Summary of Changes Approved September through November 2007

This summary lists changes made since the 2007 Annual Update of the Common Manual was printed. Change bars denote the latest policy changes, which were approved November 15, 2007. Changes made before the 2007 Annual Update was printed are shown in appendix H of the manual.

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<td><strong>Chapter 2: About the FFELP</strong></td>
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<tr>
<td>2.3.C Common Forms</td>
<td>Deletes reference to the Ad Hoc Standardization Committee, adds that NCHELP developed and updates the common default aversion and claim forms, and updates the listing of common forms.</td>
<td>September 20, 2007</td>
<td>967/142</td>
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<td><strong>Chapter 4: School Participation</strong></td>
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<tr>
<td>4.1.A Establishing Eligibility</td>
<td>Clarifies that a school may certify loans of different types (Stafford or PLUS) in separate programs for the same enrollment period and same student.</td>
<td>Stafford and PLUS loans certified on or after December 1, 2006, unless implemented earlier by the school.</td>
<td>980/144</td>
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<td><strong>Chapter 5: Borrower Eligibility</strong></td>
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<tr>
<td>5.1.B Student Eligibility Requirements</td>
<td>Clarifies that the student must be enrolled or accepted for enrollment on at least a half-time basis to be eligible for a Stafford or PLUS loan.</td>
<td>Retroactive to the implementation of the Common Manual.</td>
<td>968/142</td>
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<tr>
<td>5.1.C Graduate or Professional Student and Parent PLUS Loan Borrower Eligibility Requirements</td>
<td>States that each PLUS borrower must certify a statement of educational purpose, which is fulfilled by the borrower’s certification of the PLUS MPN. Revised policy also corrects the regulatory citation for this requirement.</td>
<td>Retroactive to the implementation of the Common Manual.</td>
<td>969/142</td>
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<tr>
<td>5.2 Federal Data Matches</td>
<td>Removes from Appendix F, FFELP Community Initiatives, the information on the NSLDS data match and adds it to Section 5.2 Federal Data Matches. Also adds information on the DOJ data match, the USCIS data match, and the VA data match. Current references in 5.2.A to the Immigration and Naturalization Service (INS) have been replaced with references to the USCIS, which now performs the citizenship data match.</td>
<td>Implementation of any federal data match is determined by the Department.</td>
<td>981/144</td>
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<td><strong>Chapter 6: School Certification</strong></td>
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<td>6.2 Determining the Loan Period</td>
<td>States that a school may include a retroactive period in a loan period when certifying a Stafford or PLUS loan if the student completed the retroactive period on at least a half-time basis. Requires the school to ensure that a loan period that includes a retroactive period does not exceed the maximum allowable loan period as currently described in this section, and that it meets applicable criteria for determining the frequency of Stafford annual loan limits. Adds cross-references to other pertinent sections and text.</td>
<td>Publication date of the 03-04 FSA Handbook.</td>
<td>976/143</td>
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<td>Common Manual Section</td>
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<tr>
<td>6.11.A Stafford Annual Loan Limits</td>
<td>States that a dependent student who is taking preparatory coursework necessary for enrollment in an undergraduate program is eligible to borrow the base Stafford annual loan limit of $2,625. An independent student, or a dependent student whose parent is not eligible for a PLUS loan, who is taking preparatory coursework necessary for enrollment in an undergraduate program is eligible to borrow a combined subsidized and unsubsidized Stafford annual loan limit of up to $6,625, of which no more than $2,625 may consist of subsidized Stafford loan funds. Updates Figure 6-4 to include the additional unsubsidized Stafford annual loan limit for an independent student, or a dependent student whose parent is not eligible for a PLUS loan, who is enrolled in preparatory coursework necessary for enrollment in an undergraduate program.</td>
<td>Loans first disbursed on or after July 1, 2007.</td>
<td>964/142</td>
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<tr>
<td>6.11.D Increased Unsubsidized Stafford Loan Limits for Health Profession Students</td>
<td>States that a health profession student must be enrolled at least half time to be eligible for increased unsubsidized Stafford loan limits.</td>
<td>Loan periods beginning on or after May 1, 1999.</td>
<td>965/142</td>
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<td>6.11.F Prorated Loan Limits</td>
<td>States that loan proration is not required for a student completing coursework necessary for a professional credential or certification from a state if that credential or certification is required for employment as a teacher in an elementary or secondary school in that state.</td>
<td>Retroactive to the implementation of the Common Manual.</td>
<td>977/143</td>
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<tr>
<td>6.15.B Stafford Loan Certification</td>
<td>Clarifies that the student must be enrolled or accepted for enrollment on at least a half-time basis to be eligible for a Stafford or PLUS loan.</td>
<td>Retroactive to the implementation of the Common Manual.</td>
<td>968/142</td>
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<tr>
<td>6.15.C PLUS Loan Certification</td>
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<td>Retroactive to the implementation of the Common Manual.</td>
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<tr>
<td>6.15.D Additional Unsubsidized Stafford Loan Certification for a Dependent Student</td>
<td>Clarifies that a dependent student enrolled in a school that participates in the PLUS loan program whose parent is unable to obtain a PLUS loan is eligible to borrow additional unsubsidized Stafford loan funds, not to exceed the student's maximum additional unsubsidized Stafford loan limit. A school does not have the option of denying the additional funds to an otherwise eligible student, unless the school's refusal to certify is based on a documented reason.</td>
<td>Retroactive to the implementation of the Common Manual.</td>
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### Chapter 8: Loan Delivery

