



# ***Session 10***

# ***NSLDS Update***

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And  
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# Agenda

- NSLDS Overview
- NSLDSFAP Web Changes & Updates
- Aggregate Calculations
- FFEL Consolidation Breakdown
- New for 2004-2005
- Formula example
- Assistance and Resources
- Questions



# NSLDS Overview



# National Student Loan Data System (NSLDS)

- National database of federal loans & grants awarded under Title IV of the Higher Ed Act of 1965, as amended
- Began loading data in 1994
- School online access granted in 1996
- Web access started 1998

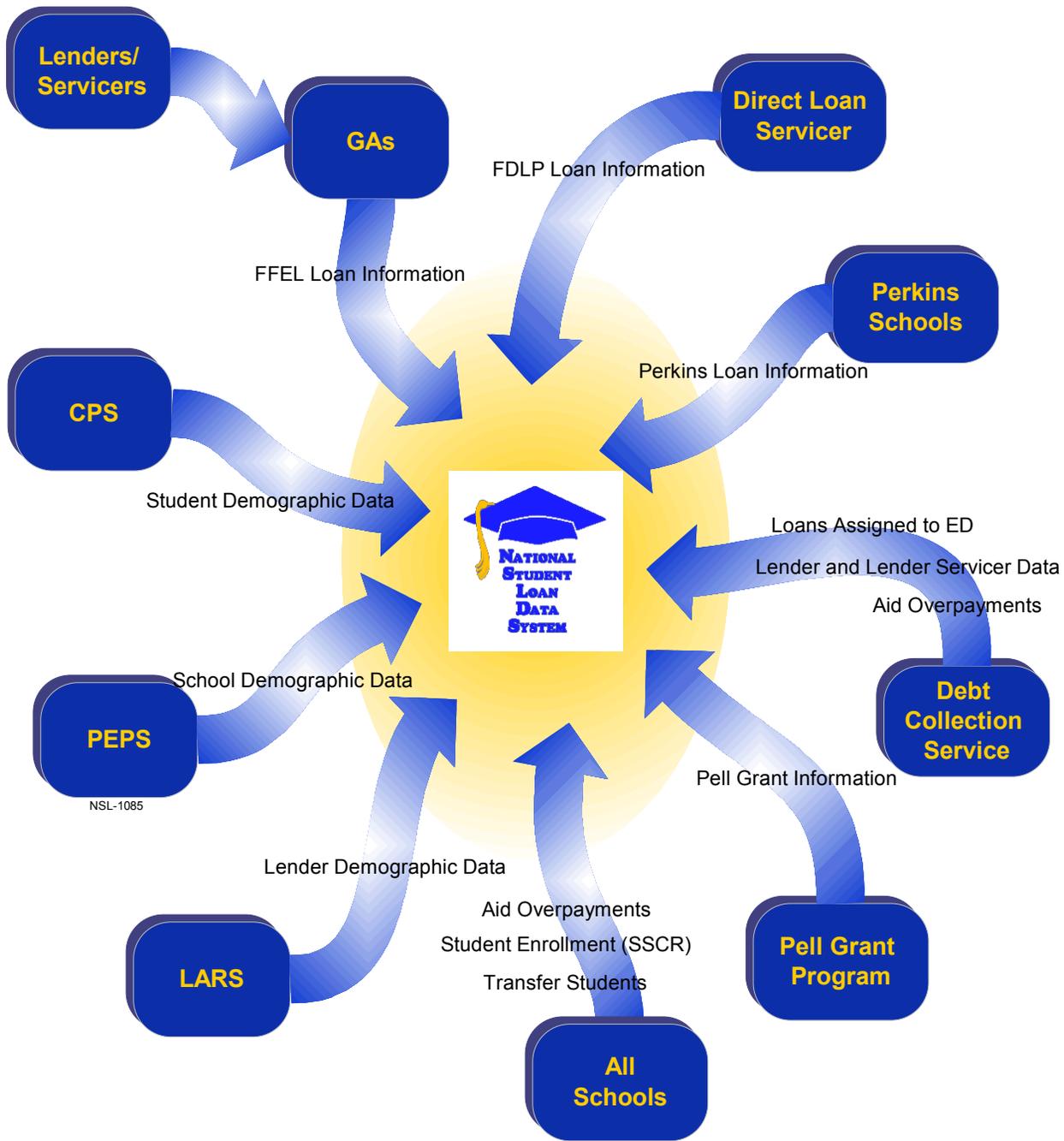
[www.nslidsfap.ed.gov](http://www.nslidsfap.ed.gov)



