

# Overview

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## Preface

This technical reference is provided to postsecondary institutions participating in the William D. Ford Federal Direct Loan Program. It contains technical system information that allows you to either:

- Build your own system,
- Use a system provided by another organization (for example, a vendor or third-party servicer), or
- Use EDEExpress (the software package provided by the U.S. Department of Education) in combination with your own system or vendor provided software.

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**Note:** For the use of this technical reference, “Stafford” refers to Subsidized and Unsubsidized loans.

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The Direct Loan Technical Reference for 1999-2000 has been organized into the following four sections:

## Overview

- Preface
- Sources of Assistance
- System Options
- Items to Consider in Choosing a System Option
- Overview of Changes from 1998-1999 to 1999-2000
- Loan Origination Options

## Custom

- Custom Layouts
- Custom Edits
- Custom System Requirements
- Implementation Guide

## Combination

- Combination Layouts
- Combination Edits
- Combination System Requirements

## Appendix

- Reports

All schools should read the Overview section. It contains important phone numbers to call for assistance as well as information to help you choose how you want to participate electronically in the program.

The Custom and Combination sections contain their own respective Table of Contents and Index.

If you choose to use a custom system, read thoroughly the Custom section, which provides you with essential record layouts, system edits, and system requirements pertinent to building your own system. An Implementation Guide for 1999-2000 will be provided in the final version.

If you choose to use a combination of systems, read thoroughly the Combination section, as this section provides you with essential record layouts, system edits, and system requirements pertinent to using a combination of systems.

The U.S. Department of Education Direct Loan Task Force is available to answer Direct Loan operations and procedure questions from 7:00 a.m. — 5:00 p.m. ET, Monday through Friday. They can be reached at:

**1-202/708-9951**

Questions regarding this technical reference should be directed to CPS Customer Service at:

**1-800/330-5947**

Questions regarding the Loan Origination Center (LOC) Implementation Guide should be directed to the LOC at:

**1-800/848-0978**

See the following section, Sources of Assistance, for additional help lines.

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## Sources of Assistance

If you have problems or questions, listed below are sources of assistance:

**The U.S. Department of Education  
Direct Loan Task Force** **1-202/708-9951**

*Working hours are 7:00 a.m. - 5:00 p.m. (ET)*

- Direct Loan Procedures and Operations

**Account and Financial Management Service (AFMS)  
Direct Loan Program Operations** **1-202/205-6466**

*Working hours are 7:00 a.m. - 4:30 p.m. (ET)*

- Direct Loan Procedures and Operations
- Reconciliation and Cash Management Issues
- Drawdown Issues

**Direct Loan Policy** **1-202/708-8242**

*Working hours are 7:00 a.m. - 4:00 p.m. (ET)*

- Policies
- Regulations

**Direct Loan Borrower Services  
(Borrower Referral Only)** **1-800/848-0979**

*Working hours are 8:00 a.m. - 8:30 p.m. (ET)*

- School Delinquency Report

**Direct Loan Central School Services  
(School Referral Only)** **1-800/848-0979**

*Working hours are 8:00 a.m. - 8:30 p.m. (ET)*

- School Delinquency Report

## **CPS Customer Service**

**1-800/330-5947**

**TDD# (800) 511-5806**

E-mail: [CPS@NCS.COM](mailto:CPS@NCS.COM)

E-mail: [QAP@NCS.COM](mailto:QAP@NCS.COM)

Fax: 1-319/358-4260

1-703/284-5628

*Working hours are 7:00 a.m. - 7:00 p.m. (CT)*

- Rejected EDE records and batches
- CPS Batch Status
- Direct Loan Technical Reference
- Direct Loan Record Layouts
- Custom/Combo/Mainframe Support for Direct Loans
- EDEExpress Software — Application Processing, Packaging, Direct Loan and Pell Payment
- QAP Software
- FISAP Software
- Aware Software
- EDE Technical Reference
- Renewal Application Processing
- Institutional/Agency Tape Support
- FISAP for Windows Software
- SSCR-32 Software

## **Direct Loan Origination Center**

**1-800/848-0978**

E-mail: [LOAN-ORIGINATION@MAIL.EDS.COM](mailto:LOAN-ORIGINATION@MAIL.EDS.COM)

