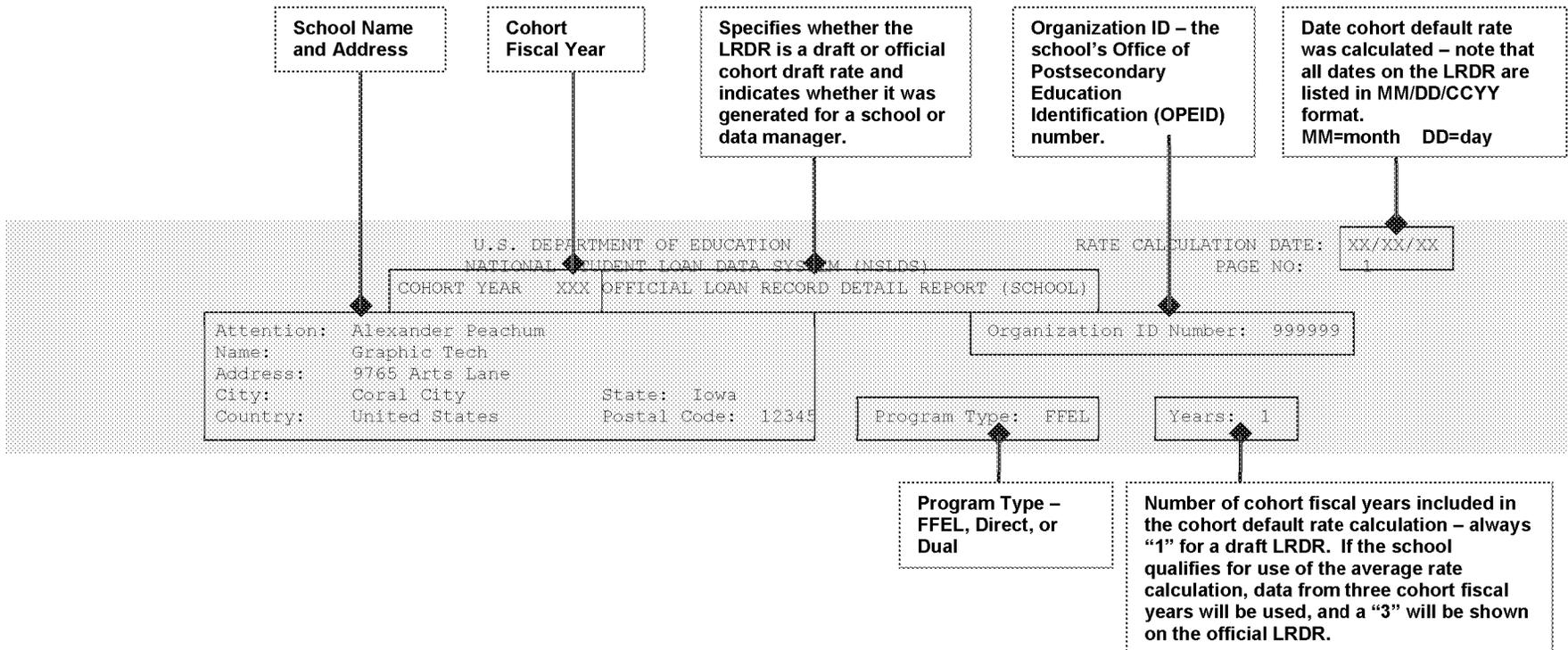# Loan Record Detail Report: Reader-Friendly Format

TIP: Follow these steps to print your LRDR report in a more easily read format after the file is returned through the SAIG and saved to a PC:

1. *Open Microsoft Word and then open your file.*
2. *Click **Edit**, then **Select All** in the Menu bar.*
3. *Click **Format**, then **Font** in the Menu bar.*
4. *In the Font dialog box, change the font size to 8 and the style to Courier New. Then click **Ok**.*
5. *Click **File**, then **Page Setup**. Select the Margins tab.*

6. *Change the margins to:*
   - *Top = 1"*
   - *Bottom = 1"*
   - *Left = 0.7"*
   - *Right = 0.7"*
   - *Gutter = 0"*
7. *Click the Paper Size tab. Select the Landscape radio button.*
8. *Click **Ok**.*

TITLE SECTION (Top of each page of LRDR)

School Name and Address

Cohort Fiscal Year

Specifies whether the LRDR is a draft or official cohort draft rate and indicates whether it was generated for a school or data manager.

