reaffirmation for the associated loan.

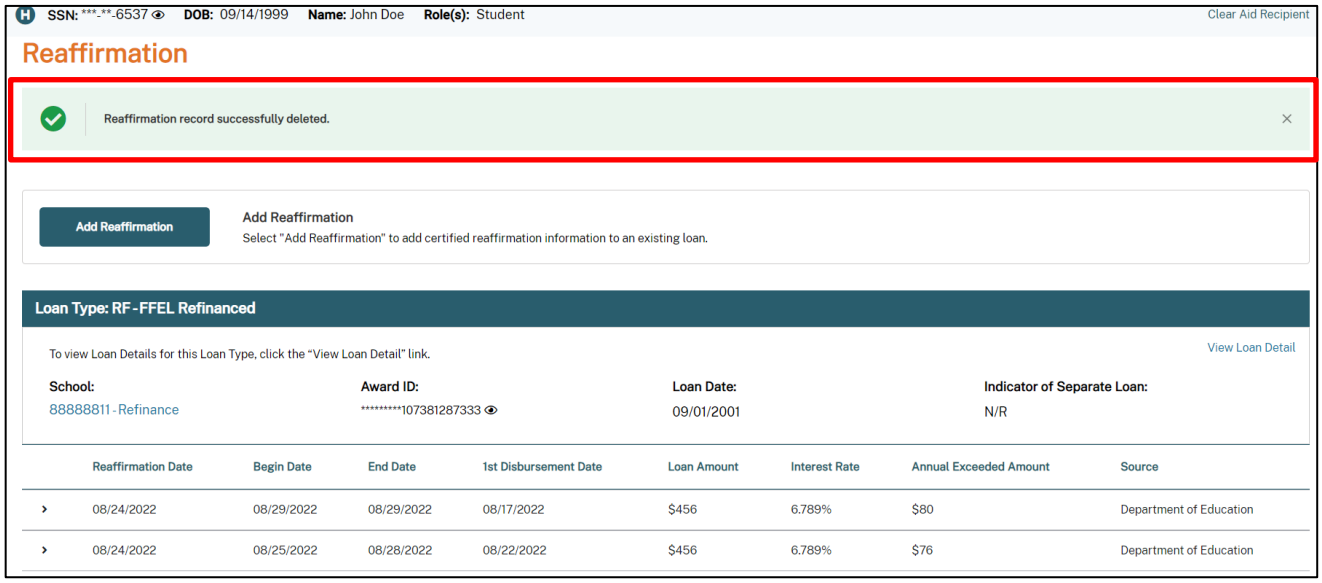

Figure 26: Reaffirmation Page – Reaffirmation Record Successfully Deleted Message

2.7 Reaffirmation Informational Icon

If a borrower has an active reaffirmation, NSLDS displays a Reaffirmation informational icon at the top of all Aid Recipient pages, indicating that at least one active reaffirmation has been reported for the student. If a student's only reaffirmation is deleted or is no longer active, the icon will no longer be shown.