*Working hours are 7:00 a.m. - 7:00 p.m. (CT)*

- Direct Loan Batch Status
- Rejected Direct Loan Batches
- Batch Integrity Errors
- Promissory Notes
- Acknowledgments
- Check Sum Errors
- Questions regarding the Implementation Guide

## **Direct Loan Client Account Managers**

Region I (CT, MA, ME, NH, RI, VT)	1-617/565-6911
Region II (NJ, NY, PR, VI)	1-212/264-8012
Region III (DC, DE, MD, PA, VA, WV)	1-215/656-5792
Region IV (AL, FL, GA, KY, MS, NC, SC, TN)	1-404/562-6259
Region V (IL, IN, MI, OH, WI)	1-312/886-8766
Region VI (AR, LA, NM, OK, TX)	1-214/880-2405
Region VII (IA, KS, MO, NE)	1-816/880-4090
Region VIII (CO, MN, MT, ND, SD, UT, WY)	1-303/844-3677 EXT 121
Region IX (AZ, CA, HI, NV)	1-415/437-8843
Region X (AK, ID, OR, WA)	1-206/287-9840

## **Title IV WAN Customer Service**

**1-800/615-1189**

E-mail: T4WAN@NCS.COM

Fax: 1-319/339-6983

*Working hours are 7:00 a.m. - 10:00 p.m. (CT)*

- EDconnect and NET\*CONNECT
- Transmission Errors
- Network Password Changes and Resets
- EDE Enrollment and Participation
- Billing and Invoices
- Software and User Manual Distribution

## **NSLDS**

**1-800/999-8219**

*Working hours are: 8:00 a.m. - 8:00 p.m. (ET)*

- SSCR Assistance
- Online NSLDS
- NSLDS Batch Status
- Perkins Data
- Rejected NSLDS Records

## **Federal Pell Grant Program**

**1-800/4-P-GRANT or  
1-800/474-7268**

*Working hours are 8:00 a.m. - 8:00 p.m. (ET)*

### **OPTION 1: Automated Voice Response System**

- Financial Information
- Batch Processing Status
- Statement of Account (SOA)
- Year-to-Date Pell Payment Data Requests
- Electronic SPS Batch
- Batch Replacement

### **OPTION 2: Customer Support**

- Individual Record Rejects
- Document Requests
- Messages

**The U.S. Department of Education Federal Pell Grant Program  
Internet Address: #pell\_systems@ed.gov**

**The U.S. Department of Education Direct Loan and Pell Grant  
Program Organization Team Fax: 1-202/708-9700**

**Federal Student Aid Information Center      1-800/4-FED-AID or  
1-800/433-3243**

*Working hours are 7:00 a.m. - 7:00 p.m. (ET)*

- Student Financial Aid Program Questions
- NSLDS Borrower Tracking Questions
- Distribution of Selected Publications

**Federal Student Aid Information Center**

**1-319/337-5665**

*Working hours are 8:00 a.m. - 8:00 p.m. (ET)*

- Application Status
- Duplicate Student Aid Reports
- Address and School Changes (Student only)

**FAFSA on the Web and FAFSA Express  
Customer Service**

**1-800/801-0576**

**TDD# (800) 511-5806**

E-mail: [fafsa\\_admin@ncs.com](mailto:fafsa_admin@ncs.com)

FAFSA on the Web page address: <http://www.fafsa.ed.gov>

FAFSA Express Web page address: <http://www.ed.gov/offices/OPE/express.html>

*Working hours are 7:00 a.m. - 10:00 p.m. (CT)*

- FAFSA Express Software Assistance
- Application Status
- General Questions on Electronic Filing
- Help Accessing the Web Page

**The U.S. Department of Education Office of  
Postsecondary Education (OPE)**

Web Page Address: <http://www.ed.gov/offices/OPE>

## **The U.S. Department of Education Direct Loan**

Web Page Address: <http://www.ed.gov/DirectLoan>

E-mail: Direct Loan @ED.GOV

### **Universal Automation Labs (UAL)**

**1-301/565-0032**

*Working hours are 8:00 a.m. - 5:00 p.m. (ET)*

Fax: 1-301/565-0613

- FISAP Edit File
- FISAP Data

*For FISAP related operational/procedural questions, call the U.S. Department of Education at 1-202/708-7741*

Fax: 1-202/260-0522 or 1-202/401-0387

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**Note:** Telephone numbers are subject to change

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# System Options

The U.S. Department of Education has given schools maximum flexibility in fashioning a system solution that best meets their needs. Schools have three system options:

1. Custom System

Schools have the option of developing a system to support all the necessary tasks required to participate in the William D. Ford Federal Direct Loan program, purchasing a software package from a third-party servicer, or contracting a third-party servicer.

