150% Direct Subsidized Loan Limit

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U.S. Department of Education
PRASFAA 2016 Spring Training Event
Agenda

• Overview
• COD Processing
• NSLDS Processing
• CPS Processing
Overview

Public Law 112-141 limits first-time borrowers’ eligibility for subsidized loans and limits the interest subsidy for such borrowers on subsidized loans based on the student’s program of study

- Affectionately called “SULA”
- Tracking and enforcement of the 150% limit for loan eligibility is accomplished by COD
- Monitoring for loss of eligibility for a borrower’s interest subsidy is accomplished by NSLDS
The 150% Subsidized loan limitation is a limitation on the amount of *time* for which a borrower can receive Subsidized loans.

Note “Periods” in above formula, not dollar amounts.
Maximum Eligibility Period

- Program length reported by schools in the loan record used to calculate a Maximum Eligibility Period (MEP)
  - Published Program Length converted to years (PPLY)
    - if schools report in Years we simply use that figure
    - if schools report in months or weeks we also need Weeks Programs Academic Year
    - if schools report in Months:  PPLY = (PPLM X 30) / (WPAY X 7)
    - and if schools report in Weeks:  PPLY = PPLW / WPAY

= Published Program Length Years X 150%
### 150% Direct Subsidized Loan Limit

#### Maximum Eligibility Period

- NSLDS calculates the MEP from the Program-Level Enrollment Reporting elements provided by Schools
- NSLDS displays the MEP on the Subsidized Usage Page
- NSLDS includes the MEP in TSM, FAH, and Subsidized Usage Report

<table>
<thead>
<tr>
<th>Program Length</th>
<th>Maximum Eligibility Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>5-Year Bachelor’s Degree</td>
<td>7.50 Years</td>
</tr>
<tr>
<td>4-Year Bachelor’s Degree</td>
<td>6.00 Years</td>
</tr>
<tr>
<td>2-Year Associate’s Degree</td>
<td>3.00 Years</td>
</tr>
<tr>
<td>2-Year Certificate</td>
<td>3.00 Years</td>
</tr>
<tr>
<td>1-Year Certificate</td>
<td>1.50 Years</td>
</tr>
<tr>
<td>18-Week Certificate</td>
<td>27 Weeks</td>
</tr>
<tr>
<td>10-Week Certificate</td>
<td>15 Weeks</td>
</tr>
</tbody>
</table>
Subsidized Usage Period

• Loan’s Subsidized Usage Period (SUP) is how much Subsidized eligibility is used by that loan
• SUP = Length of Loan Period/Length of Academic Year
  • there are a couple of exceptions we’ll discuss
  • COD calculates # of days in each
  • this is why accurate reporting and updating are so critical

\[
\text{Subsidized Usage Period} = \frac{\text{# Days in Loan Period}}{\text{# Days in Academic Year}}
\]
Exceptions to Basic SUP Calculation

• SUP = Length of LP/Length of AY except …

• **Annual Loan Limit Exception**
  • Only time dollar amount matters for SULA
  • If loan is for full annual loan limit ($3500, $4500, $5500)
    • SUP is set at 1.0 year, regardless of the LP/AY ratio

• **Enrollment Exception**
  • SUP for each term is “prorated” by the enrollment status reported in the disbursement each term (SUP X .75 or X .5)
Remaining Eligibility Period

• Remaining Eligibility Period (REP) is the difference between the MEP and $\sum$SUPs

$\sum$SUPs: all previous Subsidized loans count, from different schools or different programs, even those programs from which the borrower graduated

• If new loan has a SUP > REP it will reject with Edit-206
  • Unless the loan can be reconfigured to reduce the SUP
Configuring a loan when remaining eligibility is under 1.0 year

- Minimum Loan Period rules apply
  - credit-hour semester or quarter based – use a loan period with fewer terms
  - academic year must remain period used to track annual loan limits
- Loan amount
  - backing off the full annual loan limit for grade level will remove the annual loan limit exception
- Enrollment status
  - borrower is attending less than full-time at the time of disbursement
If REP < 1.0 Year – examples 1 & 2

Remaining Eligibility Period is 0.8 Years - will the following new loan get accepted at COD?

