

# **NSLDS Lender Manifest**

## *Reporting Instructions*

**Revised January 2018**



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1412-58778

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# Lender Reporting Instructions

The National Student Loan Data System (NSLDS) is a database of loan level information pertaining to financial aid funds disbursed under Title IV of the Higher Education Act of 1965, as amended. Data for the NSLDS is provided by guarantors, schools, the Federal Direct Student Loan Program, servicers, other Title IV systems, and lenders participating in the Federal Family Education Loan Program (FFELP).

Since July 1, 1995 lenders, or their designated servicers, are responsible for collecting and reporting loan data to their respective guarantor(s). NSLDS reporting applies to all holders of FFELP loans. The Department of Education (ED) outlined lender reporting responsibilities in a 1995 Dear Colleague letter.

## Common Format

The National Council of Higher Education Resources (NCHER) has developed a common record format, the NSLDS Lender Manifest, to be used by lenders to report FFELP data to guarantors. While the record layout is used industry-wide, data requirements may differ slightly from guarantor to guarantor. If you hold loans guaranteed by more than one guaranty agency, you may receive reporting instructions from each agency containing slightly different requirements.

Please review each set of instructions carefully, because the requirement to report certain fields and the frequency of reporting may differ from one guarantor to another.

As an example:

- One 16-byte field has been set aside for guarantor-specific information. The Unique Loan Identifier field contains the information the guarantor needs to match your data with the guarantor loan record. Guarantors may use different formats for their loan identifiers.
- The NSLDS Lender Manifest uses 250-byte records. Each loan record has 37 data fields. Some of the record fields may be designated as *optional* by a particular guarantor, because they already have the

data on their system. Other guarantors may require this information to be sent in the Lender Manifest.

- NSLDS requires lenders to provide data to guarantors at least once each quarter. At a minimum, Trellis requires lenders to report the required fields in the Lender Manifest once per month on all open loans and on closed loans, until the loans are accepted by Trellis as closed.

## Document Conventions

Several standard conventions are used throughout the instruction booklet as follows:

### 1. Field values are listed as Character, Numeric, or Date.

*Character* is used to indicate a field that can contain spaces, alphabetic or alphanumeric data.

*Numeric* is used to indicate a field that must contain only numbers. Alphabetic data, special characters, or spaces in a numeric field are invalid.

*Date* fields must contain only numeric data, eight digits (except in the Header Record), and appear in the format CCYYMMDD where:

CC = the 2-digit century

YY = the 2-digit year

MM = the 2-digit month

DD = the 2-digit day

### 2. Default values are required for all fields not reported.

Character = space

Numeric = zeros, unless otherwise specified in the record layout

Date = zeros, unless otherwise specified in the record layout.

### 3. All loan information must be reported at the loan level. If required data is carried at the account level, such as Amount of Outstanding Principal Balance, the amount must be prorated across the loans involved. If necessary, adjust the amount allocated to one of the loans so that the total of the prorated

amounts equal to the amounts carried at the account level.

4. **Do not report negative numbers.** If the outstanding balance on a loan becomes negative, report the balance as zero. Reporting a number other than zero will result in the amount being misread or misinterpreted as a positive value.
5. **Report amounts in whole dollars.** If 50 cents or more, round up. If less than 50 cents, round down.

#### **Trellis Requirements**

- **Trellis requires that the NSLDS Lender Manifest be submitted monthly.** The Manifest will be used to collect data for NSLDS reporting.
- **The data provided should be a snapshot of each of your FFELP loans,** in an open status or in a closed status until the loan has been accepted by Trellis as closed, including all applicable data fields as the loans appear on your system on the day you produce the NSLDS Lender Manifest. Ideally, this will occur immediately following your month-end processing.
- **All data fields must be reported to Trellis, unless the associated condition has never occurred.** For example, a cancellation may or may not occur over the life of a loan. The fields, Amount of Cancellation and Date of Cancellation would never be populated if a cancellation never occurs. However, if a cancellation does occur, these fields must be populated in the next submittal and should be reported in each submittal from that time forward, unless the funds are reinstated and disbursed.

Trellis follows the editing rules that NSLDS has established for guarantor reporting. Therefore, Trellis will reject data sent by our lender partners if that data would cause the loan to reject on NSLDS when Trellis submits the loan to NSLDS.

- **All FFELP loans guaranteed are to be reported.** Even loans that have not yet been disbursed must be reported each month. You may cease reporting on a loan after it is submitted to Trellis in a closed status and no error is returned, indicating that Trellis has accepted the loan as closed.

**System edits will be used to test accuracy and reasonability of data reported.** Rejected records will be returned to lenders for correction and resubmission the following month.

**Records will be date-stamped as the loans are updated** and loan records will be audited to ensure that Trellis is in compliance with NSLDS data collection requirements. At this time, the NSLDS Lender Manifest is recognized by NCHER, ED, and independent auditing firms as the accepted mechanism for communication of certain pieces of information between lenders and guarantors. While the NCHER industry electronic standard, Common Account Maintenance (CAM), can also provide the same information as the NSLDS Lender Manifest, the Manifest is still the only approved mechanism for auditing purposes at this time. Therefore, even if your organization can provide all the information in CAM format that the Manifest provides, Trellis still requires your monthly Manifest to meet the approved reporting guidelines. However, you are encouraged to send the CAM updates in addition to the Lender Manifest to Trellis as this will only enhance the ability for Trellis to provide better service to you, to schools, and to our mutual borrowers.

## NSLDS LENDER MANIFEST HEADER RECORD LAYOUT

The Header Record is 250 Bytes

---

### FIELD #1

**NAME:**            **TYPE OF RECORD — Required by Trellis**

DESCRIPTION:    Position for identifying the Header Record.

TYPE:            Alpha

SIZE:            1

COMMENTS:     H = Header

REPORTING:     Required on all Header records.

POSITION:       1-1

---

### FIELD #2

**NAME:**            **FILE DESCRIPTION — Required by Trellis**

DESCRIPTION:    Unique identifier for the type of file being submitted.

TYPE:            Character

SIZE:            8

COMMENTS:     LM-NSLDS = Lender Manifest-NSLDS

REPORTING:     Required on all Header records.

POSITION:       2-9

---

### FIELD #3

**NAME:**            **DATA PROVIDER INDICATOR — Required by Trellis**

DESCRIPTION:    Indicator identifying the submitter of the file as a Lender or a Servicer.

TYPE:            Alpha

SIZE:            1

COMMENTS:     L = Lender

                  S = Servicer

REPORTING:     Required on all Header records.

POSITION:       10-10

**NSLDS LENDER MANIFEST  
HEADER RECORD LAYOUT**

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**FIELD #4**

**NAME:** DATA PROVIDER CODE — Required by Trellis

DESCRIPTION: Six-digit ED code assigned to the lender or servicer submitting the file.

TYPE: Numeric

SIZE: 6

COMMENTS: Data provider's lender or servicer code assigned by ED.

REPORTING: Required on all Header records.

POSITION: 11-16

---

**FIELD #5**

**NAME:** SUBMITTAL DATE — Required by Trellis

DESCRIPTION: Effective date of the data in the file submitted to the guaranty agency.

TYPE: Date

SIZE: 6

COMMENTS: YYMMDD format. Report the date the data snapshot was taken.

REPORTING: Required on all Header records.

POSITION: 17-22

---

**FIELD #6**

**NAME:** FILLER

DESCRIPTION: Blank field to complete record length.

TYPE: Character

SIZE: 228

COMMENTS: Fill with spaces.

REPORTING: Required on all Header records.

POSITION: 23-250

**NSLDS LENDER MANIFEST  
DETAIL RECORD LAYOUT**

The Detail Record is 250 bytes.

---

**FIELD #1**

**NAME:**           **CODE FOR GUARANTY AGENCY — Required by Trellis**

DESCRIPTION: Three-digit, all numeric identification code of agency guaranteeing a FFELP loan.  
TYPE:           Numeric  
SIZE:           3  
COMMENTS:     **GA ID = 748**  
REPORTING:     Required on all loans. (See Table A.)  
POSITION:       1 – 3

---

**FIELD #2**

**NAME:**           **CODE FOR CURRENT HOLDER LENDER — Required by Trellis**

DESCRIPTION: Six-digit ED code indicating current holder of FFELP promissory note.  
TYPE:           Numeric  
SIZE:           6  
COMMENTS:     Valid ED lender code.  
REPORTING:     Required on all loans.  
POSITION:       4 – 9

---

**FIELD #3**

**NAME:**           **STUDENT'S SSN — Required by Trellis**

DESCRIPTION: Social Security Number of a Title IV aid recipient or beneficiary.  
TYPE:           Numeric  
SIZE:           9  
COMMENTS:     Valid SSN, or valid pseudo SSN assigned by the guaranty agency.  
REPORTING:     Required on all loans.  
POSITION:       10 – 18

**NSLDS LENDER MANIFEST  
DETAIL RECORD LAYOUT**

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**FIELD #4**

**NAME:**           **DATE OF STUDENT'S BIRTH — Not Required by Trellis**

**DESCRIPTION:**   Date (year, month, and day) on which a Title IV Aid recipient or beneficiary was born.

**TYPE:**            Date

**SIZE:**            8

**COMMENTS:**    CCYYMMDD format. Use 00000000 for default value.

**REPORTING:**    Optional unless required by the guarantor of the loan.

**POSITION:**     19 – 26

---

**FIELD #5**

**NAME:**           **PLUS BORROWER'S SSN — Required by Trellis for PL loans**

**DESCRIPTION:**   The Social Security Number of an FFELP PLUS borrower.

**TYPE:**            Character

**SIZE:**            9

**COMMENTS:**    Valid SSN or valid pseudo SSN assigned by the guaranty agency.

**REPORTING:**    Required on all PL (PLUS) loans. Optional for GB (Graduate PLUS Borrower) loans.  
If populated for a GB loan, must equal field #3 (Student's SSN).

**POSITION:**     27 – 35

---

**FIELD #6**

**NAME:**           **TYPE OF LOAN — Required by Trellis**

**DESCRIPTION:**   Code indicating the type of FFELP loan guaranty.

**TYPE:**            Alpha

**SIZE:**            2

**COMMENTS:**    Valid program code from the Loan Type Codes table. (See Table B)

**REPORTING:**    Required on all loans.

**POSITION:**     36 – 37



**NSLDS LENDER MANIFEST  
DETAIL RECORD LAYOUT**

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**FIELD #7**

**NAME: DATE OF GUARANTY — Not Required by Trellis**

DESCRIPTION: Date (year, month, and day) on which a FFELP loan was originally guaranteed.