<p>| 8.3 Required Authorizations                  | States that a school must obtain a parent PLUS borrower's written authorization to deliver parent PLUS loan funds directly to the student, in addition to any other authorization it must obtain from the student (e.g., an authorization to deliver funds to the student's bank account or to the student's stored-value card).                                                                                                 | Publication date of the 97-98 FSA Handbook.         | 982/144 |
| Figure 8-6 Delivery or Return of Loan Funds | Adds a footnote clarifying that the required authorization for the school to deliver loan funds received by EFT or master check is included on the MPN. However, if the MPN is signed by a third party with power of attorney for the borrower, the school must obtain a separate authorization from the borrower, except in the case of a study-abroad student.  | Retroactive to the implementation of the Federal Stafford Loan Master Promissory Note.               | 971/142 |</p>
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<tr>
<td>11.3.C Length of Deferment— Armed Forces</td>
<td>States that a borrower who is receiving a payment or benefit under a federal or state public assistance program, such as Aid to Families with Dependent Children, Supplemental Security Income, Food Stamps, or state general public assistance is eligible to receive an economic hardship deferment.</td>
<td>Economic hardship deferments granted by the lender on or after January 1, 2008, unless implemented earlier by the lender.</td>
<td>944/143</td>
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<tr>
<td>12.4.E Endorser Due Diligence</td>
<td>Aligns the Manual’s text with the history Appendix to specify that when a loan is discharged due to the borrower’s total and permanent disability, bankruptcy, closed school, false certification, or unpaid refund, the endorser is released from his or her obligation to repay the loan. Also specifies that an endorser is released from his or her obligation to repay the loan when he or she files an adversary proceeding before the bankruptcy court on the basis of undue hardship and the loan obligation is discharged, and when he or she is determined to be totally and permanently disabled after the loan becomes delinquent.</td>
<td>Retroactive to the implementation of the Common Manual.</td>
<td>983/144</td>
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<th>Chapter 13: Claim Filing, Discharge, and Forgiveness</th>
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<tr>
<td>13.8 Discharge</td>
<td>Adds information about the Request For Reimbursement Due to Partial Discharge of a Federal Consolidation Loan form that a lender may use to request a partial discharge of the portion of the Consolidation loan that represents any underlying loans that are eligible for discharge due to disability (only for comade Consolidation loans), closed school, death, or false certification discharge. Incorporates a new chart that helps lenders determine what information must be provided on this form.</td>
<td>Lenders may have begun using the Request For Reimbursement Due to Partial Discharge of a Federal Consolidation Loan form upon the applicable publication date.</td>
<td>963/142</td>
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<tr>
<td>15.1.A Agreement to Guarantee Federal Consolidation Loans</td>
<td>Clarifies that any failure on the part of a lender to fulfill due diligence requirements on a Consolidation loan may also result in a loss of eligibility for any special allowance payments that might otherwise apply to that Consolidation loan.</td>
<td>Retroactive to the implementation of the Common Manual.</td>
<td>978/143</td>
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<tr>
<td>15.3.A Providing Consolidation Loan Information</td>
<td>Revises language to acknowledge electronic delivery methods. Also suggests that consolidating lenders provide Consolidation loan applicants with a complete explanation of any applicable loss of loan benefits if a borrower is consolidating loans from other loan programs into a Federal Consolidation loan and an explanation of any special benefits the lender may offer on Federal Consolidation loans and the criteria for obtaining those benefits.</td>
<td>July 1, 2008, unless implemented earlier by the lender.</td>
<td>979/144</td>
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<td>National Student Loan Data System (NSLDS)</td>
<td>Removes from Appendix F, FFELP Community Initiatives, the information on the NSLDS data match and adds it to Section 5.2 Federal Data Matches.</td>
<td>Implementation of any federal data match is determined by the Department.</td>
<td>981/144</td>
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<td><strong>Appendix G: Glossary</strong></td>
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<td>Post-Deferment Grace Period</td>
<td>Adds a reference in the appendix G entry entitled “Post-Deferment Grace Period” to additional information in the history appendix on a post-deferment grace period for military personnel who served in Operations Desert Shield/Desert Storm.</td>
<td>September 20, 2007</td>
<td>974/142</td>
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<td><strong>Appendix H: History of the FFELP and the Common Manual</strong></td>
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<tr>
<td>H.4 History of Statutory and Regulatory Waivers</td>
<td>Moves text concerning Operations Desert Shield/Desert Storm to the history appendix.</td>
<td>September 20, 2007</td>
<td>974/142</td>
</tr>
</tbody>
</table>
The school will not provide any commission, bonus, or other incentive payment to a person or entity engaged in student recruitment or admission activities or in making decisions regarding the awarding of Title IV aid, based directly or indirectly upon the success of securing enrollments or financial aid. This prohibition does not apply to the recruitment of foreign students residing in foreign countries who are not eligible to receive Title IV aid. (See subheading "Permissible Incentive Compensation" later in this subsection for a list of permissible activities that do not violate this provision).

[§668.14(b)(22)(i)]

The Department will notify a school in writing whether the school qualifies in whole or in part as an eligible institution of higher education. The school also is notified of the Title IV programs in which it is eligible to participate. If only a portion of the school qualifies as an eligible institution of higher education, the Department will specify in the notice each location and/or educational program that qualifies.

Upon being approved by the Department, a school becomes eligible to apply for participation in the FFELP with the guarantor. For any school, the guarantor must be satisfied that the school has the ability to properly administer the FFELP according to federal regulations and the guarantor’s policies before it will approve the school for participation under its guarantee.

Schools may contact individual guarantors for more information on specific eligibility procedures and required supporting documentation. See section 1.5 for contact information.

A school may participate in the FFELP and the Federal Direct Student Loan Program (FDLP) and the FFELP at the same time. However, a school is prohibited from certifying a loan of the same type (be it Stafford, or PLUS) under both each program for the same borrower for the same loan period of enrollment. A school may, though, certify a PLUS loan under either program, and a Stafford loan under the other program, when the loans benefit the same student for the same period of enrollment. The parent of an eligible student may borrow only under the program (FFELP or FDLP) from which the student borrowed, or would have borrowed if the student had received a loan. For example, the school may certify a Stafford loan under the FFELP and a PLUS loan under the FDLP for the same student for the same period of enrollment.

