

Participating in FSA Systems

All schools that participate in the Federal Student Aid programs must be able to exchange student and other data through the Department's electronic systems. This chapter discusses the major FSA systems that are used to track the student's eligibility, payments, and cumulative aid received, and to adjust school authorizations.

OVERVIEW OF FSA SYSTEMS, WEB SITES, AND SOFTWARE

CHAPTER 2 HIGHLIGHTS

There are many different kinds of data exchanges between schools and FSA systems, but virtually all of them are conducted over the Internet. The key student records that your school is required to share with the Department are

- the Institutional Student Information Record (ISIR) generated by the Central Processing System (CPS), which contains student data from the FAFSA and other federal databases,
- the “common record” for the Common Origination and Disbursement (COD) system, which contains award and payment information for FSA grants and Direct Loans,
- the Enrollment Monitoring Report through the National Student Loan Data System (NSLDS), which is used to establish a student's eligibility for in-school loan deferments (even if your school does not offer FSA loans), and
- the Transfer Monitoring Report through NSLDS, which is used to track aid that may have been received by a transfer student at a previous school.

Individual student records are typically combined into “batch files” for convenience. To exchange these batch files with FSA systems, you will need to enroll for an electronic mailbox or “Destination Point” at the Student Aid Internet Gateway (SAIG), which will be our first topic. The advantage of batch files is that they make it easy to submit data for many students at one time, since they can usually be generated from databases kept at your school.

Traditionally, schools have used local PC or mainframe software to view and correct student records such as the ISIR and COD common record. We'll discuss some of your systems and software options in the next chapter.

In recent years, it has also become possible for schools to view and edit these records directly on the Web. Therefore, you'll also need to enroll for access to the CPS, COD, and NSLDS Web sites, as described later in this chapter. Using a Web site rather than submitting a batch file may be practical if you only need to report for a small number of students, for instance, reporting recent transfer students to NSLDS.

- Enrolling in SAIG
 - SAIG Mailbox/Destination Point used for student records ((ISIRs and COD Common Records, DL & NSLDS reports)
 - School must designate Destination Point Administrator (DPA)
 - DPA must sign and submit SAIG enrollment form
 - Also use SAIG Enrollment Site to sign up for eCDR packages, FISAP (Campus-Based schools), CPS on-line access, and NSLDS on-line access
- Using the SAIG site to enroll in other FSA systems
 - FAA Access to the CPS
 - NSLDS
- Enrolling in COD
 - School must designate COD Security Administrator
 - Contact COD School Relations
- Enrolling in the G5 payment system
- Enrolling in eZ-Audit
- Enrolling in the eMPN Web site
- Surveys & reports
 - IPEDS
 - Campus Security
 - Equity in Athletics

Beginning Direct Loans participation

Send your e-mail request to CODSupport@acs-inc.com, and include:

- Name of the school
- Address including city, state and zip code
- Person requesting participation (Financial Aid Director or an official listed on the E-App), with e-mail and phone number of the official
- OPEID, COD ID, and DUNS number
- Request for Federal School Code (if not yet assigned)

Guarantee agency listing

To find a list of guaranty agencies, organized by the state for which they are the designated guarantor and listing any other states they serve, visit the Department’s Education Resource Organizations Directory of State Guaranty Agencies at wdcrobcolp01.ed.gov/Programs/EROD/org_list.cfm?category_cd=SGA

College Navigator Web site

Student enrollment, default rates, crime statistics, and other information provided by the school through the IPEDS surveys is used to populate the College Navigator Web site, which enables prospective students and their parents to search and compare characteristics of postsecondary schools..

The College Navigator site is maintained by the National Center for Education Statistics: nces.ed.gov/collegenavigator/

Receiving FSA funds

To receive FSA funds (other than FFEL loan funds), your school will also need to enroll in the Department’s G5 payment system. Drawing funds from G5 and paying students will usually be the responsibility of your business or fiscal office.

Schools that participate in the Campus-Based programs also need to enroll in the *eCampus-Based* Web site to report prior-year data and to apply for funds for the coming year.

Beginning participation in Direct Loans

If your school has applied to participate in the Direct Loan Program and has been approved (as indicated on the PPA), you must send an e-mail request to the COD School Relations Team to begin actively participating in the Direct Loan Program (see sidebar).

