

NSLDS Lender Manifest

Reporting Instructions

Revised June 2006



The Guarantor of Choice™
www.tgslc.org

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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 Loan Programs (NCHELP) 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, TG 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 TG 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 equals the amount 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.

TG Requirements

- **TG 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 TG 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 TG, 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.

TG follows the editing rules that NSLDS has established for guarantor reporting. Therefore, TG will reject data sent by our lender partners if that data would cause the loan to reject on NSLDS when TG 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 TG in a closed status and no error is returned, indicating that TG 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 TG is in compliance with NSLDS data collection requirements. At this time the NSLDS Lender Manifest is recognized by NCHELP, ED, and independent auditing firms as the accepted mechanism for communication of certain pieces of information between lenders and guarantors. While the NCHELP 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 is capable of providing all the information in CAM format that the Manifest provides, TG still requires your monthly Manifest in order to meet the approved reporting guidelines. However, you are encouraged to send the CAM updates in addition to the Lender Manifest to TG as this will only enhance the ability for TG to provide better service to you, to schools, and to our mutual borrowers.

The NSLDS Lender Manifest must be received by TG in an electronic format. TG has created the ability for our lender and servicer partners to create and securely transmit a Lender Manifest file to TG, even if they do not have access to technology resources of their own. TG offers a complimentary DOS-based PC package that enables lenders to manually

enter a guaranteed loan and make any necessary updates to the loan each month in order to comply with the reporting requirements. After updating each loan the lender can securely transmit the file of data to TG using any NCHELP Electronic Standards Committee transport mechanism or they may use TG's AdvanTG Web™ product to transmit the file. After TG processes the data, any errors will be returned in file format via the NCHELP transport standard used to send the file or in file or report format via AdvanTG Web™.

The attached record layout identifies the data elements you are required to report, provides the information you need to begin programming if you are not using TG's products to submit your Manifest, and identifies how TG edits your data.

To obtain a complimentary copy of TG's Lender Manifest PC package, TG's AdvanTG Web™ product or more information about the NSLDS Lender Manifest process, please send your request to:

TG Data Reporting Team
good.data@tgslc.org
(800) 801-8416

NSLDS LENDER MANIFEST HEADER RECORD LAYOUT

The Header Record is 250 Bytes

FIELD #1

NAME: TYPE OF RECORD — Required by TG

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 TG

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 TG

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**

FIELD #4

NAME: DATA PROVIDER CODE — Required by TG

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 TG

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 TG

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

FIELD #2

NAME: CODE FOR CURRENT HOLDER LENDER — Required by TG

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 TG

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**

FIELD #4

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

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 TG 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 TG

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**

FIELD #7

NAME: DATE OF GUARANTY — Not Required by TG

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.
POSITION: 38 – 45

FIELD #8

NAME: FIRST DISBURSEMENT DATE — Not Required by TG

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

FIELD #9

NAME: UNIQUE LOAN IDENTIFIER — Required by TG

DESCRIPTION: Unique value assigned by the guarantor that identifies a specific loan on the guarantor's database.
TYPE: Character
SIZE: 16
COMMENTS: **TG ID = 3-characters Example: G01, P03, C04, etc.** This is not the CommonLine Unique ID.
REPORTING: **TG ID must be in position 54 – 56.**
POSITION: 54 – 69

**NSLDS LENDER MANIFEST
DETAIL RECORD LAYOUT**

FIELD #10

NAME: INTEREST RATE — Not Required by TG

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 TG

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

FIELD #12

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

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**

FIELD #13

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

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 TG**

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 TG 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**

FIELD #16

NAME: DATE DEFERMENT STARTS — Required by TG 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 TG 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**

FIELD #18

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

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 TG

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**

FIELD #20

NAME: **AMOUNT OF OUTSTANDING PRINCIPAL BALANCE — Required by TG 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

