

## Loan History

### Purpose of this page

The Loan History page displays the following:

- Icons warning or informing users that the student or PLUS borrower meets one or more conditions that may affect his or her eligibility for further aid.
- Aggregate information about all loans for which the student or PLUS borrower is personally responsible.
- Information about Master Promissory Notes on Direct Stafford or Direct PLUS loans taken out by the student or PLUS borrower, or on Direct PLUS loans taken out by a parent or guardian on behalf of the student.
- Summary information about all loans received by the student or PLUS borrower, as well as PLUS loan taken out on behalf of the student.

### [Navigation](#)

The Navigation Tabs and their links allow you to navigate to the main pages of each section of the site.

### How to access a student's Loan History

To access a student's loan history:

1. Type **SSN**, **First Name**, and **DOB**.
2. Click **Retrieve**.

### How to interpret Warning Symbols and Information Icons

The warning and informational icons at the top of the Loan History page reflect the status of loans and other aid for which the borrower is personally responsible. Users wishing to check the status of PLUS borrowers who have taken out loans on behalf of students should view the Loan History page for the PLUS borrowers and not rely on the student's page to verify the eligibility of the PLUS borrower for further aid.

- **Bankruptcy**—The borrower has one or more loans in active bankruptcy status.
- **Defaulted**—The borrower has one or more loans in default status.

- **Overpayment**—The student has one or more active overpayments in the NSLDS database.
- **Discharge**—The borrower has one or more loans with a discharge code. Discharges are identified according to the following order of precedence.
  - *Death*
  - *Reaffirm*
  - *Conditional*
  - *Permanent*
  - *Multiple*
- **Additional Unsub**—The borrower has a Direct Stafford Unsubsidized (D2) loan with Additional Health Profession or PLUS Denial indicators.
- **Sub Limit**—The borrower is nearing or exceeds the aggregate limit for subsidized loans.
- **Combined Limit**—The borrower is nearing or exceeds the aggregate limit for subsidized and unsubsidized loans combined.
- **Pell Grant**—The borrower has received one or more Pell Grants.

### How to add information to Transfer Monitoring List

Directly below the warning icons, if any appear, school users will see a message that states whether the borrower is on their school's Transfer Monitoring list and a button that will allow them either to add the borrower to their Student Monitoring list or to view the borrower's status if he or she is already on their Transfer Monitoring list.

To add a student to Transfer Monitoring List:

- Click **Add Student to Monitoring List**.

To view this student's information on the Transfer Monitoring List:

- Click **Student Monitoring Detail**.

### How to interpret the Aggregate Loan Information

The Aggregate Loan Information table displays the Loan Type, Outstanding Principal Balance, Pending Disbursements, and Total for various aggregates. Only loans for which the borrower is directly responsible affect the aggregate totals. PLUS loans taken out by a parent on behalf of a student do not figure into the student's aggregate totals.

- **Loan Type**—Aggregate amounts are displayed for the following loan types:

- **Subsidized Loans**—Direct Stafford Subsidized (D1), FFEL Stafford Subsidized (SF), Direct Consolidation Stafford Subsidized (D6), and that portion of FFEL Consolidation (CL) loans that can be attributed to underlying subsidized loans.
- **Unsubsidized Loans**—Direct Stafford Unsubsidized (D2), Direct Consolidation Unsubsidized (D5), FFEL Refinanced Loan (RF), Non-subsidized FFEL Stafford Loan (SF), FFEL Supplemental Loan (SL), FFEL Stafford Unsubsidized (SU), FISL Federally Insured Loan (FI), and that portion of FFEL Consolidation (CL) loans that can be attributed to underlying unsubsidized loans.
- **FFEL Consolidation Loans, Unallocated**—That portion of FFEL Consolidation (CL) loans that cannot be attributed to underlying subsidized or unsubsidized loans. Since this amount counts against a student's combined borrowing limit, it may represent additional eligibility if a school can demonstrate that it should not count against that limit.
- **Combined Loans**—Direct Stafford Subsidized (D1), Direct Stafford Unsubsidized (D2), Direct Consolidation Unsubsidized (D5), Direct Consolidation Subsidized (D6), FFEL Refinanced Loan (RF), Subsidized and Non-subsidized FFEL Stafford Loan (SF), FFEL Subsidized Loan Supplemental (SL), FFEL Unsubsidized Stafford Loan (SU), FISL Federally Insured Loan (FI), FFEL Consolidation (CL).
- **FFEL Consolidated**—FFEL Consolidation Loan (CL).
- **Perkins**—Federal Perkins Loans - National Defense Loan (DU), Perkins Expanded Lending (EU), National Direct Student Loan (NU), Federal Perkins Loan (PU).
- **Outstanding Principal Balance**—Sums the Aggregate Outstanding Principal Balance for all loans held by the borrower.
- **Pending Disbursements**—Sums the net loan amount that is awaiting disbursement to the borrower for this aggregate.
- **Total**—Sums Aggregate Outstanding Principal Balance and Pending Disbursements.

**Note:** The sorting and filtering on the Loan Summary table below does not affect these aggregates.

### How to interpret Master Promissory Notes

The Master Promissory Note (MPN) table displays codes to indicate whether the student or PLUS borrower whose information is displayed on the Loan History page has any MPNs on Direct Stafford or Direct PLUS loans. In addition, it displays an MPN code for any PLUS borrowers who have taken out Direct PLUS loans on behalf of the student displayed on the page. The codes are defined as follows:

- **A**—Active Status
- **C**—Closed Status

- **I**—Inactive Status
- **N**—No MPN

**Note:** For the student or PLUS borrower displayed on the LoanHistory page, a code of "N" can mean either that the student or PLUS borrower has not taken out any Direct Stafford or Direct PLUS loans at all, or that the student or PLUS borrower has taken out such loans but that they do not have MPNs associated with them.

For PLUS borrowers who have taken out loans on behalf of the student displayed on the Loan History page, a code of "N" can only mean that the PLUS borrower has taken out one or more Direct PLUS loans on behalf of the student but there is not any MPN associated with those loans.

### How to sort and filter the Loan Summary

The default setting for the Loan Summary displays data for every loan taken out by the student, or taken out by a PLUS borrower on behalf of a student, sorted by Loan Date.

You may choose which loans to display and the sort order by using the Sort by and Display Only options.

To use Sort by:

1. In the **Sort by** list, select a sort option.
2. Click **Submit**.
3. The page is updated with the new sequence numbers.

To use Display Only:

1. In the **Display Only** list, select an option.
2. Click **Submit**.

The sorting and filtering options that are currently in use display below the box containing the sort and filter options. Please remember that the filtering options you select will affect which of the borrower's loans display on the page. If you don't see a loan you are looking for, check the filter option to make sure that it hasn't excluded from display the loan you seek.

Only 20 loans display per page. If the student has more than 20 loans, the Next Group arrow icon appears. Click this to view the next page of loans. Click the Previous Group arrow icon to view the previous page of loans.

### How to interpret Loan Summary

Using the default filter, Loan Summary displays information about every loan taken out by the student or PLUS borrower. If a student's parent borrowed PLUS loans on behalf of the student, those loans are also in the student's Loan Summary, even though they do not affect the student's warning icons or aggregate totals. The name of the parent taking out a PLUS loan on behalf of the student displays on the Loan Detail page for that

loan.