If you are enrolling an additional location for its own DL code separate from the main campus DL code, you must first obtain a unique DUNS number for the additional location. You must also ensure that the location and its DUNS number have been reported through the E-App, and that your school has received ED approval for the location. (If you do not have a DUNS number for a location, you can contact Dun & Bradstreet at 1-800-333-0505 to have a number assigned.)

If everything is in order, your school will receive a Welcome Letter which will include a Direct Loan Code and will explain the next steps in the process.

Beginning participation in FFEL

If your school has elected to participate in the FFEL programs and has been approved (as indicated on the PPA), you should contact one or more guaranty agencies that serve the state in which the school is located.

Guaranty agencies will provide information on their application process, any forms needed to enroll in their electronic services, and details of the training and other services they provide.

Other Web data exchanges

Schools must use electronic processes to submit and receive school performance data with the Department, such as the *eCDR* process for electronic delivery of annual cohort default rate information. (Also note that your school is required to submit audits and financial information through the *eZ-Audit* Web site; your school was required to enroll in this site as part of its initial application for eligibility.)

Finally, schools need to use other Department Web sites to report information that is not directly related to the FSA programs:

- *IPEDS surveys*. Student enrollment, graduation rates, and other school characteristics.
- *Campus Security report*. Annual report of crimes committed on the school’s campus.
- *Equity in Athletics report*. Participation rates, financial support, and other information on men’s and women’s intercollegiate athletic programs.

ENROLLING IN SAIG

Purpose

By enrolling to participate in the **Student Aid Internet Gateway (SAIG)**, your school can begin to exchange student data electronically with FSA systems through one or more SAIG Mailboxes (Destination Points). Your SAIG enrollment also controls access to several FSA Web sites, such as the CPS and NSLDS Web sites (*FAA Access to CPS* and *NSLDS Professional Access*). See the following sections for CPS and NSLDS options.

How it works

Your school determines which services it needs and which staff to enroll as Destination Point Administrators (DPAs). Your school must designate a Primary DPA. This individual is the only person within the organization who may enroll other organizational staff for additional SAIG destination points (mailboxes) and associated services.

The Primary DPA can use the SAIG Enrollment Web site to add or remove users, edit information about the entity, or change the entity's enrollment in various SAIG services. The Primary DPA may choose to enroll additional DPAs with individual mailboxes for each service or function or combine services and functions within a single SAIG Mailbox.

How to enroll in SAIG

To sign up for an SAIG Mailbox, go to the SAIG Enrollment home page and select *Enroll for SAIG Mailbox*. You will need the following information

- your school's OPEID number, Federal School Code, and Direct Loan code (if participating in Direct Loans). The OPEID is shown on your school's Program Participation Agreement (PPA) or ECAR, which can be viewed on the E-App site.
- name, address, Social Security Number (SSN), and date of birth for each Destination Point Administrator.

After completing the on-line enrollment process, you will be instructed to print, complete and sign the enrollment signature documents. Be sure

- each DPA reads and signs the *Responsibilities of the Destination Point Administrator* statement.
- you have obtained the necessary signatures for the responsibilities section of the Certification form. By signing this form, your school certifies that each DPA will follow the security requirements for permitting other people to use his/her destination point. (Your President, CEO, Chancellor, or equivalent persons can designate another person to be your school's responsible authorizing official.)

SAIG Enrollment

To complete your SAIG Enrollment Form go to:
www.fsaweбенroll.ed.gov

For assistance, contact:
CPS/SAIG Customer Service:
1-800-330-5947



Mail SAIG Enrollment Forms

CPS/SAIG Technical Support
P.O. BOX 4429
Iowa City, IA 52244-4229

or overnight to:
CPS/SAIG Technical Support
2400 Oakdale Blvd.
Coralville, IA 52241



DPA and NSLDS

Only the DPA for a destination point can access the NSLDS Web site using the TG number for that mailbox. Other users of that mailbox have access to all of the batch files sent to that mailbox, including Enrollment and Transfer Monitoring reports.

A DPA can enroll additional staff in NSLDS Online by going to the SAIG Enrollment Web site and selecting "Add Another NSLDS OnLine User." Note that each additional NSLDS user will have his or her own SAIG Mailbox and TG number, and will be the DPA for that Mailbox.

