

Index

A

Access America for Students 10-3
accounting See *cash management*
Accounting and Financial Management Service (AFMS) 3-24, 3-25, 4-5, 4-8
ACH/EFT See *Automated Clearinghouse/Electronic Funds Transfer (ACH/EFT)*
activating loan 8-5, 8-7
actual disbursement See *Disbursements*
actual disbursement adjustment See *Disbursement adjustments*
actual disbursement adjustment record See *Disbursement adjustments*
actual disbursement date See *Disbursements*
actual disbursement record See *Disbursements*
Actual Disbursement Roster 4-10, 7-4, 7-5, 7-10
adjusted disbursement See *Disbursement adjustments*
adjusted disbursement date record See *Disbursement adjustments*
adjustments to loans See Chapter 8
 actual disbursement adjustment record 8-4
 anticipated disbursements 8-3, 8-5, 8-7, 8-8, 8-10, 8-11
 benefits 8-5, 8-6
 change records 8-1, 8-2
 DLSC 8-4, 8-7, 8-14
 downward adjustment 8-6 through 8-9
 overview 8-1, 8-2
 reporting 7-25, 7-26, 8-3
 returning funds 8-12 through 8-14
 upward adjustment 8-9 through 8-11
advance payment method 10-2, 10-3
adverse credit history See *Credit history (parent)*
AFMS See *Accounting and Financial Management Service (AFMS)*
amendment See *Direct Loan Program amendment*
anticipated adjustment record See *Disbursement adjustments*
anticipated adjustments See *Disbursement adjustments*
Anticipated Disbursement Roster 4-10
applying for Direct Loan funds 1-4, 3-1 through 3-3.
 See also *Free Application for Federal Student Aid (FAFSA)*
applying to participate in the Direct Loan Program 4-2 through 4-8
Automated Clearinghouse/Electronic Funds Transfer (ACH/EFT) 7-8, 7-9

B

bank account (federal) 7-4, 10-4 through 10-6
banking forms 4-5, 4-8
bankruptcy (borrower) 2-29, 2-30, 5-5, 5-6
batch method See *Student Status Confirmation Report (SSCR)*

C

calculating interest rates 2-10
CAMs See Client Account Managers (CAMs)
canceling loan See *Inactivating loan*
capitalizing interest 2-12, 12-7
cash detail See *Direct Loan School Account Statement (DLSAS)*
cash management See Chapters 7 and 10
 Accounting and Financial Management Service (AFMS) 3-24, 3-25
 administration, fiscal control, and fund accounting 3-20, 3-21
 bank account notification requirements 10-4 through 10-6
 disbursing funds 7-1, 7-2, 7-10 through 7-26.
 See also *Disbursing Direct Loan funds*
 drawing down 7-1 through 7-9. See also *Drawing Down Direct Loan funds*
 excess cash 10-6 through 10-11
 idle cash 10-8 through 10-11
 maintaining Direct Loan funds 10-4 through 10-6
 payment methods 10-2 through 10-4
 purpose of 10-1
 receiving Direct Loan funds 10-2 through 10-6
 returning Direct Loan funds 10-9 through 10-11
cash monitoring payment method 10-2, 10-4
cash summary See *Direct Loan School Account Statement (DLSAS)*
Central Processing System (CPS) 3-2, 3-16, 3-28 through 3-31, 11-3
change records See Chapter 8
 adjusting disbursement and loan amounts 8-3 through 8-11
 overview 8-1, 8-2

returning funds 8-12 through 8-14
 changing origination option 4-13 through 4-16
 Client Account Managers (CAMs) 3-23, 3-24, 4-2, 4-4, 4-6, 4-8, 4-20, 12-11
 closed schools 2-29, 2-30, 2-48
 cohort default rate 4-1
 collection charges 2-13, 2-32, 2-43
 consolidation See *Direct Consolidation Loan*
 consortia 4-23
 correspondence programs 3-8
 CPS See *Central Processing System (CPS)*
 credit history (parent) 5-7 through 5-11, 5-13, 6-17
 CSRs See *customer service representatives (CSRs)*
 customer service 3-22 through 3-28
 customer service representatives (CSRs) 3-26, 3-27