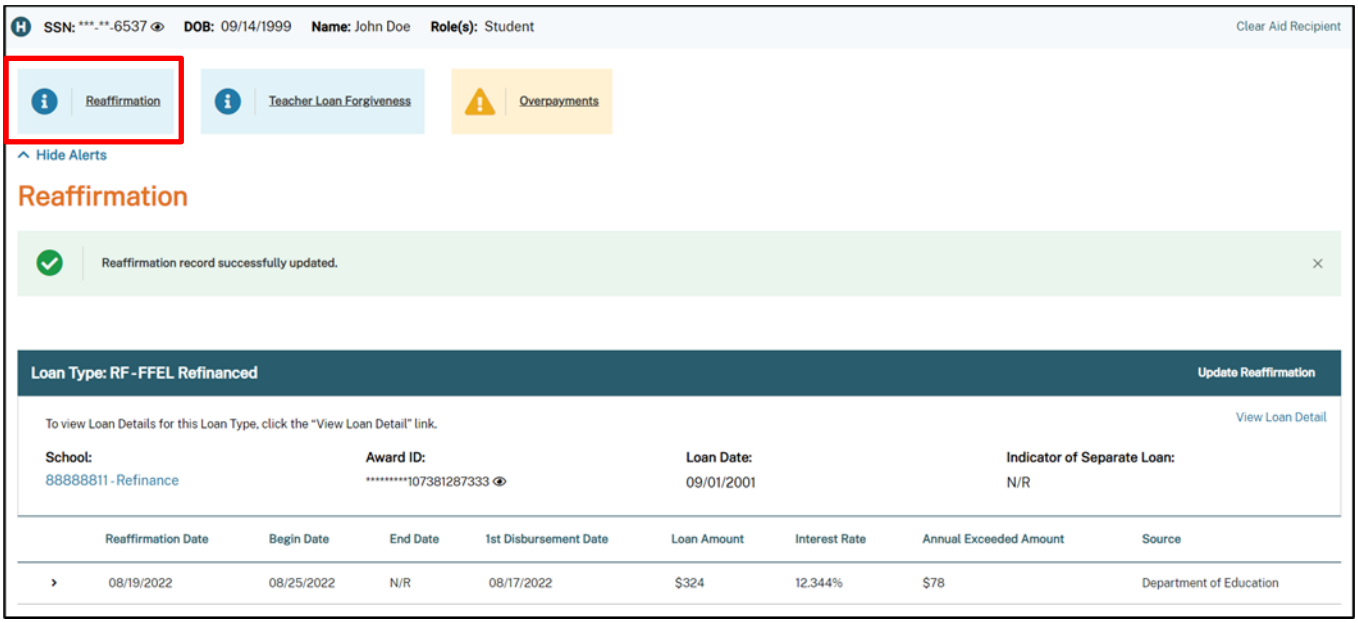

Figure 27: Reaffirmation Informational Icon

3 Reaffirmation Spreadsheet Submittal

The Reaffirmation Spreadsheet Submittal process was developed to assist lenders, lender servicers, and federal loan servicers in submitting and updating multiple reaffirmation records at once through the NSLDS Professional Access website. This process enables users to create a spreadsheet for reaffirmation data that can be matched to existing NSLDS loans.

These instructions are intended to support users in building the spreadsheet and using the online tool.

3.1 Reaffirmation Spreadsheet Submittal Basics

Process Overview

The Reaffirmation Spreadsheet Submittal process is completed when a user creates a spreadsheet, enters the required Reaffirmation data, and follows the instructions provided in this guide. The spreadsheet is created using the file layout found in Section 3.3, Record Layout – Reaffirmation Spreadsheet Submittal Files, of this document. It can be created entirely by the user using the instructions below, or by using the provided template on the NSLDS Professional Access website.

The Reaffirmation Spreadsheet Submittal Template is provided in the Submittal Template section of the Spreadsheet Submittal page within the Data Provider section of the NSLDS Professional Access website. The template can be used to make sure the spreadsheet data is completed correctly for upload.

The template is pre-populated with the required field names and is correctly named for immediate use. Users only need to enter the reaffirmation data. The following sections provide a detailed explanation of how to create and use the spreadsheet submittal process.

Creating a Reaffirmation Spreadsheet

The spreadsheet has a file size limit of 5,000 KB (approximately 5 MB). Any file size over this limit will cause the spreadsheet to be rejected.

The spreadsheet should be created with the first row containing the field names found in Section 3.3, Record Layout – Reaffirmation Spreadsheet Submittal Files, of this document.

It is imperative that the user created spreadsheet be saved in a secure manner. It is recommended that the spreadsheet have a unique name so that it can be easily identified during the upload process. Please ensure that when saving the file it is

saved as a spreadsheet file in a format with an extension of xls or xlsx (Excel™ format). Any other extensions will cause the entire file to be rejected.

Rename Worksheet

The first step in creating the spreadsheet is to rename the spreadsheet worksheet that will be utilized for data entry and subsequent data upload. The name of this worksheet should be changed to be "**upload file**". To rename the worksheet:

- Right click on the worksheet tab name
- Select Rename
- When the current name of the tab is highlighted, type **upload file**
- Click out of the tab and the name will be stored

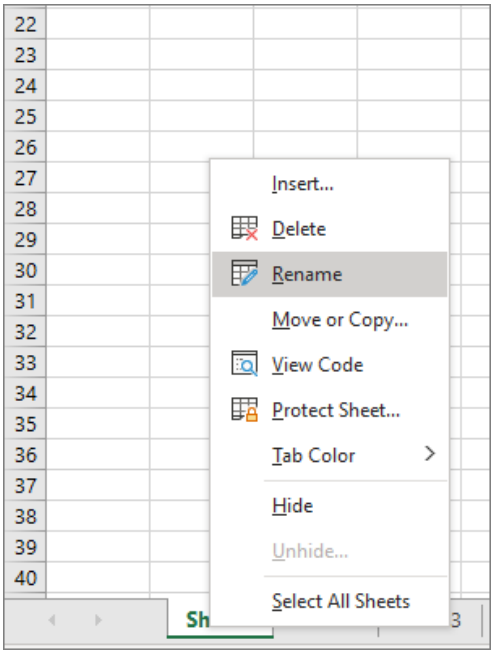

Figure 28: Rename Worksheet

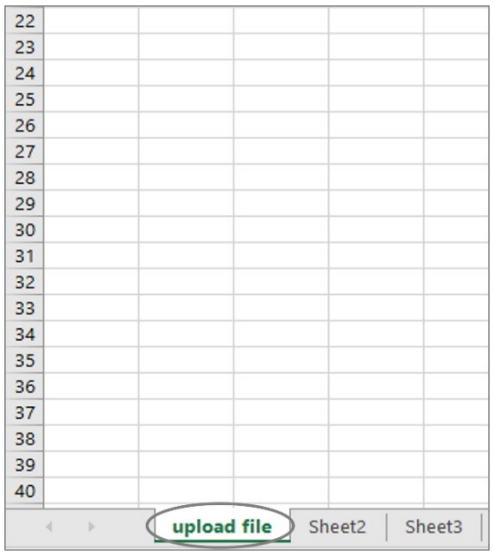

Figure 29: Upload File Worksheet Name

NSLDS will look for a worksheet with the name ***upload file***. If the worksheet has any other name, NSLDS will attempt to load the data found in the first tab, or Sheet 1, of the spreadsheet. If Sheet 1 is empty, the user will receive the message "Spreadsheet has no data". It is recommended that the worksheet be renamed. Also, NSLDS will only process one worksheet per spreadsheet. Any other worksheets will be ignored if they are present in the file, as will any records they may contain.