<https://www.fsaweбенroll.ed.gov>

Other SAIG users

In addition to participating schools, the following entities use SAIG mailboxes to exchange data with ED:

- Third-party servicers
- FFEL guaranty agencies or their servicers
- FFEL lenders or and servicers

Services available through your SAIG mailbox

You may enroll for the following services through the SAIG Web site using your school's OPEID or other identifier (as indicated):

- **Central Processing System**
[Federal School Code] Submit initial FAFSAs, FAFSA corrections and/or receive ISIRs
- **Pell Grant Processing (COD System)**
[Pell code] Submit and receive Pell Grant payment data
- **Direct Loan Processing (COD system)**
[Direct Loan code] Submit and receive Direct Loan award/payment data
- **Direct Loan Servicing**
[Direct Loan code] Submit and receive Direct Loan reports
- **Direct Loan Borrower Delinquency Report**
[Direct Loan code] Receive Direct Loan Borrower Delinquency Report
- **NSLDS Batch**
[OPEID] Submit and receive NSLDS batch files: Financial Aid History/Transfer Student Monitoring, Enrollment Roster Files (formerly known as SSCRs), Perkins Loan data
- **NSLDS eCDR**
[OPEID] Receive the electronic Cohort Default Rate report
- **NSLDS Professional Access**
[OPEID] Web site to update NSLDS information: Loan History, Pell Grant, Enrollment History, Overpayment History, Enrollment Reporting Schedule, Data Provider Schedule, On-line Reports, Transfer Monitoring, and Origination Contacts. Schools also have an option to select Enrollment Access and /or Overpayment Updates .
NOTE: Only the DPA for a mailbox can have access to NSLDS On-line. so you will have to create a separate SAIG Mailbox for each staff member who needs on-line access to NSLDS.
- **FISAP/eCampus-Based**
[OPEID] Participate in Campus-Based Programs

Adding SAIG Users to an SAIG Mailbox

The DPA can give multiple individuals (SAIG Users) access to the SAIG mailbox by obtaining signatures on the SAIG User Agreement (see Attachment B, SAIG Enrollment Form).

Access to the data files in your SAIG mailbox(es) is controlled through your local software (e.g., EDConnect, or equivalent software) as discussed in Chapter 3.



Mail the completed documents to CPS/SAIG (see sidebar on previous page for address).

CPS/SAIG Customer Service will contact your school with the processed enrollment information and TG Number for that Mailbox (Destination Point.). The DPA will also receive the processed enrollment information by mail or e-mail. DPAs must contact CPS/SAIG Customer Service to activate the TG Number for that Mailbox (Destination Point).

SAIG User Agreements must be kept on file at your school.

Adding or updating SAIG mailbox information

To add a new Destination Point (SAIG mailbox with assigned TG Number) or designate a new individual as DPA, you will need to submit a new SAIG enrollment form. Signature pages are also required when changing authentication information (SSN, date of birth, password), enrolling for eCDR services, and adding or changing services if the destination type is listed as "Third Party Servicer."

You may use the SAIG Web site to modify existing services for a destination point, change demographic information, delete a destination point, or enroll for a test mailbox identification number. (The SAIG Web site can also be used to update enrollment information for other Web services, such as the CPS and NSLDS Web sites, as described later in this chapter.)

ENROLLING IN FAA ACCESS TO CPS

Purpose

The *FAA Access to CPS* Web site enables you to view and correct aid application information for students who are considering attending your school. (FAA stands for “Financial Aid Administrator.”) In addition, you can use this site to enter FAFSA or Renewal FAFSA information for a student, review or analyze verification data, and perform “Return of Title IV Aid” calculations for students who withdraw from your school.

How it works

The **Central Processing System (CPS)** is used

- to collect and verify the information that the student submits on the *Free Application for Federal Student Aid* or *FAFSA on the Web*,
- to calculate the Expected Family Contribution (EFC) that you use to award FSA funds, and
- to check certain information on the application against several major federal databases, including Social Security, Selective Service, Immigration (Department of Homeland Security), and the National Student Loan Data System (NSLDS).

The student’s application information is sent to your school in the form of an Institutional Student Information Record (ISIR), which includes comments (based on CPS review of the application information) and the student’s financial aid history from NSLDS. This electronic document serves as the basis for any later corrections or adjustments.

