

VOLUME I GETTING STARTED

COMMON ORIGATION AND DISBURSEMENT
2009-2010 TECHNICAL REFERENCE



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Document Standards



The Common Origination and Disbursement System (COD) Technical Reference includes information for schools using the COD System. All schools are required to be Full Participants. A Full Participant uses the XML Common Record to submit Pell Grant, ACG, National SMART Grant, TEACH Grant, and/or Direct Loan data to COD.

The 2009-2010 COD Technical Reference contains message classes, edits, record layouts, implementation guides, and supporting information for Pell Grant and Direct Loan Users.

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How to Use This Technical Reference

The *2009-2010 COD Technical Reference* is an operational guide that informs schools, vendors, and third-party servicers how to transmit Pell Grant, ACG, National SMART Grant, TEACH Grant, and Direct Loan Origination and Disbursement data to the COD System.

In particular, this Technical Reference provides the record layout and data elements that are required for the COD System to successfully process submitted records as well as the record layout and data elements for the receipts and responses that are returned to participants by the COD System.

The information provided in this Technical Reference is not intended to reflect all Federal regulations that govern the Pell Grant, ACG, National SMART Grant, TEACH Grant, and Direct Loan programs and with which all participants must comply. As such, schools, vendors, and third-party servicers must refer to these regulations and documents such as the *Federal Student Aid Handbook* and Dear Colleague Letters for guidance on regulatory compliance.

Document Structure

The *2009-2010 COD Technical Reference* is comprised of six separate volumes that contain key 2009-2010 development information for COD Users. To use the technical reference effectively, choose the appropriate volume for your needs. Each volume has its own table of contents and individual sections.

Volume I: Getting Started

- Volume I Table of Contents
- Section 1: Document Standards
- Section 2: COD Overview of Changes from 2008-2009 to 2009-2010
- Section 3: COD Overview for Users

Volume II: Common Record Technical Reference

- Volume II Table of Contents
- Section 1: Implementation Guide
- Section 2: Message Classes
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- Section 4: Edit Codes and Descriptions

Volume III: Pell Grant, ACG, National SMART Grant, TEACH Grant & Direct Loan Combination System Supplement

- Volume III Table of Contents
- Section 1: Combination System Implementation Guide
- Section 2: Combination System Message Classes
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- Section 4: Combination System Edit Codes and Descriptions

Volume IV: Direct Loan Tools

- Volume IV Table of Contents
- Section 1: Direct Loan (DL) Tools for Windows, Release TBD
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- Section 3: DL Tools Record Layouts
- Section 4: DL Tools Reports

Volume V: School Testing Guides

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Volume VI: Appendices

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- Section 4: State, Jurisdiction, Country, Codes
- Section 5: System Security
- Section 6: XML Examples
- Section 7: Print Specifications and Forms
- Section 8: COD Reports
- Section 9: Rigorous Secondary School Program of Study, and Eligible Majors

Document Conventions

The *COD Technical Reference* update for the 2009-2010 Award Year features many new and exciting changes. The following design conventions have been applied to help distinguish between the information presented within this document.

Notes & Updates

Notes and updates are now placed in the margins, as well as important changes to system functionality.

Code Samples

All code samples, field names, and field values are now distinguished from regular text by their font face, *Courier New*. Extended snippets of code are presented in the following manner:

```
<DLLoanInformation AwardKey="1">
  <OriginationFeePercent>2</OriginationFeePercent>
  <InterestRebatePercent>1.5</InterestRebatePercent>
  <PromissoryNotePrintCode>S</PromissoryNotePrintCode>
  <DisclosureStatementPrintCode>Y</DisclosureStatementPrintCode>
  <StudentLevelCode>1</StudentLevelCode>
  <FinancialAwardBeginDate>2008-09-01</FinancialAwardBeginDate>
  <FinancialAwardEndDate>2009-05-15</FinancialAwardEndDate>
  <AcademicYearBeginDate>2008-09-01</AcademicYearBeginDate>
  <AcademicYearEndDate>2009-05-15</AcademicYearEndDate>
</DLLoanInformation>
```

Calculations

Calculations have been highlighted and are presented in the following manner:

Eligibility Used Calculation

$$\text{EU \%} = 100\% \times (\text{Sum of Actual Disbursements of Award} - \text{DMCS Repayments of Award}) \div \text{Scheduled Award Amount}$$

Viewing & Printing the Document

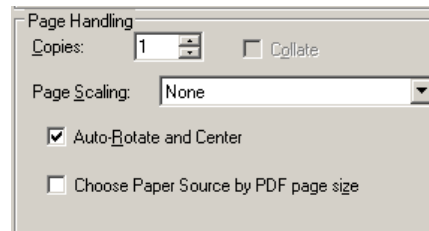
Updates to this document can be found posted on the following websites:

- Information for Financial Aid Professionals (IFAP),
<http://www.ifap.ed.gov/cod/0910CODTechRef.html>
 - Provides PDF and Microsoft Word formats
- FSA Download,
<http://www.fsadownload.ed.gov/CODTechRef0910.htm>
 - Provides PDF format

Auto-Rotating

A number of documents in this Technical Reference will contain sections that are oriented differently, utilizing both landscape and portrait orientations to maximize usability. Some printers may not be automatically configured to print both orientations.

The user may have to configure the printer to auto-rotate the pages. This option can be sent immediately before sending the document to the printer by selecting the “Auto-Rotate and Center” option:



Printing Double-Sided

This document is best printed in black and white on a printer that is capable of printing double-sided. Double-sided printing will ensure the mirror-margins appear correctly.

Alternatively, if your printer is unable to print double-sided, you can make sure your document is printed properly by following these suggested steps:

1. Print all even pages of the document
2. Load the even pages into the printer.
3. Print all odd pages of the document.

It is helpful to determine the paper orientation required to print on both sides properly so that the odd pages are not on the same side as the even pages or upside-down.

