

# National Association of Student Financial Aid Administrators Presents...

## **NSLDS Update**

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**NSLDS- Pearson**



# Session's Agenda

- Aggregate Reporting
  - Classify which loan types impact which aggregate limits
  - Differentiate between various aggregate definitions
  - Calculate aggregate limits using NSLDS methodology
- Password/Security reminders
- Storing Outstanding Principal and Outstanding Interest Balances
- New Data Provider: Disability Discharges



Slide 2

# Aggregate Reporting



Slide 3



Close or  
Equal to  
Sub Limit



Exceeds  
Sub Limit



Close or  
Equal to  
Comb Limit



Exceeds  
Comb Limit

# Warning Icons- What's next when determining student eligibility?

# Loan History (Student's Aggregate Loan Information) vs. Loan Summary (loan level information)

**Loan Summary**

Sort by:  Submit

Display Only:  Submit

Currently Sorted by LOAN DATE, No filtering

<b>1</b>	SU - FFEL STAFFORD UNSUB		Status: <a href="#">IA</a> as of 03/01/2005		<a href="#">Loan Detail</a>
<a href="#">UNIVERSITY OF SOUTHERN MAINE - 00205400</a>					
Guaranteed Amt:	\$4,000	Disbursed Amt:	\$2,000	OPB:	\$0
Loan Date:	08/01/2005	Sep. Loan Ind:	A	Loan Period:	08/01/2005 - 05/30/2005
Last Disb. Date:	12/15/2004	Last Disb. Amt:	\$2,000	Acad. Lv:	4
GA: <a href="#">USO FUNDS, INC. - 800</a>					
Lender: <a href="#">MAINE SAVINGS BANK - 805738</a>					
<b>2</b>	SF - FFEL STAFFORD SUB		Status: <a href="#">IA</a> as of 03/01/2005		<a href="#">Loan Detail</a>
<a href="#">UNIVERSITY OF SOUTHERN MAINE - 00205400</a>					
Guaranteed Amt:	\$5,500	Disbursed Amt:	\$2,750	OPB:	\$2,750
Loan Date:	08/01/2005	Sep. Loan Ind:	A	Loan Period:	08/01/2005 - 05/30/2005
Last Disb. Date:	12/15/2004	Last Disb. Amt:	\$2,750	Acad. Lv:	4
GA: <a href="#">USO FUNDS, INC. - 800</a>					
Lender: <a href="#">MAINE SAVINGS BANK - 805738</a>					

**Loan History**

Aggregate Loan Information

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$21,375	\$2,750	\$24,125
Unsubsidized Loans	\$16,000	\$2,000	\$18,000
FFEL Consolidation Loans, Unallocated	\$2,375		\$2,375
Combined Loans	\$39,750	\$4,750	\$44,500
FFEL Consolidation Loans	\$46,000		\$46,000
Perkins Loans	\$0		\$0
PLUS Loans	\$0		\$0



Loan Types / Buckets:					
	Subsidized	Unsubsidized	Perkins	PLUS	Consolidation
L o a n  D e t a i l s  /  A g g  O P B  C o n s i d e r a t i o n s	<i>SF</i> – FFEL Sub • Loan Category: Recent or Other Loans	<i>SU</i> – FFEL Unsub. • Loan Category: Recent or Other Loans	<i>PU</i> - Federal Perkins Loan	<i>PL</i> – FFEL PLUS	<i>CL</i> – FFEL Consolidation Loan • 60 day rule (if no underlying loans then \$ 0 Aggr. OPB calculated) • If over 60 days old, and no identified underlying loans, then all is treated/Calc'd as Subsidized • Loan Category: Other loans • NSLDS Methodology / Algorithms <ul style="list-style-type: none"> <li>➢ Calc'd Subsidized</li> <li>➢ Calc'd Unsubsidized</li> <li>➢ Calc'd Unallocated               <ul style="list-style-type: none"> <li>• Perkins Share factored out</li> <li>• PLUS Share factored out (for the PLUS Borrower)</li> </ul> </li> <li>➢ Calc'd Combined</li> </ul> • Underlying Loans <ul style="list-style-type: none"> <li>➢ Loan Status date 210 days +/- of CL's Loan Date</li> <li>➢ Loan Status Codes: PN, PC, DN, PF, DP</li> </ul> • 'Adjusted Agg OPB' displayed when <ul style="list-style-type: none"> <li>➢ Underlying Perkins loans factored out of Unallocated Amounts</li> <li>➢ Underling PLUS loans factored out of Unallocated Amounts</li> </ul> • Inherits underlying CL loan's underlying loans
	<i>D1</i> – Direct Stafford Subsidized • Loan Category: Recent or Other Loans	<i>SL</i> - Supplemental Loan (SLS) • Loan Category: Recent or Other Loans	<i>NU</i> – National Direct Student Loans	<i>D4</i> – Direct PLUS	<i>D6</i> – Direct Consolidation Subsidized • 60 day rule (if no underlying Sub/Perkins then \$ 0 Agg OPB calculate) • Reported by Direct Loans, used by NSLDS • Loan Category: Other loans • 'Adjusted Agg OPB' displayed when <ul style="list-style-type: none"> <li>➢ Factoring out underlying Perkins</li> </ul>
	<i>D6</i> – Direct Consolidation Subsidized	<i>FI</i> – Federally Insured (FISL) • Loan Category: Recent or Other Loans	<i>DU</i> - National Defense Loan	<i>D7</i> – Direct PLUS Consolidation	<i>D5</i> – Direct Consolidation Unsubsidized • 60 day rule (if no underlying Unsubs then \$ 0 Agg OPB calculated) • Reported by Direct Loans, used by NSLDS • Loan Category: Other loans
		<i>RF</i> – FFEL Refinanced Loan • Loan Category: Recent or Other Loans	<i>EU</i> - Perkins Expanded Lending		
	<i>CL</i> – FFEL Consol. Calc'd Sub Aggr. OPB amount(s)	<i>D2</i> - Direct Stafford Unsubsidized • Loan Category: Recent or Other Loans	<i>IC</i> - Income Contingent (ICL)		
		<i>D5</i> – Direct Consolidation Unsubsidized			
		<i>CL</i> – FFEL Consol. Calc'd Unsub Aggr. OPB amount (s)			

