



Processing Direct Loans for Schools That Have Never Processed with Studentloans.gov and COD

Barbara Davis



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Agenda

- Studentloans.gov
 - Entrance counseling
 - PLUS application
 - Master Promissory Note (MPN)
- What is COD?
 - A look at the website from a processing cycle perspective
- Direct Loan and COD Resources





What's New?- Studentloans.gov

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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

- » Apply for PIN
- » FAFSA
- » Exit Counseling
- » Direct Loan Consolidation
- » My Financial Aid History

Managing Repayment

- » Repaying Your Loans
- » Repayment Plans & Calculators
 - » Income Based Repayment Plan
- » Trouble Making Payments?
- » Loan Discharge
- » Public Service Loan Forgiveness
- » Teacher Loan Forgiveness





Choices after sign in

View completed documents

Initiate Plus process

Complete MPN

Complete Entrance counseling

The screenshot shows the StudentLoans.gov website interface. At the top, there is a navigation bar with links: Home, Learn More, Tools and Resources, Managing Repayment, FAQs, and Contact Us. Below this, the user's name "BARBARA J DAVIS" and "My Profile" are displayed, along with a "Logout" link. The main content area is titled "Welcome to StudentLoans.gov" and includes a message about verifying personal information. On the left, a sidebar lists various actions under the heading "I want to:". These actions are grouped into categories: "My Loan Documents" (Disclosure Statements, Completed MPNs, PLUS Loan Applications, Completed Endorser Addenda), "PLUS Loan Process" (Request PLUS Loan, Appeal Credit Decision, Endorse PLUS Loan, Print Endorser Addendum), "Master Promissory Note" (Complete MPN, Print MPN), and "Counseling" (Complete Entrance Counseling, View Previously Completed Counseling). A red box highlights the first four options: "Complete Entrance Counseling", "Start PLUS Application Process", "Complete Master Promissory Note", and "Endorse a PLUS Loan". On the right, a "Personal Information" section displays the user's details: Full Name: BARBARA J DAVIS, Social Security Number: xxx-xx-8309, Date of Birth: 04/14/1954, and E-mail fields. There is also a checkbox for receiving correspondence electronically and an "Update" button. At the bottom, there are links for FOIA, Privacy, Security, Notices, WhiteHouse.gov, USA.gov, and ED.gov.

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I want to:
-Select-

Welcome to StudentLoans.gov

Before you begin, please verify that your personal information is up to date and select your preference for future correspondence.

The personal information displayed is based on the information returned from the Federal Student Aid PIN Web site. If any of the information is incorrect, you must correct it at the Federal Student Aid PIN Web site.

If you have confirmed your information, what do you want to do?

- Complete Entrance Counseling
- Start PLUS Application Process
- Complete Master Promissory Note
- Endorse a PLUS Loan
- I am not sure (we will ask you a series of questions to direct you)

Personal Information

Full Name: BARBARA J DAVIS

Social Security Number: xxx-xx-8309

Date of Birth: 04/14/1954

E-mail:

Confirm E-mail:


☒ I would like to receive my correspondence electronically. [Learn more](#)

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Entrance counseling

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I want to:
--Select--

- My Loan Documents
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- Master Promissory Note
 - Complete MPN
 - Print MPN
- Counseling
 - Complete Entrance Counseling**
 - View Previously Completed Counseling


Complete Entrance Counseling

You will need about 30 minutes to complete the counseling session.

Your school may have alternate or additional counseling requirements. Check with your school's financial aid office to make sure this session will satisfy their requirements for Entrance Counseling.

What To Do:


- Read the content and answer the questions.
- Read the Borrower's Rights and Responsibilities.
- Print the Counseling Completion Verification page for your records.

 [Complete Entrance Counseling](#)





Undergraduate or graduate?

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Counseling
Complete Entrance Counseling
View Previously Completed Counseling

Complete Entrance Counseling (STEP 1) - Counseling Type
1 Counseling Type 2 Guidelines 3 School Information 4 Counseling Session / Quiz
Full Name: **BARBARA J DAVIS** Social Security Number: **XXX-XX-8309**
* Required field
Counseling Type
Please identify yourself: [Why do we ask?](#)
☐ I am an undergraduate student
☐ I am a graduate/professional student
Cancel Continue

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Entrance Counseling- 4 steps

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Appeal Credit Decision

Endorse PLUS Loan

Print Endorser Addendum

Master Promissory Note

Complete MPN

Print MPN

Counseling

Complete Entrance Counseling

View Previously Completed Counseling

Complete Entrance Counseling (STEP 2) - Guidelines

✓ Counseling Type 2 Guidelines 3 School Information 4 Counseling Session / Quiz

Full Name: **BARBARA J DAVIS** Social Security Number: **XXX-XX-8309**

Helpful Hints

- Look at each link within the text of the site.
- Close the pop up box after reviewing the information by clicking the "x".
- Do not use your browser's Back button to navigate between quiz pages; instead, use the navigation menu to the right of the quiz.

About the Quiz

- Each Counseling Session page will provide you with information about Federal Direct Loans. There will be a quiz at the end of each section. You must complete each section and answer all the questions in order to select the "Continue" button and view the next page.
- Each Counseling Session page will contain right links on the right hand side to indicate the current counseling page. You may select one of the links in order to go to that page. Only completed pages will be accessible via the right navigation links.
- Your answers to the quiz will be saved if you choose to navigate to other screens. If you do not complete the counseling prior to logging out of the DirectLoan web site, your answers will not be saved, and you will have to begin a new counseling session from Step 1.
- Once you have completed the Counseling Session and quiz you will be taken to the Completion Verification page, which will display your information, the date you completed the counseling session and the type of counseling you have completed based on the type of student you told us you are. You may print a copy of the verification page for your records. The school(s) you choose will be informed electronically when you complete your counseling.


Now You are Ready to Begin...

- It should take you approximately 30 minutes to complete the entrance counseling session.
- After completing your counseling session follow the instructions for acknowledging your rights and responsibilities.

Continue



Entrance counseling: select school (s)

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Print MPN

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Complete Entrance Counseling
View Previously Completed Counseling

Complete Entrance Counseling (STEP 3) - School Information

✓ Counseling Type ✓ Guidelines **3** School Information **4** Counseling Session / Quiz

Full Name: **BARBARA J DAVIS** Social Security Number: **XXX-XX-8309**

* Required field

School and Loan Information

☒ U.S. Schools/U.S. Territory Schools

School State: *

School Name: *

☐ Non U.S. Schools

DLID:G01611 **School Address:** 200 WEST KAWILI STREET
HILO, HI 967204091

Add Another School

Continue

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Entrance Counseling : 16 topics

BARBARA J DAVIS My Profile Logout

I want to:
--Select--

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Complete MPN

Print MPN

Counseling

Complete Entrance Counseling

View Previously

Completed Counseling

Complete Entrance Counseling (STEP 4) - Counseling Session/Quiz

✓ Counseling Type ✓ Guidelines ✓ School Information **4** Counseling Session / Quiz

Full Name: **BARBARA J DAVIS** Social Security Number: **XXX-XX-8309**

Direct Loan Types

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The Direct Loan Program offers the following types of loans:

- Direct Subsidized Loans:
 - For students with financial need.
 - You must be enrolled at least half time.
 - No interest is charged while you are in school at least half time, during your grace period, and during deferment periods.
 - You do not have to make payments while you are attending school at least half time and during your grace period.
 - You will receive a six month grace period after you drop below half time.
- Direct Unsubsidized Loans:
 - Not based on financial need.
 - You must be enrolled at least half time.
 - Interest is charged during all periods.
 - You do not have to make payments while you are attending school at least half time and during your grace period, but interest will continue to be charged.
 - You will receive a six month grace period after you drop below half time.
- Direct PLUS Loans:
 - Unsubsidized loans for graduate or professional students (and for parents of dependent undergraduate students).
 - You must be enrolled at least half time.
 - You can borrow up to the school's cost of attendance, less all other financial assistance you receive.
 - Interest is charged during all periods.
 - Direct PLUS Loans do not have a grace period. The repayment begins as soon as the loan is fully disbursed, but you may defer repayment while you are enrolled at least half time and for an additional six months after you drop below half time.
 - To qualify for a Direct PLUS Loan, you must not have an adverse credit history. A credit check will be conducted.
 - If you have an adverse credit history, you may still qualify for a Direct PLUS Loan if you obtain an endorser who does not have an adverse credit history, or if you document to our satisfaction that there are extenuating circumstances related to your

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4 The Master Promissory Note

5 How Your Loans Will Be Disbursed (Paid Out)

6 Direct Subsidized and Unsubsidized Loan Limits

7 Direct Subsidized Loan and Direct Unsubsidized Loan Interest Rates and Payment of Interest

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Information and Quiz

there are extenuating circumstances related to your adverse credit history. (An endorser is someone who agrees to repay a Direct PLUS Loan if you do not repay the loan.)

- Direct Consolidation Loans:
 - Eligible federal student loans can be combined into one Direct Consolidation Loan.

Your school will tell you how much you may borrow and the types of loans you are eligible to receive.

Question 1.

Direct Subsidized Loans are for students with financial need.

- ☒ a. True
- ☐ b. False

Question 2.

Which of the following are

Direct PLUS Loans:

- ☐ a. Unsubsidized loans for students (and for parents of dependent students).
- ☐ b. You must be a U.S. citizen or permanent resident.
- ☐ c. You can borrow up to the cost of attendance less all other financial aid.
- ☐ d. Interest is charged while you are in school at least half time, during your grace period, and during deferment periods.
- ☐ e. Direct PLUS Loans for parents of dependent students. Repayment begins when you leave school or when you may defer repayment for up to six months after you leave school at least half time and for up to three months after you drop below half time.
- ☐ f. To qualify for a Direct PLUS Loan, you must not have an adverse credit history.
- ☐ g. If you have an adverse credit history, you may still qualify for a Direct PLUS Loan if you obtain an endorser who does not have an adverse credit history, or if you document to our satisfaction that there are extenuating circumstances related to your adverse credit history. (An endorser is someone who agrees to repay a Direct PLUS Loan if you do not repay the loan.)
- ☐ h. A through D
- ☐ i. E through G
- ☐ j. A and B only
- ☐ k. C and D only
- ☐ l. All of the above

Direct Subsidized Loans are for students with financial need.

Correct Answer: a. True

Direct Subsidized Loans:

- For students with financial need.
- You must be enrolled at least half time.
- No interest is charged while you are in school at least half time, during your grace period, and during deferment periods.
- You do not have to make payments while you are attending school at least half time and during your grace period.
- You will receive a six month grace period after you drop below half time.



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Borrow wisely

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How your loans will be disbursed

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Appeal Credit Decision

Endorse PLUS Loan

Print Endorser Addendum

Master Promissory Note

Complete MPN

Print MPN

Counseling

Complete Entrance Counseling

View Previously Completed Counseling

Full Name: BARBARA J DAVIS

Social Security Number: XXX-XX-8309

How Your Loans Will Be Disbursed (Paid Out)

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- In most cases your school will disburse your loan money by crediting it to your school account to pay tuition and fees, room and board, and other authorized charges.
- Generally, your school will disburse your loan money in more than one installment, at times that are determined in accordance with federal regulations.
- If the loan disbursement amount exceeds school charges, the remaining balance of the disbursement will be paid to you directly by check or other means.
- You will be notified in writing each time your school disburses a portion of your loan.
 - The notification will include:
 - The date and the amount of the loan disbursement;
 - Which loan funds are subsidized and which are unsubsidized;
 - Information about your right to cancel all or a portion of the loan; and
 - Procedures for canceling the loan.

Question 1.

Which of the following are true?

☐ a. In most cases your school will disburse your loan money by crediting it to your school account.

☐ b. Generally, your school will disburse your loan money in more than one installment.

☐ c. Both a and b

☐ d. Neither a nor b

Question 2.

Which of the following are true?

☐ a. If the loan disbursement amount exceeds school charges, the remaining balance of the disbursement will be paid to you.

☐ b. You will be notified in writing each time your school disburses a portion of your loan.