How to enroll in FAA Access to CPS

Your school must obtain an SAIG Mailbox as described in the previous section. Once the SAIG Mailbox has been established, the Destination Point Administrator (DPA) assigned to the mailbox that is used to send and receive FAFSA and ISIR correction data will automatically have access to the *FAA Access to the CPS* Web site.

Enrolling Additional Users on FAA Access to CPS

Using the TG number for the Mailbox that is used to exchange CPS data for your school, the DPA can set up access for additional users from the SAIG enrollment site. The DPA has the option to enroll new users with the same access rights as the DPA (owner of the TG number, who always has full rights) or the option to choose specific processing year cycles and level of access (read or write). *Read* access means that the user can view but not change data, while *Write* access enables a user to change the data. If your school has multiple locations with different Federal School Codes, the DPA can limit which campuses the user can access in order to view, add and/or update records.

FAA Access to CPS

FSA User ID and Password

Beginning in May 17, 2009, users will be issued a new FSA User ID and will establish a password. (Previously, CPS users logged in with a PIN.) Be sure that you enter a valid e-mail address for the person you are adding on the demographic information page. An e-mail containing the FSA User ID will be sent to that address.

The DPA must complete and print an *FAA User Statement* for each employee to be granted CPS Web access. Your school must keep a copy of the FAA User Agreement in its files. To add multiple users, a DPA must return to the “Add a new FAA User” screen and repeat this process.

Newly enrolled users will receive an e-mail message containing a link to the online enrollment system. During the enrollment process the user will select and respond to several challenge questions and establish a password. Once enrollment is complete, the user will be e-mailed his or her FSA User ID.

Changing an existing FAA user or user rights

A DPA can also use the SAIG Enrollment site to make changes to information and access rights for existing users. Select the “Enroll for FAA Online Access” icon on the first page and provide the TG number for the mailbox used to send and receive FAFSA and ISIR correction data. By selecting the “View/Change an Existing FAA User or User Rights” tab, you can begin to make the changes to your SAIG enrollment form. Once you have updated the record, you can select additional users to change/update if needed.

ENROLLING IN THE COMMON ORIGATION & DISBURSEMENT SYSTEM (COD)

Purpose

The **Common Origination & Disbursement System (COD)** enables your school to set payment amounts and payment dates for students who are eligible to receive FSA grants (Pell, ACG/SMART, TEACH) and Direct Loans.

How it works

You may send new and updated student records to the COD system by sending batch files through your SAIG mailbox, or create or update records on the COD Web site.

You can use the COD Web site to view award/disbursement records (for FSA grants and Direct Loans) that your school has transmitted to the COD Processor, as well as other documents and reports processed by COD.

Enrolling in the COD Web site

Your school must submit a written request to the COD School Relations Center to establish one or more Security Administrators with the highest level of access (“Level 5,” see below) to the COD Web site. The request must be on your school’s letterhead (see box on next page for required information).

COD School Relations will send a user name and password to the e-mail address that you provided in the request letter. For security reasons, the user name and password will be sent in separate e-mail notifications. This password is sensitive information and should not be shared with anyone.

A COD Security Administrator can create new User Profiles on the COD Web site (under the “User” menu) to give access to other users at your school. Your COD Security Administrator creates a temporary password which is automatically sent to each new user via e-mail. New users should use the temporary password to log into the COD Web site and then update/modify this password.

The Security Administrator can set different user levels for COD Web site users. Security levels range from 1 to 5.

- *Level 1* can perform credit check requests.
- *Level 2* can only “view” information.
- *Levels 3, 4, and 5* can create and update person (student/parent borrower), awards and disbursements, order and request school correspondence, request Pell Grant Administrative Relief, update school report options for Direct Loans, and update School Balance Confirmation for Direct Loans.



COD Web site features

- view, update, and create other school users
- view, update, and create award and disbursement data
- view reconciliation and drawdown information
- reset COD passwords, update and lock out users
- add and edit messages

COD School Relations

1-800-848-0978
or
codsupport@acs-inc.com.

