

Session 18



What's New for Direct Loan Processing for 2005-2006

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Hot Topics

☐ Full Participant Status

- Outreach
- Signup
- Prior Year Phase-In Record Processing
- Discontinued Phase-In Message Classes

☐ Extensible Markup Language (XML) Schema Processing

☐ Unique for Direct Loan

☐ COD Web Site

☐ Edits

☐ Direct Loan Publications

☐ COD School Relations

Full Participants

All schools will be required to process as Full Participants using the XML Common Record in 05/06.



Outreach

- ❑ Are You Ready?
- ❑ COD has begun an outreach program to ensure all Phase-In schools will be XML compliant in 05/06.
- ❑ For additional information, please refer to the Federal Register announcement issued on 9/14/04.

<http://www.ed.gov/legislation/FedRegister/other/2004-3/091404b.html>

Have you signed up yet?

- ☐ Phase-In Schools must mail or fax a Full Participant Request Letter to the COD School Relations Center as soon as possible.
- ☐ For additional information, please refer to the IFAP Electronic Announcement issued on 8/6/2004.

[http://www.ifap.ed.gov/eannouncements/0806C
ODFullParticReq0506.html](http://www.ifap.ed.gov/eannouncements/0806C
ODFullParticReq0506.html)

XML Resources

- ❑ Information on XML can be found in the following references:
 - www.w3c.org
 - www.ebxml.org
 - www.oasis-open.org
 - www.xml.com
 - XML Journal <http://sys-con.com/xml/>
 - www.xfront.com
- ❑ Contact the COD School Relations Center or Holly.Hyland@ed.gov if you need XML Assistance.

Phase-In Record Processing

- ☐ COD will not process Phase-In Participant fixed-length, flat-file records for 05/06 award year and forward.
- ☐ COD will continue to process applicable Direct Loan and Pell Phase-In Participant records for prior award years.
- ☐ COD will continue to produce reports in the same format.

Discontinued Phase-In Message Classes

Program	COD will not accept the following message classes	COD will not return the following message classes
Direct Loan	DESF06IN DESC06IN DESD06IN DEPF06IN	DIP A06OP DIOD06OP DIP C06OP DISF06OP DIP F06OP DIOC06OP

Hot Topics

- ☐ Full Participant Status
- ☐ XML Schema Processing
- ☐ Unique for Direct Loan
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XML – Schema Processing

- ❑ For 05/06, the COD Common Record schema will not change. COD will continue to use our existing Common Record schema v2.0d.
- ❑ COD is modifying how it populates the namespace attribute in the Common Record tag in Common Record Response documents:

<CommonRecordxmlns=<http://www.ed.gov/FSA/COD/2004/v2.0d>>

XML – Schema Processing

- ❑ COD will return in Common Record Response documents the value that was submitted to COD in the Namespace attribute, essentially “echo-ing” back the Namespace.
- ❑ For system-generated responses, COD will populate the Namespace attribute with the latest version of the XML Schema released for each award year:
 - 2003-2004 2.0c
 - 2004-2005 2.0d
 - 2005-2006 2.0d

Hot Topics

- ☐ Full Participant Status
- ☐ XML Schema Processing
- ☐ Unique for Direct Loan
 - Master Promissory Note (MPN) Linking
 - MPN Reports
- ☐ COD Web Site
- ☐ Edits
- ☐ Direct Loan Publications
- ☐ COD School Relations

MPN Linking

- ❑ COD will not link a MPN to a loan if the loan amount and all actual and anticipated disbursements equal zero.
- ❑ COD will initiate a MPN linking process when an award amount on an unlinked award is increased from zero.
 - Schools will receive an Unsolicited Promissory Note acknowledgement when the increased award is linked.
- ❑ This change will apply to ALL award years.

MPN Inactivity/Expiration Reports

- ☐ COD will generate three separate non-award year specific reports notifying schools when an MPN is about to or has expired:
 - MPN Discharge Report
 - Expired MPN Report
 - MPNs Due to Expire Report
- ☐ These reports will be available in the following formats:
 - Fixed-length (default)
 - Pipe-delimited
 - Comma-delimited

MPN Discharge Report

- ☐ This report will notify schools of MPNs that have become inactive within the last 30 days due to discharges for Death and Unauthorized Signature.
- ☐ This report will be sent to all Schools with loans linked to the MPNs, as well as the Schools that created the MPNs listed in the report.