☐ c. Both a and b

☐ d. Neither a nor b

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Loan Fees

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I want to:
--Select--

Complete Entrance Counseling (STEP 4) - Counseling Session/Quiz

✓ Counseling Type > ✓ Guidelines > ✓ School Information > 4 Counseling Session / Quiz

Full Name: BARBARA J DAVIS Social Security Number: XXX-XX-8309

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View Previously Completed Counseling

- We charge a loan fee (also called an origination fee) on Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans.
- The loan fee is a percentage of the amount of each loan you receive, and is subtracted proportionately from each loan disbursement.
- For Direct Subsidized Loans and Direct Unsubsidized Loans, the loan fee varies depending on the first disbursement date of the loan. Loan fees for Direct PLUS Loans with a first disbursement date on or after July 1, 2009 and for Direct PLUS Loans with a first disbursement date before July 1, 2009 will have a loan fee of 4%.
- The loan fee for Direct PLUS Loans with a first disbursement date on or after July 1, 2009 and for Direct PLUS Loans with a first disbursement date before July 1, 2009 will be included in a disclosure statement you will receive after the first disbursement of your loan.

Question 1.
We charge a loan fee (also called an origination fee) on Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans.

☒ a. True
☐ b. False

Question 2.
For Direct Subsidized Loans and Direct Unsubsidized Loans, the loan fee varies depending on the first disbursement date of the loan.

☐ a. True
☐ b. False

Continue

Correct Answer: a. True

- We charge a loan fee (also called an origination fee) on Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. The loan fee is an expense of assuming a Direct Loan.
- The loan fee is a percentage of the amount of each loan you receive, and is subtracted proportionately from each loan disbursement.
- The specific loan fee that you are charged will be included in a disclosure statement you will receive after the first disbursement of your loan.

- 13 Consequences If You Default
- 14 Conditions for Canceling All or Part of Your Loan
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Entrance counseling: Repaying

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Repaying Direct Loans

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- You must repay the full amount of each Direct Loan you receive, plus interest.
- The repayment period for each Direct Subsidized Loan and Direct Unsubsidized Loan that you receive begins on the day after your grace period ends. The Direct Loan servicer will notify you of the date your first payment is due.
- The repayment period for each Direct PLUS Loan that you receive begins on the date the final loan disbursement is made. There is no grace period for Direct PLUS Loans. However, you may defer making payments while you are enrolled in school at least half time, and (for Direct PLUS Loans with a first disbursement date on or after July 1, 2008) for an additional six months after you cease to be enrolled on at least a half-time basis.
- You must make payments on your loan even if you do not receive a bill or repayment notice. Billing information is sent to you as a convenience, and you are obligated to make payments even if you do not receive a notice or bill.
- There are five repayment plans with different terms that are designed to meet the financial needs of almost any borrower. If you can show that the terms of these plans are not adequate to meet your exceptional circumstances, we may provide you with an alternative repayment plan.
- You can change repayment plans at any time by going to your Direct Loan servicer's Web site and logging in to your account.
- You may prepay all or any part of the unpaid balance on your loans at any time without penalty.
- You may choose one of the following repayment plans to repay your loans:
 - **Standard Repayment Plan** - You will make fixed monthly payments and repay your loans in full within 10 years (not including periods of deferment or forbearance) from the date the loans entered repayment. Your payments must be at least \$50 a month and will be more, if necessary, to repay the loans within the required time period.
 - **Graduated Repayment Plan** - You will make lower payments at first, and your payments will gradually increase over time, generally every two years. You will repay your loans in full within 10 years (not including periods of deferment or forbearance) from the date the loans entered repayment. No single payment will be more than three times greater than any other payment.
 - **Extended Repayment Plan** - To be eligible for this plan, your Direct Loan balance must be greater than \$30,000. You have the option of making a fixed

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Repaying continued

will have up to 25 years to repay your loans (not including periods of deferment or forbearance).

- **Income Contingent Repayment Plan** - Your monthly payment amount will be based on your annual income (and that of your spouse if you are married), your family size, and the total amount of your Direct Loans. Until we obtain the information needed to calculate your monthly payment amount, your payment will equal the amount of interest that has accrued on your loans unless you request forbearance. As your income changes, your payments may change. If you do not repay your loans after 25 years under this plan, the unpaid portion will be forgiven. You may have to pay income tax on any amount forgiven.
- **Income-Based Repayment Plan** - To qualify for this plan, you must have a partial financial hardship. This means that your federal student loan debt must be high relative to your income and family size, as determined under federal regulations. Under this plan, during any period when you have a partial financial hardship your required monthly payment is capped at an amount that is intended to be affordable based on your income and family size. Your monthly payment amount may be adjusted annually. If you repay under this plan and meet certain requirements over a 25-year period, any outstanding balance on your loans will be forgiven. You may have to pay income tax on any amount forgiven. To obtain more information about the Income-Based Repayment Plan [click here](#).

[Sample Monthly Payments for Direct Subsidized and Unsubsidized Loans](#)

Question 1.

There are repayment plans with different terms that are designed to meet the financial needs of almost any borrower.

- ☐ a. True
☐ b. False

Question 2.

You can change repayment plans at any time.

- ☐ a. True
☐ b. False

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Repayment Calculator

Sample Monthly Payments for Direct Subsidized and Unsubsidized Loans

Direct Subsidized and Unsubsidized Borrowers*

Debt When Loan Enters Repayment	Standard		Extended Fixed		Extended Graduated		Graduated		Income Contingent** Income = \$25,000				Income-Based** Income = \$25,000			
									Single		Married/HoH***		Single		Married/HoH***	
	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total
\$5,000	\$58	\$6,904	N/A	N/A	N/A	N/A	\$40	\$7,275	\$37	\$8,347	\$36	\$11,088	N/A	N/A	\$39	\$8,005
10,000	115	13,809	N/A	N/A	N/A	N/A	79	14,550	75	16,699	71	22,158	110	13,672	39	16,081
25,000	288	34,524	N/A	N/A	N/A	N/A	198	36,375	186	41,748	178	55,440	110	45,014	39	60,754
50,000	575	69,048	347	104,109	284	112,678	396	72,749	247	93,322	189	122,083	110	109,623	39	92,704
100,000	1,151	138,096	694	208,217	568	225,344	792	145,498	247	187,553	189	170,153	110	118,058	39	97,020

Notes: * Payments are calculated using a fixed interest rate of 6.8% for Direct Subsidized and Unsubsidized Loans disbursed on or after July 1, 2006.

** Assumes a 5 percent annual income growth (Census Bureau).

*** HOH is Head of Household. Assumes a family size of two.

You can also estimate what your monthly loan payments will be after you graduate by using our [repayment calculator](#)



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I want to:

--Select--

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Complete Entrance Counseling

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Complete Entrance Counseling (STEP 4) - Counseling Session/Quiz

✓ Counseling Type

✓ Guidelines

✓ School Information

4 Counseling Session / Quiz

Full Name: **BARBARA J DAVIS** Social Security Number: **XXX-XX-8309**

Consequences If You Default

Page 13 of 16

1 Direct Loan Types

Default occurs when you stop making a payment on your loan(s). The consequences of default can be severe.

- The entire unpaid balance of your loan and accrued interest becomes due and payable immediately.
- You lose eligibility for deferment.
- You lose eligibility for additional federal student financial aid.
- Your account is assigned to a collection agency.
- The default will be reported as delinquent to credit bureaus, damaging your credit rating.
- The Federal Government can take all or part of your federal tax refund.
- Late fees, additional interest, court costs, collection fees, attorney's fees, and other costs incurred in collecting your loan will increase your loan debt.
- Your employer (at the request of the Federal Government) can garnish part of your wages and send them to the government.
- The Federal Government can take legal action against you.

Remember, if you are having trouble making your payments call your Direct Loan servicer to discuss options that will help you avoid default.

Question 1.

There are serious consequences if you default on your loan(s).

☒ a. True

☐ b. False

Continue

14 Conditions for Canceling All or Part of Your Loan

15 Consolidation


16 Borrower's Rights and Responsibilities

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Entrance counseling: submit

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I want to:
--Select--

Complete Entrance Counseling (STEP 4) - Counseling Session/Quiz

✓ Counseling Type ✓ Guidelines ✓ School Information 4 Counseling Session / Quiz

Full Name: **BARBARA J DAVIS** Social Security Number: **XXX-XX-8309**

Borrower's Rights and Responsibilities Page 16 of 16

[Click here to view the Borrower's Rights and Responsibilities for Direct Loan Grad PLUS Loan Type](#)

If you have questions about the borrower's rights and responsibilities or the terms and conditions of your loan(s), you may contact Applicant Services.

US Department of Education
Attn: COD Applicant Services
P.O. Box 9002
Niagara Falls NY 14302
Phone: 1-800-557-7394
email: codsupport@acs-inc.com

Your school's financial aid office can also assist you if you have questions about the borrower's rights and responsibilities or the terms and conditions of your loan(s).

Submit

- 1 Direct Loan Types
- 2 Borrow Wisely
- 3 You Must Repay Your Loans
- 4 The Master Promissory Note
- 5 How Your Loans Will Be Disbursed (Paid Out)
- 6 Direct Subsidized and Unsubsidized Loan Limits
- 7 Direct Subsidized Loan and Direct Unsubsidized Loan Interest Rates and Payment of Interest
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Complete PLUS application



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Request PLUS Loan

OMB No. 1845-0103
Form Approved
Exp. Date 04/30/2013

Warning: Any person who knowingly makes a false statement or misrepresentation on this form will be subject to penalties which may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

The Direct PLUS Loan Application gives the school information they need to create your Direct PLUS Loan. You should verify with the school's financial aid administration office that this is the process they want you to use; some schools may have their own Direct Loan Application.

PLUS loans are available to parents of dependent undergraduate students enrolled at least half time in an eligible program at an eligible school. These are low-interest, unsubsidized loans available to parents to supplement their children's aid package, up to the school's cost of attendance.

Graduate and professional degree students may borrow under the PLUS Loan program up to their school's cost of attendance minus other financial assistance. Other financial assistance includes Direct Subsidized Loans, Direct Unsubsidized loan, scholarships and grants.

What You Need

OR

Select the loan type

Graduate PLUS
(PLUS loan available to graduate/professional students)

Parent PLUS
(PLUS loan available to parent of dependent undergraduate students)





PLUS application

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Request PLUS Loan (Step 1) - Personal Information
(Federal Direct PLUS Request for Supplemental Information)

1 Personal Information 2 Student & Loan Info 3 Review Application 4 Credit Check & Submit

Full Name: **BARBARA J DAVIS** Social Security Number: **XXX-XX-8309**

* Required field

Personal Information

Citizenship: [Why do we ask?](#)
☐ U.S. Citizen
☐ Perm resident/Other eligible non-U.S. citizen
☐ Citizenship: None of the above

Driver License Number:
Driver License State: --Select--

Permanent Address (line 1): *
Permanent Address (line 2):
City: * State: * --Please Select-- Zip:
Country: UNITED STATES
Is your mailing address different than your street address? ☐ Yes ☒ No [Why do we ask?](#)

Day Phone:
Evening
Phone: *
Email: [Why do we ask?](#)

Employer Name: [Why do we ask?](#)



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Personal Information

2 Student & Loan Info

3 Review Application

4 Credit Check & Submit

Full Name: BARBARA J DAVIS

Social Security Number: XXX-XX-8309

* Required field

Award Year: --Select--

If you have already registered students, please select from the list -- Select Student --

First Name: Middle Initial: Last Name:

Student SSN: * Student DOB: *

Permanent Address (line 1): * 11 Southwell Ave

Permanent Address (line 2):

City: * Cartersville State: * GEORGIA Zip: 30121

Country: * UNITED STATES Phone:

If there is a credit balance after your Direct PLUS Loan has been applied to the student's school account, to whom do you want the school to pay the credit balance?

☐ Me ☐ The Student

Your Direct PLUS Loan will first be applied to the student's school account to pay for tuition and fees, room and board, and other authorized charges. Any loan amount that remains after these charges have been paid is called a credit balance. You may choose to have the school pay the credit balance directly to you or to the student.

School and Loan Information

You may specify up to three schools for each student

If your school is not listed, you may need to apply directly with your schools financial aid office

☒ U.S. Schools/U.S. Territory Schools

School State: * -- Please Select --

School Name: * -- Please Select --

☐ Non U.S. Schools

DLID: School Address:





School and Loan info, cont.

