

# Gainful Employment (GE): Submitting Draft GE Debt-to- Earnings Challenges

October 20, 2016 and October 27, 2016

# Agenda

---

- GE Process
- Draft GE Debt-to-Earnings Backup Report
- Draft GE Debt-to-Earnings Challenges/Cases/Comments
- Submitting Draft GE Debt-to-Earnings Challenges
  - Gainful Employment Debt-to-Earnings List Page
  - Gainful Employment Debt-to-Earnings Update Page
  - Submit Draft Gainful Employment Debt-to-Earnings

# GE Process

---

- ☑ • Draft GE Completers List
- ☑ • Draft GE Completers List Corrections
- ☑ • Final GE Completers List
- ☑ • Request Earnings Data from SSA by Program
- **Draft GE Debt-to-Earnings Rates** (*October 18<sup>th</sup> & 25<sup>th</sup> Webinar*)
- **Draft GE Debt-to-Earnings Challenges** (*October 20<sup>th</sup> & 27<sup>th</sup> Webinar*)
- Final GE Debt-to-Earnings Rates
- GE Alternate Earnings Appeal

# Draft GE Debt Measures Backup Data Report

# Draft GE Debt Measures Report

---

- Draft GE Debt-to-Earnings Rate Letter and Backup Detail (Pushed)
  - Pushed to the institution's SAIG mailbox associated with the Batch Gainful Employment Notification Package function
  - Letter delivered with message class: GELFLEOP
  - Backup detail delivered with message class: GEBFLEOP
- File Layout for the GE Debt Measures Backup is located in the [Gainful Employment User Guide](#) Appendix D

# Draft GE Debt Measures Report

---

- GE Debt Measures Report (Ad-hoc)
  - Available on the Report Tab of the National Student Loan Data System (NSLDS) Professional Access Web site
    - GE Debt Measures Backup by Program Report (GEDMP1)
    - GE Debt Measures Backup by Calculation Year Report (GEDMY1)
  - Sent to the SAIG mailbox associated with the user that made the report request
  - Delivered with message class:
    - Backup Detail : GEBFLEOP
- File Layout for the GE Debt Measures Backup is located in the [Gainful Employment User Guide](#) Appendix D

# Submitting Draft GE Debt-to-Earnings Challenge Requests

# GE Tab

Draft GE Debt-to-Earnings challenge pages are under the GE tab

The screenshot shows the NSLDS website interface. At the top, there is a navigation bar with tabs for Menu, Aid, Enroll, **GE** (highlighted with a red circle), Org, Report, and Tran. Below this is a secondary navigation bar with links for Menu, System Requirements, Contact Us, FAQ, and Download Help. The user is logged in as SCTST11 ONLINE SCHOOL ID TESTING from NORTH SOUTH UNIVERSITY / TGZZ011 / SCTST11. The main content area is divided into four columns: Messages, Financial Aid, Enrollment, and Transfer Monitoring. The Enrollment column contains a list of links including Loan History, Overpayment List, Grants, Delinquent Borrowers, Exit Counseling History, Student Contact Info, Student Access Interface, Reaffirmation History, Perkins Submittal, SSN Conflict, Enrollment Summary, Enrollment Update, Enrollment Reporting Profile, Enrollment Submittal, Enrollment Notification Override List, Exit Counseling Submittal, GE List, GE Mass Update/Deactivate, and GE Submittal. Below the links is a form with input fields for SSN, First Name, and DOB. At the bottom, there is a footer with a home icon, the text 'PRIVACY ACT OF 1974 (AS AMENDED)', and a message about the logoff function change.

**NSLDS**

Menu | Aid | Enroll | **GE** | Org | Report | Tran

Menu | System Requirements | Contact Us | FAQ | Download Help

FSA ID: NSL.SCTST11.FSA logged on as: SCTST11 ONLINE SCHOOL ID TESTING from [NORTH SOUTH UNIVERSITY / TGZZ011 / SCTST11](#)

**Messages**  
05/12/2014 Logoff function changed

**Financial Aid**  
[Loan History](#)  
[Overpayment List](#)  
[Grants](#)  
[Delinquent Borrowers](#)  
[Exit Counseling History](#)  
[Student Contact Info](#)  
[Student Access Interface](#)  
[Reaffirmation History](#)  
[Perkins Submittal](#)  
[SSN Conflict](#)

**Enrollment**  
[Enrollment Summary](#)  
[Enrollment Update](#)  
[Enrollment Reporting Profile](#)  
[Enrollment Submittal](#)  
[Enrollment Notification Override List](#)  
[Exit Counseling Submittal](#)  
[GE List](#)  
[GE Mass Update/Deactivate](#)  
[GE Submittal](#)

**Transfer Monitoring**  
[Transfer Monitoring List](#)  
[Monitoring Alert Review](#)  
[Transfer Monitoring Re-Populate](#)  
[School Transfer Profile](#)

Only the beginning of each message is displayed above. Click on the message text above to see the complete message below.

