Implementation Guide for the Service Provider Loan Portfolio Detail Report

Version 2

4/1/2014

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The objective of the Service Provider Loan Portfolio Detail Report is to consolidate current servicer and NSLDS reports into a single format so service providers can provide detailed loan information to schools in a standard format. This will allow schools to consolidate and interpret the data they receive more accurately.

> **Note:** Service Provider in this document refers to the organization providing the detailed loan information.

> **Note:** To remain consistent with NSLDS reporting federally held loans that are in a Technical Default Status (270 + days delinquent) should have the following fields populated:

> Loan Status (field 66) filled with "DF", Days Delinquent/Past Due (Field 96), and Date of Technical Default Loan Status (Field 106). The Claim Filed Date (Field 102) and Claim Paid Date (Field 103) will both be blank.

> **Note:** New fields have been added to the layout (Fields 149-155) to support industry requests. As of April 1, 2014, all files must adhere to the new layout. If data for those fields cannot be provided, then at a minimum, you must provide proper delimiters and blank fields may be sent.

The Service Provider Loan Portfolio Detail Report lists loan information for all borrowers associated with a specific school who are currently on the service provider's system. Paid in full loans will be included in reporting at the service provider's discretion. The report can be used in a variety of ways to meet the school's specific needs as it relates to monitoring the repayment performance of students and helping the school take the appropriate actions to manage their cohort default rate.

> **Note:** Email address and cell phone information may be provided on the service provider's report, but recipients are responsible for compliance with all applicable laws and regulations with regard to the use of this information.

All detailed loan information is provided at a loan level, and demographic information is provided at the borrower level; both are based on the current information on the service provider's database.

> **Note:** If the service provider does not have the data on their system, the data will not be populated. If the service provider has the data on their system the field will be populated with a valid value. For example, if displaying the data in an Excel spreadsheet, and the value is zero, the field will be populated with a 0, but if the service provider does not have the information the field will be blank. Further, no field should be padded with zeros or spaces to achieve a particular field length.

Schools must subscribe to the report with each individual service provider. The service provider will determine the delivery method and report schedule. At a minimum, the report will be available in a comma delimited format. It is optional for a service provider to supply a file for the school with a header that contains column headers. Please check with your service provider for other available formats.

General Business Rules:

Special characters such as a less than sign (<), ampersand (&), greater then sign (>), quotation mark ("), comma (,), semi-colon (;), or apostrophe (') should not be included in the loan detail due to file parsing issues.

Unless otherwise noted, all alphanumeric fields must be in uppercase A-Z or 0-9 only.

Unless otherwise noted, if a numeric field contains digits no blanks, hyphens, commas, slashes, etc. are allowed.

Dates

All dates must use the following format: MM-DD-CCYY.

Business Rules

1. Hyphens must be included.
2. MM designates the Month.
3. DD designates the Day.
4. CC designates the Century.
5. YY designates the Year.
6. In a leap year, the valid values for DD are "01 - 29" when the month is equal to "02".

Decimals

Decimals are either dollar amount elements or percentage elements. Each of these element types is described in detail below.

Dollar Amounts

Dollar amounts use the following formats: ZZZZZZZZ9.99 or ZZZZZZZZ9.

Business Rules

1. Dollar amounts may not include more than 9 digits to the left of the decimal point and if a decimal is used it must include two digits to the right.

2. To report cents (partial dollar amounts), the sender must submit a decimal point and the digits to the right of the decimal point.
3. Positive dollar amounts must be submitted without a sign indicator.
4. Negative dollar amounts are not part of the business practice.
5. Do not submit commas in the amount.
6. Do not submit leading zeros.

Example

1. When reporting partial dollar amounts, include the decimal point and two digits to the right: e.g., 2625.34 or 2625.10.
2. When reporting whole dollar amounts only, you may omit the decimal point and report the whole dollar amount only: e.g., 2625 DO NOT submit $2625.00 as 262500 because the information will be interpreted with a decimal and will be read as 262500.00. Instead report the value as 2625.00.

Percentages

For percentage elements, use the following format: 000.000 - 99.999.