The Loan Summary information displays the following:

- **Loan Type**—The type of Title IV award made with a formal agreement for repayment with interest. The Loan Types are defined as follows:

Program	Code	Description
<b>FFEL</b>	CL	FFEL Consolidation
	PL	FFEL PLUS
	RF	FFEL Refinanced
	SF	FFEL Stafford Sub or FFEL Stafford Non-Sub
	SL	Supplemental Loan (SLS)
	SU	FFEL Stafford Unsub
<b>FDLP</b>	D1	Direct Stafford Subsidized
	D2	Direct Stafford Unsubsidized
	D4	Direct PLUS
	D5	Direct Consolidation Unsub
	D6	Direct Consolidation Sub
	D7	Direct PLUS Consolidation
	<b>FISL</b>	FI
<b>Perkins</b>	DU	National Defense Loan
	EU	Perkins Expanded Lending
	IC	Income Contingent (ICL)
	NU	NDSL
	PU	Federal Perkins

- **Status**—A two-character code and description indicating the status of a loan.

Code	Description
AE	Loan Transferred to New Holder
AL	Abandoned Loan
BC	Bankruptcy Claim, Discharged
BK	Bankruptcy Claim, Active

CA	Cancelled
CS	Closed School Discharge
DA	Deferred
DB	Defaulted, Then Bankrupt, Active, Chapter 13
DC	Defaulted, Compromise
DD	Defaulted, Then Died
DE	Death
DF	Defaulted, Unresolved
DI	Disability
DK	Defaulted, Then Bankrupt, Discharged, Chapter 13
DL	Defaulted, In Litigation
DN	Defaulted, Paid in Full Through Consolidation Loan
DO	Defaulted, Then Bankrupt, Active, Other
DP	Defaulted, Paid in Full
DR	Defaulted Loan Included in a Rolled-Up Loan
DS	Defaulted, Then Disabled
DT	Defaulted, Collection Terminated
DU	Defaulted, Unresolved
DW	Defaulted, Write-off
DX	Defaulted, Six Consecutive Payments
DZ	Defaulted, Six Consecutive Payments, Then Missed Payment(s)
FB	Forbearance
FC	False Certification Discharge
IA	Loan Originated
ID	In School or Grace Period
IG	In Grace Period
IM	In Military Grace
IP	In Post-Deferment Grace Period
IT	Loan Transferred by DCS
OD	Defaulted, Then Bankrupt, Discharged, Other
PC	Paid in Full Through Consolidation Loan
PF	Paid in Full

PM	Presumed Paid in Full
PN	Non-Defaulted, Paid in Full Through Consolidation Loan
RF	Refinanced
RH	Loan Transferred by DCS to Sallie Mae
RP	In Repayment
TG	Loan Transferred by DCS to GA927
UA	Temporarily Uninsured-No Default Claim Requested
UB	Temporarily Uninsured-Default Claim Denied
UC	Permanently Uninsured/Unreinsured-No Default Claim Requested
UD	Permanently Uninsured/Unreinsured-Default Claim Denied
UI	Unreinsured
XD	Defaulted, six consecutive payments

The loan status code is blue and underlined if the student is not in default, yellow and underlined if the student is in default. The loan status codes are hyperlinks back to the Loan Status Code list above.

- **School name and OPEID**—The school that the student attended when the loan was obtained.
- **Guaranteed Amt** (for FFEL)—The original loan amount, before any cancellations.
- **Approved Amt** (for Direct Loans and Perkins Loans)—The original loan amount, before any cancellations.
- **Disbursed Amt**—The cumulative net amount of the loan actually disbursed to a borrower.
- **OPB (Outstanding Principal Balance)**—The cumulative dollar amount due on a loan. A red "C" to the left of the label indicates capitalized interest. If there is no dollar value in this field, but the loan is still in an open status, an informational icon will display in this field. Pass your cursor over the icon for an explanation. The explanation will also display as a note at the bottom of the page.
- **Agg. OPB**—The amount that is added to the student's aggregate Outstanding Principal Balance, and so the amount that counts against the student's combined loan limit. How this value is calculated depends on the loan type and when the loan was issued.
- **Loan Date**—For FFEL, the date the loan was originally guaranteed; for Direct Loan and Perkins loans, the date the loan was originally approved.
- **Sep. Loan Ind (Separate Loan Indicator)**—An indicator used to differentiate among multiple FFEL loans awarded on the same loan date to the same borrower attending the same school. This field is used mostly by Guaranty Agencies.

- **Loan Period**—The period of study for which the loan was originally taken out.
- **Last Disb. Date (Last Disbursement Date)**—The dollar amount of the most recent disbursement to the borrower for a specific loan.
- **Last Disb. Amt (Last Disbursement Amount)**—The amount that is added to the student's aggregate Outstanding Principal Balance, and so the amount that counts against the student's combined loan limit. How this value is calculated depends on the loan type and when the loan was issued.
- **Acad. Lv (Academic Level)**—The student's academic level at the time the loan was provided. The codes are defined as follows:

Code	Definition
1	Freshman/First Year (including proprietary institution programs that are less than 1 year in duration)
2	Sophomore/Second Year
3	Junior/Third Year
4	Senior/Fourth Year
5	Fifth/Other Undergraduate (may include sixth year undergraduate and continuing education students)
A	First Year Graduate/Professional
B	Second Year Graduate/Professional
C	Third Year Graduate/Professional
D	Beyond Third Year Graduate/Professional
G	Graduate/Professional, year of study unknown
N	Not available (to be used only if the date of the first disbursement is prior to July 23, 1992, and data provider does not have required attribute)

- **Unsubsidized Code**—Indicates that a Direct Stafford Unsubsidized (D2) loan was awarded as an Additional Unsubsidized loan. Additional Unsubsidized loans are identified by the following codes:
  - P—PLUS loan denial
  - H—Enrollment in eligible Health Profession programs
  - B—Both
  - **Discharge Code**—Indicates that the loan has been discharged. Discharges are identified by the following codes:
    - D—Death
    - R—Reaffirm
    - C—Conditional
    - P—Permanent
    - M—Multiple

- **GA (Guaranty Agency)**—The name and code of the Guaranty Agency associated with the loan.
- **Lender**—The name and code of the lender associated with the loan.

When reviewing the Loan Summary information, keep in mind the following:

- If a lock icon appears to the left of the Loan Type, the loan is batch locked.
- Income Contingent Loans (IC) are listed in Loan Summary but do not figure into the Aggregate totals.
- PLUS Loans—FFEL PLUS (PL), Direct PLUS (D4), and Direct Consolidation PLUS (D7) taken out on behalf of a student appear in the student's Loan Summary information but do not figure into the student's Aggregate totals. Such loans are added to the Aggregate totals on the PLUS borrower's Loan History.

To obtain detailed information about each loan, click the number to the left of the loan header or click the Loan Detail button to the right of the header to view the Loan Detail page for that loan. The numbering of the list is for display purposes only. Sorting or filtering the list renumbers it.