TYPE: Date

SIZE: 8

COMMENTS: CCYYMMDD format. Use 00000000 for default value.

REPORTING: Optional unless required by the guarantor of the loan. If provided, the date will be used to match existing loan data.

POSITION: 38 – 45

---

**FIELD #8**

**NAME: FIRST DISBURSEMENT DATE — Not Required by Trellis**

DESCRIPTION: Date (year, month, and day) on which the loan is considered made.

TYPE: Date

SIZE: 8

COMMENTS: CCYYMMDD format. Use 00000000 for default value.

REPORTING: Optional unless required by the guarantor of the loan.

POSITION: 46 – 53

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**FIELD #9**

**NAME: UNIQUE LOAN IDENTIFIER — Required by Trellis**

DESCRIPTION: Unique value assigned by the guarantor that identifies a specific loan on the guarantor's database.

TYPE: Character

SIZE: 16

COMMENTS: **Trellis ID = 3-characters Example: G01, P03, C04, etc.** This is not the CommonLine Unique ID.

REPORTING: **Trellis ID must be in position 54 – 56.**

POSITION: 54 – 69

**NSLDS LENDER MANIFEST  
DETAIL RECORD LAYOUT**

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**FIELD #10**

**NAME:** INTEREST RATE — Not Required by Trellis

**DESCRIPTION:** The regulatory maximum approved interest rate for a loan

**TYPE:** Numeric

**SIZE:** 5

**COMMENTS:** Degree of accuracy represented by five decimal places. (Example 10.45% would require 10450 to be entered). Use 00000 for default value.

**REPORTING:** May be provided but no longer required.

**POSITION:** 70 – 74

---

**FIELD #11**

**NAME:** TYPE OF INTEREST RATE — Not Required by Trellis

**DESCRIPTION:** Code indicating type of interest rate on a FFELP loan (e.g., 8/10, variable, fixed, converted from fixed to a variable rate).

**TYPE:** Character

**SIZE:** 1

**COMMENTS:** Valid interest rate type code from Interest Rate Codes table. (See Table C).  
If this field contains a value of C, then there must be a corresponding value in Date Loan Converted to Variable Interest Rate.

**REPORTING:** May be provided but no longer required.

**POSITION:** 75 – 75

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**FIELD #12**

**NAME:** DATE LOAN CONVERTED TO VARIABLE INTEREST RATE — Not Required by Trellis

**DESCRIPTION:** Date (year, month, and day) loan was converted from a fixed to a variable interest rate.

**TYPE:** Date

**SIZE:** 8

**COMMENTS:** CCYYMMDD format. Use 00000000 for default value.  
If this field contains a value other than zero, then value in Type of Interest Rate must equal C.

**REPORTING:** May be provided but no longer required.

**POSITION:** 76–83

**NSLDS LENDER MANIFEST  
DETAIL RECORD LAYOUT**

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**FIELD #13**

**NAME:** DATE OF LOAN STATUS — Required by Trellis

**DESCRIPTION:** Date (year, month, and day) on which the current Code for Loan Status became effective.

**TYPE:** Date

**SIZE:** 8

**COMMENTS:** CCYYMMDD format. See Loan Status Code table (Table D), for specific instructions regarding correct date to report in conjunction with each Code for Loan Status.

**REPORTING:** Required on all loans.

**POSITION:** 84 – 91

---

**FIELD #14**

**NAME:** CODE FOR LOAN STATUS — Required by Trellis

**DESCRIPTION:** Code representing the current status of a borrower's loan.

**TYPE:** Alpha

**SIZE:** 2

**COMMENTS:** Valid status code from Loan Status Codes table. (See Table D).

**REPORTING:** Required on all loans.

**POSITION:** 92 – 93

---

**FIELD #15**

**NAME:** TYPE OF DEFERMENT — Required by Trellis if #14 = DA

**DESCRIPTION:** One of the legal reasons for delaying the requirement to repay loan principal and interest.

**TYPE:** Character

**SIZE:** 2

**COMMENTS:** Valid code from Deferment Type Codes table. (See Table E).  
If this field contains a value other than spaces, the Code for Loan Status must equal DA and there must be corresponding values in Date Deferment Starts and Date Deferment Stops.

**REPORTING:** Required if Code for Loan Status is DA.

**POSITION:** 94 – 95

**NSLDS LENDER MANIFEST  
DETAIL RECORD LAYOUT**

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**FIELD #16**

**NAME:** DATE DEFERMENT STARTS — Required by Trellis if #14 = DA

**DESCRIPTION:** Date (year, month, and day) on which a legal deferment actually begins.

**TYPE:** Date

**SIZE:** 8

**COMMENTS:** CCYYMMDD format. Use 00000000 for default value.  
If this field contains a value other than all zeros, the Code for Loan Status must equal DA and there must be corresponding values in Type of Deferment and Date Deferment Stops.

**REPORTING:** Required if Code for Loan Status is DA.

**POSITION:** 96 – 103

---

**FIELD #17**

**NAME:** DATE DEFERMENT STOPS — Required by Trellis if #14 = DA

**DESCRIPTION:** Date (year, month, and day) on which a legal deferment is projected to end. Includes post deferment grace period if applicable.

**TYPE:** Date

**SIZE:** 8

**COMMENTS:** CCYYMMDD format. Use 00000000 for default value.  
If this field contains a value other than all zeros, date must be later than Date Deferment Starts and there must be corresponding values in Code for Loan Status, Type of Deferment, and Date Deferment Starts.

**REPORTING:** Required if Code for Loan Status is DA.

**POSITION:** 104 – 111

**NSLDS LENDER MANIFEST  
DETAIL RECORD LAYOUT**

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**FIELD #18**

**NAME:** INDICATOR OF DEFERMENT PRIOR TO FIRST PAYMENT — Not Required by Trellis

**DESCRIPTION:** Indicator that the loan entered a legal deferment before the first payment became due.

**Examples:**

Assume a student attended school using a Federal Stafford Loan and upon graduation was unable to find full-time employment. The borrower would receive an unemployment deferment before the first payment became due.

Assume a borrower qualifies for an in-school deferment at the time a Federal SLS loan is made. The borrower receives the deferment which is effective the day the loan is fully disbursed.

**TYPE:** Character

**SIZE:** 1

**COMMENTS:** If Loan Status Code is DA (Deferred) must report Y or N. Y if loan entered the deferment status before the first payment became due; else N.

**REPORTING:** Optional unless required by the guarantor of the loan.

**POSITION:** 112 – 112

---

**FIELD #19**

**NAME:** DATE OF OUTSTANDING PRINCIPAL BALANCE — Required by Trellis

**DESCRIPTION:** Date (year, month, and day) on which value in Amount of Outstanding Principal Balance field was effective.

**TYPE:** Date

**SIZE:** 8

**COMMENTS:** CCYYMMDD format.

**REPORTING:** Required on all loans.

At a minimum, lenders must report the outstanding balance data on all loans within their portfolios, in the report immediately following quarter end, current through March 31, June 30, September 30, and December 31, each year. If loan closed during the reporting period, report the date the loan was closed or cancelled. Per page 5 of *Technical Update for Lenders and Lender Servicers-2000-01*, ED strongly encourages monthly reporting of balances by lenders and lender-servicers.

**POSITION:** 113 – 120

**NSLDS LENDER MANIFEST  
DETAIL RECORD LAYOUT**

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**FIELD #20**

**NAME:** **AMOUNT OF OUTSTANDING PRINCIPAL BALANCE — Required by Trellis if #31 is greater than zero and loan is in an open status (IA, IM, IG, RP, DA, FB, UA, UB)**

**DESCRIPTION:** The cumulative dollar value of the outstanding balance due on a loan, including capitalized interest.

**TYPE:** Numeric

**SIZE:** 6

**COMMENTS:** Six-digit field expressing whole dollars (e.g., 000100). Negative amounts must be reported as zero.  
If Code for Loan Status is equal to CA, PF, PN, UC, UD then zero is a valid value for this field. Zero is also a valid value for loans that have a Code for Loan Status of IA when no disbursement has been made on the loan. For all other loan status codes, zero is not an acceptable value.

**REPORTING:** Required on all loans.  
At a minimum, lenders must report the outstanding balance data on all loans within their portfolios, in the report immediately following quarter end, current through March 31, June 30, September 30, and December 31, each year. Per page 5 of *Technical Update for Lenders and Lender Servicers-2000-01*, ED strongly encourages monthly reporting of balances by lenders and lender-servicers.

**POSITION:** 121 – 126

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**FIELD #21**

**NAME:** **DATE OF OUTSTANDING ACCRUED INTEREST BALANCE — Required by Trellis**

**DESCRIPTION:** Date (year, month, and day) through which the reported outstanding interest balance (i.e., Amount of Outstanding Accrued Interest Balance) was accrued.

**TYPE:** Date

**SIZE:** 8

**COMMENTS:** CCYYMMDD format.

**REPORTING:** Required on all loans.  
At a minimum, lenders must report the outstanding balance data on all loans within their portfolios, in the report immediately following quarter end, current through March 31, June 30, September 30, and December 31, each year. If loan closed during the reporting period, report the date the loan was closed or cancelled. Per page 5 of *Technical Update for Lenders and Lender Servicers-2000-01*, ED strongly encourages monthly reporting of balances by lenders and lender-servicers.

**POSITION:** 127 – 134

**NSLDS LENDER MANIFEST  
DETAIL RECORD LAYOUT**

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**FIELD #22**

**NAME:** **AMOUNT OF OUTSTANDING ACCRUED INTEREST BALANCE —  
Required by Trellis**

**DESCRIPTION:** The cumulative dollar value of the outstanding accrued interest balance on an FFELP loan. Report only the accrued interest that is owed by the borrower. Do not include interest owed by the government and reported on the lender Form 799 report or interest that has been capitalized.

**TYPE:** Numeric

**SIZE:** 6

**COMMENTS:** Six-digit field expressing whole dollars (e.g., 000100). Negative amounts must be reported as zero.

**REPORTING:** Required on all loans.

At a minimum, lenders must report the outstanding balance data on all loans within their portfolios, in the report immediately following quarter end, current through March 31, June 30, September 30, and December 31, each year. Per page 5 of *Technical Update for Lenders and Lender Servicers-2000-01*, ED strongly encourages monthly reporting of balances by lenders and lender-servicers.