Spreadsheet with Field Names

When creating the spreadsheet with field names, users can manually enter the field names into the spreadsheet as listed in Section 3.3, Record Layout – Reaffirmation Spreadsheet Submittal Files of this document. The field names must exactly match those listed in Section 3.3, Record Layout – Reaffirmation Spreadsheet Submittal Files, and each name must be placed in its own individual column. The names of the fields will appear in Row One, beginning in column A with "Student Current Social Security Number" and ending in column T with "Aggregate Professional Combined Exceeded Amount".

The submittal detail record data should be entered one row at a time starting below Row One of the spreadsheet, with the first student record beginning in Row Two.

	A	B	C	D	E	F	G
1	Student Current Social Security Number	Student Date of Birth	Student Current Last Name	Student Current First Name	Award ID	Loan Type	Loan Date
2	100663992	19700702	Student	Max		SF	20070607
3	999001234	18850101	Parent	Cindy	999888777S10G02340000	D1	20100207
4	966006789	19870405	Town	Ben		SF	20050101

Figure 30: Reaffirmation Spreadsheet with Field Names and Detail Record Data

Fields identified as optional do not require the data to be populated. However, the field names must still appear in Row One of the spreadsheet, even if the data is not being submitted.

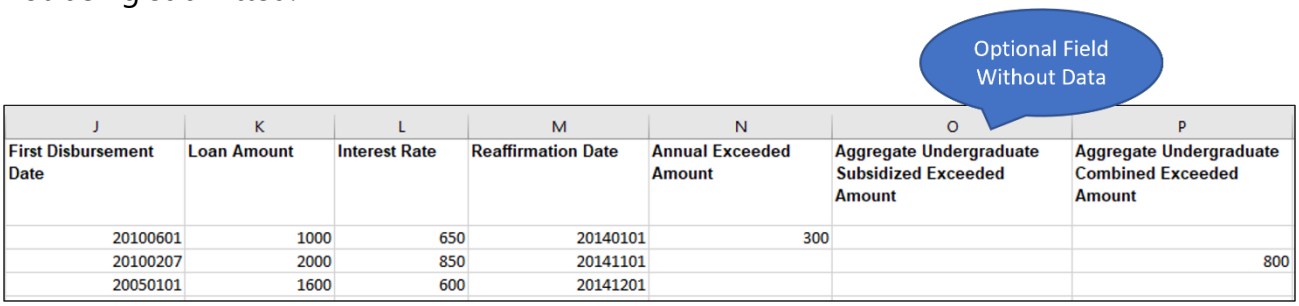

Figure 31: Reaffirmation Spreadsheet Submittal – Optional Fields

Data Entry

The spreadsheet can be populated by typing the data in manually, copying and pasting the data into the spreadsheet from another source, or importing the data into the spreadsheet from another data source or toolset. Spreadsheets assume that all numbers typed into them are going to be used for math purposes. Therefore, it automatically removes any zero which precedes a number. In other words, it strips out leading zeros.

Spreadsheet upload was created with various types of formatting issues in mind. While some fields have specific formatting requirements, others do not. Please refer to Section 3.3, Record Layout – Reaffirmation Spreadsheet Submittal Files of this document for the formatting of specific fields, and their treatment in the spreadsheet submittal process.

3.2 NSLDS Professional Access Website Upload Submittal Files

Spreadsheet Submittal Page

The Spreadsheet Submittal page, located under the Data Provider tab, is used to upload spreadsheets through the NSLDS Professional Access website.

The file upload process begins by selecting the completed spreadsheet file stored securely on the user's local hard drive or on a secure external source, such as a flash drive or network location. On the Spreadsheet Submittal page, users can select the **Upload File** link, browse for the file, and upload it from its stored location.

