



Session 49

NSLDS

Helping You Find the Answers



We Help Put America
Through School



Presenters

- **U.S. Department of Education**
 - Pam Eliadis-NSLDS
 - Susan Morgan-NSLDS
 - Mary Lewis-Debt Collection
 - Bill Pranchke-Debt Collection
- **Guaranty Agency**
 - Kay Morgan-Texas Guaranteed Student Loan Corporation



We Help Put America
Through School

Agenda

- What is NSLDS database?
- How is data loaded?
- What types of data conflicts will I see?
- What I should I do when I see a data conflict?
- What does the data provider do when I call?





Agenda

- What happens with Department-held loans at Debt Collection (DCS)?
- What is NSLDS doing to help me?



We Help Put America
Through School

What is NSLDS?

- National database of title IV loans and grants established by the 1986 Amendments to the Higher Education Act
 - FFEL
 - FDSL
 - Perkins
 - Pell
- Information is updated monthly by data providers and in some cases weekly



Who provides the data?

- FFEL data from tape dumps (initial load)
- ED-held portfolio from Debt Collection
- FFEL data from GAs
- Direct Loan data from Direct Loan Servicer
- Perkins Loan data from schools/servicers
- SSCR data from schools
- Pell Grant data from RFMS
- Demographic data from CPS



How big is NSLDS?

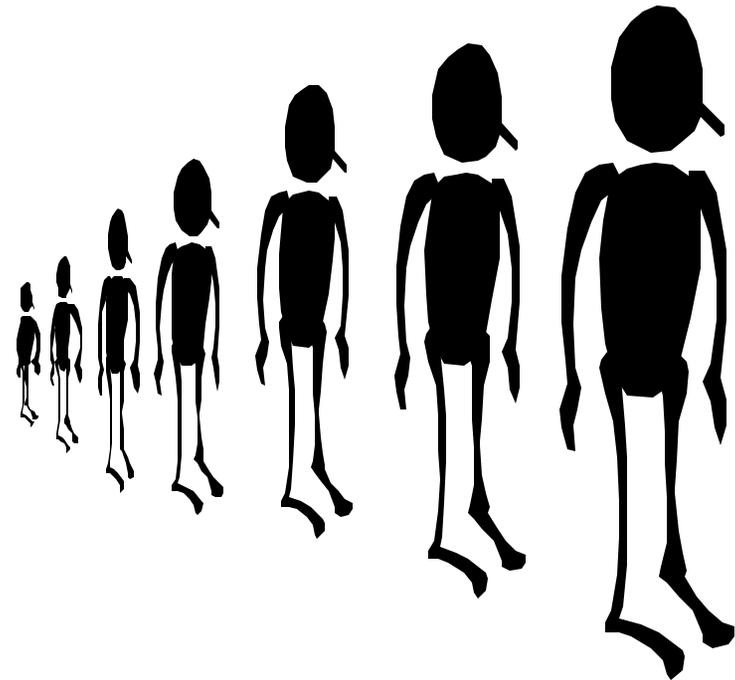
Total Records	3,088,855,059
Students	42,679,607
Loans (FFEL, Direct, Perkins)	127,255,042
Pell Grants (1993-present)	28,667,211
School Branches	32,202
Schools	18,040
Lenders	31,093
Guaranty Agencies	60



How do we match data?

■ Borrower Identifiers

- SSN
- Date of birth
- Name, primarily first



How do we match data?



■ Loan Identifiers

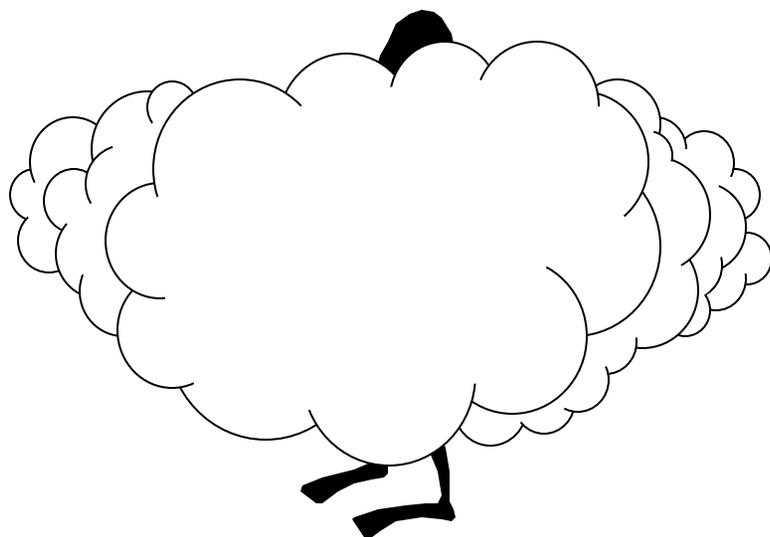
- Original school OPE ID
- Loan type
- Date of loan
- Indicator of separate loan (FFEL and Direct)
- PLUS borrower's SSN (FFEL and Direct)