# NSLDS GOALS

## ➤ Goals

- Enhance program integrity
- Reduce burden, costs, and errors in aid administration
- Create central database of highly reliable, accessible data
- Provide planning and budget assistance
- Provide program coordination and control
- Provide data for research





# NSLDS Content

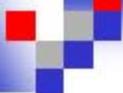
5,481,150,933	Total Number of Rows
50,131,888	Students
165,197,525	Loans (FFEL, Direct, Perkins)
42,184,353	Pell Grants (1993-current)
35,882	School Branches
18,342	Schools
31,322	Lenders
60	Guaranty Agencies

\*As of 10/02/2003



# NSLDS Users

- Colleges, universities, trade schools
- Students and borrowers
- ED
- Lenders
- Guaranty agencies
- State agencies
- ED contractors
- Other United States government agencies



# How to Obtain NSLDS Access

- [fsawebenroll.ed.gov](http://fsawebenroll.ed.gov)
- Quick and easy
- No charge or limit
- Call CPS/WAN for assistance  
at 1-800-330-5947



# NSLDSFAP Web Changes & Updates



# Loan History Page Detail Button Added



## Master Promissory Notes

MPN Type	Code	PLUS Borrower
Direct Stafford	N	N/A
Direct PLUS	N	N/A



## Loan Summary

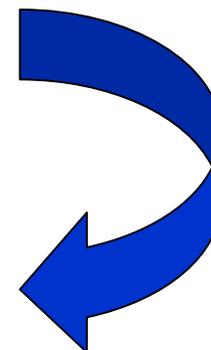
Sort by:

Display Only:

Currently Sorted by LOAN DATE, No filtering



<b>1</b>	SU - FFEL STAFFORD UNSUB				Status: <a href="#">IA</a> as of 08/08/2002		<input type="button" value="Loan Detail"/>
	<a href="#">UNIVERSITY OF SOUTH FLORIDA 00153700</a>						
Guaranteed Amt:	\$2,625	Disbursed Amt:	\$2,625	OPB:	\$2,625	Agg. OPB:	\$2,625
Loan Date:	08/08/2002	Sep. Loan Ind:	A	Loan Period:	08/26/2002 - 12/13/2002		
Last Disb. Date:	08/29/2002	Last Disb. Amt:	\$2,625	Acad. Lv:	4		
GA:	<a href="#">FLORIDA DEPARTMENT OF EDUCATION OSFA - 712</a>						
Lender:	<a href="#">BARNETT H.E.L.P.- ATTN JEAN WALRATH - 831846</a>						
<b>2</b>	SF - FFEL STAFFORD SUB				Status: <a href="#">IA</a> as of 12/10/2001		<input type="button" value="Loan Detail"/>
	<a href="#">UNIVERSITY OF SOUTH FLORIDA 00153700</a>						
Guaranteed Amt:	\$887	Disbursed Amt:	\$887	OPB:	\$887	Agg. OPB:	\$887
Loan Date:	12/10/2001	Sep. Loan Ind:	A	Loan Period:	01/07/2002 - 05/03/2002		
Last Disb. Date:	01/14/2002	Last Disb. Amt:	\$887	Acad. Lv:	4		
GA:	<a href="#">FLORIDA DEPARTMENT OF EDUCATION OSFA - 712</a>						
Lender:	<a href="#">BARNETT H.E.L.P.- ATTN JEAN WALRATH - 831846</a>						
<b>3</b>	SU - FFEL STAFFORD UNSUB				Status: <a href="#">IA</a> as of 12/10/2001		<input type="button" value="Loan Detail"/>