2. Combination EDEExpress/Custom System

Schools can choose to use a portion of the functions provided by EDEExpress in conjunction with external systems or software from another vendor. EDEExpress allows schools to import data captured in other on-campus systems (for example, a financial aid packaging system). Also, it enables schools to export data from its database needed by other systems (such as the institution's business office).

3. EDEExpress

EDEExpress is a comprehensive financial aid management system provided at no cost by the U.S. Department of Education. It is a student-based system that allows institutions to perform functions, such as processing Federal application data, including loading and printing Institutional Student Information Records (ISIRs) received electronically from the Central Processing System (CPS). It also computes student award packages; maintains funds; tracks file documents; generates reports; establishes loan origination records; prints promissory notes; manages disbursement data; reconciles funds; and reports Pell Grant payment data.

The following section addresses questions that may help the school to decide which system design option is best for them.

A video, entitled *Implementing a Custom Direct Loan Processing System*, is also available that discusses the implementation of the Direct Loan program in a custom or combination system environment. An Institution may request a copy of this video by calling 1-800/4-FEDAID.

## Items to Consider in Choosing a System Option

Loan Level Volume	How large is the volume of the loans the institution is processing?
Available Resources	How much of the following resources are available for the Direct Loan system: staff, data processing resources, equipment, and money?
Existing Systems	What existing systems are in place and how easy is it to integrate the Direct Loan system?
Time Constraints	Is there enough time available for a Direct Loan system to be developed?
Campus Communications	Are there existing means of communication between offices involved in the Direct Loan system? These offices could include financial aid, registrar, and bursars.
Video	<i>Implementing a Custom Direct Loan Processing System.</i> This video examines the options available for implementing the Direct Loan Program. This video is available by calling the Direct Loan Task Force or 1-800-4FED-AID.

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## Overview of Changes from 1998-1999 to 1999-2000

### *Removed:*

- External Export Cash Record Layout
- EDEExpress Edits:
  - Loan Cancellation
  - Disbursement Cancellation
- Process Control – List Report
- Cash Management – Measurement Report
- Cash Management – List Report
- Total Loan Amount by Student – Annual Report
- Booked Status – List Report
- Cancellation Measurement Report
- Ability to change Anticipated Completion Date (ACD) with the Loan Origination Center (LOC). The LOC will only pass the ACD onto National Student Loan Data System (NSLDS) for the borrower's first booked loan at a specific school. School's must change this date using the Student Status Confirmation Reporting (SSCR) process with NSLDS.
- Ability to cancel disbursements.
- Ability to cancel a loan.
- Display on the 30-Day Warning Report that the Loan Amount Approved adjusted to \$0.
- "Accepted but not applied" booking status for disbursements and promissory notes. Records are either booked or unbooked.
- Use of XX as a valid foreign address state code.
- Creation of electronic promissory note manifests. Paper promissory note manifests continue to be shipped with the hardcopy notes.
- Drawdown Request.
- Cash Management Functionality

### *Added:*

- Disbursement/Loan Adjustment (Replaces Cancellation)
- Disbursement Date Change Process (Disbursement Option "Q" ) to adjust a disbursement date once an original disbursement is accepted.

- Inactive Loan Report will be generated monthly at the option of the school by the LOC.
- Dependency status is a required field and must contain “D” - Dependent or “I” - Independent.
- Academic Year Start Date and Academic Year End Date are required fields.
- Academic Year Start Date and Academic Year End Date will be captured by the LOC in 1999-2000 and used to determine annual loan limits.
- New flag to identify dependent students eligible for additional unsubsidized loan amounts.
- Loan limit edits for loans at a specific school for a specific borrower performed upon receipt of loan origination records.  
Loan limit edits for loans at multiple schools for a specific borrower performed upon receipt of actual disbursement records.
- Disbursements and Loans are adjusted to \$0 to reflect cancellations.
- Loan Amount Approved is adjusted to reflect the cancellation of a loan.
- Affirmation Code on Disbursements
- Predefined Queries
- New Report to alert schools when a student’s name, SSN, and/or birth date changes across multiple schools.