MPN Discharge Report

- ☐ This report will be sent to Attended Schools' Newsbox on the COD web site and Reporting Schools' SAIG mailbox on a weekly basis.
- ☐ Message Class – MPNDISOP

Expired MPN Report

- ❑ This report will notify schools of inactive MPNs within the last 30 days due to:
 - No awards linked within a year of the receipt date, **OR**
 - No actual disbursements on a linked award within a year of the receipt date, **OR**
 - 10 years passing since the receipt date, **OR**
 - A PLUS loan linked with an Endorser.

Expired MPN Report

- ☐ This report will be sent to all Schools with loans linked to the MPNs, as well as the Schools that created the MPNs listed in the report.
- ☐ This report will be sent to Attended Schools' Newsbox on the COD web site and Reporting Schools' SAIG mailbox on a weekly basis.
- ☐ Message Class – MPNINAOP

MPNs Due to Expire Report

- ☐ This report will notify schools of MPNs that will expire within the next 60 days due to:
 - No awards linked within a year of the receipt date, **OR**
 - No actual disbursements on a linked award within a year of the receipt date, **OR**
 - 10 years passing since the receipt date.

MPNs Due to Expire Report

- ☐ This report will be sent to all Schools with loans linked to the MPNs, as well as the Schools that created the MPNs listed in the report.
- ☐ This report will be sent to Schools' Newsbox on the COD web site on a monthly basis, and Reporting Schools' SAIG mailbox on a monthly basis.
- ☐ Message Class – MPNEXPOP

Hot Topics

- ☐ Full Participant Status
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- ☐ COD Web Site
 - Applicant Detail Page
- ☐ Edits
- ☐ Direct Loan Publications
- ☐ COD School Relations

Applicant Detail Web Page

- ☐ The Applicant Detail Web page will display the new and revised valid values for the 2005-2006 CPS Abbreviated Applicant File (AAF).
- ☐ The Dependency Override “Professional Judgment” Indicator field will be added to the Applicant Detail Web page.

- ▶ **Person Search**
- ▶ **Pnote Search**
- ▶ **Credit Check Search**
- ▶ **Archived Prog Year**
- ▼ **Applicant Search**

Return to: [Applicant List](#)

Applicant Detail

 **HELP**

QUINCY I ADAMS

999923373

04/15/1985

CPS Detail

Original SSN	999923373
CPS Transaction Number	01
Award Year	'04-'05
Original Name Code	AD
EFC	0
Date of Birth	04/15/1985
First Name	QUINCY
Middle Initial	I
Last Name	ADAMS
Current SSN	999923373
Secondary EFC	1500
Address	169-22 LIVINSTON ST. APT. 2A
City	RESTON
State	VA
Zip	20191
Pell Eligible Flag	Y
Verification Selection Indicator	Selected for Verification
SSA Match Flag	SSN only match, No Name or Date of Birth match
NSLDS Match Flag	None Available
Processed Record Type	Initial Application Record
Transaction Data Type	Application
Application Data Type	Application
Transaction Data Source	Web FAA
Application Data Source	Electronic
Duplicate SSN Flag	No such record exists
Zero EFC Flag	EFC set to Zero based on Income Criteria
SSA Citizenship Flag	
Dependency Status	Independent with Primary EFC
Dependency Override (Professional Judgment) Indicator	None Requested
SAR "C" Flag	No C flag set
Process Date	01/25/2002

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- ☐ Full Participant Status
- ☐ XML Schema Processing
- ☐ Unique for Direct Loan
- ☐ COD Web Site
- ☐ Edits
 - SSN Change Edits
 - Modified Edit 055
 - Complete Address Edits
 - Reimbursement Analyst Edits
- ☐ Direct Loan Publications
- ☐ COD School Relations

Reject Edit 121 - SSN Changes

- ❑ “SSN Change Request Rejected as Person is also a PLUS borrower” – **Reject Edit 121**
- ❑ Edit will be returned when an SSN change is submitted on any award type if:
 - Person is also a PLUS borrower AND
 - PLUS award is greater than zero and is not yet fully disbursed
- ❑ This edit will apply to ALL award years

Reject Edit 121 - SSN Changes

- ☐ Applies to Full Participants, Prior Year Pell Phase-In Participants (Edit 332/996) and Prior Year Direct Loan Phase-In Participants (Origination/Change Edit 83/996).
- ☐ If rejected, schools must cancel the loan and resubmit with the correct SSN.