**POSITION:** 135 – 140

---

**FIELD #23**

**NAME:** **DATE OF REFUND TO LENDER — Required by Trellis if #24 is greater than zero**

**DESCRIPTION:** Latest date (year, month, and day) on which lender received a refund from the school.

**TYPE:** Date

**SIZE:** 8

**COMMENTS:** CCYYMMDD format. Use 00000000 for default value.

If this field contains a value other than zero, there must be a value greater than zero in Amount of Refund from School to Lender According to Lender.

**REPORTING:** Required if a return of Title IV or overaward has occurred.

**POSITION:** 141 – 148

**NSLDS LENDER MANIFEST  
DETAIL RECORD LAYOUT**

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**FIELD #24**

**NAME:** **AMOUNT OF REFUND FROM SCHOOL TO LENDER — Required by  
Trellis if #23 is greater than zero**

**DESCRIPTION:** The cumulative amount of refund(s) returned from school to lender,  
as reported by lender. DO NOT include any amount reported in Amount  
of Cancellation field.

**TYPE:** Numeric

**SIZE:** 6

**COMMENTS:** Six-digit field expressing whole dollars (e.g., 000100). Use 000000 for  
default value.  
If this field contains a value other than zeros, then amount must not exceed the  
amount of guaranty or the Amount of Disbursement and there must be a value  
in Date of Refund to Lender.

**REPORTING:** Required if a return of Title IV or overpayment has occurred.

**POSITION:** 149 – 154

---

**FIELD #25**

**NAME:** **DATE OF SERVICER RESPONSIBILITY — Required by Trellis if #26 is greater than  
zero**

**DESCRIPTION:** Date (year, month, and day) on which servicer assumed responsibility  
for servicing a FFELP loan.

**TYPE:** Date

**SIZE:** 8

**COMMENTS:** CCYYMMDD format. Use 00000000 for default value. Date must be equal to  
or greater than Date of Guaranty. If this field contains a value other than  
zeros, there must be a corresponding value in Code for Servicer.

**REPORTING:** Required if loan is serviced by entity other than the holder of the  
promissory note.

**POSITION:** 155 – 162

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**FIELD #26**

**NAME:** **CODE FOR SERVICER — Required by Trellis if #25 is greater than zero**

**DESCRIPTION:** Six-digit ED code indicating current third-party servicer, if there is one,  
of the FFELP loan.

**TYPE:** Numeric

**SIZE:** 6

**COMMENTS:** If this field contains a value other than zeros, there must be a corresponding  
value in Date of Servicer Responsibility. Use 000000 for default value.

**REPORTING:** Required if loan is serviced by entity other than the holder of the  
promissory note.

**POSITION:** 163 – 168



**NSLDS LENDER MANIFEST  
DETAIL RECORD LAYOUT**

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**FIELD #27**

**NAME:** CODE FOR ORIGINATING LENDER — Not Required by Trellis

**DESCRIPTION:** Six–digit ED code for lender that issued original promissory note for an FFELP loan.

**TYPE:** Numeric

**SIZE:** 6

**COMMENTS:** Valid ED lender code. Use 000000 for default value.

**REPORTING:** May be provided but no longer required.

**POSITION:** 169 – 174

---

**FIELD #28**

**NAME:** INDICATOR OF ORIGINATION FEE PAYOR — Not Required by Trellis

**DESCRIPTION:** Indicator that a lender paid the origination fee on a loan. Reported to the guaranty agency by the lender that paid the origination fee.

**TYPE:** Character

**SIZE:** 1

**COMMENTS:** Y = Loan Disbursed and Fee Paid  
Space = Loan Disbursed and Fee Not Paid or Loan Not Disbursed.

**REPORTING:** May be provided but no longer required.

**POSITION:** 175 – 175

---

**FIELD #29**

**NAME:** DATE LOAN SOLD — Required by Trellis if #2 is reporting a change in lender

**DESCRIPTION:** Date (year, month, and day) on which a loan is sold by one lender to another, as reported by the RECEIVING lender.

**TYPE:** Date

**SIZE:** 8

**COMMENTS:** CCYYMMDD format. Use 00000000 for default value. Report the date of the most recent sale or transfer of the loan from one holder code to another.

**REPORTING:** Required if #2 differs from the original lender on the GA database.

**POSITION:** 176 – 183

**NSLDS LENDER MANIFEST  
DETAIL RECORD LAYOUT**

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**FIELD #30**

**NAME:**           **DATE OF LATEST DISBURSEMENT — Required by Trellis**

**DESCRIPTION:**   Date (year, month, and day) on which the latest loan disbursement was actually made.

**TYPE:**           Date

**SIZE:**           8

**COMMENTS:**    CCYYMMDD format. Use 00000000 for default value.  
If Amount of Disbursement is greater than zero, then Date of Latest Disbursement must contain a value.

**REPORTING:**    Report the date on which the latest disbursement was actually made.

**POSITION:**     184 – 191

---

**FIELD #31**

**NAME:**           **AMOUNT OF DISBURSEMENT — Required by Trellis**

**DESCRIPTION:**   The cumulative amount of loan actually disbursed to a borrower. This is the borrower's loan obligation and includes amounts retained by the lender as loan fees but does not include disbursed amounts returned to the lender for cancellation or reissue at a later date. Returned disbursements are reported in the Amount of Cancellation field unless the funds are to be reissued. The Amount of Disbursement does include funds that are returned due to a return of Title IV or overaward.

**TYPE:**           Numeric

**SIZE:**           6

**COMMENTS:**    Six-digit field expressing whole dollars (e.g., 002625). Use 000000 for default value. If this field contains a value other than zeros, then the amount must be equal to or less than the amount of guaranty and there **MUST** be a corresponding value in Date of Disbursement. If Code for Loan Status equals CA (Cancelled), then Amount of Disbursement **MUST** be zero.

**REPORTING:**    Report the amount of funds the borrower has received, but has not cancelled or returned for reissue.

**POSITION:**     192 – 197

**NSLDS LENDER MANIFEST  
DETAIL RECORD LAYOUT**

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**FIELD #32**

**NAME:**           **DATE OF CANCELLATION — Required by Trellis if #33 is greater than zero**

**DESCRIPTION:**   The latest date (year, month, and day) all or any portion of the loan was cancelled.

**TYPE:**           Date

**SIZE:**           8

**COMMENTS:**    CCYYMMDD format. Use 00000000 for default value.  
If this field contains a value other than zeros, date must be greater than or equal to Date of Guaranty and there must be a value in Amount of Cancellation greater than zero.

**REPORTING:**    Report the latest date of cancellation.

**POSITION:**     198 – 205

---

**FIELD #33**

**NAME:**           **AMOUNT OF CANCELLATION — Required by Trellis if #32 is greater than zero**

**DESCRIPTION:**   The cumulative amount of loan or disbursement(s), in dollars only that was cancelled. A loan or disbursement is cancelled, in full or in part, when one or more of the following occur:  
(1) loan proceeds are never disbursed to the student,  
(2) lender's check is never cashed,  
(3) lender's check is uncashed 120 days after disbursement,  
(4) loan proceeds in escrow account are undisbursed for more than 120 days after being transferred to the account, or  
(5) loan is repaid in full within 120 days of disbursement.

**TYPE:**           Numeric

**SIZE:**           6

**COMMENTS:**    Six-digit field expressing whole dollars (e.g., 001312). Use 000000 for default value.  
If this field contains a value other than zeros, the value must not exceed amount of guaranty and there must be a corresponding value in Date of Cancellation. If Code for Loan Status is CA (Cancelled), then Amount of Cancellation must be equal to amount of guaranty.

**REPORTING:**    Report the amount of funds cancelled.

**POSITION:**     206 – 211

**NSLDS LENDER MANIFEST  
DETAIL RECORD LAYOUT**

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**FIELD #34**

**NAME:** **INDICATOR OF UNCONSUMMATED LOAN — Not Required by Trellis**

**DESCRIPTION:** Indicator that some or all of the loan was cancelled after one or more of the following occurred:  
(6)the lender's check was returned uncashed,  
(7)the lender's check remained uncashed 120 days after disbursement,  
(8)the electronic funds transfer (EFT) was not completed, or  
(9)the amount of the loan disbursed by EFT was returned to the lender without having been provided to the borrower within 120 days of the transfer.

**TYPE:** Character  
**SIZE:** 1  
**COMMENTS:** Y for yes. Space for no.  
MUST equal Y if Unconsummated Loan Amount greater than zero.  
**REPORTING:** Optional unless required by the guarantor of the loan.  
**POSITION:** 212 – 212

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**FIELD #35**

**NAME:** **UNCONSUMMATED LOAN AMOUNT — Not Required by Trellis**

**DESCRIPTION:** Cumulative amount of loan or disbursement, in dollars only, that was cancelled after disbursement. A disbursement is cancelled, in full or in part, when one or more of the following occur:  
(10)the lender's check is returned uncashed,  
(11)the lender's check remains uncashed 120 days after disbursement,  
(12)the electronic funds transfer (EFT) is not completed, or  
(13)the amount of the loan disbursed by EFT is returned to the lender without having been provided to the borrower within 120 days of the transfer.

**TYPE:** Numeric  
**SIZE:** 6  
**COMMENTS:** Six-digit field expressing whole dollars only (e.g., 001312). Use 000000 for default value.  
If Indicator of Unconsummated Loan equal to Y, MUST contain amount greater than zero.  
**REPORTING:** Optional unless required by the guarantor of the loan.  
**POSITION:** 213 – 218

**NSLDS LENDER MANIFEST  
DETAIL RECORD LAYOUT**

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**FIELD #36**

**NAME:** **DATE ENTERED REPAYMENT** (Used by the Department of Education to calculate cohort default rates) — **Required by Trellis**

**DESCRIPTION:** Subsidized Stafford and Unsubsidized Stafford - The date (year, month, and day) encompassing the day after the end of the grace period, regardless of whether the borrower actually begins making payments on that day, or an earlier date if the borrower requests and is granted a repayment schedule that provides for repayment to commence at an earlier date.

SLS Loan - (1) The day after a student ceases to be enrolled at least half time; (2) the day the student enters repayment based on arrangements made by the student to make payments prior to less than half-time date plus one day; or (14) enters repayment based on the date a Stafford loan enters repayment if the SLS loan meets the criteria established to be linked to a Stafford loan.