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# NSLDS Loan Summary Level Agg OPB

## Loan Category: Recent vs. Other Loans

- Recent Loans

- Period End Date is less than 90 days old
- Loan status = IA, ID, IG, or IM
  - **Agg. OPB** = Greater of the Outstanding Principal Balance or Disbursed Amount, not to exceed Net Loan Amount Loan.
- If both Outstanding Principal Balance and Disbursed Amount equal zero, use zero



# NSLDS Loan Summary Level Agg OPB

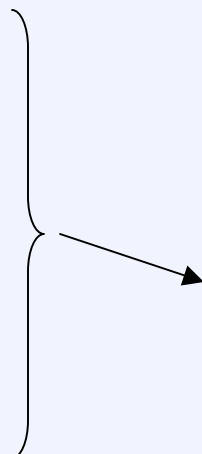
## Loan Category: Recent vs. Other Loans

- Other Loans:
  - The **Agg OPB** = lesser of the Net Loan Amount, Disbursed Amount, or Outstanding Principal Balance if all three are greater than zero



# Subsidized Loan type make-up

Loan Types / Bucket:
<b>Subsidized</b> (from Loan Summary)
SF – FFEL Sub • Loan Category: Recent or Other Loans
D1 – Direct Stafford Subsidized • Loan Category: Recent or Other Loans
D6 – Direct Consolidation Subsidized • Loan Category: Other Loans
CL – FFEL Consol. Calc'd Sub Aggr. OPB amount(s)



## Loan History

### Aggregate Loan Information

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$21,375	\$2,750	\$24,125
Unsubsidized Loans	\$16,000	\$2,000	\$18,000
FFEL Consolidation Loans, Unallocated	\$2,375		\$2,375
Combined Loans	\$39,750	\$4,750	\$44,500
FFEL Consolidation Loans	\$46,000		\$46,000
Perkins Loans	\$0		\$0
PLUS Loans	\$0		\$0

# Fill in the missing pieces

Recent or Other loan? Agg. OPB Amount?

## Loan Summary

<b>2</b>		SF - FFEL STAFFORD SUB		Status: <a href="#">IA</a> as of 03/01/2005		Loan Detail
		<a href="#">UNIVERSITY OF SOUTHERN MAINE - 00205400</a>				
Guaranteed Amt:	\$5,500	Disbursed Amt:	\$2,750	OPB:	\$2,750	Agg. OPB:
Loan Date:	08/01/2004	Sep. Loan Ind:	A	Loan Period:	08/01/2004 - 05/30/2005	

## Recent Loan

Agg. OPB:	\$2,750
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# Fill in the missing pieces

## Loan History

Pending Disbursement?



### Aggregate Loan Information

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$21,375		\$24,125

Pending Disbursement Amount  
 $\$5,500 - \$2,750 =$

Pending Disbursements
\$2,750

### Loan Summary

2	SF - FFEL STAFFORD SUB			Status: <a href="#">IA</a> as of 03/01/2005		<a href="#">Loan Detail</a>	
	<a href="#">UNIVERSITY OF SOUTHERN MAINE - 00205400</a>						
Guaranteed Amt:	\$5,500	Disbursed Amt:	\$2,750	OPB:	\$2,750	Agg. OPB:	\$2,750
Loan Date:	08/01/2004	Sep. Loan Ind:	A	Loan Period:	08/01/2004 - 05/30/2005		
Last Disb. Date:	12/15/2004	Last Disb. Amt:	\$2,750	Acad. Lv:	4		
GA:	<a href="#">USO FUNDS, INC. - 800</a>						
Lender:	<a href="#">MAINE SAVINGS BANK - 805738</a>						

NSLDS Calculates a Pending Disbursement amount when Loan Period End Date + 90 Days has not passed and Loan status is IA, ID, IG, or IM.

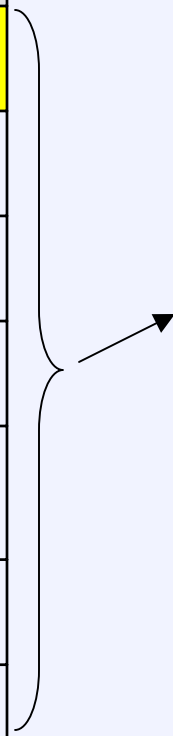
Loan Level's Pending Disbursement = Net Loan amount – Agg OPB.



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# Unsubsidized Loan type make-up

Loan Types/ Bucket:
<b>Unsubsidized</b> (from Loan Summary)
<b>SU – FFEL Unsub.</b> • Loan Category: Recent or Other Loans
SL – Supplemental Loan (SLS) • Loan Category: Recent or Other Loans
FI – Federally Insured (FISL) • Loan Category: Recent or Other Loans
RF – FFEL Refinanced Loan • Loan Category: Recent or Other Loans
D2 – Direct Stafford Unsubsidized • Loan Category: Recent or Other Loans
D5 – Direct Consolidation Unsub • Loan Category: Other Loans
CL – FFEL Consol. Calc'd Unsub Aggr. OPB amount(s)



Loan History			
Aggregate Loan Information			
Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$21,375	\$2,750	\$24,125
Unsubsidized Loans	\$16,000	\$2,000	\$18,000
FFEL Consolidation Loans, Unallocated	\$2,375		\$2,375
Combined Loans	\$39,750	\$4,750	\$44,500
FFEL Consolidation Loans	\$46,000		\$46,000
Perkins Loans	\$0		\$0
PLUS Loans	\$0		\$0

# Questions that need answered

Recent or Other loan? Agg. OPB Amount?

<b>1</b>		SU - FFEL STAFFORD UNSUB		Status: <a href="#">IA</a> as of 03/01/2005		Loan Summary
		<a href="#">UNIVERSITY OF SOUTHERN MAINE - 00205400</a>				Loan Detail
Guaranteed Amt:	\$4,000	Disbursed Amt:	\$2,000	OPB:	\$0	Agg. OPB:
Loan Date:	08/01/2004	Sep. Loan Ind:	A	Loan Period:	08/01/2004 - 05/30/2005	

Recent Loan

Agg. OPB:	\$2,000
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Pending Disbursement?

