National Student Loan Data System Navigation

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National Student Loan Data System

https://www.nslds.ed.gov/nslds_FAP/secure/logon.jsp

- National database of information
 - Title IV Loans and Grants
 - Centralized, integrated view of complete lifecycle
 - Aid approval/guarantee
 - disbursement
 - repayment
 - deferment
 - delinquency
 - closure

National Student Loan Data System

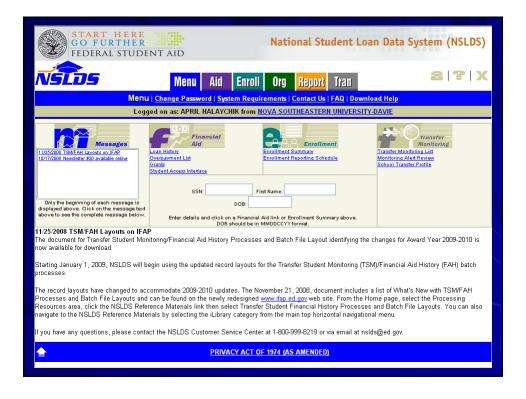
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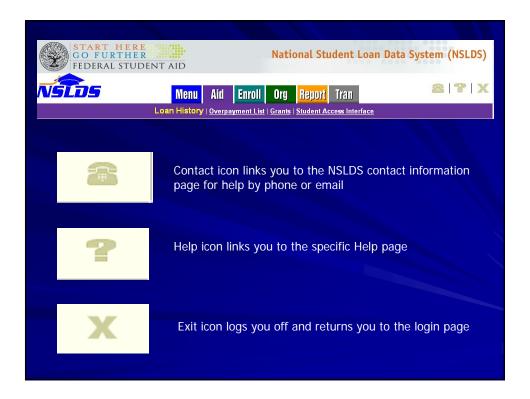
- Sources of Information/Reporting Entities
 - Guarantee Agencies
 - FFELP
 - Department of Education Debt Collection Services
 - Defaulted Loans
 - Direct Loan Servicing
 - Direct Loans
 - Common Origination and Disbursement (COD)
 - Federal Grant Programs

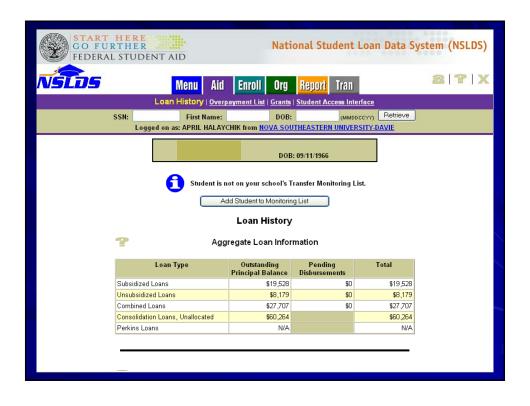
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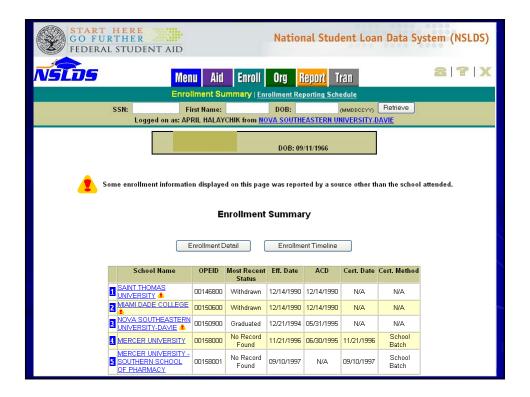
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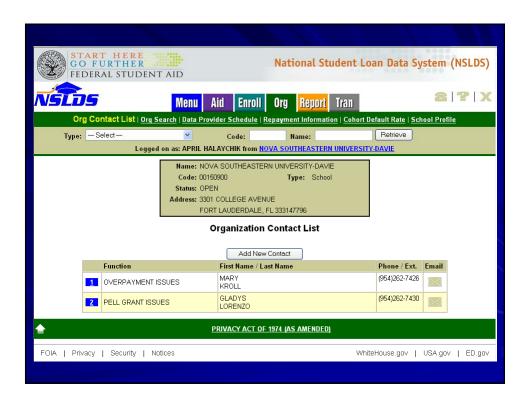
- Sources of Information/Reporting Entities (cont)
 - Conditional Disability Discharge Tracking System
 - Disability Loan Information
 - Central Processing System
 - Aid Applicant Information
 - Schools
 - Federal Perkins Loan Information
 - Student Enrollment
 - Overpayments