FIELD #21

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

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**

FIELD #22

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

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 TG

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**

FIELD #24

NAME: AMOUNT OF REFUND FROM SCHOOL TO LENDER — Required by TG

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 TG

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

FIELD #26

NAME: CODE FOR SERVICER — Required by TG

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**

FIELD #27

NAME: CODE FOR ORIGINATING LENDER — Not Required by TG

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 TG

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 TG

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**

FIELD #30

NAME: DATE OF LATEST DISBURSEMENT — Required by TG

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 TG

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**

FIELD #32

NAME: DATE OF CANCELLATION — Required by TG

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 TG

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**

FIELD #34

NAME: INDICATOR OF UNCONSUMMATED LOAN — Not Required by TG

DESCRIPTION: Indicator that some or all of the loan was cancelled after one or more of the following occurred:
(1) the lender's check was returned uncashed,
(2) the lender's check remained uncashed 120 days after disbursement,
(3) the electronic funds transfer (EFT) was not completed, or
(4) 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

FIELD #35

NAME: UNCONSUMMATED LOAN AMOUNT — Not Required by TG

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:

- (1) the lender's check is returned uncashed,
- (2) the lender's check remains uncashed 120 days after disbursement,
- (3) the electronic funds transfer (EFT) is not completed, or
- (4) 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**

FIELD #36

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

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 (3) 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.

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

FIELD #37

NAME: **FILLER**

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

FIELD #1

NAME: TYPE OF RECORD — Required by TG

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

FIELD #2

NAME: FILE DESCRIPTION — Required by TG

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

FIELD #3

NAME: DATA PROVIDER INDICATOR — Required by TG

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**

FIELD #4

NAME: DATA PROVIDER CODE — Required by TG

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

FIELD #5

NAME: TOTAL NUMBER OF RECORDS — Required by TG

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

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
Revised
June 2006

Incorporates updates for the PLUS Grad loan type and Military Operations deferment contained in the Higher Education Reconciliation Act, approved February 8, 2006. Revised sections are shaded.

- 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.

Field Number	Field Name	Edits	Error Code / Error Message
1	Code for Guaranty Agency	<ul style="list-style-type: none"> • Must be all numbers. • Must be valid code from GA Codes table. (See Table A.) 	0100 / Code for GA is required. 0101 / Invalid Code for GA.
2	Code for Current Holder Lender	<ul style="list-style-type: none"> • Must be all numbers, range from 800000 through 999899 and be valid code from ED lender code table. • If code different from the code for the current holder/lender on the GA database, Field #29 must be greater than zero and the date must be greater than the last Date Loan Sold on the GA database. 	0200 / Code for Current Holder Lender is required. 0201 / Invalid Code for Current Holder Lender. 0202 / Code for Current Holder Lender differs from GA database.

Field Number	Field Name	Edits	Error Code / Error Message
3	Student's SSN	<ul style="list-style-type: none"> Must be all numbers and greater than zero. 	<p>0300 / Student's SSN is required.</p> <p>0301 / Invalid Student's SSN.</p> <p>0302 / Student's SSN not found on GA database.</p>
4	Date of Student's Birth	<ul style="list-style-type: none"> If required by GA, must be all numbers and the year must be less than submittal date and less than Date of Guaranty. Must be supplied if Date of Guaranty is greater than 11/94. 	<p>0400 / Student's Date of Birth is required.</p> <p>0401 / Invalid Date of Birth.</p> <p>0402 / Student's Date of Birth differs from GA database.</p>
5	Plus Borrower's SSN	<ul style="list-style-type: none"> Required if Type of Loan equal to PL. Must be all spaces if Type of Loan is not equal to PL or GB. If real rather than pseudo number, must be all numbers. If type of Loan is equal to GB, SSN must be equal to #3 or all spaces. 	<p>0500 / PLUS Borrower's SSN is required.</p> <p>0501 / Invalid PLUS Borrower's SSN.</p> <p>0502 / PLUS Borrower's SSN not found on GA database.</p> <p>0503 / Field not reported for this loan type.</p>
6	Type of Loan	<ul style="list-style-type: none"> Must be valid code from Loan Type Codes table. (See Table B.) Must match Type of Loan on GA database. 	<p>0600 / Type of Loan is required.</p> <p>0601 / Invalid Type of Loan.</p> <p>0602 / Type of Loan differs from GA database.</p>
7	Date of Guaranty	<ul style="list-style-type: none"> If required by GA must be all numbers, later than 11/7/65, and match Date of Guaranty on the GA database. 	<p>0700 / Date of Guaranty is required.</p> <p>0701 / Invalid Date of Guaranty.</p> <p>0702 / Date of Guaranty differs from GA database.</p>