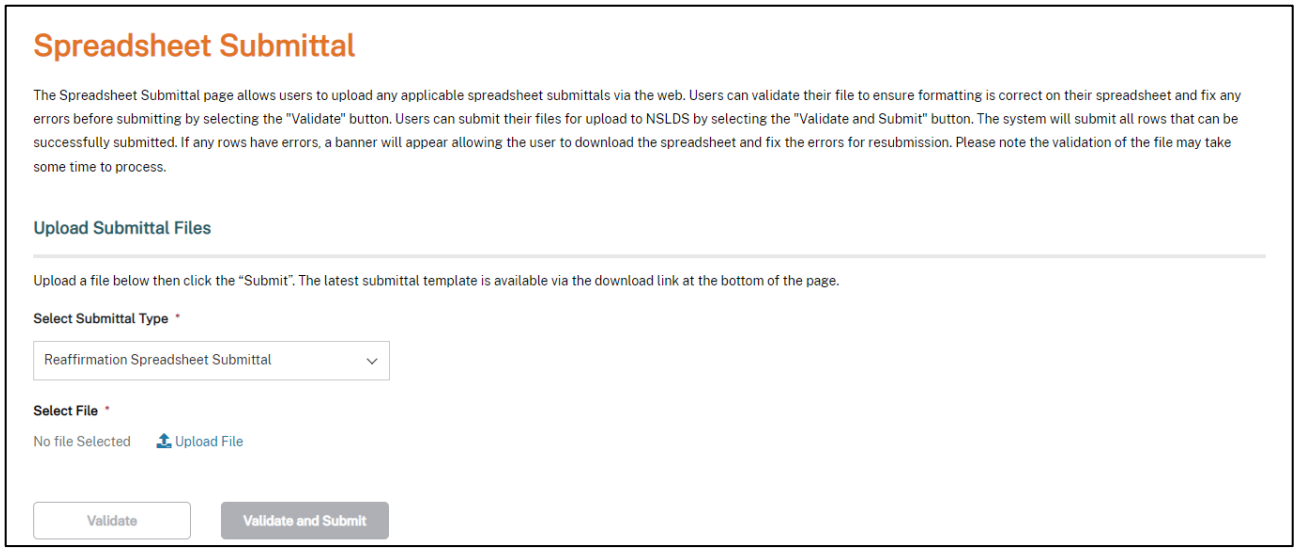

Figure 32: Spreadsheet Submittal Page – Upload File

Validate / Validate and Submit

There are two options available for validating the data entered. Selecting the **Validate** button will check all spreadsheet data for errors; however, no data will be loaded into NSLDS during the validation process. To load the data into NSLDS, the upload process must be repeated and the **Validate and Submit** button must be selected.

When the **Validate and Submit** button is selected, all data will be validated again, even if it was previously validated by the system. Any record without errors will then be submitted to and stored in NSLDS.

After the submittal file has been uploaded using the **Validate and Submit** button, the user will be able to view the total number of records in the spreadsheet, the number of records processed, and the number of records containing errors in the Recently Uploaded Files section.

If "Open" is selected, the Result File will open in the computer's default spreadsheet application, and any errors will appear in the right-hand column using the format previously selected on the Spreadsheet Submittal page. The Result File will retain the original file name with "- Result" appended to the end. For example, if the uploaded spreadsheet is named "Reaffirmation.xlsx," the Result File will be named "Reaffirmation – Result.xlsx."

Note: The user MUST click the **Validate and Submit** button for the data to be processed and updated on NSLDS.

Recently Uploaded Files

The Recently Uploaded Files section on the Spreadsheet Submittal tab displays the following data elements for files recently uploaded by the user's organization:

- Submittal Type
- File Name
- Processed Date and Time
- Upload by (user who uploaded the file and the date the file was uploaded)
- Organization Uploaded by (user's organization that uploaded the file)
- Total No. of Records that were in the file
- No. of Records that were processed in the NSLDS
- No. of Records with Errors

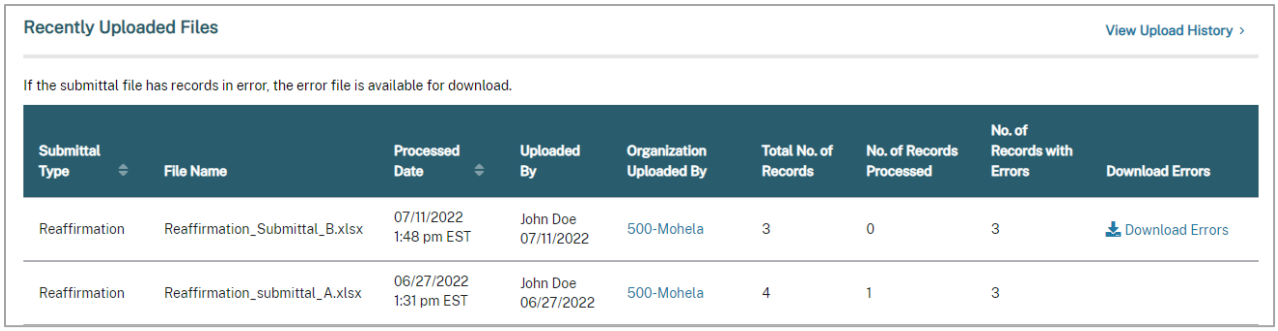

Figure 33: Spreadsheet Submittal Page – Recently Uploaded Files

If "Download Errors" is selected, the file will retain the same name as the uploaded file, with "- Results" added to the end of the filename. For example, if the submitted spreadsheet is named "Reaffirmation_Submittal.xlsx," the Results file will be named "Reaffirmation_Submittal - Results.xlsx."

Please note that the Results file is only available for the most recently uploaded Reaffirmation Submittal. For example, if a user uploads a Reaffirmation Submittal on Monday and then uploads another one the following Friday, only the Results file from the Friday submission will be available for download.

