Technical Update GA-2008-11

November 21, 2008

**Annual Reasonability, Monthly Reasonability, LPIF
and AMF Changes**

This information is intended for the person in your organization who is responsible for working with NSLDS. If that person is not you, please forward this update to the appropriate person.

Introduction

The purpose of this Technical Update is to inform Guaranty Agencies (GAs) of National Student Loan Data System (NSLDS) modifications affecting Annual Reasonability, Monthly Reasonability, the Account Maintenance Fee (AMF), and the Loan Processing and Issuance Fee (LPIF).

Annual Reasonability

GAs can now request that the four Quarterly Reasonability Files that are currently delivered as four separate files be concatenated into one file for delivery to the GA. Also, the data elements included in the Quarterly Reasonability Files that were only available in signed numeric format may now be requested in signed numeric or numeric format. Each amount field in both the Quarterly and Yearly Back-Up Detail Files has been increased to 11 bytes.

NSLDS has also included a NSLDS system create date in the back-up detail for each line item. For the Quarterly Reasonability File Layout, this field begins in Position 279 and consists of the following data for the following Activity Codes (Position 275):

- Guaranty (6006) – Date the loan was created on NSLDS
- Cancellation (6008) – Date the cancellation was first created on NSLDS
- Guaranty Transferred In (6015) – Date the Transfer In record was first reported to NSLDS
- Guaranty Transferred Out (6025) – Date the Transfer Out was first reported to NSLDS
- Insurance Claim Payment (6017) – Date the Insurance Claim Payment was first reported to NSLDS
- Insurance Claim Refund (6117) – Date the Insurance Claim Refund was first reported to NSLDS

- Repurchase (6217) – Date the Repurchase was first reported to NSLDS

For the Yearly Reasonability File Layout, this field begins in Position 322 and consists of the following data:

- Loans Paid in Full (AR-12) – Date that the valid Paid in Full loan status was first created on NSLDS
- Interim Loans (AR-13) – Date that the valid Interim loan status was first created on NSLDS
- Federal Default Fee (AR-19) – Date that the latest disbursement within the calculation time period was first reported to NSLDS. If a loan qualifies for AR-19 and AR-12 or AR-13, the NSLDS system create date will populate with the AR-12 or AR-13 system create date.

In order to accommodate the addition of the system create date and the ability to have numeric data elements, NSLDS has updated the length of the record layouts to 400 bytes. Data requested for calculations occurring before November 23, 2008, will be delivered in the 400 byte record layout with either signed numeric or numeric data but will not contain the system create dates. Data requested for calculations occurring after November 23, 2008, will also be delivered in the 400 byte record layout with either signed numeric or numeric data and will include system create dates. The Quarterly Reasonability and Yearly Reasonability File Layouts can be found in Attachment A.

Also, NSLDS has created new Web Reports located on the Reports Tab on NSLDSFAP that allow the Online Loan Update users to request Annual Reasonability data be delivered to the TG Box established via www.fsawebenroll.ed.gov. To request Quarterly Reasonability data, the user will use *Annual Reasonability Quarterly Backup* (Report ID MBRG09) and to request Yearly Reasonability data, the user will use *Annual Reasonability Yearly Backup* (Report ID MBRG11). GAs will no longer need to contact the NSLDS Customer Service Center in order to receive the Annual Reasonability Back-Up Detail. Screenshots and instructions on how to use these new web pages are included in Attachment E.

Additionally, NSLDS has enhanced the computation logic for the Annual Reasonability Summary Report. Previously, NSLDS took the average for the "Percent Difference for All GAs" column by dividing by the total number of GAs. For the Guaranty Agency Financial Reporting (GAFR) columns, this meant that a GA was considered in the total number of GAs regardless of whether NSLDS had received that GA's GAFR data. NSLDS has enhanced this computation to only divide by the number of GAs for which NSLDS has received GAFR data.

Monthly Reasonability

NSLDS has added a NSLDS system create date in the back-up detail for each Monthly Reasonability line item except for the Federal Receivables line items. Also, the data elements included in the Monthly Reasonability files and Federal Receivables files that were only available in signed numeric format may now be requested in signed numeric or numeric format.