Please note that printing odd pages first, then even pages, may result in the entire document being collated backwards.

COD School Relations

If you have any questions regarding the information contained in this document, please contact the COD School Relations Center at the following phone numbers:

- (800) 474-7268 for Grant assistance
- (800) 848-0978 for Direct Loan

Staff is available Monday through Friday, 8am-8pm Eastern Time. Or, please email COD Customer Service at codsupport@acs-inc.com.

Overview of Changes from 2008-2009 to 2009-2010



This section provides an overview of the changes made from 2008-2009 to 2009-2010 for Common Origination and Disbursement (COD). The changes made for the 2009-2010 Award year will be implemented in the COD System beginning March 2009.

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Common Origination and Disbursement (COD) Changes

Changes from 2008-2009 to 2009-2010

The change descriptions are organized by the following three categories: Added, Modified, and Removed. The first column provides a description of each change. The remaining columns indicate which programs the change will affect.

Additions to Common Origination and Disbursement

| Description | Pell Grant Program | ACG Program | National SMART Grant Program | Direct Loan Program | TEACH Grant Program |
|-------------------------------------|--------------------|-------------|------------------------------|---------------------|---------------------|
| TEACH Initial/Subsequent Counseling | | | | | ✓ |
| TEACH School Reports | | | | | ✓ |
| Mask SSN on Correspondence | | | | ✓ | |
| TEACH Closeout | | | | | ✓ |
| Edits | ✓ | | | ✓ | |

Modifications to Common Origination and Disbursement

| Description | Pell Grant Program | ACG Program | National SMART Grant Program | Direct Loan Program | TEACH Grant Program |
|--------------------------------|--------------------|-------------|------------------------------|---------------------|---------------------|
| Pell Cost of Attendance | ✓ | | | | |
| Removal of QA School Exemption | ✓ | | | | |
| Interest Rebate Reduction | | | | ✓ | |
| Loan Limit Changes | | | | ✓ | |
| ECASLA Impacts | ✓ | ✓ | ✓ | | |
| Schema Updates | ✓ | ✓ | ✓ | ✓ | ✓ |
| Edits | ✓ | ✓ | ✓ | ✓ | |

Removals from Common Origination and Disbursement

| Description | Pell Grant Program | ACG Program | National SMART Grant Program | Direct Loan Program | TEACH Grant Program |
|-------------|--------------------|-------------|------------------------------|---------------------|---------------------|
| N/A | - | - | - | - | - |

Additions to COD for 2009-2010

As a result of the College Cost Reduction and Access Act (CCRAA), Teacher Education Assistance for College and Higher Education (TEACH) Grant Program was made available to eligible students, beginning with the 2008-2009 Award Year. The following changes will be implemented in the COD System beginning March 2009 to accommodate the new grant program and enhance functionality for existing grant and loan programs.

TEACH Initial/Subsequent Counseling

As part of the TEACH grant program, a new website for the Agreement to Serve (ATS), which services the TEACH grant, was implemented in June 2008. Beginning March 2009, TEACH Grant Counseling will be incorporated into the ATS Web site. It will be required for students to successfully complete TEACH Grant Counseling prior to submitting an ATS beginning in Award Year 2009-2010 and forward. The website will inform students about the TEACH Grant Counseling process, allow them to complete TEACH Grant Counseling via a final evaluation quiz, and view previously submitted TEACH Grant Counseling sessions. .

The COD system will receive, store, and process TEACH Grant Counseling data and will send TEACH Grant Counseling Acknowledgements to schools at which the student has a TEACH Award.

TEACH School Reports

Beginning March 2009, the COD system will create the following new school reports for TEACH program:

- TEACH Rebuild
- Data Requested TEACH MRR
- ATS Discharge

Mask SSN on Correspondence

Currently, correspondence documents sent to the borrower/student includes the borrower/student SSN which can be displayed independently or as part of an Award ID or Master Promissory Note (MPN) ID. An Award ID or MPN ID utilizes the borrower/student nine-digit SSN in conjunction with the award type or MPN type, award year, school code, and a unique sequence number. The Award ID or MPN ID is used to identify the borrower/student and is pulled into both legal and non-legal documentation. The following non legal documents are currently produced with the unmasked SSN displayed independently or as part of the Award ID/MPN ID:

- Cover Letters (Cover letters are printed with the Award ID)
- Disclosure Statements (Disclosure statements are printed with the Borrower/student SSN and Award ID)

For more information regarding TEACH Grant report layouts, please reference *Volume VI, Section 8 – COD Reports*. The message classes for the TEACH Grant reports are listed in *Volume II, Section 3 – Message Classes*.

For more information regarding SSN Masking on Correspondence, please reference *Volume VI, Section 6 – Print Specifications and Forms*.

Beginning March 2009, the SSN, Award ID, and MPN ID will be displayed and formatted on non-legal documents like the examples provided below.

- SSN: XXX-XX-0294
- Award ID: XXXXX0294S09G09811001
- MPN ID: XXXXX0294M09G09811001

The following legal documents is currently produced with the unmasked SSN and should continue to be produced in this format:

- Master Promissory Notes (MPNs are produced with SSN and MPN ID)
- Endorser Addendums

TEACH Closeout

At the end of each award year, schools have to perform closeout activities in order to confirm that they have reconciled all cash and disbursements and completed processing for an award year. Beginning March 2009, the COD System will implement TEACH Closeout functionality to allow schools participating in the TEACH Grant Program to close out for the 2008-2009 Award Year and forward. Extended Processing system functionality, which will allow schools to continue to reconcile after the closeout date, will also be incorporated.

For more information regarding the TEACH Closeout process and Extended Processing functionality, please reference *Volume II, Section 1 – Implementation Guide*.