Reject Edit 122 - PLUS Loan Increase After SSN Change

- ❑ “Increase to PLUS loan award amount rejected” – **Reject Edit 122.**
- ❑ COD will allow an SSN change for a PLUS borrower **ONLY** if the PLUS loan award amount is equal to zero is inactive or fully disbursed.
- ❑ Edit 122 will be returned when a school submits an increase to a PLUS loan award amount and the person has had an SSN change.

Reject Edit 122 - PLUS Loan Increase After SSN Change

- ☐ This edit will apply to ALL award years.
- ☐ This will apply to Full Participants, Prior Year Direct Loan Phase-In Participants (Origination/Change Edit 19/992).
- ☐ If rejected, schools must cancel the loan and resubmit with the correct SSN.

Modified Edit 055 – Warning Edit

- ☐ “Disbursement Information Received 30 Days or more after Date of Disbursement”.
- ☐ Edit 055 will be returned when the:
 - Disbursement Sequence Number = 01, **AND**
 - Disbursement Information received and processed more than 30 days later than the Disbursement Date reported on the record, **AND**
 - Disbursement Release Indicator (DRI) = true
- ☐ This modified edit will apply to ALL award years.
- ☐ This change was made in response to school feedback.

Reject Edit 021 - Complete Address Required

- ☐ “Address is incomplete” – **Reject Edit 021.**
- ☐ If a complete address is not submitted on the incoming records, COD will check if a complete address exists on the COD database or in CPS.
- ☐ Edit 021 will be returned if a complete address cannot be found for the student/borrower.
- ☐ Applies to – Direct Loan Sub/Unsub, Direct Loan PLUS Borrowers, and Pell Grant.

Reject Edit 021 - Complete Address Required

- ☐ This edit will apply to ALL award years.
- ☐ This will apply to Full Participants, Prior Year Pell Phase-In Participants (Edit 397), and Prior Year Direct Loan Phase-In Participants (Origination Edits 02, 20 and 57).
- ☐ If rejected, schools must update and resubmit complete address information.

Warning Edit 120 - Complete Address Processing

- ☐ “Incomplete address; complete address exists on COD. For Direct Loan PLUS only, student address is incomplete” – **Warning Edit 120.**
- ☐ Edit 120 will be returned for Direct Loan Sub/Unsub and Pell Grant if a complete address is not submitted on the incoming record but is found in CPS or in the COD database.

Warning Edit 120 - Complete Address Processing

- ☐ Edit 120 will be returned for Direct Loan PLUS if a complete student address does not exist on the incoming record, in CPS or in the COD database.
- ☐ This edit will apply to ALL award years.
- ☐ This will apply to Full Participants and Prior Year Pell Grant Phase-in Participants (Edit 396).

Complete Address Criteria

- ❑ A complete address is defined as:
 - A Domestic address must contain the following:
 - AddressLine AddressStateProvinceCode
 - AddressPostalCode AddressCity
 - A Foreign address must contain the following:
 - AddressLine AddressCountryCode
 - AddressCity

Note: If COD pulls AddressCountryCode for a foreign address from CPS, the record will reject.

Reimbursement and Heightened Cash Monitoring Reject Messages

Edit	Before 2005-2006	2005-2006 and Forward
083	Inadequate/Missing/Eligibility Information	Eligibility Issues
084	Inadequate/Missing Fiscal Information	Incorrect Calculation(s)
085	Inadequate/Missing Award or Disbursing Information	Already Being Funded
086	Not Meeting Reporting Requirements	Improper Package Submission
087	Failure to Comply with Requirements	Incomplete Student Processing
088	Inadequate or Missing Documentation	Missing Documentation

*These Edits will apply for all Award Years.

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Direct Loan Publications

- ❑ There are new updated versions of these publications
 - *Direct Loan Basics for Parents (PLUS Basics)*
 - *Direct Loan Basics for Students (DL Basics)*
 - *Entrance Counseling Guide*
 - *Exit Counseling Guide*
- ❑ These can be ordered through the COD School Relations Center.