Organization ID – the school's Office of Postsecondary Education Identification (OPEID) number.

Date cohort default rate was calculated – note that all dates on the LRDR are listed in MM/DD/CCYY format.
MM=month   DD=day

```
                      U.S. DEPARTMENT OF EDUCATION                    RATE CALCULATION DATE:  XX/XX/XX
                      NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)                       PAGE NO:  1
         COHORT YEAR    XXX  OFFICIAL LOAN RECORD DETAIL REPORT (SCHOOL)

Attention:  Alexander Peachum                                    Organization ID Number:  999999
Name:       Graphic Tech
Address:    9765 Arts Lane
City:       Coral City              State:  Iowa
Country:    United States           Postal Code:  12345    Program Type:  FFEL      Years:  1
```

Program Type – FFEL, Direct, or Dual

Number of cohort fiscal years included in the cohort default rate calculation – always "1" for a draft LRDR. If the school qualifies for use of the average rate calculation, data from three cohort fiscal years will be used, and a "3" will be shown on the official LRDR.

BODY SECTION – LINE 1 BORROWER

Borrower's Social Security Number

Last Name

OPEID of the school that certified/originated the loan

First Name/ Middle Initial

Date of Birth

Beginning & Ending [Class] Dates for Loan Period

Borrower's Academic Level When Loan Was Obtained *(see code list)*

```
0 | - LENDER/SVCR/HOLDER -  -- Loan -  Claim Rsn/  DEFAULT/                           Guarantor/  Guaranty     Enrollment Stat/   Usage
  |  Originating  Current    Type Stat   Code        NegAm Date  Repay Date  Amount   Servicer    Loan/Date    Code Date           1   2
  --------- --------  ----  ----  --------  ----------  --------  -------   --------  ---------  ---------   ------
   8888888888  9999999999  SF   RP              00/00/0000  10/31/2002  $ 2,625   667      09/02/1999   W   12/31/2001   D   FD
  0001-01-0001 CHARM                                        JIM     K 06/30/1977  00XXXXXX  09/01/2000   04/30/2001        3
   8888888888  9999999999  SU   RP              00/00/0000  10/31/2002  $ 5,500   667      08/21/2000   W   12/31/2001   E   E
  0002-01-0001 XU                                           DENZEL  A 10/01/1973  00XXXXXX  01/12/2000   05/12/2000        2
       0101       0101      D1   DU     IX        12/17/2003  11/02/2002  $ 3,500   0101     02/14/2000   W   05/10/2002   B   DB
  0003-00-0001 Jackson                                      MARK    R 10/29/1983  00XXXXXX  08/22/2002   05/09/2003        1
       0101       0101      D1   DA              00/00/0000  06/14/2003  $ 2,625   0101     11/04/2002   W   12/13/2002   D   DD
```

```
                              FFEL          DIRECT        DUAL
                          ------------  ------------  ------------
TOTAL DOLLARS IN DEFAULT      :    1,071,266        7,875           0  (Based on Out
TOTAL DOLLARS IN REPAYMENT    :    6,950,053       44,625           0  (Based on Out
TOTAL INSURANCE CLAIM PAYMENTS:            0
************** = Not Available
-Actual Numerator Count  :        134                        Report Count  :
 Actual Denominator Count:        842  Actual Default Rate:   15.9   Report Count  :
 INDIVIDUAL PROGRAM TALLY:  FFEL:       134/842      DIRECT:         3/20
 Appealed Rate flag:  N (D=Direct, I=Indirect, N=No Appeal, U=Unknown)          IC:
0                                  End of Loan Record Detail Report
-Default Rate Usage 1: D=Denominator, B=Numerator/Denominator, N=Not Used, E=Eligible but not
 Default Rate Usage 2: FD=FFEL Denominator, FB=FFEL Numerator/Denominator, DD=Direct Denomina
                  IC=ICR (Negative Amortization Only), N = Not Used, E = Eligible but n

                  Information Protected By the Privacy Act of 1974 As Am
```

