The ISIR Guide

2003–2004

U.S. Department of Education

FEDERAL STUDENT AID

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I. INTRODUCTION

This guide will assist financial aid administrators (FAAs) in interpreting student information from an Institutional Student Information Record (ISIR), which is an electronic record that is sent to the institution. The term ISIR refers to all processed student information records that are sent electronically directly to institutions by the Central Processing System (CPS).

A Student Aid Report (SAR) is the paper output document that is sent to the student. SARs and ISIRs contain the same processed student information in different formats. The SAR is explained in detail in Appendix D of this guide.

ISIRs are records sent to an institution through the Electronic Data Exchange (EDE), the Department's electronic service that allows institutions to send and receive electronic data to and from the CPS and other Federal Student Aid (FSA) systems. Drafts of the 2003–2004 ISIR record layout for institutions and state agencies have been provided at conferences beginning in July 2002. The layouts can be downloaded in portable document format (PDF) from the Information for Financial Aid Professionals (IFAP) Web site at **ifap.ed.gov**. The *2003-2004 EDE Technical Reference* contains all the layouts in section 3.

This *ISIR Guide* explains codes and flags that appear as FAA information on the ISIR.

Changes to the design and data elements on the 2003–2004 Free Application for Federal Student Aid (FAFSA) required corresponding changes to the ISIR, however, we made very few changes to the 2003–2004 application processing system. Information about these system changes and enhancements will be posted to the **ifap.ed.gov** Web site in a future Action Letter posting.

New ISIR fields for 2003-2004 are:

- Parent's Marital Status Date
- Reject Override A
- Reject Override C
- FAFSA Data Verify Flags
- Direct Loan Plus Master Prom Note Flag

Deleted ISIR fields for 2003-2004 are:

- NSLDS Pell Remaining Amount to Pay (1 through 3)

Modified Rejects:

- Reject A is now a verifiable reject on the FAFSA and Correction Records. The end year range increased from 1927 to 1928.
- Reject B end year range increased from 1986 to 1987.
- Reject C is now a verifiable reject on the FAFSA and Correction Records. The condition for meeting the reject has been changed to taxes paid are not equal to or greater than AGI and are greater than or equal to 40% of the AGI.

New Rejects:

- Reject D is set for a dependent student whose Father's/Stepfather's SSN is in an invalid range.
- Reject E is set for a dependent student whose Mother's/Stepmother's SSN is in an invalid range.
- Reject R is set when the applicant's name and SSN matches the SSA database but the date of birth does not match.
- Reject 9 is set for a dependent student when both the Father's/Stepfather's and the Mother's/Stepmother's SSN fields are blank.
- Reject 12 is set when the taxes paid are greater than or equal to the AGI.

Processing Flow

The flow of information through the system remains basically the same in 2003–2004 as in 2002–2003.

The student starts the process by filling out a FAFSA, and this information is "processed" through the CPS and returned to the student and institution. The application information can be submitted on paper, electronically at the school through the Student Aid Internet Gateway (SAIG) or via FAA Access to CPS Online, or using FAFSA on the Web, Spanish FAFSA on the Web, or Renewal FAFSA on the Web.

The charts on pages 8 and 9 show how information about a financial aid applicant flows through the system for the various types of applications and corrections. The major participants and documents or records in the application process are:

1) The U.S. Department of Education (ED).

2) The student. He or she may apply for federal student aid under the Title IV programs—Federal Pell Grant, Federal SEOG, Federal Work-Study, Federal Perkins Loans, the Federal Family Education Loan Program, and the William D. Ford Federal Direct Loan Program.

3) The financial aid application. There are different applications available that the student can complete and submit in order to apply for federal student aid. These include the paper FAFSA, paper Spanish FAFSA, the electronic FAFSA through EDExpress, FAFSA on the Web, Spanish FAFSA on the Web, or Renewal FAFSA on the Web.

4) The FAFSA Processor. One organization will serve as the data entry processor for the 2003–2004 processing year under contract with ED. The FAFSA processor receives applications in the mail, performs document analysis to check that data are acceptable, and handles missing or unacceptable responses. The processor images the application, enters the information from the application, and transmits it electronically to the CPS.

5) The Central Processing System (CPS). The CPS operates under a contract with ED to receive and process application information. The CPS matches student records with other databases to check eligibility. The CPS also applies a series of "compute edits" to the application information to check for inconsistencies, contradictions, and missing information. During the compute process, the CPS uses the need-analysis formula specified in the law to calculate each applicant's Expected Family Contribution (EFC).

6) The Institutional Student Information Record (ISIR). ISIRs are electronic records that are produced by the CPS and provide schools with processed application information. ISIRs are transmitted electronically to destination points (schools, servicers, and state agencies) daily through EDE.

7) The Student Aid Report (SAR) and the SAR Information Acknowledgement. These paper documents provide the student with processed application information. The CPS prints these forms and mails them directly to the address the student provided. Alternatively, some students may get an electronic SAR e-mail.

8) The School. The school refers to each postsecondary educational institution that the student listed on the financial aid application. The financial aid administrator (FAA) at the school will use the processed information from the ISIR (or SAR) to determine what federal aid the student is eligible to receive. Schools and states may also use information from the ISIR (or SAR) to award their own financial aid.

Transactions

A "transaction" is an interaction between the CPS and the financial aid applicant, or the school acting on behalf of the applicant, that changes any of the data on the applicant's record. Each transaction results in a new ISIR and SAR, and is identified by transaction number (i.e., 01, 02, 03). A transaction may sometimes be "system generated." For example, when a student's eligibility for federal student aid changes on the National Student Loan Data System (NSLDS), the CPS will automatically reprocess the application information and generate a new transaction without additional input from the student or from a school. These system-generated transactions will be sent to the school in a separate electronic message class.

The transactions discussed here will be those where there has been interaction between the student and the system, or the school and the system. When application data for an award year first enter the CPS and are processed, the report that results is called the "01" transaction. The student receives a SAR, electronic SAR, or SAR Information Acknowledgement and the listed schools receive ISIRs. If corrections are necessary, the student makes these changes on the SAR, returns the SAR to the FAFSA Processor, and the information is reprocessed. Alternatively, the student can make the corrections electronically through Corrections on the Web, or a school can enter corrections electronically through EDExpress or FAA Access to CPS Online, even if the school did not submit the original application electronically. The corrections generate a new record that is identified as an "02" transaction. This second type of transaction is called a "correction," although the term also is used to refer to the updating of information.

