

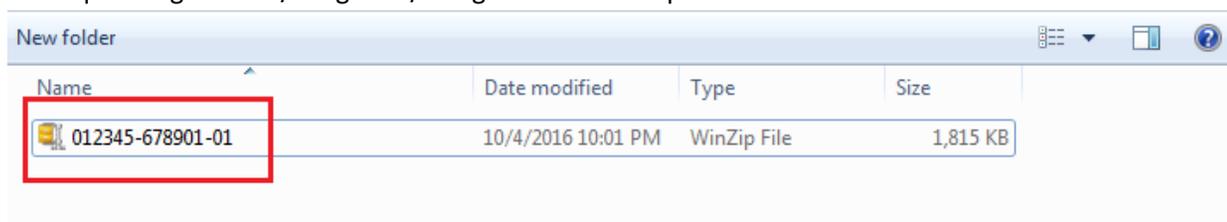
## Gainful Employment

### How to Submit Supporting Documentation for Draft Debt-to-Earnings (D/E) Rates Challenges

October 2016

The information provided below is a step-by-step guide on how to submit supporting documentation for challenges to loan data. Please note that supporting documentation will be required when submitting your challenges. Schools must email all supporting documentation to the [GE.Operations@ed.gov](mailto:GE.Operations@ed.gov) mailbox. Failure to submit supporting documentation by the end of the 45-day challenge period for each loan record challenged will result in an automatic denial of the challenge.

**1** Schools should create and submit one folder for each program/case containing at least one challenge. The folder should be titled according to the school's unique 6 digit OPEID/6 digit CIP/ 2 digit CL. For example: 012345-678901-01

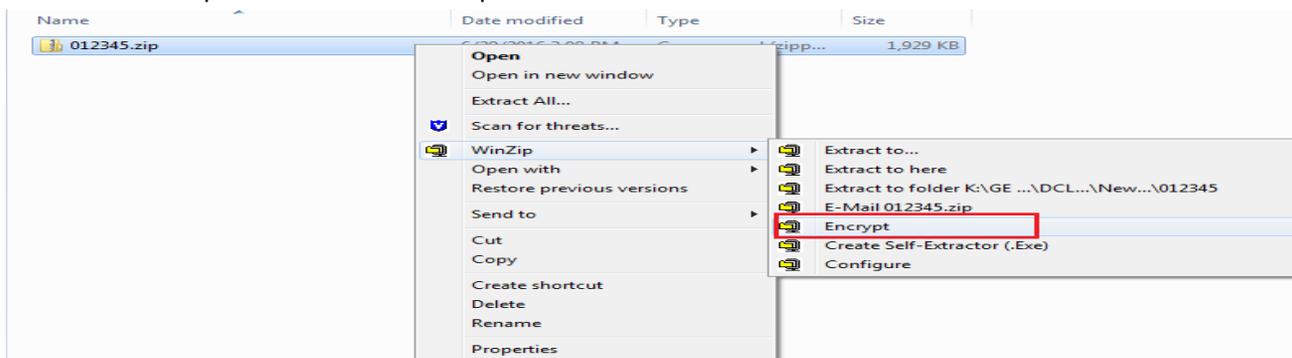


**Please Note:** If the main folder exceeds 10 megabytes (MB), you will need to create multiple folders and send each folder in a separate email. The Department will not receive folders that exceed 10 MB. Please be sure to include the number of folders you are submitting in the title of the folder. For example:

012345-678901-01 1 of 2

012345-678901-01 2 of 2

**2** The folder must be encrypted and password protected. This will help ensure all students' Personally Identifiable Information (PII) is protected. Be sure to record the password for the WinZip folder created.



**3** For Draft D/E Challenges, schools will have the opportunity to challenge multiple loan records for one student. If you are challenging multiple loan records, you are required to submit supporting documentation for all loans being challenged. All supporting documents for one student must be merged into one document. To identify which loans are being challenged, you must also list the unique GE Record ID and Loan ID (e.g. 0AAAU-ID009) found within the borrower's NSLDS Draft D/E record for each loan record challenged. Example:

**GE RECORD ID-LOAN ID: 0AAAU-ID010**

The screenshot shows the 'Person Direct Loan Information' page for Mark A. Thibeau. The 'Award Year' is set to '13-'14'. A 'Loan Summary' table is displayed below.