# Discharge Indicator Box Repositioned on Loan History Page



Conditional Discharge



Pell Grants

## Loan History



### Aggregate Loan Information

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$21,521	N/A	\$21,521
Unsubsidized Loans	\$18,734	N/A	\$18,734
FFEL Consolidation Loans, Unallocated	N/A		N/A
Combined Loans	\$40,255	N/A	\$40,255
FFEL Consolidation Loans	N/A		N/A
Perkins Loans	N/A		N/A



### Master Promissory Notes

MPN Type	Code	PLUS Borrower
Direct Stafford	N	N/A
Direct PLUS	N	N/A



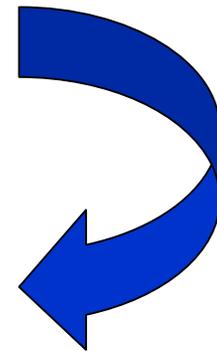
### Loan Summary

Sort by:

Display Only:

Currently Sorted by LOAN DATE, No filtering

<b>1</b>	SU - FFEL STAFFORD UNSUB <a href="#">COLLEGE FOR LIFELONG LEARNING 03101300</a>		Status: <b>DI</b> as of 02/27/2003		<input type="button" value="Loan Detail"/>
<b>Guaranteed Amt:</b>	\$6,399	<b>Disbursed Amt:</b>	\$2,133	<b>OPB:</b>	\$0
<b>Loan Date:</b>	10/31/2000	<b>Sep. Loan Ind:</b>	A	<b>Loan Period:</b>	09/11/2000 - 06/30/2001
<b>Last Disb. Date:</b>	11/08/2000	<b>Last Disb. Amt:</b>	\$2,133	<b>Acad. Lv:</b>	4
	<b>Discharge:</b>	C			
	<b>GA:</b>	<a href="#">NEW HAMPSHIRE HIGHER EDUCATION ASST. - 733</a>			
	<b>Lender:</b>	<a href="#">NEW HAMPSHIRE HIGHER ED LOAN CORP - 832994</a>			
<b>2</b>	SF - FFEL STAFFORD SUB <a href="#">COLLEGE FOR LIFELONG LEARNING 03101300</a>		Status: <b>DI</b> as of 02/27/2003		<input type="button" value="Loan Detail"/>





# Organization Contact Page

Periodically updating contact information provides reference for the financial aid community



Type:  Code:  Name:

Logged on as: PATRICIA A SCHUSTER from [Department of Education Region 0](#)

**Name:** USA FUNDS, INC.  
**Code:** 800 **Type:** Guaranty Agency  
**Status:** OPEN  
**Address:** P.O. BOX 6180  
 INDIANAPOLIS, IN 462066180

**Organization Contact List**

	Function	First Name / Last Name	Phone / Ext.	Email
<a href="#">1</a>	SSN/ID ISSUES	NANCY HARVEY	(317)598-4662	
<a href="#">2</a>	IS TECHNICAL ISSUES	CHERYL COX	(317)570-8218	
<a href="#">3</a>	ENROLLMENT REPORTING	PATTY REDMOND	(317)598-4105	
<a href="#">4</a>	FAT/SAR/ISIR ISSUES	CUST CONTACT OVERAWARDS/AGG LIMIT/LOAN DETAIL	(888)272-5543	
<a href="#">5</a>	DEFAULT ISSUES	POST CLAIM ASSISTANCE	(800)331-2314	
<a href="#">6</a>	FFEL ISSUES	CUSTOMER SRV AGGREGATE LIMITS & UNDERLYING LNS	(888)272-5543	
<a href="#">7</a>	COHORT DEFLT RATE ISSUES	BRUCE BEMENT	(317)806-1256	
<a href="#">8</a>	CUSTOMER SVC(BORROWERS)	CUSTOMER CONTACT OPERATIONS	(888)272-5543	