For the Monthly Reasonability File Layout, this field begins in Position 302 and consists of the following data for the following Activity Codes (Position 298):

- Defaults Net, Reinsurance (8970) – Date that the Reinsurance File Date was first reported to NSLDS for a Default Claim
- Exempt/Lender of Last Resort (8971) - Date that the Reinsurance File Date was first reported to NSLDS for an Exempt or Lender of Last Resort Claim
- Death/Disability (8972) - Date that the Reinsurance File Date was first reported to NSLDS for a Death or Disability Claim
- Closed School/False Certification (8973) - Date that the Reinsurance File Date was first reported to NSLDS for a Closed School or False Certification Claim
- Bankruptcy (8974) - Date that the Reinsurance File Date was first reported to NSLDS for a Bankruptcy Claim
- Defaults, Insurance (8975) - Date the Insurance Claim Payment for Default was first reported to NSLDS
- Garnishment and Collections Principal (8976) – Date the Collections activity was first reported to NSLDS
- Garnishment and Collections Interest (8977) - Date the Collections activity was first reported to NSLDS
- Treasury Offset Payment Principal (8978) – Date the Treasury Offset Payment activity was first reported to NSLDS
- Treasury Offset Payment Interest (8979) - Date the Treasury Offset Payment activity was first reported to NSLDS

To accommodate the NSLDS system create date, NSLDS has increased the Monthly Reasonability and Federal Receivables file lengths to 400 bytes. Each amount field in the record layouts has been increased to 11 bytes. Data requested for calculations occurring before November 23, 2008, will be delivered in the 400 byte record layout but will not contain the system create dates. Data requested for calculations occurring after November 23, 2008, will be delivered in the 400 byte record layout and will contain system create dates. The Monthly Reasonability and Federal Receivables File Layouts can be found in Attachment B.

Also, NSLDS has created new Web Reports located on the Reports Tab on NSLDSFAP that allow the Online Loan Update users to request Monthly Reasonability data be delivered to the TG Box associated with their User ID. To request Monthly Reasonability data, the user will use *Monthly Reasonability Backup* (Report ID MBRG17) and to request Federal Receivables data, the user will use *Federal Receivables Backup* (Report ID MBRG19). GAs will no longer need to contact the NSLDS Customer Service Center in order to receive the Monthly Reasonability Back-Up Detail. Screenshots and instructions on how to use these new web pages are included in Attachment E.

Loan Processing and Issuance Fee (LPIF)

NSLDS has added three NSLDS system create dates to the LPIF Back-Up Detail File layouts to help GAs reconcile their LPIF data. These include the Disbursement System Create Date, the Cancellation System Create Date, and the Responsibility End Date System Create Date. The specific purpose for adding these additional fields is to assist GAs reconciling their LPIF payments for loans that have been purchased by the US Department of Education under the Loan Purchase Program. The NSLDS system create dates will help indicate activity that occurred on a loan affecting LPIF payment after the GA no longer held the guarantee on the loan. These data elements will not be populated until the February 2009 calculation.

To maintain consistency with other file layouts, NSLDS has increased the LPIF file lengths to 400 bytes and increased all the amount fields to 11 bytes. The LPIF Cumulative Back-Up Detail and LPIF Difference Backup Detail File Layouts can be found in Attachment C.

Account Maintenance Fee

To maintain consistency with other file layouts, NSLDS has increased the Account Maintenance Fee (AMF) file length to 400 bytes and increased all the amount fields to 11 bytes. No additional fields have been added to the AMF Back-Up Detail Record Layout.

The AMF Back-Up Detail Record Layout can be found in Attachment D.

Attachment A: Annual Reasonability Back-Up Detail Record Layouts
Attachment B: Monthly Reasonability Back-Up Detail Record Layouts
Attachment C: LPIF Back-Up Detail Record Layouts
Attachment D: AMF Back-Up Detail Record Layouts
Attachment E: Requesting Back-Up Detail Instructions

If you have any questions, please contact the NSLDS Customer Service Center at
(800) 999-8219, or e-mail NSLDS@ed.gov.