

Attachment E: Loan Discharge Reasons

The following table displays current Loan Discharge types that will be displayed on the Loan Discharge Add Page and Loan Discharge Update Page. Additional elaboration about each type is described below the table.

Identifying Discharge Categories	Assigned Discharge Code Types	Description
HC		Hurricanes and other Natural Disasters
	HC01	Designated for hurricanes Rita and Katrina.
UR	UR01	Unpaid Refund Discharges
BR	BR01	Borrower payment returns
SC	SC11	9-11 Limited Special Circumstances
ID	ID01	Identity Theft
CB	CB01	Co-Borrower/Partial Discharges

- **HC01:** In 2005, GAs with schools impacted by Hurricanes Rita and Katrina were required to report loan level discharge information to NSLDS on MS-Excel™ spreadsheets. This previously reported discharged data has been loaded to NSLDS for all loans discharged because of the hurricanes.
- **UR01:** The amount of refund that should have been made to the borrower by the school under applicable law and regulations.
- **BR01:** The amount of payments returned to a borrower when his/her obligation to repay is discharged. This is common when a borrower qualifies for a Closed School Discharge but has already repaid part or all of their loan.
- **SC11:** Loans discharged due to the September 11, 2001 terrorist attacks.
- **ID01:** Loans discharged due to identity theft.
- **CB01:** This discharge type code is used to reflect the amount of loan discharged when a co-borrower is eligible for Loan Discharge.

The need to create additional discharge codes may arise due to future natural disasters, hurricanes or as other sub categories are determined. Thus, a new code, HC02 for example, would be created to identify those loans discharged from the designated natural disaster. As additional loan discharge codes are created and assigned, future Technical Updates will provide details and the descriptions.

Attachment E: Loan Discharge Reasons