To create a correction transaction, a change must be made to at least one data element. The change can be anything, even an address correction or the addition or change of a school. The first correction is labeled "02," and subsequent corrections are labeled "03," "04," and so forth. Identifying the correct transaction is important when reporting Pell Grant payments and when requesting duplicate ISIRs or SARs. A duplicate will always be generated from the most recent transaction (the one with the highest transaction number) unless another, earlier transaction is specified.

Highlights and Assumptions

Paper System Highlights and Assumptions

Students are instructed to review information on the SAR carefully for accuracy. Items requiring special attention are "highlighted" by printing them in boldface type. Both the student and FAA need to pay careful attention to questions and responses that are highlighted.

During the edit process, the CPS applies logic in comparing two or more pieces of information provided by the student. The CPS highlights information that is conflicting, missing, or contradictory. Items that are questioned are highlighted on the SAR.

In certain instances the application is rejected because of a conflict—for example, the student answered that he or she is not married but provides financial information for a spouse. The CPS will reject this application (Reject 11) and print the questioned items in boldface type on the SAR. The CPS will not calculate an EFC, because key financial information is conflicting.

In other situations, the CPS makes an "assumption" and does not reject the student's record. For example, a student reports that he or she is married and provides spouse's income, but reports only one person in the household. In this case, the CPS assumes there are two persons in the household, highlights both questions and responses on the SAR, and calculates an EFC if the record is not rejected for other reasons. Both the reported and the assumed values are printed, with the word "ASSUMED" in parentheses next to the assumed response that was used in the EFC calculation.

The CPS most often makes assumptions when questions are left blank. Once an answer is assumed, the assumed information is used throughout all the subsequent edits and in the EFC calculation.

If the CPS makes an assumption, but then rejects the record for other reasons, an EFC is not calculated and the assumed values are not used. In this situation, the student receives a SAR with arrows printed next to the questionable line items. The student is then required to correct them.

Electronic System Highlights and Assumptions

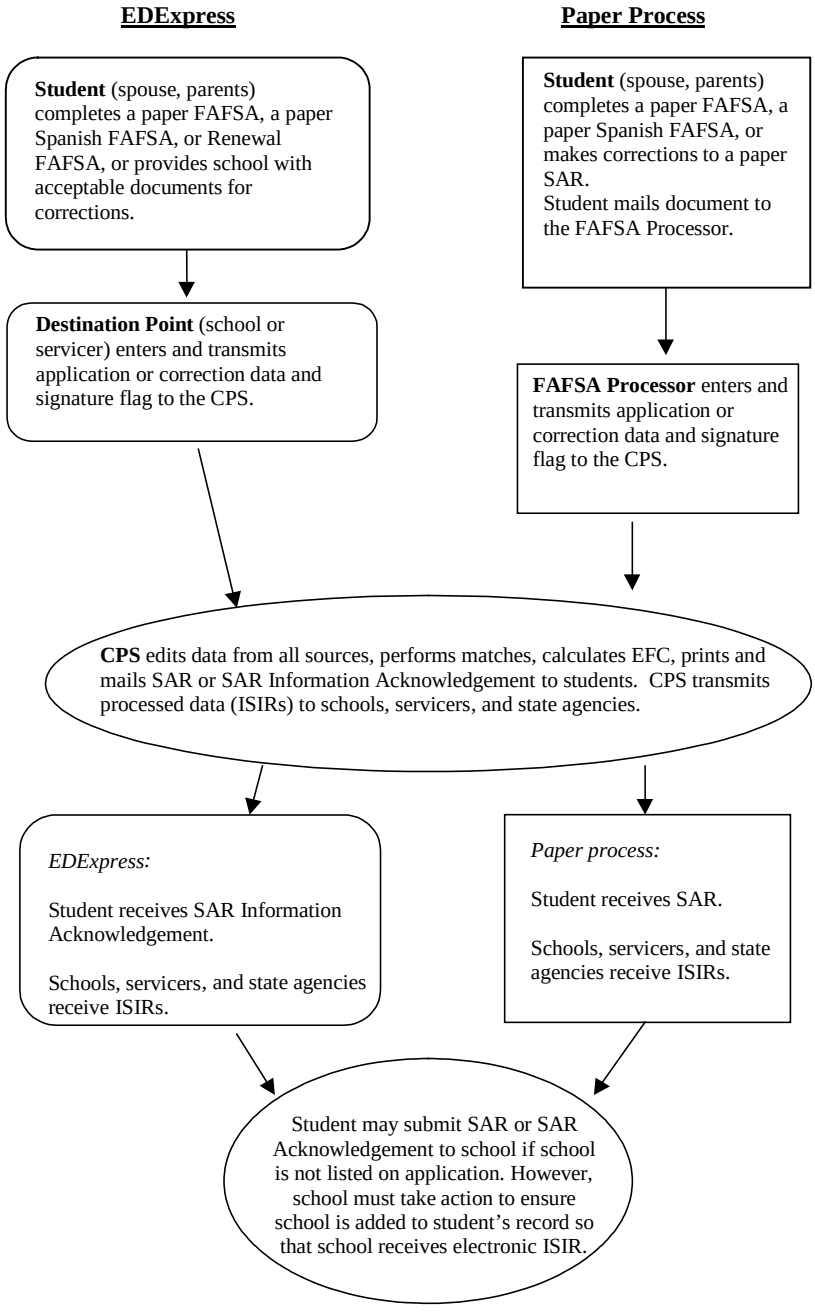
All FSA application software that is used to submit application data contains certain edits that prompt users to resolve inconsistencies before sending the information to the CPS. These edits are contained in the EDExpress, FAFSA on the Web, Spanish FAFSA on the Web, Renewal FAFSA on the Web, and Corrections on the Web applications. When inconsistencies or missing data would cause the record to be rejected at the CPS, the software does not allow the record to be completed or transmitted until information is changed or added. However, when these inconsistencies would cause an assumption, the user is prompted to review and change the data, but will be allowed to transmit the record even if a change is not made. The ISIR that a school receives will include a flag for each highlighted field and will set an "h," for highlight, next to the items on which assumptions were made on the printed ISIR.

In the EDExpress software, a FAA can override certain assumptions that would be made at the CPS. When a FAA sets an override code on an electronic application, the CPS accepts the data as reported and does not make an assumption about that item. For example, if a student indicates more than six family members are attending college, the CPS would assume "one" person in college during processing. If, in fact, there are more than six family members attending college, the FAA can eliminate the need for a correction by setting the appropriate override flag in the EDExpress software ***or by using FAA Access to CPS Online***.