At the bottom of the page, links are provided to view the next page of the student's record, to view the previous page or the top of the current page or to view the Privacy Act page. There is also a legend defining the various icons that may appear within the Loan Summary section of this page.

Last updated: September 25, 2003

close

## Loan Detail

### Purpose of this page

The Loan Detail page displays historical information for a loan: loan details; loan amounts; loan activities; loan status changes; loan claim details; loan collection details; and Guaranty Agency/Lender/Service Agent History.

### [Navigation](#)

The Navigation Tabs and their links allow you to navigate to the main pages of each section of the site.

### How to interpret Details for Loan

The Details for Loan table displays the following information:

- **Loan Type**—The type of Title IV award made with a formal agreement for repayment with interest. The loan types are defined as follows:

Program	Code	Description
<b>FFEL</b>	CL	FFEL Consolidation
	PL	FFEL PLUS
	RF	FFEL Refinanced
	SF	FFEL Stafford Sub or FFEL Stafford Non-Sub
	SL	Supplemental Loan (SLS)
	SU	FFEL Stafford Unsub
<b>FDLP</b>	D1	Direct Stafford Subsidized
	D2	Direct Stafford Unsubsidized
	D4	Direct PLUS
	D5	Direct Consolidation Unsub
	D6	Direct Consolidation Sub
	D7	Direct PLUS Consolidation
	<b>FISL</b>	FI
<b>Perkins</b>	DU	National Defense Loan
	EU	Perkins Expanded Lending

	IC	Income Contingent (ICL)
	NU	NDSL
	PU	Federal Perkins

- **Loan Period Start**—The beginning date of when classes are (or were) to begin for the period covered by the loan.
- **Loan Period End**—The ending date of when classes ended (or were to end) for the period covered by the loan.
- **Date Entered Repayment**—The date the student entered or is scheduled to enter repayment.
- **Borrowed at OPEID**—The eight-digit ED code for the school where the student was enrolled or accepted for enrollment at the time the loan was originated.
- **Borrowed at Name**—The name of the school where the student was enrolled or accepted for enrollment at the time the loan was originated. Click the name of the organization to link to its Organization Contact list. *Default School for Consolidated Loans* is listed as a school name when the loan is an FFEL Consolidation Loan. This is in accordance with reporting requirements and has no bearing on the status of the loan. These loans may be entered into when a student completes his/her program of study at a particular school and wants to consolidate loans received from different schools.
- **Academic Level**—The student's academic level at the time the loan was provided. The codes are defined as follows:

Code	Definition
1	Freshman/First Year (including proprietary institution programs that are less than 1 year in duration)
2	Sophomore/Second Year
3	Junior/Third Year
4	Senior/Fourth Year
5	Fifth/Other Undergraduate (may include sixth year undergraduate and continuing education students)
A	First Year Graduate/Professional
B	Second Year Graduate/Professional
C	Third Year Graduate/Professional
D	Beyond Third Year Graduate/Professional
G	Graduate/Professional, year of study unknown

N	Not available (to be used only if the date of the first disbursement is prior to July 23, 1992, and data provider does not have required attribute)
---	---

- **Data Provider Loan ID**—A code used by the data provider (Guaranty Agency, Direct Loan Servicer, Debt Collection Service or Perkins school) for internal loan identification.
- **Separate Loan Ind**—An indicator used to differentiate among multiple loans of the same loan date for the same borrower or student attending the same school. This field is used mostly by Guaranty Agencies.
- **Interest Rate**—The interest rate that is applied to the loan. A variable interest rate is indicated by the abbreviation VAR.

### How to interpret Amounts for Loan

The Amounts for Loan table displays the loan amount, outstanding principal balance, and outstanding interest:

- **Date**
  - **Loan**—The date the loan was originated.
  - **Outstanding Principal Balance**—The date the outstanding principal balance was updated.
  - **Outstanding Interest**—The date the outstanding interest balance was updated.
- **Amount**
  - **Loan**—The original loan amount before any cancellations.
  - **Outstanding Principal Balance**—The cumulative dollar value due on a loan.
  - **Outstanding Interest**—The cumulative accrued outstanding interest balance on the loan.
  - **Calculated Subsidized Agg. OPB**—For FFEL Consolidation loans only, the amount of the loan, calculated on the basis of the underlying loans, that counts towards a student's aggregate subsidized outstanding principal balance.
  - **Calculated Unsubsidized Agg. OPB**—For FFEL Consolidation loans only, the amount of the loan, calculated on the basis of the underlying loans, that counts towards a student's aggregate unsubsidized outstanding principal balance.
  - **FFEL Consolidation, Unallocated Agg. OPB**—For FFEL Consolidation loans only, the amount of the loan, calculated on the basis of the underlying loans, that does not count towards subsidized or unsubsidized aggregate outstanding principal balance.

- **Combined Agg. OPB**—For FFEL Consolidation loans only, the amount of the loan, calculated on the basis of the underlying loans, that does not counts towards a student's aggregate combined outstanding principal balance.
- **Other Fees**—The accumulated fees added to late or defaulted loans. Examples of other fees are late fees, collection costs, or court costs.

### How to interpret Activities for Loan

The Activities for Loan table displays the disbursement, canceled, refund, and deferment activities for each loan. The table shows the date and amount for each activity. If the loan has no event activity, the table displays N/A (not available) for the disbursements.

- **Action Date**

- **Disbursements**—The date that the latest loan disbursement was made.
- **Canceled**—The date when all or part of the Title IV loan was canceled.
- **Refunds**—The date that a lender received a refund from the school.

- **Amount**

- **Disbursements**—The amount of disbursements released to a borrower.
- **Canceled**—The cumulative amount of the Title IV loan that was canceled.
- **Refunds**—The amount of refund paid to a lender on a loan.

- **Start Date**

- **Deferments**—The date when a legal deferment actually begins.

- **End Date**

- **Deferments**—The date when a legal deferment is projected to end or actually ends. Includes post-deferment grace period if applicable.

- **Type**

- **Deferments**—One of the legal reasons for postponing repayment of loan principal and interest. The codes for the deferment types are defined as follows:

Deferment Type	Description
AC	Action Programs
AP	Armed Forces or PHS
EH	Economic Hardship

EP	Full-Time Family Service to High Risk
FM	Full-Time Teacher of Math
FN	Full-Time Nurse/Medical Tech
FP	Full-Time Provider
FS	Full-Time Special Ed Teacher
FT	Full-Time Student
GF	Graduate Fellowship Program
HD	Head Start
HS	Hardship
HT	Half-Time Student
IR	Internship/Residency
LE	Law Enforcement
LF	Deferred Pending Loan Forgiveness Cancellation
NO	National Oceanic and Atmospheric Administration Corps
PC	Peace Corps
PL	Parental Leave
PP	Parental PLUS Borrower
RT	Rehabilitation Training
TD	Temporary Disability
TE	Tax-Exempt Organizations
TL	Teacher Low-Income Institution
TS	Teacher Shortage
UE	Unemployment less than 3 years
UN	Unemployment less than 2 years
WM	Working Mother

### How to interpret Status Changes for Loan

The Status Changes for Loan table displays a history of the loan status code and the dates the statuses became effective for the loan. The most current loan status and effective date are displayed at the top of the list:

- **Date Changed**—The date a loan status first became effective, with no interruptions. (This date is not

necessarily the date the status was reported to the NSLDS. A loan status may have changed but not been updated in NSLDS for various reasons until months or years after the fact.)