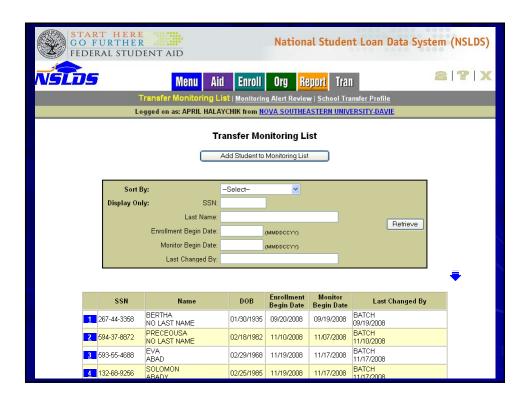


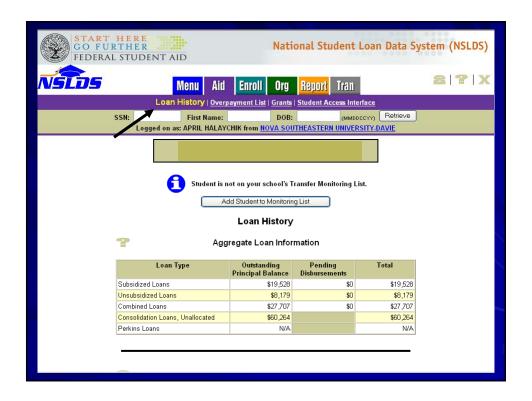


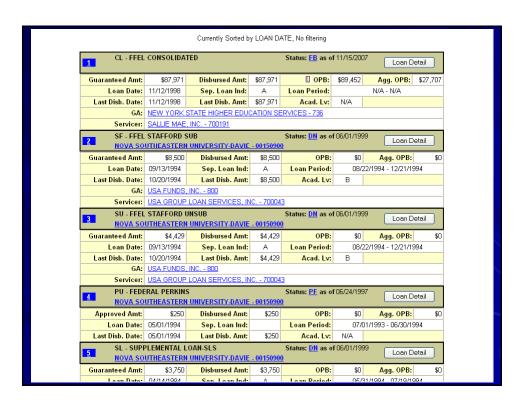


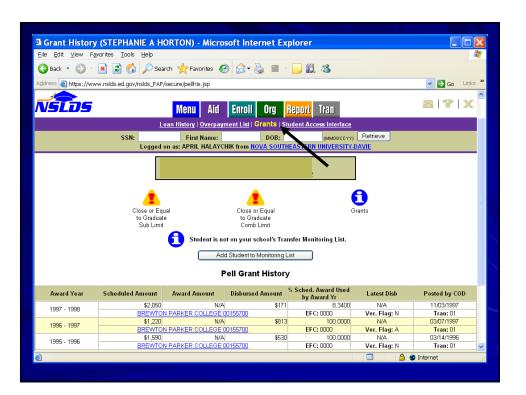




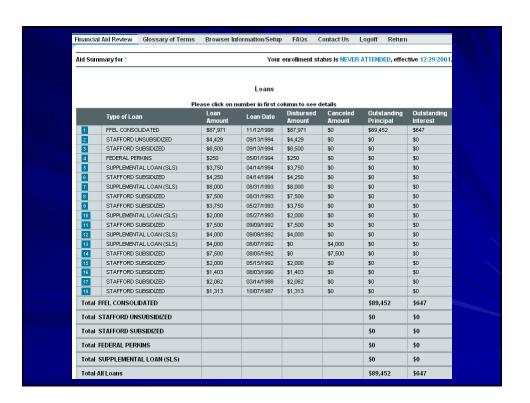


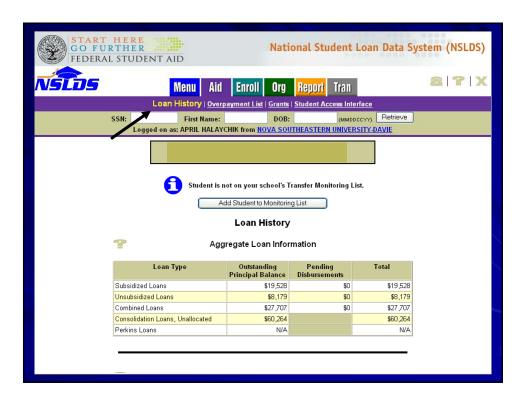


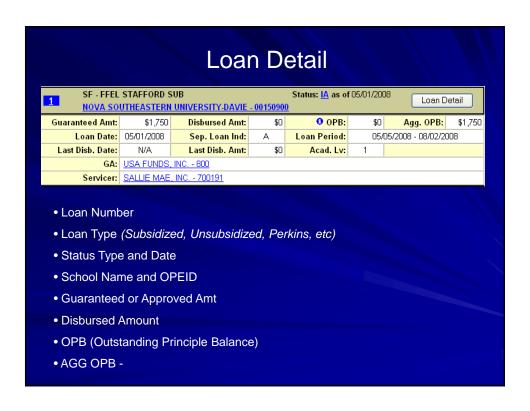


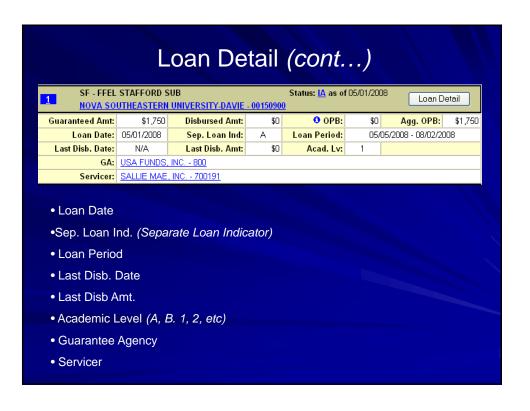


START HERE GO FURTHER FEDERAL STUDEN		nt Loan Data System (NSLDS)
NSLDS	Menu Aid Enroll Org Report Tra	
Loan History Overpayment List Grants Student Access Interface		
SSN: Logg	First Name: DOB: (M	MDDCCYY Retrieve VERSITY-DAVIE
	Student Access Interface	
	SSN: Last Name: DOB:	
	Link	
PRIVACY ACT OF 1974 (AS AMENDED)		
FOIA Privacy Security	Notices	WhiteHouse.gov USA.gov ED.gov