The Recently Uploaded Files section only displays submitted files from the past 30 days. To access older files, please navigate to the Search Upload History page using the **View Upload History** link in the Recently Uploaded Files section.

View Upload History

The View Upload History page allows users to search for submittal history for up to 10 years using the Search Upload History page. Users can search for a previously uploaded file using the following criteria:

- Submittal Type
- Upload Date From
- Upload Date To

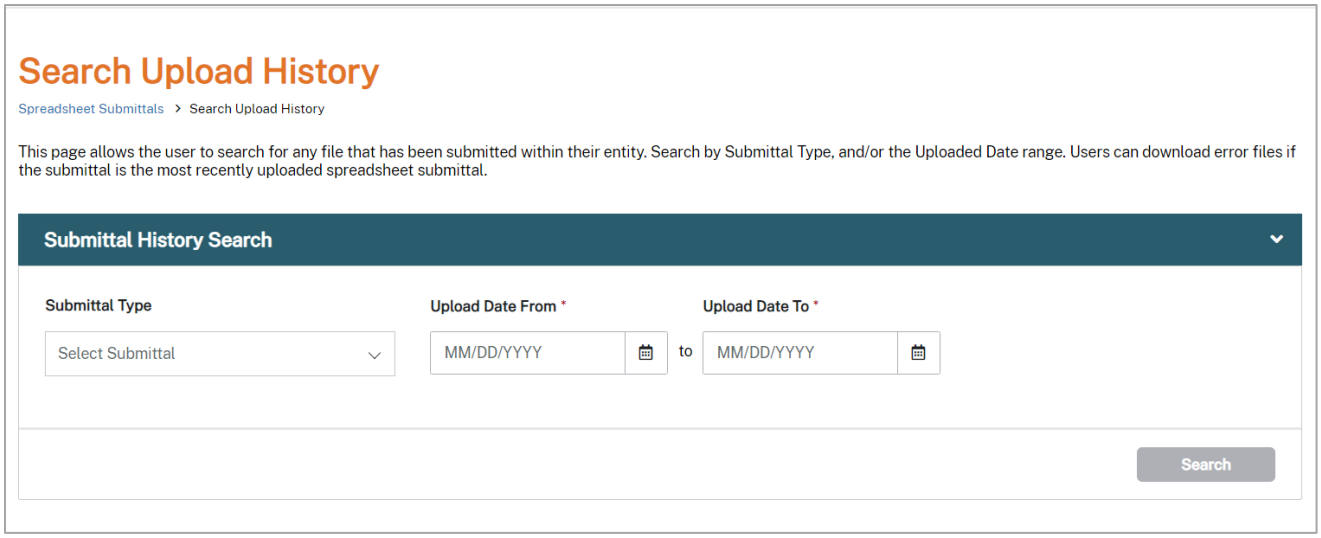

Figure 34: Search Upload History Page

Once the required fields have been completed, click **Search**. All submittal files uploaded by the organization that match the selected search criteria will be displayed.

Please note that the selected date range cannot exceed 12 months.

Working Errors

A	B	C	D	E	F	G
Student Current Social Security Number	Student Date of Birth	Student Current Last Name	Student Current First Name	Award ID	Loan Type	Loan Date
100663992	19700702	Student	Max		PC	20070607
999001234	18850101	Parent	Cindy	99988877S10G02340000	D1	20100207
966006789	19870405	Town	Ben		SF	20050101

Figure 35: Results File – Errors

All records will be validated using the edits described in Section 3.3, Record Layout – Reaffirmation Spreadsheet Submittal Files. Any errors identified during processing of the spreadsheet upload will be provided to the user online and included in the Results file.

Errors will appear in the first available column on the right side of the spreadsheet. Users may correct the data directly in the spreadsheet or Results file, or return to the original upload file to make the necessary updates.

Additionally, users may rename the Results file before resubmitting it to maintain a record of what has been submitted. Regardless of the approach used, the records in error must be updated and resubmitted to NSLDS for processing.

T	U
Aggregate Professional Combined Exceeded Amount	Error
	Student Current Social Security Number: 19 - Student Not Found.Award ID: 11 - Loan not found.

Figure 36: Results File – Error Column

During error correction, it may be necessary to remove a record from the file. While spreadsheet software may offer a "Clear" function, NSLDS does not recommend using it. If a record or row needs to be removed, the "Delete Row" function must be used to make sure all associated data is fully removed from the spreadsheet.

3.3 Record Layout – Reaffirmation Spreadsheet Submittal Files

The following section outlines the specifications for the Detail records included in the Reaffirmation Spreadsheet Submittal file. NSLDS has incorporated features commonly available in standard spreadsheet tools to create and submit Reaffirmation data. While the definitions of each field remain consistent with those available online, the formatting requirements in the spreadsheet submittal layout have been documented to reflect their use within a spreadsheet format.

This appendix describes the layout for each record in the Reaffirmation Spreadsheet File, as well as the fields within those records. Users must confirm both the accuracy of the reported data and the correct placement and coding of that data within the file.