In addition, EDExpress ***and FAA Access to CPS Online*** allow~~s~~ the FAA to override certain "verifiable rejects" by setting a reject override flag before transmitting the student's application. For example, a student may have an unusually large number of family members. If the FAA sets the appropriate override flag before sending the student's record, the student's record will not be rejected. Students who are using FAFSA on the Web, Spanish FAFSA on the Web, or Renewal FAFSA on the Web will be able to set the assumption and reject overrides described above by confirming the data that they have entered.

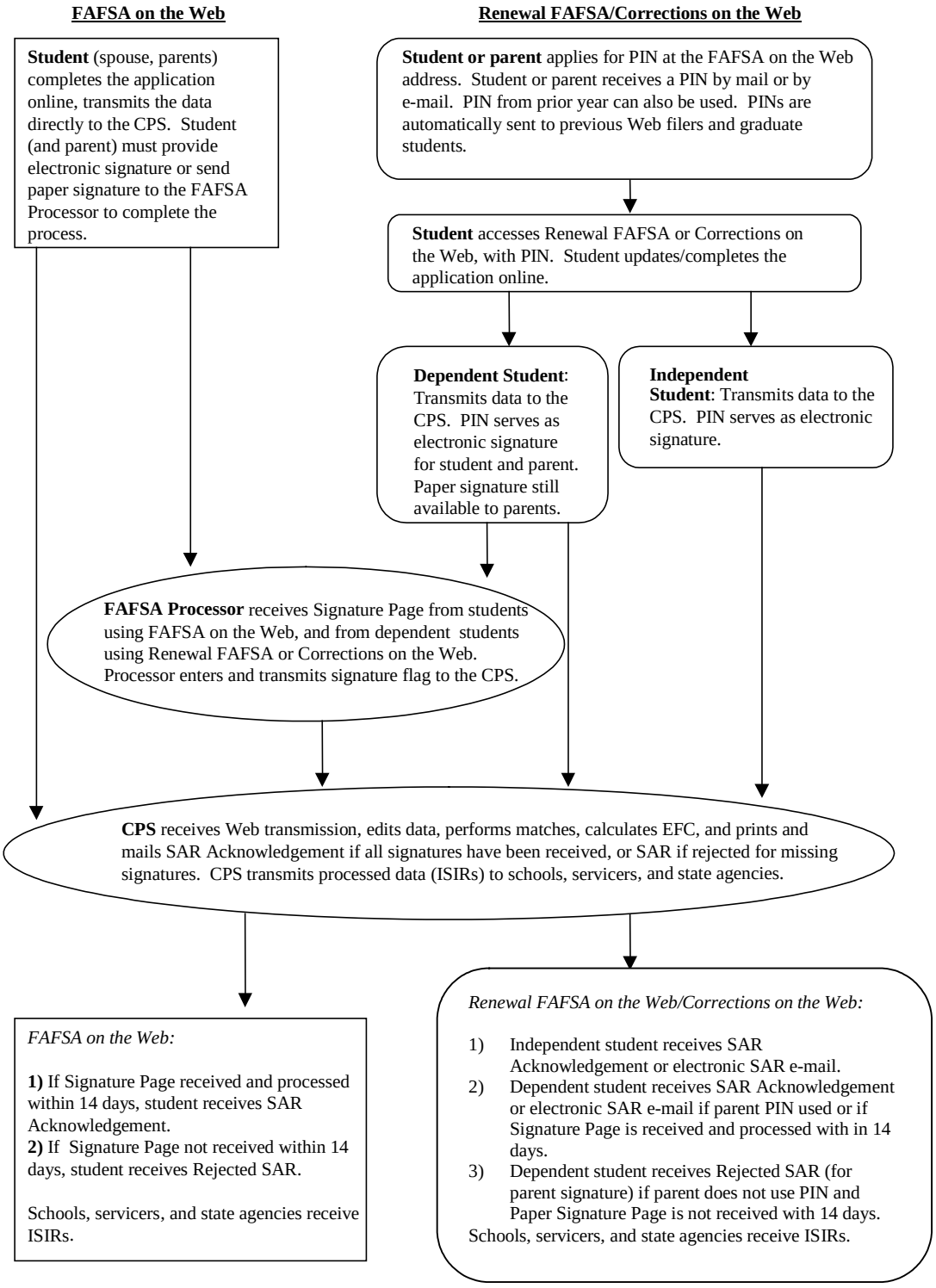
2003–2004 Federal Application Processing System

Paper and Electronic (Non-Web) Processes



2003–2004 Federal Application Processing System

Web Process



II. ISIR DATA

Schools will receive ISIRs for all students who listed that institution on their FAFSA, Spanish FAFSA, Renewal Paper FAFSA, FAFSA on the Web, Spanish FAFSA on the Web, Renewal FAFSA on the Web, Corrections on the Web, or SAR. More than 7,000 post-secondary institutions participate in some aspect of the Electronic Data Exchange (EDE). These institutions can send application and correction data from the school or through a servicer (either one is called a "destination point") and receive processed student records (ISIRs) at the destination point.

Appendix G contains an example print format for the ISIR. Student and FAA information will print out on two pages, with an additional page for NSLDS Financial Aid History. Schools do not need to print hardcopy ISIRs; however, in this guide we will use the print format as a tool to discuss the codes that appear on the ISIR record.

The student's processed application information appears on the printout of an electronic ISIR in a two-column, two-page format with an abbreviated version of each FAFSA question on the left and the student's response on the right. Information is divided into sections like the FAFSA sections, e.g., Step One: The Student. Questions are not numbered individually, but each section heading identifies the range of FAFSA questions included.

ISIR Office Information

In the section titled Office Information, on page 3 of the sample ISIR, the following information appears:

- DRN
- Primary EFC Type
- Secondary EFC Type
- Processed Date
- Application Data Source
- ISIR Transaction Type
- Source of Correction
- Federal School Code Indicator
- Reject Override Codes
- Assumption Override Codes

The student's DRN (Data Release Number) will appear in this section only for a transaction type of "0" when the school receiving the ISIR also entered the student's application or renewal application data. The DRN will not appear on an ISIR in other situations.

Primary and Secondary EFC Type

These codes tell a FAA which formula was used to calculate the EFC.

1	Full Needs Test: dependent
2	Full Needs Test: independent without dependents
3	Full Needs Test: independent with dependents
4	Simplified Needs Test: dependent
5	Simplified Needs Test: independent without dependents
6	Simplified Needs Test: independent with dependents

Processed Date

The Processed Date is the date this transaction was processed at the CPS.

Application Data Source

The Application Data Source identifies a FAFSA processor or other source of the application.