SSN:  First Name:   
DOB:

Enter details and click on a Financial Aid link or Enrollment Summary above.  
DOB should be in MMDDCCYY format.

05/12/2014 Logoff function changed

Logoff function changed with the move of NSLDS behind AIMS. To ensure that you have properly signed off NSLDS you must close the web browser. Users may use this link [LOGOFF FROM NSLDS AND AIMS](#) to fully logoff NSLDS without closing the browser.

**PRIVACY ACT OF 1974 (AS AMENDED)**



# GE Tab

Additional links added under the GE Tab:

- **GE D/E List** Link
  - Gainful Employment Debt-to-Earnings List Page
  - Gainful Employment Debt-to-Earnings Update Page
- **Submit Draft GE D/E** Link
  - Submit Draft Gainful Employment Debt-to-Earnings Page



The screenshot displays the NSLDS website navigation bar. The NSLDS logo is on the left. The main navigation menu includes 'Menu', 'Aid', 'Enroll', 'GE', 'Org', 'Report', and 'Tran'. The 'GE' tab is selected and highlighted in blue. Below the 'GE' tab, two sub-links are visible: 'GE D/E List' and 'Submit Draft GE D/E', both highlighted with red boxes. The user's session information is shown below the navigation bar: 'FSA ID: NSL.SCTST11.FSA logged on as: SCTST11 ONLINE SCHOOL ID TESTING from NORTH SOUTH UNIVERSITY / TGZZ011 / SCTST11'. The main heading of the page is 'Gainful Employment Debt-to-Earnings List'.

# GE Debt-to-Earnings List Page

Selecting the GE tab will default to the GE Completers List page, from there select the **GE D/E List** link

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND™ | National Student Loan Data System (NSLDS)  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

Menu | Aid | Enroll | GE | **Org** | Report | Tran

GE Completers List | Submit Draft Completers List | **GE D/E List** | Submit Draft GE D/E

FSA ID: NSL.SCTST11.FSA logged on as: SCTST11 ONLINE SCHOOL ID TESTING from NORTH SOUTH UNIVERSITY / TGZZ011 / SCTST11

**Gainful Employment Debt-to-Earnings List**

Sort By: --Select--  
Display Only: Institution Code: 067899  
CIP Code: \* (\*) for All  
Credential Level: ALL Retrieve  
Rate Type: ALL  
Student SSN: \*  
Edit Status: ALL

PRIVACY ACT OF 1974 (AS AMENDED)

# GE Debt-to-Earnings List Page

- Sort By Options
  - Last Name, First Name
  - SSN (default)

A screenshot of the GE Debt-to-Earnings List page. The 'Sort By' dropdown menu is open, showing options: '-Select-', 'Last Name, First Name', and 'SSN'. A red box highlights the 'Sort By' label, and a red arrow points from it to the dropdown menu. Other form fields include 'Display Only', 'Institution Code', 'CIP Code', 'Credential Level', 'Rate Type', 'Student SSN', and 'Edit Status'. A 'Retrieve' button is visible on the right.

- Display Only Options
  - Institution Code
  - CIP Code
  - Credential Level
  - Rate Type
  - Student SSN
  - Edit Status

A screenshot of the GE Debt-to-Earnings List page. The 'Display Only' dropdown menu is open, showing options: 'ALL', '01 - Undergraduate Certificate or Diploma Program', '02 - Associate's Degree', '03 - Bachelor's Degree', '04 - Post Baccalaureate Certificate', '05 - Master's Degree', '06 - Doctoral Degree', '07 - First-Professional Degree', and '08 - Graduate / Professional Certificate'. A red box highlights the 'Display Only' label, and a red arrow points from it to the dropdown menu. Other form fields include 'Sort By', 'Institution Code', 'CIP Code', 'Credential Level', 'Rate Type', 'Student SSN', and 'Edit Status'. A 'Retrieve' button is visible on the right. At the bottom, there is a blue bar with the text 'PRIVACY ACT OF 1974 (AS AMENDED)'.

# GE Debt-to-Earnings List Page

'Retrieve' will return a list of students GE program(s) associated with the institution's Draft GE D/E rate(s).





**Gainful Employment Debt-to-Earnings List**

Sort By:    
 Display Only: Institution Code: 067899  
 Institution Name: NORTH SOUTH UNIVERSITY   
 CIP Code: \*  (\*) for All   
 Credential Level: ALL    
 Rate Type: ALL    
 Student SSN: \*   
 Edit Status: ALL