The criteria for linking the date entered repayment of an SLS loan with the date entered repayment for a subsidized or unsubsidized Stafford loan are as follows:

The date entered repayment for an SLS loan is the same as a Stafford's date entered repayment if the SLS loan is disbursed after the Stafford loan was made but before the Stafford loan entered repayment, **or** if an SLS loan is disbursed prior to a Stafford loan being made and the student maintained continuous enrollment from the date the SLS loan was disbursed to the date the Stafford loan was made.

PLUS Loan, Graduate PLUS Loan, Refinanced Loan - The date (year, month, and day) encompassing the day the loan is fully disbursed.

Consolidation Loan – The date (year, month, and day) of the first disbursement.

**TYPE:** Date

**SIZE:** 8

**COMMENTS:** CCYYMMDD format. MUST be reported on all loans. Use 00000000 for default value. Until loan actually enters repayment, report date loan is expected to enter repayment. For Stafford and SLS loans the date the loan is expected to enter repayment is based on the Anticipated Date of Completion. For PLUS and Graduate Borrower loans, the projected date is the date the final disbursement is scheduled to occur.

Once a loan actually enters repayment according to the cohort definition, the date must not change unless the previously reported date was incorrect. Changing the Date Entered Repayment of a loan after it has actually occurred may cause the borrower to be represented in more than one cohort year.

**REPORTING:** Report the date the borrower is expected to enter repayment or has entered repayment for this loan.

**POSITION:** 219 – 226

**NSLDS LENDER MANIFEST  
DETAIL RECORD LAYOUT**

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**FIELD #37**

<b>NAME:</b>	<b>FILLER</b>
DESCRIPTION:	Blank field to complete record length.
TYPE:	Character
SIZE:	24
COMMENTS:	Fill with spaces.
REPORTING:	Required on all loans.
POSITION:	227 – 250

**NSLDS LENDER MANIFEST  
TRAILER RECORD LAYOUT**

The Trailer Record is 250 Bytes

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**FIELD #1**

**NAME:**           **TYPE OF RECORD — Required by Trellis**

DESCRIPTION:    Position for identifying the Trailer Record.  
TYPE:            Alpha  
SIZE:            1  
COMMENTS:       T = Trailer  
REPORTING:       Required on all Trailer records.  
POSITION:        1-1

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**FIELD #2**

**NAME:**           **FILE DESCRIPTION — Required by Trellis**

DESCRIPTION:    Unique identifier for the type of file being submitted.  
TYPE:            Character  
SIZE:            8  
COMMENTS:       LM-NSLDS = Lender Manifest-NSLDS  
REPORTING:       Required on all Trailer records.  
POSITION:        2-9

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**FIELD #3**

**NAME:**           **DATA PROVIDER INDICATOR — Required by Trellis**

DESCRIPTION:    Indicator identifying the submitter of the file as a Lender or a Servicer.  
TYPE:            Alpha  
SIZE:            1  
COMMENTS:       L = Lender  
                  S = Servicer  
REPORTING:       Required on all Trailer records.  
POSITION:        10-10

**NSLDS LENDER MANIFEST  
TRAILER RECORD LAYOUT**

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**FIELD #4**

**NAME:** DATA PROVIDER CODE — Required by Trellis

DESCRIPTION: Six-digit ED code assigned to the Lender or Servicer submitting the file.

TYPE: Numeric

SIZE: 6

COMMENTS: Data provider's ED assigned lender or servicer code.

REPORTING: Required on all Trailer records.

POSITION: 11-16

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**FIELD #5**

**NAME:** TOTAL NUMBER OF RECORDS — Required by Trellis

DESCRIPTION: Total number of detail records included in the file.

TYPE: Numeric

SIZE: 7

COMMENTS: Field must contain only numbers.

REPORTING: Required on all Trailer records.

POSITION: 17-23

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**FIELD #6**

**NAME:** FILLER

DESCRIPTION: Blank field to complete record length.

TYPE: Character

SIZE: 227

COMMENTS: Fill with spaces.

REPORTING: Required on all Trailer records.

POSITION: 24-250



**NSLDS Lender Manifest Common Edits  
Reviewed January 2018**

*The following updates have been made to the Lender Manifest field edits:*

Release Date	Revision Type	LM Field #	Field Name	Business Rules for Edits	Trellis Error	NSLDS (LM) Error
3/2011	<b>Original</b>					
3/2013	<b>Removed</b> – Unable to identify duplicate loan	<b>9</b>	<b>Unique Loan Identifier</b>	If the <b>Submittal Date</b> is equal to <b>Submittal Date</b> on GA database, no updates are allowed.	0910	0901
3/2013	<b>Added</b> – to prevent updates to loans no longer on our system	<b>13</b>	<b>Date of Loan Status</b>	Must not be more than 5 years before the current date if <b>Loan Status</b> (field #14) equals 'PF', 'PC' or 'CA'	1316	1301
3/2013	<b>Added</b> – for documentation only	<b>14</b>	<b>Loan Status</b>	If <b>Loan Status</b> on GA database equals Pending Claim, then no updates are allowed.		
3/2013	<b>Removed</b> – per NSLDS DPI edits	<b>16</b>	<b>Date Deferment Starts</b>	Must be greater than or equal to prior <b>Deferment Start Date</b> on GA database.	1616	1601
3/2013	<b>Removed</b> – per NSLDS DPI edits	<b>16</b>	<b>Date Deferment Starts</b>	Must be greater than or equal to current <b>Deferment Start Date</b> on GA database.	1617	1601
3/2013	<b>Removed</b> – no longer required	<b>36</b>	<b>Date Entered Repayment</b>	Must be equal to <b>Date of Guaranty</b> (#7) if <b>Loan Type</b> (#6) is equal to "CL" or "RF".	3618	3601
11/2013	<b>Updated</b> – to ensure servicer id is valid	<b>26</b>	<b>Code for Servicer</b>	If present, must be all numbers between 700000 and 799999.	2610	2601
11/2013	<b>Added</b> – for documentation only	<b>29</b>	<b>Date Loan Sold</b>	If not equal to <b>LM Date Loan Sold</b> and <b>Current Holder Lender</b> (#2) matches <b>Current Lender</b> on GA database, then no updates are allowed.		

General Notes:

- Dates must be all numbers and include year, month, and day (CCYYMMDD). Day (DD) must be value from 01 through 28, 29, 30, or 31, depending on the month and year.
- Except for Date of Birth, all dates must be later than November 7, 1965.
- Except for Date of Birth, and Date of Loan Status when Code for Loan Status equal to IA, all dates must be equal to or greater than the Date of Guaranty.
- Valid default values (Numeric = 0, Character = Space) must be supplied in unreported fields.

Note: Records will not be rejected due to discrepancies between the GA database and the Lender Manifest file if the GA can determine that the discrepancy is the result of an event that occurred and was recorded on the GA database subsequent to the preparation of the Lender Manifest file.

LM Field #	Field Name	Business Rules for Edits	Trellis Error	NSLDS (LM) Error	Trellis Error Message (max char = 50)	LM Value (Reject File)	Trellis Value (Reject File)
1	Code for Guaranty Agency	Required.	0100	0100	Code for GA missing	N/A	N/A
		Must equal 748.	0101	0101	Code for GA invalid	Code for Guaranty Agency	N/A
2	Code for Current Holder Lender	Required.	0200	0200	Code for Current Holder Lender missing	N/A	N/A
		Must be all numbers between 800000-999899.	0201	0201	Code for Current Holder Lender invalid	Code for Current Holder Lender	N/A
		If not equal to <b>Current Holder</b> on GA database, Lender profile must exist on GA database.	0211	0201	Code for Current Holder Lender not on GA database	Code for Current Holder Lender	N/A
		Must not equal <b>Current Holder</b> ids reserved for PUT lenders.	0213	0201	Code for Current Holder Lender equal PUT id	Code for Current Holder Lender	N/A

LM Field #	Field Name	Business Rules for Edits	Trellis Error	NSLDS (LM) Error	Trellis Error Message (max char = 50)	LM Value (Reject File)	Trellis Value (Reject File)
3	Student's SSN	Required.	0300	0300	Student's SSN missing	N/A	N/A
		Must be all numbers and greater than zero.	0301	0301	Student's SSN Invalid	Student's SSN	N/A
		Must match GA database.	0302	0302	Student's SSN not found on GA database	Student's SSN	N/A
		Must match GA database if <b>Type of Loan</b> (# 6) is equal to 'PL'.	0311	0302	Student's SSN mismatches GA database for PL loan	Student's SSN	
4	Date of Student's Birth	Not Required.					
5	Plus Borrower's SSN	Required if <b>Type of Loan</b> (# 6) is equal to 'PL'.	0500	0500	PLUS Borrower's SSN missing	N/A	N/A
		Must be all numbers and greater than zero.	0501	0501	PLUS Borrower's SSN invalid	PLUS Borrower's SSN	N/A
		Must match GA database if <b>Type of Loan</b> (# 6) is equal to 'PL'.	0502	0502	PLUS Borrower's SSN not found on GA database	PLUS Borrower's SSN	N/A
		Must equal spaces or zeroes if <b>Type of Loan</b> (#6) is not equal to 'PL' or 'GB'.	0503	0503	PLUS Borrower's SSN not spaces for Loan Type	PLUS Borrower's SSN	N/A
		Must equal <b>Student SSN</b> (#3) or spaces if <b>Type of Loan</b> (#6) is equal to 'GB'.	0510	0501	PLUS Borrower's SSN not = Student's SSN for GB	PLUS Borrower's SSN	N/A
6	Type of Loan	Required.	0600	0600	Type of Loan missing	N/A	N/A
		Must equal valid code. (See DPI Coding Table B12).	0601	0601	Type of Loan invalid	Type of Loan	N/A
		Must match GA database.	0602	0602	Type of Loan differs from GA database	Type of Loan	Loan Type

LM Field #	Field Name	Business Rules for Edits	Trellis Error	NSLDS (LM) Error	Trellis Error Message (max char = 50)	LM Value (Reject File)	Trellis Value (Reject File)
7	<b>Date of Guaranty</b>	If present, must be all numbers, a valid date and later than 11/7/1965.	0701	0701	Date of Guaranty invalid	Date of Guaranty	N/A
		If present, must match GA database +/- 30 days.	0702	0702	Date of Guaranty differs from GA database	Date of Guaranty	Guar date
8	<b>First Disbursement Date</b>	Not Required.					
9	<b>Unique Loan Identifier</b>	Required.	0900	0900	Unique Loan Identifier missing	N/A	N/A
		Must be a valid format.	0901		Unique Loan Identifier invalid	Unique Loan Identifier	N/A
		Must match GA database.	0902	0902	Unique Loan Identifier differs from GA database	Unique Loan Identifier	
10	<b>Interest Rate</b>	Not Required.					
11	<b>Type of Interest Rate</b>	Not Required.					
12	<b>Date Loan Converted to Variable Interest Rate</b>	Not Required.					