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 - Outreach
 - American Customer Satisfaction Index (ACSI) Survey

Experts Available

- ❑ COD Customer Service Representatives are your connection to the experts:
 - Reconciliation
 - Issue concerns
 - Escalation

Outreach Efforts

- ❑ The COD School Relations Center performs outreach via phone and e-mail to schools:
 - Automated e-mail is sent to Financial Aid Administrators.
 - COD has increased the use of e-mail as a means to communicate with schools. We encourage schools to review their contact information in COD to ensure it is current.
- ❑ Refer to the following IFAP announcement at:
<http://www.ifap.ed.gov/eannouncements/1126UpdateContactInfoinCODSys.html>

Outreach Efforts

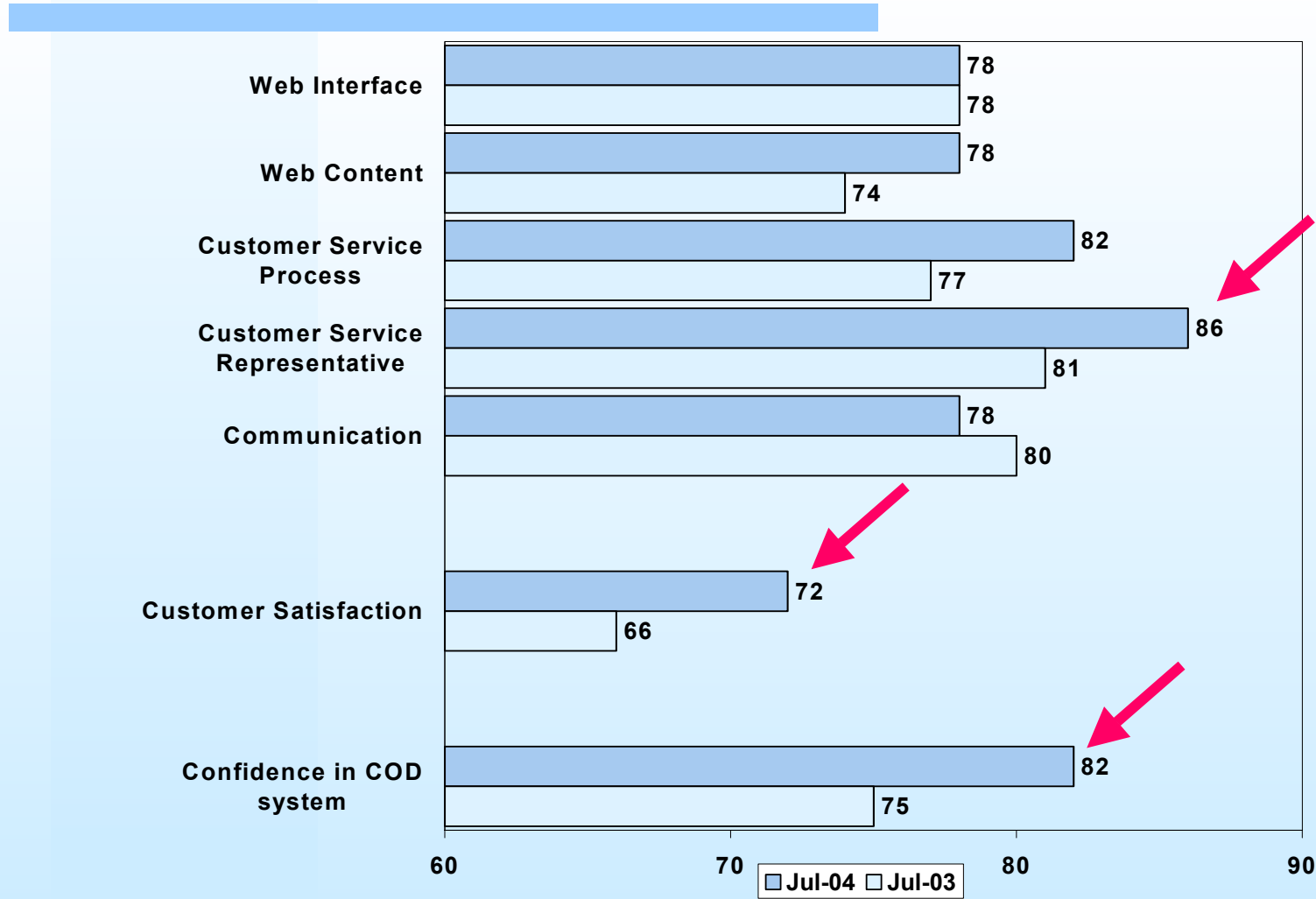
- ❑ COD Customer Service proactively monitors the processing and reporting of disbursements for the Pell Grant and Direct Loan programs.
- ❑ Reminder email sent weekly with subject title “School Monitoring Outreach” with status of :
 - Pell Grant Unsubstantiated Cash
 - Direct Loan Unsubstantiated Cash
 - Pell Grant Potential Over award Situations (POP)
 - Unbooked Direct Loans