#	SSN	Name	DOB	Rate
<b>1</b>	***.**-0069 <input type="button" value="+"/>	SHARP, FIRST2249 J	05/25/1923	Draft
GE Program:	CIP: 110901	Program: Computer Systems Networking and Telecommunications <input type="button" value="+"/>	Credential Level: 02 - Associate's Degree	Student ID: 00ACC
<b>2</b>	<input type="button" value="i"/> ***.**-0169 <input type="button" value="+"/>	RODEN, FIRST2350 E	05/17/1921	Draft
GE Program:	CIP: 220302	Program: Legal Assistant/Paralegal.	Credential Level: 02 - Associate's Degree	Student ID: 00ABT
<b>3</b>	***.**-0269 <input type="button" value="+"/>	FIFE, FIRST2451 J	08/04/1924	Transitional Draft
GE Program:	CIP: 220302	Program: Legal Assistant/Paralegal.	Credential Level: 03 - Bachelor's Degree	Student ID: 50AAD

# GE Debt-to-Earnings List Page

- Each student will have the following sections:
  - Row 1 - Student Identifiers (Record Type -10)
  - Row 2 - GE Program (Record Type -15)

#	SSN	Name	DOB	Rate	
 Row 1	1	***-**-0069 	SHARP, FIRST2249 J	05/25/1923	Draft
 Row 2	GE Program:	CIP: 110901	Program: Computer Systems Networking and Telecommunications 	Credential Level: 02 - Associate's Degree	Student ID: 00ACC

# GE Debt-to-Earnings Update Page

Click the 'Active Blue Button' by the student's SSN to access the GE Debt-to-Earnings Update Page

#	SSN	Name	DOB	Rate
<b>1</b>	***-**-0069	SHARP, FIRST2249 J	05/25/1923	Draft
GE Program:	CIP: 110901	Program: Computer Systems Networking and Telecommunications	Credential Level: 02 - Associate's Degree	Student ID: 00ACC

FSA ID: NSL.SCTST11.FSA logged on as: SCTST11 ONLINE SCHOOL ID TESTING from [NORTH SOUTH UNIVERSITY / TGZZ011 / SCTST11](#)

**Gainful Employment Debt-to-Earnings Update 1**

Student				
SSN: 001-00-0069	Name: SHARP, FIRST2249, J	Date of Birth: 05/25/1923	Rate: Draft	Student ID: 00ACC
GE Program				
110901 - CIP: Computer System	Credential Level: 02 - Associate's Degree	School: 067899 - NORTH SOUTH UNIVERSITY		

GE Record ID:	0AACC	Program Begin Date:	10/01/2007	Program End Date:	09/24/2010
<b>1</b>	<b>Loan Record</b>	<b>ID:</b>	0AKYE		
<b>Loan Date</b>	<b>Loan Type</b>	<b>Sep. Loan Ind</b>	<b>School Location Code</b>		
09/29/2009	SF	A	06789900		
<b>FLS/GA</b>	<b>Lender</b>	<b>Lender Servicer</b>	<b>DP/Award ID</b>		
578	897577	700578	001000069110067899001		
<b>Loan Period Begin</b>	<b>Loan Period End</b>	<b>Loan Amount</b>	<b>Cancellation Amount</b>	<b>Refund Amount</b>	<b>Loan Debt</b>
10/05/2009	06/25/2010	4500	0	0	4500
<input type="text" value="10/05/2009"/>	<input type="text" value="06/25/2010"/>	<input type="text" value="4500"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	
<b>2</b>	<b>Loan Record</b>	<b>ID:</b>	0AKYD		
<b>Loan Date</b>	<b>Loan Type</b>	<b>Sep. Loan Ind</b>	<b>School Location Code</b>		

Student and GE Program data is the same on the List and Update pages

# GE Debt-to-Earnings Update Page

- GE Record section – data from Program GE Record (Record Type – 15)
- Loan Record section – data from Program Loan (Record Type – 20)

<b>GE Record</b>		ID: 0AACC	Program Begin Date: 10/01/2007	Program End Date: 09/24/2010	
<b>1</b>	<b>Loan Record</b>	ID: 0AKYE			
Loan Date	Loan Type	Sep. Loan Ind	School Location Code		
09/29/2009	SF	A	06789900		
FLS/GA	Lender	Lender Servicer	DP/Award ID		
578	897577	700578	001000069110067899001		
Loan Period Begin	Loan Period End	Loan Amount	Cancellation Amount	Refund Amount	Loan Debt
10/05/2009	06/25/2010	4500	0	0	4500
<input type="text" value="10/05/2009"/>	<input type="text" value="06/25/2010"/>	<input type="text" value="4500"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	

# GE Debt-to-Earnings Update Page

Multiple GE Records can appear on the update page for the student

GE Record ID: 0AAAW Program Begin Date: 01/02/2007 Program End Date: 03/27/2009						
1 Loan Record ID: 0ANAA						
Loan Date	Loan Type	Sep. Loan Ind	School Location Code			
06/13/2008	SF	A	06789900			
FLS/GA	Lender	Lender Servicer	DP/Award ID			
579	899577	700579	321000021108067899300			
Loan Period Begin	Loan Period End	Loan Amount	Cancellation Amount	Refund Amount	Loan Debt	
07/01/2007	03/20/2009			0		

