



Direct Loan Websites and Publications

PASFAA

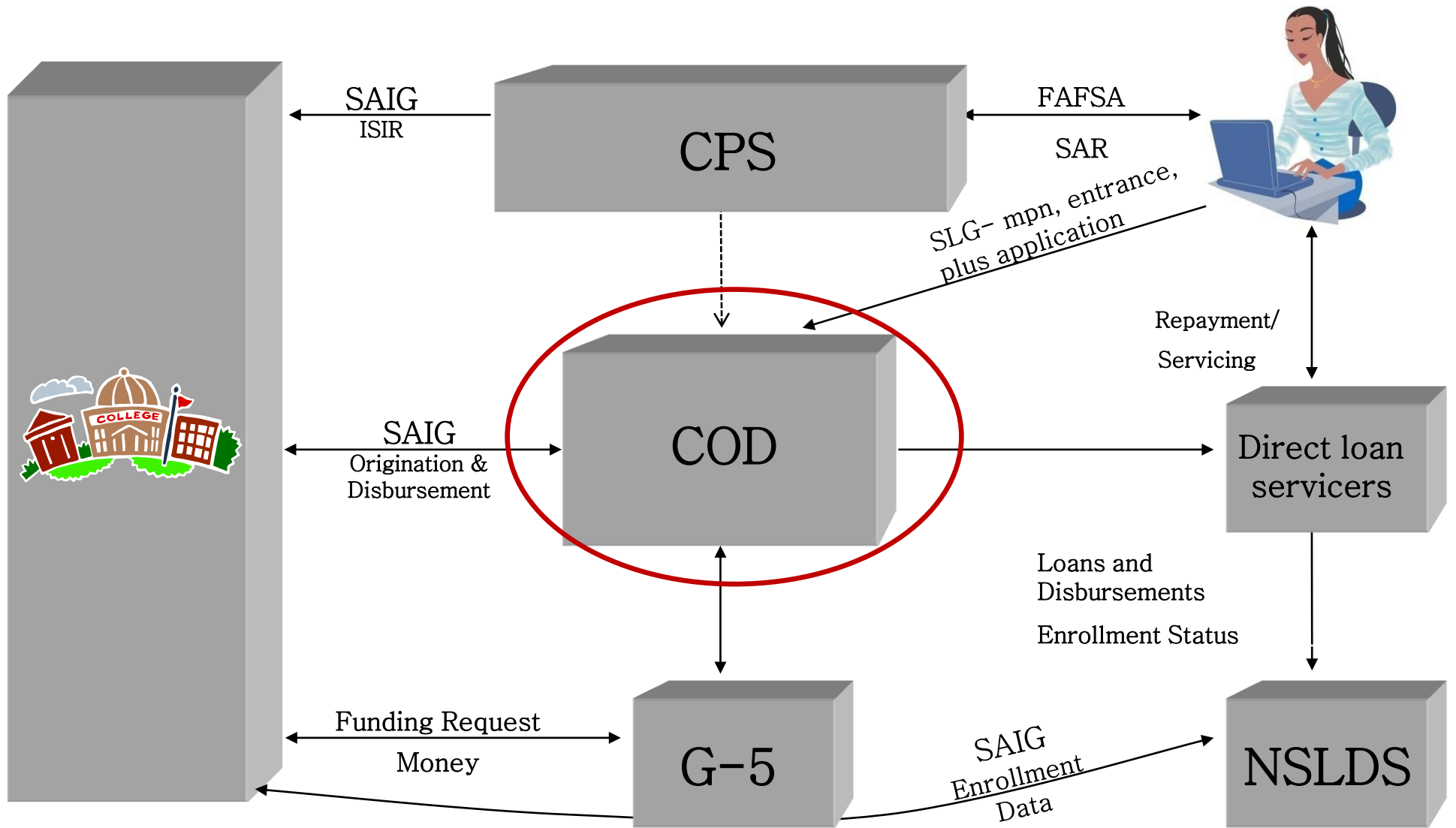
October 2010

Barbara Davis





Direct Loan Processing Systems





Our Direct Loan Web Tour Schedule

- Studentaid.gov
- Studentloans.gov
- Direct.ed.gov
- IFAP.ed.gov
- NSLDS.ed.gov






Library of Direct Loan Resources

- Publications for students
- Publications for schools
- Direct loan school guide
- FSA handbook
- Title IV regulations







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FEDERAL STUDENT AID™

Student Aid on the Web


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MyFSA
Applying for College
Applying for Financial Aid
Repaying Your Loans
Tools and Resources
Glossary

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[Graduate School](#)
If you are a(n) ...
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Welcome to
Student Aid on the Web



Your source for free information from the U.S. Department of Education on preparing for and funding education beyond high school.

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[Applying for Admission](#)

Applying for Financial Aid
» **FAFSA** SM
» **FAFSA4caster** SM
[Funding Your Education](#)
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[Postponing Repayment](#)

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[Update on Student Loan Programs](#)
[Direct Loan and FFEL Interest Rates Effective July 1, 2010](#)
[Federal Stafford, PLUS, SLS and Consolidation Interest Rate Calculations July 1, 2010 - June 30, 2011](#)
[Income Based Repayment Plan \(IBR\) and Calculator](#)
[Public Service Loan Forgiveness Program Q&As](#)
New Publications —
[College Preparation Checklist](#)



Studentaid.gov- tools and resources



Studentaid.gov- tools and resources

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Tools & Resources

Wanting to apply for federal student aid? Looking for scholarships? Trying to decide on a career?

The sites below provide the information you are seeking to assist you in your education beyond high school.

Apply for Federal Student Aid

[TOP](#)

You must complete and submit a Free Application for Federal Student Aid (FAFSASM) to apply for federal student aid and most state and college aid. FAFSA on the WebSM is the quickest and easiest method of applying.

[GO](#)

PDF FAFSASM

[TOP](#)

You have the option of applying for federal student aid by completing a PDF form of the FAFSA. The PDF FAFSA is available for you to print and fill out manually or is screen-fillable.

[GO](#)

Completing the FAFSASM

[TOP](#)

If you're not sure how to answer a question on the FAFSA form and/or you're wondering, "Why do they ask that?," or saying, "My family situation is different, now what do I do?," Completing the FAFSA explores the purpose of FAFSA questions and discusses how information should be reported in some unusual cases.