Outreach Efforts

- ☐ Schools with Direct Loan PLUS records that have a pended credit check in COD are contacted to obtain additional information in order to proceed with the credit check.
- ☐ Direct Loan Award Year Closeout
- ☐ Direct Loan Bulletin distribution

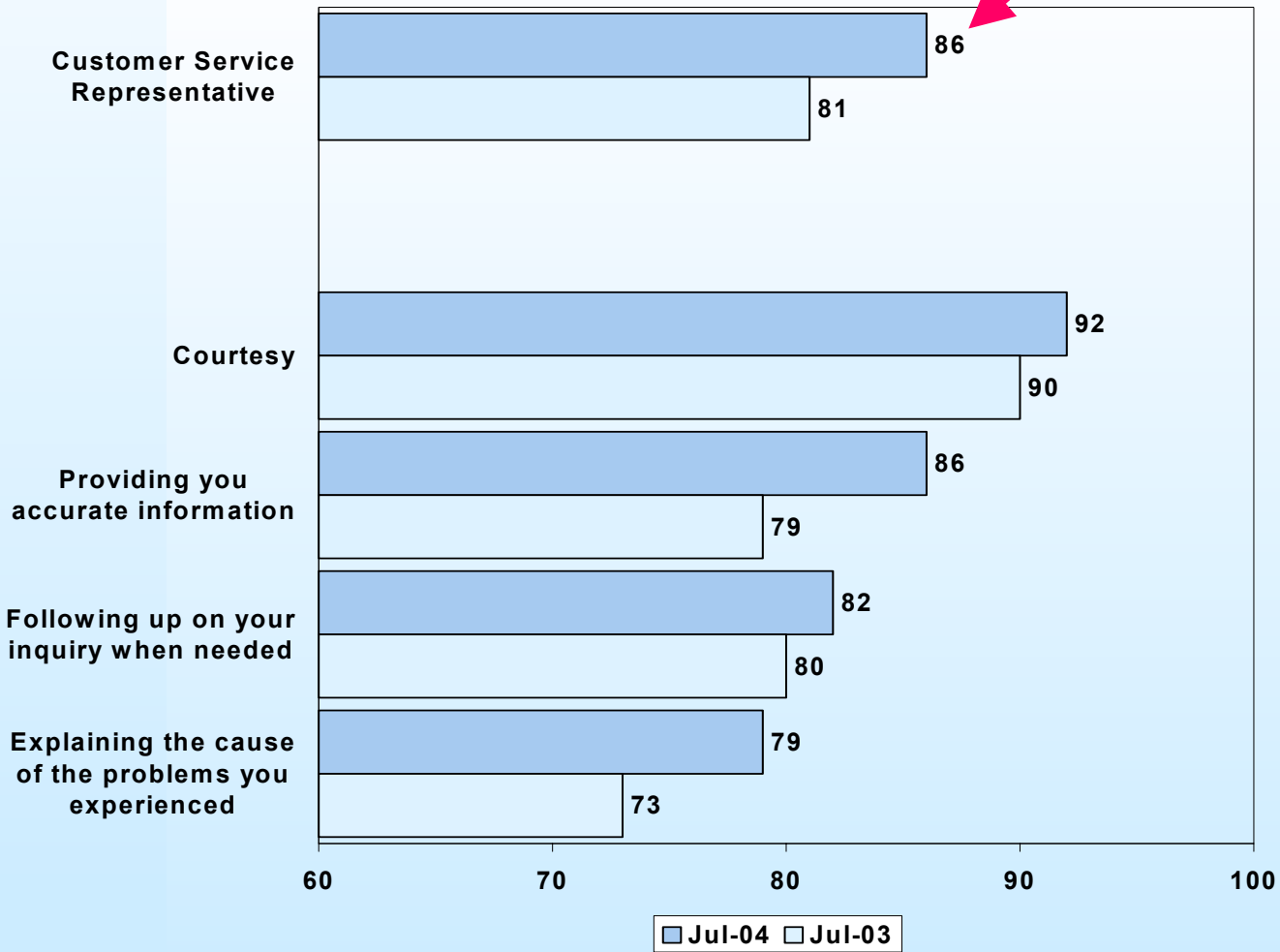
Survey Results

Overview



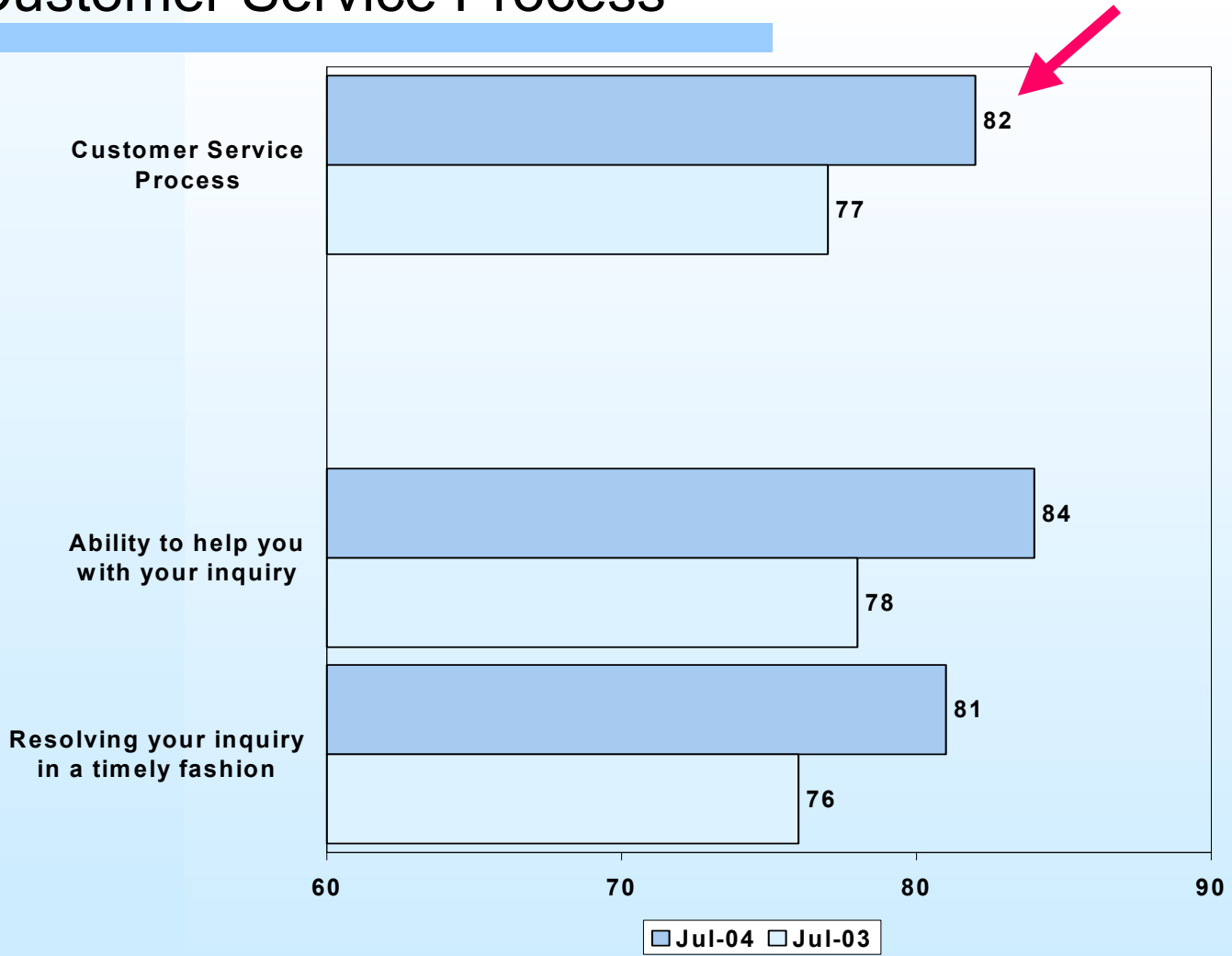
Survey Results

Customer Service Representative



Survey Results

Customer Service Process



Feedback

We appreciate your feedback and comments.
We can be reached at:

Phone:

1-800-848-0978 - Direct Loan

1-800-474-7268 (4P-Grant) - Federal Pell Grant

Email: CODSupport@acs-inc.com

More about Direct Loans

- ❑ # 6 Direct Loans: Balancing the Books for 2003-2004 and Beyond
- ❑ #7 Direct Loans: Reconciliation, Putting the Pieces Together – A Case Study
- ❑ #21 EDExpress/COD Processing from a Direct Loan Perspective
- ❑ #24 Become an EDExpress Direct Loan Release 2.0 Super-User!

More about COD

- ❑ #17 Navigating the COD Web Site
- ❑ #19 COD: What's New for Pell Processing 2005-2006
- ❑ #20 COD: Moving Beyond Flat to XML Common Records
- ❑ #45 COD Open Forum: Questions & Answers