D

death 2-29, 2-30
 decreasing origination option 4-14, 4-15
 default 2-46, 2-47, 3-8 through 3-13, 5-5, 12-8
 deferment 2-15 through 2-19, 2-36, 2-37, 2-44, 2-45, 12-6 through 12-8
 delinquency 12-8
 dependency status 5-2, 5-3
 Detail Record See *Student Status Confirmation Report (SSCR)*
 Direct Consolidation Loan See Chapter 2, pages 2-37 through 2-50
 categories of consolidation 2-38
 collection charges 2-43
 consolidating defaulted loans 2-46, 2-47
 consolidating parent loans 2-48
 deferment 2-44, 2-45
 discharge 2-49
 DLSC consolidation department 12-5
 forbearance 2-49
 grace period 2-44, 3-6, 3-7
 holder responsibilities 2-49, 2-50
 interest rates 2-40 through 2-43
 late charges 2-43
 loan fees 2-43
 loan limits 2-40
 married borrowers 2-47, 2-48
 prepayment 2-44
 repayment 2-45, 2-46, 3-7
 switching repayment plan 2-46
 Direct Loan Origination Center (LOC) See *Loan Origination Center (LOC)*
 Direct Loan Program amendment 3-14, 4-2, 4-4, 4-5, 4-20,

11-1
 Direct Loan School Account Statement (DLSAS)
 See Chapter 9
 DLSAS cash detail 9-2, 9-5, 9-8 through 9-12, 9-14
 DLSAS cash summary 9-2 through 9-4, 9-8 through 9-11
 DLSAS loan detail 9-2, 9-6 through 9-16
 loan detail exception 9-15, 9-16
 reconciliation overview 3-20
 Direct Loan Servicing Center (DLSC) See Chapter 12
 account information 12-2
 adjustments to loans 8-3 through 8-11
 annual statements 12-10
 borrower services department 12-2, 12-5
 changing repayment plan 12-5
 consolidation department 12-5
 databases 3-28 through 3-31
 delinquency and default 12-8
 disbursement follow-up 7-28
 discharged loans 12-8, 12-9
 exit counseling assistance 12-3, 12-4
 loan consolidation 12-5
 loan disbursement notifications 12-2, 12-3
 monthly billing statements 12-9
 overview 3-27, 3-28
 postponing repayment (deferment and forbearance) 12-6 through 12-8
 quarterly interest statements 12-10
 repayment plan options 12-1, 12-2, 12-3 through 12-9
 returning funds 8-12 through 8-14
 school services department 12-11
 Web site 3-9, 3-28, 12-1, 12-7
 welcome letter (to borrower) 7-2, 7-28, 12-1, 12-3
 when borrowers provide information 3-4, 3-5, 3-9
 Direct Loan Task Force 4-2, 4-8
 Direct PLUS Loan See Chapter 2, pages 2-31 through 2-37 and Chapter 5, pages 5-6 through 5-11, 5-13
 additional Direct Unsubsidized Loan amounts 5-6
 application/promissory note 6-32, 6-33
 bypassing credit checks 5-8 through 5-11
 collection charges 2-11, 2-32
 consolidating parent loans 2-48
 credit history 5-8 through 5-11, 5-13, 6-17
 deferment 2-36, 2-37, 3-7
 dependency status (student) 5-2, 5-3
 eligibility 5-6 through 5-11, 5-13. See also *Eligibility (parent)*
 eligibility checklist 5-13
 forbearance 2-37, 3-7
 grace periods 2-35
 interest rates 2-34, 2-35
 late charges 2-11, 2-32
 loan fees 2-32