Security Administrator information

- School name and COD ID (for your school's COD ID, contact the COD School Relations Center)
- Security administrator's first and last name, job title, work address, phone, fax, and e-mail
- Security administrator's signature
- Approving authority's name, title, work telephone number, e-mail address, and signature (this must be a different and higher-ranking school official unless here is no higher-ranking school official than the security administrator)
- A "keyword" of no more than 20 characters that can be used to identify the user if he or she forgets the Web site password
- School's Third-Party Servicer (optional)



Mail the signed security administrator request letter (printed on your school's letterhead) to:

U.S. Department of Education
Attn: COD Web Access
COD School Relations Center
P.O. Box 9003
Niagara Falls, NY 14302

Deactivation of Security Administrator ID

Your security administrator ID will be deactivated if you do not:

- Reset a temporary password within a 24-hour period;
- Access the COD Web site for a consecutive 6-month period following the first visit and change of temporary password; or
- Access the COD Web site for a consecutive 3-month period following the last visit of a user who has logged onto the COD Web site more than one previous time.

You can reactivate your security administrator ID by contacting COD School Relations.

Only a Security Administrator (Level 5) can add and update processing options, create new users, update user profiles, lock/unlock users, reset user passwords, and add, edit, and delete school messages.

The Security Administrator can also update the Direct Loan Officer contact information/ mailing address and the Pell Grant Officer contact information/ mailing address. However, updates to the school name; address (including any additional locations); and President, Chief Financial Officer, and Financial Aid Administrator information, must be made through an update to the E-App.

ENROLLING IN NSLDS PROFESSIONAL ACCESS

Purpose

Schools participating in the FSA programs must use NSLDS to track the grant and loan amounts received by a transfer student at other schools to ensure that the student does not exceed annual or aggregate award limits.

NSLDS is also used to track the enrollment status of student loan borrowers. This information is shared with lenders for purposes of loan deferment. (A student who is attending a postsecondary school at least 1/2-time is usually eligible for in-school deferment.)

How it works

The **National Student Loan Data System** is a comprehensive database of students and parents who have received FSA grants (Pell, ACG/SMART, TEACH) or loans (Perkins, Stafford, PLUS). The financial aid history and enrollment status of FSA recipients is reported to NSLDS by schools, lenders, and guaranty agencies. All schools participating in FSA programs must have at least one destination point for NSLDS services that includes on-line enrollment reporting.

The Central Processing System (for the FAFSA) retrieves the student's financial aid history from NSLDS and adds it to the ISIR that is sent to the school so that a financial aid administrator can determine if the student has received aid at other schools that must be counted towards the annual or aggregate award maximums.

However, note that your school is also required to send identifying information for transfer students to NSLDS, so that the NSLDS system can notify schools of aid payments that had not been recorded by NSLDS at the time of the ISIR match. In some cases, you may also need to use the NSLDS Web site to check the student's records to resolve conflicting information.

A school must report the enrollment status for all FSA borrowers at the school, even if the student's FSA loans were awarded at another school. Enrollment status reporting is very important because it ensures that the student qualifies for in-school deferment on loan repayment. Therefore, schools are required to complete a Student Status Confirmation Report (SSCR) on a regular basis. Many schools arrange for the enrollment reporting function to be handled by a third party.



.....
 NSLDS Web site, Customer Service Center (CSC)

NSLDS Professional Access
 (secure connection)
<https://www.nsls.ed.gov>

1-800-999-8219, Monday through
 Friday from 8 a.m. to 9 p.m. ET.

ENROLLING IN THE G5 PAYMENT SYSTEM

Purpose

The G5 payment system is used to request and receive funds, report expenditures, adjust drawdowns, and access current grant and payment information. Your school must establish a User ID with G5 to draw and receive Federal Student Aid funds.

How it works

Schools request federal cash electronically using the G5 Web site, ED's portal page for grant administration. Before you can use G5, your school must be registered with the Department and have received a grant award. To begin using the G5 payment system, you must provide your school's DUNS Number, provide bank account information, and obtain a G5 User ID and Password.

The grant award number

The grant award number is a unique, eleven-character number that identifies each grant award issued by a specific office to a specific grantee. You will need to request and return all ED funds by grant award number.

Providing bank information

Funds requested from G5 will be transmitted to the payee's bank account using either the Automated Clearing House (ACH) or the FEDWIRE transmission method. A payee designates its method of transmission when providing its bank account information.