Your Direct PLUS Loan will first be applied to the student's school account to pay for tuition and fees, room and board, and other authorized charges. Any loan amount that remains after these charges have been paid is called a credit balance. You may choose to have the school pay the credit balance directly to you or to the student.

School and Loan Information

You may specify up to three schools for each student

If your school is not listed, you may need to apply directly with your school's financial aid office

☒ U.S. Schools/U.S. Territory Schools

School State: *

School Name: *

☐ Non U.S. Schools

DLID:G01611 **School Address:** 200 WEST KAWILI STREET
HILO, HI 967204091

For each academic year, you may borrow up to - but not more than - the school's cost of attendance, minus the amount of other financial assistance that you receive (if you are a graduate or professional student) or that the student receives (if you are a parent borrower). The school determines the cost of attendance based on federal guidelines. It is important not to borrow more than you can afford to repay, even if you can afford to borrow more.

☐ I want to borrow the maximum Direct PLUS Loan amount for which I am eligible, as determined by the school.

☒ I would like to specify a loan amount.

Loan Amount Requested:

(may not exceed the school's cost of attendance, minus other financial assistance that I or the student receive)


Add Another Student



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Step 4: the credit check



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Jane S. Doe | My Profile Logout

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PLUS Loan Application (STEP 4) - Credit Check & Submit

✓ Personal Information

✓ Student & Loan Info

✓ Review Application

4 Credit Check & Submit

Full Name: **Jane S. Doe** Social Security Number: **XXX-XX-2345**

☒ For each loan that I request under this application, I authorize the Department of Education to investigate my credit record and report information about my loans to persons and organizations permitted by law to receive that information.

Your PLUS application cannot be submitted without a credit check.

Your credit check results will be sent as part of the application to the schools you have selected

Cancel Submit


FOIA | Privacy | Security | Notices

WhiteHouse.gov | FirstGov.gov | ED.gov





PLUS Application- Credit pending



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Jane S. Doe | My Profile Logout

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PLUS Loan Application (STEP 4) - Credit Check & Submit

Full Name: **Jane S. Doe** Social Security Number: **XXX-XX-2345**


**The credit bureau could not verify your personal information.
Your application has been submitted to the schools you have selected.**

Please contact Customer Service at:
fsa.customer.support@ed.gov or (800) 433-7327 to resolve this issue.





PLUS Application- Credit declined



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Jane S. Doe | My Profile [Logout](#)

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PLUS Loan Application (STEP 4) - Credit Check & Submit

Full Name: **Jane S. Doe** Social Security Number: **XXX-XX-2345**

Based on the results of your credit check, we are unable to approve your application. Your application has been submitted to the schools you have selected. In order to pursue a Direct PLUS loan, you may either appeal the credit decision or obtain an endorser for your loan.

You will receive an email with a reference number to identify your application(s) shortly.

[View Credit Check Detail](#)

How would you like to proceed?


☐ I will not pursue a Direct PLUS Loan at this time.

[Learn More](#)

☐ I will obtain an endorser.

[Learn More](#)☐ I want to appeal the credit decision.☐ Undecided.[Submit](#)

Master Promissory Note (MPN)

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Master Promissory Note (MPN)


The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). Unless your school does not allow more than one loan to be made under the same MPN, you can borrow additional Direct Loans on a single MPN for up to 10 years.


Parent borrowers must complete an MPN for each student.


The entire MPN process must be completed in a single session, so be sure you have enough time before you start. Each MPN generally takes approximately 30 minutes to complete.

What You Need
OR

Select the type of loan you would like to receive

 **Subsidized/Unsubsidized**
(Federal Direct Loans available to undergraduate or graduate/professional students)

 **Graduate PLUS**
(Federal Direct Loans available to graduate/professional students)

 **Parent PLUS**
(Federal Direct Loans available to parents of dependent undergraduate students)



MPN: personal information

Select

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1 Personal Information **2 Personal References** **3 Terms & Conditions** **4 Review & Sign**

Full Name: **BARBARA J DAVIS** Social Security Number: **XXX-XX-8309**

* Required field

Personal Information

Driver's License Number:

Driver's License State:

Permanent Address (line 1): *

Permanent Address (line 2):

City: * State: * --Please Select-- Zip: *

Country:

Is your mailing address different than your street address? ☐ Yes ☒ No [Why do we ask?](#)

Day Phone:

Evening

Phone: *

Email: [Why do we ask?](#)

School and Loan Information

☒ U.S. Schools/U.S. Territory Schools

School State: *

School Name: *

☐ Non U.S. Schools

**DLID:G01611 School Address: 200 WEST KAWILI STREET
HILO, HI 967204091**



MPN: Personal references

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Submit Master Promissory Note (STEP 2) - Personal References

Personal Information **2** Personal References **3** Terms & Conditions **4** Review & Sign

Full Name: **BARBARA J DAVIS** Social Security Number: **XXX-XX-8309**

* Required field

Please provide information for two personal references. A few notes on references:

- References cannot share the same address or phone number
- References cannot have a non-U.S. address
- You must have known your reference for at least 3 years
- If you are a parent borrower, please do not list the student as a reference
- If the reference does not have a phone number, enter N/A

Reference 1

Last Name: * Middle Initial: First Name: *

Address (line 1): * Address (line 2):

City: * State: --Please Select-- Zip: *

Country: UNITED STATES Day Phone: *

Relationship: *

Reference 2

Last Name: * Middle Initial: First Name: *

Address (line 1): * Address (line 2):

City: * State: --Please Select-- Zip: *

Country: UNITED STATES Day Phone: *

Relationship: *



MPN: Terms and conditions

BARBARA J DAVIS

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Submit Master Promissory Note (STEP 3) - Terms and Conditions

✓ Personal Information

✓ Personal References

3 Terms & Conditions

4 Review & Sign

Full Name: BARBARA J DAVIS Social Security Number: XXX-XX-8309

* Required field

You must read each section of the terms and conditions before proceeding to the next step.

You must read all sections of terms and conditions before continuing to the next step.

SECTION C: BORROWER REQUEST, CERTIFICATIONS, AUTHORIZATIONS, AND UNDERSTANDINGS

SECTION D: PROMISE TO PAY

SECTION E: MPN TERMS AND CONDITIONS

SECTION G: IMPORTANT NOTICES

GRAMM-LEACH-BLILEY ACT NOTICE

In 1999, Congress enacted the Gramm-Leach-Bliley Act (Public Law 106-102). This Act requires that lenders provide certain information to their customers regarding the collection and use of nonpublic personal information.

We disclose nonpublic personal information to third parties only as necessary to process and service your loan and as permitted by the Privacy Act of 1974. See the Privacy Act Notice below. We do not sell or otherwise make available any information about you to any third parties for marketing purposes.

We protect the security and confidentiality of nonpublic personal information by implementing the following policies and practices. All physical access to the sites where nonpublic personal information is maintained is controlled and monitored by security personnel. Our computer systems offer a high degree of resistance to tampering and circumvention. These systems limit data access to our staff and contract staff on a "need-to-know" basis, and control individual users' ability to access and alter records within the systems. All users of these systems are given a unique user ID with personal identifiers. All interactions by individual users with the systems are recorded.

PRIVACY ACT NOTICE

The Privacy Act of 1974 (5 U.S.C. 552a) requires that the following notice be provided to you:

The authority for collecting the requested information from and about you is §451 et seq. of the Higher Education Act (HEA) of 1965, as amended (20 U.S.C. 1087a et seq.) and the authorities for collecting and using your Social Security Number (SSN) are §484(a)(4) of the HEA (20 U.S.C. 1091 (a)(4)) and 31 U.S.C. 7701(b). Participating in the William D. Ford Federal Direct Loan (Direct Loan) Program and giving us your SSN are voluntary, but you must provide the requested information, including your SSN, to participate.

The principal purposes for collecting the information on this form, including your SSN, are to verify your identity, to determine your eligibility to receive a loan or a benefit on a loan (such as a deferment, forbearance, discharge, or forgiveness) under the Direct Loan Program, to permit the servicing of your loan(s), and, if it becomes necessary, to locate you and to collect and report on your loan(s) if your loan(s) become delinquent or in default. We also use your SSN as an account identifier and to permit you to access your account information electronically.

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MPN: Terms and conditions, cont

(HEA), as amended, I have completed the repayment of the funds to the U.S. Department of Education (ED) or to the loan holder in the case of a Title IV federal student loan. 13. For each Direct Subsidized Loan and Direct Unsubsidized Loan I receive under this MPN, I make the following authorizations:

- A. I authorize my school to certify my eligibility for the loan.
- B. I authorize my school to credit my loan proceeds to my student account at the school.
- C. I authorize my school to pay to ED any refund that may be due up to the full amount of the loan.
- D. I authorize ED to investigate my credit record and report information about my loan status to persons and organizations permitted by law to receive that information.
- E. Unless I notify ED differently, I authorize ED to defer repayment of principal on my loan while I am enrolled at least half -time at an eligible school.
- F. I authorize my school and ED to release information about my loan to the references on the loan and to members of my immediate family, unless I submit written directions otherwise.
- G. I authorize my schools, lenders and guarantors, ED, and their agents to release information about my loan to each other.
- H. I authorize my schools, ED, and their respective agents and contractors to contact me regarding my loan request or my loan, including repayment of my loan, at the current or any future number that I provide for my cellular telephone or other wireless device using automated dialing equipment or artificial or prerecorded voice or text messages.

3. I will be given the opportunity to pay the interest that ED charges during grace, in school, deferment, forbearance, and other periods as provided under the Act, including during in-school deferment periods. Unless I pay the interest, I understand that ED may add unpaid interest that is charged on each loan made under this MPN to the principal balance of that loan (this is called "capitalization") at the end of the grace, deferment, forbearance, or other period. Capitalization will increase the principal balance on my loan and the total amount of interest I must pay.

4. I understand that ED has the authority to verify information reported on this MPN with other federal agencies.

☐ SECTION D: PROMISE TO PAY

☐ SECTION E: MPN TERMS AND CONDITIONS

☐ SECTION G: IMPORTANT NOTICES

***Section F contains instructions for completing a paper MPN and therefore is not displayed here. When you print off your completed MPN all sections print.**

☐ *I have reviewed the information about me on the Master Promissory Note and acknowledge that it is true and correct. I have read, understand, and agree to the Borrower Request, Certifications, Authorizations and Understandings, the Promise to Pay, the MPN Terms and Conditions, and the Borrower's Rights and Responsibilities Statement*
(Your response will be recorded and made part of your completed MPN.)