Field Number	Field Name	Edits	Error Code / Error Message
8	First Disbursement Date	<ul style="list-style-type: none"> If required by GA must be equal to or greater than GA Date of Guaranty and must match first disbursement date on GA database. <p>Note: When used by GA for matching purposes, GA may require reporting the scheduled or anticipated disbursement date for loan not yet disbursed.</p>	<p>0800 / First Disbursement Date is required.</p> <p>0801 / Invalid First Disbursement Date.</p> <p>0802 / First Disbursement Date differs from GA database.</p> <p>0803 / First Disbursement Date less than Date of Guaranty.</p>
9	Unique Loan Identifier	<ul style="list-style-type: none"> If required by GA must match identifier on GA database. 	<p>0900 / Unique Loan Identifier is required.</p> <p>0901 / Invalid Unique Loan Identifier.</p> <p>0902 / Unique Loan Identifier not found on GA database.</p>
10	Interest Rate	<ul style="list-style-type: none"> Required if Type of Interest Rate (#11) is equal to F or 8. Must be all numbers representing five decimal places. Example: 10.45% would require 10450. 	<p>1000 / Interest Rate is required.</p> <p>1001 / Invalid Interest Rate.</p> <p>1002 / Interest rate is inconsistent with Type of Interest Rate.</p> <p>1003 / Interest rate exceeds statutory maximum.</p>
11	Type of Interest Rate	<ul style="list-style-type: none"> Must be valid code (F, V, C, or 8) from Type of Interest Rate Codes tables. (See Table C.) 	<p>1100 / Type of Interest Rate is required.</p> <p>1101 / Invalid Type of Interest Rate.</p> <p>1102 / Type of Interest Rate differs from GA database.</p>

Field Number	Field Name	Edits	Error Code / Error Message
12	Date Loan Converted to Variable Interest Rate	<ul style="list-style-type: none"> If reported, date must be greater than Date of Guaranty and #11 must be equal to C. 	1200 / N/A 1201 / Invalid Date Converted to Variable Interest Rate. 1202 / Inconsistent with Type of Interest Rate on GA database.
13	Date of Loan Status	<ul style="list-style-type: none"> Must contain a value greater than zero. If #14 (Code for Loan Status) is equal to DA, then must equal #16 (Date Deferment Starts). Record will reject if #13 is greater than period end date of current reporting period. 	1300 / Date of Loan Status is required. 1301 / Invalid Date of Loan Status. 1302 / Date of Loan Status differs from GA database. 1303 / Date not equal to Date Deferment Starts.