  
Return To  
Organization  
Contact List

**Name:** USA FUNDS, INC.  
**Code:** 800 **Type:** Guaranty Agency  
**Status:** OPEN  
**Address:** P. O. BOX 6180  
INDIANAPOLIS, IN 462066180

### Organization Contact Add

<b>Available Functions:</b>	<input type="checkbox"/> Primary Contact <input type="checkbox"/> Overpayment Issues <input type="checkbox"/> Perkins Issues <input type="checkbox"/> Direct Loan Issues <input type="checkbox"/> Pell Grant Issues	
<b>First Name:</b>	<input type="text"/>	
<b>Last Name:</b>	<input type="text"/>	
<b>Title:</b>	<input type="text"/>	
<b>Phone:</b>	<input type="text"/>	<b>Ext:</b> <input type="text"/>
<b>Fax:</b>	<input type="text"/>	
<b>E-Mail:</b>	<input type="text"/>	
<b>URL:</b>	<input type="text"/>	
<b>Address:</b>	<input type="text"/> <input type="text"/>	
<b>City:</b>	<input type="text"/>	
<b>State:</b>	— Select — 	
<b>Zip Code:</b>	<input type="text"/>	



# DataPrep Software for Perkins Data Providers

- DataPrep software is being revised
  - Projected release date - Spring 2004
  
- Revised software will be available for download from sfadownload web site



# Enrollment Reporting

## NSLDSFAP.ED.GOV

Online updates as of October 6, 2003:

- Total online updates – 1,162,713
  - One millionth web update completed July '03
- Total unique schools that have made online updates – 2,633
- Average updates monthly '03 – 54,176
- Most updates in a month – 84,696 (October '03)



# Customer Care Center (CCC)

Established in November 2001

- Mad Dog team recommendation
- Reduce burden for FAAs
- Central location for resolving data conflicts
- Responsible for negotiating with data providers
- In some cases, allows NSLDS to become the data provider of last resort



# How the Process Works

- School reports conflict to the CCC to research
  - Conflicts - discrepancies that affect aid eligibility
  - Ex. Identifiers, statuses, amounts, duplicates
- School must provide supporting documentation
- CCC works with the data provider
- All parties are notified when correction is made



# How Does a Conflict Occur?

Examples:

- Typo
- Incorrect FAFSA
- Fraud or identity theft
- Rejected record
- Loan assigned incorrectly



# What IS a Conflict?

Discrepancies that affect aid eligibility

- Incorrect Identifiers in NSLDS
  - First Name
  - Date of birth
  - Social Security Number
- Incorrect statuses/amounts
- Duplicate records



## What is NOT a Conflict?

- Current year Pell issues
- Incorrect middle or last name
- Loan status that has recently changed
- Loan status that does not affect eligibility (such as CA status)
- Aggregate determination for consolidations



# Reporting a Conflict

- Call 1-800-999-8219 and select option #3
- Email [nsldsccc@raytheon.com](mailto:nsldsccc@raytheon.com)
  - Experts available 9:00-6:00 Eastern
- For Financial Aid Professionals only
- If students call:
  - Referred to their current school
  - If none available, referred to Federal Student Aid Information Center (800-4FEDAID)



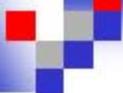
# CCC Progress

- Over 2000 schools have used the CCC
- 12,092 conflict inquiries have been reported
- 11,495 conflict inquiries have been resolved
- Giving us a 95% resolution rate\*

\* *as of October 7, 2003*

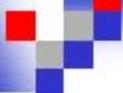


# Aggregate Calculations



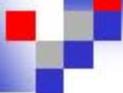
# NSLDS Aggregate Calculations

- Prior to 2003-04
  - Aggregate Outstanding Principal Balance (OPB) field included the lesser of the three totals of Loan Amount, Disbursed Amount, or Outstanding Principle Balance (OPB)
  - FFEL Consolidation Loans (CL) were in a separate field and were not included in the Subsidized, Unsubsidized or Combined totals