[FOIA](#) | [Privacy](#) | [Security](#) | [Notices](#) | [WhiteHouse.gov](#) | [USA.gov](#) | [ED.gov](#)



MPN: Review and Sign

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Personal References

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4 Review & Sign

Full Name: **BARBARA J DAVIS** Social Security Number: **XXX-XX-8309**

* Required field

Personal Information

Edit

Permanent Address: We are friendly

City: **Cartersville** State: **GA** Zip: **22333**

Country: **US**

Evening Phone: **202-821-3953**

Email: **davisb50@gmail.com**

School Information

Edit

School Name: **UNIVERSITY OF HAWAII AT HILO**

DLID: **G01611** School Address: **200 WEST KAWILI STREET**

HILO, HI 967204091

Personal References

Edit

Last Name: **Mason** Middle Initial: First Name: **Wood**

Address: **1** We are friendly City: **Cartersville** State: **GA** Zip: **22333**

Country: **US** Day Phone: **202-821-3953** Relationship: **husband**

Last Name: **Davis** Middle Initial: First Name: **Bryan**

Address: **owqieur** City: **oaifj** State: **GA** Zip: **30202**

Country: **US** Day Phone: **202-821-3953** Relationship: **son**

First Name: Middle Initial: Last Name: Sign



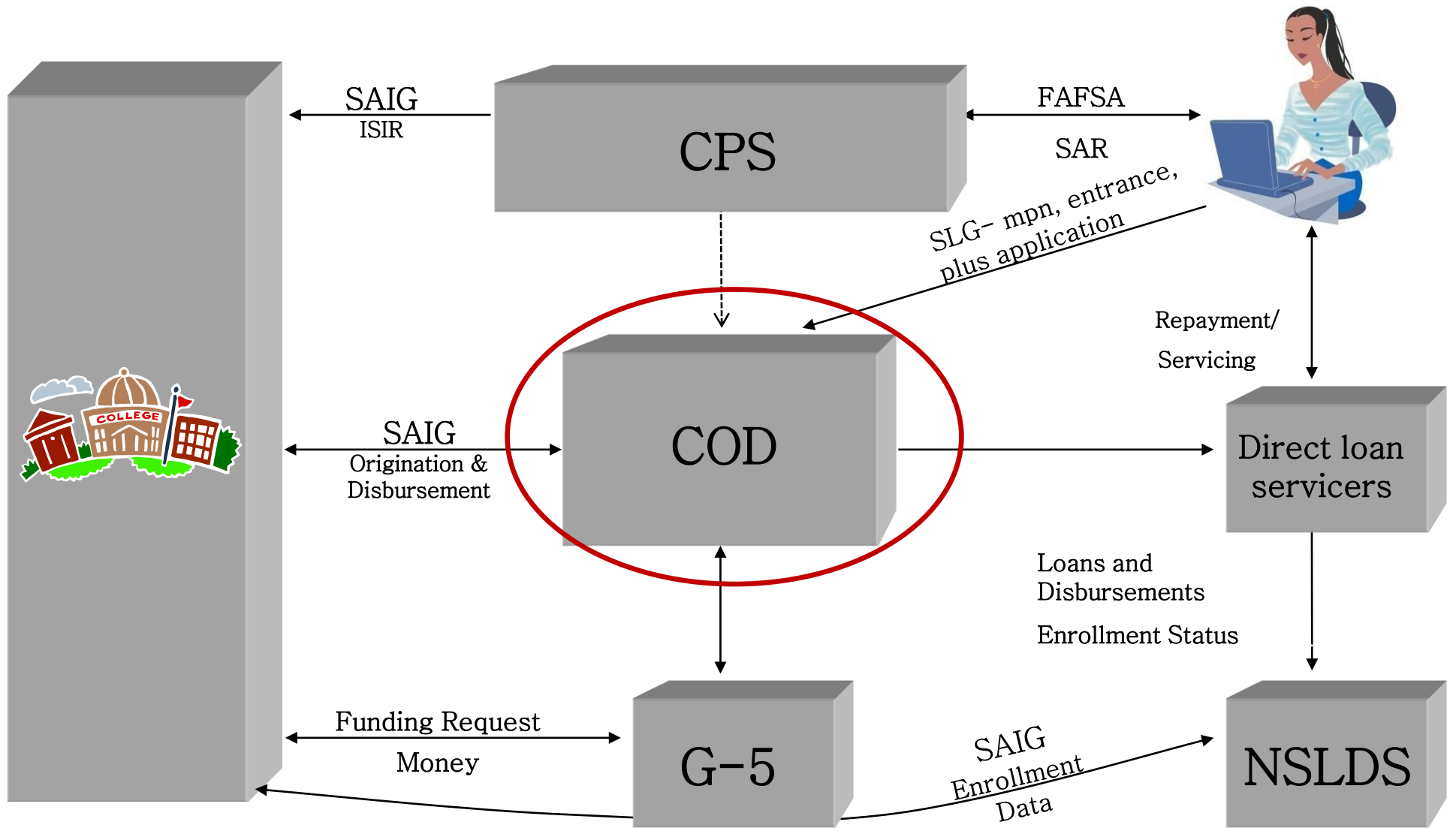


What is COD?

- FSA's system to collect, process, store and transmit Grant and Direct Loan data
- Interacts with CPS, Schools, G5 and Direct Loan Servicing

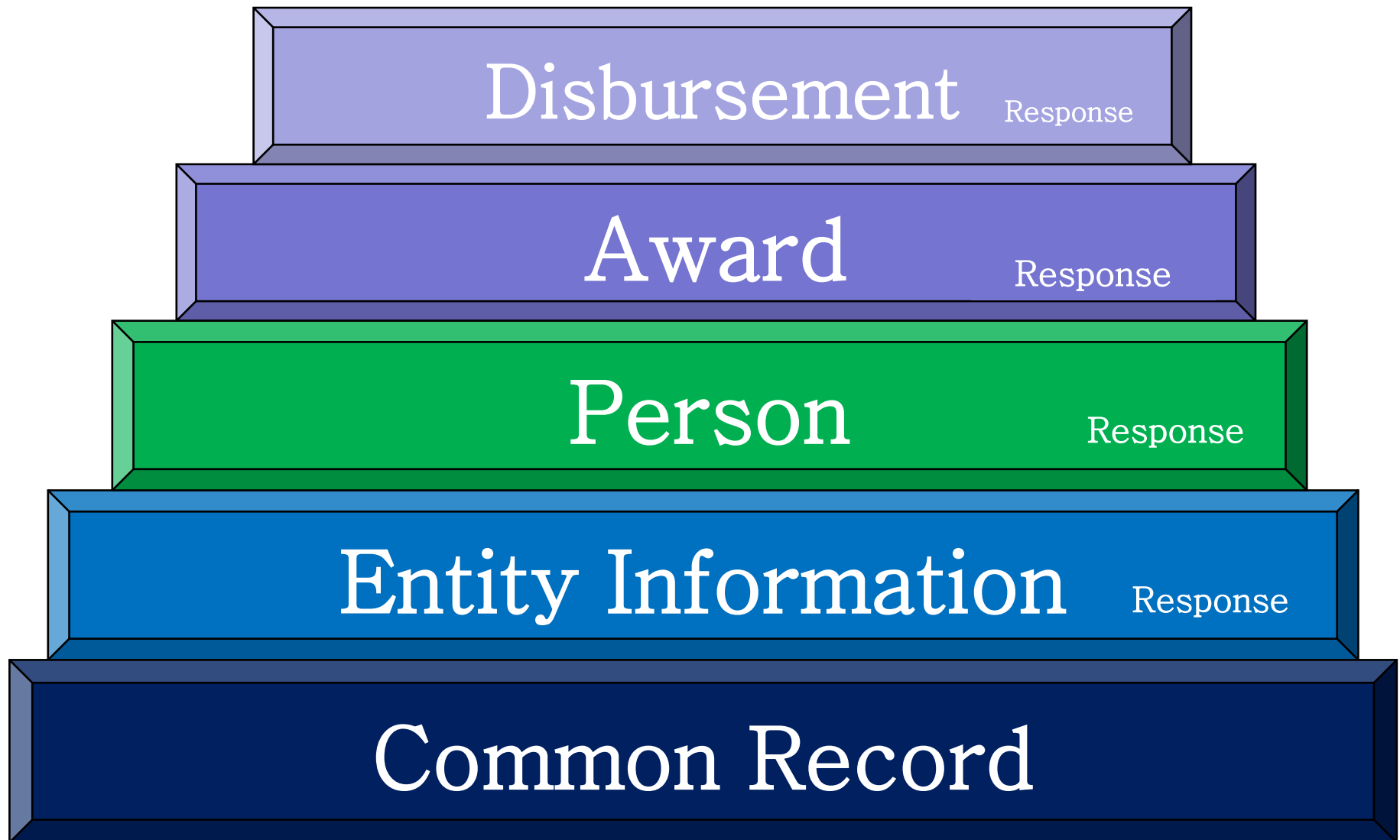


Direct Loan Processing Systems





Common Record “Data Blocks”





U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT



School
Search

Batch Search



Welcome to the **Common Origination & Disbursement Web Site**

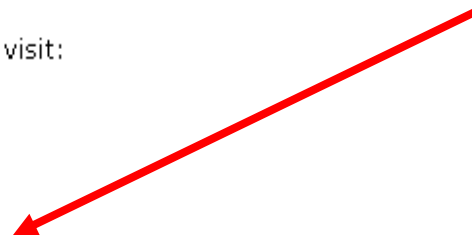
Welcome to the U.S. Department of Education's Common Origination and Disbursement (COD) web site. Financial Aid Administrators, Servicers, or other officials can use this site to perform a variety of functions related to student/award/disbursement data for Pell, Direct Loan, and Campus-Based programs.

If you are a student looking for information on Federal Student Financial Aid, please visit:
<http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp>.

To access this site, please login: [▶ Login](#)

Click here if you are looking for more information on Common Origination and Disbursement.

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Sep 18 2008 14:15 EDT

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Looking for More Information?



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT



Please select a file to download to your computer.

Filename	Length (bytes)	Date Modified
COD Frequently Asked Questions FAQs .pdf	162779	10/22/2009 08:14:23 AM
COD Processing Update for Direct Loan and Grants.pdf	110381	03/30/2010 11:34:14 AM
COD Processing Update for Grants.pdf	97259	03/30/2010 11:34:07 AM
COD School Relations CPSSAIG - Quick Reference Guide.pdf	92331	10/14/2009 02:21:40 PM
COD School Testing 2010-2011 Sign Up Document.doc	155648	11/23/2009 08:13:14 AM
COD Web Site Access for Schools.doc	44034	02/06/2006 08:04:23 AM
COD Web Site Access forThird Party Servicers.doc	44546	02/06/2006 08:05:02 AM
COD Web Site User Role Chart.doc	37890	09/13/2005 01:12:41 PM
Computer-Based Training Program for COD Web Site, COD Reports, Electronic MPN Web Site, and ATS Web Site.pdf	65788	11/20/2009 11:00:02 AM
How To Update School Contact Information In COD.pdf	61623	10/04/2006 10:35:34 AM
School Online Change Authorization Instructions.pdf	144604	03/19/2007 08:58:26 AM

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COD Home Page



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT



Person

School

Batch

Award

Services

User

Welcome barbara davis

Welcome

to the **Common Origination & Disbursement Web Site**

Financial Aid Administrators, other school officials, and servicers can use this web site to verify batch status, submit data requests, check account balances, and enter or change institution data records via the internet.

COD News:

[Updated Guidance on Making Direct Loan Refunds of Cash](#) - 07/26/2010

[Federal Student Aid Customer Service Center Information](#) - 07/26/2010

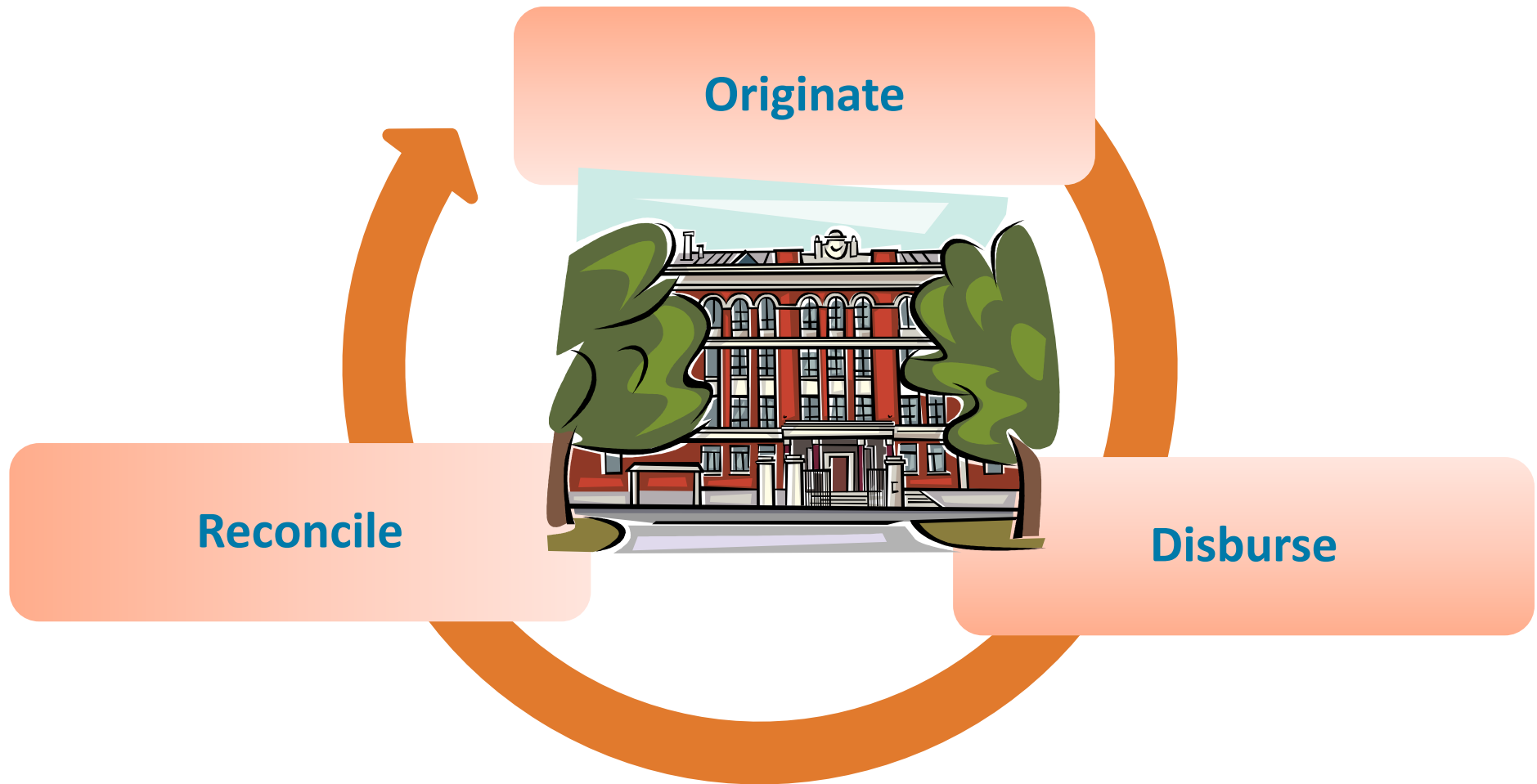
[Master Promissory Note, Entrance Counseling, and PLUS Search Issues](#) - 07/13/2010