Example 1

Loan Period: 9/10/15 – 5/10/16
Academic Year: 9/10/15 – 5/10/16
LP = 244 days  AY = 244 days  SUP = 244/244 = 1.0 Year: REJECT

Example 2

Loan Period: 9/10/15 – 12/20/15
Academic Year: 9/10/15 – 5/10/16
LP = 102 days  AY = 244 days  SUP = 102/244 = 0.4 Year: ACCEPT
If REP < 1.0 Year – examples 3 & 4

Remaining Eligibility Period is **0.8 Years** … accepted at COD?

**Example 3**
- Loan Period: 9/10/15 – 12/20/15
- Academic Year: 9/10/15 – 5/10/16
- Amount = $3500
- SUP = 102/244 = 0.4 Year but *Annual Loan Limit Exception* = 1.0 Year: **REJECT**

**Example 4**
- Loan Period: 9/10/15 – 5/10/16
- Academic Year: 9/10/15 – 5/10/16
- Enrollment = half-time
- SUP = 244/244 = 1.0 Year but *Enrollment Exception* X .5 = **0.5 Year**: **ACCEPT**
If REP < 1.0 Year – example 5

Remaining Eligibility Period is 0.8 Years … accepted at COD?

Example 5

Loan Period: 9/10/15 – 12/20/15
Academic Year: 9/10/15 – 5/10/16
Amount: $3500
Enrollment: half-time
SUP = 102/244 = 0.4 Year
but Annual Loan Limit Exception: SUP = 1.0 Year
but also Enrollment Exception: 1.0 Year X .5 = 0.5 Year: ACCEPT
Loan Periods and Academic Years

SUP = \( \frac{\text{Loan Period}}{\text{Academic Year}} \)

**Let’s Talk**

**SUP will be too high if …**

- loan period is too long because it contains terms/payment periods where no disbursement was made/retained
- academic year is too short - less than school’s defined and/or less than regulatory 26 or 30 weeks
Loan Period

Period of enrollment for which the loan is intended
Contains terms/payment periods

• Payment periods (terms) for which student received and kept DL funds
• Keep:
  • If student withdraws but keeps $1 of loan disbursement for payment period
  • If student cancels portion of disbursement but keeps at least $1
• Remove:
  • If no disbursement was made in that term/payment period
  • An actual disbursement was made but was later zeroed out
Academic Year

Dates tied to how school tracks annual loan limits

- Single-term Academic Year is never correct
- SAY, BBAY1, BBAY2, BBAY3
- For SAY schools:
  - If summer is “required”, always include summer
  - If summer is not “required”, only include if student attends, receives, and keeps summer funds
When would a loan need to be updated?

Critical to proper calculations of Subsidized usage

- student requests the loan/disbursement be *cancelled*
- *disbursement was not made* for a term/payment period included in the loan when originated (i.e. student withdrew/transferred to another school)
- an actual disbursement was made but later *zeroed out*
- student enrolled in a non-term, clock hour, etc. and has *failed to progress* from one payment period to another as originally scheduled
- Summer is not a “required” term and student *attends the summer term* and requests a loan for the summer term
What Needs to be Updated?