- loan limits 2-32, 2-33
- LOC role 3-26, 3-27
- prepayment 2-11, 2-32
- repayment 2-35, 2-36
- Direct Subsidized Loan See Chapter 2, pages 2-1 through 2-31
 - additional Direct Unsubsidized Loan amounts 5-6
 - collection charges 2-13
 - consolidating 2-37 through 2-50
 - deferment 2-15 through 2-19
 - dependency status 5-2, 5-3
 - discharge 2-29 through 2-31
 - eligibility 5-1 through 5-6. See also *Eligibility (student)*
 - eligibility checklist 5-12
 - forbearance 2-27 through 2-29
 - grace periods 2-15
 - interest rates 2-10 through 2-12
 - late charges 2-13
 - loan fees 2-12, 2-13
 - loan limits 2-2 through 2-10
 - prepayment 2-13, 2-14
 - repayment 2-19 through 2-29
 - switching repayment plan 2-27
- Direct Unsubsidized Loan See Chapter 2, pages 2-1 through 2-31
 - additional amounts 2-6, 2-7, 5-6
 - collection charges 2-13
 - consolidating 2-37 through 2-50
 - deferment 2-15 through 2-19
 - dependency status 5-2, 5-3
 - discharge 2-29 through 2-31
 - eligibility 5-1 through 5-6. See also *Eligibility (student)*
 - eligibility checklist 5-12
 - forbearance 2-27 through 2-29
 - grace periods 2-15
 - HEAL Program 2-7
 - interest rates 2-10 through 2-12
 - late charges 2-13
 - loan fees 2-12, 2-13
 - loan limits 2-2 through 2-10
 - prepayment 2-13, 2-14
 - repayment 2-19 through 2-29
 - switching repayment plan 2-27
- disbursement adjustments See Chapter 8, *Adjustments to loans, and Disbursements*
 - anticipated disbursements 8-3, 8-5, 8-7, 8-8, 8-10, 8-11
 - downward 8-6 through 8-9
 - upward 8-9 through 8-11
- disbursement date See *Disbursements*
- disbursements See Chapter 8, *Adjustments to loans, and Disbursement adjustments*
 - actual disbursement 8-3 through 8-10
 - actual disbursement date 8-3, 8-5, 8-9
- disbursing Direct Loan funds See Chapter 7 and *Disbursements*
 - Actual Disbursement Roster 7-4, 7-5, 7-10
 - checking promissory notes 7-10, 7-11
 - checking student eligibility 7-11 through 7-13
 - credit balances on student accounts 7-24
 - crediting student accounts 7-23, 7-24
 - delayed disbursement 7-21, 7-22
 - disbursement date 7-19, 7-20
 - disbursement records 3-18
 - disbursing schedule 7-20
 - DLSC activities 7-27
 - eligibility for disbursement (student) 7-11 through 7-19
 - entrance loan counseling See *entrance loan counseling*
 - exit loan counseling See *exit loan counseling*
 - late disbursement 7-22
 - LOC activities 7-27
 - multiple disbursements 7-20, 7-21
 - notifying borrowers 7-25
 - Origination Option 1 schools 7-26
 - Origination Option 2 schools 7-26
 - overview 3-17, 3-18, 7-1, 7-2
 - promissory note 7-10, 7-11
 - reporting disbursements 7-25, 7-26
 - separation of functions 7-10
 - Standard Origination schools 7-26
 - using school funds 7-23
- discharged loans 2-29 through 2-31, 2-49, 5-4, 5-05, 12-8, 12-9
- disclosure statement 6-18 through 6-20
- DLSAS See *Direct Loan School Account Statement (DLSAS)*
- DLSC See *Direct Loan Servicing Center*
- drawing down Direct Loan funds See Chapter 7
 - estimating drawdown requests 7-6, 7-7
 - Origination Option 1 schools 7-3 through 7-5
 - Origination Option 2 schools 7-3, 7-5 through 7-8
 - overview 3-17, 3-18, 7-1, 7-2
 - receiving Direct Loan funds 7-9
 - sending drawdown requests to GAPS 7-7, 7-8
 - Standard Origination schools 7-3 through 7-5
 - timing drawdown requests 7-8
- drop out (student) 8-12