ACH users must complete a Direct Deposit Sign-Up Form (SF1199A), which can be obtained from the bank or the G5 Hotline. (The bank must complete and sign Section 3). Fedwire Users must complete Fedwire Sign-up forms, containing signatures of both the payee and bank officials.

The school must send a copy of the Grant Award Document with a cover letter (written on official letterhead) requesting the new bank account (or change to bank account information) to the Office of Chief Financial Officer, Department of Education. The letter must include the payee DUNS number, e-mail address (if available) for the person to receive automated notification, and original signature and phone number of the person requesting the bank information must.

Obtaining a G5 User ID and Password:

To request a G5 User ID and Password from the Department of Education, submit an External Access Security Form, which is available from the e-Payments Web site (see sidebar). The Department will issue GAPS User IDs and Passwords to those individuals authorized by the payee to access GAPS for requesting funds or reporting expenditures.



A school uses the G5 payment system to request funds for --

- Pell Grants
- ACG/SMART Grants
- TEACH Grants
- the Campus-Based programs (FSEOG, Perkins, and Federal Work-Study)
- Direct Loans (Subsidized, Unsubsidized, and PLUS)

G5 references

Web site:
<http://e-grants.ed.gov/egHome.asp>

G5 Payee Hotline
1-888-336-8930

G5 Production System External User
Access requests to:
Fax: 202-401-0006

G5 User ID and Password Sign-Up External Access Security Form

<http://e-grants.ed.gov/gapsweb/download/externalaccessform.htm>
(see Appendix D of the GAPS Payee Guide for a copy of SF1199A).

Bank account requirements

The bank account(s) into which ED transfers FSA funds must be federally insured or secured by collateral of value reasonably equivalent to the amount of FSA program funds in the account. A school generally is not required to maintain a separate account for each FSA program; however, it may establish multiple accounts.

The school must identify that FSA funds are maintained in the account by including the phrase "federal funds" in the account name.



IPEDS Surveys

Schools that participate in the FSA programs are required to respond to Integrated Postsecondary Education Data System (IPEDS) surveys in a timely and accurate manner. You complete the survey the August after you register. The surveys collect data on:

- Institutional Characteristics
- Finance, Student Financial Aid, and Human Resources
(Employees by Assigned Position, Salaries, etc.)
- Enrollment, Completion, and Graduation Rates

The keyholder is the person responsible for ensuring that all data are submitted accurately and that all surveys are locked. (There is only one keyholder per school, but the keyholder can generate additional User IDs and passwords for up to 6 people who can enter data.)

If your school is not already registered and submitting IPEDS surveys, upon gaining eligibility it must send an e-mail to the IPEDS Helpdesk (see below) and request to be added to the IPEDS Universe. The e-mail should include the school's OPEID and address of its main campus; mailing address (if different) and phone number; the name and title of its chief administrator (CEO); and the name, phone, and e-mail for the keyholder.

**http://nces.ed.gov/IPEDS/submit_data/
HELP Desk (1-877-225-2568 or ipedshelp@rti.org)**

Campus Crime Reporting

Schools are required to submit an annual statistical report to ED on campus crimes. The survey data is collected through the Department's Campus Crime and Security Web site (requires password and User ID):
surveys.ope.ed.gov/security

More detailed information on campus crime reporting and the Annual Security Report are provided in the *Handbook for Campus Crime Reporting*, which is available at

www.ed.gov/admins/lead/safety/campus.html

The *Handbook* defines the categories of crime and procedures for reporting them, as well as the requirements for timely warnings and maintenance of a daily crime log.

Each year in the late summer, a letter and a registration certificate from the U.S. Department of Education are sent to the institution's president or chief executive officer. The certificate includes the User ID and password needed to access the Campus Crime and Security Survey Web site.

EADA on the Web

Coeducational schools that participate in the FSA programs and have an intercollegiate athletic program must submit an annual report on athletic participation and financial support. This is referred to as the Equity in Athletics Disclosure Act (EADA) report.

Each year in August, a letter and registration certificate are sent to the institution's president or chief executive officer. The certificate includes the User ID and password needed to access the EADA Survey, and the due date for completion of the survey.

The survey data is submitted at:
<http://surveys.ope.ed.gov/athletics>

For help with this site, contact:
eadahelp@westat.com

Prospective students, their families, and the public can view the EADA reports for participating schools on the Web at: **<http://ope.ed.gov/athletics/>**