- **Status**—The two-character code and description indicating the status of a loan. The loan status codes are defined as follows:

Code	Description
AE	Loan Transferred to New Holder
AL	Abandoned Loan
BC	Bankruptcy Claim, Discharged
BK	Bankruptcy Claim, Active
CA	Cancelled
CS	Closed School Discharge
DA	Deferred
DB	Defaulted, Then Bankrupt, Active, Chapter 13
DC	Defaulted, Compromise
DD	Defaulted, Then Died
DE	Death
DF	Defaulted, Unresolved
DI	Disability
DK	Defaulted, Then Bankrupt, Discharged, Chapter 13
DL	Defaulted, In Litigation
DN	Defaulted, Paid in Full Through Consolidation Loan
DO	Defaulted, Then Bankrupt, Active, Other
DP	Defaulted, Paid in Full
DR	Defaulted Loan Included in a Rolled-Up Loan
DS	Defaulted, Then Disabled
DT	Defaulted, Collection Terminated
DU	Defaulted, Unresolved
DW	Defaulted, Write-off
DX	Defaulted, Six Consecutive Payments
DZ	Defaulted, Six Consecutive Payments, Then Missed Payment(s)
FB	Forbearance
FC	False Certification Discharge

IA	Loan Originated
ID	In School or Grace Period
IG	In Grace Period
IM	In Military Grace
IP	In Post-Deferment Grace Period
IT	Loan Transferred by DCS
OD	Defaulted, Then Bankrupt, Discharged, Other
PC	Paid in Full Through Consolidation Loan
PF	Paid in Full
PM	Presumed Paid in Full
PN	Non-Defaulted, Paid in Full Through Consolidation Loan
RF	Refinanced
RH	Loan Transferred by DCS to Sallie Mae
RP	In Repayment
TG	Loan Transferred by DCS to GA927
UA	Temporarily Uninsured-No Default Claim Requested
UB	Temporarily Uninsured-Default Claim Denied
UC	Permanently Uninsured/Unreinsured-No Default Claim Requested
UD	Permanently Uninsured/Unreinsured-Default Claim Denied
UI	Unreinsured
XD	Defaulted, six consecutive payments

### How to interpret Claim Details for Loan

The Claim Details for Loan table displays the following information:

- **Date**

- **Insurance Claim Payment**—The date when a Guaranty Agency paid an insurance claim or supplemental claim to a lender. (The *Loan Record Detail Report (LRDR)* may show an insurance claim payment date that is different than the one that displays here.)
- **Insurance Claim Refund**—The date when a Guaranty Agency received an insurance claim refund from a lender.
- **Reinsurance Claim Payment**—The date when a Guaranty Agency requested reinsurance.

- **Bankruptcy Claim Refund**—The date when a bankruptcy claim (previously paid as a reinsurance claim) was refunded to ED by a Guaranty Agency.
- **Supplemental Reinsurance Payment Request**—The date when a supplemental reinsurance claim request is submitted to ED by a Guaranty Agency
- **Repurchase Amount**—The date when a loan previously paid by a claim is repurchased by a lender (reasons may include loan rehabilitation).
- **Cumulative Amount**
  - **Insurance Claim Payment**—The cumulative amount of principal and interest including supplemental claims paid to a lender by a Guaranty Agency for an insurance claim on an FFELP loan. Amount does not include claims that were made prior to repurchase.
  - **Insurance Claim Refund**—The cumulative dollar amount of refund(s) from a lender to a Guaranty Agency. Refunds may occur because of an overpayment of a claim, late refunds from the institution to the lender, or borrower payments to the lender after default and prior to the request for reinsurance. If reinsurance has been requested from ED, report the amount as a collection. Amount does not include refunds that were made prior to repurchase.
  - **Reinsurance Claim Payment**—The dollar amount of a reinsurance claim requested of ED by a Guaranty Agency. Amount does not include claims that were made prior to repurchase.
  - **Bankruptcy Claim Refund**—The cumulative amount remitted to ED for bankruptcy claim refund(s) on a loan. A guarantor refunds reinsurance to ED after the following sequence of events: the guarantor pays a bankruptcy claim to a lender before the bankruptcy court decides whether the loan is discharged; the guarantor collects reinsurance from ED; and the loan is not discharged by bankruptcy court. Amount does not include refunds that were made prior to repurchase.
  - **Supplemental Reinsurance Payment Request**—The cumulative dollar amount of supplemental reinsurance claim request(s) of ED by a Guaranty Agency. Amount does not include requests that were made prior to repurchase.
  - **Repurchase Amount**—The total (non-cumulative) amount paid to a Guaranty Agency by a lender when an FFELP loan is repurchased (including repurchases of bankruptcy claims).
- **Reason Code**
  - **Insurance Claim Payment**—The code indicating the reason the latest insurance claim, including supplemental claims, was paid to a lender.
  - **Reinsurance Claim Payment**—The code indicating the reason the latest reinsurance claim, including supplemental insurance, was paid to a Guaranty Agency.

The reason codes include the following:

Reason Code	Description
IX	Direct Loan Default
IN	Income Contingent Negative Amortization
FC	False Certification
EX	Exempt
BO	Bankruptcy, Other
BC	Bankruptcy, Chapter 13
DI	Disability
DF	Default
DE	Death
CS	Closed School

- **Paid Date**

- **Reinsurance Claim Payment**—The date when the government pays a reinsurance claim to a guaranty agency.

- **Rate Code**

- **Reinsurance Claim Payment**—The code indicating the rate at which the government paid a claim to the Guaranty Agency on a specific loan. The rate codes include: Code 1 (100%); Code 2 (90%); Code 3 (80%); Code 0 (0%).

- **Ind. of Rehab.**

- **Repurchase Amount**—The indicator that a repurchased loan was a rehabilitated loan (that is, a defaulter made 12 consecutive payments on the loan and that it was sold to a lender by a Guaranty Agency). A 'Y' for yes or 'N' for no displays.

### How to interpret Collection Details for Loan

The Collections for Loan table displays the following:

- **Date**

- **TOP**—The date when the Guaranty Agency last applied TOP (formerly IRS) offset principal and/or interest collections to a loan.
- **Collection**—The date when the Guaranty Agency last applied default collections (excluding TOP [formerly IRS] offset) or bankruptcy recovery to the loan principal and/or interest.

- **Cumulative Principal Amount**

- **TOP**—The cumulative amount collected and applied to principal through TOP (formerly IRS) offset. Amount does not include collections that were made prior to repurchase.
- **Collection**—The cumulative amount of Guaranty Agency default collections (excluding TOP [formerly IRS] collections) or bankruptcy recovery applied to loan principal. Amount does not include collections that were made prior to repurchase. Collections such as administrative wage garnishment (AWG) and state tax offsets are included.

