

**EDEExpress Guidance for Annual Loan Limit Increases for Certain  
Direct Unsubsidized Loans  
Attachment #2 to DLB-08-16**

Packaging and Direct Loan functionality in all available versions of EDEExpress for Windows 2008-2009 (and in the upcoming Release 3.0, available on June 30, 2008) will continue to calculate subsidized and unsubsidized loan awards according to the loan limits defined prior to the enactment of the Ensuring Continued Access to Student Loans Act of 2008 (ECASLA), Pub. L. 110-227.

The workaround information in this document provides a solution for EDEExpress 2008-2009 users who want to update Packaging records and originate and disburse Direct Loans according to the increased loan limits defined by the ECASLA. These loan limit changes are effective for loans first disbursed on or after July 1, 2008 (that is, loans with an earliest disbursement date on or after July 1, 2008).

*Note:* If you do not use the EDEExpress 2008-2009 Packaging or Direct Loan modules, you can disregard the information in this attachment.

**Packaging Guidance**

EDEExpress 2008-2009 Packaging users can manually adjust subsidized and unsubsidized Direct Loan awards to the increased loan limits defined by the ECASLA. This can be accomplished by modifying loan award amount(s) on the Awarded Funds dialog box (accessible from the Awards tab within a student record).

Packaging users should note the following considerations:

- The Package and Repackage processes will not award Direct Loan subsidized or unsubsidized loans according to the ECASLA loan limits. If you package or repackage a student record, Direct Loan awards will be packaged according to pre-ECASLA loan limits.
- You **cannot** import Packaging Direct Loan awards that exceed pre-ECASLA loan limits into the Direct Loan module to create origination records.
- If you adjust loan awards on packaging records, you may want to consider reprinting award letters for your students.

**Direct Loan Guidance**

Current and pending EDEExpress 2008-2009 versions (including Release 2.0 and the upcoming Release 3.0) will not allow you to originate a single loan record at ECASLA loan limits. Consequently, EDEExpress Direct Loan users should originate new loans to accommodate students who have additional loan eligibility as a result of the increased loan limits defined by the ECASLA.

## **Attachment #2 to DLB-08-16, Page 2**

For example, if you have an existing student with accepted subsidized and unsubsidized loan awards in EExpress and you determine the student is eligible for an additional unsubsidized loan of \$2000 under ECASLA loan limit increases, you should originate a new unsubsidized loan record for \$2000 with an earliest disbursement date on or after July 1, 2008.

**Note:** The Common Origination and Disbursement (COD) System will begin accepting additional loan awards to accommodate the ECASLA loan limit increases on June 29, 2008. You should not export new loan records you have created to cover ECASLA loan award increases until after June 28, 2008.

EExpress Direct Loan users should monitor existing loan awards before originating new loans and ensure overall eligibility is not being exceeded. We recommend you run the List-Loan Eligibility report (**File, Print, Direct Loan**) on a regular basis to assist you in analyzing your students' current loan eligibility levels. This report enables you to print all the fields in EExpress affecting a student's loan eligibility for Direct Subsidized Loans and Direct Unsubsidized loans.

### **If You Have Questions**

If you have any questions regarding the EExpress 2008-2009 guidance provided in this message, contact CPS/SAIG Technical Support at 800/330-5947 (TDD/TTY 800/511-5806) or by e-mail at [CPSSAIG@ed.gov](mailto:CPSSAIG@ed.gov).