# NSLDS Aggregate Calculations

- Prior to 2003-04
  - FAAs were required to do manual breakdowns of FFEL Consolidation Loans (CL)
  - Refunds were not considered in aggregate calculations
  - Distinction was not as clear between “Recent Loans” and all other loans
  - No Subsidized or Combined loan exceeding limit flags from NSLDS



# NSLDS Aggregate Calculations



- For 2003-04
  - Aggregate calculations were changed to more accurately determine a student's eligibility for Title IV Loans – the changes include new definitions, new calculations, a breakdown of FFEL Consolidation Loans (CL), and New Warning Icons



# New Definitions

- **Agg OPB** — The amount that is added to the student's Aggregate Outstanding Principal Balance, and is the amount that counts toward the student's loan limit(s)
- **Combined Loans** — The sum of all Subsidized Aggregates, Unsubsidized Aggregates, and FFEL Unallocated Amounts (this does not include Perkins Loans)



# New Definitions

- **FFEL Consolidation** — Sum of all open FFEL Consolidation Loans (for display purposes only)
- **Net Loan Amount** — Approved/Guaranteed Amount minus Cancellations, minus Refunds



# New Definitions

- **Perkins** — National Defense Loan (DU), Perkins Expanded Lending (EU), Income Contingent (IC), National Direct Student Loan (NU), Federal Perkins Loan (PU)
- **Recent Loan** — Loan Period End Date is less than 90 days old and has an in-school loan status



# New Definitions

- **Subsidized Loans** — Direct Stafford Subsidized (D1), FFEL Stafford Subsidized (SF), Direct Consolidation Stafford Subsidized (D6), and that portion of FFEL Consolidation Loans (CL) that can be attributed to underlying Subsidized Loans



# New Definitions

- **Unsubsidized Loans** — Direct Stafford Unsubsidized (D2), Direct Consolidation Unsubsidized (D5), FFEL Refinanced Loan (RF), FFEL Supplemental Loan (SL), FFEL Stafford Unsubsidized (SU), FISL Federally Insured Loan (FI), and that portion of FFEL Consolidation Loans (CL) that can be attributed to underlying Unsubsidized Loans



# New Definitions

- **Unallocated Amount** - The portion of FFEL Consolidation Loans (CL) that cannot be attributed to underlying Subsidized or Unsubsidized Loans (this is not shown on the 2003-04 NSLDS Financial Aid History page of the ISIR)



# New Definitions

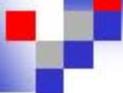
- **Underlying Loan** — A loan associated with a Consolidation Loan (CL) with a PC, PN, DN, DP, or PF Loan Status Code, where the Loan Status Date of the underlying loan is within 210 days (before or after) of the Consolidation Loan Date

# New Warning Icons



**Sub limit**

- Warning Icons now appears on the Loan History page of the NSLDSFAP Web site for students who are exceeding their Aggregate Totals – there's an icon for Exceeding Subsidized Limits and one for Exceeding Combined Limits



# NSLDS Aggregate Calculations

- For Recent Loans (loans less than 90 days past loan period end date)
  - Use the greater of the Outstanding Principal Balance or Disbursed Amount, but not to exceed Net Loan Amount
  - If both Outstanding Principal Balance and Disbursed Amount equal zero, use zero (In this case, the loan is Guaranteed/Approved, but not disbursed)



# NSLDS Aggregate Calculations

- For all other loans (including FFEL Consolidation Loan (CL) Aggregate Outstanding Principal Balance):
  - The Aggregate is determined by using the lesser of the Net Loan Amount, Disbursed Amount, or Outstanding Principal Balance if all three are greater than zero