E

ED See *U.S. Department of Education (ED)*

eligibility (parent borrower) See Chapter 5,
pages 5-6 through 5-11, 5-13
 additional Direct Subsidized Loan amounts 5-6
 credit history 5-7 through 5-11
 eligibility checklist 5-13

eligibility (school) See Chapter 4. See also *responsibilities (school)*
 cohort default rate requirement 4-1
 Direct Loan amendment to PPA 4-2
 electronic capability requirement 4-2
 Title IV eligibility requirement 4-1

eligibility (student borrower) See Chapter 5,
pages 5-1 through 5-6
 additional Direct Unsubsidized Loan amounts 5-6
 bankruptcy 5-5, 5-6
 default 5-5
 dependency status 5-2, 5-3
 Direct Subsidized Loan eligibility 5-4
 eligibility checklist 5-12
 enrollment status 5-3, 5-4
 excess borrowing 5-5
 financial need 5-3
 for loan disbursement 7-11 through 7-13
 loan counseling See *entrance loan counseling* and *exit loan counseling*
 losing and regaining Title IV eligibility 3-10 through 3-13
 overpayment 5-5
 Pell Grant eligibility 5-4
 previously discharged loans 5-4, 5-5
 Title IV eligibility 5-1 through 5-3

endorser 6-34

enrollment status See *Student Status Confirmation Report (SSCR)*

entrance loan counseling 3-9, 3-18, 3-19, 7-13 through 7-16

excess borrowing 5-5

excess cash 7-23, 8-9, 10-6 through 10-11

exit loan counseling 3-9, 3-18, 3-19, 7-13, 7-14, 7-16 through 7-19, 12-3, 12-4

expelled (student) 8-12

Extended Repayment Plan 2-20, 2-22, 2-23, 2-36, 2-45

F

FAFSA See *Free Application for Federal Student Aid (FAFSA)*

false certification 2-29, 2-31, 2-48

federal bank account See *bank account (federal)*

Federal Family Education Loan (FFEL) Program 3-3, 3-16, 3-25, 4-1, 4-19, 5-4, 5-7, 5-13

Federal Reserve Bank (FRB) 7-1, 7-8, 7-9

fees (loan) See *loan fees*

FFEL Program See *Federal Family Education Loan (FFEL) Program*

forbearance 2-27 through 2-29, 2-37, 2-49, 12-6 through 12-8

FRB See *Federal Reserve Bank (FRB)*

Free Application for Federal Student Aid (FAFSA) 3-2, 3-4, 3-16, 3-30, 5-2, 5-7

G

GAPS See *Grant Administration and Payment System (GAPS)*

grace periods
 Direct Consolidation Loans 2-44
 Direct PLUS Loan 2-35
 Direct Subsidized and Unsubsidized Loans 2-15

Graduated Repayment Plan 2-20, 2-23, 2-24, 2-36, 2-45

Grant Administration and Payment System (GAPS)
 Accounting and Financial Management Service (AFMS) 3-24, 3-25
 ACH/EFT 7-8, 7-9
 disbursing funds 7-1, 7-2, 7-10 through 7-26
 drawing down funds 7-1 through 7-9
 overview 3-17, 3-18, 3-28 through 3-30
 role 7-1
 sending drawdown requests to 7-7, 7-8