- **Cumulative Interest Amount**

- **TOP**—The cumulative amount collected and applied to interest through TOP (formerly IRS) offset. Amount does not include collections that were made prior to repurchase.
- **Collection**—The cumulative amount of Guaranty Agency default collections (excluding TOP [formerly IRS] collections) or bankruptcy recovery applied to loan interest. Amount does not include collections that were made prior to repurchase. Collections such as administrative wage garnishment (AWG) and state tax offsets are included.

### How to interpret Guaranty Agency/Lender/Servicer Agent History

The Guaranty Agency/Lender/Servicer Agent History table displays a history of the holders of the loan:

- **Start**

- **Guaranty Agency**—The date the agency started overseeing the loan.
- **Lender**—The date the lender started holding the loan.
- **Servicer Agent**—The date the agent started servicing the loan.

- **End**

- **Guaranty Agency**—The date the agency stopped overseeing the loan. The value of Current indicates the agency is overseeing the loan now.
- **Lender**—The date the lender stopped holding the loan. The value of Current indicates the lender is holding the loan now.
- **Servicer Agent**—The date the servicing agent stopped servicing the loan. The value of Current indicates the agent is servicing the loan now.

- **Code**—An ED-assigned number for each GA, Lender, or Servicer Agent for the specified loan.

- **Name**—The name of the GA, Lender, or Servicer Agent for the specified loan. Click the name of the Guaranty Agency, Lender, or Servicer Agent to link to its Organization Contact List.

When viewing the Loan Detail page, keep in mind the following:

- PLUS Loan information may appear at the top of this page below the Identifier information. It displays either the PLUS borrower's or the student's Name, SSN, and DOB (that is, you can view information on this loan by either typing the PLUS borrower's SSN or by typing the child's SSN when accessing Loan History).
- A PLUS Loan is a loan whereby the borrower is a parent who borrows on behalf of a student. Any PLUS loans appear on the student's Loan History. They are not added into the student's aggregate amounts, nor does a default status on any PLUS loans prevent a student from borrowing for himself or herself.

Last updated: August 4, 2003

close

## Borrower Name History

### Purpose of this page

The Borrower Name History page lists name changes for a borrower in the NSLDS.

### [Navigation](#)

The Navigation Tabs and their links allow you to navigate to the main pages of each section of the site.

### How to interpret the Borrower Name History

The borrower's Name, SSN, and Date of Birth display in the identifier box. In the table below, you can view the history of first and last names provided to NSLDS. The names are listed with the most recent first.

**Note:**

If the history icon (the letter **H**) displays next to the borrower's SSN, click the icon to navigate to the **Borrower SSN History** page.

Last updated: July 1, 2001

close

## Borrower SSN History

### Purpose of this page

The Borrower SSN History page lists the Social Security Numbers with which the borrower has been reported in the past.

### [Navigation](#)

The Navigation Tabs and their links allow you to navigate to the main pages of each section of the site.

### How to interpret the Borrower SSN History

The borrower's Name, SSN, and Date of Birth display in the identifier box. In the table below, you can view the borrower's list of previous SSNs, which are listed with the most recent first.

If the history icon (the letter **H**) displays next to the borrower's name, click the icon to link to the Borrower Name History page.

Last updated: November 15, 2001

close

## Student/Borrower Selection

### Purpose of this page

The Student/Borrower Selection page displays the names of student borrowers or PLUS borrowers that are identified or have been identified with a particular Social Security Number. It will allow you to identify borrowers in the NSLDS database who have shared the same Social Security Number.. For example, one person may have borrowed as a student, and then taken out a PLUS loan for their dependent child. This page allows you to select the record you wish to view - the borrower as a student or as a PLUS borrower.

### [Navigation](#)

The Navigation Tabs and their links allow you to navigate to the main pages of each section of the site.

### Student/Borrower Selection table

**Student**—Person who enrolled in an accredited institution and received Title IV aid.

- **Name**—name of Title IV Aid recipient.
- **Date of Birth**—date when a Title IV aid recipient was born.
- **SSN**—Social Security Number of a Title IV aid recipient.

**PLUS Borrower**—parent borrowing from an education loan program for their dependent child.

- **Name**—name of PLUS Borrower.
- **Date of Birth**—date when PLUS borrower was born.
- **SSN**—Social Security Number of PLUS Borrower.

To access the Loan History of the student or PLUS borrower, click on the numbered bullet next to the name of the borrower.

Last updated: July 1, 2001

close

## Overpayment History

### Purpose of this page

The Overpayment History page summarizes past and present Perkins Loan, Supplemental Educational Opportunity Grant (SEOG), and Pell Grant overpayments for students. You can add or update an overpayment if you have authorized access.

### [Navigation](#)

The Navigation Tabs and their links allow you to navigate to the main pages of each section of the site.

### How to interpret Warning Symbols and Information Icons

The warning and informational icons at the top of the Loan History page reflect the status of loans and other aid for which the borrower is personally responsible. Users wishing to check the status of PLUS borrowers who have taken out loans on behalf of students should view the Loan History page for the PLUS borrower and not rely on the student's page to verify the eligibility of the PLUS borrower for further aid.

- **Bankruptcy**—The borrower has one or more loans in active bankruptcy status.
- **Defaulted**—The borrower has one or more loans in default status.
- **Overpayments**—The student has one or more active overpayments in the NSLDS database.
- **Discharged**—The borrower has one or more loans with a discharge code. Discharges are identified according to the following order of precedence.
  - *Death*
  - *Reaffirm*
  - *Conditional*
  - *Permanent*
  - *Multiple*
- **Additional Unsub**—The borrower has a Direct Stafford Unsubsidized (D2) loan with Additional Health Profession or PLUS Denial indicators.
- **Sub Limit**—The borrower is nearing or exceeds the limit for subsidized loans.
- **Combined Limit**—The borrower is nearing or exceeds the limit for subsidized and unsubsidized loans combined.
- **Pell Grants**—The borrower has received one or more Pell Grants.

## How to add and update an Overpayment

- To add an Overpayment, click **Add Overpayment**.
- To update the Overpayment History, click the number icon.
- To access the Organization Contact page, click the school name.

## How to interpret the Overpayment History

The Overpayment History table, sorted in ascending order by school, school branch, disbursement date, and type, displays the following information:

- **Type**—The Title IV student assistance funds type for which the student has received an amount in excess of what the student is eligible to receive. Three types are maintained in NSLDS:
  - **Perkins**—Federal Perkins Loans. These loans include the National Defense Loan (DU), the Perkins Expanded Lending (EU), the National Direct Student Loan (NU), and the Federal Perkins Loan (PU).
  - **SEOG**—Federal Supplemental Education Opportunity Grant, a campus-based program. These grants go to undergraduate students of exceptional financial need who have not completed their first baccalaureate degree and who are financially in need of this grant to enable them to pursue their education.
  - **Pell Grant**—A federal award to help undergraduates pay for their education after high school.
- **Ind**—One of three identifiers that indicate the status of the overpayment.
  - **Overpayment**—This is the value that a school uses when first entering an active overpayment into the system. It means that the student owes the overpayment, has not made satisfactory arrangements to repay, and should be considered ineligible for additional Title IV aid until the overpayment is repaid or otherwise resolved.
  - **Repaid**—This value means that a previously reported overpayment that was in either an active Overpayment or Satisfactory Arrangement Made status has been fully repaid by the student. Schools should update the NSLDS when the final payment has been made. The date that the final payment of the overpayment was made should be entered at that time. A value of Repaid will not produce the Overpayment flags and messages on SARs and ISIRs.
  - **Satisfactory Arrangement Made**—This value means that while the student still owes the overpayment, he or she has made arrangements that are satisfactory to the school to repay the overpayment. This status, when reported to other schools on a SAR or ISIR (or in the FAT process of the NSLDS), will provide documentation that the student may continue to receive Title IV aid. In the event that the student fails to meet the commitment made with the school for

the arrangements to repay, the school should immediately reset the Overpayment Indicator to Overpayment. A status of Satisfactory Arrangement Made will not produce the Overpayment flags and messages on SARs and ISIRs.