Loan cancelled – actual disbursement(s) were made
  • Zero out all disbursements, zero out loan amount (no need to change LP or AY dates)

Loan cancelled – no actual disbursement(s) were ever made
  • No action needed for 150% calculations

One of a loan’s disbursements was not made or was made but zeroed out
  • Zero out unused disbursements, reduce loan amount to sum of actual disbursements, shorten loan period to remove terms/payment periods having no actual disbursements

Adding the summer (SAY)
  • Increase loan amount, add summer term to loan period and academic year, add a summer disbursement, increase grade level if applicable
COD Website Inquiry and Calculator

This is the Subsidized Eligibility Information page
Subsidized Usage Inquiry

- On the COD website
- Forward to FSA’s attention when SULA particulars need correcting on a loan and the former school can’t (won’t?) do so
  - Primarily intended for closed-school loans
- By far the most efficient means of getting former loans updated is by a courtesy call directly from financial aid office to financial aid office
Subsidized Usage Calculator

- On the COD website
- Allows you to plug in Subsidized loan values either for loans already on the system or new loans you are going to send
- Won’t create/build/remove/change any loans – it’s just a calculator to help you see if a loan can make it through when remaining eligibility is in question
- Won’t need to keep sending the loan, getting it rejected
Keeping Track

• SULA information/calculations are in the Response you import from COD
• A system-generated CRSU response goes out whenever SULA calculations change that were not part of an origination/change your school sent
• Direct Subsidized Loan Usage Change Report
• Subsidized Eligibility Information page on the COD website
COD produces a disclosure statement for each loan origination record it receives and accepts. That statement will include the SUP for that loan, sum of SUPs, and the REP. Therefore, each loan keeps the borrower informed until no further loans are accepted.

The SAR will communicate if they are subject to 150% and will also include the sum of SUPs. It will also tell them if they’ve lost subsidy and are responsible for the accruing interest.

The federal loan servicer informs students when a loan has lost interest subsidy.

This information is also available in NSLDS.
Common Misunderstandings

• The full-year loan was for only $1750 so wouldn’t the SUP = 0.5 year?
  
  No, the SUP = LP/AY so a full-year loan would be 1.0 year, at any dollar amount

• If REP = 0.7 would I multiply $3500 X 0.7?
  
  No, SULA is a time restriction, not an amount limit. A loan would get through only if the LP/AY ratio is 0.7 or less (assuming no exceptions apply)

• I reduced the LP and the AY to fall-only so why is the SUP still 1.0?
  
  A single-term AY is never correct. Your new LP/AY was 1-term/1-term = 1
Common Misunderstandings - continued

• My student attended only half-time during one of the semesters so why is the loan’s SUP still 1.0 year?

  We see many instances of a school reporting the same PPSD for all disbursements. PPSD is not the loan period start date. PPSD is the date the term/payment period began.

• Why does the student have no Subsidized eligibility when they just started this program?

  All prior Subsidized Usage Periods count against the student’s current program, even if the student graduated from those programs.

• In COD the student’s remaining eligibility is 2.0 years so why did the student lose subsidy?

  Check your NSLDS enrollment reporting, especially the location of the implied decimal for program length.
Program Year Closeout and SULA

• Although loan updates for 150% Limit do not impact a school’s funding the following steps must be taken before the year is closed out:

1. Zero out pending/unused disbursements
2. Reduce loan amount to total of actual disbursements
3. Shorten loan period to remove terms/payment periods where no disbursement was made/retained

• Why?

If you close the year and then discover loans that need updating you’ll just have to re-open it, make the updates, re-close it ... repeatedly

Each time the year is re-opened a letter to the president is generated
Resources for COD Reporting

Reporting of Loan Periods & Academic Years

- Federal Loan School Support Team
- Dear Colleague Letter GEN-13-13
- Electronic Announcements & Webinar recording
- E-mail: DLOps@ed.gov

150% Regulations & Processing

- Federal Registers, Electronic Announcements, Webinar recordings, NSLDS Newsletters, COD Technical Reference
- E-Mail: 150Percent-Questions@ed.gov
- FAQs … 20 new ones recently posted
Contacts

We appreciate your feedback and comments.