Electronic Access Conference
2000 GET CONNECTED

Identifier Conflicts

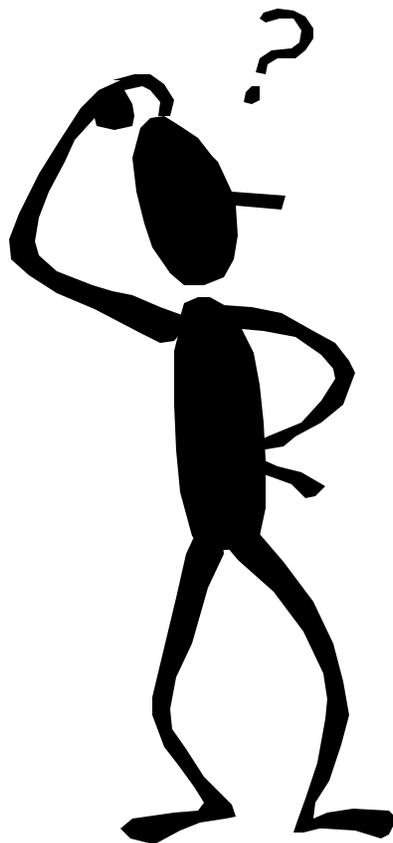


We Help Put America
Through School



Electronic Access Conference
2000 GET CONNECTED

Incorrect Data on Database

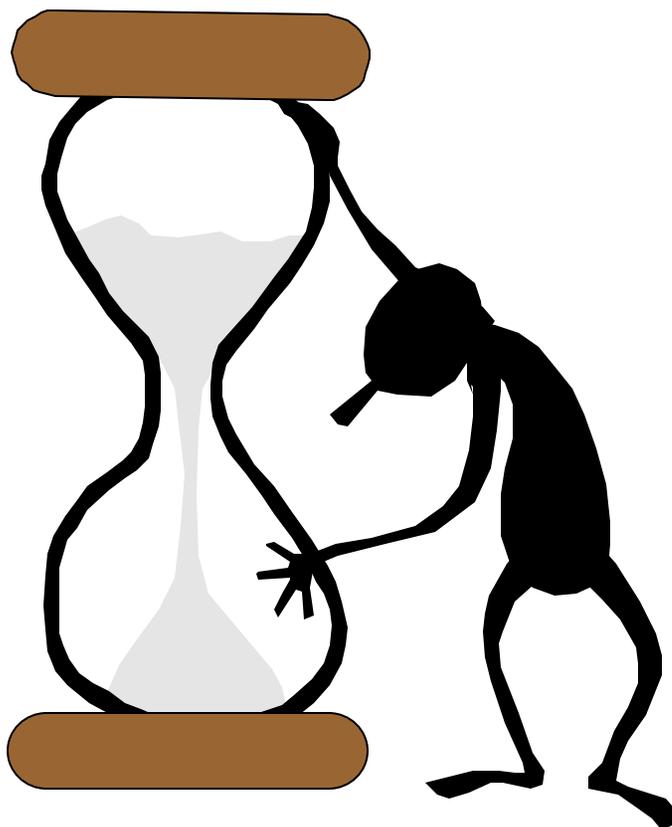


We Help Put America
Through School



Electronic Access Conference
2000 GET CONNECTED

Data Not Updated



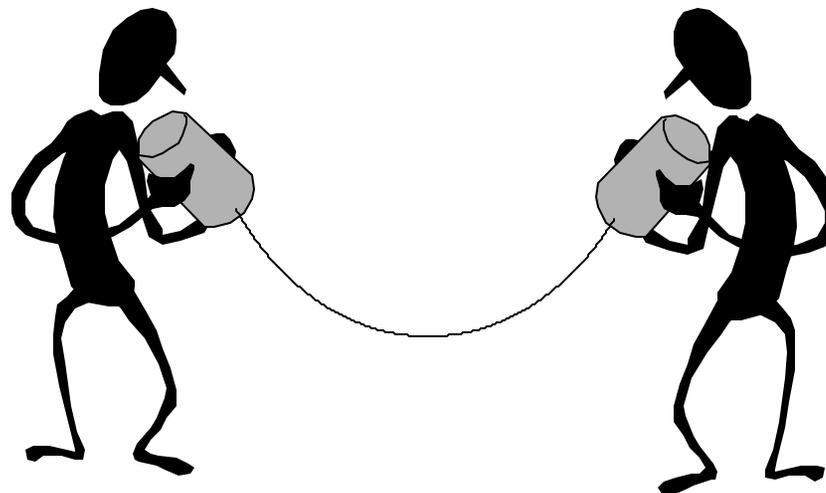
We Help Put America
Through School



Electronic Access Conference
2000 GET CONNECTED

What do I do about conflicts?

- Obtain the facts
- Gather the documentation
- Contact the dataprovider



We Help Put America
Through School



THIS IS A RESTRICTED SYSTEM



This system is LIMITED to approved use by AUTHORIZED personnel only.
Access by others is prohibited and unauthorized.

[System Requirements](#) | [Change Password](#)

ENTER LOGON DETAILS: User ID: Password:





Menu | Aid | Org | Report



Menu | [Change Password](#) | [System Requirements](#) | [Contact Us](#) | [FAQ](#)

Logged on as: SUSAN MORGAN

Messages



10/27/2000 (15200)
[2001 Submittal Schedules Now Available](#)

07/07/2000 (14700)
[How to Resolve Duplicate Overpayment Debts Reported](#)

Only the first line of each message is displayed.
To see the complete message, click on the message text above.

Financial Aid



[Loan History](#) ♦ [Overpayment History](#) ♦ [Pell Grant](#) ♦ [Enrollment History](#)
♦ [Student Access Interface](#)

SSN: First Name: DOB:
(Enter details and click on a link above, DOB should be in MM/DD/CCYY format)

Organization





Electronic Access Conference
2000 GET CONNECTED