Business Rules

1. Percents must be reported as whole numbers or mixed numbers without the percent sign.

Examples

1. Three percent (3%) is reported as 3 or 3.0.
2. A percentage of 1.575% is reported as 1.575.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
1	Borrower SSN	This basic component specifies the unique nine digit number assigned to a person in order to establish a US Social Security account	9	Numeric
2	Borrower Birth Date	The date of birth of the borrower associated with the loan.	10	Date The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012).
3	Borrower First Name	The first name of the borrower, usually given at birth, baptism, during another ceremony, or through legal change	12	Alpha-numeric Uppercase A to Z, 0 to 9, hyphen, period and space NOTES: Professional and educational titles should not be considered part of the name. The first character of the first name must be alphabetic and cannot be blank. If the person's last name is provided and there is no first name given, populate this field with NFN (no first name). If this field contains NFN, Last Name must contain a valid last name.
4	Borrower Last Name	The last name or surname by which the borrower is legally known	35	Alpha-numeric Uppercase A to Z, 0 to 9, hyphen, period and space NOTES: A space must separate the last name from the suffix. Professional and educational titles should not be considered part of the name. The first character of the last name must be alphabetic and cannot be blank. If the borrower's first name is provided and there is no last name given, populate with NLN (no last name). If this contains NLN, First Name must contain a valid first name.
5	Borrower Middle Name	A secondary Name of the borrower, usually given at birth, baptism, or during another naming ceremony or through legal change	12	Alpha-numeric Uppercase A to Z or space Note: If the service provider does not store this information the field will not be populated.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
6	Borrower Address Line 1	Line one of the borrower's local delivery information such as street, building number, PO box, or apartment portion of a postal address.	35	Alpha-numeric Uppercase A to Z, 0-9, at sign (@), hyphen, forward slash, pound (#), percent (%), period and space Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
7	Borrower Address Line 2	Line two of the borrower's local delivery information such as street, building number, PO box, or apartment portion of a postal address.	35	Alpha-numeric Uppercase A to Z, 0-9, at sign (@), hyphen, forward slash, pound (#), percent (%), period and space Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
8	Borrower Address Line 3	Line three of the borrower's local delivery information such as street, building number, PO box, or apartment portion of a postal address.	35	Alpha-numeric Uppercase A to Z, 0-9, at sign (@), hyphen, forward slash, pound (#), percent (%), period and space Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
9	Borrower City	The name of the city in which the borrower's address is located.	24	Alpha-numeric Uppercase A to Z, 0-9, at sign (@), hyphen, forward slash, pound (#), percent (%), period and space Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
10	Borrower State	Code for US states, etc., and Canadian provinces associated with the borrowers address.	2	Alpha-numeric Uppercase A to Z Note: Required if address is a U.S. state, territory or a Canadian province only. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
11	Borrower Zip	The postal code portion of the Address.	14	Alpha-numeric Uppercase A to Z, 0 to 9, and space Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
12	Borrower Country	This element indicates the person's or organization's country.	25	Alpha-numeric Uppercase A to Z Note: Not required if address is in a U.S. state or territory. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
13	Borrower Address Validity Indicator	Indication of validity of Address.	1	Alpha-numeric Y = Yes N = No Blank Note: If the service provider does not store this information the field will not be populated.
14	Borrower Address Validity Date	Date when Address last changed on the service provider's database.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
15	Borrower Email Address	The numbers, letters, and symbols used to identify the borrower's electronic mail (Email) account within a network.	256	Alpha-numeric Any valid keyboard character including an underscore; but not the pipe symbol or space. Value must contain a minimum of one alphanumeric character followed by an "@", followed by at least one alphanumeric character, followed by a period ".", followed by at least one alphanumeric character; example: a@b.c NOTE: For this element alphanumeric can contain upper or lower case alphabetic characters. If the sender can confirm that the person has no email address this element should be sent with a value of "N/A".
16	Email Validity Indicator	Indication of validity of the borrowers email address.	1	Alpha-numeric Y = Yes N = No Blank Note: If the service provider does not store this information the field will not be populated.
17	Email Validity Date	Date when the borrower's email address was last changed or confirmed.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
18	Borrower Phone 1	The borrower's first telephone number including the area code.	10	Alpha-numeric 0 to 9999999999, N/A and Blank The Phone Number for U.S. numbers must be populated with the 3 digit area code, and the last seven digits of the person or organization's phone number. If the area code is unavailable, populate the first 3 digits with zeros. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
19	Borrower Phone Number Extension 1	This element indicates extended telephone addressing information used in addition to phone number such as a PBX extension, a pager PIN, or fax sub-address for Phone 1.	5	Alpha-numeric 0 to 99999 or blank Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
20	Borrower International Phone Prefix Code 1	The prefix for international phone numbers for Phone 1.	10	Alpha-numeric Required if the phone number being provided is foreign. 0-99999999 or Blank If provided this number will include the Country Prefix Code and the foreign City code. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
21	Borrower Phone 1 Type	Type code for the borrower's first telephone number.	1	Alpha-numeric W=Work/Business H=Home C=Mobile/Cell O=Other Note: If the service provider does not store this information the field will not be populated.
22	Borrower Phone 1 Validity Indicator	Validity indicator for the borrower's first telephone number.	1	Alpha-numeric Y = Yes N = No Blank Note: If the service provider does not store this information the field will not be populated.
23	Borrower Phone 2	The borrower's second telephone number including the area code.	10	Alpha-numeric 0 to 9999999999, N/A and Blank The Phone Number for U.S. numbers must be populated with the 3 digit area code, and the last seven digits of the person or organization's phone number. If the area code is unavailable, populate the first 3 digits with zeros. Note: If the service provider does not store this information the field will not be

#	Field Names	Definition	Max Length	Data Type Format Valid Values
				populated. If the service provider stores the value then the field must contain a valid value.
24	Borrower Phone Number Extension 2	This element indicates extended telephone addressing information used in addition to phone number such as a PBX extension, a pager PIN, or fax sub-address for Phone 2.	5	Alpha-numeric 0 to 99999 or blank Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
25	Borrower International Phone Prefix Code 2	The prefix for international phone numbers for Phone 2.	10	Alpha-numeric Required if the phone number being provided is foreign. 0-99999999 or Blank If provided this number will include the Country Prefix Code and the foreign City code. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
26	Borrower Phone 2 Type	Type code for the borrower's second telephone number.	1	Alpha-numeric W=Work/Business H=Home C=Mobile/Cell O=Other Note: If the service provider does not store this information the field will not be populated.
27	Borrower Phone 2 Validity Indicator	Validity indicator for the borrower's second telephone number.	1	Alpha-numeric Y = Yes N = No Blank Note: If the service provider does not store this information the field will not be populated.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
28	Borrower Phone 3	The borrower's third telephone number including the area code.	10	Alpha-numeric 0 to 9999999999, N/A and Blank The Phone Number for U.S. numbers must be populated with the 3 digit area code, and the last seven digits of the person or organization's phone number. If the area code is unavailable, populate the first 3 digits with zeros. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
29	Borrower Phone Number Extension 3	This element indicates extended telephone addressing information used in addition to phone number such as a PBX extension, a pager PIN, or fax sub-address for Phone 3.	5	Alpha-numeric 0 to 99999 or blank Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
30	Borrower International Phone Prefix Code 3	The prefix for international phone numbers for Phone 3.	10	Alpha-numeric Required if the phone number being provided is foreign. 0-99999999 or Blank If provided this number will include the Country Prefix Code and the foreign City code. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
31	Borrower Phone 3 Type	Type code for the borrower's third telephone number.	1	Alpha-numeric W=Work/Business H=Home C=Mobile/Cell O=Other Note: If the service provider does not store this information the field will not be populated.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
32	Borrower Phone 3 Validity Indicator	Validity indicator for the borrower's third telephone number.	1	Alpha-numeric Y = Yes N = No Blank Note: If the service provider does not store this information the field will not be populated.
33	Borrower Phone 4	The borrower's fourth telephone number including the area code.	10	Alpha-numeric 0 to 9999999999, N/A and Blank The Phone Number for U.S. numbers must be populated with the 3 digit area code, and the last seven digits of the person or organization's phone number. If the area code is unavailable, populate the first 3 digits with zeros. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
34	Borrower Phone Number Extension 4	This element indicates extended telephone addressing information used in addition to phone number such as a PBX extension, a pager PIN, or fax sub-address for Phone 4.	5	Alpha-numeric 0 to 99999 or blank Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
35	Borrower International Phone Prefix Code 4	The prefix for international phone numbers for Phone 4.	10	Alpha-numeric Required if the phone number being provided is foreign. 0-99999999 or Blank If provided this number will include the Country Prefix Code and the foreign City code. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
36	Borrower Phone 4 Type	Type code for the borrower's fourth telephone number.	1	Alpha-numeric W=Work/Business H=Home C=Mobile/Cell O=Other

