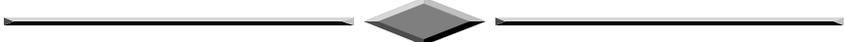


# Student Repayment History Reports



## What is a student repayment history report?

The student payment history report is an electronic report that provides schools with borrower repayment history. Specifically, the report identifies students who have obtained Federal Family Education Loan (FFEL) Program loans and/or a William D. Ford Direct Loan (Direct Loan) Program loans to attend a specific school and have entered into repayment on the loan in the first 12 months of the most recent 24-month period.

## Which schools are able to obtain a student repayment history?

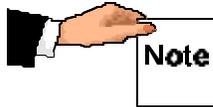
Electronic student repayment histories will be available for **all schools** that participate in any of the Title IV student financial assistance programs and have students who entered into repayment on FFEL Program and/or Direct Loan Program loans during the first 12 months of the most recent 24-month period.

## What information is provided as a part of the student repayment history report?

A student repayment history report includes data on those loans that entered repayment in the first 12 months of the most recent 24-month period. The data associated with each loan is the same data provided on the cohort default rate loan record detail report.

Please refer to pages 50 through 56 of the “Loan Record Detail Report” section for a detailed description of the data elements included in the report.

The data contained in the student repayment history report may be customized depending on the user's needs. A school can choose to access a report that only includes those students in repayment or only those students in default. A school can also choose to download the data file and create additional customized reports.



The file layout for the Student Repayment History Report data file is available at [www.ifap.ed.gov](http://www.ifap.ed.gov).

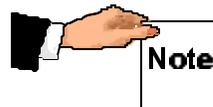
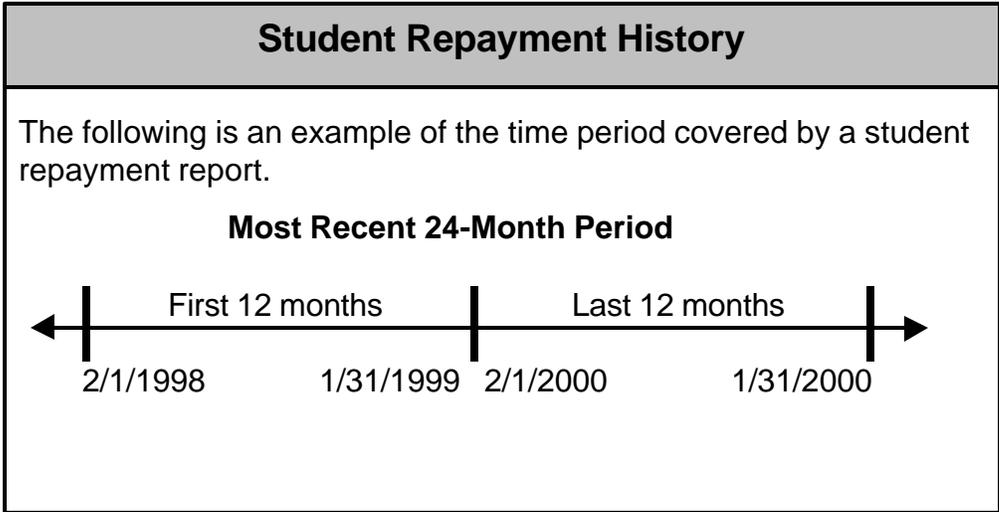
Please refer to page 69 for instructions on how to access and download the Student Repayment History Report.

### Upon what time period is the student repayment history report based?

The student repayment history report provides data on those borrowers who entered repayment on FFEL Program and Direct Loan Program loans during the first 12 months of the most recent 24-month period. The history also identifies whether the students listed on the report *defaulted or met other specified conditions* at any time during the most recent 24-month period.

**Q** . When is a loan considered to have "defaulted or met other specified conditions"?

**A** . For information on the definition of default and *other specified conditions*, please refer to page 21 of the "Cohort Default Rates" section.



It is important to note that the student repayment history report is NOT the same as the cohort default rate calculation and does not always provide data that coincides with the fiscal year data used to calculate cohort default rates. The student repayment history report is provided solely for a school's information and may not be used by the school or the Department in any administrative procedure or for any other purpose.

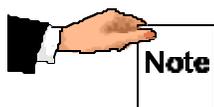
## Will a school be able to access multiple student repayment history reports based on different time periods?

No. A school will only be able to access the student repayment history report based for the most recent 24-month period.

However, a school will be able to obtain student repayment history summary level data based on prior 24-month periods. The summary level data will be available for a maximum of 17 24-month periods. The summary level data will not include a detailed report but will indicate the number of borrowers who entered repayment in the first 12 months of the previous 24-month periods and the number of those borrowers who defaulted in the 24-month periods.

The following chart identifies the summary level data that will be available in the National Student Loan Data System (NSLDS) between January and December 2000.

