

National Student Loan Data System

Lender Cohort Default Rate History Report (DRC045)

November 15, 2012

1.0 Lender Cohort Default Rate History Report

Lender Cohort Default Rate History Report Header File Layout

Length = 375

Pos From	Pos To	Data Element Name	Description	Field Format	Lth
1	20	Filler	Filler – spaces.	Char.	20
21	21	Record Type	Indicator used to identify the header record. Value must be “1” (one).	Num.	1
22	27	Organization ID Number	The six-digit code used to identify the lender receiving the LRDR.	Num.	6
28	143	Filler	Filler – spaces.	Char.	116
144	203	Organization Name	Lender’s name.	Char.	60
204	253	Address	Lender’s address.	Char.	50
254	273	City	Lender’s city.	Char.	20
274	275	State	Lender’s state.	Char.	2
276	295	Country	Lender’s country.	Char.	20
296	304	Zip Code	Lender’s Zip Code.	Num.	9
305	312	Request Date	Identifies the request date of the LRDR report; format is CCYYMMDD.	Date	8
313	320	Rate Calculation Date	Identifies the date the rate was calculated; format is CCYYMMDD.	Date	8
321	324	Cohort Year	Identifies the cohort period associated with the report; format is CCYY.	Date	4
325	331	Filler	Filler – spaces.	Char.	7
332	332	Rate Type	Identifies the cohort calculation; 2 or 3 Year. Valid values include: A = 2-Year Official D = 2-Year Draft E = 3-Year Official F = 3-Year Draft L = 3-Year Trial	Char.	1
333	333	Rate Sub-Type	Blank.	Char.	1
334	375	Filler	Filler – spaces.	Num.	42

Lender Cohort Default Rate History Report Detail File Layout

Length = 375

Pos From	Pos To	Data Element Name	Description	Field Format	Lth
1	20	Filler	Filler – spaces.	Char.	20
21	21	Record Type	Indicator used to identify the detail record. Value must be “2” (two).	Char.	1
22	27	Lender Code	The six-digit code used to identify the lender receiving the LRDR.	Char.	6
28	29	Filler	Filler – spaces.	Char.	2
30	38	SSN	Title IV recipient’s or beneficiary’s Social Security Number.	Char.	9
39	39	Default Rate Usage Code	Identifies how the loan is counted in the school’s cohort default rate calculation.	Char.	1
40	56	Loan Identifier	Identifies the particular loan included in the cohort default rate calculation.	Num.	17
57	91	Current Last Name	Title IV recipient’s or beneficiary’s current last name.	Char.	35
92	126	Current First Name	Title IV recipient’s or beneficiary’s current first name.	Char.	35
127	161	Student Middle Name	Title IV recipient’s or beneficiary’s middle name.	Char.	35
162	169	Student Date of Birth	Title IV recipient’s or beneficiary’s date of birth.	Num.	8
170	177	Original School Code	ED OPE code for school that certified/originated the loan for the borrower.	Char.	8
178	178	Original School Code History Indicator	Identifies if there were one or more prior original school codes.	Char.	1
179	186	Begin Class Date	The date classes were scheduled to begin for the loan period covered by the loan.	Num.	8
187	194	End Class Date	The date classes were scheduled to end for the loan period covered by the loan.	Num.	8
195	195	Academic Level	Student’s academic or grade level in school at the beginning of the specific period covered by the loan.	Char.	1
196	201	Original Lender Code	Code for entity that provided the loan to the student; identifies the originating holder of the loan.	Char.	6
202	207	Current Lender Code	Current lender code.	Char.	6
208	213	Current Lender Servicer/Federal Servicer	Current lender servicer or current federal servicer.	Num.	6
214	215	Loan Type	The type of loan.	Char.	2
216	217	Loan Status Code	The status of the borrower’s loan.	Char.	2