[HEA 454(a)(4); 07-08 FSA Handbook, Volume 3, Chapter 5, p. 3-78]

4.1.A Establishing Eligibility

Permissible Incentive Compensation

The following are examples of compensation incentives that a school may offer that have been approved by the Department (a school is not limited to offering only these compensation plans, however):

- Fixed compensation (annual salary or hourly wage), as long as it is not adjusted more than twice during any 12-month period (with the exception of a cost of living increase that is paid to substantially all full-time employees) and any adjustment is not based solely on the number of students recruited, admitted, enrolled, or awarded financial aid.
  [§668.14(b)(22)(ii)(A)]

- Compensation to recruiters based on the recruitment of students who enroll only in non-Title IV programs.
  [§668.14(b)(22)(ii)(B)]

- Compensation to recruiters who arrange contracts between the school and an employer whose employees enroll at the school and for whom the employer pays (directly or by reimbursement) 50% or more of the tuition and fees charged to its employees. This compensation cannot, however, be based on the number of employees who enroll at the school or the revenue they generate. The recruiters also may not have contact with the employees.
  [§668.14(b)(22)(ii)(C)]

- Compensation paid as part of a profit-sharing or bonus plan that is substantially the same amount or the same percentage of salary or wages, and is made to all or substantially all of the school’s full-time professional and administrative staff. Such payments may be limited to all or substantially all of the full-time employees at one or more organizational levels at the school. The organizational level, however, may not consist predominantly of recruiters, admissions staff, or financial aid staff.
  [§668.14(b)(22)(ii)(D)]

- Compensation based on students who successfully complete their educational programs or one academic year of their educational program, whichever is shorter. For this purpose, successful completion of an academic year means the student has earned at least 24 semester or trimester credit hours or 36 quarter credit hours, or has successfully completed at least 900 clock hours of instruction at the school.
  [§668.14(b)(22)(ii)(E)]

1. Policy 980 (Batch 144), approved November 15, 2007
The student must meet other applicable provisions of this chapter.

§682.201(b); §682.201(b)(2); DCL GEN-98-26

5.1.C Graduate or Professional Student and Parent PLUS Loan Borrower Eligibility Requirements

For purposes of obtaining a PLUS loan, an eligible parent borrower is a student’s biological or adoptive mother or father. The spouse of a parent who is remarried is also an eligible parent borrower if the spouse’s income and assets would have been taken into account when calculating a dependent student’s expected family contribution (EFC). All of a dependent student’s eligible parent borrowers may borrow separately to provide for the educational expenses of the student—provided that the combined borrowing of the parent borrowers does not exceed the calculated cost of attendance (COA) minus estimated financial assistance (EFA).

§668.32(c)(3)]

To be eligible for a parent PLUS loan, a parent borrower must be applying for the loan to pay the postsecondary educational costs for an eligible dependent undergraduate student who is enrolled or accepted for enrollment at least half time at a participating school. A parent may not receive a PLUS loan on behalf of a student serving in a medical internship or residency program required of doctors of medicine, osteopathy, and optometry.

§682.201(b)]

To be eligible for a Grad PLUS loan, a graduate or professional student borrower must be applying for the loan to pay educational costs incurred for at least half-time enrollment in a graduate or professional program at a participating school. Before applying for a Grad PLUS loan, the borrower must submit a completed Free Application for Federal Student Aid (FAFSA) and the school must determine the student’s maximum eligibility for subsidized and unsubsidized Stafford loan funds. However, the student may decline the Stafford loan and the school may not require the student to accept Stafford loan funds as a condition of applying for a Grad PLUS loan.

[DCL FP-06-05]

Each PLUS loan borrower must certify, as part of the Federal PLUS Loan Application and Master Promissory Note (PLUS MPN) filed with the school or lender, a statement of educational purpose. A statement of educational purpose is included on the Federal PLUS Loan Application and Master Promissory Note (PLUS MPN). By signing the PLUS MPN, the borrower certifies that he or she will comply with the statement of educational purpose.

§668.32(h); §682.201(b); §682.201(c)(1)(v)

Each PLUS loan borrower must be determined not to have adverse credit to be eligible for a PLUS loan (see subsections 7.1.B and 7.1.C).

§682.201(b)(2)]

5.2 Federal Data Matches

When a student submits a completed Free Application for Federal Student Aid (FAFSA), the Department of Education assists schools in determining a student’s eligibility as a Stafford loan borrower, a Grad PLUS loan borrower, or as the dependent student of a parent PLUS loan borrower. The Department conducts federal data matches concerning the citizenship, Social Security number, Selective Service registration, and student financial aid overpayment or default history information, and veteran status that the student reports or certifies on the FAFSA. In addition, the Department conducts data matches on individuals convicted of federal or state drug offenses subject to denial of benefits under court orders. The results of the data matches with the Immigration and Naturalization Service, Department of Homeland Security, United States Citizenship and Immigration Service (USCIS), Social Security Administration (SSA), Selective Service System (SSS), and National Student Loan Data System (NSLDS), and Department of Veterans Affairs (VA) are reported to the school and the student.2 For more information about confirming a student’s citizenship status,

1. Policy 969 (Batch 142), approved September 20, 2007
2. Policy 981 (Batch 144), approved November 15, 2007
Social Security number, Selective Service registration, or student financial aid overpayment or default status history information, or denial of Title IV benefits due to court orders, or veteran status, see Subsections 5.2.A, 5.2.B, 5.2.C, 5.2.D, and 5.2.E. Schools may also obtain more information about the Department’s data matches from the 2006-2007 Federal Student Aid Handbook—Volume 1, Chapter 2, pp. 1-17 to 1-19. \[\text{07-08 FSA Handbook, Application and Verification Guide, Chapter 2, p. AVG-27; Volume 1, Chapter 1, p. 12; and Volume 1, Chapters 2 to 5, pp. 1-17 to 1-61.}\]

5.2.A Citizenship Data Match

Generally, each eligible borrower and student must be a U.S. citizen or national, a U.S. permanent resident, or an eligible noncitizen. The Department will verify the student’s Social Security number and alien registration number provided on the Free Application for Federal Student Aid (FAFSA) with the relevant federal agencies. [§668.33(c)]

Citizens and eligible noncitizens may be eligible for FFELP funds at participating foreign schools. Citizens of any one of the Freely Associated States (i.e., the Republic of the Marshall Islands, the Federated States of Micronesia, and the Republic of Palau) are not eligible for FFELP funds at any participating school, but may be eligible for other types of Title IV aid. [§668.33(b)(1)]