H

HEAL Program See *Health Education Assistance Loan (HEAL) Program*

Health Education Assistance Loan (HEAL) Program 2-6

Health Professions Student Loan Program 4-13

historically black colleges and universities (HBCUs) 4-1

holder responsibilities 2-49, 2-50

I

ICR Plan See *Income Contingent Repayment (ICR) Plan*
 idle cash 8-9, 10-8 through 10-11
 IFAP See *Information for Financial Aid Professionals (IFAP)*
 Web site
 inactivating loan 8-5, 8-7, 8-13, 8-14
 Income Contingent Repayment (ICR) Plan 2-20, 2-25
 through 2-27, 2-36, 2-45, 3-10
 increasing origination option 4-13, 4-16
 Information for Financial Aid Professionals (IFAP) Web site
 3-29, 3-31, 4-20, 8-3
 initial origination level 4-12
 Institutional Participation and Oversight Service (IPOS)
 4-2, 4-3, 4-4, 4-8, 4-24, 6-36
 Institutional Student Information Record (ISIR) 3-2, 3-16,
 3-30, 3-31
 interest rates See also *Calculating interest rates*
 Direct Consolidation Loan 2-40 through 2-43
 Direct PLUS Loan 2-34, 2-35
 Direct Subsidized and Unsubsidized Loans
 2-10 through 2-12
 IPOS See Institutional Participation and Oversight Service
 (IPOS)
 ISIR See *Institutional Student Information Record (ISIR)*

J

just-in-time payment method 10-2, 10-3

K

no entries

L

late charges 2-13, 2-32, 2-43
 late disbursement 7-22
 liabilities (school) 3-21, 3-22
 loan adjustments See *Adjustments to loans*
 loan counseling See *Entrance loan counseling* and *Exit loan counseling*
 loan detail (on disclosure statements) 6-20
 loan detail exception See *Direct Loan School Account Statement (DLSAS)*
 loan fees
 Direct Consolidation Loan 2-43
 Direct PLUS Loan 2-32
 Direct Subsidized and Unsubsidized Loans 2-12, 2-13
 loan limits
 Direct Consolidation Loans 2-40
 Direct PLUS Loan 2-32, 2-33
 Direct Subsidized and Unsubsidized Loans
 2-2 through 2-10
 excess borrowing 5-5
 Loan Origination Center (LOC) See Chapter 6
 activities 6-15 through 6-18
 Actual Disbursement Roster 4-10. See also *Actual Disbursement Roster*
 adjustments to loans See *Adjustments to loans*
 Anticipated Disbursement Roster 4-10. See also *Anticipated Disbursement Roster*
 appealing adverse credit decisions 5-9
 change records See Chapter 8
 consolidation department 12-5
 credit checks 3-26, 5-7 through 5-11, 5-13
 disbursement activities 4-9, 4-10, 4-11, 7-27
 disbursement records 3-18, 4-9, 4-10, 4-11
 drawing down funds from LOC 7-1 through 7-9
 GAPS 4-9, 4-10, 4-11
 loan origination record See *Loan origination record*
 notifying about changes 3-20
 ordering publications and supplies 4-22
 originating Direct Consolidation Loans 3-26
 originating loans 6-16, 6-17
 overview 3-26, 3-27
 promissory notes 4-9, 4-10, 4-11
 reconciliation 3-20, 4-9, 4-10, 4-11. See also *Reconciling Direct Loan funds*
 loan origination option See *Origination options*
 loan origination record 3-16, 3-17, 3-26, 4-9, 4-10,
 4-11, 6-7 through 6-9, 8-1, 8-2, 8-3, 8-5, 8-7, 8-8, 8-11
 LOC See *Loan Origination Center (LOC)*

M

maintaining Direct Loan funds 10-4 through 10-6
 married borrowers 2-47, 2-48
 minor borrower 6-34
 Modernization Blueprint 3-30, 10-3
 monthly reconciliation 9-7 through 9-17

N

National Student Loan Data System (NSLDS)
 3-27 through 3-31, Chapter 11
 Navajo community colleges 4-1
 negotiated rulemaking 4-1
 NSLDS See *National Student Loan Data System (NSLDS)*
 Nursing Student Loan Program 4-13

O

120-day rule 8-6, 8-14, 10-9, 10-10
 online method See *Student Status Confirmation Report (SSCR)*
 ordering Direct Loan publications and supplies 4-22
 Origination Option 1 schools
 disbursing funds 7-23, 7-26
 drawing down funds 7-3 through 7-5
 LOC 3-26, 3-27
 originating Direct Loans 3-16, 3-17
 overview 3-14 through 3-16
 Origination Option 2 schools
 disbursing funds 7-23, 7-26
 drawing down funds 7-3, 7-5 through 7-8
 LOC 3-26, 3-27
 originating Direct Loans 3-16, 3-17
 overview 3-14 through 3-16
 origination options See Chapter 4, pages 4-3, 4-4, 4-9
 through 4-16. See also *Origination Option 1*, *Origination
 Option 2*, and *Standard Origination*
 changing origination option 4-13 through 4-16
 deciding which option is best 4-16 through 4-19
 initial origination level 4-12
 Origination Option 1 4-9, 4-10, 4-12, 4-13
 Origination Option 2 4-9, 4-11, 4-12, 4-13
 Standard Origination 4-9, 4-12
 overpayment 5-5