## Loan History

### Aggregate Loan Information

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$21,375	\$2,750	\$24,125
Unsubsidized Loans	\$16,000		\$18,000

Pending Disbursement  
Amount \$4,000 - \$2,000 =

Pending Disbursements
\$2,750
\$2,000



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# Direct Consolidation loan types make-up

Loan Types / Buckets:

## Consolidation- Direct Loans (from loan Summary)

### D6 – Direct Consolidation Subsidized

- 60 day rule (no underlying Sub/Perkins loans= \$ 0 Agg. OPB)
- Reported by Direct Loans, used by NSLDS
- Loan Category:  
Other Loan
- 'Adjusted Agg OPB' displayed when:

➤ Factors out underlying Perkins

### D5 – Direct Consolidation Unsubsidized

- 60 day rule (no underlying Unsub loans = \$ 0 Agg OPB)
- Reported by Direct Loans, used by NSLDS
- Loan Category:  
Other Loan

## Loan History

### Aggregate Loan Information

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$21,375	\$2,750	\$24,125
Unsubsidized Loans	\$16,000	\$2,000	\$18,000
FFEL Consolidation Loans, Unallocated	\$2,375		\$2,375
Combined Loans	\$39,750	\$4,750	\$44,500
FFEL Consolidation Loans	\$46,000		\$46,000
Perkins Loans	\$0		\$0
PLUS Loans	\$0		\$0

## Loan Summary

## Other Loans (not recent)

### D6 - DIRECT CONSOL SUB

Status: [RP](#) as of 03/08/2005

Loan Detail

Approved Amt: \$6,200

Disbursed Amt: \$6,195

OPB: \$6,255

Agg. OPB:

Agg. OPB: \$6,195

Loan Date: 08/05/2004

Sep. Loan Ind: D

Loan Period:

N/A - N/A

### D5 - DIRECT CONSOL UNSUB

Status: [RP](#) as of 03/08/2005

Loan Detail

Approved Amt: \$4,899

Disbursed Amt: \$4,893

OPB: \$4,987

Agg. OPB:

Agg. OPB: \$4,893

Loan Date: 08/05/2004

Sep. Loan Ind: E

Loan Period:

N/A - N/A



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# FFEL Consolidation Breakdown



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# FFEL Consolidation (CL) Loan type make-up

Loan Types / Bucket:

## Consolidation- FFEL

(from Loan Summary)

### CL – FFEL Consolidation Loan

- 60 day rule (if no underlying loans then \$ 0 Aggr. OPB calculated)
- If over 60 days old, and no identified underlying loans, then all is treated/Calc'd as Subsidized
- Loan Category:
  - Other loan
- NSLDS Methodology / Algorithms
  - Calc'd Subsidized
  - Calc'd Unsubsidized
  - Calc'd Unallocated
    - Perkins Share factored out
    - PLUS Share factored out (for the PLUS Borrower)
  - Calc'd Combined
- Underlying Loans
  - Loan Status date 210 days +/- of CL's Loan Date
  - Loan Status Codes: PN, PC, DN, PF, DP
- 'Adjusted Agg OPB' displayed when
  - Underlying Perkins loans factored out of Unallocated Amounts
  - Underlying PLUS loans factored out of Unallocated Amounts
- Inherits underlying CL loan's underlying loans

## Loan History

### Aggregate Loan Information

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$21,375	\$2,750	\$24,125
Unsubsidized Loans	\$16,000	\$2,000	\$18,000
FFEL Consolidation Loans, Unallocated	\$2,375		\$2,375
Combined Loans	\$39,750	\$4,750	\$44,500
FFEL Consolidation Loans	\$46,000		\$46,000
Perkins Loans	\$0		\$0
PLUS Loans	\$0		\$0



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# FFEL Consolidation Loans (CL)

## Impacting the Agg OPB

- Identification of underlying loans
- How many FFEL CL loans
- Ratio of underlying loan's disbursement amounts to CL's Disbursement Amount(s)
- Ratio is applied to the current CL OPB amount(s)

# Definition

- Underlying Loan
  - Loan Status Code = PN, DN, PC, DP or PF
  - Loan Status Date within 210 days (before or after) of the Consolidation Loan Date

# Identifying the underlying loans

4	CL - FFEL CONSOLIDATED			Status: RP as of 03/01/2005		<a href="#">Loan Detail</a>			
Guaranteed Amt:		\$17,000	Disbursed Amt:		\$17,000	OPB:	\$21,000	Agg. OPB:	\$14,820
Loan Date:		01/15/2003	Sep. Loan Ind:		A	Loan Period:		N/A - N/A	

5	CL - FFEL CONSOLIDATED			Status: RP as of 03/01/2005		<a href="#">Loan Detail</a>			
Guaranteed Amt:		\$22,000	Disbursed Amt:		\$22,000	OPB:	\$25,000	Agg. OPB:	\$19,180
Loan Date:		01/15/2003	Sep. Loan Ind:		B	Loan Period:		N/A - N/A	

6	D1 - DIRECT STAFFORD SUB NEW YORK AUTOMOTIVE & DIESEL INSTITUTE - 03537300	Status: PC as of 02/15/2003			
Approved Amt:	\$7,000	Disbursed Amt:	\$7,000	OPB:	\$0
7	NU - NDSL SAN DIEGO STATE UNIVERSITY - 00115100	Status: PF as of 03/02/2003			
Approved Amt:	\$4,000	Disbursed Amt:	\$4,000	OPB:	\$0
8	D1 - DIRECT STAFFORD SUB SAN DIEGO STATE UNIVERSITY - 00115100	Status: PN as of 02/15/2003			
Approved Amt:	\$5,500	Disbursed Amt:	\$5,500	OPB:	\$0
9	D2 - DIRECT STAFFORD UNSUB SAN DIEGO STATE UNIVERSITY - 00115100	Status: PN as of 02/15/2003			
Approved Amt:	\$5,000	Disbursed Amt:	\$5,000	OPB:	\$0
10	SU - FFEL STAFFORD UNSUB UNIVERSITY OF SOUTHERN MAINE - 00205400	Status: PN as of 01/10/2003			
Guaranteed Amt:	\$4,000	Disbursed Amt:	\$4,000	OPB:	\$0

11	SF - FFEL STAFFORD SUB UNIVERSITY OF SOUTHERN MAINE - 00205400	Status: PN as of 01/10/2003			
Guaranteed Amt:	\$3,500	Disbursed Amt:	\$3,500	OPB:	\$0