Two Pell Grants in one Award Year

Beginning June 2009, students will be eligible for two Pell Grants in one Award Year. The following are the impacts of this legislation change:

- A new field will be added called the <Additional Eligibility Indicator> (AEI). This indicator specifies whether or not a student is eligible for additional Pell Grants.

Zero EFC for Dependents of Deceased Military

Beginning June 2009, Pell eligible students who are dependents of military who died as a result of service in Iraq or Afghanistan after September 11, 2001 will be eligible for the maximum Pell award as if they had a zero EFC. The following are the impacts of this legislation change:

- A new web field will be added called the <Post 9-11 Deceased Veteran Dependent Indicator>. This indicator specifies whether or not a student is the dependent of an armed forces member who died as a result of service in Iraq or Afghanistan after 9/11/2001.

Pell Lifetime Eligibility Used

Lifetime Eligibility Used (LEU) of Pell awards will be calculated for “First Time Pell Recipients,” defined as “students who received their first actual Pell disbursements in the 2008-2009 Award Year or forward. These calculations are made real time and displayed on the COD web

and Total Access reports. The following are the impacts of this legislation change:

- LEU will only be calculated for students who are identified as “First Time Pell Recipients.”

Edits

The COD system will begin returning the following new Edits starting March 2009:

Edit 167

Edit 167, “Sum of Subsidized Awards exceeds the Subsidized Loan Limit,” will be returned when a Subsidized loan is submitted that causes the sum of award amounts for all Subsidized loans to exceed the Subsidized Loan Limit. This will affect the Direct Loan program.

Edit 168

Edit 168, “Post 9/11 Deceased Veteran Dependent Indicator is marked as ‘true’ on the COD system,” will be returned to notify that the post 9/11 Deceased Veteran Dependent Indicator has been marked as `true`.

Edit 171

Edit 171, “School is not eligible for two Pell awards within the same year,” will be returned when ineligible schools submit Pell records with the AEI equal to `true`.

Edit 172

Edit 172, “Incorrect Award Amount when Additional Eligibility Indicator is `true`,” will be returned when the Award amount exceeds double the student Scheduled Federal Pell Grant and the Additional Eligibility Indicator = `true`.

Edit 173

Edit 173, “Additional Eligibility Indicator changed to `false` and Award Amount exceeds the maximum limit,” will be returned when the Additional Eligibility Indicator is changed from `true` to `false` and the Award amount is greater than the student’s Scheduled Federal Pell Grant.

Edit 174

Edit 174, “Additional Eligibility Indicator changed to `false` and the award is now in Overpaid status,” will be returned when the Additional Eligibility Indicator is changed from `true` to `false` and the Award amount was corrected to lower than the funded disbursement.

Edit 175

Edit 175, “Additional Eligibility Indicator changed to `false` and the Percentage of Total Eligibility Used exceeds 100 at all schools for Pell in

that award year,” will be returned if Pell disbursements for a student have been received for two or more schools.

Edit 176

Edit 176, “Percentage of Total Eligibility Used exceeds 200 when the Additional Eligibility Indicator is `true` will be returned when The Additional Eligibility Indicator is `true` and the Total percentage of Eligibility Used for the award year is greater than 200.

Edit 177

Edit 177, “Lifetime Percentage of Eligibility Used is near the lifetime limit,” will be returned when a student’s Lifetime Eligibility Used is within 750% and 900%.

Edit 178

Edit 178, “Lifetime Percentage of Eligibility Used has exceeded the lifetime limit,” will be returned when a student’s Lifetime Eligibility Used has exceeded 900%.

Modifications to COD for 2009-2010

Pell Cost of Attendance

Currently when the COD system receives a Pell correcting school's Common Record with no <AttendanceCost> tag, the COD system places a default value of \$99,999.99 in the Cost of Attendance field, returns a Correcting Edit 993 (Missing Value), and accepts the Common Record. Beginning in March 2009, the COD System will place no default value of \$99,999.99 in the Cost of Attendance field; it will return a Rejecting Edit 994 (Missing Value), and will reject the Common Record at both correcting and rejecting schools for all Award Years.

Removal of QA School Exemption for Verification W Global Jobs

Currently, the COD System exempts QA Schools from the Verification W process. Schools are allowed to make Pell Grant disbursements to students without the required application documentation. The school submits the student's record to COD and indicates the student is being accepted "without documentation" (W). Prior to the end of the award year, the required documentation must be completed by the student and the school must notify FSA that verification is complete. If the verification process has not been completed for a student prior to the end of the award year, FSA may reduce that student's disbursements to zero.

Beginning March 2009, the COD System will no longer exempt QA Schools from the Verification W process and will include QA Schools in Verification 'W' processing. Edits 061, 064, 114, 145 and 146 will be applied to awards and disbursements submitted by QA Schools as well as all other schools currently included in Verification 'W' processing. QA Schools will follow Verification 'W' business processing and rules.

Interest Rebate Reduction

Currently, the COD System does not verify or store the amount submitted in the <InterestRebatePercent> tag of Sub/Unsub award types. Currently all Direct Loan Subsidized and Unsubsidized awards have an associated Interest Rebate of 1.5%, regardless of award year.

Beginning in March 2009, the COD System will implement new functionality affecting the Interest Rebate Percent. The Interest Rebate Percent will vary depending on the Interest Rebate Period in which the Earliest Disbursement Date (EDD) falls. As a result, the COD System will begin to verify and store the value submitted in the <InterestRebatePercent> tag of Direct Loan Subsidized and Unsubsidized award types.

Edits 78 and 140-144 will be modified so that awards with Interest Rebate Percentages that are inconsistent with the Earliest Disbursement Date will be rejected by the COD system.

For more information regarding the Interest Rebate Reduction changes, please reference *Volume II, Section 1 – Implementation Guide* as well as *Volume II, Section 4 – Edits*.