[GO](#)


Apply for a PIN

[TOP](#)

We recommend that students and parents request a personal identification number (PIN) before applying for aid. The PIN can be used to electronically sign your FAFSA application, dramatically decreasing the processing time. You can also use your PIN to make online corrections to your FAFSA, access your Student Aid Report, sign the master promissory note for a federal student loan and access your federal student aid records online including your student loan history information on National Student Loan Data SystemSM (NSLDSSM).

[GO](#)

English | Español



Tools & Resources

[Apply for Federal Student Aid](#)

[PDF FAFSASM](#)

[Completing the FAFSASM](#)

[Apply for a PIN](#)

[FAFSA4casterSM](#)

[FAFSA on the WebSM Worksheet](#)

[FAFSASM Demo Site](#)

[StudentLoans.gov](#)

[Scholarship Search](#)

[Career Information](#)

[Publications](#)

[Federal Student Aid Forms](#)

[National Student Loan Data SystemSM](#)

[Repayment Plans and Calculators](#)

[Audio and Video Programs About Federal Student Aid](#)

[KnowHow2GO.org](#)

[College Access](#)

Related sites:





The screenshot shows the StudentLoans.gov website. At the top left is the U.S. Department of Education logo and the text "START HERE GO FURTHER FEDERAL STUDENT AID". The top right features the "StudentLoans.gov" logo. A navigation bar includes links for Home, Learn More, Tools and Resources, Managing Repayment, FAQs, and Contact Us. The main content area is divided into three columns. The left column, titled "Manage My Direct Loan", includes a "Sign In" button with a prompt to use a PIN, a link "Why am I signing in?", and a list of options: View My Loan Documents, Entrance Counseling, Sign Master Promissory Note, Complete PLUS Request Process, and Endorse PLUS Loan. Below this is a note about the PIN site for new users. The middle column features a large photo of four diverse students smiling, with the "StudentLoans.gov" logo and text stating it is the source for information from the U.S. Department of Education about managing student loans. The right column contains three sections: "Learn More" with links to Find Information about Student Aid Programs, Direct Loan Overview, What you Need for Direct Loans, What to Expect for Direct Loans, and Asesoramiento de Ingreso; "Tools and Resources" with links to Apply for PIN, FAFSA, Exit Counseling, Direct Loan Consolidation, and My Financial Aid History; and "Managing Repayment" with links to Repaying Your Loans, Repayment Plans & Calculators (including Income Based Repayment Plan), Trouble Making Payments?, Loan Discharge, Public Service Loan Forgiveness, and Teacher Loan Forgiveness. The footer contains links for FOIA, Privacy, Security, Notices, WhiteHouse.gov, USA.gov, and ED.gov.

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StudentLoans.gov

Home | Learn More | Tools and Resources | Managing Repayment | FAQs | Contact Us

Manage My Direct Loan

Sign In Please use your PIN to sign in
[Why am I signing in?](#)

- View My Loan Documents
- Entrance Counseling
- Sign Master Promissory Note
- Complete PLUS Request Process
- Endorse PLUS Loan

Please visit the [PIN site](#) if you are a new user or have forgotten your PIN.

StudentLoans.gov

This site is your source for information from the U.S. Department of Education about how to manage your student loans.

Learn More

- » [Find Information about Student Aid Programs](#)
- » [Direct Loan Overview](#)
- » [What you Need for Direct Loans](#)
- » [What to Expect for Direct Loans](#)
- » [Asesoramiento de Ingreso](#)

Tools and Resources

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- » [FAFSA](#)
- » [Exit Counseling](#)
- » [Direct Loan Consolidation](#)
- » [My Financial Aid History](#)

Managing Repayment

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- » [Repayment Plans & Calculators](#)
 - » [Income Based Repayment Plan](#)
- » [Trouble Making Payments?](#)
- » [Loan Discharge](#)
- » [Public Service Loan Forgiveness](#)
- » [Teacher Loan Forgiveness](#)

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- Entrance counseling
 - Session for undergrads
 - Session for Grads
- MPN completion
 - Sub/unsub MPN
 - Parent PLUS MPN
 - Grad PLUS MPN
- PLUS application
 - Credit decision, dollar amount, credit balance





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Calculators

Related Sites
[Student Aid on the Web](#)
[StudentLoans.gov](#)
[Direct Loan Servicing](#)
[Direct Loan Consolidation](#)
[Bookmark this page](#)

Direct Loans

The William D. Ford Federal Direct Loan Program



Welcome to the homepage of the U.S. Department of Education's Direct Loan Program.

Students and parents can explore the site for information about the Direct Loan Program, including helpful publications and tools to help manage their Direct Loans.

Financial aid professionals at schools can find operational communications and guidance, technical documents, and related information as well as tools for administering the program at their school. There is also a special section for schools interested in joining the program.

Click on the boxes below to find the information you want.

New DL Schools

Find out how to make the transition to the Direct Loan Program.

Students

No matter where you are in the borrowing process, learn about Direct Loans here.

Aid Professionals

Get information and resources for administering the Direct Loan Program.

Parents

Learn about your child's loans or about PLUS loans, which you can borrow.

Related Sites

[Student Aid on the Web](#)
Student Aid on the Web is the U.S. Department of Education's site for free information on preparing for and funding education beyond high school.

[GO](#)

[Information for Financial Aid Professionals](#)
The IFAP Web site is the official source for electronic announcements, publications, systems guidance, and other resources relating to participation in the Federal Student Aid programs.