# FFEL Consolidation Breakdown

# Reduces Burden on FAAs



- FFEL Consolidation Loan (CL) breakdown implemented due to requests from FAAs
- Reduces the need to use GEN 96-13 questions 54 - 55 for *every case*



# FFEL Breakdown Calculations

- NSLDS uses a percentage of underlying loans making up the consolidation total - the dollar amounts included in the Aggregate Totals can be seen in the Loan Detail for the FFEL Consolidation Loan (CL)



# Special Rules

- If an FFEL Consolidation Loan (CL) date is over 60 days old, and there are no underlying loans, the entire CL Aggregate OPB is treated as Subsidized
- If an FFEL Consolidation Loan (CL) date is less than 60 days old and there are no underlying loans, a 0 CL Aggregate OPB will be calculated (recent enhancement)



# Special Rules

- If multiple FFEL Consolidation Loans (CL) have the same Loan Date, the CL Disbursed Amounts and Agg OPBs from each loan will be summed and used in the formula



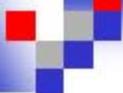
# Special Rules

- If a person has two or more open FFEL Consolidation (CL) Loans with different Loan Dates, each underlying loan will be associated with the FFEL Consolidation Loan (CL) that has the closest dates



# Tips For FFEL Breakdowns

- A large Unallocated Amount may indicate interest/fees, misreported underlying loans, Title VII Loans (HEAL), or spousal consolidations
- NSLDS Web calculations are dynamic and ISIR data is not
- Do not add the Combined and FFEL Consolidation Loan (CL) amounts together



# Reference Information



- Available on IFAP
  - NSLDS Newsletters #6, #7, and #8
  - Dear Colleague Letter GEN 96-13
  - Dear Partner Letter GEN-03-12
  - ISIR Guide's NSLDS FAH section



## New for 2004-2005

Prescreening, Postscreening,  
Transfer Student Monitoring  
(TSM), Financial Aid History  
(FAH) and the NSLDSFAP Web



# What's New for 04/05

- Loan Sort to be displayed on the ISIR & TSM/FAH
- Aggregate CL Unallocated Outstanding Principal Balance (OPB) and Totals to be added to ISIR & TSM/FAH
- IC (Income Contingent) loan types will be included in the Perkins Aggregates
- Tolerance built into loan limits



# What's New for 04/05

- Monitor loan limits for a Graduate returning to Undergraduate studies
- Determine PLUS Denial Flag for FFEL Stafford Unsubsidized (SU) loans
- Calculate Aggregate PLUS OPB and Total amounts (dynamic to Web & TSM/FAH reports)



## What's New for 04/05

- No longer attribute entire amount as Subsidized when CL loan has all PLUS loans as the underlying loans - any left over amounts from the underlying PLUS loans will be found in Unallocated



# Formula Example



## Loan History



### Aggregate Loan Information

Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
Subsidized Loans	\$2,487	N/A	\$2,487
Unsubsidized Loans	\$1,061	N/A	\$1,061
FFEL Consolidation Loans, Unallocated	\$368		\$368
Combined Loans	\$3,916	N/A	\$3,916
FFEL Consolidation Loans	\$3,916		\$3,916
Perkins Loans	N/A		N/A