Code	Academic Level
1	Freshman/First Year
2	Sophomore/Second year
3	Junior/Third Year
4	Senior/Fourth Year
5	Fifth Year/Other
A	First Year Graduate/Professional
B	Second Year Graduate/Professional
C	Third Year Graduate/Professional
D	Beyond Third Year Graduate/Professional
G	Graduate/Professional
N	Not Available

BODY SECTION – LINE 2 LOAN INFORMATION

Lender/Servicer/ Holder – that provided loan to the borrower

✴Loan Type – FFEL or Direct Loan (see code list)

Loan Holder – at time CDR was calculated

✴Loan Status at time CDR was calculated (see code list)

✴Usage
Usage 1 – identifies how the borrower is used in the school's cohort default rate calculation. Usage 2 – identifies how the borrower is counted in each individual loan program

```
                           U.S. DEPARTMENT OF EDUCATION                              RATE CALCU
                           NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)
         YEAR    XXX OFFICIAL LOAN RECORD DETAIL REPORT (SCHOOL)

                  Peachan                                        Organization ID Nu
         Na
         Address:                         State:  Iowa
                                          Postal Code: 12345     Program Type: FFEL      Ye
```

```
----------                            ------------------------------ Original ---------- CLASS ----------- Academic
SSN            Last Name              First/M.I.  D.O.B    School   Begin Date  End Date           Level
----------     ------------           ----------  --------- ----------  ----------  ----------  --------
0      LENDER/SVCR/HOLDER -  - Loan   Claim Reas/  DEFAULT                    Guarantor/ Guaranty   Enrollment Stat/ Usage
       Originating Current   Time Sta  Code        Program Date  Repay Date  Amount  Servicer    Loan/Date  Code Date    1  2
                              -------  -------     -------       ----------  ------   --------    -------    -------     ----

0001-00-0001   CHARM                   JIM    K  06/30/1977  00XXXXXX     09/01/1999  05/30/2000         1
         8888888888                    10/31/2002  $  2,625      00/00/0000            09/02/1999         12/31/2001   E  E
0001-01-0001   CHARM                   JIM    K  06/30/1977  00XXXXXX     09/01/2000  04/30/2001         3
         8888888888    9999999999   SU   RP    00/00/0000  10/31/2002  $  5,500   667  08/21/2000  W  12/31/2001  E  E
0002-01-0001   XU                      DENZEL  A  10/01/1973  00XXXXXX     01/12/2000  05/12/2000         2
         0101    0101   D1   DU    IX  12/17/2003  11/02/2002  $  3,500   0101  02/14/2000  W  05/10/2002  B  DB
0003-00-0001   Jackson                 MARK    R  10/29/1983  00XXXXXX     08/22/2002  05/09/2003         1
         0101    0101   D1   DA    00/00/0000  06/14/2003  $  2,625   0101  11/04/2002  W  12/13/2002  D  DD
```

```
                           FFEL        DIRECT       DUAL
TOTAL DOLLARS IN DEFAU                             7,875
TOTAL DOLLARS IN REPAY                            44,625
TOTAL INSURANCE CLAIM
*************** = Not Av
-Actual Numerator Count
 Actual Denominator Cou                                     Report Count :
INDIVIDUAL PROGRAM TAB                                    t Count :
Appealed Rate flag: N (D=Direct, I=Indirect, N=No Appe
0                                                               IC:
-Defa
 Defa                                                       Report Gener
                                                       Eligible but not counted     Numer
```

Claim Reason Code – identifies why a claim was paid on a FFEL or if a Direct Loan is considered in default because the borrower has defaulted or met the other specified condition

Amount – the original principal amount of the loan.