<b>Student Repayment Summary Level Data Chart</b>	
<b>Student Repayment History Period</b>	<b>Date Available</b>
1/1/98 – 12/31/99	January 2000
2/1/98 – 1/31/00	February 2000
3/1/98 – 2/28/00	March 2000
4/1/98 – 3/31/00	April 2000
5/1/98 – 4/30/00	May 2000
6/1/98 – 5/31/00	June 2000
7/1/98 – 6/30/00	July 2000
8/1/98 – 7/31/00	August 2000
9/1/98 – 8/31/00	September 2000
10/1/98 – 9/30/00	October 2000
11/1/98 – 10/31/00	November 2000
12/1/98 – 11/30/00	December 2000



**Note** A specific detailed Student Repayment History Report is only available until the release of the next Student Repayment History Report. In addition, to ensure that summary level student repayment history data is not confused with cohort default rate data, the summary level data associated with a student repayment history report that represents a time period that coincides with a cohort default rate time period will become unavailable the month before the Department issues the draft cohort default rate data for that time period.

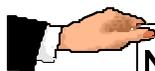
## What are the benefits of using the student repayment history reports?

The student repayment history reports can assist schools in:

- **monitoring when students enter repayment.**  
Schools that monitor students' repayment status can use the information to make sure that the students that have just entered repayment are aware of all of the possible repayment, deferment, and/or forbearance options that are available. This information can help a student avoid default.

AND

- **ensuring the data reported to NSLDS is accurate.**  
Schools that monitor students' repayment and default status can contact lenders/guaranty agencies/servicers as errors occur instead of waiting until the release of the draft cohort default rates to correct inaccuracies.

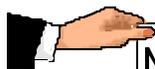


**Note**

The student repayment history reports will not identify which borrowers are in a delinquent status. The school should contact its guaranty agency and/or the Direct Loan servicer to determine which borrowers are in a delinquent status.

## Does the student repayment history data represent a school's cohort default rate?

No. The student repayment history data does NOT represent the school's cohort default rate. The student repayment history is provided solely as a service to help schools track and correct errors associated with borrowers who recently entered repayment on student loans. The Department will continue to calculate cohort default rates at the prescribed intervals and will base the cohort default rate calculation on data that is in NSLDS at the time of the calculation.



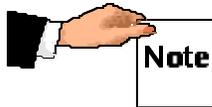
**Note**

The student repayment history may NOT be used by schools or the Department to determine any sanctions or benefits that may be associated with official cohort default rates.

## How can a school access the student repayment history report?

The following provides step-by-step instructions on how to access the Student Repayment History Summary Level Data and the detailed Student Repayment History Report.

**Step 1:** Log onto the Department’s NSLDS website at [www.NSLDSFAP.ed.gov](http://www.NSLDSFAP.ed.gov).



To obtain an NSLDS user-id and password, a school must complete the enrollment document for the Student Aid Internet Gateway (SAIG). Users may contact the Title IV WAN Customer Service Center at (800) 615-1189 for assistance with the enrollment document.

**Step 2:** Once logged onto NSLDS, to access the Student Repayment History Summary Level Data, select the **ORG** tab at the top of the screen and then select **Repayment Information**.



Once **Repayment Information** is selected, the screen will display the summary level student repayment history data for each of the available 24-month periods associated with the school that requested the data.

**Step 3:** To access the detailed Student Repayment History Report for the most recent 24-month period, either:

- select the **Goto Report Selection** from the **Repayment Information** screen

### Repayment Information

The following information reflects the current repayment status of certain borrowers in FFEL and Direct Loan Programs who attended a school during a Specific period. This information has no relationship to the calculation of a Draft or final cohort default for a school and will not be used in that Process. This data is provided solely for informational purposes and may not be used in any administrative procedure. The information reported is based on Information provided by the guaranty agency that guaranteed the loan or by the Direct Loan Servicer.

To request the latest month loan detail report click here:

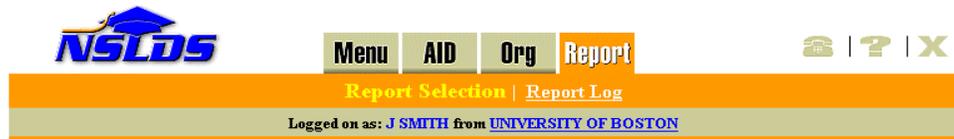
OR

••

select the **Report** tab at the top of the screen and then select **Report Selection**



**Step 4:** If the Student Repayment History Report is accessed through the **Report** tab/**Report Selection**, select the **School Repay Info Loan Detail** report to view the Student Repayment History Report.

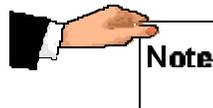


**Report Selection**

Search Report ID :

Click report button below or display report log.

Report ID	Name	Log Page
DRC015	Z028 SCHOOL REPAY INFO LOAN DETAIL	



For questions about the NSLDS website or accessing the Student Repayment History Summary Level Data or Student Repayment History Report, contact NSLDS Customer Service at (800) 999-8219 or [nsldscoe@raytheon.com](mailto:nsldscoe@raytheon.com).