12	SF - FFEL STAFFORD SUB UNIVERSITY OF SOUTHERN MAINE - 00205400	Status: PN as of 01/10/2003			
Guaranteed Amt:	\$2,625	Disbursed Amt:	\$2,625	OPB:	\$0

13	SU - FFEL STAFFORD UNSUB UNIVERSITY OF SOUTHERN MAINE - 00205400	Status: PN as of 01/10/2003			
Guaranteed Amt:	\$4,000	Disbursed Amt:	\$4,000	OPB:	\$0

14	PL - FFEL PLUS UNIVERSITY OF WISCONSIN - MADISON - 00389500	Status: PN as of 01/10/2003			
Guaranteed Amt:	\$1,000	Disbursed Amt:	\$1,000	OPB:	\$0



# Begin the breakdown/ratio process

Add the Disbursement Amounts of the loan types

## FFEL Consolidation Loan Types

<u>4</u>	CL - FFEL CONSOLIDATED
	Disbursed Amt: \$17,000
<u>5</u>	CL - FFEL CONSOLIDATED
	Disbursed Amt: \$22,000

**Total CL Disbursement Amount: \$39,000**

## Perkins Loan Types

<u>7</u>	NU - NDSL <a href="#">SAN DIEGO STATE UNIVERSITY - 00115100</a>
	Disbursed Amt: \$4,000

**Perkins Disbursement Total: \$4,000**

## PLUS Loan Types

<u>14</u>	PL - FFEL PLUS <a href="#">UNIVERSITY OF WISCONSIN - MADISON - 00389500</a>
	Disbursed Amt: \$1,000

**PLUS Disbursement Total: \$1,000**

# Begin the breakdown/ratio process

## Subsidized Loan Types

<b>6</b>	D1 - DIRECT STAFFORD SUB <a href="#">NEW YORK AUTOMOTIVE &amp; DIESEL INSTITUTE - 03537300</a>	Disbursed Amt:	\$7,000
<b>8</b>	D1 - DIRECT STAFFORD SUB <a href="#">SAN DIEGO STATE UNIVERSITY - 00115100</a>	Disbursed Amt:	\$5,500
<b>11</b>	SF - FFEL STAFFORD SUB <a href="#">UNIVERSITY OF SOUTHERN MAINE - 00205400</a>	Disbursed Amt:	\$3,500
<b>12</b>	SF - FFEL STAFFORD SUB <a href="#">UNIVERSITY OF SOUTHERN MAINE - 00205400</a>	Disbursed Amt:	\$2,625
<b>Total Sub Disbursement Amount: \$18,625</b>			

Add the Disbursement Amounts of the loan types

## Unsubsidized Loan Types

<b>9</b>	D2 - DIRECT STAFFORD UNSUB <a href="#">SAN DIEGO STATE UNIVERSITY - 00115100</a>	Disbursed Amt:	\$5,000
<b>10</b>	SU - FFEL STAFFORD UNSUB <a href="#">UNIVERSITY OF SOUTHERN MAINE - 00205400</a>	Disbursed Amt:	\$4,000
<b>13</b>	SU - FFEL STAFFORD UNSUB <a href="#">UNIVERSITY OF SOUTHERN MAINE - 00205400</a>	Disbursed Amt:	\$4,000
<b>Total Unsub Disbursement Amount: \$13,000</b>			

# Calculating the Subsidized Aggregate OPB

- 1<sup>st</sup>: Sum the Disbursed Amounts of all Underlying SF, D1, D6 loans
  - 2<sup>nd</sup>: Divided that by the Amount Disbursed from the CLs (getting the ratio %)
  - 3<sup>rd</sup>: Multiplied that by the CL's Aggregate OPB (Other Loan); if multiple CL's apply ratio % to each
- Result is the **Calculated Subsidized Aggregate OPB**

1<sup>st</sup>: Total Underlying Sub Disbursement Amount: \$18,625

Total CL Disbursement Amount: \$39,000

2<sup>nd</sup>: 18,625 divided by 39,000 = .47756 (over all percentage what we can attribute to be Subsidized)

CL - FFEL CONSOLIDATED		Status: <a href="#">RP</a> as of 03/01/2005	Loan Detail	
<a href="#">4</a>				
Guaranteed Amt:	\$17,000	Disbursed Amt:	\$17,000	OPB: \$21,000
				Agg. OPB: \$14,820

3<sup>rd</sup>: .47756 x 17,000 = \$8,119 Calc'd Sub Agg OPB

CL - FFEL CONSOLIDATED		Status: <a href="#">RP</a> as of 03/01/2005	Loan Detail	
<a href="#">5</a>				
Guaranteed Amt:	\$22,000	Disbursed Amt:	\$22,000	OPB: \$25,000
				Agg. OPB: \$19,180

.47756 x 22,000 = \$10,506 Calc'd Sub Agg OPB



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# Calculating the Unsubsidized Aggregate OPB

1<sup>st</sup>: Sum the Disbursed Amounts of all Underlying SU, SL, FI, RF, D2, D5 loans

2<sup>nd</sup>: Divided that by the Amount Disbursed from the CLs (getting the ratio %)


3<sup>rd</sup>: Multiplied that by the CL's Aggregate OPB (Other Loan); if multiple CL's apply ratio % to each

Result is the **Calculated Unsubsidized Aggregate OPB**


1<sup>st</sup>: Total Underlying Unsub. Disbursement Amount: \$13,000

Total CL Disbursement Amount: \$39,000

2<sup>nd</sup>: 13,000 divided by 39,000 = .3333 (over all percentage what we can attribute to be Unsubsidized)

CL - FFEL CONSOLIDATED		Status: <a href="#">RP</a> as of 03/01/2005		<a href="#">Loan Detail</a>	
<div>4</div>					
Guaranteed Amt:	\$17,000	Disbursed Amt:	\$17,000	 OPB:	\$21,000
				Agg. OPB:	\$14,820

3<sup>rd</sup>: .3333 x 17,000 = \$5,667 Calc'd Unsub Agg OPB

CL - FFEL CONSOLIDATED		Status: <a href="#">RP</a> as of 03/01/2005		<a href="#">Loan Detail</a>	
<a href="#">5</a>					
Guaranteed Amt:	\$22,000	Disbursed Amt:	\$22,000	 OPB:	\$25,000
				Agg. OPB:	\$19,180