4 Loan Record ID: 0AMZX						
Loan Date	Loan Type	Sep. Loan Ind	School Location Code			
01/02/2007	SF	A	06789900			
FLS/GA	Lender	Lender Servicer	DP/Award ID			
755	833253	700006				
Loan Period Begin	Loan Period End	Loan Amount	Cancellation Amount	Refund Amount	Loan Debt	
01/02/2007	09/21/2007	2625	0	0	2625	

GE Record ID: 0AAAV Program Begin Date: 04/06/2009 Program End Date: 03/23/2012						
1 Loan Record ID: 0ANAJ						
Loan Date	Loan Type	Sep. Loan Ind	School Location Code			
08/15/2011	D2	A	06789900			
FLS/GA	Lender	Lender Servicer	DP/Award ID			
579			321000021U12G67899001			
Loan Period Begin	Loan Period End	Loan Amount	Cancellation Amount	Refund Amount	Loan Debt	

First GE Record

Second GE Record



# GE Debt-to-Earnings Update Page

- Updateable Data in the Loan Section:
  - Loan Period Begin Date
  - Loan Period End Date
  - Loan Amount
  - Cancellation Amount
  - Refund Amount

1 Loan Record		ID: 0AKYE			
Loan Date	Loan Type	Sep. Loan Ind	School Location Code		
09/29/2009	SF	A	06789900		
FLS/GA	Lender	Lender Servicer	DP/Award ID		
578	897577	700578	001000069110067899001		
Loan Period Begin	Loan Period End	Loan Amount	Cancellation Amount	Refund Amount	Loan Debt
10/05/2009	06/25/2010	4500	0	0	4500
<input type="text" value="10/05/2009"/>	<input type="text" value="06/25/2010"/>	<input type="text" value="4500"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	

# GE Debt-to-Earnings Update Page

- Sample: Loan Record 1 should have a cancellation of \$500
  - Update Cancellation Amount to \$500
  - No update to Loan Amount is necessary
- Update same loan if listed under another GE Record for the student

<b>GE Record ID:</b> 0AACC		<b>Program Begin Date:</b> 10/01/2007		<b>Program End Date:</b> 09/24/2010	
<b>1 Loan Record ID:</b> 0AKYE					
<b>Loan Date</b>	<b>Loan Type</b>	<b>Sep. Loan Ind</b>	<b>School Location Code</b>		
09/29/2009	SF	A	06789900		
<b>FLS/GA</b>	<b>Lender</b>	<b>Lender Servicer</b>	<b>DP/Award ID</b>		
578	897577	700578	001000069110067899001		
<b>Loan Period Begin</b>	<b>Loan Period End</b>	<b>Loan Amount</b>	<b>Cancellation Amount</b>	<b>Refund Amount</b>	<b>Loan Debt</b>
10/05/2009	06/25/2010	4500	0	0	4500
10/05/2009	06/25/2010	4500	500	0	

# GE Debt-to-Earnings Update Page

- Click Submit and enter comments for the update
- Click Confirm to accept/save updates
  - Does not submit updates to FSA which must be done through “Submit Draft Debt-to-Earnings” page once all challenges for a program are made and reviewed
- Click Cancel to enter more updates

Please provide detailed comments for your challenge(s), including description of documentation type.

Enter detailed comments here.

FSA requires supporting documentation for your challenge(s).

Confirm Cancel

# GE Debt-to-Earnings Update Page

- Documentation **MUST** be submitted for every challenge
- Electronic Announcement #92 provides guidance on the type of appropriate documentation
- All document **MUST** be submitted to [GE.Operations@ed.gov](mailto:GE.Operations@ed.gov).

Please provide detailed comments for your challenge(s), including description of documentation type.

Enter detailed comments here.

**FSA requires supporting documentation for your challenge(s).**

Confirm Cancel

The screenshot shows a web form for submitting challenge comments. It features a title bar with the instruction 'Please provide detailed comments for your challenge(s), including description of documentation type.' Below this is a large text input area with the placeholder text 'Enter detailed comments here.' At the bottom of the form, a red rectangular box highlights the text 'FSA requires supporting documentation for your challenge(s)'. Below the form are two buttons labeled 'Confirm' and 'Cancel'.

# GE Debt-to-Earnings Update Page

GE Debt-to-Earnings List Page displays updated data.

The screenshot shows the NSLDS (National Student Loan Data System) interface. At the top, there is a navigation menu with buttons for Menu, Aid, Enroll, GE, Org, Report, and Tran. Below the menu, there are links for GE Completers List, Submit Draft Completers List, GE D/E List, and Submit Draft GE D/E. A status bar indicates the user is logged in as SCTST11 ONLINE SCHOOL ID TESTING from NORTH SOUTH UNIVERSITY / TGZZ011 / SCTST11.

The main heading is "Gainful Employment Debt-to-Earnings List". Below this, a red-bordered notification bubble contains an information icon and the text "Record updated.".