11	Electronic Application (EDE)
51	Paper Application
52	Paper Renewal Application
55	Paper Spanish Application
61	FAFSA on the Web, Spanish FAFSA on the Web
62	Renewal FAFSA on the Web
65	Easy FAFSA on the Web

ISIR Transaction Type

The ISIR Transaction Type identifies the source of the transaction.

0	Electronic original application
1	Automatic ISIR generated
2	Electronic correction
3	Electronic duplicate request

Source of Correction Flag

The Source of Correction Flag is a field that is set on each correction transaction and indicates what the source of the correction was.

A	Applicant
D	CPS
S	School

Federal School Code Indicator

The Federal School Code Indicator verifies the identity of the originating institution.

"Reject" and "Assumption" Override Codes appear because the EDExpress software allows a FAA to override certain rejects that are designated as "verifiable" rejects. It also allows a FAA to override certain assumptions that the CPS would make about a student's data when the information appears to be inconsistent. The Office Information section on the ISIR shows which Reject Override Codes and which Assumption Override Codes were set on the transaction.

ISIR FAA Information

The FAA information section displays every relevant piece of information about a student's eligibility in one place. On the ISIR, FAA information is printed on the second page following the summary of application data and is labeled "FAA Information." Descriptive labels are intended to help the FAA identify reject codes, match flags, intermediate values, and so forth. Using the printed ISIR format as a basis, here are identifications for the codes and flags that appear as FAA information.

Date ISIR Received

This is the date the ISIR record was received at your institution.

Verification Flag

The Verification Flag indicates if a student has been selected for verification on any transaction.

Y	Selected for verification
N	Not selected for verification
*	Selected for verification on a subsequent transaction

Verification Tracking Flag

The Verification Tracking Flag identifies the priority of the criteria used by the CPS to select applicants for verification and is based on the likelihood of error. The **higher** the number, the higher the priority for selection by the CPS. For example, a "12" in this field has a greater potential for significant error than a student with a "07" in this field. If you plan to use the 30% verification limit, we recommend using this field to prioritize the applicants you choose to verify.

System-Generated Indicator

These codes identify a system-generated transaction that was initiated by the CPS, rather than resulting from an application or correction sent to the CPS. The codes show why the CPS automatically generated a record.

Blank	Not a system-generated SAR
A	Applicant released from drug abuse hold file
D	Duplicate request and drug abuse status has changed
I	INS Secondary Confirmation completed
L	Duplicate request and NSLDS match data have changed
N	NSLDS post-screening transaction
Z	Reprocessed transaction

ISIRs for system-generated transactions will be sent to schools in a separate electronic message class.

FAA Adjustment Flag

This flag indicates that a transaction resulted from a professional judgement adjustment requested by a FAA.

Blank	No adjustment processed
1 (Y)	FAA adjustment processed
2 (F)	FAA adjustment attempted but failed

When a FAA uses professional judgement to change a data item on a SAR or ISIR, only the school that made the change will receive the new ISIR transaction.

Transaction Receipt Date

The date appearing in this position is the date that the FAFSA processor or the CPS received the input information that generated the transaction. The receipt date for the first application will be a fixed date; the transaction receipt date, however, will change each time a new transaction is generated. For example, a student sends in a Renewal Application that is received by the FAFSA processor on March 13, 2003. This first transaction SAR and ISIR would have an Application Receipt Date and a Transaction Receipt Date of March 13, 2003. If the student then mails in a SAR with corrections and it is received on April 17; the 02 transaction would show an Application Receipt Date of March 13, 2003 and a Transaction Receipt Date of April 17, 2003.

Reprocessing Code

This code provides information about batches of records that are reprocessed by the CPS for any reason. When the SYS GEN flag is set to "Z," this position will contain a two-digit number, beginning with "01" and incrementing each time a group of records is reprocessed. Check the IFAP Web site at **ifap.ed.gov** for announcements that will define the reason associated with a particular two-digit number.

Processed Record Type

This code distinguishes an application from a correction that was made to a prior or existing transaction.

Blank	Original Application (from any source)
C	Correction Application
H	Correction (from any source) or Duplicate

Early Analysis Flag

Using FAFSA on the Web or Spanish FAFSA on the Web, a student may indicate that he or she is applying for early admission for the 2004–2005 school year. The software sets a flag on the student's record that appears in the FAA information area. The early analysis indicator will appear on the SAR and the ISIR, but not on the SAR Information Acknowledgement. Please note that the early analysis flag does not invalidate the SAR—it simply notifies the school that a student checked the early analysis box on a FAFSA on the Web application. If the student actually enrolls for the 2003–2004 school year, the early analysis record may be used for that school year. The early analysis flag may be corrected to blank using EDExpress.

Blank	Not an early analysis student
Y	Student indicated early analysis on FAFSA on the Web or Spanish FAFSA on the Web

Rejects Met

Up to seven reject reason codes can be printed in this position. Refer to Appendix A for the reject reason codes and the comment numbers associated with certain types of rejects.

Dependency Override

This flag identifies a record that resulted from an application or correction on which a FAA made a dependency override request. Initial applications allow overrides to be made in one direction only: from dependent to independent. EDExpress allows a FAA to cancel a previous override.

Blank	No Dependency override
1 (Y)	FAA override from dependent to independent
2 (N)	Dependency override cancelled
3 (F)	FAA override attempted but failed

When a FAA performs a dependency override, only the school that submitted the override will receive the new ISIR transaction.

Duplicate Request

This flag indicates if this transaction is a result of a duplicate request.

Blank	Not a duplicate SAR
D	Requested as a duplicate copy

Correction # Applied To

This field only applies to transactions greater than 01 and indicates which prior transaction the correction was applied against. For example, if you are looking at an 03 transaction and the Correction # Applied To field is 02, that means that corrections were made against the 02 transaction to create the 03 transaction.

Application Receipt Date

This date shows the date the paper application was received by the FAFSA processor, or the date an electronic FAFSA transmission was received by the school in EDExpress or entered by the applicant in one of the electronic products.

Input Record Type

This identifies the type of input that produced the transaction.

Blank	Original Application (paper or electronic for both English and Spanish)
C	Correction Application
D	Duplicate Request
H	Correction (paper or electronic)
Q	EDExpress Quick Correction
R	Renewal FAFSA on the Web or Paper Renewal FAFSA
S	Web Signature Pages
V	EDExpress Verification Corrections

Paid EFC Type

This identifies which EFC, primary or secondary, was placed in Paid EFC.

P	Primary
S	Secondary

Pell Eligible Flag

This flag alerts schools to an applicant's Pell Grant eligibility status. A "Y" confirms that a student's EFC and undergraduate status makes him or her eligible for a Pell Grant, and that the record has been included in the payment system database.