Questions:

**COD Customer Service**
- Phone: 800-848-0978
- Fax: 877-623-5082
- Web: cod.ed.gov
- E-mail: codsupport@ed.gov

**Chuck Hirman**
Federal Student Aid
Seattle, WA
206-615-3643
chuck.hirman@ed.gov
COD to NSLDS

- COD sends Direct Loan data to NSLDS on a daily basis to be used by NSLDS for 150% calculation purposes
  - Used by NSLDS to calculate eligibility for continued subsidy
  - Includes student, award, and disbursement data from prior-day COD processing
  (Subsidized, Unsubsidized, and Direct PLUS Loan data)

COD sends DL Data to NSLDS

NSLDS uses data from COD to calculate subsidy
NSLDS – Display SULA Flag

• Display of Subsidized Usage Limit Applies (SULA) Flag
  • Indicates whether the borrower is subject to the 150% Direct Subsidized Loan Limit provision
  • Sent to NSLDS by Federal Loan Servicers after the SULA Flag is received from COD
Subsidized Usage Web Page

• The Subsidized Usage Page displays information about a student’s:
  • Maximum Eligibility Period
  • Subsidized Usage Period
    • Sum SUP
    • Loan-Level SUP
  • Program-level Enrollment
  • Remaining Eligibility Period
• A link to the Subsidized Usage Page has been added under the Enrollment Summary page
Enrollment Summary

School Name: NORTH SOUTH UNIVERSITY
OPEID: 00391000
Most Recent Status: Half Time
Eff. Date: 01/14/2014
ACD: 08/14/2015
Cert. Date: 04/09/2016
Cert. Method: NSLDS Web

FSA ID: NSL.SCTST5.FSA logged on as: SCTST5 ONLINE SCHOOL ID TESTING from NORTH SOUTH UNIVERSITY - MIDWEST (TG5460 / SCTST5)

Enrollment Summary

Subsidized Usage

Usage Summary

Maximum Eligibility Period: 6.0 Years
Subsidized Usage Period: 1.0 Year
Remaining Eligibility Period: 5.0 Years

Usage Detail

Program Enrollment

School Name: NORTH SOUTH UNIVERSITY
OPEID: 00391000
CIP Code: 11010
Description: Computer and Information Sciences, General
Credits: 4.0
Spec. Prerequisite: 0
Length in Yrs.: 4.0
Program Beg. Date: 09/14/2014
Program End Date: 11/01/2014
Status: F

Privacy Act of 1974 (as amended)
NSLDS – Maximum Eligibility Period

- The Maximum Eligibility Period is 150% of the published length of borrower’s current educational program
- Multiply published length of program by 1.5
- On COD – calculated based on disbursement records
- On NSLDS – calculated separately using Enrollment Reporting information
- Schools are required to report individual student’s program-level enrollment data to NSLDS
School sends Enrollment School Code on grant and loan disbursement records to COD.

COD sends grant and loan data to NSLDS and Federal Loan Servicers.

NSLDS uses the Enrollment School Code from COD and Servicers to place aid recipients on Enrollment Rosters.

NSLDS sends the Enrollment Roster to the School.

School Responds with Certified Enrollment
Subsidized Usage

Usage Summary

Maximum Eligibility Period: 6.0 Years
Subsidized Usage Period: 1.0 Year
Remaining Eligibility Period: 5.0 Years

Usage Detail

School Name | OPEID  | Earliest Disb. Date | Loan Per. Beg. Date | Loan Per. End Date | Acad. Beg. Date | Acad. End Date | Usage in Yrs. | Subsidized
---|---|---|---|---|---|---|---|---
NORTH SOUTH UNIVERSITY | 00301001 | 09/11/2014 | 07/02/2014 | 07/01/2015 | 07/02/2014 | 07/01/2015 | 1.0 | Subsidized