LM Field #	Field Name	Business Rules for Edits	Trellis Error	NSLDS (LM) Error	Trellis Error Message (max char = 50)	LM Value (Reject File)	Trellis Value (Reject File)
13	Date of Loan Status	Required.	1300	1300	Date of Loan Status missing	N/A	N/A
		Must be all numbers, a valid date and later than 11/7/1965.	1301	1301	Date of Loan Status invalid	Date of Loan Status	N/A
		Must equal <b>Date Deferment Starts</b> (#16) if <b>Code for Loan Status</b> (#14) is equal to 'DA'.	1303	1303	Date of Loan Status not equal to Date Def Starts	Date of Loan Status	N/A
		Must be less than or equal to <b>Submittal Date</b> .	1310	1301	Date of Loan Status greater than Submittal Date	Date of Loan Status	N/A
		Must be greater than or equal to <b>Guaranty Date</b> on GA database. If <b>Type of Loan</b> (# 6) equals 'SF', 'SU', 'PL' or 'GB' and <b>Loan Status</b> (#14) equals 'CA', 'DA', 'FB', 'PC', 'PF', 'RF', 'RP' or 'UI'.	1311	1302	Date of Loan Status less than GA Guar Date	Date of Loan Status	Guar Date
		Must be greater than or equal to <b>Guaranty Date</b> on GA database minus 180 days, if <b>Loan Status</b> (#14) equals 'IG' or 'IM'.	1312	1302	Date of Loan Status prior to GA Guar Date - 180	Date of Loan Status	Guar Date
		Must be greater than or equal to <b>Guaranty Date</b> on GA database, if <b>Type of Loan</b> (# 6) equals 'SL' and <b>Loan Status</b> (#14) not equal 'IA'.	1314	1302	Date of Loan Status less than GA Guar Date	Date of Loan Status	Guar Date
		Must be greater than or equal to <b>Date of Latest Disbursement</b> (#30), if <b>Type of Loan</b> (#6) equals 'SU', 'SF', 'PL' or 'GB' and <b>Loan Status</b> (#14) equals 'RP', 'DA', 'FB', 'UA', 'UB', 'UC' or 'UD'.	1315	1302	Date of Loan Status less than Date of Latest Disb	Date of Loan Status	Date of Latest Disbursement
		Must not be more than 5 years before the current date if <b>Loan Status</b> (field #14) equals 'PF', 'PC' or 'CA'	1316	1301	Manual update – please contact <a href="mailto:good.data@trelliscompany.org">good.data@trelliscompany.org</a>	Date of Loan Status	N/A

LM Field #	Field Name	Business Rules for Edits	Trellis Error	NSLDS (LM) Error	Trellis Error Message (max char = 50)	LM Value (Reject File)	Trellis Value (Reject File)
14	Code for Loan Status	Required.	1400	1400	Code for Loan Status missing	N/A	N/A
		Must be a valid code. (See DPI Coding Table D).	1401	1401	Code for Loan Status invalid	Code for Loan Status	N/A
		If <b>Loan Status</b> on GA database equals Subrogated or PUT, then no updates are allowed.	1410	1402	Loan transferred or PUT – update prohibited	Code for Loan Status	Loan Status
		If <b>Loan Status</b> on GA database equals Loan Application Cancelled, then no updates are allowed.	1411	1402	Loan application cancelled – update prohibited	Code for Loan Status	Loan Status
		If <b>Loan Status</b> on GA database equals Claim or Default status, then no updates are allowed.	1412	1402	Loan in claim/default status – update prohibited	Code for Loan Status	Loan Status
		If <b>Loan Status</b> on GA database equals Paid status (other than Paid in Full to Lender or Paid in full by Consolidation), then no updates are allowed.	1413	1402	Loan in paid-type status – update prohibited	Code for Loan Status	Loan Status
		If not equal to 'PF' or 'PN' and <b>Loan Status</b> on GA database equals Paid in Full, then <b>Principal Balance Outstanding</b> (#20) must be greater than zero.	1416	1402	Code for Loan Status does not have updated balance	Code for Loan Status	Loan Status
		If <b>Loan Status</b> on GA database equals Pending Claim, then no updates are allowed.	No error / No updat				
		If <b>Loan Status</b> on GA database equals Cancelled, the lender/servicer must contact GA to determine if loan can be reinstated.	1418	1402	To reinstate - please contact <a href="mailto:good.data@trelliscompany.org">good.data@trelliscompany.org</a>	Code for Loan Status	Loan Status
		If <b>Loan Status</b> on GA database equals Permanently Uninsured, the lender/servicer must contact GA to determine if loan can be reinstated.	1420	1402	Manual update - please contact <a href="mailto:good.data@trelliscompany.org">good.data@trelliscompany.org</a>	Code for Loan Status	Loan Status

LM Field #	Field Name	Business Rules for Edits	Trellis Error	NSLDS (LM) Error	Trellis Error Message (max char = 50)	LM Value (Reject File)	Trellis Value (Reject File)
15	Type of Deferment	Must contain a valid code if <b>Code for Loan Status</b> (#14) equals 'DA'. (See DPI Coding Table B-3)	1501	1501	Type of Deferment invalid	Type of Deferment	N/A
		Required if <b>Code for Loan Status</b> (#14) equals 'DA'.	1510	1500	Type of Deferment missing for DA	N/A	N/A
		Must be spaces when <b>Code for Loan Status</b> (#14) is not equal to 'DA'.	1511	1501	Type of Deferment inconsistent with Loan Status	Type of Deferment	N/A
		Must be valid for <b>Type of Loan</b> (#6) 'CL'. (See DPI Coding Table B-4).	1512	1501	Type of Deferment not valid for Type of Loan CL	Type of Deferment	N/A
		If 'EH' and <b>Type of Loan</b> equals 'RF', then <b>Guaranty Date</b> on the GA database must be greater than or equal to 19930701.	1513	1501	Type of Deferment EH not valid for Guar Dt	Type of Deferment	N/A
		If 'PD' or 'PE' and <b>Type of Loan</b> (#6) equals 'PL' or 'GB', then <b>Date of 1st Disbursement</b> (# 8) must be greater than or equal to 20070701.	1514	1501	Type of Deferment PD, PE not valid	Type of Deferment	N/A
		Must be valid for <b>Type of Loan</b> (#6) 'GB' (See DPI Coding Table B-4)	1515	1501	Type of Deferment not valid for Type of Loan GB	Type of Deferment	N/A
		Must be valid for <b>Type of Loan</b> (#6) 'PL'. (See DPI Coding Table B-4)	1516	1501	Type of Deferment not valid for Type of Loan PL	Type of Deferment	N/A
		Must be valid for <b>Type of Loan</b> (#6) 'RF'. (See DPI Coding Table B-4)	1517	1501	Type of Deferment not valid for Type of Loan RF	Type of Deferment	N/A
		Must be valid for <b>Type of Loan</b> (#6) 'SF' or 'SU'. (See DPI Coding Table B-4)	1518	1501	Type of Deferment not valid for Type of Loan SF, SU	Type of Deferment	N/A
		Must be valid for <b>Type of Loan</b> (#6) 'SL'. (See DPI Coding Table B-4)	1519	1501	Type of Deferment not valid for Type of Loan SL	Type of Deferment	N/A

LM Field #	Field Name	Business Rules for Edits	Trellis Error	NSLDS (LM) Error	Trellis Error Message (max char = 50)	LM Value (Reject File)	Trellis Value (Reject File)
16	<b>Date Deferment Starts</b>	If present, must be all numbers, a valid date and later than 11/7/1965.	1601	1601	Date Deferment Starts invalid	Date Deferment Starts	N/A
		Required if <b>Code for Loan Status (#14)</b> equals 'DA'.	1610	1600	Date Deferment Starts missing for Loan Status DA	N/A	N/A
		Must be blank if <b>Code for Loan Status (#14)</b> is not equal to 'DA'.	1611	1601	Date Deferment Starts not valid with Loan Status	Date Deferment Starts	N/A
		Must be less than or equal to <b>Submittal Date</b> .	1612	1601	Date Deferment Starts greater than Submittal Date	Date Deferment Starts	N/A
		Must be greater than or equal to <b>Guaranty Date</b> on GA database.	1613	1601	Date Deferment Starts less than GA Guar Date	Date Deferment Starts	Guar Date
		Must be greater than or equal to <b>Date Entered Repayment (#36)</b> .	1614	1602	Date Deferment Starts less than DER	Date Deferment Starts	N/A
17	<b>Date Deferment Stops</b>	If present, must be a valid date and greater than 11/07/1965.	1701	1701	Date Deferment Stops invalid	Date Deferment Stops	N/A
		Required if <b>Code for Loan Status (#14)</b> is equal to 'DA'.	1710	1700	Date Deferment Stops missing for DA	N/A	N/A
		Must be zeroes when <b>Code for Loan Status (#14)</b> is not equal to 'DA'.	1711	1701	Date Deferment Stops invalid for Loan Status	Date Deferment Stops	N/A
		Must be greater than or equal to <b>Guaranty Date</b> on GA database.	1712	1701	Date Deferment Stops less than GA Guar Date	Date Deferment Stops	Guar Date
		Must be greater than <b>Date Deferment Starts (#16)</b> .	1713	1702	Date Deferment Stops not > Date Deferment Starts	Date Deferment Stops	N/A
		Must be 15 years, or less, after the <b>Deferment Starts Date (#16)</b> .	1714	1701	Deferment period > 15 years	Date Deferment Stops	N/A



LM Field #	Field Name	Business Rules for Edits	Trellis Error	NSLDS (LM) Error	Trellis Error Message (max char = 50)	LM Value (Reject File)	Trellis Value (Reject File)
18	Indicator of Deferment Prior to First Payment	Not Required.					
19	Date of Outstanding Principal Balance	Required.	1900	1900	Date of PBO missing	N/A	N/A
		Must be a valid date and greater than 11/7/1965.	1901	1901	Date of PBO invalid	Date of Outstanding Principal Balance	N/A
		Must be greater than or equal to <b>Guaranty Date</b> on GA database.	1910	1902	Date of PBO Date less than GA Guar Date	Date of Outstanding Principal Balance	Guar date
		Must be less than or equal to the <b>Submittal Date</b> .	1911	1901	Date of PBO greater than Submittal Date	Date of Outstanding Principal Balance	N/A
		Must be greater than or equal to <b>Date of Principal Balance Outstanding</b> on GA database.	1914	1902	Date of PBO less than GA Date of PBO	Date of Outstanding Principal Balance	PBO Date