Blank	Not eligible for a Pell Grant
Y	Eligible for a Pell Grant

If a student who is an undergraduate incorrectly reported on the FAFSA that he or she will be a graduate student or has a bachelor's degree, this information **must** be corrected. Otherwise, he or she will be considered ineligible for a Pell Grant and the school will be unable to receive Pell funds for that student.

Primary and Secondary EFCs/Alternate EFCs

The ISIR FAA Information section contains the headings "Months," "Primary EFC," and "Secondary EFC." If both a Primary and a Secondary EFC appear, it means the student qualified for the Simplified Needs Test (SNT) but also provided information about assets. Two calculations were performed, producing the Primary EFC (asset information was not included in the calculation) and the Secondary EFC (asset information was included in a full-data calculation). If only a Primary EFC appears, it means either 1) the student did not meet the Simplified Needs Test criteria and only the full-data calculation was done, or 2) the student met the SNT criteria and provided no asset information, or provided incomplete or inconsistent asset information and only one calculation could be performed.

The figures printed for each of the twelve months represent alternate EFCs that an FAA must use to award aid—other than Federal Pell Grants—for an academic year that is less than or greater than nine months. For a dependent student, the alternate EFCs are calculated by the CPS according to a formula prescribed in the law. For the independent student, the CPS calculates a simple proration of the EFC by month for less than nine-month enrollment.

If a student meets the automatic zero criteria, the CPS will not calculate an alternate EFC. For further information, please refer to the "EFC Formula Information" section of the *FSA Handbook*, located at **ifap.ed.gov**.

Intermediate Values

These abbreviations represent the intermediate steps used in calculating the EFC. They show the separate components of the need analysis formula, such as the "employment expense allowance" or "parents' contribution from assets." These components are defined in the law. The values can be useful to FAAs in doing recalculations or in making professional judgement adjustments to data items.

The intermediate values are identified as follows:

TI	Total Income
ATI	Allowances Against Total Income
STX	State and Other Tax Allowance
EA	Employment Allowance
IPA	Income Protection Allowance
AI	Available Income
CAI	Contribution from Available Income (Independent Student)
DNW	Discretionary Net Worth
NW	Net Worth
APA	Education Savings and Asset Protection Allowance
PCA	Parents' Contribution from Assets
AAI	Adjusted Available Income
TSC	Total Student's Contribution
TPC	Total Parents' Contribution
PC	Parents' Contribution
STI	Student's Total Income
SATI	Student's Allowance Against Total Income
SIC	Dependent Student's Income Contribution
SDNW	Student's Discretionary Net Worth
SCA	Dependent Student's Contribution from Assets
FTI	FISAP Total Income

More information on the need analysis formula and methodology for calculating the EFC is available in the 2003–2004 *FSA Handbook: Student Eligibility*.

Auto Zero EFC Flag

An applicant who meets certain tax filing and income criteria will qualify automatically for an expected family contribution (EFC) figure of "0." When these criteria are met, the CPS assigns a "0" EFC and does not perform a full calculation except for Total Income, Student's Total Income, and FISAP Total Income. Only these three intermediate values will appear in the FAA Information section.

Blank	Does not meet criteria
Y	Student meets automatic zero EFC criteria

EFC Change Flag

This flag indicates whether the EFC has increased or decreased between a correction transaction and the transaction to which the correction was applied.

1	EFC increased
2	EFC decreased
Blank	No change

SNT Flag

This flag gives information about the Simplified Needs Test (SNT), which excludes asset information from the EFC calculation. It is performed if an applicant meets certain criteria for tax filing status and income level.

Y	SNT was met
N	SNT was not met or could not be determined

Duplicate SSN Flag

This flag is set to Yes if another record was found on the CPS database with the same SSN but a different last name.

Subsequent App Flag

This flag indicates a transaction that resulted when a second, or subsequent, application for the same student was processed. Except for address, telephone number, e-mail address, and school choices, the data on the SAR or ISIR generated by a subsequent application will be the same data the student submitted on the previous application. If a different address, telephone number, e-mail address or school choices are provided, the new information will appear in these fields on the new transaction.

Blank	Not a subsequent application
Y	Second or later application

Match Flags

These alpha or numeric codes show the results of matching the applicant record with databases containing information that can affect eligibility. A detailed discussion about the flags or codes that will appear in the FAA Information section for the SSN Match Flag, SSA Citizenship Code, INS Match Flag, Selective Service Match Flag, NSLDS Match Flag, VA Match Flag, INS Secondary Confirmation Match Flag, Selective Service Registration Flag, and NSLDS Database Results Flag can be found in Appendix B.

INS Verification Number

The INS Verification Number also appears under the "Match Flags" heading of FAA Information. This is a 15-digit confirmation number that the INS returns when a match was conducted. The FAA must use this number when secondary confirmation is necessary.

NSLDS Transaction Number

The NSLDS Transaction Number appears at the end of the match flag section. The NSLDS Trans Number is the number of the last transaction on which the student's NSLDS data changed as a signal to the FAA to review the NSLDS information on a particular transaction.

NSLDS Database Results Flag

The NSLDS Database Results Flag is also at the end of the match flag section. Each record sent to NSLDS will be returned with an NSLDS Results Flag set to one of the following values:

Blank = Record not sent to NSLDS and all NSLDS fields will be blank

1 = Match was found and NSLDS data sent to CPS

2 = SSN match but name or DOB did not match

3 = No match found

4 = Match was found but no NSLDS data sent to CPS

5 = Real-time transaction not sent to NSLDS

Comment Codes

The last line in the FAA information section shows the codes for comments generated on the record that are important to the FAA. Standard comments to the student are not included here. FAAs can review the comment codes and not have to read every comment provided on the SAR to find information that may require FAA action. Up to 20 comment codes may be printed.

The EDExpress software allows comment text to be printed, if desired. All comment codes and text used in 2003–2004 are provided on both the U.S. Department of Education's Student Financial Assistance Download (FSAdownload) Web site located at **FSAdownload.ed.gov** and the IFAP Web site at **ifap.ed.gov**.

NSLDS Financial Aid History

Flags (Upper Section)

With the exception of Discharged loan code, the flags at the top of the Financial Aid History page will display a value of either "Y" for Yes or "N" for No.

Overpayment Flag

The Overpayment flag may also display a value of "S" when satisfactory repayment arrangements have been made. The Contact field for each Overpayment flag will display a school code (OPEID), ED Debt Collection Service Region code, N/A (when no overpayments exists), or "Access NSLDS" if there is more than one overpayment for a specific aid type (Pell, FSEOG, Perkins).