Each field includes the following information:

- **Field Name –** Brief, descriptive title of a field
- **Description**—Short narrative definition of a field
- **Col**. (Column) – the column in the spreadsheet that contains a field (Column A, B, C, etc.)
- **Mandatory/Optional—**Instructions indicating whether a field must contain data other than spaces or zeroes are described below:
  - **Mandatory**—You must fill in this field for every record.
  - **Optional**—You may fill in this field if the information is available.
  - **Mandatory / Conditional**—You must fill in this field if certain conditions exist.

Index 1: File Type –Submittal Spreadsheet File		
Field Name	**Spreadsheet Location**	**Record Type**
Student Current Social Security Number	Column A	Detail Record
Student Date of Birth	Column B	Detail Record
Student Current Last Name	Column C	Detail Record
Student Current First Name	Column D	Detail Record
Award ID	Column E	Detail Record
Loan Type	Column F	Detail Record
Loan Date	Column G	Detail Record
OPEID	Column H	Detail Record
Indicator of Separate Loan	Column I	Detail Record
First Disbursement Date	Column J	Detail Record
Loan Amount	Column K	Detail Record
Interest Rate	Column L	Detail Record
Reaffirmation Date	Column M	Detail Record
Annual Exceeded Amount	Column N	Detail Record
Aggregate Undergraduate Subsidized Exceeded Amount	Column O	Detail Record
Aggregate Undergraduate Combined Exceeded Amount	Column P	Detail Record
Pre-OBBBA Aggregate Graduate/Professional Subsidized Exceeded Amount	Column Q	Detail Record
Pre-OBBBA Aggregate Graduate/Professional Combined Exceeded Amount	Column R	Detail Record
Aggregate Graduate Combined Exceeded Amount	Column S	Detail Record
Aggregate Professional Combined Exceeded Amount	Column T	Detail Record

Reaffirmation Submittal Spreadsheet File Detail Record

File Type	Reaffirmation Submittal		
Field Name	**Student Current Social Security Number**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory	Number	9	Column A
Description:	This basic component specifies the unique nine digit number assigned to a person who reaffirmed the loan.		
Comments:	1. First Name and Date of Birth (DOB) matches. *First Name* – Three of first four characters of first name on incoming record (excluding punctuation and spaces) match three of four characters of first name (excluding punctuation and spaces) in NSLDS (current or history), or alias matches exactly. The letters must match in the same sequence. If fewer than three characters, all characters must match; and *Date of Birth* – Year matches exactly; or – Year matches plus or minus one, with month matching exactly; or – Year matches plus or minus ten, with month and day matching exactly; or – Incoming DOB is real and NSLDS' DOB is one of the following plug dates: 19000101, 18991231, 18581117, 19581117, 19040404, 19600101, or 19??1111, where?? Can be any year. ***Note***: When NSLDS performs the analysis on the three of first four characters in first name or five of first seven characters in last name, the letters must match in the same sequence. For example, Nary and Mary would match, as "ary" is in same sequential order. So would Maty and Mary, as "May" is in the same sequential order.		
	2. Transposed first name and last name with DOB match. *Last Name* – Three of the first four characters of last name on incoming record (excluding punctuation and spaces) match three of first four characters of first name (excluding punctuation and spaces) in NSLDS (current or history); and *Date of Birth* – Year matches exactly; or – Year matches plus or minus one, with month matching exactly; or – Year matches plus or minus ten, with month and day matching exactly; or Incoming DOB is real and NSLDS' DOB is one of the following plug dates: 19000101, 18991231, 18581117, 19581117, 19040404, 19600101, or 19??1111, where ?? can be any year.		

3. Match on first initial of first name when NSLDS' first name is only an initial and no other first names exist in NSLDS.

First Name

- Incoming first name begins with same letter as NSLDS' first initial (a name that is an initial only or an initial followed by a period, not a comma, and no first name in history); and

Date of Birth

- Exact match and is not a plug date: 19000101, 18991231, 18581117, 19581117, 19040404, 19600101, or 19??1111, where ?? can be any year. (***Note**:* If both incoming and NSLDS have same plug date, this is considered an exact match.)

4. Match on first initial and part of last name with DOB match.

First Name

- First character of first name matches first character of first name or first initial (current or history); and

Last Name

- Five of first seven characters of last name (excluding punctuation and spaces) match five of first seven characters of last name (excluding punctuation and spaces) in NSLDS (current or history). If fewer than five characters, all characters must match; and

Date of Birth

- Year matches exactly; or
- Year matches plus or minus one, with month matching exactly; or
- Year matches plus or minus ten, with month and day matching exactly; or
- Incoming DOB is real and NSLDS' DOB is one of the following plug dates: 19000101, 18991231, 18581117, 19581117, 19040404, 19600101, or 19??1111, where ?? can be any year.
- For loans or grants made before 1-1-1997, incoming DOB is plug date and NSLDS DOB is a real date.