Loan Limit Changes

New Direct Loan awards originated with an EDD of July 1, 2008 or later will be eligible to receive the new Loan Limits, which were increased by \$2,000.00 for undergraduate students. Subsequently, the following new loan limits will be implemented:

- Subsidized Loan Limit
- Dependent Combination Base Loan Limit
- Additional Unsubsidized Loan Limit

PPCI Loan Limit and HPPA Loan Limit will remain the same and are unaffected by these changes. Additionally, loan limits for graduate students (who have a student level code of 6 or 7) are unaffected.

For more information about these tags, please refer to the *Implementation Guide* section of this technical reference.

Ensuring Continued Access to Student Loans Act (ECASLA) Impacts

Beginning with the 2009-2010 Award Year, “2” (eligible non-citizens) will be accepted as a valid value for Citizenship Status Code for the ACG and National SMART Grant programs.

Beginning with the 2009-2010 Award Year, Grade Level 5 will be accepted as a valid value for National SMART Grants. Edits 123, 132, 134, and 136 have been updated to include Grade Level 5.

Schema Changes

The schema version has been updated from version 3.0a to 3.0b. In addition to minor valid value changes, the new schema version will include an additional Counseling complex element and new tags in the Pell complex element.

Addition of Counseling Complex Element

The Counseling complex element includes the new <Counseling> tag and contains the following new elements:

- <FinancialAwardYear>
- <CounselingType>
- <CounselingSequenceNumber>
- <CounselingCompleteDate>

For more information about these tags, please refer to the *Common Record Layout* section of this technical reference.

Counseling Types

Counseling Type will have a value of TEACHCounseling for all initial/subsequent TEACH Grant Counseling sessions.

New Pell tags not used

Please note that although support has been added for these three tags that will be added to the Pell complex element for schema version 3.0b, the COD system will not validate, store, or return values submitted in the Financial Award ID or Financial Award number fields. AEI applies to the 2009-2010 Award Year and forward after July 1, 2009.

Changes to Pell complex Element

The following tags, contained within the <Pell> tag, have been added:

- <FinancialAwardID>
- <FinancialAwardNumber>
- <AdditionalEligibilityIndicator>

For more information about these tags, please refer to the *Common Record Layout* section of this technical reference.

Edits

Beginning March 2009, the COD system will employ new logic when returning the following edits:

Edit 14

The COD system currently accepts a Citizenship Status Code of 1 when submitting ACG and National SMART Grant awards. The COD system will begin accepting 2 as a valid value for Citizenship Status Code.

Edits 123, 132, 134, 136

The COD system will begin accepting Student Level of 5 when submitting National SMART Grant awards.

Removals from COD for 2009-2010

No functionality has been removed from the COD System for the 2009-2010 Award Year.

The Common Origination and Disbursement (COD) System was implemented in April 2002 by the Office of Federal Student Aid (FSA) to re-engineer the process of delivering and reporting Federal Pell Grants and Direct Loans from two processes into one Common Origination and Disbursement Process. This section will provide an overview of the COD System, contact information for COD Customer Service, and high-level information regarding the common record files and how they are processed through COD.

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Common Origination and Disbursement

The Common Origination and Disbursement (COD) System was implemented in April 2002 by the Office of Federal Student Aid (FSA) to re-engineer the process of delivering and reporting Federal Pell Grants and Direct Loans from two processes into one Common Origination and Disbursement Process.

On July 1, 2006, the COD System implemented the Higher Education Reconciliation Act of 2005 (the HERA). The HERA introduced the Academic Competitiveness Grant (ACG), the National Science and Mathematics Access to Retain Talent (SMART) Grant, and the PLUS loan for graduate and professional student borrowers (Grad PLUS). The COD System processes Grad PLUS for the 2005-2006 award year and forward, and processes the two new Grant programs for the 2006-2007 award year and forward.

On September 27, 2007, Congress enacted the College Cost Reduction and Access Act (CCRAA). As a result, the TEACH Grant Program was established effective beginning with the 2008-2009 Award Year. On July 1, 2008, the COD System began processing TEACH Grant awards for the 2008-2009 Award Year and forward.

COD provides a common process and an integrated system that enables efficient delivery of Title IV Funds. COD allows for:

- Common Processing:
 - One process and record for submitting origination and disbursement data
 - Edits that are common across the Pell Grant, ACG, National SMART Grant, TEACH Grant, and Direct Loan programs
 - Data tags that are common across the Pell Grant, ACG, National SMART Grant, TEACH Grant, and Direct Loan programs, and are (approaching) a cross-industry standard for data definitions
 - Elimination of duplicate data reporting for Pell Grants, ACG, National SMART Grant, TEACH Grant, and Direct Loans
- Streamlined edits to reduce turnaround time for exception processing
- Expanded online capability to make corrections/changes, to process “emergency” requests, and to check transmission status

In general, the COD Process is a simplified process for requesting, reporting, and reconciling Title IV funds.

COD Users

A COD User utilizes the Common Record in XML format to submit Pell Grant, ACG, National SMART Grant, TEACH Grant, and/or Direct Loan origination and disbursement data to the COD System.

COD Participants may submit data to the COD system in two ways:

- Batch processing of Common Record documents over the Student Aid Internet Gateway (SAIG).
- Entry of Common Record data using the COD web site.

Users should refer to *2009-2010 COD Technical Reference, Volume II - Common Record Technical Reference* for record layouts and processes.

COD Web Site Cookies

The COD Web site uses a “cookie” to help visitors use the web site interactively. A cookie is a small file that a web site transfers to the user’s computer hard disk, usually for the purpose of tracking the user while he or she is connected to that site.