Information on citizenship status and documentation may be found in the most recent publication of the 2006-2007 Federal Student Aid Handbook—Volume 1, Chapter 2, pp. 1-19 to 1-34. \[\text{07-08 FSA Handbook, Volume 1, chapter 2, pp. 1-17 to 1-40.}\] Schools are cautioned against attempting to establish citizenship status without reviewing this source. [HEA 484(g) and (h); §668.130 through 133; DCL GEN-92-21 (section XXIX, subsection k)]

U.S. Citizens and Nationals

If a student indicates on the FAFSA that he or she is a U.S. citizen, the Department will verify the student’s citizenship through a data match with the Social Security Administration (SSA). If the SSA confirms the student’s citizenship, the Department will report that confirmation to the school and to the student. If the Department is unable to verify a student’s citizenship with the SSA, the student must verify U.S. citizenship by submitting documentation to the school. The school must give the student at least 30 days’ notice to produce evidence of U.S. citizenship before denying Title IV assistance to a student for failure to establish citizenship. [§668.33(c)(2)]

If the status of a student or parent borrower as a U.S. citizen or a U.S. national must be documented, the following are permissible forms of certification:

- A copy of the birth certificate showing that the student or parent borrower was born in the United States.
- A Certificate of Citizenship (N-600) from the U.S. Immigration and Naturalization Service (INS) Department of Homeland Security, United States Citizenship and Immigration Service (USCIS), which must include at least the student or parent borrower’s name and application number, the certificate number (found in the upper right-hand corner), and the date the certificate was issued.
- A Certificate of Naturalization from the INS USCIS, which must contain at least the student or parent borrower’s name and petition number, the certificate number (found in the upper right-hand corner), the INS USCIS A-Number, the name of the court that granted the naturalization, and the date of naturalization.
- A Report of Birth Abroad of a Citizen of the United States (FS-240), Certificate of Birth—Foreign Service (FS-545), Certificate of Birth (DS-1350), or Freedom of Information Act Form (INS USCIS Form G-639). The first three forms are generated by the State Department and include an embossed seal with the words “United States of America” and “State Department.”
- A U.S. passport (current or expired).

If the student or parent borrower submits a citizenship or naturalization certificate as documentation of his or her citizenship status, the school must place a copy of the form in the student’s file, demonstrating that proof of citizenship was obtained (see the 2006-2007 Federal Student Aid Handbook—Volume 1, Chapter 2, pp. 1-19. \[\text{07-08 FSA Handbook, Volume 1, Chapter 2, p. 1-18.}\])

1. Policy 981 (Batch 144), approved November 15, 2007
2. Policy 981 (Batch 144), approved November 15, 2007
Eligible Noncitizens

A noncitizen is considered eligible for Stafford or PLUS loans if he or she meets all other applicable eligibility criteria and is:

- A U.S. permanent resident alien with an Alien Registration Receipt Card (Form I-151 or I-551).
- A refugee with a Departure Record (I-94) from the INS USCIS showing one of the following designations (indicating that the refugee is in the United States for other than a temporary purpose):
  - Refugee.
  - Asylum Granted.
- Alien paroled into the U.S. for at least one year.
- Alien granted a stay of deportation [pursuant to 8 U.S.C. section 1253(h)] due to fear of persecution on account of race, religion, or political opinion.
- Conditional Entrant (valid if I-94 was issued before April 1, 1980).

A school must verify to establish the eligibility of a noncitizen. This may be done by performing a data match with another agency, such as the INS USCIS. If the student reports on the FASFA that he or she is an eligible noncitizen (and, therefore could be eligible for federal student aid) and reports an Alien Registration number, that information is checked against the database maintained by the USCIS. This process is also known as primary confirmation. If a student or parent borrower’s eligible noncitizen status is not verified by this procedure, the school must transmit copies of the student’s or parent borrower’s documentation of immigration status to the INS USCIS. This process constitutes secondary confirmation. For purposes of secondary confirmation, a school may not require a student or parent borrower to produce evidence from the INS USCIS that he or she is a permanent resident of the U.S. or is in the U.S. for other than a temporary purpose with the intention of becoming a citizen or permanent resident if both of the following conditions are applicable:

- The school determined the student or parent borrower to be an eligible noncitizen using secondary confirmation of documents provided in a previous award year, and those documents have not expired.
- The school does not have conflicting information or reason to believe that the student or parent borrower’s claim of citizenship or immigration status is incorrect.

A school may not deny eligibility to an applicant based on immigration status while awaiting primary confirmation from the INS USCIS. However, if a loan is guaranteed, the school must delay the delivery of the loan and any other Title IV assistance to the applicant until primary confirmation is received.

A school may deliver funds to an otherwise eligible student pending INS USCIS response to secondary confirmation if at least 15 business days have elapsed since the school submitted the documentation to the INS USCIS. Schools are reminded that they must reconcile any other inconsistency in data before releasing FFELP funds.¹

The school must retain copies of documentation provided by an eligible noncitizen. The Alien Registration Receipt Card (Form I-551 or I-151), Departure Record (I-94), U.S. passport, or other documentation provided as proof of the student’s or borrower’s status may be photocopied (front and back) and placed in the student’s file. Endorsements on the I-94 or U.S. passport identifying the individual’s status may be stamped in rust-colored ink on the original document. If such endorsements do not photocopy well, they should be hand copied exactly as they appear on the original I-94 or U.S. passport. As confirmation of the handcopied endorsement, both the student and a school official should initial the endorsement.

[DCL GEN-98-2]

5.2.B Social Security Number Data Match

When a student submits a Free Application for Federal Student Aid (FAFSA), the U.S. Department of Education will conduct a data match with the Social Security Administration to verify the student’s Social Security number (SSN). If the Social Security Administration confirms that SSN, the Department will notify the school and the student. If the data match fails to confirm the student’s SSN, or if the school has reason to believe that the verified SSN is inaccurate, the school must give the student at least 30 days from the date the school is notified of the results of the data match, or until the end of the award year, whichever is later, to submit evidence to the school that verifies the accuracy of the SSN. [$668.36(a)(1) and (3)]

¹ Policy 981 (Batch 144), approved November 15, 2007
A school may neither deny, reduce, delay, nor terminate a determination of a student’s eligibility for assistance under the Title IV programs if verification of the student’s SSN is pending. The school may not deliver any Title IV program funds to a student until the school is satisfied that the student's reported SSN is accurate. The school must notify the Department of the student’s accurate SSN if the student demonstrates the accuracy of a number other than the number that the student included on the FAFSA. [§668.36(a)(4); §668.36(b)(1) and (2)]

See subsection 8.7.F for information regarding unverified SSNs.