***Note**:* When NSLDS performs the analysis on the three of first four characters in first name or five of first seven characters in last name, the letters must match in the same sequence. For example, Nary and Mary would match, as "ary" is in same sequential order. So would Maty and Mary, as "May" is in the same sequential order.

5. Match on student SSN and a single loan is found using the non-student related identifiers. This loan was last reported on by the current provider.

When a default value for DOB is on the submittal file and the DOB on NSLDS is a real date, NSLDS will consider it a match as long as the name meets our current criteria. When a default value for First Name (i.e., NFN) is on the submittal file and the first name on NSLDS is a real name (i.e., *not* NFN), NSLDS will consider it a match as long as the DOB meets our current criteria. If the submittal file contains default values in *both* the DOB and First Name fields, we would *not* consider it a match.

	6. Soft Match Logic for matching to FFEL Program loans: The following fields must match: • Social Security Number • Loan type • School Code(six-digit) The following fields are then used in order to determine uniqueness: • School Branch Code(eight–digit) • Loan Date • Loan Period Begin Date • Loan Amount • ED Servicers Code
Error No.:	**Error Message:**
001	Required field
009	SSN Conflict
019	Student not found
Date Revised: July 08, 2022	

File Type	**Reaffirmation Submittal**		
Field Name	**Student Date of Birth**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory	Date	8	Column B
Description:	This basic component specifies the person's year, month and day of birth.		
Comments:	Provide the actual Date of Borrower's Birth Format (CCYYMMDD)		
Error No.:	**Error Message:**		
001	Required field		
003	Invalid Date		
012	Future Date not allowed		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Student Current Last Name**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory	Character	35	Column C
Description:	This basic component specifies the last name or surname by which a person is legally known.		
Comments:	Provide the Borrower's legal last name.		
Error No.:	**Error Message:**		
001	Required field		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Student Current First Name**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory	Character	35	Column D
Description:	This basic component specifies the first name by which a person is legally known.		
Comments:	Provide the Borrower's legal first name.		
Error No.:	**Error Message:**		
001	Required field		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Award ID**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Character	21	Column E
Description:	This basic component specifies a unique identifier for a financial award across programs and systems, and across academic years.		
Comments:	Award ID must be provided if loan identifier columns F, G, H, I are blank.		
Error No.:	**Error Message:**		
004	Permitted value violation		
010	Award being serviced by another provider		
011	Loan not found		
013	Loan matches to multiple loans on database		
020	Required field when other field(s) on record are not populated.		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Loan Type**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Character	2	Column F
Description:	This basic component specifies the loan type of the reaffirmed loan.		
Comments:	• Provide one of the following loan types: FDLP: 'D0', 'D1', 'D2', 'D3', 'D4', 'D8' FFEL: 'SF', 'SL', 'SU', 'GB', 'PL', 'RF' • Loan Type must be provided if Award ID (column 'E') is blank. • If Loan Type is provided Loan Date, Indicator of Separate Loan and OPEID must also be provided.		
Error No.:	**Error Message:**		
004	Permitted value violation		
006	Required field if another field on record is reported		
010	Award being serviced by another provider		
011	Loan not found		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Loan Date**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Date	8	Column G
Description:	Date when the reaffirmed Direct loan was originally disbursed or date when a FFEL Program loan was originally guaranteed.		
Comments:	• Format (CCYYMMDD) • Loan Date must be provided if Award ID (column 'E') is blank. • If Loan Date is provided Loan Type, Indicator of Separate Loan and OPEID must also be provided.		
Error No.:	**Error Message:**		
003	Invalid date		
006	Required field if another field on record is reported		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**OPEID**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Character	8	Column H
Description:	An eight-digit code identifying the original school at which the student was enrolled, or accepted for enrollment, when the loan was made.		
Comments:	• Use the originating school code on NSLDS • OPEID must be provided if Award ID (column 'E') is blank. • If OPEID is provided Loan Type, Loan Date and Indicator of Separate Loan must also be provided. • Must be a valid School Code and School Branch Code combination		
Error No.:	**Error Message:**		
004	Permitted value violation		
006	Required field if another field on record is reported		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Indicator of Separate Loan**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Character	1	Column I
Description:	An indicator used to differentiate among multiple loans of the same type with the same date of guaranty for the same borrower.		
Comments:	• Indicator of Separate Loan must be provided if Award ID (column 'E') is blank. • If Indicator of Separate Loan is provided Loan Type, Loan Date and OPEID must also be provided.		
Error No.:	**Error Message:**		
006	Required field if another field on record is reported		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**First Disbursement Date**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory	Date	8	Column J
Description:	The date on which the reaffirmed loan was initially disbursed		
Comments:	• Report the actual Date of Disbursement. • Format (CCYYMMDD)		
Error No.:	**Error Message:**		
001	Required field		
003	Invalid date		
012	Future date not allowed		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Loan Amount**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory	Number	6	Column K
Description:	This basic component indicates the specific award amount to the recipient.		
Comments:	• For Direct Loans, use Financial Award Amount reported from COD. • For Direct Loans, if the Financial Award Amount is adjusted upward or downward, the same should be reported to NSLDS. • For FFEL Program loans, use Guaranty Amount prior to any cancellations.		
Error No.:	**Error Message:**		
001	Required field		
002	Invalid number		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Interest Rate**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory	Number	5	Column L
Description:	This basic component represents the applicable interest rate that can be charged for the loan.		
Comments:	• Provide the statutory interest rate. • If loan has a variable rate, provide the variable rate at the time of reporting. • Implied decimal with implied decimal point between second and third places. Format nnnnn. • Degree of accuracy represented by three decimal places (e.g., for 10.45%, enter 10450, and for 5% enter 05000).		
Error No.:	**Error Message:**		
001	Required field		
002	Invalid number		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Reaffirmation Date**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory	Date	8	Column M
Description:	The date the servicer receives the student's signed reaffirmation agreement.		
Comments:	• Format (CCYYMMDD) • Report the reaffirmation date stored on the data provider system. • Must be later than first disbursement date.		
Error No.:	**Error Message:**		
001	Required field		
003	Invalid date		
004	Permitted value violation (Returned if earlier than first disbursement date)		
012	Future date not allowed		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Annual Exceeded Amount**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Amount	6	Column N
Description:	The dollar amount of the reaffirmed loan that exceeds the annual loan borrowing limits.		
Comments:	• Provide whole dollar amount. • Annual Exceeded Amount must be provided, if columns O, P, Q, R, S or T are to be left blank.		
Error No.:	**Error Message:**		
002	Invalid number		
020	Required field when other field(s) on record are not populated		
Date Revised: April 26, 2026			