The cookie on this site does not collect any information about the user, only about the user’s browser session. The cookie makes it easier for users to use the dynamic features on these web pages, without having to provide the same information over and over again as the user moves from one page to another, essentially confirming that a valid log-in was performed each time the user moves to another page. If a user has his or her computer set to block all cookies, the cookie is not created at log-in. As a result, the COD Web site cannot validate when the user moves from one web page to another. If the COD Web site cannot validate the user, the user’s session is terminated and the user is forced to log in again. To avoid this situation, all users must set their Internet browser Privacy settings for cookies to “high” or less.

COD Web site & Privacy

For more information about COD Web privacy, please go to:
<https://cod.ed.gov/cod/Privacy>.

COD Customer Service

The COD School Relations Center integrates customer service for the Direct Loan, Pell Grant, ACG and National SMART Grant Programs.

All schools should use the numbers or email address listed below for assistance:

- For Pell Grant, ACG, National SMART Grant, and TEACH Grant assistance
 - (800) 474-7268
 - CODSupport@acs-inc.com
- For Direct Loan assistance – for award years 2002-2003 and forward
 - (800) 848-0978
 - CODSupport@acs-inc.com
- Transmit all batch files to the SAIG mailbox to be forwarded to COD to be processed
- Perform on-line PLUS and Grad PLUS Credit Checks on the COD Web site at:
 - <http://www.cod.ed.gov>
- Mail all Promissory Notes to:

US Department of Education
P.O. Box 5692
Montgomery, AL 36103-5692
- Send Promissory Notes overnight to:

US Department of Education
201 TechnaCenter Drive
Montgomery, AL 36117

Direct Loan: Award Year 2001-2002 and Prior

For Direct Loan assistance for award years 2001-2002 and earlier, please e-mail dlops@ed.gov

Online Credit Checks

Although online PLUS Credit Checks can be performed for all award years, Grad PLUS Credit Checks may only be performed for the 2005-2006 award year and forward.

- Refunds of Cash for Direct Loans should be returned using the Electronic Refund function in G5. The Electronic Refund function can be accessed from the G5 “Main Menu.”

As an alternative, the Department will continue to accept refund checks at the following address:

COD School Relations Center
P.O. Box 9001
Niagara Falls, NY 14302

- Refunds of Cash for Pell, ACG and National SMART Grant should be returned using the Electronic Refund function in G5. The Electronic Refund function can be accessed from the G5 “Main Menu.”

As an alternative, the Department will continue to accept refund checks at the following address:

US Department of Education
P.O. Box 979053
St. Louis, MO 63197-9000

- Request Direct Loan Publications by contacting ED Pubs at:
 - Web: www.FSApubs.org
 - Telephone: (800) 394-7084
 - E-mail: orders@fsapubs.org
 - Fax: (301) 470-1244
- Submit Master Promissory Notes (MPNs) printed by the school for COD test and review only to:

US Department of Education
P.O. Box 5691
Montgomery, AL 36103

Submitting Refund Checks

Schools must specify the award year and their school code when submitting refund checks.

Submitting MPNs for Test and Review

All documents and shipping packages should be clearly marked “For Testing Only”.

Common Record Overview

The Common Origination and Disbursement process utilizes one single record across programs for both origination and disbursement. Participants use a Common Record, one that uses common data elements, definitions, edits, and structure for Pell Grants, ACG, National SMART Grants, TEACH Grants, and Direct Loans. Although the record has the same layout for all programs, not all data elements are required for each transmission. This record layout relies on a technology called the eXtensible Markup Language, or XML.

Prior to the introduction of HERA, the Common Record only supported the submission of Pell Grant and Direct Loan data. However, the flexible nature of the Common Record format makes it easily adaptable for future use throughout the financial aid community. Now, the Common Record supports the submission of Pell Grant, ACG, National SMART Grant, TEACH Grant, and Direct Loan data.

The Common Record was developed in partnership with members of the National Council of Higher Education Loan Programs (NCHELP) and the Postsecondary Electronic Standards Council (PESC). This collaborative effort enables the Common Record to bring consistency and standardization to the transmission of student financial aid data.

What is XML?

XML stands for eXtensible Markup Language. XML is a recommendation by the World Wide Web Consortium (W3C) for how to represent structured information in a text-based format. XML is a markup language whose roots originate in HTML and SGML. Like HTML, XML consists of elements that are defined by tags. A start tag containing a name precedes element data; an end tag follows it. While HTML tags have a specific meaning and generally describe how the text between them should look, XML uses tags only to delimit pieces of data and leaves the interpretation of the data completely to the application. The tags identify data elements and provide metadata, or meaning, for the information that appears between the tags.

The textual and self-describing nature of XML makes its platform independent and very flexible in terms of content. It is an open standard for storing, publishing, and exchanging any kind of information between any number of disparate systems. As long as two parties agree on and adhere to a common data structure, they can transfer information to each other without any knowledge of the other party's operating system, database type or programming language. XML can be used in conjunction with HTML to store data within standard web pages. It can also be used to store data in files and to pull information from disparate, incompatible databases.

One of the objectives behind the design of the COD Process and System was to provide FSA and our partnering student aid schools greater flexibility in record processing, i.e., opportunities for multiple data cross-walks. The COD Process could serve as a technological foundation for future FSA integration initiatives. Given these objectives, XML was the

logical choice for the Common Record's format and structure. XML offers the flexibility to design records, known as XML documents, particular to an audience or community. It allows increased access to and reuse of information. It supports validation [edits] by checking structural validity and flagging errors. It also enables systems to share information and users to see different views of available data.

XML 101

XML technology allows a common data packet structure to be used between two disparate systems. It is a markup language that defines data structure. An XML document is the vehicle through which data is transmitted. It can be thought of as a batch.