P

parent loans See *Direct PLUS Loan*
 partial participation (in the Direct Loan Program) 4-19
 participating in the Direct Loan Program See Chapter 4.
 See also *Applying to participate* and *Institutional Participation
 and Oversight Service (IPOS)*
 payment methods 10-2 through 10-4
 pending promissory note 6-48, 6-49
 PPA See *Program Participation Agreement (PPA)*
 prepayment (on a loan) 2-13, 2-14, 2-32, 2-44
 Program Participation Agreement (PPA) 3-14, 4-2, 4-4,
 11-1
 Project EASI 3-31, 10-3
 promissory note 3-17, 6-21 through 6-49, 7-10, 7-11
 promissory note acknowledgment 6-49
 publications (ordering) 4-22

Q

QA See *Quality assurance (QA) system*
 quality assurance (QA) system 4-20 through 4-22

R

receiving Direct loan funds 10-2 through 10-4
 reconciling Direct Loan funds See Chapter 9
 Accounting and Financial Management Service (AFMS)
 3-24, 3-25
 customer service representatives (CSRs) 3-26, 3-27
 definition 9-1
 Direct Loan School Account Statement (DLSAS)
 See Chapter 9
 LOC 4-9 through 4-12
 monthly reconciliation 9-7 through 9-17
 overview 3-20
 732-LOS file 9-18
 year-end closeout 9-17, 9-18
 record identifier See *Student Status Confirmation Report (SSCR)*
 reducing responsibilities within an origination option 4-15
 regional training facilities (RTFs) 3-22 through 3-25
 reimbursement payment method 10-2, 10-3
 repayment obligation 3-5 through 3-13