[Reminder of Origination Fee Reduction for Direct Sub/Unsub Loans](#) - 06/07/2010





Direct Loan Processing Cycle





Origination

- What does it mean?
- What does an origination ID look like?
- Where can I see these records in COD?
- What about credit checks for PLUS? And the Promissory note?





The Direct Loan Award ID

- 21 characters

Award year
Trailing (1011)

Sequence # of loan
at this school
for this borrower
during award year

123456789S11G999999001

Social
Security
Number


Loan Type
Sub,
Unsub,
Plus

Direct Loan
School code






Person Menu



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT



PersonSchoolBatchAwardServicesUser

▼ Person Search

▶ Counseling Search

▶ MPN/ATS Search

▶ PLUS App Search

▶ Credit Check

▶ Applicant Search

▶ Servicer

Person Search

HELP

Use this screen to search for individuals. The information consists of student and borrower demographics along with details about the awards they hold. Please enter a Social Security Number or Name.

SSN

OR

Name

Last

First

MI

SEARCH

CREATE NEW

- Please enter full SSN for SSN search. (No dashes)
- You may enter up to nine characters of the last name and up to five characters of the first name.
- If you enter a **partial** name the search may take longer to display the results.
- If you enter a valid SSN, the Person Detail page will appear allowing you to view information an individual and their associated awards.
- If you enter a valid name, the Person Detail page will appear allowing you to view information about the person and their associated awards.

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Person Information



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT



PersonSchoolBatchAwardServicesUser

Person Search

Person Info

- Detail
- All Awards
- Direct Loan
- Promissory Notes
- Credit Check
- Events
- Correspondence
- Memo
- Additional Eligibility
- Borrower-Servicer Relationship

Counseling Search

MPN/ATS Search

PLUS App Search

Credit Check

Applicant Search

Servicer

Return to: [School List](#) -> [Batch List](#) -> [Batch Detail](#)

View Person Information 

Barbara Davis
Xxxxx1234
01/01/1900

Permanent Information

Address	12 Happy Lane Mountain View, GA 30000		
Email	sendtome@gmail.com	Citizenship	US Citizen
Telephone	(202) 821-3953	Previous SSN	

School Assigned Id

0887116

Post 9/11 Deceased Veteran Dependent	No
Direct Loan Entrance Counseling	Not on File
Direct Loan Entrance Counseling with Grad PLUS	Complete

Local Information

No Local Address

UPDATE PERSON

CREATE NEW AWARD

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Direct Loan Information

► **Person Search**

▼ **Person Info**

- Detail
- All Awards
- Direct Loan
- Pell
- National SMART
- ATS/Promissory Notes
- Credit Check
- Events
- Correspondence
- Memo
- Additional Eligibility

► **TEACH Coun Search**

► **ATS/Pnote Search**

► **Credit Check Search**

► **Applicant Search**

Return to: [Person Detail](#)

Person Direct Loan Information

Margaret Day
123456789
01/01/1980

Award Year

Loan Summary

Attending School	Person Type	Award ID	Award Amount Approved	Award Amount Disbursed	Grade Level	Type
Year '09-'10						
University University University University	Student	XXXXX1234S10G12345001	\$4,900.00	\$1,833.00	4	DLSUB
	Student	XXXXX1234P10G12345001	\$0.00	\$0.00	4	DLPLUS
	Student	XXXXX1234U10G12345001	\$0.00	\$0.00	4	DLUNSUB
	Student	XXXXX1234U10G12345002	\$1,600.00	\$533.00	4	DLUNSUB
Total for Grade Level 4:			\$6,500.00	\$2,366.00		
Total for '09-'10:			\$6,500.00	\$2,366.00		
Year '08-'09						
University University University University	Student	XXXXX1234S09G12345001	\$5,500.00	\$5,500.00	3	DLSUB
	Student	XXXXX1234P09G12345001	\$1,065.00	\$1,065.00	3	DLPLUS
	Student	XXXXX1234P09G12345001	\$7,516.00	\$7,516.00	3	DLPLUS
	Student	XXXXX1234U09G12345001	\$2,000.00	\$2,000.00	3	DLUNSUB
Total for Grade Level 3:			\$16,081.00	\$16,081.00		





Award Detail



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT



PersonSchoolBatchAwardServicesUserProgram

► Award Search

▼ Award Information

Detail

Disbursements

ATS/Promissory Notes

Return to: [Batch List](#) -> [Batch Detail](#) -> [Person Detail](#) -> [Direct Loan Awards](#)

Award Detail Information

Margaret Day

123456789

01/01/1980

University

123456789S09G12345002

'08-'09

Award Information	
Award ID	123456789U09G12345002
Award Amount Approved	\$3,500.00
Award Amount Disbursed	\$0.00
Award Start Date	05/18/2009
Award End Date	12/18/2009
Grade Level	1st year, undergraduate/attended college before
CPS Transaction Number	02
Disclosure Print Indicator	COD Prints (Sends to Borrower)
Disclosure Print Date	06/25/2009
Pnote Print Indicator	School or its Delegate Prints and Sends
Booked Date	06/29/2009
Dependency Status	Dependent
Loan Fee Percentage	2.0%
Academic Start Date	05/18/2009
Academic End Date	12/18/2009
Interest Rebate Percentage	1.5%
Less than Full-time Flag	
Loan Default / Grant Overpay	N
School Use Only	7252581


HELP

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Promissory Note



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT



FSA
FEDERAL
STUDENT AID

Person	School	Batch	Award	Services	User	Program
--------	--------	-------	-------	----------	------	---------

▶ Person Search

▶ TEACH Coun Search

▼ ATS/Pnote Search

▶ Credit Check Search

▶ Applicant Search

Award Promissory Notes

Barbara Davis
xxxxx1234
01/01/1954

View Signed Promissory Note

Details

MPN ID

xxxxx1234M06G01234001

MPN Received Date

10/10/2005

MPN Status

Accepted

MPN Expiration Date

10/08/2015

Type

Electronic

MPN Last Updated Date

10/10/2005

linked awards

4

MPN Close Date

Borrower Type Indicator

Linked Awards

Program	School Name	Award Year	Award ID
DIRECT LOAN/SUBSIDIZED	Favorite University, Over the, HILLS	'08-'09	xxxxx1234S09G01234001
DIRECT LOAN/SUBSIDIZED	Favorite University, Over the, HILLS	'07-'08	xxxxx1234S08G01234001
DIRECT LOAN/SUBSIDIZED	Favorite University, Over the, HILLS	'06-'07	xxxxx1234S07G01234001
DIRECT LOAN/SUBSIDIZED	Favorite University, Over the, HILLS	'-'06	xxxxx1234S06G01234001

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Credit Check Decision



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT



Person

School

Batch

Award

Services

User

Program

► **Person Search**

► **TEACH Coun Search**

► **ATS/Pnote Search**

► **Credit Check Search**

► **Applicant Search**

Credit Check Information

? **HELP**

Credit Check Decision

SSN	Xxxxx1111
Name	Barb Davis
Date of Birth	01/01/1972
Request Date	02/02/2009
Original Decision	Accepted
Decision Date	02/02/2009

Mar 31 2009 08:39 EDT


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START HERE
GO FURTHER
FEDERAL STUDENT AID



Counseling Search



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT



PersonSchoolBatchAwardServicesUser

▶ Person Search

▼ Counseling Search

▶ MPN/ATS Search

▶ Credit Check

▶ Applicant Search

Counseling Search

[? HELP](#)

You can enter up to 10 SSNs to search from. One SSN per line.

SSN

Date Range search returns all counselings for the specified school.

Date Range

Entity ID Type

COD

Entity ID

Begin Date

April

1

2010

End Date

April

1

2010

Award Year

'09-'10

Counseling Type

TEACH Grant Counseling

TEACH Grant Counseling

Direct Loan Entrance Counseling

Direct Loan Entrance Counseling with Grad PLUS

All Direct Loan Entrance Counseling

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Search for Promissory Notes

Person

School

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User

▶ Person Search

▶ Counseling Search

▼ MPN/ATS Search

▶ PLUS App Search

▶ Credit Check

▶ Applicant Search

▶ Servicer

Promissory Note / Agreement to Serve Search

? HELP

Use this screen to search for the Direct Loan Promissory Note.

Search For:

Promissory Note

SSN

MPN ID

Name search returns linked Direct Loan Promissory Note.

Name

Last Name

First Name

Name and Date of Birth search returns unlinked Direct Loan Promissory Note.

Name and Date of Birth

First Name

Date of Birth

July

29

2010

Last Name

Date Range search returns all linked and unlinked Direct Loan Promissory Note for a specified school and date range.

Note: All MPN date range searches will reflect status as of the previous business day.

Date Range

Entity ID Type

COD

Entity ID

Begin Date

July

29

2010

End Date

July

29

2010

SEARCH

Done, but with errors on page

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START HERE
GO FURTHER
FEDERAL STUDENT AID

MPN date range results



U.S. DEPARTMENT OF EDUCATION
COMMON ORIENTATION & DISBURSEMENT



Person

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Person Search

Counseling Search

MPN/ATS Search

PLUS App Search

Credit Check

Applicant Search

Servicer

Promissory Note Search Results


HELP

Records 1 to 31 of 31


SSN	Name	MPN ID	DOB	NOTE STATUS/LINK STATUS	Type Indicator
	KA	2N11G01:	/1954	Pending / Unlinked	Parent PLUS
	CR	2M11G01:	/1985	Pending / Unlinked	
	CR	2N11G01:	/1985	Pending / Unlinked	Graduate PLUS
	CR	2N11G01:	/1985	Pending / Unlinked	Graduate PLUS
	LY	2N11G01:	/1964	Pending / Unlinked	Parent PLUS
	YO	1M11G01:	/1980	Pending / Unlinked	
	PA	9M11G01:	/1978	Pending / Unlinked	
	PA	9N11G01:	/1978	Pending / Unlinked	Graduate PLUS
	OL	5N11G01:	/1954	Pending / Unlinked	Parent PLUS
	KI	5M11G01:	/1991	Pending / Unlinked	
	AU	1N11G01:	/1984	Pending / Unlinked	Graduate PLUS
	JO	7N11G01:	/1963	Pending / Unlinked	Graduate PLUS
		5N11G01:	/1958	Accepted / Linked	Parent PLUS
	LA	1N11G01:	/1972	Pending / Unlinked	Parent PLUS
	DA	1M11G01:	/1984	Pending / Unlinked	
	CA	0N11G01:	/1964	Pending / Unlinked	Parent PLUS
	MA	5N11G01:	/1984	Pending / Unlinked	Graduate PLUS
	HE	5M11G01:	/1992	Pending / Unlinked	
	MI	9M11G01:	/1988	Pending / Unlinked	
	MA	5M11G01:	/1988	Pending / Unlinked	
	WH	4N11G01:	/1986	Pending / Unlinked	Graduate PLUS
		5M11G01:	/1991	Accepted / Linked	
	ME	2M11G01:	/1990	Pending / Unlinked	
		7M11G01:	/1990	Accepted / Linked	
	DA	9M11G01:	/1991	Pending / Unlinked	
	BR	0M11G01:	/1990	Pending / Unlinked	
	CA	9M11G01:	/1985	Pending / Unlinked	
	JE	3N11G01:	/1962	Pending / Unlinked	Parent PLUS
	SA	0M11G01:	/1983	Pending / Unlinked	



PLUS Application Search



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT



Person | School | Batch | Award | Services | User

▶ **Person Search**

▶ **Counseling Search**

▶ **MPN/ATS Search**

▼ PLUS App Search

▶ **Credit Check**

▶ **Applicant Search**

▶ **Servicer**

PLUS Application Search

? **HELP**

Use this screen to search for the existing PLUS applications.