Discharged Loan Flag

New for 2003-2004, the Discharged loan flag reflects the status of any loan discharged due to disability or death. If this flag is present, the "C" flag is set on the SAR/ISIR and a comment will be given. This field has been expanded to include additional codes. New values have been defined for 2003-2004 as follows:

D = Death

R = Reaffirm

C = Conditional discharge

P = Permanent discharge

M = Multiple codes

N = None

Defaulted Loans Flag

The Defaulted Loans flag will be set when any loans exist in a defaulted status. Appendix C includes a chart for 2003-2004 loan status codes and eligibility.

Loan Satisfactory Repayment Arrangements Flag

The Loan Satisfactory Repayment Arrangements flag reflects the status of loans with a "DX" or "XD" (Defaulted, satisfactory arrangements made including six consecutive monthly payments). If this flag is set to "Y," a comment will be included on the ISIR informing the school of that status, but no "C" flag will be set.

Postscreening Reason Codes

In the past, only one Postscreening Reason Code was included on the ISIR. Beginning with 2003-2004, a postscreened record can have up to 3 different codes sent on the same ISIR. Postscreening reason codes now include 3 additional codes: Reasons 11, 12, and 13. Codes 01-10 and 99 remain the same.

NSLDS Postscreening

For 2003–2004, we have expanded our postscreening codes and will now list up to three postscreening codes, which helps schools identify any student whose eligibility for federal student aid may have changed subsequent to the last time a SAR/ISIR transaction was produced. To find cases where a student's eligibility status has changed, NSLDS will scan its database on a weekly basis.

The three new postscreening codes that have been added are:

11	Applicant no longer exceeds Subsidized aggregate loan limit
12	Applicant no longer exceeds combined loan limit
13	Change in disability status between Conditional and Permanent or vice versa

Codes 1-10, 99, and Blank have not changed, and are listed below:

Blank	Not an NSLDS postscreening transaction
01	The student entered default on a Title IV loan that was previously not in default
02	Became obligated for a new overpayment of a Title IV grant or loan
03	Cleared a previously reported Default of a Title IV loan
04	Cleared an Overpayment obligation of a previously reported Title IV grant or loan
05	Master Promissory Note status change
06	A loan was discharged
07	A loan went out of discharged status
08	Student has a loan for a closed school
09	Student has exceeded Subsidized loan limit
10	Student has exceeded combined loan limit
99	The "Other" category

When any of these situations occur, the CPS system generates a new SAR/ISIR transaction that includes, as part of the NSLDS Financial Aid History section, the changed information. (Students who are eligible, will receive an electronic SAR e-mail instead of a paper SAR for system-generated transactions.) These transactions include a "system-generated" flag of "N" (for "NSLDS") and a special SAR/ISIR comment (comment 004) that informs the student and the school that a change in NSLDS is being reported that may affect the student's eligibility for Title IV aid. A separate message class is used for system-generated ISIRs, including those produced as a result of NSLDS postscreening. Postscreening Reason Codes are included in the top section of the Financial Aid History page. If the transaction is system generated as a result of postscreening, a numeric value is displayed in this field. Values 01–13 correspond to the situations described above, and a code of 99 is used for any other data changes that generate the transaction. Schools must act on the updated information they receive regarding a change in a student's eligibility for Title IV aid and must ensure that a student remains eligible for payment; otherwise, the school will be liable for improperly disbursed funds.

Please note that the status changes reported on a 2003–2004 ISIR may have a bearing on eligibility for payments to the student during the 2002–2003 award year.

If the school has already disbursed funds to a student who is found ineligible, the school must contact the student to arrange for repayment. If the student has received an FFEL loan, the school must notify the lender. If the student has received a Federal Direct Loan, the school must notify the Direct Loan servicer.

For additional discussion of NSLDS information and applicable school requirements, please refer to the following documents:

- *2002-2003 Federal Student Aid Handbook,* Volume 1—FSA Handbook: Student Eligibility, Chapter 3—NSLDS Financial Aid History, located at: **http://www.ifap.ed.gov/sfahandbooks/attachments/0203Vol1Ch3.pdf**

- *The 2002-2003 Student Loan Guide*, Chapter 4—Cancellation (Discharge) in Detail, located at: **http://www.ifap.ed.gov/sfahandbooks/attachments/0203SLGCh4Cancellation.pdf**

- *The 2002-2003 Student Loan Guide*, Chapter 5—Default Issues in Detail, located at: **http://ifap.ed.gov/sfahandbooks/attachments/0203SLGCh5Default.pdf**

- *Dear Colleague Letter* GEN-96-13, located at: **http://ifap.ed.gov/dpcletters/doc0501_bodyoftext.htm**

- *Dear Colleague Letter* GEN-98-6, located at: **http://ifap.ed.gov/dpcletters/doc0350_bodyoftext.htm**

Aggregate Amounts for FFEL/Direct Loans and Perkins Loan Section

This section includes information on Subsidized Loans, Unsubsidized Loans, and Combined Loans fields that reflects the total amount of subsidized and unsubsidized loans the student has borrowed.

NSLDS receives the subsidized and unsubsidized breakdown of a Direct Consolidation Loan and then allocates it appropriately in the subsidized, unsubsidized, and combined aggregate amounts. Because NSLDS does not receive similar breakdowns for FFEL Consolidated Loans, it has developed an algorithm to determine these amounts. For purposes of calculating aggregates for Prescreening and Postscreening, NSLDS assumes that the total outstanding balance of an FFEL Consolidation Loan consists of the same ratio of subsidized and unsubsidized loans as was the sum of the original underlying loans. If NSLDS cannot identify the underlying loans for an FFEL Consolidation Loan, NSLDS will count the entire FFEL Consolidation Loan in the subsidized aggregate balance. In this instance, schools will then need to calculate the actual breakdown of the FFEL Consolidation Loan to determine whether the student has actually exceeded his or her aggregate limits.

The Outstanding Principal Balance and Current Year Loan Amount for Perkins Loans are included in this section. For all Direct Loans and FFEL loans in an out-of-school status or where the loan period end date plus 90 days has passed, the Aggregate Outstanding Principal Balance amount is determined by comparing the Net Loan Amount, Disbursed Amount, and Outstanding Principal Balance.

If all three of these are greater than zero, use the one with the lowest value. If any one of these is equal to zero, do not use zero in the formula; use the lesser of the other two values.