Program Enrollment

<table>
<thead>
<tr>
<th>School Name</th>
<th>OPEID</th>
<th>CIP Code</th>
<th>Description</th>
<th>Cred. Lvl.</th>
<th>Spec. Prog. Ind.</th>
<th>Length in Yrs.</th>
<th>Program Beg. Date</th>
<th>Status Eff. Date</th>
<th>Enrl. Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>NORTH SOUTH UNIVERSITY</td>
<td>00301001</td>
<td>110101</td>
<td>Computer and Information Sciences, General.</td>
<td>03</td>
<td></td>
<td>4.0</td>
<td>09/11/2014</td>
<td>11/01/2014</td>
<td>F</td>
</tr>
<tr>
<td>NORTH SOUTH UNIVERSITY</td>
<td>00301000</td>
<td>110101</td>
<td>Computer and Information Sciences, General.</td>
<td>03</td>
<td>N</td>
<td>4.0</td>
<td>09/11/2013</td>
<td>04/01/2014</td>
<td>F</td>
</tr>
</tbody>
</table>
Summary of NSLDS Enrollment Reporting Changes

• Effective as of July 1, 2014 (reporting deadline 10/1/14)

• Schools began reporting enrollment at program level, including the following new elements:
  • CIP Code, CIP Year, Credential Level, Published Program Length, Published Program Length Measurement, Weeks in Title IV Academic Year, Program Begin Date, Special Program Indicator, Program Enrollment Status

• Report three quarters time enrollment now, when applicable
Enrollment Reporting Changes (Continued)

Before July 1, 2014

- Header ‘000’ Record
- Student A ‘001’ Record
- Student B ‘001’ Record
- Student C ‘001’ Record
- Trailer ‘999’ Record

After July 1, 2014

- Header ‘000’ Record
- Student A ‘001’ Record (Campus-Level)
- Student A ‘002’ Record (Program-Level)
- Student A ‘003’ Record (Email Address)
- Student B ‘001’ Record (Campus-Level)
- Student B ‘002’ Record (Program-Level)
- Student B ‘002’ Record (Program-Level)
- Student B ‘003’ Record (Email Address)
- Student C ‘001’ Record (Campus-Level)
- Student C ‘002’ Record (Program-Level)
- Trailer ‘999’ Record
Subsidized Usage Period (SUP) – Calculated by COD and sent to NSLDS

- COD calculates the Subsidized Usage Period (SUP) for each loan and sends to NSLDS
  - NSLDS displays the SUP on the NSLDS websites
  - NSLDS includes the SUP in TSM, FAH, and select NSLDS Reports
NSLDS - Remaining Eligibility Period

- Remaining Eligibility Period (REP) – Difference between MEP and SUP, calculated by NSLDS

- NSLDS determines if Loss of Interest Subsidy should occur on a borrower’s loan based on the borrower’s Remaining Eligibility Period (REP) and the borrower’s program-level enrollment status
NSLDS – Loss of Subsidy

NSLDS determines if Loss of Interest Subsidy should occur on a borrower’s loan based on the borrower’s Remaining Eligibility Period (REP) and program-level enrollment status.

- Remaining Eligibility Period <= 0
- No Completion
- Triggering Enrollment
- Subsidy Loss
### Example #1 – No Loss of Subsidy

<table>
<thead>
<tr>
<th></th>
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</tbody>
</table>

**Program A**
Full Time 10/01/14 – 12/31/15
Published Program Length = 2 Years
Max = 3

- **Loan #1**
  10/01/14 – 04/30/15
  SUP = 1

- **Loan #2**
  10/01/15 – 06/30/16
  SUP = 1

- **Loan #3**
  10/01/16 – 06/30/17
  SUP = 1

**Program B**
Full Time 10/01/15 – 06/30/17
Published Program Length = 2 Years
Max = 3
### Example #1 – No Loss of Subsidy

**Borrower’s Condition at the End of the Loan Period**

<table>
<thead>
<tr>
<th>Condition</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is the REP &lt;= 0?</td>
<td>Yes</td>
</tr>
<tr>
<td>Is the Loan Period Begin Date earlier than a graduation?</td>
<td>No</td>
</tr>
<tr>
<td>Is there qualifying enrollment?</td>
<td>No</td>
</tr>
</tbody>
</table>