.3333 x 22,000 = \$7,333 Calc'd Unsub Agg OPB



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# Calculating the Perkins Share

1<sup>st</sup>: Sum the Disbursed Amounts of all Underlying PU, NU, DU, EU, IC loans

2<sup>nd</sup>: Divided that by the Amount Disbursed from the CLs (getting the ratio %)

3<sup>rd</sup>: Multiplied that by the CL's Aggregate OPB (Other Loan); if multiple CL's apply ratio % to each

Result is the **Perkins Share of CL Aggregate OPB**


1<sup>st</sup>: Total Underlying Perkins Disbursement Amount: \$4,000

Total CL Disbursement Amount: \$39,000

2<sup>nd</sup>: 4,000 divided by 39,000 = .10256 (over all percentage what we can attribute to be Perkins)

CL - FFEL CONSOLIDATED				Status: <a href="#">RP</a> as of 03/01/2005		<a href="#">Loan Detail</a>	
<div>4</div>							
Guaranteed Amt:		\$17,000	Disbursed Amt:		\$17,000	<input checked="" type="checkbox"/> OPB:	\$21,000
						Agg. OPB:	\$14,820

3<sup>rd</sup>: .10256 x 17,000 = \$1,744 Perkins Share of the CL's Agg OPB

CL - FFEL CONSOLIDATED		Status: <a href="#">RP</a> as of 03/01/2005		<a href="#">Loan Detail</a>	
<div>5</div>					
Guaranteed Amt:	\$22,000	Disbursed Amt:	\$22,000	 OPB:	\$25,000
				Agg. OPB:	\$19,180

.10256 x 22,000 = \$2,256 Perkins Share of the CL's Agg OPB





# Calculating the PLUS Share

- 1<sup>st</sup>: Sum the Disbursed Amounts of all Underlying PL, D4, D7 loans
  - 2<sup>nd</sup>: Divided that by the Amount Disbursed from the CLs (getting the ratio %)
  - 3<sup>rd</sup>: Multiplied that by the CL's Aggregate OPB (Other Loan); if multiple CL's apply ratio % to each
- Result is the **PLUS Share of CL Aggregate OPB**


1<sup>st</sup>: Total Underlying PLUS Disbursement Amount: \$1,000

Total CL Disbursement Amount: \$39,000

2<sup>nd</sup>: 1,000 divided by 39,000 = .0256 (over all percentage what we can attribute to be PLUS)

CL - FFEL CONSOLIDATED				Status: <a href="#">RP</a> as of 03/01/2005		<a href="#">Loan Detail</a>	
<div>4</div>							
Guaranteed Amt:		\$17,000	Disbursed Amt:		\$17,000	<input checked="" type="checkbox"/> OPB:	\$21,000
						Agg. OPB:	\$14,820


3<sup>rd</sup>:  $.0256 \times 17,000 = \$436$  PLUS Share of the CL's Agg OPB

CL - FFEL CONSOLIDATED				Status: <a href="#">RP</a> as of 03/01/2005		<a href="#">Loan Detail</a>	
<div>5</div>							
Guaranteed Amt:		\$22,000	Disbursed Amt:		\$22,000	 OPB:	\$25,000
						Agg. OPB:	\$19,180

$.0256 \times 22,000 = \$564$  PLUS Share of the CL's Agg OPB



# Calculating what's left over: Unallocated Amount

CL - FFEL CONSOLIDATED		Status: <a href="#">RP</a> as of 03/01/2005		<a href="#">Loan Detail</a>	
<a href="#">4</a>					
Guaranteed Amt:	\$17,000	Disbursed Amt:	\$17,000	 OPB:	\$21,000
		Agg. OPB:		\$14,820	

1<sup>st</sup>: Start with the CL Agg OPB (Other Loan)

CL Agg OPB : \$17,000

2<sup>nd</sup>: Take out Perkins Share

minus \$1,744 Perkins Share of the CL's Agg OPB

3<sup>rd</sup>: Take out PLUS Share

minus \$436 PLUS Share of the CL's Agg OPB

4<sup>th</sup>: Take out Calc'd Sub Agg OPB

minus \$8,119 Calc'd Sub Agg OPB

5<sup>th</sup>: Take out Calc'd Unsub Agg OPB

minus \$5,667 Calc'd Unsub Agg OPB

Left over amount = [Calculated FFEL Consolidation, Unallocated Aggregate OPB](#)

\$1,034 Calculated FFEL Consolidation, Unallocated Agg OPB

Amounts for Loan 4		
	Date	Amount
Loan:	01/15/2003	\$17,000
Outstanding Principal Balance:	03/01/2005	\$21,000
Outstanding Interest:	03/01/2005	\$0
Calculated Subsidized Agg. OPB:		\$8,119
Calculated Unsubsidized Agg. OPB:		\$5,667
FFEL Consolidation, Unallocated Agg. OPB:		\$1,034
Calculated Combined Agg. OPB:		\$14,820
Other Fees:		\$0



# Calculating what's left over: Unallocated Amount

CL - FFEL CONSOLIDATED			Status: <a href="#">RP</a> as of 03/01/2005			<a href="#">Loan Detail</a>			
<a href="#">5</a>									
Guaranteed Amt:		\$22,000	Disbursed Amt:		\$22,000	<input checked="" type="checkbox"/> OPB:	\$25,000	Agg. OPB:	\$19,180

1<sup>st</sup>: Start with the CL Agg OPB (Other Loan)

CL Agg OPB : \$22,000

2<sup>nd</sup>: Take out Perkins Share

minus \$2,256 Perkins Share of the CL's Agg OPB

3<sup>rd</sup>: Take out PLUS Share

minus \$564 PLUS Share of the CL's Agg OPB

4<sup>th</sup>: Take out Calc'd Sub Agg OPB

minus \$10,506 Calc'd Sub Agg OPB

5<sup>th</sup>: Take out Calc'd Unsub Agg OPB

minus \$7,333 Calc'd Unsub Agg OPB

Left over amount = [Calculated FFEL Consolidation, Unallocated Aggregate OPB](#)