Below the notification is a search and filter form. The "Sort By:" dropdown is set to "SSN". The "Display Only:" section includes fields for Institution Code (067899), Institution Name (NORTH SOUTH UNIVERSITY), CIP Code (\* for All), Credential Level (ALL), Rate Type (ALL), Student SSN (\*), and Edit Status (ALL). A "Retrieve" button is located to the right of the CIP Code field.

Below the form is a table with the following columns: #, SSN, Name, DOB, and Rate. The first row of data is circled in red and contains an information icon, the SSN "\*\*\*-\*\*-0069", a plus icon, the name "SHARP, FIRST2249 J", the date "05/25/1923", and the rate "Draft".

#	SSN	Name	DOB	Rate
1	***-**-0069	SHARP, FIRST2249 J	05/25/1923	Draft

# Submit Draft GE D/E Page

- Institutions utilize this page to view programs which were edited and to submit all challenges under a GE Program to FSA for review
- Challenges were entered through the GE Debt-to-Earnings Update page

**NSLDS** Menu Aid Enroll GE Org Report Tran

[GE Completers List](#) | [Submit Draft Completers List](#) | [GE D/E List](#) | [Submit Draft GE D/E](#)

FSA ID: NSL.SCTST11.FSA logged on as: SCTST11 ONLINE SCHOOL ID TESTING from [NORTH SOUTH UNIVERSITY](#) / TGZZ011 / SCTST11

### Submit Draft Gainful Employment Debt-to-Earnings

Institution: 067899 - NORTH SOUTH UNIVERSITY  
Debt Measure Year: 2015

Submit	CIP	Credential Level
<input type="checkbox"/>	110103 - Information Technology.	03 - Bachelor's Degree
<input type="checkbox"/>	110901 - Computer Systems Networking and Telecommunications.	02 - Associate's Degree
<input type="checkbox"/>	220302 - Legal Assistant/Paralegal.	02 - Associate's Degree
<input type="checkbox"/>	510801 - Medical/Clinical Assistant.	02 - Associate's Degree
<input type="checkbox"/>	513501 - Massage Therapy/Therapeutic Massage.	02 - Associate's Degree

Submit

Review edited records for program BEFORE submitting (AS AMENDED)

# GE Debt-to-Earnings List Page

- Sort By Options
  - Last Name, First Name
  - SSN (default)

The screenshot shows the top portion of the GE Debt-to-Earnings List form. The 'Sort By:' dropdown menu is open, showing options: '-Select-', 'Last Name, First Name', and 'SSN'. A red box highlights the 'Sort By:' label, and a red arrow points from it to the dropdown menu. Other form fields include 'Display Only:', 'Institution Code:', 'CIP Code:', 'Credential Level:', 'Rate Type:', 'Student SSN:', and 'Edit Status:'. A 'Retrieve' button is located to the right of the 'Credential Level:' dropdown.

- Display Only Options
  - Institution Code
  - CIP Code
  - Credential Level
  - Rate Type
  - Student SSN
  - Edit Status

The screenshot shows the GE Debt-to-Earnings List form with the 'Display Only:' dropdown menu open. The dropdown menu lists various credential levels: 'ALL', '01 - Undergraduate Certificate or Diploma Program', '02 - Associate's Degree', '03 - Bachelor's Degree', '04 - Post Baccalaureate Certificate', '05 - Master's Degree', '06 - Doctoral Degree', '07 - First-Professional Degree', and '08 - Graduate / Professional Certificate'. A red box highlights the 'Display Only:' label, and a red arrow points from it to the dropdown menu. Other form fields include 'Sort By:', 'Institution Code:', 'CIP Code:', 'Credential Level:', 'Rate Type:', 'Student SSN:', and 'Edit Status:'. A 'PRIVACY ACT OF 1974 (AS AMENDED)' notice is visible at the bottom of the form.

# Submit Draft GE D/E Page

- Select GE Program and click Submit
- Once institution clicks Confirm, no additions or changes can be made to the selected GE Program

**Submit Draft Gainful Employment Debt-to-Earnings**

Institution: 067899 - NORTH SOUTH UNIVERSITY  
Debt Measure Year: 2015

Submit	CIP	Credential Level
<input checked="" type="checkbox"/>	110103 - Information Technology.	03 - Bachelor's Degree
<input type="checkbox"/>	110901 - Computer Systems Networking and Telecommunications.	02 - Associate's Degree
<input type="checkbox"/>	220302 - Legal Assistant/Paralegal.	02 - Associate's Degree
<input type="checkbox"/>	510801 - Medical/Clinical Assistant.	02 - Associate's Degree
<input type="checkbox"/>	513501 - Massage Therapy/Therapeutic Massage.	02 - Associate's Degree

arnings

Submit	CIP	Credential Level
<input checked="" type="checkbox"/>	110103 - Information Technology.	03 - Bachelor's Degree
<input type="checkbox"/>	110901 - Computer Systems Networking and Telecommunications.	02 - Associate's Degree
<input type="checkbox"/>	220302 - Legal Assistant/Paralegal.	02 - Associate's Degree
<input type="checkbox"/>	510801 - Medical/Clinical Assistant.	02 - Associate's Degree
<input type="checkbox"/>	513501 - Massage Therapy/Therapeutic Massage.	02 - Associate's Degree

**Important!**

Once you Confirm, additional changes cannot be made to the program(s) selected.