LM Field #	Field Name	Business Rules for Edits	Trellis Error	NSLDS (LM) Error	Trellis Error Message (max char = 50)	LM Value (Reject File)	Trellis Value (Reject File)
20	Amount of Outstanding Principal Balance	Required if <b>Loan Status Code</b> (#14) is not equal to 'CA', 'PF' or 'PN'.	2000	2000	Amount of Outstanding Principal Balance is missing	N/A	
		Must be zero if <b>Loan Status Code</b> (#14) is 'CA', 'PF' or 'PN'.	2010	2001	Amt of PBO not zero for CA/PF/PN - loan cancelled	Amount of Outstanding Principal Balance	N/A
		Must be all numbers.	2011	2001	Amount of PBO invalid	Amount of Outstanding Principal Balance	N/A
		Must be less than or equal to 9 x the <b>Guaranty Amount</b> on GA database.	2012	2002	Amount of PBO is greater than 9 x Guar Amt	Amount of Outstanding Principal Balance	Guar Amt
21	Date of Outstanding Accrued Interest Balance	Required.	2100	2100	Date of IBO missing	N/A	N/A
		Must be a valid date and greater than 11/7/1965.	2101	2101	Date of IBO invalid	Date of Outstanding Accrued Interest Balance	N/A
		Must be greater than or equal to <b>Guaranty Date</b> on GA database.	2110	2102	Date of IBO less than GA Guar Date	Date of Outstanding Accrued Interest Balance	Guar date
		Must be less than or equal to <b>Submittal Date</b> .	2111	2101	Date of IBO greater than Submittal Date	Date of Outstanding Accrued Interest Balance	N/A
		Must be greater than the <b>Date of Outstanding Accrued Interest Balance</b> on GA database.	2115	2102	Date of IBO less than IBO Date on GA database	Date of Outstanding Accrued Interest Balance	IBO Date

LM Field #	Field Name	Business Rules for Edits	Trellis Error	NSLDS (LM) Error	Trellis Error Message (max char = 50)	LM Value (Reject File)	Trellis Value (Reject File)
22	Amount of Outstanding Accrued Interest Balance	Must be all numbers.	2210	2201	Amt of IBO invalid	Amount of Outstanding Accrued Interest Balance	N/A
		Must be less than or equal to 9 x the <b>Guaranty Amount</b> on GA database.	2213	2202	Amt of IBO is greater than 9 x Guar Amt	Amount of Outstanding Accrued Interest Balance	Guar Amt
23	Date of Refund to Lender	If present, must be a valid date and greater than 11/7/1965.	2301	2301	Date of Refund invalid	Date of Refund to Lender	N/A
		Required if <b>Amount of Refund</b> (#24) is greater than zero.	2310	2300	Date of Refund missing with Amount of Refund	N/A	N/A
		Must be less than or equal to <b>Submittal Date</b> .	2311	2301	Date of Refund greater than Submittal Date	Date of Refund to Lender	N/A
		Must be greater than or equal to <b>Date of Guaranty</b> on GA database.	2312	2302	Date of Refund less than GA Guar Date	Date of Refund to Lender	Guar date
24	Amount of Refund	Must be all numbers.	2401	2401	Amount of Refund invalid	Amount of Refund	N/A
		Must be less than or equal to <b>Guaranty Amount</b> on GA database.	2410	2402	Amount of Refund greater than GA Guar Amt	Amount of Refund	Guar amt
		Must be less than or equal to <b>Amount of Disbursement</b> (#31).	2411	2401	Amount of Refund greater than Amount of Disb	Amount of Refund	N/A
		Must be greater than zero if <b>Date of Refund Amount</b> (#23) and is greater than zero.	2413	2400	Amount of Refund missing with Date of Refund	N/A	N/A

LM Field #	Field Name	Business Rules for Edits	Trellis Error	NSLDS (LM) Error	Trellis Error Message (max char = 50)	LM Value (Reject File)	Trellis Value (Reject File)
25	<b>Date of Servicer Responsibility</b>	If present, must be a valid date and greater than 11/7/1965.	2501	2501	Date of Servicer invalid	Date of Servicer Responsibility	N/A
		Required if field <b>Servicer Code</b> (#26) is greater than zero.	2510	2500	Date of Servicer missing with Servicer Code	N/A	N/A
		Must be less than or equal to <b>Submittal Date</b> .	2511	2501	Date of Servicer greater than Submittal Date	Date of Servicer Responsibility	N/A
		Must be greater than or equal to <b>Guaranty Date</b> on GA database.	2512	2502	Date of Servicer less than GA Guar Date	Date of Servicer Responsibility	Guar date
		Must be greater than or equal to the <b>Date of Servicer Responsibility</b> on GA database.	2513	2502	Date of Servicer less than GA Date of Servicer	Date of Servicer Responsibility	Date of Servicer
		If present, must be a valid date.	2514	2501	Date of Servicer invalid – no updates accepted	Date of Servicer Responsibility	N/A
		Must be less than or equal to the <b>Submittal Date</b> .	2515	2501	Dt of Servicer > Submittal Dt - no updates accepted	Date of Servicer Responsibility	N/A
		Must be greater than the <b>Date of Servicer Responsibility</b> on GA database.	2516	2502	Dt of Srvcr < GA Dt of Srvcr - no updates accepted	Date of Servicer Responsibility	Date of Servicer
26	<b>Code for Servicer</b>	If present, must be all numbers between 700000 and 799999.	2610	2601	Code for Servicer invalid	Code for Servicer	N/A
		Required if <b>Date of Servicer Responsibility</b> (#25) is greater than zero.	2611	2600	Code for Servicer missing for Date of Servicer	N/A	N/A
		If not equal to <b>Servicer ID</b> on GA database, Servicer profile must exist on GA database.	2612	2602	Code for Servicer not on GA database	Code for Servicer	N/A
		Must not equal <b>Servicer ID</b> reserved for PUT servicers.	2613	2601	Code for Servicer equal to PUT Servicer	Code for Servicer	N/A
27	<b>Code for Originating FFEL Lender</b>	Not Required.					
28	<b>Indicator of Origination Fee Payor</b>	Not Required.					

LM Field #	Field Name	Business Rules for Edits	Trellis Error	NSLDS (LM) Error	Trellis Error Message (max char = 50)	LM Value (Reject File)	Trellis Value (Reject File)
29	Date Loan Sold	Required if Code for <b>Current Holder Lender (#2)</b> does not match <b>Current Lender</b> on GA database.	2900	2900	Date Loan Sold missing	N/A	N/A
		If present, must be a valid date.	2901	2901	Date Loan Sold invalid	Date Loan Sold	N/A
		Must be less than or equal to the <b>Submittal Date</b> .	2910	2901	Date Loan Sold greater than Submittal Date	Date Loan Sold	N/A
		Must be greater than or equal to <b>Guaranty Date</b> on GA database.	2911	2902	Date Loan Sold less than GA Guar Date	Date Loan Sold	Guar date
		Must be greater than or equal to <b>Date Loan Sold</b> on GA database.	2912	2902	Date Loan Sold less than GA Date Loan Sold	Date Loan Sold	Date Loan Sold
		If present, must be a valid date.	2913	2901	Date Loan Sold invalid – no updates accepted	Date Loan Sold	N/A
		Must be less than or equal to the <b>Submittal Date</b> .	2914	2901	Dt Loan Sold > Submittal Dt - no updates accepted	Date Loan Sold	N/A
		Must be greater than or equal to <b>Date Loan Sold</b> on GA database.	2915	2902	Dt Ln Sold < GA Dt Ln Sold - no updates accepted	Date Loan Sold	Date Loan Sold
		If not equal to <b>LM Date Loan Sold</b> and <b>Current Holder Lender (#2)</b> matches <b>Current Lender</b> on GA database, then no updates are allowed.	No err/ No updt				
30	Date of Latest Disbursement	If present, must be a valid date and greater than 11/7/1965.	3001	3001	Date of Latest Disbursement invalid	Date of Latest Disbursement	N/A
		Required if <b>Amount of Disbursement (#31)</b> is greater than zero.	3010	3000	Date of Latest Disb missing for Amount of Disb	N/A	N/A

LM Field #	Field Name	Business Rules for Edits	Trellis Error	NSLDS (LM) Error	Trellis Error Message (max char = 50)	LM Value (Reject File)	Trellis Value (Reject File)
31	Amount of Disbursement	Must be all numbers.	3101	3101	Amount of Disbursement invalid	Amount of Disbursement	N/A
		Required if field <b>Date of Latest Disbursement</b> (#30) is greater than zero.	3114	3100	Amount of Disb missing for Date of Disbursement	N/A	N/A
		Must equal <b>Guaranty Amount</b> on GA database when <b>Type of Loan</b> (#6) = 'CL' or 'RF'.	3115	3102	Amount of Disb not = GA Guar Amt for Loan Type CL/RF	Amount of Disbursement	Guar amt
32	Date of Cancellation	If present, must be a valid date and greater than 11/7/1965.	3201	3201	Date of Cancellation invalid	Date of Cancellation	N/A
		Required if <b>Amount of Cancellation</b> (#33) is greater than zero.	3210	3200	Date of Cancellation missing for Amount of Cancellation	N/A	N/A
33	Amount of Cancellation	Must be all numbers.	3301	3301	Amount of Cancellation invalid	Amount of Cancellation	N/A
		Required if <b>Date of Cancellation</b> (#32) is greater than zero.	3310	3300	Amount of Cancellation missing for Date of Cancellation	N/A	N/A
		Must equal <b>Amount of Guaranty</b> on GA database if <b>Code for Loan Status</b> (#14) equals "CA".	3312	3302	Amount of Cancellation not = Guaranty Amt for CA	Amount of Cancellation	Guar amt
34	Indicator of Unconsummated Loan	Not Required.					
35	Unconsummated Loan Amount	Not Required.					