\$1,341 Calculated FFEL Consolidation, Unallocated Agg OPB

Amounts for Loan <a href="#">5</a>		
	Date	Amount
<b>Loan:</b>	01/15/2003	\$22,000
<b>Outstanding Principal Balance:</b>	03/01/2005	\$25,000
<b>Outstanding Interest:</b>	03/01/2005	\$0
<b>Calculated Subsidized Agg. OPB:</b>		\$10,506
<b>Calculated Unsubsidized Agg. OPB:</b>		\$7,333
<b>FFEL Consolidation, Unallocated Agg. OPB:</b>		\$1,341
<b>Calculated Combined Agg. OPB:</b>		\$19,180
<b>Other Fees:</b>		\$0



# Calculated Combined Aggregate OPB

## Details



### Amounts for Loan 5

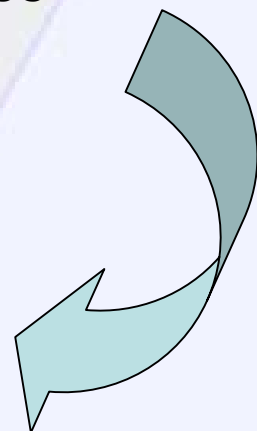
	Date	Amount
Loan:	01/15/2003	\$22,000
Outstanding Principal Balance:	03/01/2005	\$25,000
Outstanding Interest:	03/01/2005	\$0
Calculated Subsidized Agg. OPB:		\$10,506
Calculated Unsubsidized Agg. OPB:		\$7,333
FFEL Consolidation, Unallocated Agg. OPB:		\$1,341
Calculated Combined Agg. OPB:		\$19,180
Other Fees:		\$0

Agg OPB displayed is 'adjusted' when:

- ✓ Underlying Perkins loans factored out of Unallocated Amounts
- ✓ Underling PLUS loans factored out of Unallocated Amount (for the PLUS Borrower)

## Loan Summary

5 CL - FFEL CONSOLIDATED		Status: RP as of 03/01/2005		Loan Detail	
Guaranteed Amt:	\$22,000	Disbursed Amt:	\$22,000	OPB:	\$25,000
				Agg. OPB:	\$19,180



# Rolling up Loan Level Summary amounts to Aggregate Level: Subsidized Loan types



## Loan History

### Aggregate Loan Information

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$21,375	\$2,750	\$24,125
Unsubsidized Loans	\$16,000	\$2,000	\$18,000
FFEL Consolidation Loans, Unallocated	\$2,375		\$2,375
Combined Loans	\$39,750	\$4,750	\$44,500
FFEL Consolidation Loans	\$46,000		\$46,000
Perkins Loans	\$0		\$0
PLUS Loans	\$0		\$0

## Loan Summary

2

SF - FFEL STAFFORD SUB  
UNIVERSITY OF SOUTHERN MAINE - 00205400

Status: [IA](#) as of 03/01/2005  
Loan Detail

Guaranteed Amt:	\$5,500	Disbursed Amt:	\$2,750	OPB:	\$2,750	Agg. OPB:	\$2,750
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### CL - FFEL CONSOLIDATED

4

Calculated Subsidized Agg. OPB:

\$8,119

5

Calculated Subsidized Agg. OPB:

\$10,506

## Details



# Rolling up Loan Level Summary amounts to Aggregate Level: Unsubsidized Loan types



## Loan History

### Aggregate Loan Information

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$21,375	\$2,750	\$24,125
Unsubsidized Loans	\$16,000	\$2,000	\$18,000
FFEL Consolidation Loans, Unallocated	\$2,375		\$2,375
Combined Loans	\$39,750	\$4,750	\$44,500
FFEL Consolidation Loans	\$46,000		\$46,000
Perkins Loans	\$0		\$0
PLUS Loans	\$0		\$0

## Loan Summary

<b>1</b>	SU - FFEL STAFFORD UNSUB		Status: <a href="#">IA</a> as of 03/01/2005		<a href="#">Loan Detail</a>	
<a href="#">UNIVERSITY OF SOUTHERN MAINE - 00205400</a>						
Guaranteed Amt:		\$4,000	Disbursed Amt:		\$2,000	<b>i</b> OPB: \$0
						<b>Agg. OPB:</b> \$2,000

SU - FFEL STAFFORD UNSUB		Status: <a href="#">IA</a> as of 03/01/2005		<a href="#">Loan Detail</a>	
<a href="#">3</a>		<a href="#">UNIVERSITY OF SOUTHERN MAINE - 00205400</a>			
Guaranteed Amt:	\$1,000	Disbursed Amt:	\$1,000	 OPB:	\$1,150
				Agg. OPB:	\$1,000

### CL - FFEL CONSOLIDATED

## Details

<b>4</b>	Calculated Unsubsidized Agg. OPB:	\$5,667
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<b>5</b>	Calculated Unsubsidized Agg. OPB:	\$7,333
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## Rolling up Loan Level Summary amounts to Aggregate Level: Unallocated Amount

### Loan History



### Aggregate Loan Information

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$21,375	\$2,750	\$24,125
Unsubsidized Loans	\$16,000	\$2,000	\$18,000
FFEL Consolidation Loans, Unallocated	\$2,375		\$2,375
Combined Loans	\$39,750	\$4,750	\$44,500
FFEL Consolidation Loans	\$46,000		\$46,000
Perkins Loans	\$0		\$0
PLUS Loans	\$0		\$0

### Loan Summary

CL - FFEL CONSOLIDATED


FFEL Consolidation, Unallocated Agg. OPB: 4 \$1,034

FFEL Consolidation, Unallocated Agg. OPB: 5 \$1,341

### Details



# Getting the Aggregate Loan Information Combined Loan Amounts



Close or Equal  
to Comb Limit

Loan History			
Aggregate Loan Information			
Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$21,375	\$2,750	\$24,125
Unsubsidized Loans	+	\$16,000	\$18,000
FFEL Consolidation Loans, Unallocated	\$2,375		\$2,375
Combined Loans	=	\$39,750	\$44,500
FFEL Consolidation Loans	\$46,000		\$46,000
Perkins Loans	\$0		\$0
PLUS Loans	\$0		\$0