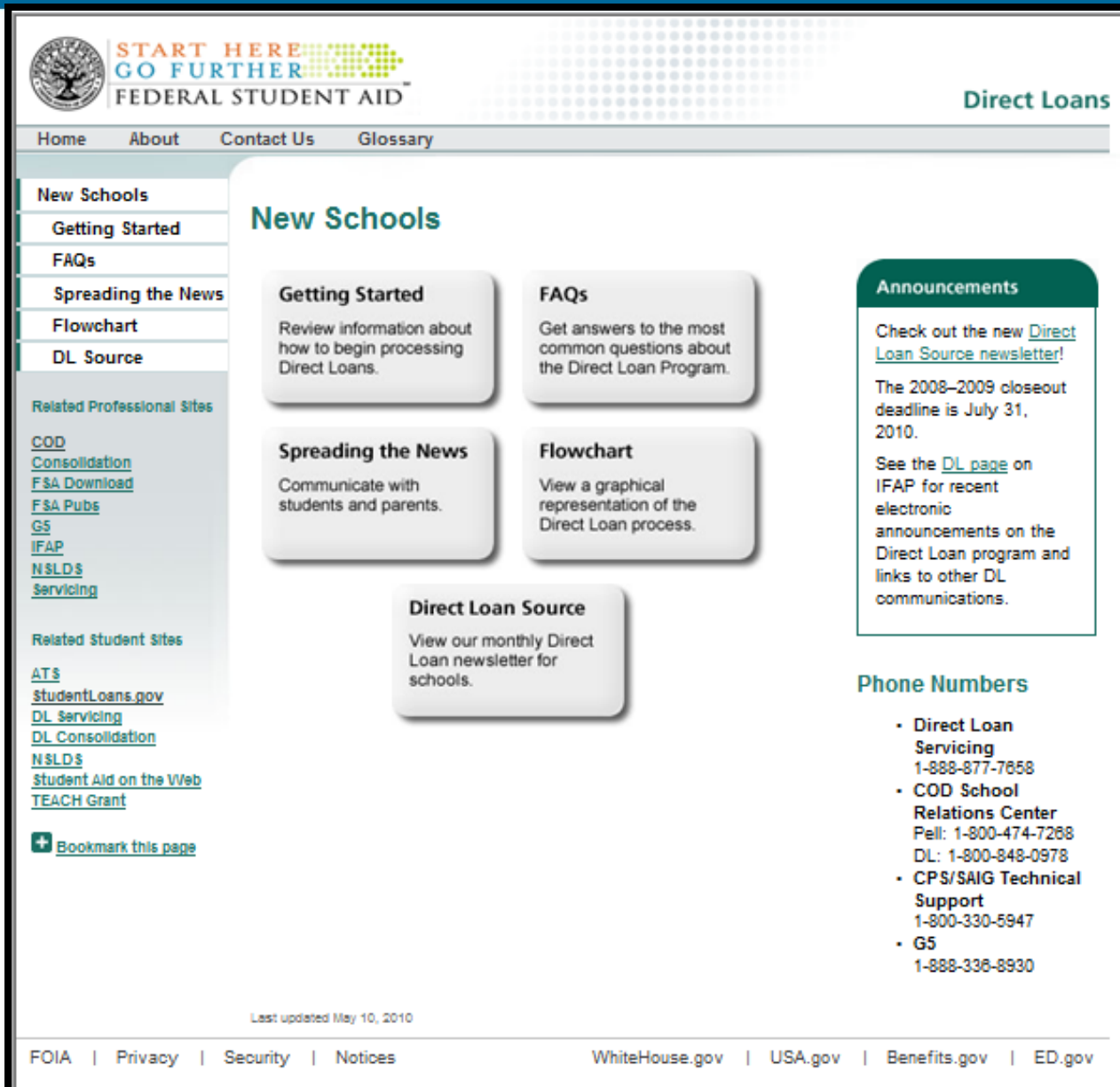
[GO](#)

Last updated April 26, 2010

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Direct.ed.gov- new DL schools



The screenshot shows the Direct.ed.gov website. At the top is the 'START HERE GO FURTHER FEDERAL STUDENT AID' logo. A navigation bar includes links for Home, About, Contact Us, and Glossary. The 'Direct Loans' title is in the top right. A left sidebar contains a 'New Schools' menu with links to Getting Started, FAQs, Spreading the News, Flowchart, and DL Source. Below this are 'Related Professional Sites' (COD Consolidation, FSA Download, FSA Pubs, GS, IFAP, NSLDS, Servicing) and 'Related Student Sites' (ATS, StudentLoans.gov, DL Servicing, DL Consolidation, NSLDS, Student Aid on the Web, TEACH Grant), plus a 'Bookmark this page' button. The main content area is titled 'New Schools' and features five buttons: 'Getting Started' (Review information about how to begin processing Direct Loans), 'FAQs' (Get answers to the most common questions about the Direct Loan Program), 'Spreading the News' (Communicate with students and parents), 'Flowchart' (View a graphical representation of the Direct Loan process), and 'Direct Loan Source' (View our monthly Direct Loan newsletter for schools). On the right, an 'Announcements' box states: 'Check out the new [Direct Loan Source newsletter!](#) The 2008–2009 closeout deadline is July 31, 2010. See the [DL page](#) on IFAP for recent electronic announcements on the Direct Loan program and links to other DL communications.' Below this is a 'Phone Numbers' section with a bulleted list: Direct Loan Servicing (1-888-877-7658), COD School Relations Center (Pell: 1-800-474-7268, DL: 1-800-848-0978), CPS/SAIG Technical Support (1-800-330-5947), and GS (1-888-336-8930). The footer includes 'FOIA | Privacy | Security | Notices', 'WhiteHouse.gov | USA.gov | Benefits.gov | ED.gov', and a 'Last updated May 10, 2010' note.

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Direct Loans

New Schools

Getting Started
Review information about how to begin processing Direct Loans.

FAQs
Get answers to the most common questions about the Direct Loan Program.

Spreading the News
Communicate with students and parents.

Flowchart
View a graphical representation of the Direct Loan process.

Direct Loan Source
View our monthly Direct Loan newsletter for schools.

Announcements

Check out the new [Direct Loan Source newsletter!](#)

The 2008–2009 closeout deadline is July 31, 2010.

See the [DL page](#) on IFAP for recent electronic announcements on the Direct Loan program and links to other DL communications.

Phone Numbers

- Direct Loan Servicing
1-888-877-7658
- COD School Relations Center
Pell: 1-800-474-7268
DL: 1-800-848-0978
- CPS/SAIG Technical Support
1-800-330-5947
- GS
1-888-336-8930

Related Professional Sites

[COD Consolidation](#)
[FSA Download](#)
[FSA Pubs](#)
[GS](#)
[IFAP](#)
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[Servicing](#)

Related Student Sites

[ATS](#)
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Direct.ed.gov- Aid Professionals

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Publications
Read the Direct Loan School Guide and other publications.

Counseling Videos
Check out our counseling videos online.

MPNs and Letters
See samples of the paper Master Promissory Note, disclosures, and DL letters to borrowers.

Training Information
Review training opportunities for Direct Loan Schools.

Announcements
Check out the new [Direct Loan Source newsletter!](#)
The 2008–2009 closeout deadline is July 31, 2010.
See the [DL page](#) on IFAP for recent electronic announcements on the Direct Loan program and links to other DL communications.

Phone Numbers

- **Direct Loan Servicing**
1-888-877-7658
- **COD School Relations Center**
Pell: 1-800-474-7268
DL: 1-800-848-0978
- **CPS/SAIG Technical Support**
1-800-330-5947
- **G5**
1-888-336-8930

Related Professional Sites
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Aid professionals/publications

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Publications

Direct Loan publications offer up-to-date information on the program for students, parents, and financial aid professionals. These publications are in Portable Document Format (PDF). To view a PDF file, you will need the Adobe Acrobat Reader. If you do not have it, you can [download a free copy](#) from Adobe.