Menu

AID

Org



[Loan History](#) | [Enrollment History](#) | [Enrollment Update](#) | [Pell Grants](#) | [Overpayment](#)

Display New SSN: First Name: DOB:

Logged on as : J SMITH from [UNIVERSITY OF BOSTON](#)

H JOE J STUDENT
H SSN: 123-45-6789 DOB: 10/01/1975



Defaulted



Overpayments



Pell Grants



Aggregate Loan Information

Loan Type	Outstanding Principal Balance (OPB)	Pending Disbursements	Total
Subsidized Loans	\$8,200	\$0	\$8,200
Combined Loans	\$8,200	\$0	\$8,200
FFEL Consolidated	N/A	N/A	N/A
Perkins	\$2,000	\$0	\$2,000



We Help Put America
Through School



Loan Summary

Sort by:	<input type="text" value="— Select —"/>	<input type="button" value="Submit"/>
Display Only:	<input type="text" value="— ALL —"/>	

Currently Sorted by DATE, No filtering

1	SF - STAFFORD SUBSIDIZED				Status: DU as of 01/01/1999	
	UNIVERSITY OF ROCKVILLE 26589654					
	Guaranteed Amt:	\$4,000	Disbursed Amt:	\$3,700	OPB:	\$4,500 Acad. Lv: 4
	Loan Date:	01/01/1997	Sep. Loan:	A	Loan Period:	01/01/1997 - 01/01/1998
	GA:	893 - EGF	Lender:	BANK OF USA		
2	D1 - DIRECT LOAN SUBSIDIZED				Status: RP as of 06/01/1998	
	UNIVERSITY OF ROCKVILLE 26589654					
	Approved Amt:	\$4,000	Borrowed Amt:	\$4,000	OPB:	\$3,700 Acad. Lv: 3
	Loan Date:	01/01/1996	Sep. Loan:	A	Loan Period:	01/01/1996 - 01/01/1997
3	PU - PERKINS				Status: RP as of 06/01/1998	
	UNIVERSITY OF ROCKVILLE 26589654					
	Approved Amt:	\$2,000	Borrowed Amt:	\$2,000	OPB:	\$1,500 Acad. Lv: 3
	Loan Date:	01/01/1995	Sep. Loan:	A	Loan Period:	01/01/1995 - 01/01/1996

Notes:

Collection costs/fees are not included in outstanding amounts.