#	Field Names	Definition	Max Length	Data Type Format Valid Values
				Note: If the service provider does not store this information the field will not be populated.
37	Borrower Phone 4 Validity Indicator	Validity indicator for the borrower's fourth telephone number.	1	Alpha-numeric Y = Yes N = No Blank Note: If the service provider does not store this information the field will not be populated.
38	Website Access Date	The date the borrower created an account on the servicer's website.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
39	Borrower Previous First Name	The previous first name of the borrower.	12	Alpha-numeric Uppercase A to Z, 0 to 9, hyphen, period and space Note: If the service provider does not store this information the field will not be populated.
40	Borrower Previous Last Name	The previous last name of the borrower.	35	Alpha-numeric Uppercase A to Z, 0 to 9, hyphen, period and space Note: If the service provider does not store this information the field will not be populated.
41	New Borrower Indicator	Indicator that the borrower is considered to be a New Borrower by COD.	1	Alpha-numeric Y = Yes Blank Note: If the service provider does not store this information the field will not be populated.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
42	Award ID	A unique identifier for a financial award across programs and systems, and across academic years	21	Alpha-numeric Uppercase A to Z, 0 to 9 Note: This field may only be populated if the loan is a Federally Held Loan. If the loan is a Lender Held loan the field will not be populated.
43	CommonLine Unique ID and Seq Number	A 20-character code indicating the unique identification number assigned to a loan request and loan. The first portion of the field is the CommonLine Unique ID, the code assigned by the organization that transmitted the first electronic record containing information about the loan request. The CommonLine unique ID is split into a 6-character participant ID, a 4-character participant branch ID, a 1-character system ID, and a 6-character incremental code. The second portion of the field is a 2-character loan sequence number. Example: 00806150041TW0058-01	20	Alpha-numeric Uppercase A to Z, 0 to 9 The field format is 999999999XX999999-99. Note: This field may be populated if the loan is/was a FFEL Loan. If the loan is a Direct Loan the field will be Blank.
44	Service Provider Borrower Account Number	The account number assigned by the service provider to identify the person on their system.	16	Alpha-numeric Uppercase A to Z, 0 to 9 or Blank. Note: This field will be populated with the service provider's internal account id.
45	Guarantor Loan ID Number	The unique value assigned and used by the guarantor to identify the loan.	16	Alpha-numeric Note: If the service provider does not store this information the field will not be populated.
46	Enrollment Status Effective Date	The effective date of the borrower's enrollment status change. Note: This date is the effective date of the enrollment not the date that the status was added to the service providers system.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
47	Enrollment Status	A 1-character field indicating the current enrollment status for the student associated with the loan.	1	Alpha-numeric A = Approved Leave of Absence D = Deceased F = Full Time G = Graduated H = Half Time L = Less Than Half Time Q= Three-Quarter Time W = Withdrawn X = Never Attended Z = No Record Found
48	Grade Level	A 1-character field indicating the student's grade level during the loan period.	1	Undergraduate 1 = 1st year (freshman) 2 = 2nd year (sophomore) 3 = 3rd year (junior) 4 = 4th year (senior) 5 = 5th year (undergraduate) Graduate or professional A = 1st year B = 2nd year C = 3rd year D = Beyond 3rd year Non-Degree Seeking Program R=Certificate or Career Training
49	Separation Date	A 10-character field indicating the date the borrower ceased to be enrolled on at least a half time basis or the anticipated date the student will graduate from the school.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
50	Date Entered Repayment	Actual date or the date when the scheduled repayment period begins.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
51	Cohort Year	Actual cohort year for the loan. If the repayment month is greater than 9, then the field is the repayment year plus 1. If repayment month is fewer than 10, then the field is the same as the repayment year.	4	Date or Blank The date is a CCYY format. Example: 2012 Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
52	School Code + School Branch	An 8 character unique identifier assigned by the Office of Postsecondary Education to the school. Note: If the school has not been assigned an OPEID this number may be assigned by the service provider.	8	Numeric 0 to 9
53	School Name	The name of the school on the service providers system.	60	Alpha-numeric Uppercase A to Z, 0 to 9
54	Current Lender Code	Code for Current FFEL Lender (FFEL only). For ED-held loans, this field will be populated with one of the 6-digit Lender Codes assigned to the Department's FFEL portfolio. For FFELP loans not serviced by ED, this field will be populated with a 6-digit FFEL Lender Code indicating the FFEL lender.	6	Alpha-numeric Uppercase A to Z, 0 to 9

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#	Field Names	Definition	Max Length	Data Type Format Valid Values
55	Original Lender Code	The unique 6-character identification code assigned by ED to the originating FFEL Lender (FFEL only).	6	Alpha-numeric Uppercase A to Z, 0 to 9 Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
56	Current Loan Servicer Code	Code for Loan Servicer currently servicing the loan. For ED-held loans, this field will be populated with the 6-digit Lender Servicer Code assigned to ED Servicers. For non ED-held loans serviced by a Lender Servicer, this field will be populated with the 6-digit FFEL Lender Servicer Code.	6	Numeric
57	Original GA/ED Servicer Code	Identification code for original Guaranty Agency or ED Servicer. For ED-held loans originally serviced by ED, this field will be populated with the 3-digit ED Servicer Code assigned to ED's Servicers. For loans not originally serviced by ED, this code will be populated with the 3-digit Guaranty Agency Code.	3	Alpha-numeric Uppercase A to Z, 0 to 9 Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
58	Guarantor ID	Identification code for current Guaranty Agency or ED Servicer. For ED-held loans, this field will be populated with the 3-digit ED Servicer Code assigned to ED's Servicers. For FFELP and alternative loans, this field will be populated with the 3-digit guarantor/insurer code.	3	Numeric