For FFEL loans in an in-school or in-grace status originated up to 90 days after the loan end period date, the Aggregate Outstanding Principal Balance amount is determined.

as follows. If either Outstanding Principal Balance or Disbursed Amount is greater than zero, use the one with greater value, but do not exceed the net loan amount. If both are equal to zero, use zero. These are usually loans guaranteed/approved but not disbursed. Aggregate Outstanding Principal Balance formulas for Direct Loans have not changed.

For Direct Loans in an in-school status and originated up to 90 days after the loan end period date, Pending Disbursements are calculated by subtracting Total Disbursed from the Net Loan amount. For FFEL loans in an in-school status and up to 90 days after the loan end period date, Pending Disbursements are calculated by subtracting the Aggregate Outstanding Principal Balance from the Net Loan amount. If the Aggregate Outstanding Principal Balance is *greater* than the Net Loan amount, zero is used. Pending Disbursements are not calculated for any Direct or FFEL loan in an out-of-school status or after the loan period end date plus 90 days.

Pell Payment Data Section

Pell Grant data shows current award year (2003–2004) payment information as reported by schools to Common Origination and Disbursement (COD). Information for up to three schools is displayed. This information includes the following: (Attending) School Code, Transaction Number, Scheduled Award Amount, Award Amount, Disbursed Amount, Percent Scheduled Used, As Of (the disbursement date), Pell Verification Flag, and EFC. A message instructing the school to access NSLDS for additional Pell Grant data will display when the student has more than three payment records for the award year. The field Remaining Amount To Be Paid was removed.

Loan Detail Section

The information appearing for each loan in the Loan Detail section is as follows: Loan Type, Net Loan Amount, Loan Begin Date, Loan End Date, GA Code, School Code, Grade Level, Contact, Contact Type, Additional Unsubsidized Loans, Loan Type, Capitalized Interest, Date of Last Disbursement, Amount of Last Disbursement, Current Status Code, Current Loan Status Date, Outstanding Principal Balance, and Outstanding Principal Balance Date. If there is no information to report, "N/A" is displayed. If a loan is in default, the loan status code is in bold on the SAR. Flags for Additional Unsubsidized Loans and Capitalized Interest may also display for a loan record. For Direct Loan, when an additional Unsubsidized Loan has been awarded, one of the following reason codes will display: P = PLUS loan denial, H = Health Profession, B = both, or N = neither. Capitalized interest will show as either "Yes" or "No."

The Loan Detail section continues to display up to six open loans (including Perkins Loans). The loans are chosen with regard to their current loan status. Defaulted loans will appear first, followed by discharged loans. Other loans will follow, sorted by "Loan Begin Date." If there are more than six loans on the database, a message to "Access NSLDS" for additional information will be displayed. The Web site, **www.nsldsfap.ed.gov**, will display this loan information.

A "Contact Type" is included for each loan. The contents of the Contact Type field will be "SCH" for School, "LEN" for Lender, "DLS" for Direct Loan Servicer, "EDR" for ED Region, "GA" for Guaranty Agency, or "N/A" for not applicable. Information about whom to contact for each loan in a default status will be included in the comment text.

MPN Information Section

"MPN Information" is located at the end of the Loan Detail section. The Direct Loan Subsidized/Unsubsidized MPN will identify whether a student has a Master Promissory Note for Subsidized and/or Unsubsidized Direct Loans on file at COD. A new MPN identifier is added for the 2003-2004 year called the Direct Loan PLUS MPN. It will identify if there is an MPN on file at COD for PLUS loans. Both MPN indicators will identify the MPN as Active, Inactive, Closed, Unavailable, or None.

Additional ISIR Data

In addition to the information described above that is printed on the hardcopy ISIR, we will explain two ISIR fields not printed on the EDExpress ISIR: Field Correction flags and FAFSA Data Verify Flags.

Field Correction Flags

The ISIR record contains a Correction Flag for each field on the FAFSA/SAR. These flags are set to a value of 0 if the field has never been corrected. The flag is set to a value of 1 if the field is corrected on the current transaction. A value of 2 indicates that the field was corrected on a previous transaction. These fields can be used to identify either the fields that were corrected on an individual transaction, or all fields that have ever been corrected by an applicant.

FAFSA Data Verify Flags

New for 2003–2004, FAFSA Data Verify Flags are found on the ISIR record (positions 702 through 821). Each FAFSA Data Verify flag byte corresponds to a specific SAR field and indicates fields corrected to the same value on the transaction being corrected.

If a field was verified as the same data as the transaction being corrected, the FAFSA Data Verify flag will contain a value of 1. A value of 0 signifies that this field was not corrected to the same value and a 2 means the CPS has asked that the field be verified.

These flags were added by request of Third-party Servicers to assist them when doing correction edits.

III. CORRECTIONS AND UPDATES

The first steps in the application process are sending a student's application information into the Central Processing System (CPS) and receiving that student's processed application data back from the system. When data must be updated, under the limited circumstances allowed by regulation, or must be corrected, additional steps are required.

In EDExpress or FAA Access to CPS Online, changes (corrections or updating) can be made to any student's record regardless of whether it originally entered the system as a paper or an electronic application. Both updates and corrections are referred to as correction transactions. The electronic correction process requires that the school that inputs the new information maintain signed correction documentation.

Documentation can be a paper SAR or other documents such as tax returns, a verification worksheet, or a change-of-address form. The FAA enters the changes on the EDExpress FAA Access to CPS Online screen, transmits them to the CPS, and receives an ISIR containing the new processed data. In this situation, when the input is electronic, the student receives a SAR Information Acknowledgement.

The SAR is a vehicle for corrections in the paper system, or for students who file using FAFSA on the Web, Spanish FAFSA on the Web, or Corrections on the Web and (1) are rejected for lack of signatures, and (2) do not have a SSN Matching Flag of 4. Students may use the SAR to correct and update their application information, and mail the SAR to the FAFSA processor for data entry.

All other students receive either a SAR Acknowledgement or an electronic SAR e-mail. Using their PIN, these students should make their corrections electronically through Corrections on the Web.

After the corrections are processed, the student receives a new SAR if the corrections were made using a paper SAR, or a SAR Information Acknowledgement or an electronic SAR e-mail if the corrections were made using Corrections on the Web. In all cases, the school receives an ISIR.

As mentioned previously, when corrections need to be made to data reported on the SAR Information Acknowledgement, the student may have corrections transmitted electronically through EDExpress at a school, FAA Access to CPS Online at the school. Alternately, the student may request a duplicate SAR and send corrections or updates to the FAFSA processor using the SAR, or the student may make the corrections using Corrections on the Web.

SAR Corrections

The "YOU TOLD US" column on the SAR shows a shortened version of each numbered item that corresponds to a question on the FAFSA, and has printed beneath it the student's response to that question. The second column, "WRITE IN INFORMATION FOR NEW OR CORRECTED ITEMS ONLY" has boxes and ovals that resemble the answer fields on the FAFSA, and allows the student to indicate or write in a corrected answer, if necessary.

Items that are highlighted (printed in boldface type) require special attention. Highlighting means the CPS identified the responses as questionable or inconsistent with other answers. The CPS may assume answers to certain questions by comparing them with other information on the application. Answers might be assumed when the question was left blank, or a positive number might be assumed when the answer to an income question was given as a negative number.

When the CPS assumes an answer, both the value reported by the applicant and the assumed value are printed on the SAR. The word "ASSUMED" will appear in parentheses with the assumed value. Assumed values are used by the CPS in performing the calculation and should always be reviewed carefully. If the assumed values are correct, the student does not need to change them on the SAR.

Fields that show assumed values or that trigger certain edits are identified on the ISIR. The fields will have an "h" printed next to the questioned item and the assumed items are designated with an asterisk (i.e., *). The student can always correct other items, if necessary, whether or not they are highlighted.

If the record has been rejected, an arrow will print in the "YOU TOLD US" column pointing to the response field for the questioned item. This indicates that the student must provide a new answer because the original response was blank or illegible, and the item is necessary to perform an EFC calculation. The student may also correct other items, if necessary, even if they are not highlighted.

At the top of the SAR are instructions to the student explaining the meaning of the arrows, and the proper way to verify an answer, fill in an oval, or to delete an answer. To verify a previously reported answer, the student must rewrite the same value in the answer fields and return the SAR.

Sometimes students are caught in a reject "loop" because they don't respond to all of the highlighted and arrowed items to turn off the reject, or because they provide new information that the edit check still considers to be inconsistent or questionable.

Parent Information for Independent Students

The SARs for dependent students and for independent students contain exactly the same sections and numbered items as the FAFSA. Parent information will be printed in the parent section for an independent student if the student provided it on the FAFSA, although the EFC calculation will not include parent data. Students in certain health profession programs are advised that they may have to provide parental data, because the data are required by many health profession schools to award Title VII aid. Parental data provided by independent students will not be subject to any edits, but the data will appear on the SAR and on ISIRs and be carried forward on all transactions.

Parental data are always required for dependent students and will be edited and used in the EFC calculation.

Signatures for SAR Corrections

On the last page of the SAR, a message in the left column shows the address where SAR corrections should be mailed.

In the right column of the same page, the student is asked to certify that any corrections made on the SAR are accurate and complete. The student must sign this statement. For a dependent student, one parent must also sign.

Reject 16 SARs—Signatures and Certifications

SARs with Reject 16 are mailed to students who submitted their applications via FAFSA on the Web or Spanish FAFSA on the Web, but did *not* follow up with a signed Signature/Certification Page, or the page was incomplete and could not be processed. If the record indicates that a printer was not available to the student, the CPS processes the application immediately and mails a Reject 16 SAR. If the record indicates that a printer was available, the CPS holds the transmission for up to 14 calendar days while waiting for a Signature Page. If a signature is not received in 14 days, the CPS processes the record and sends a Reject 16 SAR. A Reject 16 SAR will not have a calculated EFC and will contain the full Certification Statement that appears on the FAFSA.

To receive an EFC calculation, the student must sign the SAR and return it to the FAFSA processor's address indicated on the SAR. The student can also make other corrections to the Reject 16 SAR at the same time, if necessary. By signing and returning the certification statement along with the application data, the student completes the application process.

Note that Reject 16 may appear with other rejects or highlighted data requiring correction or verification.

A student who has a PIN may also sign his or her record electronically on the Web as well as make other corrections using Corrections on the Web. As another option, schools may obtain the necessary documentation and submit the student signature using the EDExpress software.

Reject 15 SARs—Renewal FAFSA on the Web

As explained in 2003–2004 Renewal Application Data (RAD) Process Guide, students who receive a paper Renewal FAFSA from the Department may be able to apply using Renewal FAFSA on the Web. A student must reside at the address that is currently in the applicant database to request a PIN at the Department's Web site: **www.pin.ed.gov**. With the PIN, a student may access his or her 2002–2003 application information, respond to the required Renewal FAFSA questions, update or correct any of the previous information, and transmit the 2003–2004 Renewal Application over the Web.

For an independent student, the PIN serves as signature and certification, eliminating the need to print and mail a signature page to complete the application process. For a dependent student, the PIN serves as the student's signature and certification, but the parents must also provide a parent's signature, either on a Signature Page or electronically with a PIN, to complete the process.

If a printer is available, the dependent student may print out a Signature Page, obtain the parent's signature, and mail it to the processor. The transmitted application is held up to 14 days while waiting for a Signature Page. If a signature is not received in 14 days, the CPS processes the record and sends a Reject 15 SAR (Reject 15 is used when the parent signature is required, but missing from an application or SAR). The dependent student's parent must sign and return the Reject 15 SAR to complete the process for Renewal FAFSA on the Web.

If a printer is not available, the student will indicate this on the electronic transmission. The CPS will process the record immediately and send a Reject 15 SAR.

Reject 14 SARs

SARs with Reject 14 will be mailed to students who submitted paper FAFSAs or SARs without a student signature or if it was sent to the FAFSA Processor before the January 2, system start up date. To receive an EFC calculation, the student must sign the SAR and return it to the FAFSA processor's address indicated on the SAR. The student can also make other corrections to the Reject 14 SAR at the same time, if necessary. By signing and returning the certification statement along with the application data, the student completes the application process.

Note that Reject 14 may appear with other rejects or highlighted data requiring correction or verification.

A student who has a PIN may sign his or her record electronically on the Web as well as make other corrections using Corrections on the Web. As another option, schools may obtain the necessary documentation and submit the student signature using the EDExpress software.

School Code Corrections

There are a number of ways students can correct the school codes listed on their record to replace, add, or remove additional schools. On the SAR, the student can correct any of the six school code fields and the new code will be added in the position in which it was entered on the SAR. If the student chooses a position that already has a school code in it, the previous code will be replaced by the new school code. The school with the previous code that was removed will not receive ISIRs for the student. The same results will occur if the school correction is made using EDExpress or if the student makes the request over the telephone through the Federal Student Aid Information Center. However, if the correction is made using EDExpress, the processing system will not process a change that will eliminate the school that transmitted the correction from the student's record.

If the student makes a school code change by writing a letter and sending it to the FAFSA processor, only the schools listed on the letter will appear on the resulting SAR/ISIR. All of the previous schools will be deleted.