- **Disbursement Date**—Date the award was made.
- **Repayment Date**—Date the overpayment was satisfied.
- **Create Date**—Date the overpayment was entered into NSLDS. This is automatically updated with the system date.
- **Source**—Codes identifying where the overpayment exists:
  - **Transfer**—When a school has transferred an overpayment to the Department of Education's Debt Collection Service (DCS), the school should update the previously reported overpayment information in NSLDS by changing the Source field from SCH to TRF. This change will not invalidate the overpayment, but it will inform any user of the system that the debt is in the process of being transferred from the school to DCS.
  - **School**—Whenever a school is attempting to add a new or update an existing overpayment record, this field is automatically updated with SCH.
  - **ED Region**—The debt is now held by one of the U.S. Department of Education's Debt Collection Service regional offices.
  - **Updated**—The date the overpayment was last updated and the person performing the update is shown under the Source. This information is automatically updated by the system.

Last updated: February 20, 2003

close

## Overpayment Add

### Purpose of this page

The Overpayment Add page allows you to add overpayment information about a Title IV grant or a Perkins loan.

### [Navigation](#)

The Navigation Tabs and their links allow you to navigate to the main pages of each section of the site.

### How to add Overpayment information

To add overpayment information:

1. In the **School OPEID** box, type the school code.
2. In the **Type** list, click an option. (See list of definitions below)
3. In the **Disbursement Date** box, type the Disbursement Date.
4. In the **Indicator** list, click an option. (See list of definitions below)
5. In the **Repayment Date** box, type the Repayment Date, if applicable.
6. In the **Source** list, click an option. (See list of definitions below)
7. Click **Submit**.

#### Notes:

1. The **School OPEID** will automatically appear if you represent a school.
2. **Org Search** allows you to search and select a **School OPEID**. Click **Org Search** and select a School OPEID by clicking the numbered bullet next to the school. Your selection will appear in the School OPEID box.

### How to interpret Overpayment Add information

The Overpayment Add page displays the following information:

- **School OPEID**—An eight-digit ED OPE code used to identify the school and school branch.
- **Type**—The Title IV student assistance funds type for which the student has received an amount in excess of what the student is eligible to receive. The following Types are maintained in the NSLDS:

- **FEDERAL PELL GRANT**—A Federal award. These grants help undergraduates pay for their education.
- **PERKINS LOAN**—Federal Perkins Loans. These loans include the National Defense Loan (DU), the Perkins Expanded Lending (EU), the National Direct Student Loan (NU), and the Federal Perkins Loan (PU).
- **SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT**—Federal Supplemental Education Opportunity Grant. A campus-based grant program based on financial need for undergraduate students who have not completed their first baccalaureate degree.
- **Disbursement Date**—The date the aid was disbursed. It is important to note that the Disbursement Date the school uses must be the same date that the school used on the letters and forms assigning the obligation to Debt Collection Service.
- **Indicator**—One of three codes identifying the status of the overpayment:
  - **OVERPAYMENT**—A school uses this Indicator when first entering an active overpayment into the system. It means that the student owes the overpayment and has not made a satisfactory arrangement to repay. Therefore, the student should be considered ineligible for additional Title IV aid until the overpayment is repaid or otherwise resolved.

**Note:** When OVERPAYMENT is selected and submitted, the **Ind** box on the Overpayment History page will display OVERPAYMENT in red shading.

- **SATISFACTORY ARRANGEMENT MADE**—This Indicator means that although the student still owes the overpayment, he or she has made arrangements that are satisfactory to the school to repay the overpayment. A status of S reported to other schools on a SAR or ISIR (or in the FAT process of the NSLDS) will provide documentation that the student may continue to receive Title IV aid. In the event that the student fails to meet the commitment made with the school for the arrangements to repay, the school should immediately reset the Indicator to OVERPAYMENT.

**Note:** When SATISFACTORY ARRANGEMENT MADE is selected and submitted, the **Ind** box on the Overpayment History page will display SATISFACTORY ARRANGEMENT MADE.

- **REPAID**—This Indicator means that a previously reported overpayment in an active OVERPAYMENT or SATISFACTORY ARRANGEMENT MADE status has been fully repaid by the student. Schools should update the NSLDS when the final payment has been made. The date that the final payment of the overpayment was made should be entered at that time. A REPAID status will not produce the overpayment flags and messages on SARs and ISIRs.

**Note:** When REPAID is selected and submitted, the **Ind** box on the Overpayment History page will display REPAID.

- **Repayment Date**—The date the overpayment was paid in full.
  
- **Source**—One of three codes identifying where the overpayment exists:
  - **EDR - ED Region**—The debt is now held by one of the U.S. Department of Education’s Debt Collection Service regional offices. This will also show the number assigned to the region currently holding the debt.
  
  - **TRF - Transfer**—When a school has transferred an overpayment to the Debt Collection Service (DCS), the school should update the previously reported overpayment information in the NSLDS by changing the Source from School to Transfer. This change will not invalidate the overpayment, but it will indicate that the debt is in the process of being transferred from the school to DCS.
  
  - **SCH - School**—Whenever a school is attempting to add a new or update an existing overpayment record, this box is automatically updated with School.

Last updated: August 14, 2001

close

## Overpayment Add and Student Add

### Purpose of this page

The Overpayment Add and Student Add page allows you to add student identifier information for a student who owes an overpayment on a Title IV grant or a Perkins loan.

### [Navigation](#)

The Navigation Tabs and their links allow you to navigate to the main pages of each section of the site.

### How to add Student Details and Overpayment Details

If you represent a school, the school OPEID will automatically appear. If you represent the Department of Education, you may enter the school OPEID.

To add Student Details and Overpayment Details:

1. In the **First Name** box, type student's first name.
2. In the **Middle Initial** box, type student's middle initial.
3. In the **Last Name** box, type student's last name.
4. In the **Date of Birth** box, type student's date of birth.
5. In the **School OPEID** box, type the school code.
6. In the **Type** list, click an option. (See list of definitions below)
7. In the **Disbursement Date** box, type the Disbursement Date.
8. In the **Indicator** list, click an option. (See list of definitions below)
9. In the **Repayment Date** box, type the Repayment Date, if applicable.
10. In the **Source** list, click an option. (See list of definitions below)
11. Click **Submit**.