LM Field #	Field Name	Business Rules for Edits	Trellis Error	NSLDS (LM) Error	Trellis Error Message (max char = 50)	LM Value (Reject File)	Trellis Value (Reject File)
36	Date Entered Repayment	Required.	3600	3600	Date Entered Repayment missing	N/A	N/A
		Must be a valid date and greater than 11/7/1965.	3601	3601	Date Entered Repayment invalid	Date Entered Repayment	N/A
		Must be greater than Guaranty Date on GA database, minus 1 year, if <b>Loan Type</b> (#6) is equal to 'CL' or 'RF'. Note: When 3618 was changed to use the Guar Dt. it became very similar to 3612. Could have removed 3612, but it was left in to match DPI.	3612	3602	DER less than GA Guar Dt - 1yr Loan Type CL/RF	Date Entered Repayment	Guar date
		Must be greater than or equal to <b>Guaranty Date</b> on GA database if <b>Loan Type</b> (#6) is not equal to 'CL' or 'RF'.	3613	3602	DER less than GA Guar Dt	Date Entered Repayment	Guar date
		Must be greater than or equal to <b>Date of Loan Status</b> (#13) if <b>Code for Loan Status</b> (#14) is equal to "IA", "IG" or "IM" and <b>Loan Type</b> (#6) equals 'SF' or 'SU'.	3615	3601	DER less than or equal Date Loan Stat for IA/IG/IM	Date Entered Repayment	N/A
		Must be less than or equal to <b>Date of Loan Status</b> (#13) if <b>Code for Loan Status</b> (#14) is equal to 'UB', 'UC', 'UD' or 'UI' and <b>Loan Type</b> (#6) equals 'SF' or 'SU'.	3617	3601	DER greater than Date Loan Stat for Uninsured	Date Entered Repayment	N/A
		Must be greater than or equal to <b>Date of Latest Disbursement</b> (#30) if <b>Loan Type</b> (#6) equal to "GB" or "PL".	3620	3601	DER not = Date Latest Disb for Type GB/PL	Date Entered Repayment	N/A
		Must be greater than or equal to <b>Date of Latest Disbursement</b> (#30) if <b>Loan Type</b> (#6) is equal to "SF" or "SU" and <b>Guaranty Date</b> is after 07/01/1995.	3621	3601	DER less than Latest Disb Dt /Type SF/SU	Date Entered Repayment	N/A
		Must be 15 years, or less from <b>Submittal Date</b> .	3623	3601	DER greater than Submittal Date + 15 Years	Date Entered Repayment	N/A
		Must be within the existing Cohort year (Stafford Loans only).	3628	3601	DER outside COHORT Span Limitation	Date Entered Repayment	N/A

LM Field #	Field Name	Business Rules for Edits	Trellis Error	NSLDS (LM) Error	Trellis Error Message (max char = 50)	LM Value (Reject File)	Trellis Value (Reject File)
37	Filler	N/A					

First two positions of Error Code / Error Message identify the field in error.

**Example:** 0100 = Field 01, Error 00

1202 = Field 12, Error 02



**NSLDS Lender Manifest Reject File**  
**NSLDS Subcommittee - NCHER Program Operations Committee**  
**June 1, 2006**

**TITLE:** RETURN FILE HEADER RECORD  
**RECORD LENGTH:** 240

**DATE:** 06/01/06  
**BLOCK SIZE:** 240

Field Number	Field Name	Position	Length	Type	Format
1	Type of Record	1	1	A	H=Header
2	File Description	2	15	A	LM-NSLDS-RETURN
3	Code for Guaranty Agency	17	3	N	See Table A
4	Submitter Code	20	6	N	Lender/Service ID Code
5	Submitter Indicator	26	1	A	L = Lender S = Service
6	Submittal Date	27	6	N	YYMMDD
7	Return Date	33	6	N	YYMMDD
8	Filler	39	202	A/N	Spaces

**NSLDS Lender Manifest Reject File**  
**NSLDS Subcommittee – NCHER Program Operations Committee**  
**June 1, 2006**

**TITLE:** RETURN FILE DETAIL RECORD  
**RECORD LENGTH:** 240

**DATE:** 06/01/06  
**BLOCK SIZE:** 240

Field Number	Field Name	Position	Length	Type	Format
1	Code for Current Holder Lender	1	6	N	999999
2	Student's SSN	7	9	N	999999999
3	Unique Loan Identifier	16	16	A/N	Varies according to GA
4	PLUS Borrower's SSN	32	9	A/N	Space if Code for Loan Type Not = PL. If Loan Type = GB, must equal Student SSN or spaces.
5	Type of Loan	41	2	A	CL = Consolidation Loan GB = Graduate PLUS Borrower PL = PLUS Loan RF = Refinanced Loan SF = Stafford Loan SL = SLS Loan SU = Unsubsidized Stafford
6	Date of Guaranty	43	8	N	CCYYMMDD
7	First Disbursement Date	51	8	N	CCYYMMDD

Field Number	Field Name	Position	Length	Type	Format
8	Error Code / Error Message Unique Loan Identifier	59	4	N	9999
9	Error Code / Error Message Student or PLUS Borrower SSN	63	4	N	9999
10	Error Code / Error Message	67	4	N	9999
11	Field Value	71	8	A/N	Value Submitted
12	Field Value	79	8	A/N	Value on GA Database
13	Error Code / Error Message	87	4	N	9999
14	Field Value	91	8	A/N	Value Submitted
15	Field Value	99	8	A/N	Value on GA Database
16	Error Code / Error Message	107	4	N	9999
17	Field Value	111	8	A/N	Value Submitted
18	Field Value	119	8	A/N	Value on GA Database
19	Error Code / Error Message	127	4	N	9999
20	Field Value	131	8	A/N	Value Submitted
21	Field Value	139	8	A/N	Value on GA Database
22	Error Code / Error Message	147	4	N	9999

Field Number	Field Name	Position	Length	Type	Format
23	Field Value	151	8	A/N	Value Submitted
24	Field Value	159	8	A/N	Value on GA Database
25	Error Code / Error Message	167	4	N	9999
26	Field Value	171	8	A/N	Value Submitted
27	Field Value	179	8	A/N	Value on GA Database
28	Error Code / Error Message	187	4	N	9999
29	Field Value	191	8	A/N	Value Submitted
30	Field Value	199	8	A/N	Value on GA Database
31	Error Code / Error Message	207	4	N	9999
32	Field Value	211	8	A/N	Value Submitted
33	Field Value	219	8	A/N	Value on GA Database
34	Filler	227	14	A/N	Space

Numeric fields = Right justified/leading zeros.  
Character fields = Left justified/trailing blanks.

**NSLDS Lender Manifest Reject File**  
**NSLDS Subcommittee - NCHER Program Operations Committee**  
**June 1, 2006**

**TITLE:** RETURN FILE TRAILER RECORD  
**RECORD LENGTH:** 240

**DATE:** 06/01/06  
**BLOCK SIZE:** 240

Field Number	Field Name	Position	Length	Type	Format
1	Type of Record	1	1	A	T=Trailer
2	File Description	2	15	A	LM-NSLDS-RETURN
3	Code for Guaranty Agency	17	3	N	See Table A
4	Submitter Code	20	6	N	Lender/Service ID Code
5	Submitter Indicator	26	1	A	L = Lender S = Servicer
6	Total Number of Records	27	7	N	9999999
7	Total Number of Correct Loans	34	7	N	9999999
8	Total Number of Errors	41	7	N	9999999
9	Total Number of Loans in Error	48	7	N	9999999
10	Filler	55	186	A/N	Spaces

**TABLE A – Guaranty Agency Codes**

<b>Agency Code</b>	<b>State Name</b>	<b>Abbreviation</b>
556	FFEL Assigned to ED	
611	District of Columbia (II)	DC
620	Kansas	KS
627	Minnesota (I)	MN
631	Nebraska (I)	NB
654	West Virginia	WV
656	Wyoming	WY
701	Alabama	AL
702	Alaska	AK
705	Arkansas	AR
706	California	CA
708	Colorado	CO
709	Connecticut	CT
710	Delaware	DE
711	District of Columbia (I)	DG
712	Florida	FL
713	Georgia	GA
716	Idaho	ID
717	Illinois	IL
718	Indiana	IN
719	Iowa	IA
721	Kentucky	KY

**TABLE A – Guaranty Agency Codes**

<b>Agency Code</b>	<b>State Name</b>	<b>Abbreviation</b>
722	Louisiana	LA
723	Maine	ME
724	Maryland	MD
725	Massachusetts	MA
726	Michigan	MI
727	Minnesota (II)	MN
728	Mississippi	MS
729	Missouri	MO
730	Montana	MT
731	Nebraska (II)	NE
732	Nevada	NV
733	New Hampshire	NH
734	New Jersey	NJ
735	New Mexico	NM
736	New York	NY
737	North Carolina	NC
738	North Dakota	ND
739	Ohio	OH
740	Oklahoma	OK
741	Oregon	OR
742	Pennsylvania	PA
744	Rhode Island	RI
745	South Carolina	SC

**TABLE A – Guaranty Agency Codes**

<b>Agency Code</b>	<b>State Name</b>	<b>Abbreviation</b>
746	South Dakota	SD
747	Tennessee	TN
748	Texas (II)	TX
749	Utah	UT
750	Vermont	VT
751	Virginia	VA
753	Washington	WA
755	Wisconsin	WI
772	Puerto Rico	PR
778	Virgin Islands	VI
800	United Student Aid Fund, Inc.	UF
804	Arizona	AZ
815	Hawaii	HI
927	Transitional Guaranty Agency (ECMC)	
951	Educational Credit Management Corporation (ECMC)	
974	PERK, Atlanta (ED Region 4)	AT
975	PERK, Chicago (ED Region 5)	CH
979	PERK, San Francisco (ED Region 9)	SF
984	FISL, Atlanta (ED Region 4)	AT
985	FISL, Chicago (ED Region 5)	CH
989	FISL, San Francisco (ED Region 9)	SF



**TABLE B – Loan Type Codes**

<b>Code</b>	<b>Loan/Type Aid</b>
CL	Federal Consolidation Loan
GB	Graduate PLUS Borrower
PL	Federal PLUS Loan
RF	Refinanced Loan
SF	Federal Stafford Loan
SL	Federal SLS (Supplemental Loan for Students)
SU	Unsubsidized Stafford Loans for Middle–Income Borrowers

**TABLE C – Interest Rate Type Codes**

<b>Code</b>	<b>Rate</b>
8	8/10
F	Fixed
V	Variable
C	Converted to Variable Under 1993 Amendments