Amount may include capitalized interest.





Menu

AID

Org



[Org Search](#) | [Org Contact List](#) | [Data Provider Schedule](#) | [SSCR Schedule](#)

Logged on as: J SMITH from [UNIVERSITY OF BOSTON](#)

Name: UNIVERSITY OF BOSTON

Code: 00132200

Address: 123 UNIVERSITY OF BOSTON STREET
BOSTON, MA 02154

Organization Contact List

New Contact

Function	First Name / Last Name	Phone / Ext	Email
1 PRIMARY CONTACT	SUSAN SMITHERS-BLYTHE JONES	319-336-3333 00010	
2 SSM/IS ISSUES	ELIZAR WHEELOCK	319-336-8898 01340	
3 IS TECHNICAL ISSUES	TED TECHFIELD	319-336-9990	
4 SSCR ISSUES	ELIZIBETH DAY	902-222-4613	
5 FAT/ISIR ISSUES	JAMES LARGE	902-222-3444	
6 DEFAULT ISSUES	FIONA FORTH	319-336-9088 2566	
7 OVERPAYMENT ISSUES	JASON UNDERSTREET-PORTER	319-336-9088 5485	
8 PELL GRANT ISSUES	AVERIL CAMERON	319-336-9003	





What do I do about conflicts?

- Determine whether to award aid using authority of GEN-96-13
 - if data provider is no longer viable or
 - no immediate resolution
- Pursue correction of NSLDS database



FFEL Data and the GA

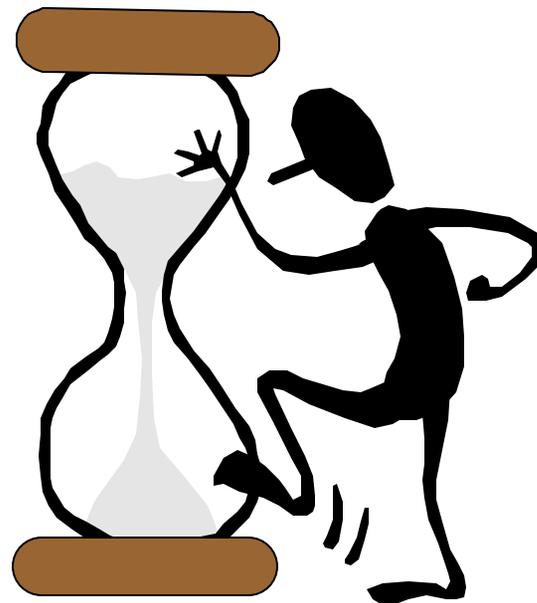
- GAs update NSLDS monthly
 - report changes to existing loans
 - status changes
 - balances at least once per quarter, monthly by some
 - report new loans





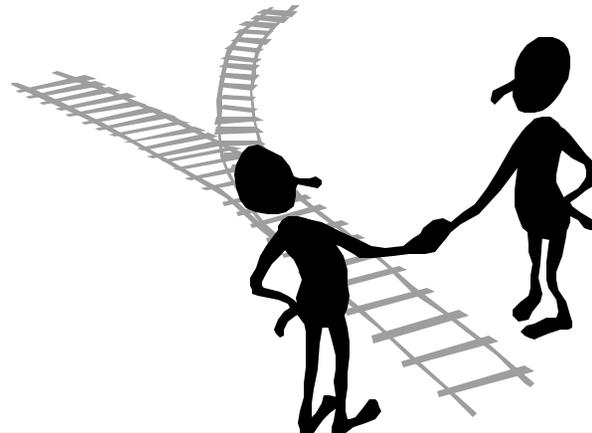
FFEL Data and the GA

- Data on NSLDS not updated
 - Lender reporting to GA
 - GA reporting to NSLDS
 - Archived loans



FFEL Data and the GA

- Common approach to conflict resolution
 - Common Manual
 - NCHELP Operations Committee
 - NCHELP/NSLDS Workgroup