XML documents are comprised of markup and content. Markup defines the content. For example, `LastName` is the markup describing the content, `Jones`.

```
<LastName>Jones</LastName>
```

`<LastName>` is a start tag. Note the presence of brackets. `LastName` is an element. `Jones` is the data, or XML content. `</LastName>` is an end tag.

Elements can be either complex or simple. A complex element is a grouping of attributes or other elements. The Common Record is a logical grouping of complex elements. In the following example, the Complex Element is bolded.

Complex Element:

```
<Name>
  <FirstName>Heidi</FirstName>
  <LastName>Smith</LastName>
</Name>
```

A simple element refers to the value that is contained within tags. In the following example, the two simple elements are bolded.

Simple Element:

```
<Name>
  <FirstName>Heidi</FirstName>
  <LastName>Smith</LastName>
</Name>
```

Fixed-Format Files vs. XML Documents

Fixed-format files have been used as vehicles through which data can be exported and imported to business applications. Fixed-format files contain a sequence of fields that is in machine-readable language. An example of a comma-separated, fixed-format file follows:

```
Sally, A, Smith, 299999999, 1980-02-03, IN, DL222222, false, P,
417 Halper Road, Fort Wayne, IN, 46807, Allen, USA, 2197999999,
sally.a.smith@email.net, 1, 221784902
```

In the above comma-separated fixed-format file, it is difficult to understand what the data means. There is also no way to validate the document to make sure that the data is represented in a format that can be read by the receiving application.

XML is a language that is not only machine readable, but also human readable. It also has a mechanism to ensure the validity of the document format through the use of XML schemas. As a result, business applications are rapidly moving toward the use of XML to exchange data. The following example demonstrates that XML not only represents data in a human readable text format, but also provides meaning to the data through the use of tags. This is how a Student record similar to the one represented in the fixed-format file above would be represented in XML:

```
<Student>
  <Index>
    <SSN>299999999</SSN>
    <BirthDate>1980-02-03</BirthDate>
    <LastName>Smith</LastName>
  </Index>
  <Contacts>
    <PermanentAddress>
      <AddressLine>417 Hapler Road</AddressLine>
      <City> Fort Wayne </City>
      <StateProvinceCode>IN</StateProvinceCode>
      <PostalCode>46807</PostalCode>
    </PermanentAddress>
    <Phone>
      <PhoneNumber>219-799-9999</PhoneNumber>
    </Phone>
    <Email>
      <EmailAddress>sally.a.smith@email.net</EmailAddress>
    </Email>
  </Contacts>
  <Citizenship>
    <CitizenshipStatusCode>1</CitizenshipStatusCode>
  </Citizenship>
  <Note>
    <SchoolNoteMessage>New Person</SchoolNoteMessage>
  </Note>
</Student>
```

Common Record Structure

The XML document called the Common Record is composed of different information modules, referred to as complex elements or blocks. Data fields within the blocks emphasize similarities across programs and contain information such as: document or batch information, school or entity information, person information, award or origination information, disbursement information, and the response status of the record.

A general rule regarding sequence of data within blocks, and within complex elements: the start and end data tags and their content must be presented on the XML document within the block's tags or the complex element tags to which they belong. The sequence of the data within that block or element is dictated by the sequence of the data tags presented in the XML Common Record Schema. For example, if a complex element has ten simple elements within it, those ten elements must occur in the same sequence as depicted in the XML Common Record Schema.

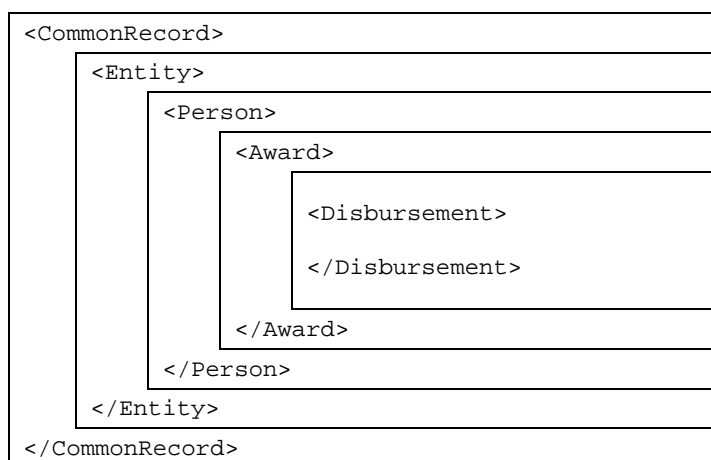
The Common Record is organized into the following structure:

Quick Reference Block Description

| | Block Name | Block Description |
|---|--------------------------|--|
| 1 | Document Information | The Document Information Block contains information that was previously associated with a batch. It contains a date/time stamp, document validation information, summary-level document information, as well as the source of the document. This block occurs once per XML Document or submission. |
| 2 | Entity Information | The Entity Information Block contains information about the reporting and attending school. This block occurs once per reporting entity or school within the XML Document or submission. |
| 3 | Person Information | The Person Block contains student or parent information. This block occurs once per person, except for Grad PLUS where there will be two person blocks with identical data. All data within the two blocks must be identical. |
| 4 | Award Information | The Award Information Block contains Direct Loan, Pell Grant, ACG, National SMART Grant, and TEACH Grant award information, similar to origination data submitted in the fixed-length record layouts. As other partners use the Common Record to transport data, this will be the location of those awards. This block occurs once per award per person. |
| 5 | Disbursement Information | The Disbursement Information Block contains Direct Loan, Pell Grant, ACG, National SMART Grant, and TEACH Grant disbursement information. This block occurs once per disbursement. |
| 6 | Response | A Response block is nested within each block. The Response block is returned by COD to the submitting entity upon processing the Common Record. The Response block contains information about processing edits and document status. |

Below is a pictorial representation of the Common Record layout. It illustrates how the Common Record is comprised of information modules or blocks.