- repayment plan options 12-1, 12-2, 12-3 through 12-9. See also *Direct Consolidation Loan*, *Direct PLUS Loan*, *Direct Subsidized Loan*, *Direct Unsubsidized Loan*, *Extended Repayment Plan*, *Graduated Repayment Plan*, *Income Contingent Repayment Plan*, and *Standard Repayment Plan*
- responsibilities (parent borrower)
- applying 3-1, 3-2, 3-3
 - default 3-8 through 3-13
 - overview 1-4
 - providing information to ED 3-4
 - providing information to schools 3-3, 3-4
 - repaying 3-5 through 3-13
- responsibilities (school) 1-4, 3-1, 3-13 through 3-22
- administration, fiscal control and fund accounting 3-20, 3-21
 - checking borrower eligibility 3-15, 3-16
 - cohort default rate 4-1
 - drawdowns and disbursements 3-17, 3-18
 - liability 3-21, 3-22
 - loan counseling 3-18, 3-19
 - notifying LOC of changes 3-20
 - originating Direct Loans 3-16, 3-17
 - overview 3-13
 - overview of school origination options 3-14, 3-15
 - participation requirements 3-14
 - reconciliation 3-20. See also *Reconciling Direct Loan funds*
- responsibilities (student borrower)
- applying 3-1, 3-2, 3-3,
 - default 3-8 through 3-13
 - in correspondence programs 3-8
 - overview 1-4, 3-1
 - providing information to ED 3-4
 - providing information to schools 3-3, 3-4
 - repaying 3-5 through 3-13
- responsibilities (U.S. Department of Education)
See *U.S. Department of Education (ED)*
- returning Direct Loan funds 8-1, 8-12 through 8-14, 10-9 through 10-11
- S**
- SAR See *Student Aid Report (SAR)*
- school eligibility See *Eligibility (school)*
- school origination options See *Origination Option 1*, *Origination Option 2*, *origination options*, and *Standard Origination*
- separation of functions 7-10
- servicer See *Third-party servicer*
- servicing Direct Loans See *Direct Loan Servicing Center (DLSC)*
- 732-LOS file 9-18
- software 4-19, 8-2
- Spanish-speaking customer service representatives (CSRs) 3-27
- SSCR See *Student Status Confirmation Report (SSCR)*
- Standard Origination schools
- disbursing funds 7-23, 7-26
 - drawing down funds 7-3 through 7-5
 - LOC 3-26 through 3-27
 - originating Direct Loans 3-16, 3-17
 - overview 3-14 through 3-16
- Standard Repayment Plan 2-20 through 2-22, 2-36, 2-45
- Statement of Education Purpose 3-4
- Student Aid Report (SAR) See 3-2, 3-30
- student enrollment status See *Student Status Confirmation Report (SSCR)*
- Student Status Confirmation Report (SSCR) See Chapter 11
- ad hoc reports 11-3, 11-8
 - batch method 11-3
 - customer service 11-14
 - destination point 11-2
 - Detail Records 11-4 through 11-7, 11-12, 11-13
 - online method 11-3
 - overdue SSCRs 11-6, 11-7, 11-8
 - processing cycle 11-12 through 11-14
 - receiving and sending 11-3 through 11-8
 - record identifier 11-5
 - required school-response times 11-11
 - scheduling SSCR cycles 11-9 through 11-11
 - school responsibility 3-20, 3-21
 - software 3-21, 11-1, 11-3
 - SSCR Error Correction File 11-4, 11-7, 11-8, 11-13
 - SSCR Error Notification File 11-3, 11-7, 11-8, 11-10, 11-12
 - SSCR Roster File 11-3 through 11-8, 11-12
 - SSCR Submittal File 11-3 through 11-8, 11-10, 11-12
 - SSCR User's Guide* 11-2, 11-6, 11-14
 - third-party servicer 11-1, 11-2
 - updating 11-3, 11-5, 11-6, 11-8
- subsidized loans See *Direct Subsidized Loan*
- systems (computer) 3-27, 6-10 through 6-12, 8-2

T

third-party servicer 3-27, 4-2, 4-8, 4-23, 4-24, 6-12, 11-1, 11-2
30-day warning report 7-25, 8-7
Title IV Wide Area Network (TIV WAN)
 enrollment agreement 4-7
 overview 3-29
 role in SSCR process See Chapter 11
 testing 4-7
TIV WAN See *Title IV Wide Area Network (TIV WAN)*
total and permanent disability 2-29, 2-30
training 4-20, 8-2
tribally controlled community colleges 4-1

U

unsubsidized loans See *Direct PLUS Loan* and *Direct Unsubsidized Loan*
U.S. Department of Education (ED)
 Accounting and Financial Management Service (AFMS) 3-24, 3-25
 Central Processing System 3-22. See also *Central Processing System (CPS)*
 customer service 3-22 through 3-27
 Direct Loan Servicing Center 3-22. See also *Direct Loan Servicing Center (DLSC)*
 Direct Loan Task Force 3-23
 Institutional Participation and Oversight Service (IPOS) See *Institutional Participation and Oversight Service (IPOS)*
 Loan Origination Center 3-22, 3-26, 3-27. See also *Loan Origination Center (LOC)*
 National Student Loan Data System 3-22. See also National Student Loan Data System (NSLDS)
 regional training facilities (RTFs) 3-22 through 3-25
 responsibilities 1-4, 3-1, 3-22 through 3-31

V

VDC See *Virtual data center (VDC)*
virtual data center (VDC) 3-31

W

welcome letter (to borrower) 7-2, 7-28, 12-1, 12-3
welcome package (to school) 4-6
withdraw (student) 8-12
withdrawing from the Direct Loan Program 4-24

X

no entries

Y

year-end closeout 3-24, 3-25, 9-17, 9-18

Z

no entries

We Help
Put America
Through
School