# Submit Draft GE D/E Page

After confirmation, Successfully updated message displays and the checkbox is locked.

**NSLDS** Menu Aid Enroll GE Org Report Tran

GE Completers List | Submit Draft Completers List | GE D/E List | **Submit Draft GE D/E**

FSA ID: NSL.SCTST11.FSA logged on as: SCTST11 ONLINE SCHOOL ID TESTING from [NORTH SOUTH UNIVERSITY](#) / TGZZ011 / SCTST11

### Submit Draft Gainful Employment Debt-to-Earnings

**i** Successfully updated.

Institution: 067899 - NORTH SOUTH UNIVERSITY  
Debt Measure Year: 2015

Submit	CIP	Credential Level
<input checked="" type="checkbox"/>	110103 - Information Technology.	03 - Bachelor's Degree
<input type="checkbox"/>	110901 - Computer Systems Networking and Telecommunications.	02 - Associate's Degree
<input type="checkbox"/>	220302 - Legal Assistant/Paralegal.	02 - Associate's Degree
<input type="checkbox"/>	510801 - Medical/Clinical Assistant.	02 - Associate's Degree
<input type="checkbox"/>	513501 - Massage Therapy/Therapeutic Massage.	02 - Associate's Degree

Submit

PRIVACY ACT OF 1974 (AS AMENDED)

# Submit Draft GE D/E Page

- After confirmation, institutions can still view records for the program but cannot update additional challenges for any records in the program
- Submit button is no longer active on the update page for students in the Draft GE Debt-to-Earnings backup

NSLDS Menu Aid Enroll GE Org Report Tran

GE Completers List | Submit Draft Completers List | GE D/E List | Submit Draft GE D/E

FSA ID: NSL.SCTST11.FSA logged on as: SCTST11 ONLINE SCHOOL ID TESTING from NORTH SOUTH UNIVERSITY / TGZZ011 / SCTST11

### Gainful Employment Debt-to-Earnings Update 1

**Student**  
SSN: 041-00-0013 Name: TRACY, FIRST6592, A Date of Birth: 02/22/1911 Rate: Draft Student ID: 00AAL

**GE Program**  
110103 - Information Bachelor's Degree 67899 - NORTH SOUTH UNIVERSITY

Loan Period Begin	Loan Period End	Loan Amount	Cancellation Amount	Refund Amount	Loan Debt
07/20/2009	03/26/2010	7000	0	0	7000
<input type="text" value="07/20/2009"/>	<input type="text" value="03/26/2010"/>	<input type="text" value="7000"/>	<input type="text" value="0"/>	<input type="text" value="0"/>	

PRIVACY ACT OF 1974 (AS AMENDED)

# Comments and Supporting Documentation

# Further Information on Comments

---

- As indicated earlier, a detailed comment explaining the data updates will be required for each loan record challenged.
- It is important to note that there will only be one comment box per student per program. If multiple loans are challenged for a student, all updates must be explained within the comment box.
- The maximum character length allowed for each comment box is 500 characters.

# Identifying Comments

- In order to easily identify which explanation belongs to the loans being updated, institution should list the GE Record ID – Loan Record ID (e.g. 0AACC-0AKYE) before entering the detailed comment. The detailed comment should also include:
  - A concise explanation as to why the institution is making the update
  - Type of documentation institution will submit to support request

<b>GE Record</b>	<b>ID:</b> 0AACC	<b>Program Begin Date:</b> 10/01/2007	<b>Program End Date:</b> 09/24/2010			
<b>1</b>	<b>Loan Record</b>	<b>ID:</b> 0AKYE				
<b>Loan Date</b>	<b>Loan Type</b>	<b>Sep. Loan Ind</b>	<b>School Location Code</b>			
09/29/2009	SF	A	06789900			
<b>FLS/GA</b>	<b>Lender</b>	<b>Lender Servicer</b>	<b>DP/Award ID</b>			
578	897577	700578	001000069110067899001			
<b>Loan Period Begin</b>	<b>Loan Period End</b>	<b>Loan Amount</b>	<b>Cancellation Amount</b>	<b>Refund Amount</b>	<b>Loan Debt</b>	
10/05/2009	06/25/2010	4500	0	0	4500	
10/05/2009	06/25/2010	4500	0	0	4500	

# Supporting Documentation

---

- For Draft D/E Challenges, FSA requires supporting documentation for each loan record challenged.
- Failure to submit supporting documentation will result in the automatic denial of the challenge.
- Schools are encouraged to use self-servicing options, COD, or NSLDS to support the challenged data.
- Schools may need to request the documentation from the current loan holder/servicer. The servicer's self-service websites can be found in an upcoming Electronic Announcement.
- [Electronic Announcement #92](#) provides guidelines for acceptable and unacceptable types of documentation as well as sources where the documentation can be located.