#	Field Names	Definition	Max Length	Data Type Format Valid Values
59	Loan Type	A 2-character code indicating the type of loan(s).	2	Alpha-numeric CL=FFEL Consolidation GB=FFEL PLUS Graduate/Professional PL=FFEL PLUS RF=FFEL Refinanced SF=FFEL Stafford Sub or FFEL Stafford Non-Sub SL=Supplemental Loan (SLS) SU=FFEL Stafford Unsubsidized D0=Direct Stafford Subsidized (SULA Eligible) D1=Direct Stafford Subsidized D2=Direct Stafford Unsubsidized D3=Direct PLUS Graduate/Professional D4=Direct PLUS D5=Direct Consolidation Unsubsidized D6=Direct Consolidation Subsidized D7=Direct PLUS Consolidation D8=Direct Unsubsidized (TEACH) D9= Direct Consolidation Subsidized (SULA) FI=Federally Insured (FISL) DU=National Defense Loan EU=Perkins Expanded Lending IC=Income Contingent (ICL) N= NDSL PU=Federal Perkins AL= Alternative/Private Loan
60	Consolidation Indicator	Indicates that the loan is either a consolidation loan or an underlying loan for a consolidation loan.	1	Alpha-numeric 1 = Consolidation Loan 2 = Underlying Loan(s) BLANK Note: This field will only be populated if the source of the file is NSLDS.
61	Consolidation Loan Identifier	This field is populated only when the Consolidation Indicator is not blank. For both a consolidation loan and its underlying loan(s), this field contains an alpha-numeric identifier that helps associate or link the consolidation loan	1	Alpha-numeric Note: This field will only be populated if the source of the file is NSLDS.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
		to all of its underlying loans.		
62	Indicator of Separate Loan	For loans not serviced by ED, this is used as one of the identifiers to distinguish when multiple loans that were guaranteed on the same day, of the same loan type for the same school.	1	Alpha-numeric Note: This field will only be populated if the source of the file is NSLDS.
63	Loan Date	This element indicates the date the loan was guaranteed (for FFELP loan programs), insured (for Direct Loan programs) or approved (for alternative loan programs).	10	Date The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012).
64	Loan Period Begin Date	The date when classes begin for the specific period covered by aid.	10	Date The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012).
65	Loan Period End Date	The date when classes end for the specific period covered by aid.	10	Date The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012).
66	Loan Status	A 2-character field indicating current status of the loan.	2	Alpha-numeric AE=Loan Transferred to New Holder AL=Abandoned Loan BC=Bankruptcy Claim, Discharged BK=Bankruptcy Claim, Active CA=Cancelled CS=Closed School Discharge DA=Deferred DB=Defaulted, Then Bankrupt, Active, Chapter 13 DC=Defaulted, Compromise DD=Defaulted, Then Died DE=Death

#	Field Names	Definition	Max Length	Data Type Format Valid Values
				DF=Defaulted, Unresolved DI=Disability DK=Defaulted, Then Bankrupt, Discharged, Chapter 13 DL=Defaulted, In Litigation DN=Defaulted, Paid in Full Through Consolidation Loan DO=Defaulted, Then Bankrupt, Active, Other DP=Defaulted, Paid in Full DR=Defaulted Loan Included in a Rolled-Up Loan DS=Defaulted, Then Disabled DT=Defaulted, Collection Terminated DU=Defaulted, Unresolved DW=Defaulted, Write-off DX=Defaulted, Six Consecutive Payments DZ=Defaulted, Six Consecutive Payments, Then Missed Payment(s) FB=Forbearance FC=False Certification Discharge FR=Fraud FX=Fraud Satisfied IA=Loan Originated ID=In School or Grace Period IG=In Grace Period IM=In Military Grace IP=In Post-Deferment Grace Period IT=Loan Transferred by DCS OD=Defaulted, Then Bankrupt, Discharged, Other PC=Paid in Full Through Consolidation Loan PD=Permanent Disability PF=Paid in Full PM=Presumed Paid in Full PN=Non-Defaulted, Paid in Full Through Consolidation Loan PZ=PLUS Child Death RF=Refinanced RH=Loan Transferred by DCS to Sallie Mae RP=In Repayment TG=Loan Transferred by DCS to GA927 UA=Temporarily Uninsured-No Default Claim Requested UB=Temporarily Uninsured-Default Claim Denied

#	Field Names	Definition	Max Length	Data Type Format Valid Values
				UC=Permanently Uninsured/Unreinsured-No Default Claim Requested UD=Permanently Uninsured/Unreinsured-Default Claim Denied UI=Unreinsured VA=Discharged, Veteran Permanently Disabled XD=Defaulted, six consecutive payments
67	Loan Status Effective Date	A 10-character field indicating the beginning date of the Loan Status.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
68	Loan Status Expiration Date	A 10-character field indicating the current ending date of the Loan Status.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
69	Previous Loan Status	The status of the loan prior to the current loan status.	2	Alpha-numeric AE=Loan Transferred to New Holder AL=Abandoned Loan BC=Bankruptcy Claim, Discharged BK=Bankruptcy Claim, Active CA=Cancelled CS=Closed School Discharge DA=Deferred DB=Defaulted, Then Bankrupt, Active, Chapter 13 DC=Defaulted, Compromise DD=Defaulted, Then Died DE=Death DF=Defaulted, Unresolved DI=Disability DK=Defaulted, Then Bankrupt, Discharged, Chapter 13 DL=Defaulted, In Litigation DN=Defaulted, Paid in Full Through Consolidation Loan DO=Defaulted, Then Bankrupt, Active, Other