PLUS Application ID

To search for the PLUS applications, enter the SSN and Last Name and/or First Name.

Borrower (Parents or Graduate/Professional Students)

SSN Last Name First Name

To search for the PLUS applications, enter the SSN and Last Name and/or First Name.

Student (Parent PLUS)

SSN Last Name First Name

To search for the PLUS applications, enter the Entity ID and the date range and/or the Award Year.

Entity ID Type **Entity ID**

Date Range

Begin Date

July 29 2010

End Date

July 29 2010

Award Year


SEARCH

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Plus app date range search



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT



PersonSchoolBatchAwardServicesUser

▶ Person Search

▶ Counseling Search

▶ MPN/ATS Search

▼ PLUS App Search

▶ Credit Check

▶ Applicant Search

▶ Servicer

PLUS Application Search Results

Records 1 to 11 of 11

Application ID	Borrower SSN	Borrower Name	Student SSN	Student Name	Loan Type	Submission Date	Credit Check Expiration Date
218					Parent PLUS	07/04/2010	10/02/2010
218					Parent PLUS	07/04/2010	10/02/2010
218					Parent PLUS	07/04/2010	10/02/2010
218					Parent PLUS	07/04/2010	10/02/2010
218					Parent PLUS	07/04/2010	10/02/2010
218					Parent PLUS	07/04/2010	10/02/2010
219					Parent PLUS	07/04/2010	10/02/2010
219					Grad PLUS	07/04/2010	10/02/2010
219					Parent PLUS	07/04/2010	10/02/2010
220					Parent PLUS	07/04/2010	10/02/2010
220					Parent PLUS	07/04/2010	10/02/2010

Records 1 to 11 of 11

[Export Search Result to CSV](#)

?

HELP

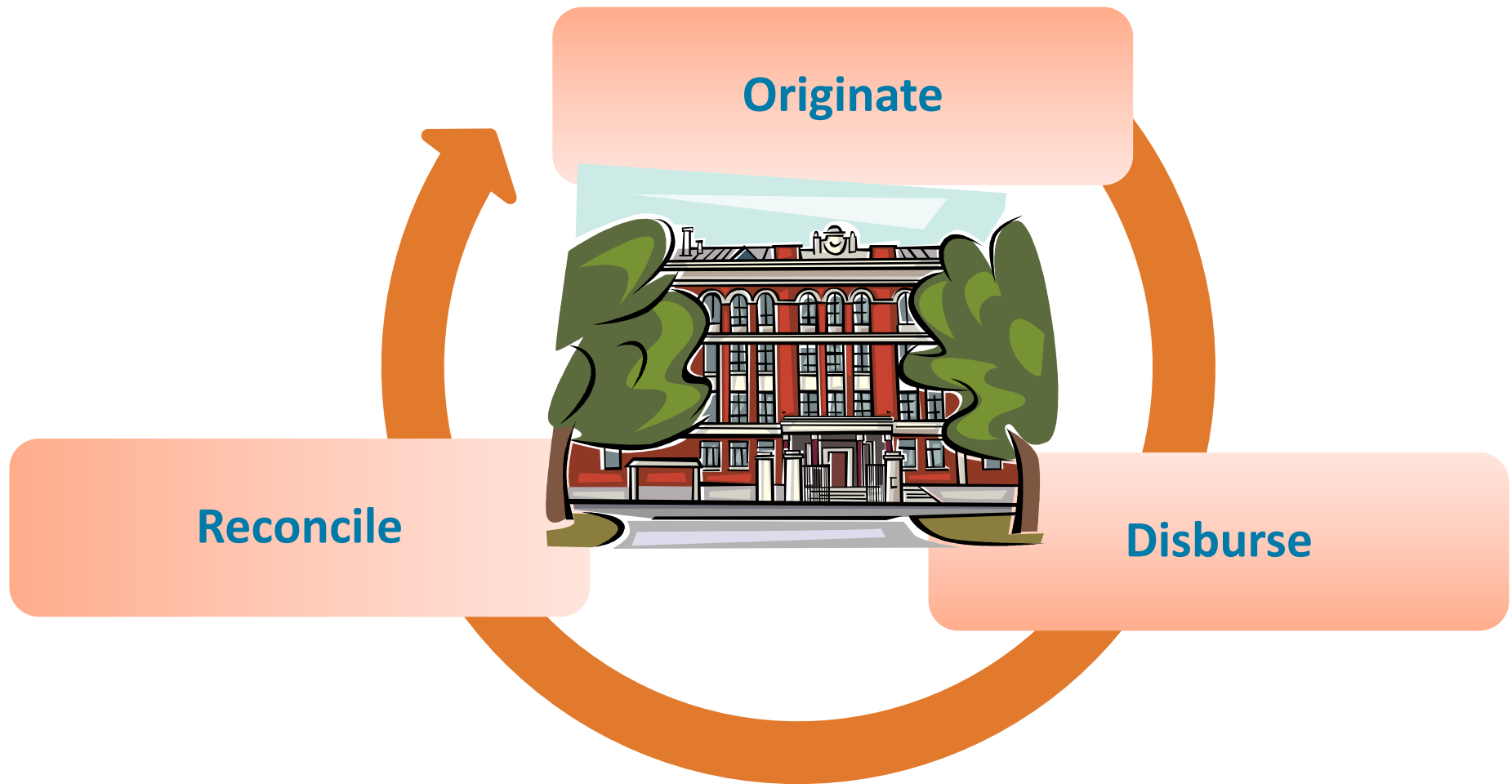
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Direct Loan Processing Cycle





Disbursement

- Pending versus Actual
- Where can I see these records in COD?
 - Tabs – Person, Batch
- Tools to assist you
 - Reports both COD and internal



Award Detail



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT



PersonSchoolBatchAwardServicesUserProgram

Award Search

Award Information
Detail
Disbursements
ATS/Promissory Notes

Return to: [Batch List](#) -> [Batch Detail](#) -> [Person Detail](#) -> [Direct Loan Awards](#)

Award Detail Information 

Margaret Day
123456789
01/01/1980

University
123456789S09G12345002
'08-'09

Award Information	
Award ID	123456789U09G12345002
Award Amount Approved	\$3,500.00
Award Amount Disbursed	\$0.00
Award Start Date	05/18/2009
Award End Date	12/18/2009
Grade Level	1st year, undergraduate/attended college before
CPS Transaction Number	02
Disclosure Print Indicator	COD Prints (Sends to Borrower)
Disclosure Print Date	06/25/2009
Pnote Print Indicator	School or its Delegate Prints and Sends
Booked Date	06/29/2009
Dependency Status	Dependent
Loan Fee Percentage	2.0%
Academic Start Date	05/18/2009
Academic End Date	12/18/2009
Interest Rebate Percentage	1.5%
Less than Full-time Flag	
Loan Default / Grant Overpay	N
School Use Only	7252581

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Pending to Actual Disbursement



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT



Person

School

Batch

Award

Services

User

► **Award Search**

▼ **Award Information**

Detail

Disbursements

Memo

Return to: [Batch List](#) -> [Batch Detail](#) -> [Person Detail](#) -> [Direct Loan Awards](#) -> [Award Detail](#)

Award Disbursements Information

? **HELP**

Please click on the Disbursement number to view Disbursement Detail.

BARB DAVIS
XXXXX4444
04/01/1900

UNIVERSITY
XXXXX4444S10G01300001
'09-'10

Totals for Actual Disbursements

Gross:	\$0.00	Origination Fee:	\$0.00	Rebate:	\$0.00	Net Award:	\$0.00
---------------	--------	-------------------------	--------	----------------	--------	-------------------	--------

Totals for Pending Disbursements

Gross:	\$5,263.00	Origination Fee:	(\$78.00)	Rebate:	\$52.00	Net Award:	\$5,237.00
---------------	------------	-------------------------	-----------	----------------	---------	-------------------	------------

Disbursements

Select	No.	Disb. Date	Gross	Orig. Fee	Rebate	Net Award	Status
<input type="checkbox"/>	1	04/12/2010	\$5,263.00	(\$78.00)	\$52.00	\$5,237.00	Pending

[Select All](#)

[Clear](#)

CREATE NEW

PROCESS SELECTED DISBURSEMENTS

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Disbursement Release Indicator = true

Award Information	
Financial Award Type	DLSubsidized
Award Year	2010
Award ID	xxxxx4444S10G01300001
Financial Award Number	001
School Use Only	DISBONLY
CPS Transaction Number	01
Dependency Override	I
Award Amount	8500.00
Loan Default/Grant Over	N
Loan Default/Grant Over Appl	S
Loan Key	51
Award Create Date	04/12/2010

Disbursement Information	
Disbursement Number	03
Disbursement Date	03/19/2010
Disbursement Release Indicator	true
Disbursement Sequence Number	02
Gross Amount	1074.00
Loan Fee Amount	16.00
Interest Rebate Amount	11.00
Net Amount	1069.00
Previous Sequence Number	01

Loan Information	
Loan Key	51
Origination Fee Percentage	1.5
Interest Rebate Percentage	1.0
Pnote Print Indicator	O
Disclosure Statement Print Indicator	Y
Grade Level	7
Award Begin Date	09/21/2009
Award End Date	06/11/2010
Academic Begin Date	09/21/2009
Academic End Date	06/11/2010


[VIEW PERSON DATA](#) [VIEW AWARD DATA](#) [VIEW DISBURSEMENT DATA](#) [VIEW RESPONSE](#)

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Batch Searches



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT



PersonSchoolBatchAwardServicesUser

▼ Batch Search

► Action Queue

► Grant Data Requests

► PLUS App Rsp Request

Batch Search

? HELP

Use this screen to search for existing Batches to modify.

Batches that were submitted and processed prior to July 1, 2007 may have been archived and will no longer be available to view.

To search for Batches for a particular School, please enter the Entity ID and the date range:

Entity ID Type

COD

Entity ID

Batch Type

All

Award Year

All

Start Date

February

1

2010

End Date

April

1

2010

Status

All

To search for a specific Batch, please enter the Document ID:

Document ID

To search for all records for a particular Person, enter their SSN and Award Year. To filter the list by status, enter the status:

SSN

Status

All

Award Year

'10-'11

SEARCH

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Up to 60 day
date range





Batch Search- Date Range Results

Person

School

Batch

Award

Services

User

Program

Batch Search

Action Queue

Grant Data Requests

PLUS App Rsp Request

Search Results

Click on a Document ID from the list below to view detailed information about the Batch.