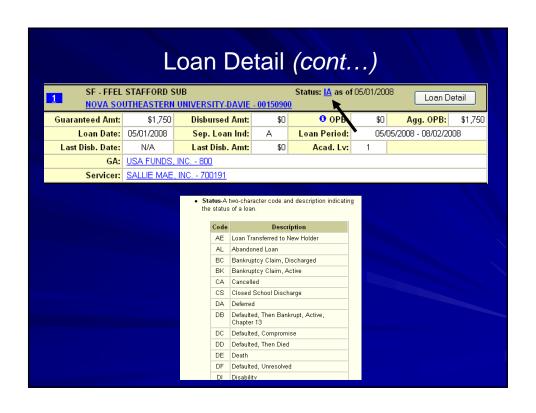


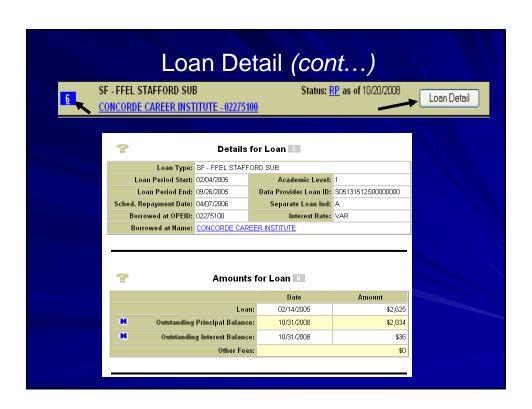


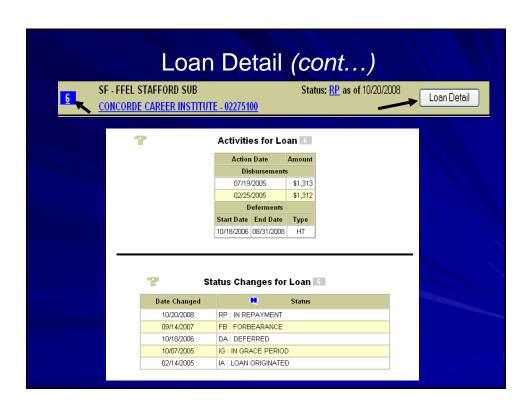


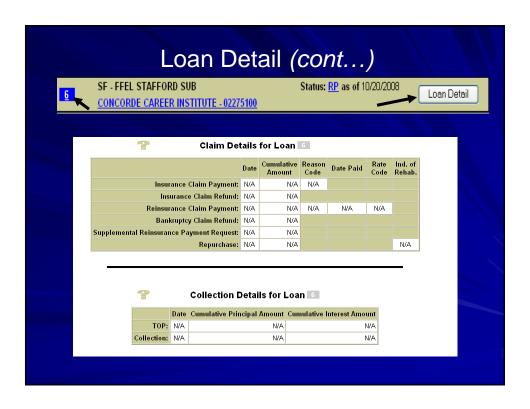


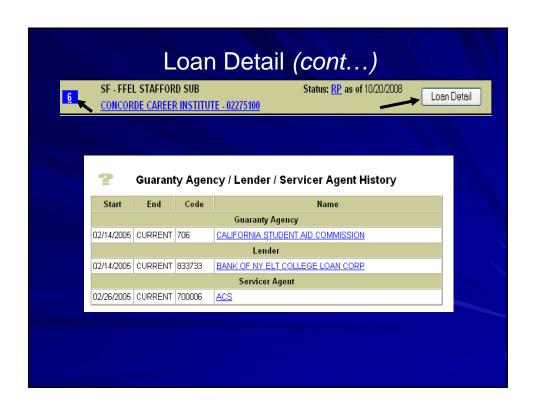














Calculating Aggregate Breakdowns

Aggregate limits

- All students receiving Federal Stafford Loans have aggregate limits.
 - Dependent Undergraduate = \$31,000 Subsidized
 - Independent Undergraduate = \$57,500 combined
 - **■** Graduate = \$138,500 combined.
 - Select First Professional = \$224,000 combined

Aggregate limits

- Dependent Undergrad Students \$31,000 (not to exceed \$23,000 sub)
 - Generally receive \$23,000 subsidized and \$8,000 unsubsidized
 - If not eligible for full subsidized can be offset by unsubsidized.
 - i.e. \$10,000 subsidized + \$21,000 Unsubsidized = \$31,000 total

Aggregate limits

- Independent Undergrad Students \$57,500 (not to exceed \$23,000 sub)
 - Generally receive \$23,000 subsidized & \$34,500 unsubsidized.
 - If not eligible for full subsidized can be offset by unsubsidized.
 - i.e. \$10,000 subsidized + \$47,500 = \$57,500 total