This borrower does not lose subsidy on their loans as there is no qualifying enrollment.
### Example #2 – New Enrollment After Loan Period

<table>
<thead>
<tr>
<th>Date</th>
<th>Program</th>
<th>Full Time Start-End</th>
<th>Published Program Length</th>
<th>Max</th>
<th>Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oct 2014</td>
<td>Program A</td>
<td>10/01/14 – 12/31/15</td>
<td>2 Years</td>
<td>3</td>
<td>No</td>
</tr>
<tr>
<td>Jan 2015</td>
<td></td>
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<td>Apr 2015</td>
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<td>Jul 2015</td>
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<td>Oct 2015</td>
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<td>Jan 2016</td>
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<td>Apr 2016</td>
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<td>Apr 2017</td>
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<tr>
<td>Jul 2017</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

#### Loan #1
- **Start Date**: 10/01/14
- **End Date**: 04/30/15
- **Support**: 1

#### Loan #2
- **Start Date**: 10/01/15
- **End Date**: 06/30/16
- **Support**: 1

#### Loan #3
- **Start Date**: 10/01/16
- **End Date**: 06/30/17
- **Support**: 1

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Feasible L.O.S: 07/15/17

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**Federal Student Aid**

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Example #2 – New Enrollment After Loan Period

| Borrower’s Condition at the End of the Loan Period |
|----------------------------------|-----------|
| Is the REP <= 0?                  | Yes       |
| Is the Loan Period Begin Date earlier than a graduation? | No        |
| Is there qualifying enrollment?  | Yes       |

This borrower loses subsidy on their loans effective on the first day of qualifying enrollment.
Example #3 – Subsidy Protected By Graduation

Program A
Full Time 10/01/14 – 12/31/15
Published Program Length = 2 Years
Max = 3

Loan #1
10/01/14 – 04/30/15
SUP = 1

Loan #2
10/01/15 – 06/30/16
SUP = 1

Loan #3
10/01/16 – 06/30/17
SUP = 1

Program B
Full Time 10/01/15 – 03/31/17
Published Program Length = 2 Years
Max = 3

Program C
Full Time 07/15/17 – 12/31/17
Published Program Length = 2 Years
Max = 3
Example #3 – Subsidy Protected By Graduation

<table>
<thead>
<tr>
<th>Borrower’s Condition at the End of the Loan Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is the REP &lt;= 0?</td>
</tr>
<tr>
<td>Is the Loan Period Begin Date earlier than a graduation?</td>
</tr>
<tr>
<td>Is there new qualifying enrollment?</td>
</tr>
</tbody>
</table>

This borrower does not lose subsidy on any loan with a Loan Period Begin Date earlier than the Graduation Date.
# Loss of Interest Subsidy (150%)

- Borrowers who have lost eligibility for interest subsidy on their Direct Subsidized Loans

<table>
<thead>
<tr>
<th>Total Number of Loans that have Lost Interest Subsidy</th>
<th>Total Number of Borrowers that have Lost Interest Subsidy</th>
<th>Total Number of Schools that have a loan that has Lost Interest Subsidy</th>
</tr>
</thead>
<tbody>
<tr>
<td>50,258</td>
<td>23,774</td>
<td>3,424</td>
</tr>
</tbody>
</table>

* As of November 23, 2015
NSLDS – Loss of Subsidy

- NSLDS distributes LOS data to the federal loan servicers daily
- Federal loan servicers apply the LOS and respond to NSLDS weekly
  - LOS data is displayed on NSLDS after the federal loan servicer responds
  - LOS data is sent to CPS and studentloans.gov
NSLDS – Loss of Subsidy

• NSLDS FAP now displays the new Loss of Subsidy warning icon for borrowers who have lost interest subsidy on any:
  • D0 - Direct Stafford Subsidized (SULA Eligible) loans
  • D9 - Direct Consolidation Subsidized (SULA Eligible) loans
• A field has also been added to Loan Summary for (D0) and (D9) loans to display the status of the interest subsidy:
Recent Report Changes