**TABLE D – Loan Status Codes**

Code	Status	Definition	Report this Date in Date of Loan Status Field	Open/Closed; Student Eligibility; Balance Requirements
CA*	Cancelled	<p>A loan for which one or more of the following conditions exist:</p> <ol style="list-style-type: none"> <li>1. None of the loan's proceeds were ever disbursed to the student.</li> <li>2. None of the lender's/lender-servicer's checks were ever cashed.</li> <li>3. All the lender's/lender-servicer's checks remained uncashed 120 days after disbursement.</li> <li>4. All the loan proceeds in an escrow account remained undisbursed for more than 120 days after being transferred to the account.</li> <li>5. The disbursed amount is repaid in full within 120 days of disbursement and no further disbursements were made.</li> <li>6. The loan was fully discharged due to an Unpaid Refund Discharge.</li> </ol>	<p>Report the date the loan was fully cancelled (the most recent date of cancellation). The Date of Loan Status equals the Date of Cancellation.</p> <p>Note: The Date of Loan Status and the Date of Outstanding Principal Balance must equal the Date of Cancellation.</p>	<p><b>CLOSED</b></p> <p><b>STUDENT ELIGIBLE</b></p> <p>Amount of Outstanding Principal Balance, Amount of Outstanding Accrued Interest Balance, and Amount of Disbursement must be zero.</p>
DA	Deferred	<p>A loan for which the lender/lender-servicer has granted the postponement of periodic installment payments of principal because the borrower meets the eligibility requirements specified in regulations.</p> <p>Also applies to an SLS loan linked to a Stafford loan that has not entered repayment, or a non-linked SLS loan where the borrower has maintained continuous enrollment since obtaining the SLS loan.</p> <p>Note: Before a DA code can be used, the grace period must have expired and the loan must have entered repayment. If the student continued or returned to school before the grace period expired the loan is reported in an IA status.</p>	<p>Report the same date found in Date Deferment Starts.</p> <p>For SLS loans still in initial in-school deferment period, this is the day of the final disbursement of the loan.</p>	<p><b>OPEN</b></p> <p><b>STUDENT ELIGIBLE</b></p> <p>There must be a positive balance in the sum of Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance.</p>

**TABLE D – Loan Status Codes**

<b>Code</b>	<b>Status</b>	<b>Definition</b>	<b>Report this Date in Date of Loan Status Field</b>	<b>Open/Closed; Student Eligibility; Balance Requirements</b>
FB	Forbearance	A loan for which a lender/lender-servicer has granted the borrower a temporary cessation of payments, has allowed the borrower an extended period for making payments, or is temporarily accepting smaller payments than were previously scheduled.	Report the beginning date of the forbearance period.	OPEN
				STUDENT ELIGIBLE
IA	Loan Originated	A loan that is guaranteed. IA also includes PLUS loans not fully disbursed.  A loan remains in an IA status until it enters grace or other appropriate status.	Report the Date of Guaranty.  For borrowers completing a period of In Military Grace who re-enroll, report the day the borrower re-enrolled in school.	OPEN
				STUDENT ELIGIBLE
IG	In Grace Period	A loan in the loan grace period.	For students completing their academic program, report the day after the last day of attendance. For students who withdraw, report the day after the withdraw date.  For borrowers completing a period of In Military Grace who are not enrolled or do not intend to re-enroll, report the end date of the borrower's military grace period.	OPEN
				STUDENT ELIGIBLE

**TABLE D – Loan Status Codes**

Code	Status	Definition	Report this Date in Date of Loan Status Field	Open/Closed; Student Eligibility; Balance Requirements
IM	In Military Grace	<p>A loan that has not entered repayment (i.e. was in IA or IG status) and the borrower is called or ordered to active military duty for longer than 30 days.</p> <p>The IM status should not be confused with a military deferment, which is used for loans that have entered repayment.</p>	Report the day the borrower entered the military.	<p>OPEN</p> <p>STUDENT ELIGIBLE</p> <p>There must be a positive balance in the sum of Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance.</p>
PF*	Paid in Full	<p>A loan that the borrower has repaid in full to the lender/lender-servicer, including principal, interest, and any other allowable charges.</p> <p>If a loan is paid in full as a result of the borrower obtaining a consolidation loan, report as PN.</p> <p>Do not report as PF:  <b>(1)</b>loans that have been sold to another lender;  <b>(2)</b>loans on which a claim has been paid. (Cancelled).                      See code definition for CA.</p>	<p>Report the date the loan was paid in full.</p> <p>Note: The Date of Outstanding Principal Balance must equal the Date of Loan Status.</p>	<p>CLOSED</p> <p>STUDENT ELIGIBLE</p> <p>Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance must be zero.</p>

**TABLE D – Loan Status Codes**

Code	Status	Definition	Report this Date in Date of Loan Status Field	Open/Closed; Student Eligibility; Balance Requirements
PN*	Paid in Full Through Consolidation Loan	<p>A loan that is paid in full as a result of the borrower obtaining a Consolidation Loan.</p> <p>Note: PN replaces PC and must be used to report loans paid after 12/31/2001 as a result of the borrower obtaining a Consolidation Loan.</p>	<p>Report the date the loan was paid in full.</p> <p>Note: The Date of Outstanding Principal Balance must equal the Date of Loan Status.</p>	<p><b>CLOSED</b></p> <p><b>STUDENT ELIGIBLE</b></p> <p>Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance must be zero.</p>
RF*	Refinanced	<p>A PLUS or SLS loan paid in full as a result of a borrower refinancing to obtain more favorable loan terms. If a loan is refinanced, but is NOT paid in full, continue to report the loan in the appropriate other Loan Status Code.</p>	<p>Report the date the loan was paid in full.</p> <p>Note: The Date of Outstanding Principal Balance must equal the Date of Loan Status.</p>	<p><b>CLOSED</b></p> <p><b>STUDENT ELIGIBLE</b></p> <p>Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance must be zero.</p>

**TABLE D – Loan Status Codes**

Code	Status	Definition	Report this Date in Date of Loan Status Field	Open/Closed; Student Eligibility; Balance Requirements
RP	In Repayment	<p>A loan which is not in a condition authorizing cessation of payments (e.g. deferment or forbearance), and for which the student has begun repayment to the current holder.</p> <p>Note: A loan remains in an IG status until the grace period has expired and repayment begins. A student who transfers and attends another institution, but who did not fully use the grace period, is reported as IA. An SLS, PLUS or Grad PLUS loan enters repayment the day the loan is fully disbursed unless a condition authorizing cessation of payments exists (e.g. deferment or forbearance).</p>	<p>Report one of the following dates, in order of preference:</p> <ul style="list-style-type: none"> <li>• For SLS and Grad PLUS loans where the borrower declined the initial in-school deferment, and for PLUS loans, enter the date of the last disbursement.</li> <li>• For loans entering repayment after the in-school or grace status, enter the day after the grace period expires. The Date of Loan Status must equal the Date Entered Repayment.</li> <li>• For loans in forbearance, enter the day after the forbearance ended.</li> <li>• For rehabilitated loans, enter the date the loan was repurchased.</li> <li>• Each time the loan returns to repayment after having been in another loan status, (e.g. deferred); enter the day after the previous status ended. In this case, the Date of Loan Status is NOT equal to the Date Entered Repayment. The Date Entered Repayment does not change once the loan has been converted to repayment.</li> </ul>	<p><b>OPEN</b></p> <hr/> <p><b>STUDENT ELIGIBLE</b></p> <p>There must be a positive balance in the sum of Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance.</p>

**TABLE D – Loan Status Codes**

<b>Code</b>	<b>Status</b>	<b>Definition</b>	<b>Report this Date in Date of Loan Status Field</b>	<b>Open/Closed; Student Eligibility; Balance Requirements</b>
UA	Temporarily Uninsured – Loan <u>Not</u> in Default	A curable loan <u>not in default</u> for which the guaranty has been temporarily lost.  Note: UA, UB, UC, and UD replace UI. UA must be used after 12/31/2001 to report a loan that is temporarily uninsured, no default claim requested.	Report the date the loan lost eligibility for insurance.	<b>OPEN</b>
				<b>STUDENT ELIGIBLE</b>  There must be a positive balance in the sum of Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance.
UB	Temporarily Uninsured – Loan in Default	A curable loan <u>in default</u> for which the guaranty has been temporarily lost.  Note: UA, UB, UC, and UD replace UI. UB must be used after 12/31/2001 to report a loan that is temporarily uninsured, default claim denied.	Report the date the loan lost eligibility for insurance.	<b>OPEN</b>
				<b>STUDENT ELIGIBLE</b>  There must be a positive balance in the sum of Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance.
UC*	Permanently Uninsured – Loan <u>Not</u> in Default	A non-curable loan <u>not in default</u> which has permanently lost insurance.  Note: UA, UB, UC, and UD replace UI. UC must be used after 12/31/2001 to report a loan that is permanently uninsured/unreinsured, no default claim requested.	Report the date the loan permanently lost eligibility for insurance.	<b>CLOSED</b>
				<b>STUDENT ELIGIBLE</b>  Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance must be zero.
UD*	Permanently Uninsured - Loan in Default	A non-curable loan <u>in default</u> which has permanently lost insurance.  Note: UA, UB, UC, and UD replace UI. UD must be used after 12/31/2001 to report a loan that is permanently uninsured/unreinsured, default claim denied.	Report the date the loan permanently lost eligibility for insurance.	<b>CLOSED</b>
				<b>STUDENT ELIGIBLE</b>  Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance must be zero.

\* Indicates CLOSED loan. Loans closed during the reporting period must be reported to the guaranty agency in the appropriate CLOSED loan status. Once accepted by the guaranty agency, closed loans should be dropped from subsequent reports. If a closed loan is later reactivated such as a loan in UA status that is cured, reporting of the loan must resume using the updated Code for Loan Status.

**TABLE E – Deferment Type Codes**

<b>Code</b>	<b>Description</b>
AC	ACTION Programs
AP	Armed Forces or PHS
EH	Economic Hardship
FT	Full-time Student
GF	Graduate Fellowship Program
HT	Half-time Student
IR	Internship/Residency
MO	Military Operations
MR	Military Reservists
NO	NOAA
PC	Peace Corps
PD	Parent PLUS In-School Deferment
PE	Six Month Post-Enrollment Period
PL	Parental Leave
PP	Parental PLUS Borrower
RT	Rehabilitation Training
TD	Temporary Disability
TE	Tax-Exempt Organizations
TS	Teacher Shortage
UE	Unemployment less than 3 years
UN	Unemployment less than 2 years
WM	Working Mother