#	Field Names	Definition	Max Length	Data Type Format Valid Values
				DP=Defaulted, Paid in Full
				DR=Defaulted Loan Included in a Rolled-Up Loan
				DS=Defaulted, Then Disabled
				DT=Defaulted, Collection Terminated
				DU=Defaulted, Unresolved
				DW=Defaulted, Write-off
				DX=Defaulted, Six Consecutive Payments
				DZ=Defaulted, Six Consecutive Payments, Then Missed Payment(s)
				FB=Forbearance
				FC=False Certification Discharge
				FR=Fraud
				FX=Fraud Satisfied
				IA=Loan Originated
				ID=In School or Grace Period
				IG=In Grace Period
				IM=In Military Grace
				IP=In Post-Deferment Grace Period
				IT=Loan Transferred by DCS
				OD=Defaulted, Then Bankrupt, Discharged, Other
				PC=Paid in Full Through Consolidation Loan
				PD=Permanent Disability
				PF=Paid in Full
				PM=Presumed Paid in Full
				PN=Non-Defaulted, Paid in Full Through Consolidation Loan
				PZ=PLUS Child Death
				RF=Refinanced
				RH=Loan Transferred by DCS to Sallie Mae
				RP=In Repayment
				TG=Loan Transferred by DCS to GA927
				UA=Temporarily Uninsured-No Default Claim Requested
				UB=Temporarily Uninsured-Default Claim Denied
				UC=Permanently Uninsured/Unreinsured-No Default Claim Requested
				UD=Permanently Uninsured/Unreinsured-Default Claim Denied
				UI=Unreinsured
				VA=Discharged, Veteran Permanently Disabled
				XD=Defaulted, six consecutive payments

#	Field Names	Definition	Max Length	Data Type Format Valid Values
				Note: If the service provider does not store this information the field will not be populated.
70	Hold Reason	Reason for putting all borrower contact on hold.	3	ALI ALT LITIGATION ASC ALT SCHL CLOSNG AVD ALT VERFY DEATH CERT BLK Block ID Theft BN BANKRUPTCY NOTICE DN DEATH NOTIFICATION DVB DFLT VERIFIED BKPTCY LIT LITIGATION RDC RECEIPT DEATH CERT RTP RECEIPT TOT/PERM DIS VAR VA T&P DISAB REVIEW VB VERIFIED BANKRUPTCY VBF VERIFIED BORR FRAUD VC VERIFIED CURE VDC VERIFIED DEATH CERT VFC VERFD SCL FALSE CERT VSC VERIFIED SCHL CLOSNG VSD VERIFIED STDNT DEATH VTP VERIFD TOT/PERM DIS Note: If the service provider does not store this information the field will not be populated.
71	Loan Amount	This element indicates the specific award amount to the recipient. For FFELP loans, this is the guarantee amount.	12	Numeric 0 - ZZZZZZZZ9.99
72	First Disbursement Date	The first date money was credited to the student's account at the school or paid to the student (or borrower if a PLUS loan) directly.	10	Date The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012).

#	Field Names	Definition	Max Length	Data Type Format Valid Values
73	Total Original Disbursed Amount	The total gross amount of the funded disbursements. (Note: Do NOT reduce this amount by any refunds or post-disbursement cancellations received).	12	Alpha-numeric The field format is ZZZZZZZZ9.99 or Blank. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
74	Total Loan Reduction Amount	The portion of the gross loan amount that was cancelled or refunded to date. For FFELP loans, this is the portion of the guaranty amount that was cancelled or refunded to date.	12	Alpha-numeric The field format is ZZZZZZZZ9.99 or Blank. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
75	Interest Rate	Field indicating current interest rate (including incentives) on the loan.	6	0-99.999 Note: If the service provider does not store this information the field will not be populated.
76	Interest Rate Code	Specifies the type of Interest Rate associated with the loan.	1	F=Fixed V=Variable Blank Note: If the service provider does not store this information the field will not be populated.
77	Repayment Plan Type	Code for repayment plan.	2	CG= Consolidation Graduated Repayment (only valid for consolidation loans) CS= Consolidation Standard Repayment (only valid for consolidation loans) C1= Income Contingent Repayment Plan – Formula Amount (Pre-HERA/CCRAA) C2=Income Contingent Repayment Plan – Capped Amount (Pre-HERA/CCRAA) C3=Income Contingent Repayment Plan (Post-HERA/CCRAA) EF= Extended Fixed Repayment EG= Extended Graduated Repayment FF= Fixed Payment, Fixed Term FE= Fixed Payment, Extended Term GR= Graduated Payment IB= Income-Based Repayment Plan - Partial Financial Hardship IC= Income Contingent IL=Income Based Repayment - No Partial Financial Hardship I3=Income Based Repayment Plan (2014) J1=Alternative Fixed Payment Repayment Plan