Field Number	Field Name	Edits	Error Code / Error Message
14	Code for Loan Status	<ul style="list-style-type: none"> • Must contain a value and be a valid code from the Loan Status Codes table. (See Table D.) • If GA database reflects Loan Status of CA, record may reject if #14 not equal to CA. • Record may reject if Code for Loan Status is equal to CA and GA database does not reflect loan in CA status. • If Type of Loan is equal to CL, record will reject if Code for Loan Status is equal to IA, IG, or IM. • If Type of Loan equal to CL, SF, SU, or RF record will reject if Code for Loan Status is equal to RF. • If Code for Loan Status is equal to RP, record may reject if GA database reflects IA, DA status with recent confirmation of in-school enrollment. • If Code for Loan Status is equal to PF, record may reject if GA has recent Consolidation loan for borrower. • If GA database reflects PF or PN for more than 150 days, record may reject if Code for Loan Status is equal to RP. 	<p>1400 / Code for Loan Status is required.</p> <p>1401 / Invalid Code for Loan Status.</p> <p>1402 / Code for Loan Status differs from GA database or other data provided in this record.</p>
15	Type of Deferment	<ul style="list-style-type: none"> • If field contains a value other than spaces, there must be a corresponding value in #16 and #17 (Date Deferment Starts and Date Deferment Stops). • If other than spaces, must contain a valid code from Deferment Type Codes table. (See Table E.) • Required if Code for Loan Status equal to DA. • Required if #16 and #17 greater than zero. 	<p>1500 / Type of Deferment is required.</p> <p>1501 / Invalid Type of Deferment.</p> <p>1502 / Type of Deferment differs from GA database.</p>

Field Number	Field Name	Edits	Error Code / Error Message
16	Date Deferment Starts	<ul style="list-style-type: none"> • Must be all numbers. • Required if #15 is greater than spaces. • Required if #17 is greater than zero. • If Code for Loan Status equal to DA, must equal #13 and date must be greater than or equal to #36 (Date Entered Repayment), except when Type of Loan is equal to SL (SLS). 	<p>1600 / Date Deferment Starts is required.</p> <p>1601 / Invalid Date Deferment Starts.</p> <p>1602 / Date must be greater than or equal to Date Entered Repayment.</p>
17	Date Deferment Stops	<ul style="list-style-type: none"> • Must be all numbers and have corresponding values in #15 and #16. • Must be greater than #16. 	<p>1700 / Date Deferment Stops is required.</p> <p>1701 / Invalid Date Deferment Stops.</p> <p>1702 / Date must be later than Date Deferment Starts.</p>
18	Indicator of Deferment Prior to First Payment	<ul style="list-style-type: none"> • If #14 equal to DA, must be Y or N. • If #14 not DA, must be blank. • Must be collected for all Deferment loans after June 30, 1995. Prior to 7/1/95, default to Y if data not available. 	<p>1800 / Indicator of Deferment Prior to First Payment is required.</p> <p>1801 / Invalid Indicator of Deferment Prior to First Payment.</p> <p>1802 / Indicator of Deferment Prior to First Payment inconsistent with GA database.</p> <p>1803 / Loan Status not DA.</p>
19	Date of Outstanding Principal Balance	<ul style="list-style-type: none"> • If #30 and #31 greater than zero, must be greater than zero. • If #20 contains value greater than zero, must contain valid date. May contain date if #20 contains value equal to zero. • Must reflect end-of-quarter effective date, or end of most recent reporting period if reported more frequently, unless loan closed (Code for Loan Status = PF, PN, UC or UD) prior to end of reporting period, then report actual date closed. 	<p>1900 / Date of Outstanding Principal Balance is required.</p> <p>1901 / Invalid Date of Outstanding Principal Balance.</p> <p>1902 / Must be updated or verified at least once each quarter current through the last day of the quarter.</p>