Attending School	Person Type	Award ID	Award Amount Approved	Award Amount Disbursed	Grade Level	Type
<b>Year '13-'14</b>						
UNIVERSITY OF PHOENIX	Student	004700634U14G20988001	\$875.00	\$875.00	S	DLUNSUB
UNIVERSITY OF PHOENIX	Student	004700634S14G20988001	\$688.00	\$688.00	S	DLSUB
<b>Total for Grade Level S:</b>			<b>\$1,563.00</b>	<b>\$1,563.00</b>		
<b>Total for '13-'14:</b>			<b>\$1,563.00</b>	<b>\$1,563.00</b>		

**GE RECORD ID-LOAN ID: 0AAAU-ID009**

Loan Period Start:	01/06/2015	Academic Level:	1
Loan Period End:	07/31/2015	Award ID:	****0166U15G01506001
Sched. Repayment Date:	08/18/2015	Separate Loan Ind:	A
Academic Year Begin:	08/25/2014	Delinquency Begin Date:	11/12/2015
Academic Year End:	07/31/2015	Interest Rate:	4.66% FIXED
Date of Default for CDR:	N/A		
Next Payment Due Date:	10/11/2016		
Borrowed at OPEID:	00150600		
Borrowed at Name:	MIAMI DADE COLLEGE		
NSLDS Label:	****016600010004		

**Amounts for Loan**

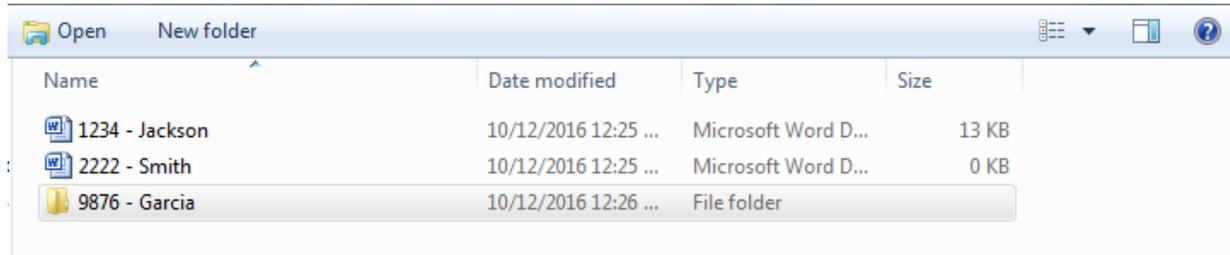
	Date	Amount
Loan:	03/02/2015	\$2,000
Outstanding Principal Balance:	09/11/2016	\$486
Outstanding Interest Balance:	09/11/2016	\$21
Capitalized Interest:	09/30/2015	\$13
Other Fees:		\$0

**Please Note:** If you are unable to merge your documents, you will need to create a sub-folder containing all the documents for each student. The sub-folder should be titled according to the last four digits of the students Social Security number and Last Name (e.g.,

2222 – Smith). Each document within the sub-folder should be titled according to the unique GE Record ID and Loan ID (e.g. 0AAAU-ID009) found within the borrower’s NSLDS Draft D/E record.

4

As documents are being saved, be sure to use the following standard naming convention for each document or sub-folder so the Department may easily identify each student: Last 4 digits of Social Security number- Last Name.



5

Once all documents have been saved in your encrypted WinZip folder, email your documents to the following address: [GE.Operations@ed.gov](mailto:GE.Operations@ed.gov). The following standard naming convention should be used in your subject line: OPEID/CIP/CL – Supporting Documentation for Draft Debt-to-Earnings Challenge. For example: **012345-678901-01 - Supporting Documentation for Draft Debt-to-Earnings Challenge**

- Once the documents have been sent, send a follow up email with the **WinZip file’s password**.

## Helpful Hints:

- For Draft Debt-to-Earnings Loan Debt Challenges, supporting documentation must be submitted at the time your school submits challenges on NSLDS for each loan record challenged. Failure to submit supporting documentation to the [GE.Operations@ed.gov](mailto:GE.Operations@ed.gov) mailbox will result in the **automatic denial** of the challenge.
- Be sure to include all documents before you submit your WinZip encrypted folder to the Department. Failure to submit the requested acceptable forms of documentation for each loan as listed on the “[Documentation for Challenges to Draft D/E Rates](#)” guide (as referenced in Gainful Employment Electronic Announcement #92) will result in the automatic denial of the challenge.
- Create one password for the encrypted WinZip Folders. If the Department does not receive your password, all challenges will be denied.