#	Field Names	Definition	Max Length	Data Type Format Valid Values
				J2=Alternative Fixed Term Repayment Plan J3=Alternative Graduated Payment Repayment Plan J4=Alternative Negative Amortization Repayment NR=Not in Repayment P1=Pay As You Earn – No Partial Financial Hardship PA=Pay As You Earn – Partial Financial Hardship SP=Special Plan/Secretary's Option SF=Standard Repayment SG=Graduated 10-Year Repayment SN=Alternate Plan Fixed Term ST=Alternate Plan, Negative Amortization
78	Current Repayment Plan term	Length or term, in months, of the current repayment plan for a loan.	3	Numeric or Blank 00-999 Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
79	Current Repayment Plan begin Date	Date on which the loan entered a particular repayment plan.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
80	Repayment Term Remaining	The number of months remaining in the maximum loan repayment term.	3	Numeric or Blank 00-999 Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
81	Monthly Payment Amount	This is the minimum monthly payment amount in dollars and cents the borrower is currently expected to pay as determined by their current repayment plan.	12	Alpha-numeric The field format is ZZZZZZZZ9.99 or Blank. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
82	First Payment Date	A 10-character field indicating the first payment due date when the loan first went into repayment.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
83	Next Payment Amount	The minimum payment amount due on the next payment due date.	12	Alpha-numeric The field format is ZZZZZZZ9.99 or Blank. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
84	Next Payment Due Date	The date the next payment is due on the loan.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
85	Last Borrower Payment Amount	Last payment amount received from the borrower or received on behalf of the borrower.	12	Alpha-numeric The field format is ZZZZZZZZ9.99 or Blank. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
86	Last Borrower Payment Date	Date of the last payment received from the borrower or on behalf of the borrower. Note: Field 86 should be used in conjunction with field 85.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
87	Auto Debit Status	Borrower is actively enrolled in an auto debit plan.	1	Alpha-numeric Y = Yes N = No Note: If the service provider does not store this information the field will not be populated.
88	Loan Balance as of Repayment Start Date	OPB at time first entered repayment.	12	Alpha-Numeric The field format is ZZZZZZZZ9.99 or Blank. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
89	Outstanding Principal Balance	The current outstanding principal amount owed for the loan including capitalized interest and fees if applicable.	12	Alpha-numeric The field format is ZZZZZZZZ9.99 or Blank. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
90	Outstanding Interest Balance	The outstanding interest since the last time interest was satisfied (either through a borrower payment, capitalization or government subsidy).	12	Alpha-numeric The field format is ZZZZZZZZ9.99 or Blank. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
91	Capitalized Interest Amount	The amount of the OPB that is capitalized interest.	12	Alpha-numeric The field format is ZZZZZZZZ9.99 or Blank. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
92	Fees Amount	This element indicates the outstanding fees assessed by the servicer that were not reported in the Outstanding Principal Balance.	12	Alpha-numeric The field format is ZZZZZZZZ9.99 or Blank. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
93	Balance Date	Date when the OPB Amount, OIB Amount, and OFB Amount became effective.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
94	First Delinquent Date	The date the loan first became delinquent.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
95	Current Delinquency Date	Start date of current delinquency.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
96	Days Delinquent / Past Due	Number of days borrower is delinquent as of the Submittal Timestamp.	3	Alpha-numeric 0-999 Blank Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
97	Amount Delinquent	The current delinquent amount for the loan.	12	Alpha-numeric The field format is ZZZZZZZZ9.99 or Blank. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
98	Delinquency Resolution Date	The most recent date that delinquency amount was brought to $0.00.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
99	Most Recent Deferment/Forbearance Start Date	Start date of the most recent deferment or forbearance.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
100	Most Recent Deferment/Forbearance End Date	End date or anticipated end date of the most recent deferment or forbearance.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
101	Most Recent Deferment/Forbearance Type	A 2 character code indicating the type of the most recent deferment or forbearance.	2	AC= ACTION programs AD=Administrative AP= Armed forces or public health service (PHS) DC=Discretionary EH= Economic hardship EP= Full-time Family Service to High Risk FM= Full-time Teacher of Math FN= Full-time Nurse/Medical Tech FP= Full-time Provider FS= Full-time Special ED Teacher FT= Full-time student GF= Graduate fellowship program HD= Head Start