Field Number	Field Name	Edits	Error Code / Error Message
20	Amount of Outstanding Principal Balance	<ul style="list-style-type: none"> • If #30 and #31 greater than zero, must be equal to or greater than zero. • If value greater than zero, #19 must contain value greater than zero. <p>Note: At a minimum, lenders/servicers must report Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance current through the last day of the quarter (March 31, June 30, September 30, and December 31).</p>	<p>2000 / Amount of Outstanding Principal Balance is required.</p> <p>2001 / Invalid Amount of Outstanding Principal Balance.</p> <p>2002 / Amount of Outstanding Principal Balance inconsistent with GA database.</p> <p>2003 / Conflicts with data reported in #31.</p>
21	Date of Outstanding Accrued Interest Balance	<ul style="list-style-type: none"> • If #30 and #31 greater than zero, must be greater than zero. • If #22 contains value greater than zero, must contain valid date. May contain date if #22 contains value equal to zero. • Must reflect end-of-quarter effective date, or end of most recent reporting period if reported more frequently, unless loan closed (Code for Loan Status = PF, PN, UC or UD) prior to end of reporting period, then report actual date closed. 	<p>2100 / Date of Outstanding Accrued Interest Balance is required.</p> <p>2101 / Invalid Date of Outstanding Accrued Interest Balance.</p> <p>2102 / Must be updated or verified at least once each quarter current through the last day of the quarter.</p>
22	Amount of Outstanding Accrued Interest Balance	<ul style="list-style-type: none"> • If value greater than zero, #21 must contain valid date. • If subsidized Stafford loan in IA, ID, IG, or IM status, must be zero. 	<p>2200 / Amount of Outstanding Accrued Interest Balance is required.</p> <p>2201 / Invalid Amount of Outstanding Accrued Interest Balance.</p> <p>2202 / Amount of Outstanding Accrued Interest Balance inconsistent with GA database.</p>

Field Number	Field Name	Edits	Error Code / Error Message
23	Date of Refund to Lender	<ul style="list-style-type: none"> Must be greater than zero if #24 greater than zero. 	2300 / Date of Refund to Lender is required. 2301 / Invalid Date of Refund. 2302 / Date of Refund differs from GA database.
24	Amount of Refund from School to Lender According to Lender	<ul style="list-style-type: none"> Must be greater than zero if #23 greater than zero, and cannot exceed amount in #31. 	2400 / Amount of Refund from School to Lender According to Lender is required. 2401 / Invalid Amount of Refund from School to Lender According to Lender. 2402 / Amount of Refund from School to Lender differs from GA database.
25	Date of Servicer Responsibility	<ul style="list-style-type: none"> If value greater than zero then #26 must contain value greater than zero. Must equal zero until Department assigns servicer codes. 	2500 / Date of Servicer Responsibility is required. 2501 / Invalid Date of Servicer Responsibility. 2502 / Date of Servicer Responsibility differs from GA database.
26	Code for Servicer	<ul style="list-style-type: none"> If value greater than zero then #25 must contain value greater than zero. If greater than zero must contain valid value from ED Servicer Code table. Must equal zero until Department assigns servicer codes. 	2600 / Code for Servicer is required. 2601 / Invalid Code for Servicer. 2602 / Code for Servicer differs from GA database.

Field Number	Field Name	Edits	Error Code / Error Message
27	Code for Originating FFEL Lender	<ul style="list-style-type: none"> • If originating lender is known, report code. Code must be valid code from ED Lender Code table and must be all numbers from 800000 through 999899. • If originating lender, value must equal value in #2. • If originating lender is unknown, must equal zero. 	<p>2700 / Code for Originating FFEL Lender is required.</p> <p>2701 / Invalid Code for Originating Lender.</p> <p>2702 / Code for Originating FFEL Lender differs from GA database.</p>
28	Indicator of Origination Fee Payor	<ul style="list-style-type: none"> • Must be Y or space. 	<p>2800 / Indicator of Origination Fee Payor is required.</p> <p>2801 / Invalid Indicator of Origination Fee Payor.</p>
29	Date Loan Sold (as reported by RECEIVING lender)	<ul style="list-style-type: none"> • If #2 not equal to current holder/lender on GA database, date must be greater than zero, and greater than Date Loan Sold date on GA database. • If #27 greater than zero and not equal to #2, Date Loan Sold must be greater than zero. 	<p>2900 / Date Loan Sold is required.</p> <p>2901 / Invalid Date Loan Sold.</p> <p>2902 / Date Loan Sold differs from GA database.</p>
30	Date of Latest Disbursement	<ul style="list-style-type: none"> • If #31 is greater than zero then #30 must be greater than zero. (Report date of last consummated disbursement.) 	<p>3000 / Date of Latest Disbursement is required.</p> <p>3001 / Invalid Date of Latest Disbursement.</p> <p>3002 / Date of Latest Disbursement differs from GA database.</p>
31	Amount of Disbursement	<ul style="list-style-type: none"> • If greater than zero, must be equal to or less than amount of guaranty, and the date of last consummated disbursement must be reported in #30. • If #14 (Code for Loan Status) equals CA, Amount of Disbursement must be zero. 	<p>3100 / Amount of Disbursement is required.</p> <p>3101 / Invalid Amount of Disbursement.</p> <p>3102 / Amount of Disbursement differs from GA database.</p>