Entity ID

School Name

Begin Date

End Date

Batch Type

All

Award Year

All

Records 1 to 29 of 29


Document ID	Record Type	Doc Type	Date Received	Date Response Sent	Status	Students Accepted	Rejected	Warning	
2010-06-18T12:18:07.4200000001	DL	SP	06/18/2010	06/18/2010	Accepted	1	1	0	N
2010-06-18T12:18:02.0600000001	DL	PN	06/18/2010	06/18/2010	Accepted	138	138	0	N
2010-06-18T01:45:27.8580665818	DL	RS	06/18/2010	06/18/2010	Accepted	93	93	0	N
2010-06-18T01:43:44.0080665818	DL	RS	06/18/2010	06/18/2010	Accepted	60	60	0	N
2010-06-18T02:03:52.1400000001	DL	SP	06/18/2010	06/18/2010	Accepted	24	24	0	N
2010-06-18T02:03:50.4700000002	DL	PN	06/18/2010	06/18/2010	Accepted	55	55	0	N
2010-06-18T02:03:50.1200000001	DL	EC	06/18/2010	06/18/2010	Accepted	6	6	0	N
2010-06-18T02:03:49.8000000001	DL	BN	06/18/2010	06/18/2010	Accepted	5	5	0	N
2010-06-17T12:06:46.2100000001	DL	SP	06/17/2010	06/17/2010	Accepted	2	2	0	N
2010-06-17T12:06:23.4200000001	DL	PN	06/17/2010	06/17/2010	Accepted	34	34	0	N
2010-06-17T03:11:36.2180665818	DL	RS	06/17/2010	06/17/2010	Accepted	5	5	0	N
2010-06-17T01:53:41.3480665818	DL	RS	06/17/2010	06/17/2010	Accepted	69	69	0	N
2010-06-17T05:04:36.9000000001	DL	SP	06/17/2010	06/17/2010	Accepted	10	10	0	N
2010-06-17T05:04:35.1500000001	DL	PN	06/17/2010	06/17/2010	Accepted	47	47	0	N
2010-06-17T05:04:34.8800000001	DL	EC	06/17/2010	06/17/2010	Accepted	6	6	0	N
2010-06-17T05:04:32.2400000001	DL	BN	06/17/2010	06/17/2010	Accepted	104	104	0	N
2010-06-16T18:12:29.1800000001	DL	SP	06/16/2010	06/16/2010	Accepted	11	11	0	N
2010-06-16T18:12:22.4400000001	DL	PN	06/16/2010	06/16/2010	Accepted	28	28	0	N
2010-06-16T18:12:21.9600000002	DL	EC	06/16/2010	06/16/2010	Accepted	4	4	0	N
2010-06-16T18:12:21.7000000001	DL	CO	06/16/2010	06/16/2010	Accepted	1	1	0	N
2010-06-16T12:09:23.9800000002	DL	PN	06/16/2010	06/16/2010	Accepted	130	130	0	N






Batch Search: SSN

Enter SSN and
choose specific award year
or select all award years
for complete history



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT



PersonSchoolBatchAwardServicesUserProgram

▼ Batch Search
► Action Queue
► Grant Data Requests

Batch Search

HELP

Use this screen to search for existing Batches to modify.

Batches that were submitted and processed prior to July 1, 2007 may have been archived and will no longer be available to view.

To search for Batches for a particular School, please enter the Entity ID and the date range:

Entity ID Type

COD

Entity ID

Batch Type

All

Award Year

All

Start Date

October

28

2009

End Date

October

28

2009

Status

All

To search for a specific Batch, please enter the Document ID:

Document ID

To search for all records for a particular Person, enter their SSN and Award Year. To filter the list by status, enter the status:

SSN

Status

All

Award Year

'09-'10

SEARCH



Batch Search: SSN Results

2009-06-22T21:16:16.9504304838	DL	RS	06/23/2009	06/23/2009	'09-'10	- Accepted	DLS	001 - Accepted	03 - Accepted
2009-06-22T21:16:16.9504304838	DL	RS	06/23/2009	06/23/2009	'09-'10	- Accepted	DLS	001 - Accepted	04 - Accepted
2009-06-22T21:16:16.9504304838	DL	RS	06/23/2009	06/23/2009	'09-'10	- Accepted	DLU	001 - Accepted	01 - Accepted
2009-06-22T21:16:16.9504304838	DL	RS	06/23/2009	06/23/2009	'09-'10	- Accepted	DLU	001 - Accepted	02 - Accepted
2009-06-22T21:16:16.9504304838	DL	RS	06/23/2009	06/23/2009	'09-'10	- Accepted	DLU	001 - Accepted	03 - Accepted
2009-06-22T21:16:16.9504304838	DL	RS	06/23/2009	06/23/2009	'09-'10	- Accepted	DLU	001 - Accepted	04 - Accepted
2009-06-23T15:06:38.0200000001	DL	PN	06/23/2009	06/23/2009	'09-'10	- Accepted	DLU	001 - Accepted	
2009-06-23T15:06:38.0200000001	DL	PN	06/23/2009	06/23/2009	'09-'10	- Accepted	DLS	001 - Accepted	
2009-06-24T14:03:25.4704304838	DL	RS	06/24/2009	06/24/2009	'09-'10	- Accepted	DLS	001 - Accepted	01 - Rejected
2009-06-24T14:03:25.4704304838	DL	RS	06/24/2009	06/24/2009	'09-'10	- Accepted	DLS	001 - Accepted	02 - Accepted
2009-06-24T14:03:25.4704304838	DL	RS	06/24/2009	06/24/2009	'09-'10	- Accepted	DLU	001 - Accepted	01 - Rejected
2009-06-24T14:03:25.4704304838	DL	RS	06/24/2009	06/24/2009	'09-'10	- Accepted	DLU	001 - Accepted	02 - Accepted
2009-06-25T13:19:51.8704304838	DL	RS	06/25/2009	06/25/2009	'09-'10	- Accepted	DLS	001 - Accepted	01 - Rejected
2009-06-25T13:19:51.8704304838	DL	RS	06/25/2009	06/25/2009	'09-'10	- Accepted	DLU	001 - Accepted	01 - Rejected
2009-06-26T13:06:07.1604304838	DL	RS	06/26/2009	06/26/2009	'09-'10	- Accepted	DLS	001 - Accepted	01 - Rejected
2009-06-26T13:06:07.1604304838	DL	RS	06/26/2009	06/26/2009	'09-'10	- Accepted	DLU	001 - Accepted	01 - Rejected

Records 1 to 100 of 264

1 | 2 | 3 Next





Record Reject



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT

**FSA**
FEDERAL
STUDENT AID

PersonSchoolBatchAwardServicesUserProgram

▶ Batch Search

▼ Batch Information
Detail

▶ Action Queue

▶ Grant Data Requests

Return to: [Batch List](#)

Record Errors

HELP

Document ID	Entity Id	Award Year	Person
2009-06-26T13:06:07.1604304838		'09-'10	
Disbursement 1 Error			
Field	DisbursementDate		
Edit number	144		
Description	DISBURSEMENT DATES DO NOT MATCH ORIGATION FEE PERCENT AND/OR INTEREST REBATE PERCENT ON FILE		
Edit status	Rejected		
Field value	12/26/2009		
<div><div>VIEW RECORD</div><div>VIEW RESPONSE</div></div>			



View Response

Disbursement Information	
Disbursement Number	01
Disbursement Date	03/20/2010
Disbursement Release Indicator	false
Disbursement Sequence Number	01
Gross Amount	1337.00
Loan Fee Amount	26.00
Interest Rebate Amount	20.00
Net Amount	1331.00
Response Indicator	R
Field	DisbursementDate
Field Value	12/26/2009

Loan Information	
Loan Key	02
Origination Fee Percentage	2.0
Interest Rebate Percentage	1.5
Pnote Print Indicator	S
Disclosure Statement Print Indicator	Y
Grade Level	7
Award Begin Date	03/29/2010
Award End Date	06/03/2010
Academic Begin Date	03/29/2010
Academic End Date	06/03/2010

[VIEW RECORD](#)

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Reports

Below is a summary of all Direct Loan Reports and available formats generated by the COD System.

Format and Delivery Methods				SAIG Mailbox					COD Web Site	
Report Name	Report Selection Web Page	Sort	Frequency	Preformatted Text	Comma-Delimited	Pipe-Delimited	Fixed Length	Do Not Distribute	PDF	Comma-Delimited
30-Day Warning Report	✓	Award ID	Monthly	✓*	✓	✓		✓		✓
Direct Loan Rebuild File	✗ Separate Direct Loan Rebuild Page	SSN	By Request ¹				✓			
Duplicate Student Borrower Report	✓	SSN	Monthly	✓*	✓	✓		✓		✓
Funded Disbursement Listing (For Pushed Cash Schools Only)	✓	SSN	Daily	✓*	✓	✓			✓	✓
Inactive Loan Report	✓	Award ID	Monthly	✓*	✓	✓		✓		✓
Pending Disbursement Listing	✓	Last Name	Weekly	✓*	✓	✓		✓		✓
School Account Statement (SAS)	✓ Link to Separate SAS Page	SSN	Monthly		✓	✓	✓*			
SSN/Name/Date of Birth Change Report	✓	SSN	Weekly ²	✓*	✓	✓		✓		✓
MPN Discharge Report	✓	Last Name	Weekly		✓	✓	✓*			✓
Expired MPN Report	✓	Last Name	Weekly		✓	✓	✓*			✓
MPNs Due to Expire	✓	Last Name	Monthly		✓	✓	✓*			✓

¹ via School Relations Center

² If triggered by Change

*Indicates default option





30 Day Warning Report

Sample Direct Loan 30-Day Warning Report Mockup

REPORT ID:
RUN DATE: 04/03/2010

U.S. DEPARTMENT OF EDUCATION
FEDERAL DIRECT LOAN PROGRAM
30-Day WARNING REPORT
AWARD YEAR: 2009-2010
FOR THE PERIOD ENDING 03/31/2010

PAGE 1 OF 1
RUN TIME: 01:05AM

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

SCHOOL NAME: SAMPLE UNIVERSITY
ADDRESS: 5 COLLEGE AVE
NEW YORK, NY 10038-2206

SCHOOL CODE: G01999

Loans Pending Booking Section:

LOAN TYPE	LOAN ID	BORR NAME	DATE RCV'D	DATA NEEDED		
				LOAN	PROM	DISB
P	111234222P10G01999001	NOONAN, DANNY	02/02/2010	Y		Y
P	222345333P10G01999001	SASSAFRAS, HENRY	02/26/2010	Y		Y
P	345432111P10G01999001	BELL, BOBBY G	02/08/2010	N		Y
P	465433333P10G01999001	SIMON, JOHN S	02/08/2010	Y		Y
P	733433593P10G01999001	MARK, KELLY D	02/08/2010	N		Y
P	743433562P10G01999001	MILLBERN, DAN M	02/08/2010	N		Y
P	877433583P10G01999001	SUITER, GARY B	02/08/2010	N		Y
P	888433366P10G01999001	FLOOD, MEGHAN	01/30/2010	N		Y
P	999433330P10G01999001	BECHARA, MARK	02/07/2010	N		Y
TOTAL NUMBER PLUS		9				
S	314111634S10G01999001	LEE, KIM G	02/28/2010	OK	N	Y
S	765555463S10G01999001	KIBBEE, LOIS	02/28/2010	OK	N	Y
TOTAL NUMBER SUBSIDIZED		2				
U	654321674U10G31933001	BUCHANAN, JAMES	01/07/2010	OK	Y	Y
NUMBER UNSUBSIDIZED		1				
GRAND TOTAL		12				

Promissory Notes Without Origination Records Section:

PROMISSORY NOTE ID	DATE RECEIVED	NOTE AMOUNT
123404117M10G01999001	12/31/09	
200104117M10G01999001	01/30/10	
200156765N10G01999001	12/04/09	



START HERE

GO FURTHER

FEDERAL STUDENT AID



Pending Disbursement Listing

Sample Direct Loan Pending Disbursement List Mockup

RUN DATE: 02/26/2011 U.S. DEPARTMENT OF EDUCATION PAGE 1
 RUN TIME: 09:07AM FEDERAL DIRECT LOAN PROGRAM
 PENDING DISBURSEMENT LISTING REPORT
 AWARD YEAR: 2010-2011
 REPORTING PERIOD: 2/23/11

THIS DOCUMENT CONTAINS SENSITIVE INFORMATION PROTECTED BY THE PRIVACY ACT

SCHOOL NAME: Sample University SCHOOL CODE: G01001
 ADDRESS: 11661 Cusack Avenue
 San Diego, CA 92131