5.2.C Selective Service Registration Data Match

Unless exempt, a male student must register with the Selective Service. When a male student submits a Free Application for Federal Student Aid (FAFSA), the Department will conduct a data match with the Selective Service to verify the student’s registration status. The Department will notify the student and the school of the results of the data match. [§668.37(a)(1) and (b)]

If the data match fails to confirm the male student’s registration, the school must allow the student at least 30 days from the date the school was notified of the results of the data match or until the end of the award year, whichever is later, to submit evidence to the school that verifies either (a) that he is registered with the Selective Service or (b) that there is a valid reason why he is not required to be registered with the Selective Service. If the school receives a student’s response to a failed data match after the end of the loan period, the school would be unable to certify the loan—even if the verification documentation was received within 30 days. [§668.37]

A female student is exempt from the Selective Service registration requirement and is not subject to the corresponding data match.

For more information on Selective Service registration requirements, see the 2006-2007 Federal Student Aid Handbook, Volume 1, Chapter 5, pp. 1-57 to 1-61.

5.2.D NSLDS Data Match

Another data match that is conducted when a student submits a Free Application for Federal Student Aid (FAFSA) is with the National Student Loan Data System (NSLDS). The Central Processing System (CPS) matches the student’s information against the NSLDS to see if the student is in default on a Title IV loan, owes a Title IV overpayment, or has exceeded applicable Stafford loan limits. The CPS matches the student’s FAFSA information with his or her financial aid history in the NSLDS database. The school must resolve any conflict between the NSLDS and other information prior to delivering Title IV aid. For more information on the NSLDS, see 07-08 FSA Handbook, Volume 1, Chapter 3 and NSLDS Reference provided on the IFAP website.

5.2.D Prior Overpayment

A borrower is ineligible for a FFELP loan if he or she is liable for an overpayment to any Title IV program. By certifying a Stafford or PLUS loan, a school certifies that the student borrower—or the parent and or dependent student, in the case of a parent PLUS loan—does not, to its knowledge, owe a grant overpayment with an original balance of more than $50 to a grant program resulting from a return of Title IV funds calculation, or of $25 or more under the Federal Perkins Loan Program or under a Title IV grant program that resulted from a circumstance other than a return of Title IV funds calculation. The tolerance does not apply to the remaining balance of an original overpayment amount that has been reduced by payments received to less than the applicable tolerance amount. In this case, even though the remaining balance of the overpayment is less than the applicable tolerance amount, the borrower is responsible for repaying the overpayment in full or making satisfactory arrangements to repay it before the borrower can regain Title IV eligibility. [§668.22(h)(3)(ii)(B); §668.32(g)(4); §668.35(e)(3)]

A school must not certify a loan for a borrower who owes a grant overpayment for which the original balance exceeded the applicable tolerance amount unless one of the following occurs:

- The school makes an adjustment to correct the overpayment in the same award year. [§668.35(e)(1)]
- The borrower repays the overpayment in full. [§668.35(e)(2)]
- The borrower makes satisfactory arrangements with the school or the Department for the repayment of the overpayment. [§668.35(e)(2)]

1. Policy 981 (Batch 144), approved November 15, 2007
The school must retain documentation that clearly substantiates its determination that any overpayment has been resolved. Documentation stating that the reporting entity has “no record” of the student’s overpayment is not considered adequate. [DPL GEN-00-18]

### 5.2.E Prior Default

#### Prior Default

A prospective Stafford or PLUS loan borrower is ineligible for a FFELP loan if he or she, or the student for whom a parent borrower is seeking a PLUS loan, has an outstanding, unresolved default on any Title IV loan (a FFELP loan, FDLP loan, Federal Perkins loan, or Federal Insured Student Loan) obtained for attendance at any school.

In determining whether the student or parent borrower has ever defaulted on any Title IV loan, a school may rely on the information provided by the student or parent borrower during the loan process and on National Student Loan Data System (NSLDS) financial aid history information, unless the school receives conflicting information. The school must reconcile all conflicting information before delivering any funds, and must retain documentation that clearly substantiates its determination that the student or parent borrower's prior default was resolved. Documentation stating that the reporting entity has “no record” of the student or parent borrower’s default is not considered adequate. [§668.19; DCL GEN-96-13; DPL GEN-00-12; DPL GEN-00-18]

A student or parent borrower who has defaulted on any Title IV loan is eligible for a new FFELP loan only if each defaulted loan has been resolved. A defaulted FFELP loan may be resolved in one of the following ways:

- The defaulted loan has been paid in full. [§668.35(a)(1)]
- The defaulted loan has been discharged or determined to be dischargeable in a bankruptcy action. [§668.35(h)]
- The borrower’s eligibility for Title IV funds has been reinstated as a result of the borrower making satisfactory repayment arrangements with the loan holder (see “Reinstatement of Title IV Eligibility after Default” later in this subsection). [§668.35(a)(2)]

- The defaulted loan has been rehabilitated as a result of the borrower making nine voluntary, on-time, full monthly payments of a reasonable and affordable amount, during a period of 10 consecutive months, and each loan has been purchased by a lender. For more information on loan rehabilitation, see section 13.7. [HEA 428F(a)(1)(A); §682.405(a)(2)]
- The defaulted loan has been discharged because the student for whom the Stafford or PLUS loan was obtained was unable to complete the program of study due to the school’s closing. [§862.402(d)]
- The defaulted loan has been discharged by the Department because the borrower’s eligibility for the loan was falsely certified by the school. [§862.402(e)]
- The borrower has made satisfactory repayment arrangements on the defaulted loan and consolidated that loan, or the borrower has agreed to repay a Consolidation loan under an income-sensitive repayment schedule. For more information on consolidating defaulted loans, see section 15.2. [§862.201(c)(1)]

Some guarantors have additional eligibility requirements and restrictions on Consolidation loans. These requirements are noted in appendix C.