Field Number	Field Name	Edits	Error Code / Error Message
32	Date of Cancellation	<ul style="list-style-type: none"> • If greater than zero, year must be greater than or equal to year in #7 (Date of Guaranty). • If #14 equals CA, #32 must equal #13. • If #33 greater than zero, #32 must be greater than zero. 	<p>3200 / Date of Cancellation is required.</p> <p>3201 / Invalid Date of Cancellation.</p> <p>3202 / Date of Cancellation differs from GA database.</p>
33	Amount of Cancellation	<ul style="list-style-type: none"> • Must not exceed amount of guaranty. • If Code for #14 equals CA, then must equal amount of guaranty. • If #32 is greater than zero, #33 must be greater than zero. If #35 is greater than zero, #33 must be greater than or equal to #35. 	<p>3300 / Amount of Cancellation is required.</p> <p>3301 / Invalid Amount of Cancellation.</p> <p>3302 / Amount of Cancellation differs from GA database.</p>
34	Indicator of Unconsummated Loan	<ul style="list-style-type: none"> • If #35 is greater than zero, #34 must be Y. 	<p>3400 / Indicator of Unconsummated Loan is required.</p> <p>3401 / Invalid Indicator of Unconsummated Loan.</p> <p>3402 / Indicator of Unconsummated Loan differs from GA database.</p>
35	Unconsummated Loan Amount	<ul style="list-style-type: none"> • If #34 is equal to Y, #35 must be greater than zero but cannot exceed #33. 	<p>3500 / Unconsummated Loan Amount is required.</p> <p>3501 / Invalid Unconsummated Loan Amount.</p> <p>3502 / Unconsummated Loan Amount differs from GA database.</p>

Field Number	Field Name	Edits	Error Code / Error Message
36	Date Entered Repayment	<ul style="list-style-type: none"> • Must be valid date greater than GA Date of Guaranty. • If #14 equal to IA, IG, or IM must be greater than #13. • If SLS loan, must be greater than #30. • If PLUS loan and disbursed in full, must equal #30. • If PLUS loan or GB loan and disbursed in full, must equal #30. • If Consolidation or Refinanced loan, must equal #30. 	<p>3600 / Date Entered Repayment is required.</p> <p>3601 / Invalid Date Entered Repayment.</p> <p>3602 / Date Entered Repayment differs from GA database.</p>
37	Filler	N/A	

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

Example: 0100 = Field 1, Error 00
1202 = Field 12, Error 0

NSLDS Lender Manifest Reject File
NSLDS Subcommittee - NCHelp 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 - NCHelp 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 - NCHelp 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 = Service
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

Agency Code	State Name	Abbreviation
555	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

Agency Code	State Name	Abbreviation
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

Agency Code	State Name	Abbreviation
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

Code	Loan/Type Aid
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

Code	Rate
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"> 1. None of the loan's proceeds were ever disbursed to the student. 2. None of the lender's/lender-servicer's checks were ever cashed. 3. All of the lender's/lender-servicer's checks remained uncashed 120 days after disbursement. 4. All of the loan proceeds in an escrow account remained undisbursed for more than 120 days after being transferred to the account. 5. The disbursed amount is repaid in full within 120 days of disbursement and no further disbursements were made. 6. The loan was <i>fully</i> discharged due to an Unpaid Refund Discharge. 	<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>CLOSED</p> <p><u>STUDENT ELIGIBLE</u></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>OPEN</p> <p><u>STUDENT ELIGIBLE</u></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