The Common Record Document Structure



These information modules or blocks may be reused many times in the same record in order to transmit data for multiple awards and multiple disbursements for one or multiple students by one or multiple Attended Schools.

Schema Version

Beginning March 2009, all schools must submit Common Record documents using the latest XML Schema Version, 3.0b.

Reserved: DL Graduate PLUS

The Common Record XML Schema Version 2.0e, and all subsequent schema versions, includes a DL Graduate PLUS Block. This block is reserved for future use and will not be used for processing awards for the 2009-2010 Award Year and prior. As such, schools should not use the DL Graduate PLUS Block for Direct PLUS Loans made to eligible graduate and professional students for the 2009-2010 Award Year and Prior.

XML Schema

An XML Schema specifies the rules surrounding the logical structure of an XML document. It is a language that describes the allowed content of documents. It defines the elements present in the document and the order in which they appear, as well as any attributes that may be associated with an element.

To support the open standards proven effective in the development of the Common Record, FSA is making the XML Schema for the Common Record available electronically to all interested parties. Whether a school, a software provider, or a third-party servicer is using it for product development to support COD or any student financial resource trading partner is interested in incorporating the Common Record into their products and services, the schema is available on the web at:

<http://www.ifap.ed.gov/cod/CODSchema3pt0a060408.html>.

XML Resources

Extensible Markup Language (XML) is a growing standard for e-commerce, data transmissions and structured documents using the Internet. Many industry groups are developing schemas and data dictionaries for this purpose. As a result, there is extensive information available about XML and the initiatives specific to the higher education community. Many institutions are already using XML for their own Internet initiatives, including self-service applications for students, faculty, and staff; data exchanges both within and outside the school, and even data coordination or backup with data warehouse projects.

Available resources about XML include courses at many institutions and local or Internet bookstores. The Web is also a resource, including the sites mentioned below. The first three are international standards bodies, and the last is specifically for the schema and data dictionary for higher education.

- <http://www.w3.org>
- <http://www.ebXML.org>
- <http://www.oasis-open.org>
- <http://www.PESC.org>

The following web addresses were shared at the Higher Education Washington, Inc. conference in September 2001. This updated list was provided by the Office of FSA CIO:

- IBM's Introduction to XML: <http://www-106.ibm.com/developerworks/xml/>
- Sun's XML & Java Technologies: <http://java.sun.com/xml>
- The XML Industry Portal: <http://www.xml.org>
- Web Reference: Exploring XML: <http://www.webreference.com/xml/>
- XML Information: <http://html.about.com/cs/xmlinformation>

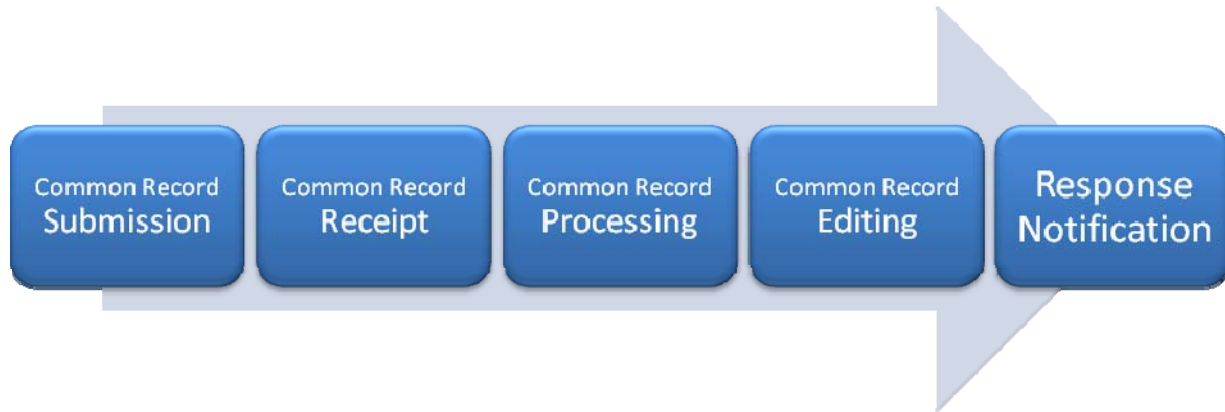
- O'Reilly XML.com: <http://www.xml.com>
- The XML FAQ: <http://www.ucc.ie/xml>

Literature is constantly being updated as new technologies develop and mature. Therefore, it is recommended that time be spent exploring these resources.

Common Record Processing

This section addresses at a high level the processing of the Common Record from the institution perspective.

The COD Process is comprised of the following steps:



Please note that this overview of the COD Process will not cover the entire cycle for a school. There are items that take place prior to the submission of records (i.e. packaging) that are not explained in this document.

Common Record Submission

The COD Process begins when a school submits a Common Record. The Common Record is submitted by schools in one of two ways:

- Batch Submission via SAIG
- Online Submission via the COD web site

Batch Submission

All Common Records sent in batch mode are submitted to COD's Student Aid Internet Gateway (SAIG) mailbox. The Enterprise Application Integration Bus (EAI Bus) performs periodic sweeps of COD's SAIG mailbox and transmits the Common Record data to the COD System.

Online Submission

A COD User can enter data online via the COD web site. The COD Web site creates a Common Record document for data entered online and sends it directly to the COD System.

Common Record Receipt

After the COD System receives the Common Record, the COD System generates a receipt. The receipt is transmitted from the COD System to the source entity in the same manner that the Common Record was submitted. For example,

- For Common Records received by the COD System via batch processing, the receipt is transmitted to the EAI Bus. The EAI Bus routes the receipt to the SAIG Destination Mailbox indicated in the SAIG Transmission Header and Trailer.
- For Common Record data entered via the COD web site, the receipt is returned to the COD web site.

For examples of Common Record receipts received via SAIG, please refer to *Volume VI, Section 6 – XML Examples* of this Technical Reference.