#### Reinstatement of Title IV Eligibility after Default

A borrower with one or more defaulted Title IV loans, or defaulted Title IV loans for which a judgment has been obtained, may have his or her eligibility for Title IV aid reinstated by requesting reinstatement and making satisfactory repayment arrangements, and fulfilling those arrangements with the holder of each defaulted loan or with the holder of each defaulted loan for which a judgment has been obtained. [§668.35(a) and (b); §682.401(b)(4)]

A borrower who receives loan funds for which he or she is ineligible due solely to his or her error may not have Title IV eligibility reinstated until the ineligible funds are repaid in full. [§862.412]
To have eligibility for Title IV aid reinstated, a borrower must make six consecutive full monthly payments to the appropriate holder for each defaulted loan. These payments must be made on time (within 15 days of the payment due date), voluntarily (directly by the borrower, regardless of whether there is a judgment against the borrower), and must be reasonable and affordable. Any court-ordered payments or involuntary payments obtained by state offsets or federal Treasury offsets, wage garnishment, or income or asset execution will not count toward the six payments required for reinstatement. A lump sum prepayment of future installments does not satisfy the requirement for six consecutive monthly payments and will not reinstate a borrower’s Title IV eligibility. [§682.200(b)]

A borrower may reestablish Title IV eligibility only once. If a borrower has reestablished his or her eligibility and then fails to maintain satisfactory payment arrangements on that defaulted loan, or a defaulted loan for which a judgment has been obtained, the borrower may not reestablish his or her eligibility again under these provisions. An opportunity for reinstatement may be made available to a borrower regardless of whether any of the borrower’s defaulted loans have been repurchased by an eligible lender. [§668.35(c); §682.200(b)]

After a borrower’s Title IV eligibility is reinstated, the borrower must continue to maintain satisfactory payment arrangements on each loan that defaulted in order to continue to be eligible for additional Title IV funds. A borrower who makes satisfactory repayment arrangements on a defaulted loan will regain loan eligibility for the academic year in which the borrower satisfies the payment requirements to regain Title IV eligibility. Accordingly, the financial aid administrator may certify a loan for the entire academic year, as long as the student is otherwise eligible. [§682.200(b)]

To determine whether a borrower qualifies for reinstatement of Title IV eligibility, the guarantor will review the most recent 6-month period. Each of the six required payments must be received within 15 days of the due dates for the 6 months immediately preceding the date the guarantor receives the borrower’s new loan request or request for reinstatement. [§682.200(b)]

See section H.4 for information about a statutory or regulatory waiver authorized by the HEROES Act that may impact these requirements.

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**Documentation Required to Prove Default Resolution**

If the school learns that the borrower has defaulted on a prior loan, the school must obtain, before awarding additional Title IV aid, documentation from the NSLDS, the borrower, or the holder of the loan, that the borrower has made the required payments on any defaulted loan(s). The documentation must include either a written certification from the guarantor regarding each defaulted loan or information accessed directly from a loan holder’s database that a loan shown on the NSLDS as being in default is no longer in default. Access to loan data directly from a loan holder’s database may be facilitated by the use of third-party Web-based products that display a loan holder’s real-time data. To be used for purposes of determining a borrower’s Title IV eligibility, such Web-based products must obtain data directly from the relevant guarantor’s, lender’s, or servicer’s system and must display the data without any modification. The school must retain an image of the information it obtains from the real-time Website that clearly identifies the borrower, the status of the debt, and the source of the data. For a guarantor that is not the holder of the defaulted loan(s) to guarantee a new loan, the school or the borrower must obtain documentation that the default has been resolved (such as a copy of the original promissory note stamped “paid in full,” information accessed directly from a loan holder’s database, or a letter from the holder of the defaulted loan(s) stating that the borrower has resolved the default). The documentation must be included with the new loan request when it is sent to the guarantor for guarantee processing, unless the information is already available to the guarantor. [HEA 428F(b); §668.35; §682.200; §682.401(b)(4); April 1996 Supplement to DCL 96-G-287/96-L-186, Q&A #6; NSLDS Newsletter Number 12, June 2006]

▲ Schools may contact individual guarantors for more information on documenting and submitting information regarding a prior loan default. See section 1.5 for contact information.
5.2.E Department of Justice Data Match

A separate data match is performed by CPS against a file provided by the Department of Justice (DOJ). This data matching program provides information regarding individuals convicted of federal or state offenses involving drug trafficking or possession of a controlled substance who have been denied Title IV program benefits by federal or state courts. This ensures that federal student aid is not awarded to individuals subject to denial of these benefits under court orders. For more information on the DOJ data match, see the 07-08 FSA Handbook, Volume 1, Chapter 1, p. 1-12.

5.2.F Department of Veterans Affairs Data Match

If a student has indicated on the Free Application for Federal Student Aid (FAFSA) that he or she is an eligible veteran of the U.S. Armed Forces, the student is considered to be independent and does not have to provide parental income and asset information to apply for Title IV aid. The CPS matches data with the Department of Veterans Affairs (VA) to confirm that an applicant who states that he or she is a veteran on the FAFSA has engaged in active duty in the U.S. Armed Forces for purposes other than training, or was a cadet or midshipman at a service academy; and was released under a condition other than dishonorable. For more information on the VA data match, see the 07-08 FSA Handbook, Application and Verification Guide, Chapter 2, p. AVG-27.”

5.3 Prior Loan Written Off

A borrower is ineligible for a FFELP loan if he or she has had a prior FFELP loan partially or totally written off by a guarantor (i.e., the guarantor has stopped all collection activity on the written-off portion). To become eligible to receive a new FFELP loan, a borrower must reaffirm the written-off loan, provide confirmation of that reaffirmation to the school, and meet the requirements of subsection 5.2.E. Reaffirmation is the borrower’s legally binding acknowledgment of a loan repayment obligation that has been partially or totally written off and agreement to the reinstatement of the borrower’s repayment obligation. A borrower whose prior FFELP loan has been partially or totally written off by a lender is not required to reaffirm the written-off loan as a condition of eligibility for a new FFELP loan.