Aggregate limits

- Graduate Students \$138,500 (not to exceed \$65,500 sub)
 - Generally receive \$65,500 subsidized & \$73,000 unsubsidized.
 - If not eligible for full subsidized can be offset by unsubsidized.
 - i.e. \$40,000 subsidized + \$98,500 = \$138,500 total

Aggregate limits

- First Professionals (Select) \$224,000 (not to exceed \$65,500 sub)
 - Generally receive \$65,500 subsidized & \$158,500 unsubsidized.
 - If not eligible for full subsidized can be offset by unsubsidized.
 - i.e. \$45,500 subsidized + \$178,500unsub= 224,000 total

Aggregate limits

- First Professionals (Select) \$224,000 (not to exceed \$65,500 sub)
 - These programs include:
 - Osteopathic Medicine
 - Pharmacy
 - Dental Medicine
 - Optometry
 - Doctorate Psychology
 - Clinical Psychopharmacology

NSLDS Flags

- When NSLDS calculates a student as over aggregate, an Alert Symbol will appear on the Loan History Page.
 - At NSU alerts received electronically, Conflict flag automatically placed on our system (Banner).
 - Aggregate breakdown completed to determine whether student actually over aggregate.

NSLDS Breakdowns

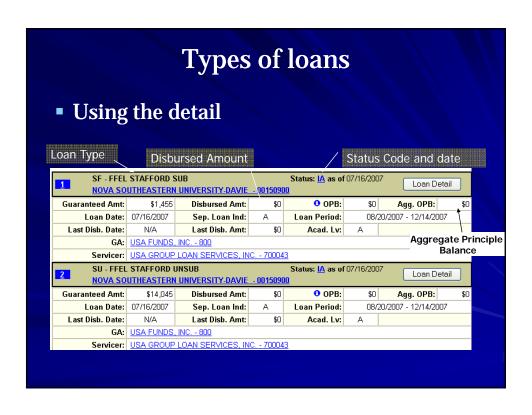
- Completing the aggregate breakdown
 - Manual calculation of the individual loans reported on NSLDS.
 - Various details of NSLDS
 - Must be familiar with details to complete breakdown accurately.

Types of loans

- Aggregate loan breakdowns are based on Stafford Loans.
 - Consolidation, Perkins, Parent Plus and Grad Plus should not be counted towards aggregate limit.
 - Subsidized and Unsubsidized should be added separately.
 - Subsidized total
 - Unsubsidized total.

Other Important Details

- Status codes are extremely important in aggregate breakdowns.
 - Status codes will indicate whether or not to count a loan.
 - Status codes will indicate which amounts to calculate (i.e. disbursed amounts or Agg OPB)



Common Status Codes

- AL Abandoned loan
- BK Bankruptcy claim, active
- CA Cancelled
- DA Deferred
- DN Defaulted, Paid in Full through Consolidation
- DP Defaulted, Paid in Full
- FB Forbearance
- IA Loan Originated
- ID In school or grace period
- IG In grace period
- PC Paid in Full through Consolidation
- PF Paid in Full
- PM Presumed paid in Full
- PN Non-defaulted, Paid in Full through Consolidation
- RP In repayment

What Amounts Count?

- AL Agg. OPB
- BK Agg. OPB
- CA Do Not Count
- DA Agg. OPB
- DN <u>Disbursed Amt</u>
- FB Agg. OPB
- IA, ID, IG Agg. OPB
- PC <u>Disbursed Amt</u>
- PM Do Not Count
- PN <u>Disbursed Amt</u>
- RP Agg. OPB

What Amounts Count (cont)

- PF and DP
 - Check date of loan status
 - If within 6 months of active consolidation loan date, you must count the **disbursed amount** of this loan into the aggregate totals
 - If outside 6 months of consolidation do not count loan into aggregate totals
 - Students have 180 days (6 months) to add a new loan to an existing consolidation loan
 - PN and DN mean paid through consolidation
 - PF and DP mean paid in full (therefore you need to be aware of the date they were paid in full)