# Examples of Acceptable Comments/Documentation

Challengeable Data and Reason for Challenge by Institution	Note	Institution's Comment Must Include	Examples of Documentation
<p><b>Reason:</b> Loan does not belong to the student or institution</p>		<ul style="list-style-type: none"> <li>Brief explanation as to why the institution asserts that this loan is not associated to the student</li> <li>Type of documentation institution will submit to support request</li> </ul> <p><b>Examples of Acceptable Comment</b></p> <ul style="list-style-type: none"> <li>"Institution has no record that this student received this loan. Supporting Documentation will be a COD screenshot and e-mails from the loan servicer to confirm this."</li> <li>"Institution has evidence that this loan with the same Award ID and SSN went to Paul Smith, not Mary Jones as indicated in NSLDS. Documentation: Screenshot from institution system."</li> </ul>	<p><b>Direct Loans</b></p> <ul style="list-style-type: none"> <li>Screenshot or other documentation from NSLDS, COD or loan servicer for the specific Award ID showing different borrower identifiers</li> <li>Screenshot from NSLDS listing all of the student's loans.</li> <li>E-mails from loan servicer, specifically confirming that the servicer does not have this loan for the student.</li> </ul> <p><b>Federally-serviced FFEL Loans:</b></p> <ul style="list-style-type: none"> <li>Screenshot or other documentation from either NSLDS or the federal loan servicer that displays the Award ID and the borrower identifiers.</li> <li>Screenshot from NSLDS listing all of the student's loans.</li> <li>E-mails the loan servicer, specifically confirming that the servicer does not have this loan for the student.</li> </ul>
<p><b>Reason:</b> Incorrect loan period dates</p> <ul style="list-style-type: none"> <li>Loan beginning and/or ending dates are inaccurate.</li> </ul> <p><b>Data Element (GE Debt Measures Backup Data Program Loan Record):</b></p> <ul style="list-style-type: none"> <li>Loan Period Begin Date (position 70)</li> <li>Loan Period End Date (position 78)</li> </ul>		<ul style="list-style-type: none"> <li>Correct beginning and ending dates of the Title IV loan's loan period</li> <li>Type of documentation institution will submit to support request</li> </ul> <p><b>Example of Acceptable Comment</b></p> <ul style="list-style-type: none"> <li>"Loan period was inaccurate. Correct beginning date is 08/01/2012. Correct ending date is 06/15/2014. Supporting Documentation: COD screenshot with correct Award ID and Loan Period."</li> </ul>	<p><b>Direct Loans</b></p> <ul style="list-style-type: none"> <li>Screenshot or other documentation from NSLDS, COD or loan servicer that displays the Award ID and the correct loan period dates</li> </ul> <p><b>Federally-serviced FFEL Loans:</b></p> <ul style="list-style-type: none"> <li>Screenshot or other documentation from either NSLDS or a federal loan servicer that displays the Award ID and the correct loan period dates</li> </ul> <p><b>Commercially-serviced FFEL Loans:</b></p> <ul style="list-style-type: none"> <li>Screenshot or other documentation from either NSLDS or the commercial loan servicer that displays the loan identifiers and the correct loan period dates</li> </ul>