FFEL Data and the GA

- Identifier Conflict
 - when we change



- when we can't change



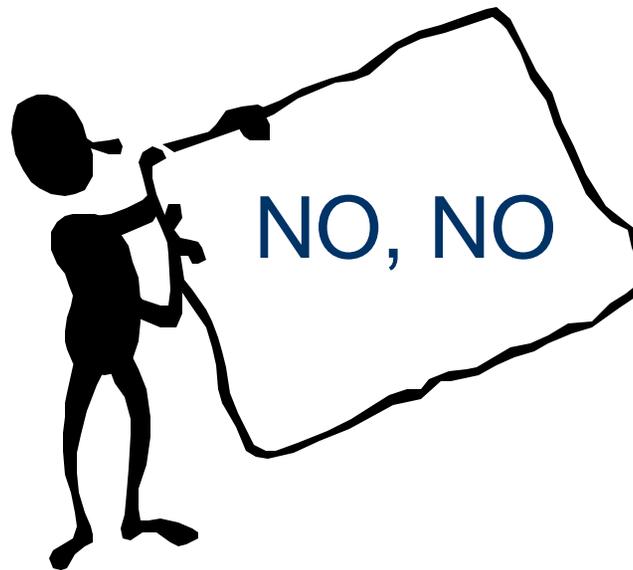


Electronic Access Conference
2000 GET CONNECTED

FFEL Data and the GA

■ Incorrect Data

– NSLDS says “DEFAULT,” borrower says



We Help Put America
Through School

Direct Loans and the DL Servicer

- Correcting Direct Loan conflicts
 - Fax information to:
1 (800) 848-0984 Attn: School Services or,
 - Mail to:
Direct Loan Servicing Center
Attn: School Services
PO Box 4609
Utica NY 13501





NSLDS & DCS

- Terminology
 - DCS
 - Subrogation
- Reporting from GAs, Direct Loans, and Perkins schools to DCS
- Monthly reporting to NSLDS



We Help Put America
Through School



What is a Rolled Up Loan?

	Amount	OPB
LOAN 1	\$3,000	\$11,000
LOAN 2	\$4,000	0
LOAN 3	\$4,000	0



We Help Put America
Through School

Types of Conflicts Unique to DCS

- Rolled up loans in one debt record
- Disbursements reported as loans
- Original provider reports differently to NSLDS than subrogation submission to DCS
 - loans
 - overpayments





If...

- You have a student with a conflict with DCS information:

Please note: This is not the point of contact for students.

Then...

- Contact the NSLDS Customer Service at: 1-800-999-8219

Students contact the DCS Customer Service at:
1-800-621-3115



We Help Put America
Through School



Remember:

- Students must be referred to DCS Customer Service
- Schools must contact NSLDS Customer Service



We Help Put America
Through School



What is NSLDS doing to help?

- NSLDS and DCS look for systemic errors
 - DCS-created duplicate loans
 - DCS cannot create loan on NSLDS database
 - DCS use of loan status codes in their system versus NSLDS
 - Transfer loans from DCS back to data provider
 - Loan-level and account-level data
- NSLDS serving as data provider



Why is there no data provider?

- “Unowned” loan
 - Closed GA still listed as current data provider
 - Loan archived at data provider
 - Identifiers entered incorrectly on NSLDS
 - “Orphan” SSN



What do I do if there is no data provider ?

■ Call NSLDS Customer Service

1-800-999-8219

- Provide your name, school name, and OPE ID
- Provide borrower's identifiers
- Explain what is on NSLDS and what it should be





What do I do if there is no data provider ?

- **E-mail NSLDS Customer Service**
nslidscoe@raytheon.com
 - Do not include borrower's identifiers
 - Explain the situation
 - Provide your name, school name, OPEID and your phone number



What do I do if there is no data provider ?

- You will be given a tracking number
- NSLDS will do preliminary research
- If NSLDS must correct the data
 - Documentation must be provided by mail or fax
- Give Us Time To Correct NSLDS





NSLDS Customer Service

1-800-999-8219

Call between the hours of 8:00 a.m. and 8:00 p.m. ET any weekday other than Federal holidays.

Or, e-mail: nsldscoe@raytheon.com



We Help Put America
Through School