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1		CL - FFEL CONSOLIDATED DEFAULT SCHOOL FOR CONSOLIDATED LOANS 88888800			Status: <a href="#">RP</a> as of 05/13/2003		
Guaranteed Amt:	\$11,711	Disbursed Amt:	\$11,711	OPB:	\$3,916	Agg OPB:	\$3,916
Loan Date:	05/11/1999	Sep. Loan Ind:	A	Loan Period:	N/A - N/A		
Last Disbursement Amt:	\$11,711	Last Disbursement Date:	05/11/1999	Acad. Lv:	N/A		
GA:	<a href="#">733 - NEW HAMPSHIRE HIGHER EDUCATION ASST.</a>						
Lender:	<a href="#">832994 - NEW HAMPSHIRE HIGHER ED LOAN CORP</a>						
2		SU - FFEL STAFFORD UNSUB UNIVERSITY OF NEW HAMPSHIRE 00258900			Status: <a href="#">PC</a> as of 05/11/1999		
Guaranteed Amt:	\$3,174	Disbursed Amt:	\$3,174	OPB:	\$0	Agg OPB:	\$0
Loan Date:	12/16/1997	Sep. Loan Ind:	A	Loan Period:	01/20/1998 - 05/21/1998		
Last Disbursement Amt:	\$3,174	Last Disbursement Date:	01/05/1998	Acad. Lv:	2		
GA:	<a href="#">733 - NEW HAMPSHIRE HIGHER EDUCATION ASST.</a>						
Lender:	<a href="#">832994 - NEW HAMPSHIRE HIGHER ED LOAN CORP</a>						
3		SF - FFEL STAFFORD SUB UNIVERSITY OF NEW HAMPSHIRE 00258900			Status: <a href="#">PC</a> as of 05/11/1999		
Guaranteed Amt:	\$3,500	Disbursed Amt:	\$3,500	OPB:	\$0	Agg OPB:	\$0
Loan Date:	12/16/1997	Sep. Loan Ind:	A	Loan Period:	01/20/1998 - 05/21/1998		
Last Disbursement Amt:	\$3,500	Last Disbursement Date:	01/05/1998	Acad. Lv:	2		
GA:	<a href="#">733 - NEW HAMPSHIRE HIGHER EDUCATION ASST.</a>						
Lender:	<a href="#">832994 - NEW HAMPSHIRE HIGHER ED LOAN CORP</a>						
4		SF - FFEL STAFFORD SUB RIVIER COLLEGE 00258600			Status: <a href="#">PC</a> as of 05/11/1999		
Guaranteed Amt:	\$2,625	Disbursed Amt:	\$1,313	OPB:	\$0	Agg OPB:	\$0
Loan Date:	09/26/1995	Sep. Loan Ind:	A	Loan Period:	08/28/1995 - 05/04/1996		
Last Disbursement Amt:	\$1,313	Last Disbursement Date:	10/10/1995	Acad. Lv:	1		
GA:	<a href="#">733 - NEW HAMPSHIRE HIGHER EDUCATION ASST.</a>						
Lender:	<a href="#">888885 - SLMA / FINANCE DEPARTMENT</a>						
5		SF - FFEL STAFFORD SUB RIVIER COLLEGE 00258600			Status: <a href="#">PC</a> as of 05/11/1999		
Guaranteed Amt:	\$2,625	Disbursed Amt:	\$2,625	OPB:	\$0	Agg OPB:	\$0
Loan Date:	09/20/1994	Sep. Loan Ind:	A	Loan Period:	08/29/1994 - 05/06/1995		
Last Disbursement Amt:	\$1,312	Last Disbursement Date:	01/06/1995	Acad. Lv:	1		
GA:	<a href="#">733 - NEW HAMPSHIRE HIGHER EDUCATION ASST.</a>						
Lender:	<a href="#">899983 - SLMA/EDUCATIONAL LOAN SERVICING CEN</a>						
6		PU - FEDERAL PERKINS UNIVERSITY OF NEW HAMPSHIRE 00258900			Status: <a href="#">PE</a> as of 07/08/1992		
Approved Amt:	\$250	Disbursed Amt:	\$250	OPB:	\$0	Agg OPB:	\$0
Loan Date:	N/A	Sep. Loan Ind:		Loan Period:	07/01/1990 - 06/30/1991		
Last Disbursement Amt:	\$250	Last Disbursement Date:	10/01/1990	Acad. Lv:	N/A		





# Subsidized Calculation (Formula)

Calculated Subsidized Aggregate OPB =  
[Sum of Amount Disbursed of all  
Underlying SF, D1, D6 loans) divided by  
(Amount Disbursed from CL)] multiplied  
by (CL Aggregate OPB)