File Type	Reaffirmation Submittal		
Field Name	**Aggregate Undergraduate Subsidized Exceeded Amount**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Number	6	Column O
Description:	The dollar amount of the reaffirmed loan that exceeds the undergraduate subsidized aggregate loan limit.		
Comments:	• Provide whole dollar amount. • Aggregate Undergraduate Subsidized Exceeded Amount must be provided, if columns N, P, Q, R, S, or T are to be left blank.		
Error No.:	**Error Message:**		
002	Invalid number		
020	Required field when other field(s) on record are not populated		
Date Revised: April 26, 2026			

File Type	Reaffirmation Submittal		
Field Name	**Aggregate Undergraduate Combined Exceeded Amount**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Number	6	Column P
Description:	The dollar amount of the reaffirmed loan that exceeds the undergraduate combined aggregate loan limits.		
Comments:	• Provide whole dollar amount. • Aggregate Undergraduate Combined Exceeded Amount must be provided, if columns N, O, Q, R, S or T are to be left blank.		
Error No.:	**Error Message:**		
002	Invalid number		
020	Required field when other field(s) on record are not populated		
Date Revised: April 26, 2026			

File Type	Reaffirmation Submittal		
Field Name	**Pre-OBBBA Aggregate Graduate/Professional Subsidized Exceeded Amount**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Number	6	Column Q
Description:	The dollar amount that exceeds the pre-OBBBA graduate/professional subsidized aggregate borrowing limits.		
Comments:	• Provide whole dollar amount. • Pre-OBBBA Aggregate Graduate/Professional Subsidized Exceeded Amount must be provided, if columns N, O, P, R, S, or T are to be left blank.		
Error No.:	**Error Message:**		
002	Invalid number		
020	Required field when other field(s) on record are not populated		
Date Revised: April 26, 2026			

File Type	Reaffirmation Submittal		
Field Name	**Pre-OBBBA Aggregate Graduate/Professional Combined Exceeded Amount**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Number	6	Column R
Description:	The dollar amount of the reaffirmed loan that exceeds the pre-OBBBA graduate/professional combined aggregate loan limits.		
Comments:	• Provide whole dollar amount. • Pre-OBBBA Aggregate Graduate/Professional Combined Exceeded Amount must be provided, if columns N, O, P, Q, S or T are to be left blank.		
Error No.:	**Error Message:**		
002	Invalid number		
020	Required field when other field(s) on record are not populated		
Date Revised: April 26, 2026			

File Type	Reaffirmation Submittal		
Field Name	**Aggregate Graduate Combined Exceeded Amount**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Number	6	Column S
Description:	The dollar amount of the reaffirmed loan that exceeds the graduate combined aggregate loan limits.		
Comments:	• Provide whole dollar amount. • Aggregate Graduate Combined Exceeded Amount must be provided, if columns N, O, P, Q, R or T are to be left blank.		
Error No.:	**Error Message:**		
002	Invalid number		
020	Required field when other field(s) on record are not populated		
Date Revised: April 26, 2026			

File Type	Reaffirmation Submittal		
Field Name	**Aggregate Professional Combined Exceeded Amount**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Number	6	Column T
Description:	The dollar amount of the reaffirmed loan that exceeds the professional combined aggregate loan limits.		
Comments:	• Provide whole dollar amount. • Aggregate Professional Combined Exceeded Amount must be provided, if columns N, O, P, Q, R or S are to be left blank.		
Error No.:	**Error Message:**		
002	Invalid number		
020	Required field when other field(s) on record are not populated		
Date Revised: April 26, 2026			