Guaranty Loan/Date – date that the guaranty agency insured a FFEL or the first date of disbursement for a Direct Loan.

Enrollment Status Code— borrower's enrollment status at time the rate was calculated.

Enrollment Status Date — Last date the borrower's enrollment status changed. If no date is available, the data manager may use 01/01/1900. (Note that the enrollment status code and date ; may reflect subsequent enrollment at a different school; rather than borrower's enrollment at the school listed on the LRDR.)

✴Default/Neg Am Date
The date a guaranty agency paid a default claim to a lender (claim paid date) on a FFEL or the day a Direct Loan is considered in default either because the borrower has defaulted (default date) or met the other specified condition. This date determines if the loan is included in the numerator of the cohort default rate calculation.

✴Repay Date – date the borrower entered into repayment on the loan. This date determines if the loan is included in the denominator of the cohort default rate calculation.

✴Guarantor/Servicer
The data manager responsible for the loan. See data manager addresses at: Ifap.ed.gov/DefaultManagement

✴ These fields are the ones most often cited in challenges and adjustments.

CL	FFEL Consolidated Loan
D1	Direct Subsidized Loan
D2	Direct Unsubsidized Loan
D4	Direct PLUS Loan
D5	Direct Unsubsidized Consolidation Loan
D6	Direct Subsidized Consolidation Loan
D7	Direct PLUS Consolidation Loan
PL	FFEL PLUS Loan
RF	FFEL Refinanced Loan
SF	FFEL Subsidized Stafford Loan
SL	FFEL Supplemental Loans for Students Loan
SU	FFEL Unsubsidized Stafford Loan

BC	FFEL Bankruptcy, Chapter 13
BO	FFEL Bankruptcy, Other
CS	FFEL Closed School
DE	FFEL Death
DF	FFEL Default
DI	FFEL Disability
EX	FFEL Exempt
FC	FFEL False Certification
IX	Direct Loan, Defaulted Loan

A	Approved leave of absence
D	Deceased
F	Full-time
G	Graduated
H	Half-time or more, but less than full-time
L	Less than half-time
N	Not available
W	Withdrawn
X	Never attended
Z	No record found

D	Denominator only
B	Both Numerator and Denominator
N	Not Used
E	Eligible, but not counted

Code	Program	
FD	FFEL	Denominator
FB	FFEL	Numerator and Denominator
DD	Direct Loan	Denominator
DB	Direct Loan	Numerator and Denominator
N	FFEL/Direct Loan	Not included in the cohort default rate calculation
E	FFEL/Direct Loan	Eligible, but not counted or used in the cohort default rate calculation

AL	Abandoned Loan	DX	Defaulted, Six Consecutive Payments
BC	Bankruptcy Claim, Discharged	DZ	Defaulted, Six Consecutive Payments, Then Missed Payment
BK	Bankruptcy Claim, Active	FB	Forbearance
CA	Canceled	FC	False Certification Discharge
CS	Closed School Discharge	IA	Loan Originated
DA	Deferred	ID	In School or Grace Period
DB	Defaulted, Then Bankrupt, Active, Chapter 13	IG	In Grace Period
DC	Defaulted, Compromise	IM	In Military Grace
DD	Defaulted, Then Died	OD	Defaulted, Then Bankrupt, Discharged, Other
DE	Death	PC	Paid in Full Through Consolidation Loan
DF	Defaulted, Unresolved	PF	Paid in Full
DI	Disability	PM	Presumed Paid in Full
DK	Defaulted, Then Bankrupt, Discharged, Chapter 13	PN	Non-Defaulted, Paid in Full Through Consolidation Loan
DL	Defaulted, In Litigation	RF	Refinanced
DN	Defaulted, Paid in Full Through Consolidation Loan	RP	In Repayment
DO	Defaulted, Then Bankrupt, Active, Other	UA	Temporarily Uninsured-No Default Claim Requested
DP	Defaulted, Paid in Full	UB	Temporarily Uninsured-Default Claim Denied
DR	Defaulted, Loan Included in Roll-Up-Loan	UC	Permanently Uninsured/Unreinsured-No Default Claim Requested
DS	Defaulted, Then Disabled	UD	Permanently Uninsured/Unreinsured-Default Claim Denied
DT	Defaulted, Collection Terminated	UI	Unreinsured
DU	Defaulted Unresolved	XD	Defaulted, Six Consecutive Payments
DW	Defaulted, Write-Off		