# Calculated Sub (Example)



Sum of underlying Sub's Disb. Amounts  
 $3,500 + 1,313 + 2,625 = \$7,438$

$\$7,438$  divided by  $11,711 = .63512937$

$.63512937$  multiplied by  $\$3,916$

Result: Calculated Sub Agg OPB =  $\$ 2,487$

(based on the underlying Sub Loans  
 $\$2,487$  can be attributed toward the CL's  
 $\$3,916$  Agg OPB)



# Unsubsidized Calculation (Formula)

Calculated Unsubsidized Aggregate OPB =  
[Sum of Disbursed Amount for all  
Underlying SU, D2, D5, FI, RF, SL, SN  
loans) divided by (Amount Disbursed from  
CL)] multiplied by (CL Aggregate OPB)



## Calculated Unsub (Example)

Sum of Underlying Unsub's Disb. Amount = \$ 3,174

\$3,174 divided by 11,711 = .271027239

.271027239 multiplied by \$3,916

Resulting Calculated Unsub Agg OPB = \$ 1,061  
(based on the underlying Unsub Loans we can  
attribute \$1,061 toward the CL's \$3,916 Agg OPB)



# Unallocated Calculation (Formula)

Calculated FFEL Consolidation, Unallocated  
Aggregate OPB = (CL Aggregate OPB) minus  
(Perkins share Of CL) minus (Calculated Sub  
Agg OPB) minus (Calculated Unsub Agg OPB)



# Calculated FFEL Consolidation, Unallocated Aggregate OPB (Example)

$$\begin{array}{r} \$ 3,916 \text{ (CL Agg OPB)} \\ - 2,487 \text{ (Calc'd Sub Agg OPB)} \\ - \underline{1,061} \text{ (Calc'd Unsub Agg OPB)} \\ \hline \$ 368 \end{array}$$

(the Unallocated Amount, \$368,  
is what can not be attributed to  
either Sub or Unsub loans)



# Combined Calculation (Formula)

Calculated Combined Aggregate OPB =  
(Calculated Sub Agg OPB) plus  
(Calculated Unsub Agg OPB) plus  
(Calculated FFEL Consolidation,  
Unallocated Agg OPB)



## Combined Aggregate OPB (Example)

\$ 2,487	(Calc'd Sub Agg OPB)
+ 1,061	(Calc'd Unsub Agg OPB)
+ 368	(Unallocated Agg OPB)
<hr/>	
\$ 3,916	



## Details for Loan 1

<b>Loan Type:</b>	CL - FFEL CONSOLIDATED		
<b>Loan Period Start:</b>	N/A	<b>Academic Level:</b>	N/A
<b>Loan Period End:</b>	N/A	<b>Data Provider Loan ID:</b>	D CL19990511001583625
<b>Date Entered Repayment:</b>	05/11/1999	<b>Separate Loan Ind:</b>	A
<b>Borrowed at OPEID:</b>	88888800	<b>Interest Rate:</b>	8.25% FIXED
<b>Borrowed at Name:</b>	<a href="#">DEFAULT SCHOOL FOR CONSOLIDATED LOANS</a>		

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## Amounts for Loan 1

	<b>Date</b>	<b>Amount</b>
<b>Loan:</b>	05/11/1999	\$11,711
<b>Outstanding Principal Balance:</b>	06/30/2003	\$3,916
<b>Outstanding Interest:</b>	06/30/2003	\$10
<b>Calculated Subsidized Agg. OPB:</b>		\$2,487
<b>Calculated Unsubsidized Agg. OPB:</b>		\$1,061
<b>FFEL Consolidation, Unallocated Agg. OPB:</b>		\$368
<b>Calculated Combined Agg. OPB:</b>		\$3,916
<b>Other Fees:</b>		\$0

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# NSLDS Customer Service Center

1-800-999-8219

➤ Expert Assistance 7:00 – 7:00 Central

[Nslidscoe@raytheon.com](mailto:Nslidscoe@raytheon.com)



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