#### Notes:

- The **Social Security Number** appears in a display only field. If your original search found a PLUS borrower in the NSLDS database, the SSN that displays will be the current SSN of that PLUS borrower. Otherwise, it will be the SSN you entered for the search. If the SSN that displays is not the current SSN of the student you wish to add to the NSLDS database, please call the Customer Service Center at **1-800-999-8219**, Monday through Friday from 8 a.m. to 8 p.m. ET.
- The **Social Security Number** will automatically appear because the student's SSN was typed in previously.

- The **School OPEID** will automatically appear if you represent a school.
- **Org Search** allows you to search and select a **School OPEID**. Click **Org Search** and select a School OPEID by clicking the numbered bullet next to the school. Your selection will appear in the School OPEID box.

## How to interpret the Overpayment Details

The text boxes in Overpayment Details are defined as follows:

- **School OPEID**—An eight-digit ED OPE code used to identify the school and school branch.
- **Type**—The Title IV student assistance funds type for which the student has received an amount in excess of what the student is eligible to receive. The following types are maintained in the NSLDS:
  - **FEDERAL PELL GRANT**—A Federal award. These grants help undergraduates pay for their education.
  - **PERKINS LOAN**—Federal Perkins Loans. These loans include the National Defense Loan (DU), the Perkins Expanded Lending (EU), the National Direct Student Loan (NU), and the Federal Perkins Loan (PU).
  - **SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT**—Federal Supplemental Education Opportunity Grant. A campus-based program based on financial need for undergraduate students who have not completed their first baccalaureate degree.
- **Disbursement Date**—The date the aid was disbursed. It is important to note that the Disbursement Date the school uses must be the same date that the school used on the letters and forms assigning the obligation to Debt Collection Service.
- **Indicator**—One of three options identifying the status of the overpayment:
  - **OVERPAYMENT**—A school uses this indicator when first entering an active overpayment into the system. It means that the student owes the overpayment and has not made satisfactory arrangements to repay. Therefore, the student should be considered ineligible for additional Title IV aid until the overpayment is repaid or otherwise resolved.

**Note:** When OVERPAYMENT is selected and submitted, the **Ind** box on the Overpayment History page will display OVERPAYMENT in red shading.

- **SATISFACTORY ARRANGEMENT MADE**—This indicator means that although the student still owes the overpayment, he or she has made arrangements that are satisfactory to the school to repay the overpayment. A status of **S** reported to other schools on a SAR or ISIR (or in the FAT process of the NSLDS) will provide documentation that the student may continue to receive Title IV aid. In the event that the student fails to meet the commitment made with the school for the

arrangements to repay, the school should immediately reset the Indicator to OVERPAYMENT.

**Note:** When SATISFACTORY ARRANGEMENT MADE is selected and submitted, the **Ind** box on the Overpayment History page will display SATISFACTORY ARRANGEMENT MADE.

- **REPAID**—This Indicator means that a previously reported overpayment in an active OVERPAYMENT or SATISFACTORY ARRANGEMENT MADE status has been fully repaid by the student. Schools should update the NSLDS when the final payment has been made. The date that the final payment of the overpayment was made should be entered at that time. A REPAID status will not produce the overpayment flags and messages on SARs and ISIRs.

**Note:** When REPAID is selected and submitted, the **Ind** box on the Overpayment History page will display REPAID.

- **Repayment Date**—The date the overpayment was paid in full.
- **Source**—One of three codes identifying where the overpayment exists.
  - **EDR - ED Region**—The debt is now held by one of the U.S. Department of Education's Debt Collection Service regional offices. This will also show the number assigned to the region currently holding the debt.
  - **TRF - Transfer**—When a school has transferred an overpayment to the Debt Collection Service (DCS), the school should update the previously reported overpayment information in NSLDS by changing the Source from School to Transfer. This change will not invalidate the overpayment, but it will indicate that the debt is in the process of being transferred from the school to DCS.
  - **SCH - School**—Whenever a school is attempting to add a new or update an existing overpayment record, this box is automatically updated with School.

Last updated: June 11, 2003

close

## Overpayment Display

### Purpose of this page

The Overpayment Display page displays a selected Overpayment listed on the Overpayment History page, which can be updated or deleted.

### [Navigation](#)

The Navigation Tabs and their links allow you to navigate to the main pages of each section of the site.

### How to update and delete an Overpayment

To update an overpayment:

- Click **Update**.

To delete an overpayment:

- Click **Delete**.

### How to interpret the Overpayment Display

The Overpayment Display table displays the following information, if applicable:

- **School**—The school the student was attending when the Overpayment occurred.
- **Type**—The Title IV student assistance funds type for which the student has received an amount in excess of what the student is eligible to receive. Three types are maintained in NSLDS:
  - **FEDERAL PELL GRANT**—Federal award to help undergraduates pay for their education after high school.
  - **PERKINS LOAN**—These Federal loans include the National Defense Loan (DU), the Perkins Expanded Lending (EU), the National Direct Student Loan (NU), and the Federal Perkins Loan (PU).
  - **SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT**—A campus-based grant program for undergraduate students of exceptional financial need who have not completed their first baccalaureate degree.
- **Disbursement Date**—The date the student was issued the aid.
- **Ind** (Indicator Code)—One of three identifiers that indicate the status of the overpayment:
  - **OVERPAYMENT**—This is the value that a school uses when first entering an active overpayment into the system. It means that the student owes the overpayment, has not made

satisfactory arrangements to repay, and should be considered ineligible for additional Title IV aid until the overpayment is repaid or otherwise resolved.

- **REPAID**—This value means that a previously reported overpayment that was in either an active Overpayment or Satisfactory Arrangement Made Overpayment status has been fully repaid by the student. Schools should update the NSLDS when the final payment has been made. The date that the final payment of the overpayment was made should be entered at that time. A status of Repaid will not produce the Overpayment flags and messages on SARs and ISIRs.
- **SATISFACTORY ARRANGEMENT MADE**—This value means that while the student still owes the overpayment, he or she has made arrangements that are satisfactory to the school to repay the overpayment. This status reported to other schools on a SAR or ISIR (or in the FAT process of NSLDS) will provide documentation that the student may continue to receive Title IV aid. In the event that the student fails to meet the commitment made with the school for the arrangements to repay, the school should immediately reset the overpayment Indicator field to Overpayment. A status of Satisfactory Arrangement Made will not produce the Overpayment flags and messages on SARs and ISIRs.
- **Repayment Date**—Date the overpayment was satisfied.
- **Source**—The Codes that identify where the overpayment exists:
  - **School**—The school currently holds the Overpayment.
  - **Transfer**—When a school has transferred an overpayment to the Department of Education's Debt Collection Service (DCS), the school will update the previously reported overpayment information in NSLDS by changing the Source field from School to Transfer. This change does not invalidate the overpayment, but it does mean that the debt is in the process of being transferred from the school to DCS.
  - **EDR** — ED Region. The debt is now held by one of the U.S. Department of Education's Debt Collection Service regional offices.
  - **Region Code**—If the debt is now held by the Department of Education's Debt Collection Service, this code indicates which office holds the debt.

Last updated: July 1, 2001

close

## Overpayment Update

### Purpose of this page

The Overpayment Update page allows you to update the overpayment status (Indicator), the repayment date, the source of overpayment, and the region, depending on access authority.