Close or Equal  
to Sub Limit

## Loan History

Aggregate Loan Information



Close or Equal  
to Comb Limit

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$21,375	\$2,750	\$24,125
Unsubsidized Loans	\$16,000	\$2,000	\$18,000
FFEL Consolidation Loans, Unallocated	\$2,375		\$2,375
Combined Loans	\$39,750	\$4,750	\$44,500
FFEL Consolidation Loans	\$46,000		\$46,000
Perkins Loans	\$0		\$0
PLUS Loans	\$0		\$0

Understanding how we come up with the numbers should help with your decision making and award process

# Tips For FFEL Breakdowns

- A large Unallocated Amount may indicate:
  - Interest/fees
  - Misreported underlying loans
  - Title VII Loans (HEAL)
  - Spousal consolidations
  - Timely reporting to NSLDS
- NSLDS Web calculations are dynamic where as the ISIR data is static

# Tips For FFEL Breakdowns

- For FFEL CL loans over 60 days old that have a \$0 unallocated amount look to see if the entire balance was calculated as subsidized

# Reference Information

- Available on IFAP
  - NSLDS Newsletters #6, #7, #8 and recently published #9
  - Dear Colleague Letter GEN 96-13
  - Dear Partner Letter GEN-03-12
  - ISIR Guide's NSLDS FAH section

# Where we are today

- Pleased to report:
  - NSLDS reported the number of tickets on this issue has decreased dramatically
  - Guarantors reported the number of calls on this issue has decreased as well
  - Schools for the most part are pleased with the aggregate calculation



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# Password/Security Reminders

- Passwords must be 8 characters in length
- Password expires every 90 days
- At least 1 character must be numeric; 1<sup>st</sup> character must be letter



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# Capturing Outstanding Principal Balances (OPB) and Outstanding Interest Balance (OIB) History



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# Capturing Balance History

- Prior to March 2005, historical data on OPB and OIB amounts not stored or displayed in NSLDS
- As of late March 2005, NSLDS started to store and display OPB and OIB related data



# Capturing Balance History

- Historical data related to OPB and OIB reported prior to March 2005 will not be available
- Historical balances only seen on NSLDSFAP web site and not student's web interface
- Formulas for calculating aggregates have not been changed






# Capturing Balance History

- Changes will not affect the Prescreening or Postscreening processes
- NSLDS captures OPB/OIB information:
  - At end of each quarter
  - Before and after a loan status code change

# Viewing OPB and OIB History

- History icons appear next to the OPB and OIB fields on the Loan Detail screen

 Amounts for Loan <b>1</b>		
	Date	Amount
Loan:	01/05/2004	\$2,750
 Outstanding Principal Balance:	01/05/2004	\$2,750
 Outstanding Interest:	01/05/2004	\$0
Other Fees:		\$0

# Viewing OPB and OIB History

- History Icon displayed in the Loan Status information












## Status Changes for Loan 1

Date Changed	 Status
08/30/2003	RP : IN REPAYMENT


# Viewing OPB and OIB History

Clicking the history icon displays the  
Outstanding Amount Balance History

NSLDS System Effective Begin Date/End Date		Outstanding Principal Balance/ Date Of	Outstanding Interest Balance/ Date Of	Status Code/ Date Of	Historically Correct Loan Status
08/02/2005	Current	\$2,750	\$0	 IG	Yes
		01/05/2004	01/05/2004	08/02/2005	
12/02/2004	08/01/2005	\$2,750	 \$0	 IA	Yes
		01/05/2004	01/05/2004	01/05/2004	
11/02/2004	12/01/2004	\$2,750	 \$35	 RP	No
		01/05/2004	05/01/2004	11/01/2004	
05/02/2004	11/01/2004	\$2,750	\$0	 IG	No
		01/05/2004	01/05/2004	05/01/2004	
01/05/2004	05/01/2004	 \$2,750	 \$0	 IA	No
		01/05/2004	01/05/2004	01/05/2004	

# Interpreting the Outstanding Balances History

The information Icon displayed next to the value indicates changed data

NSLDS System Effective Begin Date/End Date		Outstanding Principal Balance/ Date Of	Outstanding Interest Balance/ Date Of	Status Code/ Date Of	Historically Correct Loan Status
08/02/2005	Current	\$2,750	\$0	 IG	Yes
		01/05/2004	01/05/2004	08/02/2005	

In the example above, on 08/02/2005, the Status Code changed to IG, but the OPB and OIB did not change.

# Additional Resources

- NSLDSFAP On-line help pages
  - Loan Detail
  - Outstanding Amount Balance History
- NSLDS Newsletter #10, May 2005



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# New Data Provider: Conditional Disability Discharge Tracking System (CDDTS)