The student publications (with exceptions noted below) are available in print to order. You can place an order online at www.fsapubs.gov, or you can call (800) 394-7084 or send an e-mail to Orders@FSAPubs.gov.

Publications for Students

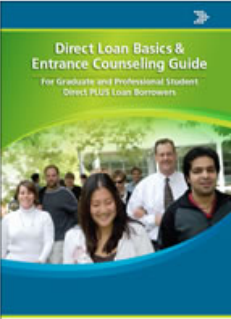
Copies of these publications can be ordered by following the instructions above.

- ☐ [Direct Loan Basics for Students](#) PDF [1.6MB]
This brochure covers Direct Subsidized and Unsubsidized loans for students.
- ☐ [Direct Loan Basics for Parents](#) PDF [1.9MB] Spanish version PDF [due in late August]
This brochure covers Direct PLUS Loans for parents.
- ☐ [Entrance Counseling Guide for Direct Loan Borrowers](#) PDF [1.5MB]
Schools can use this guide during on-campus counseling sessions or while working with individual students.
- ☐ [Exit Counseling Guide for Direct Loan Borrowers](#) PDF [1MB]
Schools can use this guide during on-campus counseling sessions or while working with individual students.


Publications for Financial Aid Professionals

For information on ordering MPNs and related documents, go to the [MPN page](#).


- ☐ [Direct Loan School Guide](#)
- ☐ [Quick Reference Guide for Direct Loan Schools](#)
This single page contains Web links, phone numbers, and e-mail addresses helpful for FAAs as well as students. It also gives the Direct Loan interest rates and origination fees.



Direct Loan Basics & Entrance Counseling Guide
For Graduate and Professional Student
Direct PLUS Loan Borrowers



Aid professionals/MPNs and...

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Direct Loans

Sample Master Promissory Notes & Communications with Borrowers

NOTE: The samples below of the MPN and other forms are for reference only. If you are a student or parent borrower, please contact the financial aid office at your school (or your child's school) about signing an MPN.



Master Promissory Notes & Accompanying Disclosures

Direct Subsidized and Unsubsidized loans	Direct PLUS loans
△ MPN with data labels (rev. 3/2009)	△ MPN with data labels (rev. 3/2009)
△ MPN without data labels* (rev. 3/2009)	△ MPN without data labels* (rev. 3/2009)
△ Sample disclosure statement	△ Endorser addendum (rev. 3/2009)
△ Plain language disclosure	△ Sample disclosure statement
△ Borrower's rights and responsibilities	△ Plain language disclosure
	△ Borrower's rights and responsibilities

Effective January 1, 2010, schools that use paper MPNs should be using the revised versions of the Direct Subsidized loan and Direct Unsubsidized loan MPN (revision date 3/2009) and the Direct PLUS loan application and MPN (revision date 3/2009). See the electronic announcement posted to IFAP on January 25, 2010.

You can order bulk quantities of these documents (except the sample disclosure statements) by following the same directions as for other Direct Loan publications, i.e., place an order online at www.fsapubs.gov, call (800) 394-7084, send an e-mail to orders@fsapubs.gov, or send a FAX to (301) 470-1244.

*Order copies without data labels if you intend to preprint the borrower's information at the top of the form (items 1-6 for the Direct Subsidized/Unsubsidized MPN and items 1-7 for the Direct PLUS MPN).

Borrower Communications

Below is a listing of the current key communications that are sent to Direct Loan borrowers during the origination process and immediately after loan disbursement. These communications are generated by either



Borrower communications

Borrower Communications


Below is a listing of the current key communications that are sent to Direct Loan borrowers during the origination process and immediately after loan disbursement. These communications are generated by either the Common Origination and Disbursement (COD) System or the Direct Loan Servicing System. The communications are grouped by category - PLUS Loan Credit Check Letters, MPN Letters, Disclosure Statements, and Disbursement Letters.

For each communication, there is Description, Trigger, Recipient, and Accompanying Form/Insert information. To view a sample of each communication, click on the link under the Communication Description or Accompanying Forms/Inserts heading, as appropriate.

	Communication Description	Communication Trigger(s)	Recipient	Accompanying Forms/Inserts
PLUS Loan Credit Check Letters				
1	Credit Acceptance Letter	COD System receives an origination record for a PLUS loan where the borrower's initial credit check is approved.	Borrower	Privacy Act
2	Denial Due to Adverse Credit History Letter	COD System receives an origination record for a PLUS loan where the borrower has an adverse credit history; borrower is given the option to obtain an endorser or provide extenuating circumstances.	Borrower	Endorser Addendum & Specific Extenuating Circumstances for PLUS Applicants with Adverse Credit History
3	Endorser Credit Acceptance Letter	COD System receives an origination record for a PLUS loan where the endorser's initial credit check is approved.	Borrower	N/A
4	Denial Due to Endorser's Adverse Credit History Letter	COD System receives an origination record for a PLUS loan where the endorser has an adverse credit history; borrower is given the option to obtain another endorser.	Borrower	Endorser Addendum
5	Web Notice - Credit Acceptance Letter	COD System receives an origination record for a PLUS loan where an approved credit check was obtained prior to the processing of an award/MPN.	Borrower	N/A
		COD System receives an		





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ED Links
Other Links

Information for Financial Aid Professionals (IFAP)


The Information for Financial Aid Professionals (IFAP) Web site consolidates guidance, resources, and information related to the administration and processing of Title IV federal student aid into one online site for use by the entire financial aid community.


The most recent postings to the site are listed in the [What's New](#) section.

Tools for Schools
Click on this box to access online and computer-based training resources.

Worksheets, Schedules, & Tables
Click on this box to access worksheet, schedule, and table resources.

Publications
Click on this box to access program-related and processing-related publications.

Processing Resources
Click on this box to access program and system processing information and materials.

What's New 
Below is an abbreviated list of the most recent postings to the IFAP Web site. Click [here](#) or on the "What's New" link in the top menu bar to view all recent postings.