SUMMARY – bottom of last page of LRDR

```
                                  FFEL          DIRECT          DUAL
                               ------------   ------------   ------------
TOTAL DOLLARS IN DEFAULT    :      1,071,266        7,875            0   (Based on Outstanding Principal Balance)
TOTAL DOLLARS IN REPAYMENT  :      6,950,053       44,625            0   (Based on Outstanding Principal Balance)
TOTAL INSURANCE CLAIM PAYMENTS:            0
************** = Not Available
Actual Numerator Count              134                              Report Count :          129(B Usage 1 Codes only)
Actual Denominator Count:           842   Actual Default Rate:  15.9   Report Count :          837(D & B Usage 1 Codes)
INDIVIDUAL PROGRAM TALLY:  FFEL:  134/842     DIRECT:          3/20
Appealed Rate flag:  N (D=Direct, I=Indirect, N=No Appeal, U=Unknown)                 IC:          0 (Negative Amortization Only)
0                                        End of Loan Record Detail Report                     Report Generation Date:  XX/XX/05
Default Rate Usage 1: D=Denominator, B=Numerator/Denominator, N=Not Used, E=Eligible but not counted
Default Rate Usage 2: FD=FFEL Denominator, FB=FFEL Numerator/Denominator, DD=Direct Denominator, DB=Direct Numerator/Denominator,
                      IC=ICR (Negative Amortization Only), N = Not Used, E = Eligible but not counted


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```

Total Dollars in Default – total outstanding principal balance (including any interest that has accrued on the loan since it went into default) for the defaulted loans that are included in the CDR calculation.

Total Dollars in Repayment – total dollar volume for loans that have entered repayment during the cohort fiscal year in question.

Total Insurance Claim Payments – actual amount of guaranty agency claims paid to lenders on FFELs.

Because the Total Dollars in Default includes interest, this figure will not match the Total Insurance Claim Payments, which does not include interest.

Actual Numerator Count – total number of unduplicated borrowers included in the numerator of the CDR calculation.

Actual Denominator Count – Is the total number of unduplicated borrowers included in the denominator of the CDR calculation.

Actual Default Rate – based on one cohort fiscal year of data, which is, in most cases the school's cohort default rate. However, if a school has 29 or fewer borrowers entering repayment in the CDR calculation or if the school has a combined, substituted, or merged cohort default rate, the actual default rate will not reflect the school's cohort default rate.

Report Count/ Numerator –unduplicated borrowers listed on the LRDR with a "B" in the Usage 1 field.

Report Count/Denominator – unduplicated borrowers listed on the LRDR with a "D" or "B" in the Usage 1 field.

NOTE: the Report Count may differ from the Actual Count if rate has changed due to adjustment/appeal. The Actual Count will reflect adjustment/ appeal changes.

Individual Program Tally – the number of borrowers identified with each loan program and the number of those borrowers who have defaulted or met the other specified condition. These fields are purely informational and do not reflect the school's cohort default rate.

Appealed Rate Flag –
(D) Direct = School's cohort default rate altered due to the school's adjustment/appeal
(I) Indirect = School's cohort default rate altered due to an adjustment/appeal filed by a different school in a combination/substitution/merger
(N) No Appeal = School's cohort default default rate not altered by an adjustment/appeal
(U) Unknown = Adjustment/appeal status unknown for a cohort default rate prior to FY 1993.

Income Contingent – this field is no longer used.