New data in existing Reports:

- School Portfolio Report (SCHPR1) now includes:
  - Subsidy usage and tracking information
  - A loan’s subsidy status
  - Academic Year Begin/End Dates
  - New Repayment Plan Codes
  - New Loan Forgiveness Codes
New Report
Subsidized Usage Report

- Report tab, Report list, Select SCHSB1

SCHSB1  SUBSIDIZED USAGE
The Subsidized Usage Report (SCHSB1) includes:

- Lists student borrowers who have Direct Stafford Subsidized (SULA Eligible) (D0) loans, currently in attendance at the location of the user requesting the report
- Borrower’s total subsidized usage
- Borrower’s loan-level subsidized usage
- Borrower’s program enrollment information

Message Class: SUBRPTOP
The NSLDS SA website has been updated to display a student’s:

- Maximum Eligibility Period (MEP)
- Subsidized Usage Period (SUP)
- Remaining Eligibility Period (REP)
- Loss of Subsidy information
- Program-level enrollment data
CPS Impacts

• Identify “first-time borrower” starting July 1, 2013

• Continuously monitor “first-time borrower” enrollment to evaluate future enrollment impacts to students’ 150% limitations

• Provide data to schools and borrowers via ISIR, SAR
CPS Impacts: First-Time Borrower

The following NSLDS fields were added to the ISIR record:

<table>
<thead>
<tr>
<th>Added</th>
<th>FIELD #</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>NSLDS Subsidized Usage Limit Applies Flag (SULA)</td>
<td>436</td>
<td>Y/N</td>
</tr>
<tr>
<td>NSLDS Subsidized Usage Period</td>
<td>437</td>
<td>999v999</td>
</tr>
</tbody>
</table>

- A SAR Comment 267 will be triggered when SULA Flag is set to Y
  - There is a limit to the total amount of subsidized Federal student loans that you may receive. Please refer to studentaid.gov under Types of Aid, Loans for more information

- Reason Code 25 will be triggered on the NSLDS Post-screening to show a Subsidized Usage Limit Applies Flag status change
CPS Impacts

- NSLDS added two Loan Types in order for servicers to track which loans should be adjusted when losing subsidy.

<table>
<thead>
<tr>
<th>NSLDS Loan Program Codes</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>D9</td>
<td>Direct Consolidated Stafford Subsidized Loan where all or an underlying portion of the consolation loan is eligible for loss of subsidy under the 150% Regulation</td>
</tr>
<tr>
<td>D0</td>
<td>Direct Stafford Subsidized Loan subject to the 150% regulation</td>
</tr>
</tbody>
</table>
## CPS Impacts

### NSLDS Post-screening Reason Codes:

<table>
<thead>
<tr>
<th>Post screening Reason Code</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>25</td>
<td>Subsidized Usage Limit Applies Flag status change</td>
</tr>
<tr>
<td>26</td>
<td>Created to monitor for a change in Confirmed Loan Subsidy Status</td>
</tr>
<tr>
<td>27</td>
<td>Created to monitor for decreases in the Subsidized Usage Period</td>
</tr>
</tbody>
</table>
Resources for NSLDS Reporting

NSLDS Enrollment Reporting
• NSLDS Enrollment Reporting Guide (Oct. 2015 update now available on IFAP)
• NSLDS Customer Support Team
• E-mail: nslds@ed.gov

150% Regulations & Processing
• Federal Registers, Electronic Announcements, Webinar recordings, NSLDS Newsletters, COD Technical Reference
• E-Mail: 150Percent-Questions@ed.gov
• FAQs: 20 new ones recently posted
Contacts

We appreciate your feedback and comments. We can be reached at:

NSLDS Customer Service
• Phone: 800-999-8219
• Fax: 785-838-2154
• Web: www.nsldsfap.ed.gov
• E-mail: nslds@ed.gov

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QUESTIONS?