#	Field Names	Definition	Max Length	Data Type Format Valid Values
				HS= Hardship HT= Half-time student IR= Internship/residency LE= Law Enforcement LF= Loan Deferred Pending Future Cancellation (Note: This code may be used only when placing a loan in deferment (or postponement) for a period of time while a borrower is providing services that qualify for loan cancellation.) MA= Mandatory Administrative MN=Mandatory MO= Military Operations MR= Military Reservists NO= National Oceanic and Atmospheric Association (NOAA) PC= Peace Corps PD= Parent PLUS in-school deferment PE= Six month post enrollment period for Parent PLUS PL= Parental leave PP= Parental PLUS borrower RT= Rehabilitation training TD= Temporary disability TE= Tax-exempt organizations TL= Teacher Low-income Institution TS= Teacher shortage UE= Unemployment less than 3 years UN= Unemployment less than 2 years WM= Working mother Note: If the service provider does not store this information or if the borrower has not received a Deferment/Forbearance the field will not be populated.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
102	Claim Filed Date	A 10-character field indicating the date a claim was filed for the loan. For ED-owned loans, this is the date the loan transfer to DMCS (Default Collection Management Services) was initiated. For claims that are re-filed with DMCS, the date is not changed unless the loan is subsequently recalled. If a claim is filed and the loan is cancelled prior to acceptance of the claim by DMCS, no Claim Filed Date will be reported.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
103	Claim Paid Date	A 10-character field indicating the date a claim was paid for the loan. For ED-owned loans, this is the date the loan transfer to DMCS (Default Collection Management Services) was initiated.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
104	Claim Type	A 2-character code indicating the type of the most recent claim associated with the loan.	2	Alpha-Numeric 01=Delinquent in monthly payments (DIMP) 02=Delinquent in quarterly interest payments (FPI) 03=Failure to execute signed payout note (FEPO) 04=Bankruptcy Chapter 7 05=Death 06=Disability 07=Bankruptcy, Chapter 13 08=Bankruptcy, Chapter 11 09=Bankruptcy, Chapter 12 10=Exempt, eligibility for loan terminated/not established 11=School closings 12=False school certification 13=Student death on PLUS loans Blank Note: If the Service Provider does not store this information, or if there has not been a Claim filed this field will be Blank.
105	Claim/Discharge Amount	Amount of claim or discharge applied to the loan.	12	Alpha-numeric The field format is ZZZZZZZZ9.99 or Blank. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
106	Date of Technical Default Loan Status	Date the loan received a Loan Status of defaulted (day 270).	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
107	CDR Date of Default	Date the loan defaulted, as defined in regulations, used for the Cohort Default Rate calculation. For loans held by ED, this date is equal to the 360th day of delinquency. For guaranteed FFEL loans, this date is the date the default claim is paid.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
108	Rehabilitation/Repurchased Indicator	Indicates whether a loan was rehabilitated or repurchased.	1	Y=Rehabilitated N=Not Rehabilitated E=Claim Paid in Error Blank Note: If the service provider does not store this information the field will not be populated.
109	Rehabilitation/Repurchased Date	Date for which a claim has been previously paid is repurchased by a lender, (reasons may include loan rehabilitation).	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
110	Cumulative Economic Hardship Time Used	The total number of months of Economic Hardship time used by the borrower for this loan.	2	Numeric or Blank 00-99 Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
111	Cumulative Graduate Fellowship Deferment Time Used	The total number of months of Graduate Fellowship deferment time used by the borrower for this loan.	2	Numeric or Blank 00-99 Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
112	Cumulative Internship Residency Deferment Time Used	The total number of months of Internship Residency deferment time used by the borrower for this loan.	2	Numeric or Blank 00-99 Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
113	Cumulative NOAA Deferment Time Used	The total number of months of NOAA deferment time used by the borrower for this loan.	2	Numeric or Blank 00-99 Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
114	Cumulative Parent PLUS Six Month Post Enrollment Time Used	The total number of months of Parent PLUS Six Month Post Enrollment deferment time used by the borrower for this loan.	2	Numeric or Blank 00-99 Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
115	Cumulative Parental Leave Deferment Time Used	The total number of months of Parental Leave deferment time used by the borrower for this loan.	2	Numeric or Blank 00-99 Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
116	Cumulative Peace Corps Deferment Time Used	The total number of months of Peace Corps deferment time used by the borrower for this loan.	2	Numeric or Blank 00-99 Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
117	Cumulative Public Health Service Deferment Time Used	The total number of months of Public Health Service deferment time used by the borrower for this loan.	2	Numeric or Blank 00-99 Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
118	Cumulative Rehabilitation Training Deferment Time Used	The total number of months of Rehabilitation Training deferment time used by the borrower for this loan.	2	Numeric or Blank 00-99 Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
119	Cumulative Tax Exempt Organization Deferment Time Used	The total number of months of Tax Exempt Organization deferment time used by the borrower for this loan.	2	Numeric or Blank 00-99 Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
120	Cumulative Teacher Shortage Area Deferment Time Used	The total number of months of Teacher Shortage Area deferment time used by the borrower for this loan.	2	Numeric or Blank 00-99 Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
121	Cumulative Temporary Disability Deferment Time Used	The total number of months of Temporary Disability deferment time used by the borrower for this loan.	2	Numeric or Blank 00-99 Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
122	Cumulative Unemployment Deferment Time Used	The total number of months of unemployment deferment time used by the borrower for this loan.	2	Numeric or Blank 00-99 Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
123	Cumulative Working Mother Deferment Time Used	The total number of months of Working Mother deferment time used by the borrower for this loan.	2	Numeric or Blank 00-99Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
124	Reference 1 First Name	The first name of reference 1, usually given at birth, baptism, during another ceremony, or through legal change	12	Alpha-numeric Uppercase A to Z, 0 to 9, hyphen, period and space NOTES: Professional and educational titles should not be considered part of the name. The first character of the first name must be alphabetic and cannot be blank. If the person's last name is provided and there is no first name given, populate this field with NFN (no first name). If this field contains NFN, Last Name must contain a valid last name. Note: If the service provider does not store this information the field will not be populated.
125	Reference 1 Last Name	The last name or surname by which reference 1r is legally known	35	Alpha-numeric Uppercase A to Z, 0 to 9, hyphen, period and space NOTES: A space must separate the last name from the suffix. Professional and educational titles should not be considered part of the name. The first character of the last name must be alphabetic and cannot be blank. If the borrower's first name is provided and there is no last name given, populate with NLN (no last name). If this contains NLN, First Name must contain a valid first name. Note: If the service provider does not store this information the field will not be populated.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
126	Reference 1 Relationship Code	The relationship of the reference to the borrower.	8	Employer Friend Guardian Other Parent Relative Sibling Note: If the service provider does not store this information the field will not be populated.
127	Reference 1 Phone	The reference's telephone number including the area code.	10	Alpha-numeric 0 to 9999999999, N/A and Blank The Phone Number for U.S. numbers must be populated with the 3 digit area code, and the last seven digits of the person or organization's phone number. If the area code is unavailable, populate the first 3 digits with zeros. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
128	Reference 1 Phone Number Extension	This element indicates extended telephone addressing information used in addition to phone number such as a PBX extension, a pager PIN, or fax sub-address for Phone 4.	5	Alpha-numeric 0 to 99999 or blank Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
129	Reference 1 International Phone Prefix Code	The prefix for international phone numbers for Phone 4.	10	Alpha-numeric Required if the phone number being provided is foreign. 0-99999999 or Blank If provided this number will include the Country Prefix Code and the foreign City code. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
130	Reference 2 First Name	The first name of reference 2, usually given at birth, baptism, during another ceremony, or through legal change	12	Alpha-numeric Uppercase A to Z, 0 to 9, hyphen, period and space NOTES: Professional and educational titles should not be considered part of the name. The first character of the first name must be alphabetic and cannot be blank. If the person's last name is provided and there is no first name given, populate this field with NFN (no first name). If this field contains NFN, Last Name must contain a valid last name. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
131	Reference 2 Last Name	The last name or surname by which reference 2 is legally known	35	Alpha-numeric Uppercase A to Z, 0 to 9, hyphen, period and space NOTES: A space must separate the last name from the suffix. Professional and educational titles should not be considered part of the name. The first character of the last name must be alphabetic and cannot be blank. If the borrower's first name is provided and there is no last name given, populate with NLN (no last name). If this contains NLN, First Name must contain a valid first name. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
132	Reference 2 Relationship Code	The relationship of the reference to the borrower.	8	Employer Friend Guardian Other Parent Relative Sibling Note: If the service provider does not store this information the field will not be populated.
133	Reference 2 Phone	The reference's telephone number including the area code.	10	Alpha-numeric 0 to 9999999999, N/A and Blank The Phone Number for U.S. numbers must be populated with the 3 digit area code, and the last seven digits of the person or organization's phone number. If the area code is unavailable, populate the first 3 digits with zeros. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
134	Reference 2 Phone Number Extension	This element indicates extended telephone addressing information used in addition to phone number such as a PBX extension, a pager PIN, or fax sub-address for Phone 4.	5	Alpha-numeric 0 to 99999 or blank Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.
135	Reference 2 International Phone Prefix Code	The prefix for international phone numbers for Phone 4.	10	Alpha-numeric Required if the phone number being provided is foreign. 0-99999999 or Blank If provided this number will include the Country Prefix Code and the foreign City code. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a valid value.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
136	Student SSN	This basic component specifies the unique nine digit number assigned to a person in order to establish a US Social Security account	9	Numeric or Blank Note: This field will only be populated if the loan is a PLUS loan, or if the student is not the borrower on an Alternative Loan.
137	Student First Name	The first name of the person, usually given at birth, baptism, during another ceremony, or through legal change	12	Alpha-numeric Uppercase A to Z, 0 to 9, hyphen, period and space NOTES: Professional and educational titles should not be considered part of the name. The first character of the first name must be alphabetic and cannot be blank. If the person's last name is provided and there is no first name given, populate this field with NFN (no first name). If this field contains NFN, Last Name must contain a valid last name. Note: This field will only be populated if the loan is a PLUS loan, or if the student is not the borrower on an Alternative Loan.
138	Student Last Name	The last name or surname by which a person is legally known	35	Alpha-numeric Uppercase A to Z, 0 to 9, hyphen, period and space NOTES: A space must separate the last name from the suffix. Professional and educational titles should not be considered part of the name. The first character of the last name must be alphabetic and cannot be blank. If the borrower's first name is provided and there is no last name given, populate with NLN (no last name). If this contains NLN, First Name must contain a valid first name. Note: This field will only be populated if the loan is a PLUS loan, or if the student is not the borrower on an Alternative Loan.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
139	Student Middle Name	A secondary Name of the person, usually given at birth, baptism, or during another naming ceremony or through legal change	12	Alpha-numeric Uppercase A to Z Note: This field will only be populated if the loan is a PLUS loan, or if the student is not the borrower on an Alternative Loan.
140	Student DOB	The date of birth of the student associated with the loan.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: This field will only be populated if the loan is a PLUS loan, or if the student is not the borrower on an Alternative Loan. Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
141	Student Address Line 1	Line one of the student's local delivery information such as street, building number, PO box, or apartment portion of a postal address.	35	Alpha-numeric Uppercase A to Z, 0-9, at sign (@), hyphen, forward slash, pound (#), percent (%), period and space Note: This field will only be populated if the student is not the borrower on an Alternative Loan. Note: If the service provider does not store this information the field will not be populated.
142	Student Address Line 2	Line two of the student's local delivery information such as street, building number, PO box, or apartment portion of a postal address.	35	Alpha-numeric Uppercase A to Z, 0-9, at sign (@), hyphen, forward slash, pound (#), percent (%), period and space Note: This field will only be populated if the student is not the borrower on an Alternative Loan. Note: If the service provider does not store this information the field will not be populated.