Code	Status	Definition	Report this Date in Date of Loan Status Field	Open/Closed; Student Eligibility; Balance Requirements
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.	<p>OPEN</p> <p><u>STUDENT ELIGIBLE</u></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>
IA	Loan Originated	<p>A loan that is guaranteed. IA also includes PLUS loans not fully disbursed.</p> <p>A loan remains in an IA status until it enters grace or other appropriate status.</p>	<p>Report the Date of Guaranty.</p> <p>For borrowers completing a period of In Military Grace who re-enroll, report the day the borrower re-enrolled in school.</p>	<p>OPEN</p> <p><u>STUDENT ELIGIBLE</u></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> <p>(Note: The amounts must be zero until a disbursement occurs.)</p>
IG	In Grace Period	A loan in the loan grace period.	<p>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.</p> <p>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.</p>	<p>OPEN</p> <p><u>STUDENT ELIGIBLE</u></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

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><u>STUDENT ELIGIBLE</u></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: (1) loans that have been sold to another lender; (2) 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><u>STUDENT ELIGIBLE</u></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>CLOSED</p> <p><u>STUDENT ELIGIBLE</u></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>CLOSED</p> <p><u>STUDENT ELIGIBLE</u></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> <ol style="list-style-type: none"> 1. 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. 2. 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. 3. For loans in forbearance, enter the day after the forbearance ended. 4. For rehabilitated loans, enter the date the loan was repurchased. 5. 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. 	<p>OPEN</p> <p><u>STUDENT ELIGIBLE</u></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

Code	Status	Definition	Report this Date in Date of Loan Status Field	Open/Closed; Student Eligibility; Balance Requirements
UA	Temporarily Uninsured – Loan <u>Not</u> in Default	<p>A curable loan <u>not in default</u> for which the guaranty has been temporarily lost.</p> <p>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.</p>	Report the date the loan lost eligibility for insurance.	<p>OPEN</p> <p><u>STUDENT ELIGIBLE</u></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>
UB	Temporarily Uninsured – Loan in Default	<p>A curable loan <u>in default</u> for which the guaranty has been temporarily lost.</p> <p>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.</p>	Report the date the loan lost eligibility for insurance.	<p>OPEN</p> <p><u>STUDENT ELIGIBLE</u></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>
UC*	Permanently Uninsured – Loan <u>Not</u> in Default	<p>A non-curable loan <u>not in default</u> which has permanently lost insurance.</p> <p>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.</p>	Report the date the loan permanently lost eligibility for insurance.	<p>CLOSED</p> <p><u>STUDENT ELIGIBLE</u></p> <p>Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance must be zero.</p>
UD*	Permanently Uninsured - Loan in Default	<p>A non-curable loan <u>in default</u> which has permanently lost insurance.</p> <p>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.</p>	Report the date the loan permanently lost eligibility for insurance.	<p>CLOSED</p> <p><u>STUDENT ELIGIBLE</u></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
UI	Uninsured	<p>A loan for which the loan guaranty has been lost, or for any loan that has been judged to have lost insurance or reinsurance because of regulatory violation, so the loan is no longer insured at the lender/lender-servicer by the guaranty agency.</p> <p>Note: UI has been replaced by UA, UB, UC, and UD and is not valid for reporting a loan that lost insurance, either temporarily or permanently, after 12/31/2001.</p>	<p>Report the date the loan lost eligibility for insurance/reinsurance.</p> <p>For loans on which a claim has been filed and rejected, the date the claim was rejected.</p> <p>For a loan on which a claim was not filed, the last date it could have been filed for claim payment with the guaranty agency.</p>	<p>OPEN</p> <p><u>STUDENT ELIGIBLE</u></p> <p>Amount of Outstanding Balance must be the original Principal Balance.</p>

* 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

Code	Description
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
NO	NOAA
PC	Peace Corps
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