STUDENT NAME	DISB DATE	DISB NO	SOC SEC NO	LOAN TYPE	LOAN ID	NET AMT
			GROSS AMT	ORIG FEE	REBATE AMT	
Aaron K Spells	1/13/11	2	123456789	S	123456789S11G01000101	2737.00
			2750.00	27.00	14.00	
TOTAL NET AMOUNT:						2737.00
	1/13/11	2	885.00	U	123456789U11G01000101	881.00
				8.00	4.00	
TOTAL NET AMOUNT:						881.00
Allison J Brown	9/23/10	2	111222333	S	111222333S11G01000101	2488.00
			2500.00	25.00	13.00	
TOTAL NET AMOUNT:						2488.00
Carrie L Kent	1/09/11	2	999888777	P	999888777P11G01000101	3170.00
			3251.00	130.00	49.00	
TOTAL NET AMOUNT:						3170.00
	1/09/11	2	2750.00	U	999888777U11G01000101	2737.00
				27.00	14.00	
TOTAL NET AMOUNT:						2737.00
Marcus N Harvey	8/16/10	1	123123123	P	123123123P11G01000101	2208.00
	1/13/11	2	2264.00	90.00	34.00	2207.00
			2263.00	90.00	34.00	
TOTAL NET AMOUNT:						4415.00
SCHOOL TOTAL NET AMOUNT:						16338.00





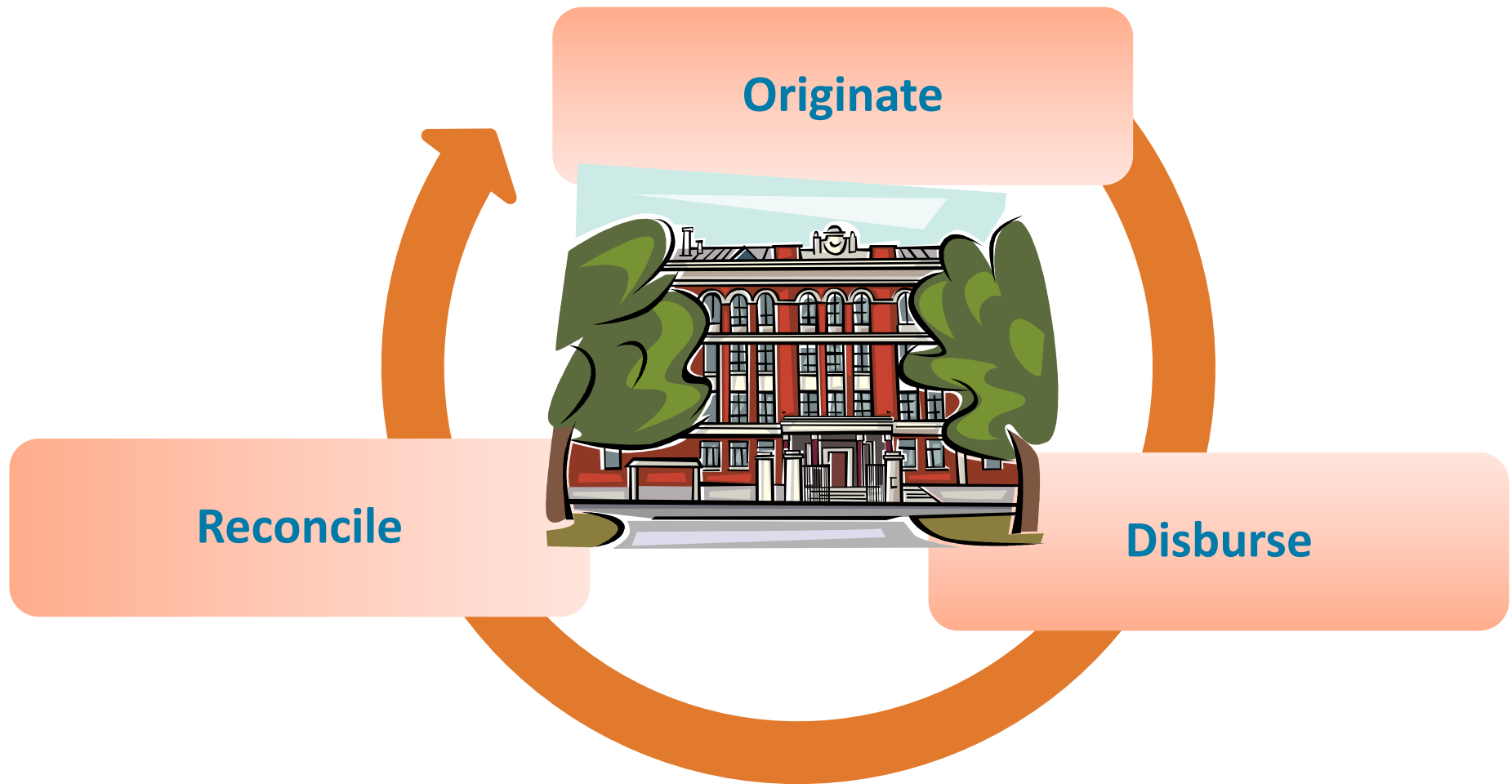
Comma delimited version

School Name	Address Line 1	Address Line 2	City	State	ZIP Code	School ID	First + Mid Init + Last	Social Security Number	Sub-program	Loan ID	Disbursement Date	Disbursement Number	Disbursement Amount	Fee Amount	Rebate Amount	Net Amount	Reporting Period
									S		5/10/2010	2	2833	42	28	2819	2010-05-14 -
									S		5/10/2010	3	2834	42	28	2820	2010-05-14 -
									S		5/10/2010	2	290	4	3	289	2010-05-14 -
									S		5/10/2010	3	290	4	3	289	2010-05-14 -
									S		5/10/2010	2	166	2	2	166	2010-05-14 -
									S		5/10/2010	3	167	2	2	167	2010-05-14 -
									P		5/10/2010	2	509	20	8	497	2010-05-14 -
									P		5/10/2010	3	510	20	8	498	2010-05-14 -
									S		5/11/2010	2	2241	33	22	2230	2010-05-14 -
									S		5/11/2010	3	2242	33	22	2231	2010-05-14 -
									U		5/11/2010	2	518	7	5	516	2010-05-14 -
									U		5/11/2010	3	518	7	5	516	2010-05-14 -
									U		5/11/2010	2	1441	21	14	1434	2010-05-14 -
									U		5/11/2010	3	1441	21	14	1434	2010-05-14 -
									U		5/11/2010	2	133	1	1	133	2010-05-14 -
									U		5/11/2010	3	134	2	2	134	2010-05-14 -
									U		5/11/2010	2	198	2	2	198	2010-05-14 -
									U		5/11/2010	3	199	2	2	199	2010-05-14 -
									U		5/11/2010	2	468	7	5	466	2010-05-14 -
									U		5/11/2010	3	468	7	5	466	2010-05-14 -
									U		5/11/2010	2	647	9	6	644	2010-05-14 -
									P		5/11/2010	2	4257	170	64	4151	2010-05-14 -
									P		5/11/2010	3	4258	170	64	4152	2010-05-14 -
									P		5/11/2010	2	409	16	6	399	2010-05-14 -
									P		5/11/2010	3	410	16	6	400	2010-05-14 -
									S		5/11/2010	2	1833	27	18	1824	2010-05-14 -
									S		5/11/2010	2	66	0	0	66	2010-05-14 -
									S		5/11/2010	3	67	1	1	67	2010-05-14 -
									U		5/11/2010	1	1400	21	14	1393	2010-05-14 -
									U		5/11/2010	2	1400	21	14	1393	2010-05-14 -
									U		5/11/2010	3	1400	21	14	1393	2010-05-14 -
																25839	
									U		5/12/2010	1	1000	15	10	995	2010-05-14 -
									U		5/12/2010	2	1000	15	10	995	2010-05-14 -
									U		5/12/2010	3	1000	15	10	995	2010-05-14 -





Direct Loan Processing Cycle





Reconciliation

- What is it?
- Tools for Reconciliation
 - COD Screens
 - SAS
 - COD customer service reconciliation specialists






Reconcile


- Know where the cash is
- Monthly basis
 - School reconciles internally, FAA and Business offices
 - School reconciles externally with COD



School Summary Information



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT



PersonSchoolBatchAwardServicesUserProgram

School Search

School Information

School Summary

Financial Aid Contact

Eligibility

General

Options

Funding Info

Summary Financial Info

Refunds of Cash

Cash Activity

Events

Memos

Message List

Yearly Totals

Relationships

Balance Confirmation

Request Post

Deadline/Extended

Processing

Correspondence

Report Selection

School Summary Information

?

HELP

School of Ms

DAVIS

Enter the default selections here for Program and Award Year:

Default Program

DIRECT LOAN

Default Award Year

'09-'10

Contacts			Summary	
Type	Name	Phone	Award Year	'09-'10
Direct Loan			Program	DIRECT LOAN
Financial Aid			Cash > Accepted & Posted	\$0.00
Officer			Disbursements & older	
			than 30 days	
Pell Financial Aid			% of Cash > Accepted &	-0.62326%
Officer			Posted Disbursements	
FINANCIAL AID			Cash > Accepted & Posted	(\$300,767.00)
ADMINISTRATOR			Disbursements	
			Current CFL	\$94,141,676.00



Cash Activity



U.S. DEPARTMENT OF EDUCATION
COMMON ORIGATION & DISBURSEMENT



Person
 School
 Batch
 Award
 Services
 User
 Program

► **School Search**

▼ **School Information**

- School Summary
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- Correspondence
- Report Selection

Cash Activity

School of Ms Davis

Program/Year Selection

Program **DIRECT LOAN** Award Year **'09-'10** [Printer Friendly](#)

Cash Activity Summary

Net Draws \$48,257,032.00

Cash > Accepted & Posted Disbursements & older than 30 days \$0.00

	Totals	10/20/2009	10/20/2010
Date of Transaction		10:15:29 AM	10:15:20 AM
Time		10/20/2009	
GAPS Debit Date		\$3,630,860.00	
Drawdowns/Payments	\$48,248,233.00		
Drawdown Adjustments	\$8,799.00		\$8,799.00
Refunds of Cash	\$0.00		
Returns of Cash	\$0.00		
Drawdown Offsets	\$0.00		
Days Since Net Draws Increase		9	9
Days Left For On-time Reporting		021	021
Payment Control Number		2009101961399	
Accepted & Posted Disbursements Applied	\$48,257,032.00	\$3,630,860.00	\$8,799.00
% of Accepted & Posted Disb. Applied to Net Draws	100.0%		
Cash > Accepted & Posted Disbursements	(\$300,767.00)		
% of Cash > Accepted & Posted Disbursements	-0.62%		
Source System		GAPS	GAPS

Amounts in parentheses decrease net draws


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School Summary Financial



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COMMON ORIGATION & DISBURSEMENT



PersonSchoolBatchAwardServicesUserProgram

School Search

School Information

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School Summary Financial Information

HELP

Summary Financial Information

ProgramDIRECT LOANAward Year'09-'10

Entity ID		04304838
Beginning Cash Balance		\$0.00
Cash Receipts	\$48,257,032.00	
Refunds of Cash	\$0.00	
Net Drawdowns/Payments		\$48,257,032.00
Booked Disbursements		\$49,418,411.00
Booked Adjustments		(\$888,060.00)
Total Net Booked Disbursements		\$48,530,351.00
Ending Cash Balance		(\$273,319.00)
Unbooked Disbursements		\$41,312.00
Unbooked Adjustments		(\$41,312.00)
Total Net Unbooked Disbursements		\$0.00
Cash > Accepted and Posted Disbursements		(\$273,319.00)

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School Account Statement

- Cash Summary
- Cash Detail
- Loan Detail
- Disbursement Detail
- All either monthly and/or YTD





COD Customer Service Support

- Direct Loan # 800-848-0978
- codsupport@acs-inc.com
- Team of dedicated reconciliation specialists in addition to your regular CSR





More about COD?

- COD Computer Based Training
 - Available to download from IFAP
- COD Technical Reference
 - Vol 1- Cod Overview
 - Vol 2- Implementation Guide and Edit code rejects
 - Vol 6 – Reports and Print Specifications (manifest)





Contact Information

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

Barbara.davis@ed.gov