Common Record Processing

After the COD System transmits a receipt, the COD System classifies the record to determine how it is to be processed. The types of records are:

- New Record
- Update Record

New Record

A New Record establishes a new person, award or disbursement on the COD System. There are three types of new records:

- New Person with New Award – If the SSN contained in the student identifier does not match any previously submitted to the COD System, then the record is considered a New Student. A student cannot be established on the COD database without establishing an award for the student. Therefore, any New Student Record must contain a New Award Record. For Pell Grant, ACG, National SMART Grant, TEACH Grant, and Direct Loan Subsidized/Unsubsidized, the Student Identifier submitted by a school to establish the student on COD is matched to data from the Central Processing System (CPS).
 - For Pell Grant, ACG, National SMART Grant, and TEACH Grant, the current SSN, current Date of Birth, and first two characters of the current Last Name are matched with CPS data.
 - For Direct Loans, the current SSN and current Date of Birth are matched with CPS data.
- New Award – If the student identifier matches an SSN already established on the COD System, then the system checks to determine if the award is already on file. If not, then the record is considered a New Award.
- New Disbursement – If the person and award already exist on the COD System, then the system checks the disbursement number submitted for the award. If it is not already on file, then the system logs the disbursement as a new disbursement. There are two types of disbursement records:

Award Already on File

For Direct Loans, ACG, National SMART Grant, and TEACH Grant, the Financial Award Type, Financial Award Year, Attended Entity ID, Reporting Entity ID, and Financial Award ID fields are checked to determine if the award is already on file.

- Actual Disbursement - Actual Disbursement Records contain a `DisbursementReleaseIndicator` equal to `true`. The `DisbursementReleaseIndicator` is a tag on the Common Record that signals to the COD System that the disbursement information is an actual disbursement. It either makes funds available to a school, or substantiates cash already made available to the school. These records affect the Current Funding Level (CFL) calculation for the school. This can be thought of as the actual disbursement record in the old fixed-length record process.
- Anticipated Disbursement – Anticipated Disbursement Records contain a `DisbursementReleaseIndicator` equal to `false` or omitted. These disbursements are not considered Actual Disbursements; therefore, they do not substantiate drawdowns. These records do not affect the CFL calculation for the school.

Update Record

An Update Record performs a change to information or elements that were previously established on the COD System by a New Record. There are two types of Update Records:

- Update Record – An Update Record performs a change to a non-monetary data element that was previously established by a New Record or is used to change disbursement amounts and dates that occur prior to substantiating drawdowns.
- Release Record – A Release Record can be submitted to the COD System with a `DisbursementReleaseIndicator` equal to `true` for a disbursement record previously submitted as an Anticipated Disbursement Record. Data elements can be changed via the COD Web site or by resubmission of a Common Record. Once the release indicator is set to `true`, there will no longer be an anticipated disbursement on the system with the same disbursement number as the actual.

Common Record Editing

Once the Common Record is received and has been classified, the COD System performs a series of valid format and content edits to determine if the file is suitable for further processing.

The COD System performs three types of edits:

- Correction – For Pell Grant data, if the school selects this option, the system automatically corrects the data and sends a response to the entity that submitted the record indicating that a correction took place, the element corrected, the original value, and the corrected value. The default option in the COD System for all schools is set to 'correct'. If a school wants to have COD reject data instead of correcting it, then it must contact the COD School Relations Center to request that FSA make this change.

Please note the COD System does not correct Direct Loan, ACG, National SMART Grant, and TEACH Grant data.

- Warning – The COD System sends a response to the entity that submitted the record indicating a warning, the warning code and the relevant element. The record continues to be processed by the COD System.
- Reject – The COD System sends a response to the entity that submitted the record indicating the reject code, the reject reason(s) and the relevant element(s). The record requires action from the school to continue processing.

Where possible, COD uses information from CPS as a basis for these edits. COD receives the Abbreviated Applicant file from CPS on a daily basis. This file is used to:

- Confirm a valid ISIR is on file (if applicable) and,
- Pull student-level information required for Common Record processing.

The COD System performs edits on the Document, Entity, Person, Award and Disbursement levels of the Common Record data. Data that passes edits is accepted and continues to be processed while data that does not pass edits is rejected. The COD System stores rejected data and associated reject reasons. Rejected data is held for corrective action to be taken by the school. Data can be corrected via Common Record re-submission or via the COD web site. The COD System then returns a response record notifying the school of the edit results.

Response Documents

For all Common Records received and processed by the COD System, the COD System returns a Response document indicating the status of the Common Record processing, including any rejected data elements and the reason for the rejection. If the Common Record was accepted, then the Response document indicates that the record was accepted.

The COD System sends one Response document for each Common Record document submitted. For Common Records that are transmitted via the SAIG, the COD System sends Response documents to the school's SAIG mailbox. For Common Record data entered into the COD web site, schools have an option to receive a Response document either via the COD Web site or via their SAIG mailbox.

For Responses received via the SAIG mailbox, schools also have the option to receive a Full or a Standard Response to Common Records processed by the COD System. A Full Response contains all the original tags sent by the school and the rejected data elements and reason codes. A Standard Response contains only the rejected data elements and reason codes.

The Common Record can be resubmitted in its entirety or sent with just the key identifiers, minimum data elements required for processing, and those data elements that have changed.

Record Layouts and Processes

For further information regarding record layouts and processes, schools/software vendors should refer to *Volume II – Common Record Technical Reference*.

For examples of COD Response Documents, please refer to *Volume VI, Section 6 – XML Examples*.

If you use a combination of EDEExpress and another system, please refer to *Volume III – Pell Grant, ACG, National SMART Grant & Direct Loan Combination System Supplement* for record layouts, processes, and edits pertinent to working in a combination system.