COD Technical Reference

- 2010-09-30 Subject: 2011-2012 COD Technical Reference (September 2010 Draft)
- 2010-09-30 Subject: 2010-2011 COD Technical Reference (September 2010 Update)

COD XML Schema

- 2010-09-30 Subject: COD Common Record XML Schema Version 3.0d

Electronic Announcements

- 2010-10-01 (COD System) Subject: Additional COD System Implementation for 2010-2011 Award Year
- 2010-10-01 (COD System) Subject: COD Processing Update

Federal Registers

Hot Topics

- [Negotiated Rulemaking 2009/2010](#)
- [Student Assistance Programs: Highlights of the President's 2010 Budget](#)
- [Federal Student Aid Data Center](#)
- [Disaster Assistance](#)

Direct Loan Information


Links to information for potential and participating Direct Loan schools

[Direct Loan Source Newsletters](#) | [Steps to Participate and New School Information](#) | [Operational Communications and Guidance](#) | [Direct Loan Webinar Series](#)

Foreign Schools


Links to information for foreign schools

[Information Page](#) | [Foreign School Updates](#)

Handbook


Comprehensive annual guide to regulatory and administrative requirements for the Title IV federal student aid programs

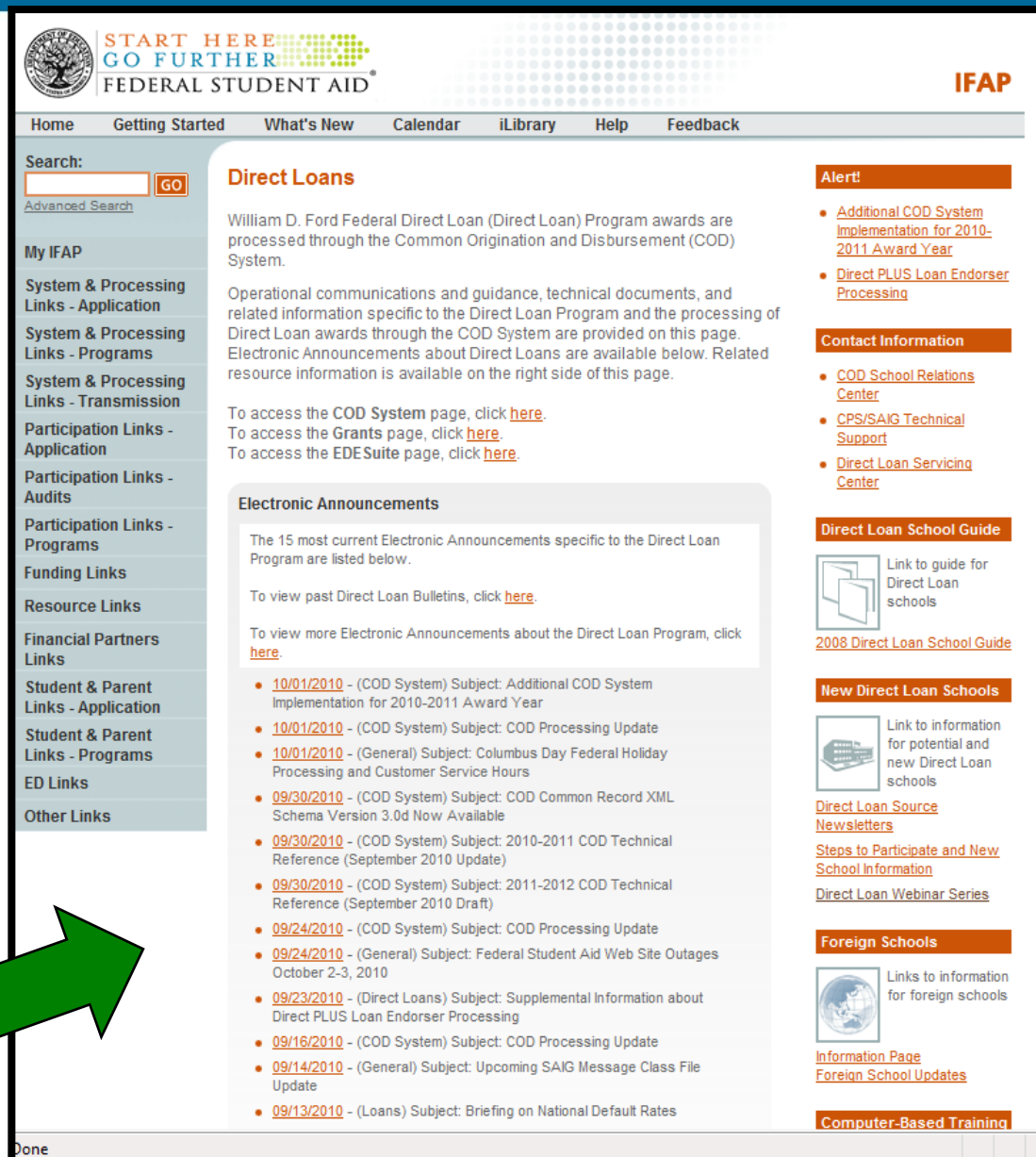
[Current Handbook](#) | [Archives](#)

Training & Conferences

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IFAP: Direct Loan resources



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- Funding Links
- Resource Links
- Financial Partners Links
- Student & Parent Links - Application
- Student & Parent Links - Programs
- ED Links
- Other Links

Direct Loans

William D. Ford Federal Direct Loan (Direct Loan) Program awards are processed through the Common Origination and Disbursement (COD) System.

Operational communications and guidance, technical documents, and related information specific to the Direct Loan Program and the processing of Direct Loan awards through the COD System are provided on this page. Electronic Announcements about Direct Loans are available below. Related resource information is available on the right side of this page.

To access the COD System page, click [here](#).
To access the Grants page, click [here](#).
To access the EDESuite page, click [here](#).

Electronic Announcements

The 15 most current Electronic Announcements specific to the Direct Loan Program are listed below.

To view past Direct Loan Bulletins, click [here](#).

To view more Electronic Announcements about the Direct Loan Program, click [here](#).

- 10/01/2010 - (COD System) Subject: Additional COD System Implementation for 2010-2011 Award Year
- 10/01/2010 - (COD System) Subject: COD Processing Update
- 10/01/2010 - (General) Subject: Columbus Day Federal Holiday Processing and Customer Service Hours
- 09/30/2010 - (COD System) Subject: COD Common Record XML Schema Version 3.0d Now Available
- 09/30/2010 - (COD System) Subject: 2010-2011 COD Technical Reference (September 2010 Update)
- 09/30/2010 - (COD System) Subject: 2011-2012 COD Technical Reference (September 2010 Draft)
- 09/24/2010 - (COD System) Subject: COD Processing Update
- 09/24/2010 - (General) Subject: Federal Student Aid Web Site Outages October 2-3, 2010
- 09/23/2010 - (Direct Loans) Subject: Supplemental Information about Direct PLUS Loan Endorser Processing
- 09/16/2010 - (COD System) Subject: COD Processing Update
- 09/14/2010 - (General) Subject: Upcoming SAIG Message Class File Update
- 09/13/2010 - (Loans) Subject: Briefing on National Default Rates


Alert!