The reaffirmation may include, but is not limited to, the following:

- Making a payment on the loan. [§682.201(a)(4)(ii)(B)]
- Signing a new repayment agreement or promissory note that includes the original terms and conditions applicable to the loan being reaffirmed. [§682.201(a)(4)(ii)(A)]

The reaffirmed amount must include all principal and interest accrued on the written-off portion of the loan through the date on which the borrower reaffirms his or her commitment to repay the loan. It may also include collection costs, late charges, and legal costs. Any outstanding charges, such as interest, collection costs, late charges, or legal costs, may be capitalized as of the date the loan is reaffirmed. [§682.201(a)(4)(i) and (b)(1)(vi); DCL 96-L-186/96-G-287, Q&A #4, #7, #8, #9, and #11]

5.4 Prior Loan Discharge Due to Total and Permanent Disability

In some cases, loans that have been discharged due to the borrower’s total and permanent disability may affect the borrower’s eligibility for new loans. Eligibility may be based on the disposition of the borrower’s discharge request or the date on which that request was processed.

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1. Policy 981 (Batch 144), approved November 15, 2007
8.3 Required Authorizations

A school must have written authorization from a student or parent borrower, as applicable, to perform the following activities:

- Deliver Stafford or PLUS loan proceeds received by EFT or master check to the student or parent borrower. This authorization is obtained when the borrower signs the Stafford or PLUS MPN. [$682.604(c)(3)]

- Use the Stafford or PLUS loan proceeds to pay for current-year charges other than tuition, fees, and contracted room and/or board (see subsection 8.7.H). [$668.164(d)(2)(i); $668.165(b)(1)(i)]

- Deliver Stafford or PLUS loan proceeds to the borrower’s personal bank account. [$668.165(b)(1)(i)]

- Deliver Stafford or PLUS loan proceeds via a stored-value card. [DCL GEN-05-16]

- Hold a credit balance on behalf of the student or parent borrower, unless prohibited by the Department. [$668.165(b)(1)(iii)]

- Use Stafford or PLUS loan proceeds for the current year to pay for minor prior-year charges (see subsection 8.7.H). [$668.164(d)(2)(ii)]

- A school must obtain a parent PLUS borrower’s written authorization to deliver parent PLUS loan funds directly to the student in addition to any other authorization it must obtain from the student (e.g., an authorization to deliver funds to the student’s bank account or to the student’s stored-value card). ¹

See section H.4 for information about a statutory or regulatory waiver authorized by the HEROES Act that may impact these requirements.

When obtaining an authorization for any of these activities, a school may not require or coerce the student or parent borrower to provide the authorization. In addition, the school must allow the student or parent borrower to cancel or modify the authorization at any time. The school also must clearly explain to the borrower how the school will carry out the activity. [$668.165(b)(2)(i) through (iii)]

The authorization is valid for the entire period during which the student is enrolled at the school, unless the authorization is canceled or modified by the student or parent borrower. [$668.165(b)(3) and (4)]

8.3.A Authorization Modifications and Cancellations

If the student or parent borrower requests that an authorization be modified, the modification becomes effective on the date the school receives the request. [$668.165(b)(4)(i)]

If the student or parent borrower requests cancellation of his or her authorization to use loan proceeds to pay authorized charges, the school may use those proceeds to pay only those charges incurred by the student prior to the date the school received the cancellation. [$668.165(b)(4)(ii)]

If a student or parent borrower cancels the authorization for the school to hold a credit balance, the school must pay those proceeds directly to the student or parent borrower as soon as possible, but no later than 14 days after the date the school receives the cancellation. [$668.165(b)(4)(iii)]

For more information on when a borrower must provide written authorization to the school, see Figure 8-1.

8.3.B Authorization for Release of EFT/Master Check Disbursements

For loans made using a Master Promissory Note (MPN), the school is not required to obtain a separate borrower authorization statement to permit the transfer of loan proceeds received by EFT or master check to the student’s account because the authorization is included on the MPN. [DCL GEN-98-25; DCL GEN-99-9; DCL GEN-03-03]

¹. Policy 982 (Batch 144), approved November 15, 2007
12.4.F Ineligible Borrower Due Diligence

If a borrower is responsible for his or her ineligibility for all or a portion of a loan, the due diligence requirements outlined in this subsection apply. However, if it is determined that a borrower is ineligible for a loan due to a school’s or lender’s error, the borrower should not be penalized, nor should the lender file a claim on the loan. For information on determining which party is responsible for a borrower’s ineligibility, see section 5.16.

The lender must—within 60 days of determining that a borrower is ineligible for a loan due to his or her own error—mail a final demand letter to the borrower. This letter must require the borrower to repay:

- The full principal amount of the ineligible portion of the loan.
- All outstanding accrued interest on the ineligible portion of the loan.
- Any interest benefits paid on the ineligible portion of the loan.
- Any special allowance originally billed by the lender or paid by the Department on the ineligible portion of the loan.

The lender must refund to the Department interest benefits on the ineligible portion of the loan, regardless of whether they were repaid by the borrower. If the borrower repays the amount of special allowance on the ineligible portion, the lender must forward the funds to the Department.

The lender must allow an ineligible borrower at least 30 days after the date the final demand letter is mailed to respond. If, at the end of the 30-day time frame, the borrower fails to comply with the terms of the final demand letter, the lender must:

- Treat the loan as though it were in default. The entire loan is considered defaulted—even if the borrower was ineligible for only a portion of it.
- Cancel any pending disbursement(s).
- Refund all interest benefits paid on the ineligible portion of the loan.

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1. Policy 983 (Batch 144), approved November 15, 2007
15.3.A Providing Consolidation Loan Information

The lender is encouraged to provide information to prospective Consolidation loan borrowers to help them make informed decisions about consolidation. Lenders may wish to provide the following types of information:

- **Checklist**
  Including a checklist can be helpful in guiding the borrower through the Consolidation loan application process.