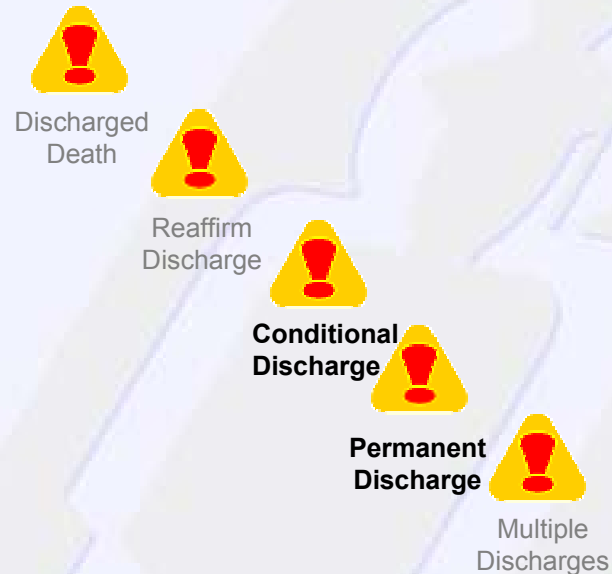


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# Discharge Codes

- D = Death
- R = Reaffirm
- C = Conditional
- P = Permanent
- M = Multiple

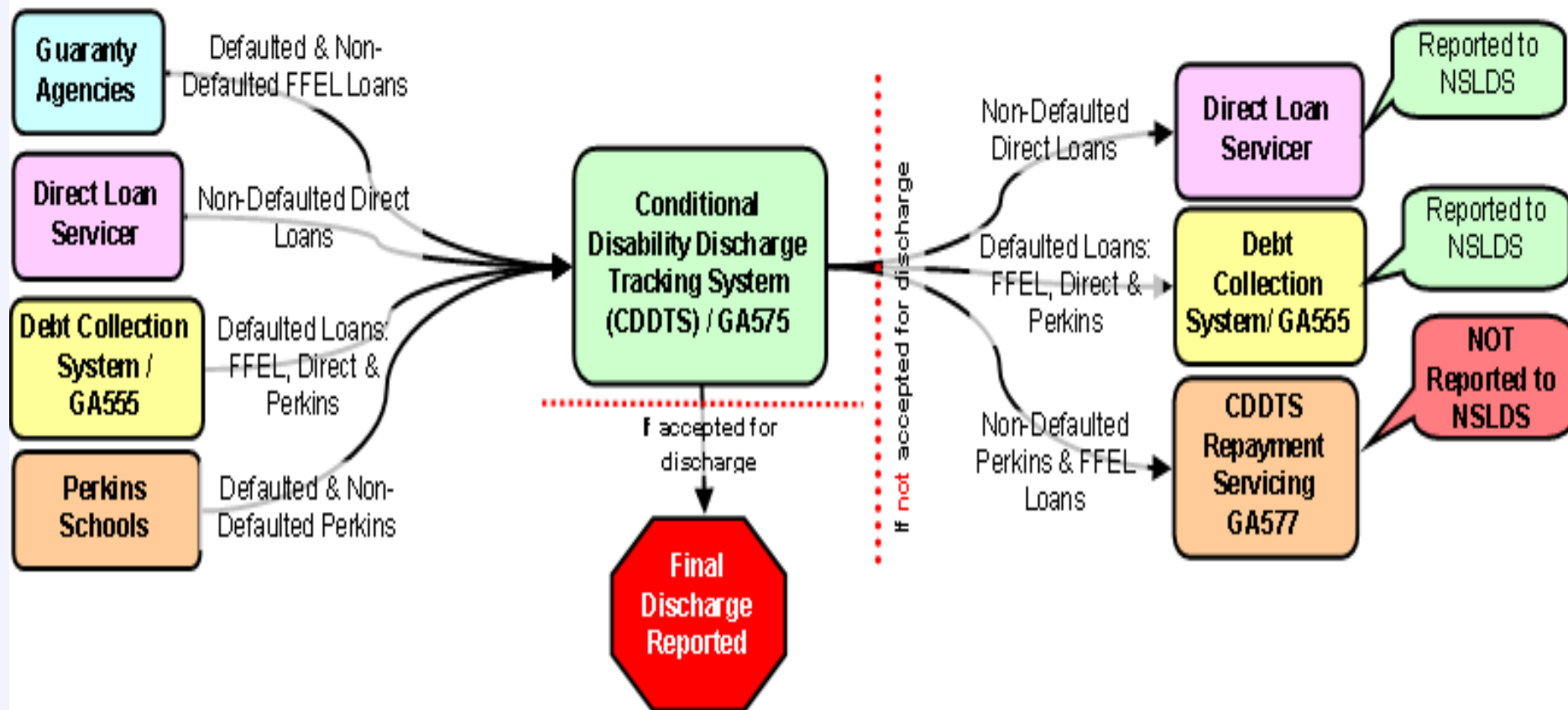


# Conditional Disability Discharge Process

- Since late 2002, CDDTS has been administering Conditionally Discharged Loans but not reporting to NSLDS
- As of April 2005, CDDTS began reporting as GA575
  - Balances during Conditional period
  - Closures for Permanently Discharged Loans
  - Loan Status
    - DI- Disability
    - DS- Defaulted, then Disabled



# Flow of Loans- To and From CDDTS



# Disability Discharge Flags

- Conditional
  - DI or DS Loan Status Codes and loan balance is greater than \$0



## Loan Summary

<b>1</b>		SF - FFEL STAFFORD SUB		Status: <b>DI</b> as of 06/20/2003		<a href="#">Loan Detail</a>	
		<a href="#">SACRED HEART UNIVERSITY - 00140300</a>					
Guaranteed Amt:	\$3,931	Disbursed Amt:	\$3,931	OPB:	\$609	Agg. OPB:	\$609
Loan Date:	11/02/1990	Sep. Loan Ind:	A	Loan Period:	09/01/1990 - 12/28/1990		
Last Disb. Date:	11/23/1990	Last Disb. Amt:	\$3,931	Acad. Lv:	3	Discharge:	C
GA:	<a href="#">CDDTS - 575</a>						

- Permanent
  - DI or DS Loan Status Codes and loan balance is equal to \$0



## Loan Summary

<b>1</b>		SF - FFEL STAFFORD SUB		Status: <a href="#">DS</a> as of 12/15/2002		<a href="#">Loan Detail</a>	
		<a href="#">WORCESTER STATE COLLEGE - 00219000</a>					
Guaranteed Amt:	\$2,500	Disbursed Amt:	\$2,500	OPB:	\$0	Agg. OPB:	\$0
Loan Date:	10/21/1986	Sep. Loan Ind:	A	Loan Period:	09/08/1986 - 05/14/1987		
Last Disb. Date:	11/17/1986	Last Disb. Amt:	\$2,500	Acad. Lv:	3	Discharge:	P
GA:		<a href="#">CDDTS - 575</a>					



# Reinstated Loans

- CDDTS will reassign Reinstated Loans:
  - Direct Lending will receive non-defaulted Direct loans
  - DCS (GA555) will receive all defaulted loans, including Direct Loans



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# CDDTS Repayment Servicing

- Two types of non-defaulted loans will not be reported to NSLDS after reinstatement:
  - FFEL
  - Perkins
- CDDTS Repayment Servicing (GA577) will receive these loans and should be contacted for status information

# ISIR/SAR Data

- Loans associated with GA575
  - Contact Type “DDP” for Disability Data Provider
  - Comment Code: 137
- Loans associated with GA577
  - Contact Type “RDS” for Reinstated Disability
  - Comment Code: 139 (Perkins)
  - Comment Code: 147 (FFELs)



# References and Contact information

- Contact information for GA575 and GA577
  - NSLDS Newsletter #10, May 2005
  - NSLDSFAP Organization Contact List



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# NSLDS Customer Service Center

## 1-800-999-8219

Expert Assistance 8:00 am – 9:00 pm  
Eastern Time

**[NSLDS@pearson.com](mailto:NSLDS@pearson.com)**



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NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS