

APPENDIX C

NSLDS FINANCIAL AID HISTORY/NSLDS MATCH FLAGS

NSLDS Financial Aid History 1999-2000

Changes to NSLDS data since previous Prescreening

An indicator will inform schools where NSLDS information provided on a SAR/ISIR has changed since the last CPS transaction. A “#” sign will print in front of the status field for Overpayments, Defaulted Loans, Discharged Loans, Loan Satisfactory Repayment Arrangements, or Active Bankruptcy if there has been a change in that status since the last CPS transaction.

The “#” sign will also print in front of the Aggregate Amount for FFELP/Direct Loans, Cumulative Perkins Loans, or the 1999-2000 Pell Payment Data sections when information within that section has changed since the last CPS transaction. Finally, a “#” sign will print in front of each reported loan in the Loan Detail section when there has been a change to some field related to that loan since the last CPS transaction.

Flags (Upper Section)

All flags at the top of the Financial Aid History page will display a value of either “Y” for Yes or “N” for No. 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).

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.

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

Aggregate Amounts for FFELP/Direct Loans Section

The *Unsubsidized Loans* field has been deleted and replaced with a *Combined Loans* field, which reflects the total amount of subsidized and unsubsidized loans the student has borrowed. This change is consistent with guidance provided in Dear Colleague Letter, GEN-97-3, which was published in May 1997. In addition, the *Consolidated Loans* field has been renamed *FFEL Consolidated Loans*, and will only include amounts of FFEL Consolidated Loans. Direct Consolidated Loan amounts will be reported in the *Subsidized* and *Combined* fields based upon the underlying loans that were consolidated.

Pell Payment Data Section

Pell Grant data will show current award year (1999-2000) payment information as reported by schools to the Recipient Financial Management System (RFMS). Information for up to three disbursements will be displayed. This information will include: School Code, Transaction Number, Scheduled Award, Disbursed Amount, Remaining Amount To Be Paid, Percent Scheduled Used, and Date of Last Activity. The EFC and Verification Flag have been added to this section for 1999-2000. A message instructing the school to access NSLDS for additional Pell Grant data will display when the student has more than three payment records.

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, Current Status Code, Current Loan Status Date, Outstanding Principal Balance and Outstanding Principal Balance Date. If there is no information to report, “N/A” will be displayed.

If a loan is in default, the loan status code will be in **bold** on the SAR. The “Loan Detail” section will display up to twelve open loans (including Perkins Loans), sorted by “Loan Begin Date.” The loans are chosen without regard to their current loan status.

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.

NSLDS Postscreening

As in 1998-99, we will help schools identify any student whose eligibility for federal student aid may have changed subsequent to the last time a SAR/ISIR transaction was produced. NSLDS will periodically scan its database to find cases where a student’s eligibility status has changed because the student (1) entered default on a Title IV loan that was previously not in default, (2) cleared a previously reported default of a Title IV loan, (3) became obligated for a new overpayment of a Title IV grant or loan, or (4) cleared an overpayment obligation of a previously reported Title IV grant or loan. When any of these situations occurs, the CPS will system generate a new SAR/ISIR transaction that will include, as part of

the NSLDS Financial Aid History section, the changed information. These transactions will include a “system generated” flag of “N” (for “NSLDS”) and a special SAR/ISIR comment (comment 004) that will inform 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 new message class will be used for system generated ISIRs in 1999-2000.

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 1999-2000 SAR/ISIR may have a bearing on eligibility for payments to the student during the 1998-99 award year.

If the school has already disbursed funds to a student who is found to be ineligible, the school must contact the student to make arrangements 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.

Please refer to the Federal Student Aid Handbook for 1999-2000, Dear Colleague Letter GEN-96-13, and Dear Colleague Letter GEN-98-6 for additional discussion of NSLDS information and applicable school requirements.

LOAN STATUS CODES AND ELIGIBILITY CHART

CODE	STATUS	ELIGIBILITY FOR TITLE IV
AE	Perkins Assigned	Yes, because actual loan will be reported to NSLDS by the Department, and the status of that record will determine eligibility
BC	No Prior Default, Bankruptcy Claim, Discharged	Yes, because loan was not in default and was discharged
BK	No Prior Default, Bankruptcy Claim, Active	Yes, because loan was not in default
CA	Cancelled	Yes
DA	Deferred	Yes
DB	Defaulted, then Bankrupt, Active. (Perkins: all bankruptcies. FFELP and Direct Loans: Chapter 13)	No, unless debtor can show that loan is dischargeable. See Dear Colleague letter GEN-95-40, dated September 1995
DC	Defaulted, Compromise	Yes, because compromise is recognized as payment in full
DD	Defaulted, Then Died	No, because if borrower is reapplying, then loan status is in error
DE	Death	No, because if borrower is reapplying, then loan status is in error
DF	Defaulted, False certification/defaulted and then loan discharged	Yes, because loan has been discharged
DG	Defaulted, Ability to benefit, false certification loan discharged	Yes, discharged for lack of ability to benefit. Not applicable to Perkins.
DI	Disability	Yes
DJ	Defaulted, Judicial ruling discharges loan	Yes, because loan has been discharged
DK	Defaulted, Then Bankrupt, Discharged. (Perkins: all bankruptcies. FFELP and Direct Loans: Chapter 13)	Yes, because defaulted loan has been totally discharged
DL	Defaulted, in Litigation	No
DN	Defaulted, closed school loan discharged	Yes, because loan has been fully discharged, not applicable to Perkins

CODE	STATUS	ELIGIBILITY FOR TITLE IV
DO	Defaulted, Then Bankrupt, Active. For FFELP and Direct Loans in Chapters 7, 11, and 12	No, unless debtor can show that loan is dischargeable. See Dear Colleague letter GEN-95-40, dated September 1995
DP	Defaulted, Then Paid in Full	Yes, because loan was paid in full
DS	Defaulted, Then Disabled	Yes, because loan debt is cancelled
DT	Defaulted, Collection Terminated	No
DU	Defaulted, Unresolved	No
DW	Defaulted, Write-Off	No
DX	Defaulted, Satisfactory Arrangements, and Six Consecutive Payments	Yes, assuming student continues to comply with repayment plan on defaulted loan, or is granted forbearance by the GA
EA	Ability to benefit, false certification, loan discharged	Yes
EC	School closed	Yes, not applicable to Perkins
EF	Fraud, loan discharged	Yes, Fraudulent disbursement of Title IV aid
EJ	Court order, Write-Off	Yes
FB	Forbearance	Yes
ID	In School or Grace Period	Yes
OD	Defaulted, Then Bankrupt, Discharged. For FFELP and Direct Loans in Chapters 7, 11, and 12	Yes, because defaulted loan has been totally discharged
PC	Paid in Full Through Consolidation Loan	Yes. Does not matter whether consolidation loan was through FFELP or Direct Loan, nor whether underlying loans were in default
PF	Paid in Full	Yes
RF	Refinanced	Yes, because defaulted loans cannot be refinanced
RP	In Repayment	Yes
UI	Uninsured/Unreinsured	Yes, does not matter if loan was in default

FEDERAL DIRECT LOAN SERVICER

CODE	NAME	PHONE NUMBER
SV0101	Direct Loan Servicing Center, Utica, NY	800-848-0979

SELECTED SERVICERS

CODE	NAME	CITY	STATE
700006	AFSA - Academic Financial Services Assoc	Long Beach	CA
700008	Southwest Student Services Corp	Mesa	AZ
700009	Bank of North Dakota	Bismarck	ND
700010	Bank One Columbus	Columbus	OH
700014	Brazos Higher Ed Authority	Austin	TX
700022	College Finance Assistance Corp	Deerfield	IL
700023	Colorado Student Loan Pgm	Denver	CO
700027	COSTEP	McAllen	TX
700030	Intuition Inc	Jacksonville	FL
700034	UNIPAC Service Corp	Denver	CO
700037	Education Loan Services Inc	Braintree	MA
700038	Educational Assistance Service Corp Inc	Aberdeen	SD
700040	EDS	Richardson	TX
700041	Education Financial Services	Indianapolis	IN
700043	USA Group Loan Services Inc	Indianapolis	IN
700054	FISC	Lewiston	ME
700057	Great Lakes Higher Ed Corp	Madison	WI
700059	Georgia Higher Ed Assistance Corp	Tucker	GA
700065	Iowa Higher Ed Loan Pgm	Des Moines	IA
700067	Illinois State Scholarship Commission	Deerfield	IL
700072	Kentucky Higher Ed Student Loan Corp	Louisville	KY
700077	Sallie Mae	Reston	VA
700081	Missouri Higher Ed Loan Authority	St. Louis	MO
700082	Maine Ed Service	Augusta	ME
700085	Massachusetts Higher Ed Assoc	Boston	MA
700086	Mitchell Sweet and Associates	Tempe	AZ
700088	Montana Guaranteed Student Loan Pgm	Helena	MT
700096	Nellie Mae	Braintree	MA
700097	New Jersey Dept of Higher Ed	Trenton	NJ
700098	New Mexico Ed Assistance Foundation	Albuquerque	NM
700100	PHEAA	Harrisburg	PA
700101	Opportunity Plan Inc Panhandle	Canyon	TX
700106	South Carolina Student Loan Corp	Columbia	SC
700109	TGSLC Loan Servicing	Austin	TX
700112	Student Loan Fund of Idaho	Fruitland	ID
700113	Student Loan Funding Corp	Cincinnati	OH
700119	Trans World Insurance Co	Sacramento	CA
700120	USA Funds	Indianapolis	IN
700126	Utah State Board Of Regents	Salt Lake City	UT
700127	Vermont Secondary Loan Market	Winooski	VT
700133	Wyoming Student Loan Corp	Cheyenne	WY
700138	Student Information Service Center	Albany	NY

CODE	NAME	CITY	STATE
700139	Student Initiated Loan Servicing	Montgomery	AL
700143	Indiana Secondary Market	Indianapolis	IN
700147	Lender Service Pgm	Madison	WI
700165	Credit Union Processing	Battle Creek	MI
700172	MHESAC Lender Services	Helena	MT
700181	Student Loan Servicing Center	Minneapolis	MN
700194	SUNTECH Inc	Jackson	MS
700195	EFS	Fruitland	ID
700196	Iowa Student Loan Liquidity Corp	Des Moines	IA
700198	AFSA Data Corp	Utica	NY
700200	Greater East Texas Servicing Corp	Bryan	TX
700202	Norwest Student Loan Servicing Center	St Paul	MN
700203	Educaid	Sacramento	CA
700204	Granite State Management & Resource	Concord	NH
700790	UNIPAC Service Corp	Lincoln	NE

GUARANTY AGENCIES

NUMBER	SHORT NAME	NAME
555	FFEL	Assigned to Department of Education
705	Arkansas	Student Loan Guarantee Foundation of Arkansas
706	California	EDFund of California
708	Colorado	Colorado Student Loan Program
709	Connecticut	Connecticut Student Loan Foundation
712	Florida	Florida Department of Education
713	Georgia	Georgia Higher Education Assistance Corporation
716	Idaho	Student Loan Fund of Idaho, Inc.
717	Illinois	Illinois Student Assistance Commission
719	Iowa	Iowa College Student Aid Commission
721	Kentucky	Kentucky Higher Education Assistance Authority
722	Louisiana	Louisiana Office of Student Financial Assistance
723	Maine	Maine Education Assistance Division
725	Massachusetts	American Student Assistance of Massachusetts
726	Michigan	Michigan Higher Education Assistance Authority
729	Missouri	Missouri Coordinating Board for Higher Education
730	Montana	Montana Guaranteed Student Loan Program
731	Nebraska	Nebraska Student Loan Program, Inc.
733	New Hampshire	New Hampshire Higher Education Assistance Foundation
734	New Jersey	New Jersey Higher Education Assistance Authority
735	New Mexico	New Mexico Student Loan Guarantee Corporation
736	New York	New York State Higher Education Services Corporation
737	North Carolina	North Carolina State Ed. Assistance Authority
738	North Dakota	Student Loans of North Dakota
740	Oklahoma	Oklahoma Guaranteed Student Loan Program
741	Oregon	Oregon State Scholarship Commission
742	PHEAA	Pennsylvania Higher Education Assistance Agency
744	Rhode Island	Rhode Island Higher Education Assistance Authority
745	South Carolina	South Carolina State Ed Assistance Authority
746	South Dakota	Education Assistance Corporation-South Dakota
747	Tennessee	Tennessee Student Assistance Corporation
748	Texas	Texas Guaranteed Student Loan Corporation
749	Utah	Utah Higher Education Assistance Authority
750	Vermont	Vermont Student Assistance Corporation
753	Washington	Northwest Education Loan Association-Washington
755	Great Lakes	Great Lakes Higher Education Corporation-Wisconsin
800	USAF	United Student Aid Funds, Incorporated
927 / 951	ECMC	Education Credit Management Corporation

SELECTED LENDERS

CODE	NAME	CITY	STATE
807745	Albany Savings Bank FSB	Albany	NY
803072	Amcore Bank NA	Rockford	IL
819928	AmSouth Bank NA	Birmingham	AL
806627	BanCorpSouth Bank	Tupelo	MS
800802	Bank of America	Brea	CA
826548	Bank of Boston	Providence	RI
814392	Bank of Hawaii	Honolulu	HI
807581	Bank of New York	Newark	DE
816386	Bank of North Dakota	Bismarck	ND
809063	Bank of Oklahoma	Tulsa	OK
805156	Bank One	Columbus	OH
805243	BankBoston NA	Providence	RI
831857	Bankers Bank/EdSouth	Atlanta	GA
802285	Barnett Bank Trust Company NA	Jacksonville	FL
827204	Bay Bank Boston NA	Dedham	MA
805270	Bay Bank Harvard Trust	Cambridge	MA
805321	Bay Bank Norfolk County Trust Co	Dedham	MA
819414	Beneficial Mutual Savings Bank	Philadelphia	PA
818508	Carteret Savings Bank	Parsippany	NJ
805069	Central Bank	Monroe	LA
830469	Chase Manhattan Bank	New York	NY
821623	CHELA Financial USA Inc	San Francisco	CA
826878	Citibank Student Loan Center	Rochester	NY
804937	Citizens Fidelity Bank & Trust	Louisville	KY
809383	Clearfield Bank & Trust	Clearfield	PA
810148	CLS - National City Bank	Cleveland	OH
822660	Comerica Bank	Detroit	MI
813979	Commerce Bank of St Louis	St Louis	MO
805082	Commercial National Bank In Shreveport	Shreveport	LA
802030	Connecticut Bank & Trust	Hartford	CT
802837	Continental Illinois National Bank	Chicago	IL
832825	CoreStates Bank	Wilmington	DE
817846	Corus Bank	Chicago	IL
811304	Crestar Bank	Richmond	VA
812688	Dauphin Deposit Bank & Trust	Harrisburg	PA
829589	Dearborn Federal Credit Union	Dearborn	MI
815844	Dime Savings Bank of Wallingford	Wallingford	CT
822583	Dollar Bank	Pittsburgh	PA
824852	Eastern Bank	Salem	MA
831453	Educational Funding of the South	Knoxville	TN
820872	Ellwood Federal Savings & Loan	Ellwood City	PA
808780	Fifth Third Bank	Cincinnati	OH
800097	First Alabama Bank of Mobile	Mobile	AL
810612	First American National Bank	Nashville	TN

CODE	NAME	CITY	STATE
822046	First Bank A Savings Bank	Clayton	MO
828478	First Financial Bank FSB	Stevens Point	WI
828374	First Independent Trust Company	Sacramento	CA
805353	First Mutual of Boston	Boston	MA
813651	First National Bank	Ames	IA
802933	First National Bank of Chicago	Flint	MI
830974	First National Bank of Omaha	Omaha	NE
805147	First NBC	New Orleans	LA
805943	First of America Bank	Kalamazoo	MI
810563	First Tennessee Bank	Maryville	TN
807542	First Union National Bank	Charlotte	NC
807510	First Union National Bank	North Brunswick	NJ
802445	First Union National Bank	Roanoke	VA
821835	First Virginia Bank	Falls Church	VA
802844	Firststar Bank Illinois	Milwaukee	WI
808258	Firstier Bank NA	Lincoln	NE
831495	Fleet Retail Loan Services	Utica	NY
831173	Florida Federal Savings & Loan	Jacksonville	FL
831143	Florida Federal Savings Bank	St Petersburg	FL
826762	Glendale Federal Bank FSB	San Diego	CA
807789	Goldome Bank	Amherst	NY
813544	Great American Federal Savings & Loan	Pittsburgh	PA
830485	Great Western Bank FSB	Chatsworth	CA
807973	Greater New York Savings Bank	Brooklyn	NY
818426	Heritage Bank for Savings	Northampton	MA
827542	Heritage Community Bank	Riverdale	IL
805125	Hibernia National Bank	New Orleans	LA
804076	Hills Bank & Trust Company	Hills	IA
807989	Home Federal Savings Bank	Patchogue	NY
826481	Home Owners Savings Bank FSB	Burlington	MA
803094	Household Bank	Wood Dale	IL
821396	Hudson City Savings Bank	Paramus	NJ
822947	Iberia Savings Bank SSB	New Iberia	LA
829268	Imperial Federal Savings	San Diego	CA
831036	Independence FSB	Washington	DC
808173	Independence Savings Bank	Brooklyn	NY
808007	Jamaica Savings Bank	Lynbrook	NY
809675	Jersey Shore State Bank	Jersey Shore	PA
831848	Key Bank USA	Cleveland	OH
812205	LaSalle FSB	Chicago	IL
802968	Magna Bank NA	Des Moines	IA
808036	Manufacturers & Traders Trust Co	Buffalo	NY
808047	Marine Midland Bank NA	Buffalo	NY
803172	Marquette National Bank	Roland Park	IL
813476	MassBank for Savings	Lowell	MA

CODE	NAME	CITY	STATE
821024	Medford Savings Bank	Medford	MA
809747	Mellon Bank NA	Pittsburgh	PA
804609	Mercantile Bank of Lawrence NA	Lawrence	KS
822892	Merchants National Bank	Leominster	MA
812731	Meridian Bank	Reading	PA
824289	Michigan National Bank	Farmington	MI
827427	Mission Federal Credit Union	San Diego	CA
823373	Morrell Federal Credit Union	Sioux Falls	SD
808471	National Bank of Commerce	Lincoln	NE
826269	NationsBank	Charlotte	NC
805974	NBD Bank NA	Flint	MI
806437	Northern State Bank	Thief River Falls	MN
824221	Northern Trust Bank	Chicago	IL
828141	Northwest Savings Bank	Erie	PA
807176	Norwest Bank	Sioux Falls	SD
806078	Old Kent Financial Corp	Grand Rapids	MI
803694	Old National Bank	Evansville	IN
808058	Onbank & Trust Co	Syracuse	NY
829525	Onondaga Savings Bank	Syracuse	NY
817588	Pathway Financial	Matteson	IL
812967	Penn Security Bank & Trust Co	Scranton	PA
820341	PFC Bank	New Bethlehem	PA
822366	Pinnacle Bank of Papillion	Papillion	NE
826855	Pioneer Savings Bank	Troy	NY
809921	PNC Education Loan Center	Pittsburgh	PA
822691	Ponce Federal Bank FSB	Ponce	PR
805138	Premier Bank of Baton Rouge	Baton Rouge	LA
821288	Provident Savings Bank	Jersey City	NJ
808134	Reliance Federal Savings Bank	Garden City	NY
808012	Republic National Bank of New York	Brooklyn	NY
810241	Rhode Island Hospital Trust National Bank	Providence	RI
808136	Richmond County Savings Bank	Staten Island	NY
815880	Savings Bank of Manchester	Manchester	CT
808680	Second National Bank of Warren	Warren	OH
805595	Signet Bank	Baltimore	MD
815745	Simmons First National Bank	Pine Bluff	AR
832142	Society National Bank	Cleveland	OH
800023	Southtrust Bank NA	Birmingham	AL
809514	Southwest National Bank of Pennsylvania	Greensburg	PA
828707	Sovereign Bank FSB	Wyomissing	PA
820175	Standard Bank & Trust Co	Evergreen Park	IL
809081	Stillwater National Bank & Trust Co	Stillwater	OK
809556	Summit Bank	Dayton	NJ
802560	SunTrust Bank	Tallahassee	FL
807674	SunWest Bank of Albuquerque	Albuquerque	NM

CODE	NAME	CITY	STATE
826953	Texas Commerce Bank NA	Dallas	TX
827445	Third Federal Savings Bank	Newtown	PA
803282	Town & Country Bank of Springfield	Springfield	IL
813721	TrustMark National Bank	Jackson	MS
808543	Union Bank & Trust	Lincoln	NE
810166	Union National Bank & Trust Company	Souderton	PA
815961	United Missouri Bank of Kansas City	Kansas City	MO
824772	Wachovia Bank	Winston-Salem	NC
822840	Wells Fargo Student Loan Center	Pleasant Hill	CA
805187	Whitney National Bank	New Orleans	LA
802218	Wilmington Trust Company	Wilmington	DE
820284	York Federal Savings & Loan Assoc	York	PA
817455	Zions First National Bank	Salt Lake City	UT

Contact Information & Fields Associated With Loan Status

LOAN	CONTACT	GA CODE	SCHOOL CODE	CURRENT HOLDER	REGION CODE
FFEL	Primary: Servicer or Lender (as applicable) Secondary: GA	Yes	OPE-ID	Servicer or Lender Code (as applicable)	Blank
FFEL, defaulted	GA	Yes	OPE-ID	000### (### is the GA Code)	Blank
FFEL, subrogated*	ED. (See Region)	555 (ED)	OPE-ID	000555 (ED)	Yes
FDLP	Servicer	Blank	OPE-ID	Servicer Code	Blank
FDLP, Held by DCS	ED. (See Region)	555 (ED)	OPE-ID	000555 (ED)	Yes
FISL	Primary: Servicer (if applicable) Secondary: School (is primary contact if no servicer used.)	Blank	OPE-ID	Servicer Code (if applicable), or blank	Blank
FISL, Held by DCS	ED (See Region)	555 (ED)	OPE-ID	000555 (ED)	Yes
Perkins	Primary: Servicer (if applicable) Secondary: School (is primary contact if no servicer used.)	Blank	OPE-ID	Servicer Code (if applicable), or blank	Blank
Perkins, Held by DCS	ED (See Region)	555 (ED)	OPE-ID	000555 (ED)	Yes

*Subrogated = Held by Debt Collection System (DCS).

Note: The School Code field always shows the OPE-ID of the school the student attended when the loan was received.