- **Fact Sheet**
  Explanation of Consolidation Benefits and Costs
  An explanation of Consolidation benefits and costs may include:
  - Benefits of consolidation to the borrower.
  - Special benefits the lender offers on Federal Consolidation loans, and the criteria for obtaining those benefits.
  - Borrower eligibility requirements.
  - Types of loans that may be consolidated.
  - Interest rate calculation.
  - Repayment options available.
  - Effects of repayment schedule on the repayment period.
  - Deferment options.
  - The borrower's potential loss of benefits on underlying loans when consolidated into a Consolidation loan.
  - The borrower's cost for consolidation.
  - The consolidation process.

- **Worksheet or Web Page**
  A Federal Consolidation loan worksheet or Web page can help the borrower:
  - List all outstanding education loans.
  - Select which loans are to be consolidated.
  - Determine the maximum repayment period.
  - Compute the interest rate.
  - Calculate estimated monthly payments under standard, graduated, extended, or income-sensitive repayment schedules.
  - Compare the estimated payment with the total of payments for the same loans without consolidation.
  - Calculate the total cost of repayment (including interest) over various repayment periods.

15.3.B Completing the Application

The borrower must complete a Consolidation loan application and promissory note to apply for the consolidation of his or her eligible loans. The application must be submitted to the consolidating lender. [§682.102(d); §682.206(b)]

15.3.C Reviewing the Loan Verification Certificate

In general, prior to the disbursement of a Federal Consolidation loan, the consolidating lender must obtain certification from the holder of each loan to be consolidated. The common Loan Verification Certificate (LVC) form approved by the Department meets the requirements for loan certification. The consolidating lender may rely on the information from the certificate to build an accurate record of the borrower’s current education loan obligations and to determine the payoff amount of the loan(s). If the holder is the consolidating lender, that party is not required to complete an LVC. However, the holder must retain adequate evidence to support the loan balance as of the date of the consolidation. This information may be requested in a borrower inquiry or during a program review. [§682.206(f)]

An LVC may be included with application materials or may be generated by the consolidating lender. The borrower’s authorization for the release of information is included on the application form.

**Certifying the LVC**

When certifying the LVC, the holder must:

- Verify or complete the applicable information for each eligible loan.
- Calculate a loan payoff amount according to the anticipated loan payoff date.

The payoff amount should include outstanding accrued interest, late charges, and the outstanding principal balance for each loan. The payoff amount for defaulted loans may also include collection costs. However, collection costs exceeding 18.5% of the outstanding balance at the time of certification will not be guaranteed. [§682.401(b)(27)]

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1. Policy 979 (Batch 144), approved November 15, 2007
NCHELP Program Regulations Committee

The National Council of Higher Education Loan Programs (NCHELP) Program Regulations Committee is responsible for all activity in the regulatory arena, including developing NCHELP responses to Notices of Proposed Rulemaking, federal forms, and other subregulatory issues. The committee also develops extensive regulatory documentation for dissemination to NCHELP members and other interested parties.

The Committee maintains the NCHELP e-Library—a comprehensive resource center for FFELP participants that is located on the NCHELP Website. The e-Library provides the industry with access to documents including the Higher Education Act and other related laws, the federal regulations, Federal Registers, and Dear Partner Letters, as well as common forms, the Common Manual, training modules, NCHELP Daily Briefings, side-by-side statutory and regulatory analysis documents and much more. The homepage for the e-Library is available at: http://nchelp.org/elibrary/index.cfm?parent=1.

The chairs of the Program Regulations Committee plan and organize meetings and activities of the committee, as well as disseminate minutes, information, and assignments. They also track the progress of all committee activities, and support and work closely with other NCHELP committee chairs.

Members of the Program Regulations Committee are nominated by their respective NCHELP member agency to serve one-year terms. Terms generally run from July 1 to June 30. Once NCHELP accepts a nomination, the member is added to the Program Regulations listserv and given access to the committee’s Share Pointe site. Program Regulations is a working committee and committee members are expected to participate on at least one subcommittee as well as volunteer for various assignments.

The Program Regulations Committee also has several supporters and friends of the committee who have specific expertise or who may not be able to serve as a full member of the committee. These individuals are also on the Program Regulations listserv and participate on committee assignments.

For more information on the Program Regulations Committee, go to http://nchelp.org/pages/page.cfm?id=48.

National Student Loan Data System (NSLDS)

The National Student Loan Data System (NSLDS) is a comprehensive national database containing information about the federal financial aid history of students who receive assistance under Title IV of the Higher Education Act of 1965, as amended. The system has three main purposes:

- To improve the quality and accessibility of student aid data.
- To reduce the burden of administering Title IV aid.
- To prevent abuse within aid programs by accurately tracking funds appropriated as aid for postsecondary students.

The NSLDS stores information about loans, grants, students, borrowers, lenders, guarantors, schools, and loan servicers. It provides an integrated view of Title IV loans and grants during all stages of their life cycle from aid approval through disbursement, repayment, delinquency, and closure.

NSLDS users include personnel from the Department of Education, other federal agencies, guarantors, lenders, schools, federal researchers, and students. Additionally, NSLDS provides software products to help financial aid professional users access and analyze loan data. Students can view information on their own Title IV loan and/or Title IV grant amounts, outstanding balances, loan statuses, and disbursements.

Participants in the National Council of Higher Education Loan Programs (NCHELP) NSLDS workgroup include guarantors and servicers. Conference calls are held on an as-needed basis in an effort to gather industry concerns and suggestions regarding the reporting of loan-level data to the NSLDS. From the community workgroup, 12 to 15 members meet quarterly with the Department’s NSLDS staff to discuss concerns and suggestions, and explore possible enhancements to reporting responsibilities. Community calls are then scheduled, providing community participants with feedback on the material discussed with the Department.


For more information on NSLDS Technical Updates and Newsletters, go to http://ifap.ed.gov/IFAPWebApp/currentNSLDSPag.jsp.

1. Policy 981 (Batch 144), approved November 15, 2007