*Modifications:*

- Booked Status Measurement Report
- Direct Loan School Account Statement
- FC as valid foreign address state code replaces XX
- List - Loan Origination Report
- List - Promissory Notes
- List - Disbursements
- Promissory Note Data Block
- Batch ID
- List – Loan Origination Report

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## Loan Origination Options

The following information describes the loan origination options available for institutions:

- Option 1 (Level 2): Option 1 schools are responsible for all the functions associated with the Direct Loan Program except for requesting drawdowns. The Loan Origination Center performs the drawdown requests for specific borrowers. The borrowers are identified for the schools on the Anticipated Disbursement Listing and the Actual Disbursement Roster displays the amounts to credit to students' accounts.
- Option 2 (Level 1): Option 2 schools are responsible for performing all functions associated with the Direct Loan Program.
- Standard Origination: Standard Origination schools are responsible for performing all functions associated with the Direct Loan Program except for requesting drawdowns (see Option 1) and printing the Stafford promissory notes. The LOC prints the Stafford promissory notes and forwards the notes to the students. The promissory notes are returned directly to the LOC from the students.

The Department of Education provides schools, participating in the Electronic Data Exchange (EDE) with EDEExpress, with a personal computer (PC) package software designed to manage financial aid processing. Modules in EDEExpress include Application Processing, Packaging, Direct Loan, and Pell Payments. In the remainder of this section, the hardware and interface requirements of the Combination approach are described.

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## PC Requirements

For the highest efficiency and processing speeds, the recommended configuration should be followed. If you are planning an equipment purchase to participate in the Direct Loan Program, the following list describes the minimum required configuration:

Processor	IBM-compatible PC with a Pentium 200 MHz or comparable 64MB RAM 4.0 GB SCSI Hard Drive 56K Analog Modem 3.5"/1.44MB Diskette Drive SVGA Monitor Windows 95 Keyboard Laser printer capable of printing on standard paper (8 ½" x 11") 12x CD-ROM Drive with sound board*  *Required if institutions want to use the EDEExpress tutorial and the AWARE software.
Microsoft Windows	Windows95 or Windows NT 4.0 or above
Available hard disk space	4.0 GB SCSI
RAM	64 MB
Printer	Laser printer capable of printing on standard paper (8.5 x 11)
Modem	56K Analog
Mouse Driver	Microsoft-compatible
Tape Back-up Unit	Capacity should equal the size of the stored data.
CD-ROM	12x Drive with Sound Board
Floppy Disk Drive	3.5" high-density/1.44 MB
Monitor and Video Card	800 X 600 Super VGA

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**Note:** A backup of EDEExpress should be performed on a regular basis. Make sure your backup can be restored!

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If you are running EDEExpress on a local area network (LAN), refer to the EDEExpress Installation Guide for LAN Hardware and Software recommendations.

## Interface Requirements

EDEExpress interfaces with other ED-provided software modules and systems resident on the same PC, with other systems at the institution, and via the Title IV WAN network.

## **Interface with other ED-provided Software Systems on PC**

EDEExpress includes modules for Application Processing, Packaging, Direct Loan, and Pell. As in previous versions of EDEExpress, Direct Loan users can import ISIRs from the Application Processing module to create loan origination records. However, each record would require manual entry (or import change) of the loan amount approved and other components required to originate the loan BEFORE the record could be originated. Alternatively, users can import packaged student records from the Packaging module of EDEExpress to create loan origination records. EDEExpress uses the award amounts calculated in the Packaging module to establish the loan records in the Direct Loan module.

The Title IV WAN communications software, EDconnect, can coexist on the same PC with EDEExpress. EDconnect is a windows software package that Direct Loan participants use to transmit data across the network to the Direct Loan systems. EDconnect is compatible with LAN; however, care should be taken when using EDconnect in a LAN environment because of its lack of file and record locking capabilities.

## **Interface with other Software Systems on Campus**

Other institutional computer systems, used for registration or accounting, are potential providers of data to the EDEExpress Direct Loan Software. EDEExpress is designed to import data captured in these other systems that has been reformatted according to specifications provided in this technical reference.

Likewise, data in EDEExpress is of potential use to other on-campus systems. Therefore, the system provides users with the ability to export data. File formats for the export files are provided so institutional systems can be modified.