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#	Field Names	Definition	Max Length	Data Type Format Valid Values
143	Student City	The name of the city in which the student's address is located.	24	Alpha-numeric Uppercase A to Z, 0-9, at sign (@), hyphen, forward slash, pound (#), percent (%), period and space Note: This field will only be populated if the student is not the borrower on an Alternative Loan. Note: If the service provider does not store this information the field will not be populated.
144	Student State	Code for US states, etc., and Canadian provinces.	2	Alpha-numeric Uppercase A to Z Note: Required if address is a U.S. state, territory or a Canadian province only Note: This field will only be populated if the student is not the borrower on an Alternative Loan. Note: If the service provider does not store this information the field will not be populated.
145	Student Zip	The postal code portion of the Address.	14	Alpha-numeric Uppercase A to Z, 0 to 9, and space Note: This field will only be populated if the student is not the borrower on an Alternative Loan. Note: If the service provider does not store this information the field will not be populated.
146	Servicer Name	The name of the servicer of the loan.	60	Alpha-numeric Uppercase A to Z, 0 to 9 Note: If the service provider does not store this information the field will not be populated.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
147	Servicer Phone Number	The borrower contact phone number for the servicer of the loan.	10	Alpha-numeric 0 to 9999999999 and Blank The Phone Number for U.S. numbers must be populated with the 3 digit area code, and the last seven digits of the organization's phone number. Note: If the service provider does not store this information the field will not be populated.
148	Servicer Website	The website address for the servicer of the loan.	256	Alpha-numeric Any valid keyboard character including an underscore; but not the pipe symbol or space. NOTE: For this element alphanumeric can contain upper or lower case alphabetic characters. Note: If the service provider does not store this information the field will not be populated.
149	Borrower Phone 1 Validity Date	Date when Phone 1 last changed on the service provider's database.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
150	Borrower Phone 2 Validity Date	Date when Phone 2 last changed on the service provider's database.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.

#	Field Names	Definition	Max Length	Data Type Format Valid Values
151	Borrower Phone 3 Validity Date	Date when Phone 3 last changed on the service provider's database.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
152	Borrower Phone 4 Validity Date	Date when Phone 4 last changed on the service provider's database.	10	Date or Blank The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012). Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
153	Forbearance Time Available	The total number of months of Forbearance time available for this loan.	2	Numeric or Blank 00-99 Note: If the service provider does not store this information the field will not be populated. If the service provider stores the value then the field must contain a numeric value.
154	Source ID	The unique identification code assigned to the organization creating this file.	6	Alpha-numeric For guarantors, this is the 3-digit number assigned by the U.S. Department of Education. For lenders and servicers, this is the 6-digit number assigned by the U.S. Department of Education. For those organizations that do not have a numeric ED-assigned ID, this field may contain alphabetic (uppercase only) characters. Organizations are encouraged to register these non-numeric IDs with the National Council of Higher Education Resources (NCHER) to ensure their uniqueness.
155	File Create Date	The date the file was created.	10	Date The date is in MM-DD-CCYY format, with single-digit months, days, and years padded with a leading zero. Example: 01-02-2012 (January 2, 2012).