### [Navigation](#)

The Navigation Tabs and their links allow you to navigate to the main pages of each section of the site.

### How to update an overpayment

To update an overpayment:

1. In the **Indicator** list, click an overpayment status. (See list of definitions below.)
2. In the **Repayment Date** box, type the date the overpayment was repaid (if applicable).
3. In the **Source** list, click a source. (See list of definitions below.)
4. In the **Region Code** list, click a region code. (Only applicable to Department of Education users.)
5. Click **Submit**.

### How to interpret the Indicator list

- **Indicator**—One of three options identifying the status of the overpayment:
  - **OVERPAYMENT**—This is the value that a school uses when first entering an active overpayment into the system. It means that the student owes the overpayment, has not made satisfactory arrangements to repay, and should be considered ineligible for additional Title IV aid until the overpayment is repaid or otherwise resolved.
  - **REPAID**—This value means that a previously reported overpayment that was in either an active Overpayment or Satisfactory Arrangement Made status has been fully repaid by the student. Schools should update the NSLDS when the final payment has been made. The date that the final payment of the overpayment was made should be entered at that time. A status of Repaid will not produce the Overpayment flags and messages on SARs and ISIRs.
  - **SATISFACTORY ARRANGEMENT MADE**—This value means that while the student still owes the overpayment, he or she has made arrangements that are satisfactory to the school to repay the overpayment. This status, when reported to other schools on a SAR or ISIR (or in the FAT process of NSLDS), will provide documentation that the student may continue to receive Title IV

aid. In the event that the student fails to meet the commitment made with the school for the arrangements to repay, the school should immediately reset the overpayment Indicator field to Overpayment. A status of Satisfactory Arrangement Made will not produce the Overpayment flags and messages on SARs and ISIRs.

### How to interpret the Source list

- **Source**—One of three options identifying where the overpayment exists:
  - **SCH - School**—The school currently holds the Overpayment.
  - **TRF - Transfer**—When a school has transferred an overpayment to the Department of Education's Debt Collection Service (DCS), the school should update the previously reported overpayment information in NSLDS by changing the Source field from School to Transfer. This change will not invalidate the overpayment, but it will inform any user of the system that the debt is in the process of being transferred from the school to DCS.
  - **EDR (ED Region)**—The debt is now held by one of the U.S. Department of Education's Debt Collection Service regional offices.
  
- **Region Code**—Numerical code of a Department of Education region.

Last updated: July 1, 2001

close

## Overpayment Delete

### Purpose of this page

The Overpayment Delete Confirmation page allows you to delete an Overpayment added in error.

### [Navigation](#)

The Navigation Tabs and their links allow you to navigate to the main pages of each section of the site.

### How to Delete an overpayment

1. Read the Confirmation statement.
2. Review the Overpayment information displayed below the Confirmation statement.
3. To delete, click **Confirm**.
4. If you do not want to delete, click the **Return to Overpayment Display** icon in the upper left corner of the page.

Last updated: July 1, 2001

close

## Pell Grant History

### Purpose of this page

The Pell Grant History page allows you to view Pell Grants that a student has been awarded.

### [Navigation](#)

The Navigation Tabs and their links allow you to navigate to the main pages of each section of the site.

### How to interpret Warning Symbols and Information Icons

The warning and informational icons at the top of the Loan History page reflect the status of loans and other aid for which the borrower is personally responsible. Users wishing to check the status of PLUS borrowers who have taken out loans on behalf of students should view the Loan History page for the PLUS borrower and not rely on the student's page to verify the eligibility of the PLUS borrower for further aid.

- **Bankruptcy**—The borrower has one or more loans in active bankruptcy status.
- **Defaulted**—The borrower has one or more loans in default status.
- **Overpayments**—The student has one or more active overpayments in the NSLDS database.
- **Discharged**—The borrower has one or more loans with a discharge code. Discharges are identified according to the following order of precedence.
  - *Death*
  - *Reaffirm*
  - *Conditional*
  - *Permanent*
  - *Multiple*
- **Additional Unsub**—The borrower has a Direct Stafford Unsubsidized (D2) loan with Additional Health Profession or PLUS Denial indicators.
- **Sub Limit**—The borrower is nearing or exceeds the limit for subsidized loans.
- **Combined Limit**—The borrower is nearing or exceeds the limit for subsidized and unsubsidized loans combined.
- **Pell Grants**—The borrower has received one or more Pell Grants.

## How to add and view the Transfer Monitoring information

Directly below the student identifiers is a message that states whether this student is on the school's Transfer Monitoring list. If the student is not on the Transfer Monitoring List for your school, there will be a message that states "Student is not on your school's Transfer Monitoring List." If the student is on the Transfer Monitoring List for your school, there will be a message that states "Student is on your school's Transfer Monitoring List."

To add student to Transfer Monitoring List:

- Click **Add Student to Monitoring List**.

To view this student's information on the Transfer Monitoring List:

- Click **Student Monitoring Detail**.

## How to interpret Pell Grant History

The Pell Grant History table displays:

- **Award Year**—The school year in which the student received a Pell Grant, as reported by the awarding campus.
- **Scheduled Amount**—Scheduled amount of the Pell Grant award.
- **Award Amount**—The amount of the Pell Grant the school expects to pay the student based on the student's enrollment and school's cost of attendance.
- **Disbursed Amount**—The amount of the Pell Grant the school has disbursed to the student.
- **% Scheduled Used**—Percent of eligibility the student has used.
- **Disb (Latest Disbursement)**—Latest date the Federal Pell Grant Program processed the payment record.  
**Note:** Beginning with the school year 1999/2000, this field is the date a disbursement is made to the student.
- **Posted by Pell**—The date when the Pell Grant is listed as disbursed on the Recipient Financial Management System (RFMS).
- **OPEID**—The name and OPEID of the school the student currently attends. From this field, you can link to the Organization Contact List page.
- **EFC**—(Expected Family Contribution) Index produced by the Congressional Methodology (CM)

program that assesses an applicant's financial needs.

- **Ver. Flag**—Result of verification by school. The flag values are defined as follows:
- **Tran**—Transaction number on the SAR or ISIR for the payment accepted by the school.

Flag	Value
N	Not selected by CPS (Central Processing System)
A	Accurate
W	Without documentation
T	Tolerance
C	Calculated
R	Reprocessed
S	Selected, not verified

Last updated: February 20, 2003

close

## Student Access Interface

### Purpose of this page

The Student Access Interface page links the NSLDS Financial Aid Professional (NSLDSFAP) Web site to the NSLDS Student Access (NSLDS) Web site. This interface allows you to view the borrower's financial aid records as the borrower would view them.

### [Navigation](#)

The Navigation Tabs and their links allow you to navigate to the main pages of each section of the site.

### How to link to the Student Access Web site

1. Enter the **SSN, Last Name** (First 2 characters), and **DOB**.
2. Click **Link**.
3. To return to the NSLDSFAP Web site, click **Back to FAP** at the bottom of the Financial Aid Review page.

**Note:** If you stay in the Student Access Web site for over 30 minutes, you will be *timed out* of the NSLDS FAP Web site.

Last updated: July 1, 2001

close