- Additional COD System Implementation for 2010-2011 Award Year
- Direct PLUS Loan Endorser Processing

Contact Information


- COD School Relations Center
- CPS/SAIG Technical Support
- Direct Loan Servicing Center

Direct Loan School Guide

 Link to guide for Direct Loan schools


[2008 Direct Loan School Guide](#)

New Direct Loan Schools

 Link to information for potential and new Direct Loan schools

[Direct Loan Source Newsletters](#)
[Steps to Participate and New School Information](#)
[Direct Loan Webinar Series](#)

Foreign Schools


 Links to information for foreign schools

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2010 Electronic Announcements - Direct Loans

- 2010-09-23 - (Direct Loans) Subject: Supplemental Information about Direct PLUS Loan Endorser Processing
- 2010-07-23 - (Direct Loans) Subject: Updated Guidance on Making Direct Loan Refunds of Cash
- 2010-07-16 - (Direct Loans) Subject: Reminder of Origination Fee Reduction for Direct Subsidized Loans and Direct Unsubsidized Loans
- 2010-07-08 - (Direct Loans) Subject: Additional 2008-2009 Direct Loan Program Year Closeout Information
- 2010-06-24 - (Direct Loans) Subject: Correction to Dear Colleague Letter GEN-10-10, FP-10-2
- 2010-05-28 - (Direct Loans) Subject: Supplemental Information - Online Direct Loan Entrance Counseling Functionality
- 2010-05-04 - (Direct Loans) Subject: Record Submission Due Date for 2008-2009 Direct Loan Program Year Closeout
- 2010-04-23 - (Direct Loans) Subject: Enhancements to Direct PLUS Loan Processing Via StudentLoans.gov Web Site Available April 25, 2010
- 2010-04-12 - (Direct Loans) Subject: FSA Chief Operating Officer Bill Taggart's Letter to Financial Aid Administrators of Foreign Schools Participating the FFEL Program
- 2010-04-12 - (Direct Loans) Subject: FSA Chief Operating Officer Bill Taggart's Letter to Financial Aid Administrators of Domestic Schools Participating in the FFEL Program
- 2010-04-09 - (Direct Loans) Subject: Outage Alert and Browser Update - StudentLoans.gov Web Site
- 2010-02-04 - (Direct Loans) Subject: Origination Fee and Up-Front Interest Rebate Reductions for Direct Subsidized Loans and Direct Unsubsidized Loans
- 2010-02-03 - (Direct Loans) Subject: Direct Loan Closeout Information for 2008-2009 Program Year
- 2010-01-28 - (Direct Loans) Subject: Regional Direct Loan Program Training Conferences
- 2010-01-25 - (Direct Loans) Subject: Reminder: Revised Paper Master Promissory Notes for Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans
- 2010-01-15 - (Direct Loans) Subject: Pushed Cash Funding Method Will End for Direct Loan Program Beginning 2010-2011 Award Year

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Have a question about Title IV federal student aid or one of the services we provide? Contact one of our Customer Service Centers or Federal Student Aid Offices.

To access these resources, click on the applicable link below.

If you are not sure which Service Center to call, contact the Research and Customer Care Center at 1-800-433-7327, or e-mail us at fsa.customer.support@ed.gov.

Service Centers for Schools
Click here for a listing of the service centers helpful to schools in administering the Title IV federal student aid programs.

Service Centers for Students
Click here for a listing of the service centers helpful to students in applying for and processing Title IV federal student aid.

Federal Student Aid Offices
Click here for a listing of Federal Student Aid offices helpful in administering the Title IV federal student aid programs.

Quick Reference to Call Centers
Click here to view the complete list of Customer Service Centers. (PDF)

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To jump to another "Contact Information" section, please click [Service Center for Students](#), [Federal Student Aid Offices](#), or [Quick Reference to Call Centers \(PDF\)](#).

For questions about loan repayment or other loan servicing issues, a school can contact the appropriate loan servicing center. – Click [here](#) for Loan Servicing Center Information.

Service Centers for Schools

Campus-Based Call Center

MORE

For questions related to the Campus-Based Programs, the Fiscal Operations Report and Application to Participate (FISAP), and Federal Perkins Loan cohort default rates.
Phone: 877-801-7168 (no cost per call)

Closed School Contacts

MORE

Questions about school closure, unpaid refunds, poor quality of education/student services.
Phone: 1-800-4-FED-AID (1-800-433-3243)

COD School Relations Center

MORE

For questions related to Common Origination and Disbursement (COD), ACG, National SMART Grant, Pell Grant, TEACH Grant, and Direct Loan processing.
Grant Programs: 800-474-7268 (no cost per call)
Direct Loan Program: 800-848-0978 (no cost per call)
Applicant Services Line: 800-557-7394 (no cost per call)

CPS/SAIG Technical Support

MORE

For questions related to the Central Processing System (CPS), the Student Aid Internet Gateway (SAIG), Web products such as FAA Access to CPS Online, and assistance with software products such as EDconnect and EDEXpress.
Phone: 800-330-5947 (no cost per call)

eZ Audit

MORE

Questions about financial statements and compliance audits through the web.
Phone: 1-877-263-0780

Federal Student Aid Research and Customer Care Center (RCCC)

MORE

For questions related to the Title IV federal student aid programs.
Phone: 800-433-7327

Foreign School Contacts

MORE

For questions related to Direct Loan Setup actions for foreign schools.
Phone: Click on "More" for detailed contact information

G5 Hotline


MORE

For questions related to G5, the Department of Education's electronic system for grants management and payments.
Phone: 888-336-8930 (no cost per call)

Done



IFAP: Help: Servicing for Schools



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Loan Servicing Centers for Schools

- Direct Loan Servicing Center-School Services
Phone: 888/877-7658
Web site: www.dl.ed.gov/schools
- Department of Education Student Loan Servicing Center (ACS)
Phone: 866/938-4750
Web site: www.ed-servicing.com
- FedLoan Servicing (PHEAA)
Phone: 800/655-3813
Web site: www.myfedloan.org
E-mail: schoolsupport@myfedloan.org
- Great Lakes Educational Loan Services, Inc.
Phone: 888/686-6919
Web site: www.mygreatlakes.org
E-mail: clientservices@qlhec.org
- Nelnet
Phone: 866/463-5638
Web site: www.nelnet.com
E-mail: ssc@nelnet.net
- Sallie Mae
Phone: 888/272-4665
Fax: 800/828-0250
Web site: www.opennet.salliemae.com
E-mail: collegeserv@salliemae.com