Pos From	Pos To	Data Element Name	Description	Field Format	Lth
218	225	Loan Status Code Date	Effective date of the loan status code.	Num.	8
226	233	Repay Date	Date loan entered repayment.	Num.	8
234	239	Amount	Full amount of the loan.	Num.	6
240	242	Code for Guarantor/Federal Servicer	Guaranty agency that guaranteed the loan or Federal Servicer that services the loan.	Char.	3
243	250	Loan Date	Date that the guaranty agency guaranteed a FFEL Program loan or the first date of disbursement for a Direct Loan Program loan.	Num.	8
251	258	Date of Default	Date that a default claim was paid on an FFEL Program loan or the day of default, for cohort default rate purposes. For Direct Loan Program loans, the day certain Direct Loan Program loans are considered in default, for cohort default rate purposes.	Num.	8
259	260	Claim Reason Code	Identifies the reason a claim was paid on an FFEL Program loan or if a Direct Loan Program has defaulted or, for some Direct Loan Program loans, if the loan entered into an income contingent repayment plan that resulted in negative amortization.	Char.	2
261	261	Consolidation Indicator	Indicator for consolidation and underlying loans. (Consolidation Loan = "1" and Underlying Loan(s) = "2".) Used with Loan Identifier and Consolidation Loan Identifier to relate consolidation loans and their underlying loans.	Num.	1
262	278	Consolidation Loan Identifier	For an underlying loan, identifies the consolidation loan which it underlies.	Num.	17
279	279	Enrollment Code	Student's enrollment status at the time the cohort default rate was calculated.	Char.	1
280	287	Enrollment Code Date	Effective date of the Enrollment Status Code. If no data is available, the guaranty agency or Direct Loan servicer may use 01/01/1900.	Num.	8
288	288	Filler	Filler – spaces.	Char.	1
289	294	Outstanding Principal Balance At Time of Repayment	The loan's outstanding principal balance on the date it entered repayment.	Num	6
295	300	Outstanding Interest Balance At Time of Repayment	The loan's outstanding interest balance on the date it entered repayment.	Num	6
301	306	Outstanding Principal Balance At Time of Default	The loan's outstanding principal balance on the date it entered default.	Num	6

Pos From	Pos To	Data Element Name	Description	Field Format	Lth
307	312	Outstanding Interest Balance At Time of Default	The loan's outstanding interest balance on the date it entered default.	Num	6
313	320	Filler	Filler – spaces.	Char.	8
321	324	Cohort Year	Identifies the cohort year; format is CCYY.	Char.	4
325	345	Award/Data Provider ID	A loan identifier used by the data provider.	Char.	21
346	365	Filler	Filler – spaces.	Char.	20
366	368	Code for Current Guarantor / Federal Servicer	Guaranty agency or Federal Loan Servicer that holds the loan at time of calculation.	Char.	3
369	375	Filler	Filler – spaces.	Char.	7

Lender Cohort Default Rate History Report Trailer File Layout

Length = 375

Pos From	Pos To	Data Element Name	Description	Field Format	Lth
1	20	Filler	Filler – spaces.	Char.	20
21	21	Record Type	Indicator used to identify the trailer record. Value must be “3” (three).	Char.	1
22	27	Lender Code	The six-digit code used to identify the lender receiving the LRDR.	Char.	6
28	29	Filler	Filler – spaces.	Char.	2
30	37	Actual Numerator Count	Identifies the unduplicated number of borrowers included in the numerator of the cohort default rate calculation.	Num.	8
38	45	Actual Denominator Count	Identifies the unduplicated number of borrowers included in the denominator of the cohort default rate calculation.	Num.	8
46	53	Loan Record Detail Report Numerator Count	The total number of unduplicated borrowers listed on the Loan Record Detail Report with a “B” in the Default Rate Usage Code field.	Num.	8
54	61	Loan Record Detail Report Denominator Count	The total number of unduplicated borrowers listed on the Loan Record Detail Report with a “D” or “B” in the Default Rate Usage Code field.	Num.	8
62	93	Filler	Filler – spaces.	Char.	32
94	94	Appealed Rate Flag	Identifies if the cohort default rate has been revised due to an appeal.	Char.	1
95	104	Outstanding Principal Balance at Default	Total outstanding principal balance at time of default for loans included in the cohort default rate calculation.	Num.	10
105	114	Outstanding Interest Balance at Default	Total outstanding interest balance at time of default for loans included in the cohort default rate calculation.	Num.	10
115	124	Total Outstanding Principal Balance at Repayment	Total outstanding principal balance for loans that entered into repayment during the cohort period in question.	Num.	10
125	134	Total Outstanding Interest Balance at Repayment	Total outstanding interest balance for loans that entered into repayment during the cohort period in question.	Num.	10
135	214	Filler	Filler – spaces.	Char.	80
215	217	Official Rate	The rate associated with the requested Rate Type and Fiscal Year.	Char.	3
218	320	Filler	Filler – spaces.	Char.	103
321	324	Trailer Sort Cohort Year	Identifies the cohort year; format is CCYY.	Date	4
325	375	Filler	Filler – spaces.	Char.	51