# Examples of Acceptable Comments/Documentation

Challengeable Data and Reason for Challenge by Institution	Note	Institution's Comment Must Include	Examples of Documentation
<p><b>Reason</b> Loan Debt is incorrect</p> <p><b>Data Elements (GE Debt Measures Backup Data Program Loan):</b></p> <ul style="list-style-type: none"> <li>• Loan Amount (position 191)</li> <li>• Loan Cancellation Amount (position 197)</li> <li>• Loan Refund Amount (position 203)</li> </ul>	<p>"Loan Debt (Pre-Attribution)" (position 209) is the loan's "Loan Amount" less the sum of the "Loan Cancellation Amount" and the "Loan Refund Amount".</p> <p>For "Loan Debt" to be challenged, the institution must review each of the three above components of "Loan Debt"</p> <p><u>Loan Amount:</u></p> <p>For Direct Loans, the Loan Amount is the highest "Award Amount Approved" on COD, before any refunds and cancellations. It is not necessarily the current amount approved.</p> <p>For FFEL, the "Loan Amount" is the guaranteed amount, before any refunds and cancellations</p> <p>For both Direct Loans and FFEL, the Loan Amount is not the current amount owed by the student.</p> <p><u>Cancellation Amount:</u></p> <p>For Direct Loans the Cancellation Amount is the portion of the Loan Amount that has been cancelled. It is often the result of a reduction of a disbursement but might also reflect cancellation of the entire loan. The cancellation amount represents the difference between the highest reported "Award Amount Approved" and the "Award Amount Disbursed." The Cancellation Amount will also include any "Payment to Servicer" amounts, including amounts returned to the lender/servicer by the institution within 120 days of the disbursement date.</p> <p>For FFEL, the Cancellation Amount is the total Loan Amount (guarantee amount) that either was not disbursed or was disbursed and then returned to the FFEL lender.</p> <p><u>Refund Amount:</u></p> <p>The Refund Amount is the total amount of all disbursements that were returned to the lender/servicer by the institution more than 120 days after the disbursement date.</p>	<p>The correct amount for Loan Amount, Cancellation Amount, and/or Refund Amount.</p> <ul style="list-style-type: none"> <li>• Concise explanation of why the amount or amounts are incorrect</li> <li>• Type of documentation institution has to support request</li> </ul> <p><b>Examples of Acceptable Comments</b></p> <ul style="list-style-type: none"> <li>• "The Loan Amount on the GE backup detail is \$5,000 when the highest origination amount is \$4,600. We've confirmed this through accepted and posted COD disbursement records. Supporting Documentation: COD batch search records."</li> <li>• "There were two separate loan cancellations. The first was for \$1,500 issued on July 20, 2010. The second was for \$1,000 issued on September 13, 2010. The new loan cancellation amount of \$2,500 should be the amount of Loan Cancellation for this loan. Supporting Documentation: Screenshots from NSLDS."</li> <li>• "During reconciliation processing an additional refund occurred 10/15/11 for an amount of \$500 that is not included in the current Refund Amount. Supporting Documentation: screenshot from loan servicer confirming the updated amount."</li> </ul> <p><b>Example of Unacceptable Comment</b></p> <ul style="list-style-type: none"> <li>• "Loan amount is incorrect because part of the loan was cancelled."</li> </ul>	<p><b>Direct Loans:</b></p> <ul style="list-style-type: none"> <li>• Screenshots or other documentation from COD that display the Approved Amount, Total Gross Disbursement and Payments to Servicers.</li> <li>• Screenshots from NSLDS that display the Loan Amount, Loan Cancellation Amount, Disbursements, and Loan Refund Amount, or if the loan was fully cancelled, screenshot from NSLDS that shows the loan in a Cancelled (CA) loan status.</li> <li>• Cancelled checks from school to servicer</li> </ul> <p><b>Federally-serviced FFEL loans:</b></p> <ul style="list-style-type: none"> <li>• Screenshots or other documentation from the federal loan servicer or NSLDS that display the Guarantee Amount, Total Gross Disbursement Amount, Loan Cancellation Amount, and Loan Refund Amount.</li> <li>• If the loan was fully cancelled, screenshot from NSLDS that shows the loan in a Cancelled (CA) loan status.</li> <li>• Email from servicer that needed documentation no longer exists</li> </ul> <p><b>Commercially-serviced FFEL loans:</b></p> <ul style="list-style-type: none"> <li>• Screenshots or other documentation from the commercial loan servicer or NSLDS that display the Guarantee Amount, Total Gross Disbursement Amount, Loan Cancellation Amount, and Loan Refund Amount.</li> <li>• If the loan was fully cancelled, screenshot from NSLDS that shows the loan in a Cancelled (CA) loan status.</li> </ul> <p><b>Unacceptable documentation</b></p> <ul style="list-style-type: none"> <li>• Master promissory Notes</li> <li>• Award Letters</li> <li>• Institutional documents that do not clearly indicate the total amount disbursed.</li> </ul>



# Submitting Documentation

---

- Once all supporting documentation for a case/program has been collected, all documents should be submitted to [GE.Operations@ed.gov](mailto:GE.Operations@ed.gov).
- Each folder should be titled according to the programs unique OPEID/CIP/CL. For example: 012345-678901-01
  - If the folder for a program exceeds 10 megabytes (MB), you will need to create multiple folders and send each folder in separate Emails.
  - Please be sure to include the number of folders you are submitting in the title of the folder. For example:
    - 012345-678901-01 1 of 2
    - 012345-678901-01 2 of 2

# Submitting Documentation (cont.)

---

- All documents must be received by the end of the 45 day challenged period.
- Please review the step-by-step guide on How to Submit Supporting Documentation before submitting documents to the Department. The document will be available in an upcoming Electronic Announcement.

# QUESTIONS?

---



Gainful Employment Information Page:

<http://www.ifap.ed.gov/GainfulEmploymentInfo/indexV2.html>

# Contact Information

---

For questions regarding how to read your Debt Measure Backup Data File, the Viewer Tool, and NSLDS Login/Access, please contact the NSLDS Support Center at:

- Phone: 1-800-999-8219
- Toll: 785-838-2141
- Fax: 785-838-2154
- Web: [www.nslsdfap.ed.gov](http://www.nslsdfap.ed.gov)
- E-mail: [nsls@ed.gov](mailto:nsls@ed.gov)

For questions regarding how to submit challenges on the NSLDS screens, supporting documentation, or what to include in your comments, please contact the GE Operations Team at:

- Phone: 877-281-1995
- E-mail: [GE.Operations@ed.gov](mailto:GE.Operations@ed.gov)