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Loan Servicing Centers for Students

- Direct Loan Servicing Center
 - Phone: 800/848-0979
 - TDD/TTY: 800/848-0983
 - Overseas: 315/738-6634
 - Web site: www.dl.ed.gov
- Department of Education Student Loan Servicing Center (ACS)
 - Phone: 800/508-1378
 - TDD/TTY: 800/662-1220 within New York State
 - TDD/TTY: 800/855-2880 outside New York State
 - Web site: www.ed-servicing.com
- FedLoan Servicing (PHEAA)
 - Phone: 800/699-2908
 - TDD/TTY: 800/722-8189
 - Overseas borrowers: 717-720-1985
 - Web site: www.myfedloan.org
- Great Lakes Educational Loan Services, Inc.
 - Phone: 800/236-4300
 - TDD/TTY: 800/236-4300
 - Overseas: 608/246-1700
 - Web site: www.mygreatlakes.org
- Nelnet
 - Phone: 888/486-4722
 - TDD/TTY: 888/486-4722
 - Overseas: 303/696-3625
 - Web site: www.nelnet.com
- Sallie Mae
 - Phone: 800/722-1300
 - Fax: 866/266-0178
 - TDD/TTY: 877/713-3833
 - Overseas: 254/554-4535
 - Web site: www.salliemae.com

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The screenshot shows the NSLDS Professional Access login page and the IFAP iLibrary page. The top navigation bar includes links for Sign-Up Information, System Requirements, **News & Events** (circled in green), Change Password, FAQ, Download Help, Contact Us, and Help. A **Hurricane Assistance** link is also visible. The main heading is "NSLDS PROFESSIONAL ACCESS National Student Loan Data System". Below this is a login section with fields for Username and Password, and a LOGIN button. A warning states: "This system is LIMITED to approved use by AUTHORIZED personnel. Access by others is prohibited and unauthorized." The bottom left of the main page has links for FOIA, Privacy, Security, and Notices.

The inset window shows the IFAP iLibrary page. The top navigation bar includes Home, Getting Started, What's New, Calendar, **iLibrary**, Help, and Feedback. The main heading is "iLibrary - NSLDS Reference Materials - NSLDS Newsletters". Below this is a search bar and a list of newsletters:

- 2010-09-20 - (NSLDS Newsletters) Subject: Newsletter 28: New NSLDS Report Functionality for Schools
- 2010-08-26 - (NSLDS Newsletters) Subject: Newsletter 27: New NSLDS Delinquent Borrower Report (DELQ01) and Web Page for Schools
- 2010-03-29 - (NSLDS Newsletters) Subject: Newsletter 26: New Exit Counseling Tool on NSLDS
- 2009-11-24 - (NSLDS Newsletters) Subject: Newsletter 25: NSLDS Identification Information and New School Report for FFEL Purchased Loans
- 2009-07-10 - (NSLDS Newsletters) Subject: Newsletter 24: NSLDS Enrollment Reporting Processing





Nslds.ed.gov (students)



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[**Hurricane Assistance**](#)



NSLDS STUDENT ACCESS

National Student Loan Data System

Retrieve Your Loan Information

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data.

[Financial Aid Review](#)


[Exit Counseling](#)

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NSLDS: exit counseling



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Exit Counseling

Welcome to NSLDS Exit Counseling

NSLDS Exit Counseling is a tool you may use to complete your Exit Counseling requirements. To Begin Exit Counseling, click on the **Start** button below. If you are not ready to begin Exit Counseling or would like to review the Exit Counseling content, click on the **Tour** button. While in Tour mode, you can review all Exit Counseling content, but you will not be able to enter any data needed during a true Exit Counseling session.

Site Navigation

While using the Exit Counseling tool, you may access other parts of the NSLDS Student Access Web Site by using the **menu bar** at the top of the page. To return, click on Exit Counseling in the menu bar. If you are touring Exit Counseling, you will be returned to this page. During an Exit Counseling session, Exit Counseling in the menu bar toggles between this page and the Exit Counseling content page you are on.

Progress within Exit Counseling can be tracked using the **Your Progress** box located on the right side of the content page. An example of it is shown on the right side of this page. The box lists the sections and topics that make up NSLDS Exit Counseling. Section titles are always shown. Moving your cursor over a section title will trigger display of the topics within the section. The current section for the topic you are viewing is always displayed in expanded format. Topics are shown as links or text based on your progress.

During an Exit Counseling session, you must review all topics in order. You may jump back to earlier topics, but you must use the **Next** button at the bottom of each page to progress to a new topic.

Start

Tour

Example
Progress Box

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Section 3

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NSLDS: Exit Counseling: Tour



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Warning: Touring Exit Counseling does not fulfill Exit Counseling Requirement.

Intro

Student loans, unlike grants and work-study, are borrowed money that must be repaid, with interest, just like car loans and home mortgages. You cannot have these loans canceled because you didn't like the education you received, didn't get a job in your field of study or because you're having financial difficulty. Loans are legal obligations that you'll have to repay.

Exit Counseling:

- Is required before you withdraw, graduate, or drop below half-time attendance (even if you plan to transfer to another school)
- Helps you understand your rights and responsibilities as a student loan borrower
- Provides useful tips and information to help you manage your loans

This counseling session covers the following federal student loan types:

- William D. Ford Direct Loan (Direct Loan) Program loans
 - Direct Subsidized Loans
 - Direct Unsubsidized Loans
 - Direct PLUS Loans (for graduate/professional students)
- Federal Family Education Loan (FFEL) Program loans
 - Subsidized Federal Stafford Loans
 - Unsubsidized Federal Stafford Loans
 - Federal PLUS Loans (for graduate/professional students)

Your school may instruct you to complete this online exit counseling or choose to provide exit counseling in person. Check with your school's financial aid office to confirm that this online counseling will satisfy your school's exit counseling requirements before completing the session.

Next

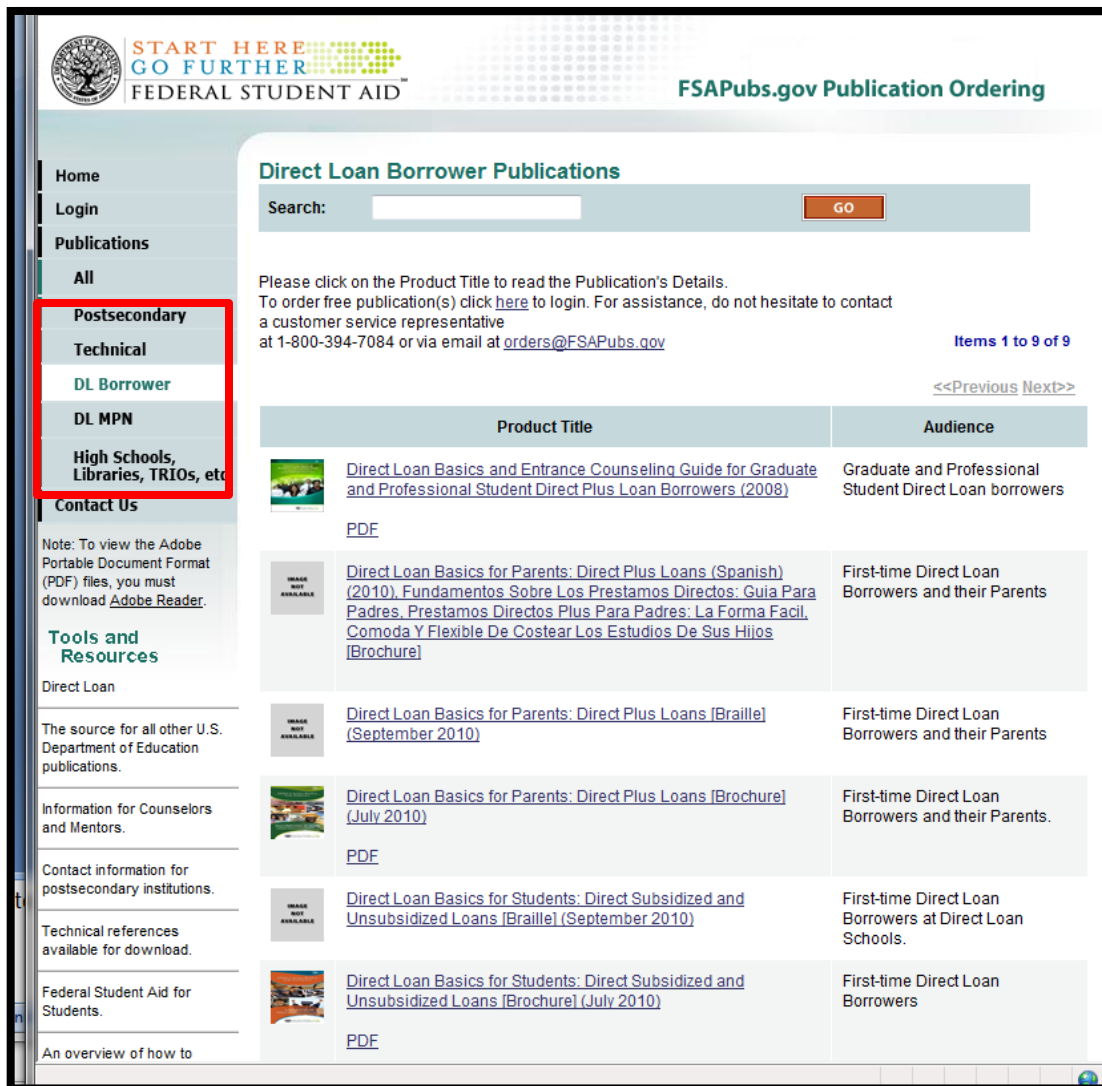
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Direct Loan Borrower Publications

Search: **GO**

Please click on the Product Title to read the Publication's Details.
To order free publication(s) click [here](#) to login. For assistance, do not hesitate to contact a customer service representative at 1-800-394-7084 or via email at orders@FSAPubs.gov

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Product Title	Audience
 Direct Loan Basics and Entrance Counseling Guide for Graduate and Professional Student Direct Plus Loan Borrowers (2008) PDF	Graduate and Professional Student Direct Loan borrowers
 Direct Loan Basics for Parents: Direct Plus Loans (Spanish) (2010). Fundamentos Sobre Los Prestamos Directos: Guia Para Padres. Prestamos Directos Plus Para Padres: La Forma Facil. Comoda Y Flexible De Costear Los Estudios De Sus Hijos [Brochure]	First-time Direct Loan Borrowers and their Parents
 Direct Loan Basics for Parents: Direct Plus Loans [Braille] (September 2010)	First-time Direct Loan Borrowers and their Parents
 Direct Loan Basics for Parents: Direct Plus Loans [Brochure] (July 2010) PDF	First-time Direct Loan Borrowers and their Parents.
 Direct Loan Basics for Students: Direct Subsidized and Unsubsidized Loans [Braille] (September 2010)	First-time Direct Loan Borrowers at Direct Loan Schools.
 Direct Loan Basics for Students: Direct Subsidized and Unsubsidized Loans [Brochure] (July 2010) PDF	First-time Direct Loan Borrowers

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Note: To view the Adobe Portable Document Format (PDF) files, you must download [Adobe Reader](#).

Tools and Resources

Direct Loan

The source for all other U.S. Department of Education publications.

Information for Counselors and Mentors.

Contact information for postsecondary institutions.

Technical references available for download.

Federal Student Aid for Students.

An overview of how to



Direct Loan School Guide

Updated version
will be posted
November 2010

- [Chapter 1: Borrower Eligibility](#)
- [Chapter 2: The Master Promissory Note & eMPN](#)
- [Chapter 3: DL Awards & Payments](#)
- [Chapter 4: Using COD to Make a Direct Loan](#)
- [Chapter 5: Funding & Disbursements](#)
- [Chapter 6: Reconciliation & Closeout](#)
- [Chapter 7: Borrower Care](#)





FSA Handbook and Direct Loans

- Application and Verification guide
 - ISIR
 - Verification
- Volume 3: Calculating Aid and packaging
 - Academic year, award start and end dates (loan periods)





FSA Handbook and Direct Loans

- Volume 4: Processing Aid and Managing Title IV funds
 - Chapter 2 great for Business office
- Volume 5: Overawards, Overpayments and withdrawal calculations
 - No pennies in Direct Loans





Title IV regulations: CFR 685

- Borrower eligibility
 - Grad plus must have determination of sub and unsub first
 - Credit criteria
- Funding Method – advance funded
- Additional unsub for dependent student- exceptional circumstances



Contact Information

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

Barbara.davis@ed.gov

202-821-3953

