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

Barbara Davis
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

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

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

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

View completed documents
Initiate Plus process
Complete MPN
Complete Entrance counseling

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)
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?
Entrance Counseling - 4 steps

Complete Entrance Counseling (STEP 2) - Guidelines

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)
Direct Loan Types

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 attending 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 attending school 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
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 facts about Direct PLUS Loans:

- a. Unsubsidized loans can be made to undergraduate students (and for graduate students).
- b. You must begin making payments while in school.
- c. You can defer payments while you are in school at least half time and for periods of time below half time.
- d. Interest is not paid on Direct PLUS Loans
- e. Direct PLUS Loans have a grace period of six months after you drop below half time.
- f. To 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.)
- g. If you have an adverse credit history, you do not qualify for a Direct PLUS Loan.
- h. A through D
- i. E through G
- j. A and B only
- k. C and D only
- l. All of the above

**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.
Borrow wisely

- Your school will award you the maximum amount of loan money for which you are eligible, unless you request less. You may decline any portion or all of a loan you do not need.
- Borrow conservatively. Never borrow more than you can afford to repay, even if you are eligible to borrow more.
- Calculate your expenses and your resources. Use these figures to help you determine how much you really need to pay for your education. To get an idea of your college expenses, use our budget calculator.
- Identify non-loan sources of financial assistance. Accepting a loan may affect your eligibility for other forms of financial aid, so you should check with your school’s financial aid office about your eligibility for private and federal non-loan aid before accepting a loan.
- Look for ways to increase your income, decrease your expenses, or both.

**Question 1.**
You may decline any portion or all of a loan you do not need.
- a. True
- b. False

**Question 2.**
Subsidized Loans and Direct Unsubsidized Loans offer certain advantages over Direct PLUS Loans.
- a. True
- b. False

**Question 3.**
Before accepting a loan you should:
- a. Calculate your expenses and your resources. Use these figures to help you determine how much you really need to pay for your education.
- b. Identify non-loan sources of financial assistance.
- c. Look for ways to increase your income, decrease your expenses, or both.
- d. All of the above.
How your loans will be disbursed

- 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 disburse a portion of your 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 disburse a portion of your loan.
- c. Both a and b
- d. Neither a nor b
We charge a loan fee (also called an origination fee) on Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans.

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.

Question 1.
We charge a loan fee (also called an origination fee) on Direct Subsidized Loans, Direct 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
Entrance counseling: Repaying

Repaying Direct Loans

- 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. The grace period for Direct PLUS Loans is 6 months. 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
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
# Repayment Calculator

Sample Monthly Payments for Direct Subsidized and Unsubsidized Loans

<table>
<thead>
<tr>
<th>Direct Subsidized and Unsubsidized Borrowers*</th>
<th>Standard</th>
<th>Extended Fixed</th>
<th>Graduated</th>
<th>Income Contingent** Income = $25,000</th>
<th>Income-Based** Income = $25,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt When Loan Enters Repayment</td>
<td>Per Month Total</td>
<td>Per Month Total</td>
<td>Per Month Total</td>
<td>Per Month Per Month Total</td>
<td>Per Month Total</td>
</tr>
<tr>
<td>--------------------------------------------</td>
<td>----------</td>
<td>----------------</td>
<td>-----------</td>
<td>--------------------------------------</td>
<td>----------------------------------</td>
</tr>
<tr>
<td>$5,000</td>
<td>$58</td>
<td>$8,904</td>
<td>N/A</td>
<td>N/A $40 $7,725 $37 $8,347 $36 $11,088</td>
<td>N/A $39 $8,005</td>
</tr>
<tr>
<td>10,000</td>
<td>115</td>
<td>13,809</td>
<td>N/A</td>
<td>N/A 79 $14,550 75 $16,899 71 $22,158 110 $13,672 39 $16,081</td>
<td></td>
</tr>
<tr>
<td>25,000</td>
<td>288</td>
<td>34,524</td>
<td>N/A</td>
<td>N/A 198 $38,375 186 $41,748 178 $55,440 110 $45,014 39 $60,754</td>
<td></td>
</tr>
<tr>
<td>50,000</td>
<td>575</td>
<td>69,048</td>
<td>347</td>
<td>104,109 284 112,078 390 $72,749 247 $93,322 189 $122,083 110 $109,023 39 $92,704</td>
<td></td>
</tr>
<tr>
<td>100,000</td>
<td>1,151</td>
<td>138,096 694</td>
<td>208,217 568</td>
<td>225,344 792 145,498 247 $187,553 189 $170,153 110 $118,058 39 $97,020</td>
<td></td>
</tr>
</tbody>
</table>

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

Correct Answer: a. True

Default occurs when you become 270 days past due (delinquent) in 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.
Entrance counseling: submit

Borrower's Rights and Responsibilities

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
e-mail: codsupport@ecs-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
Complete PLUS application

START HERE Go Further
FEDERAL STUDENT AID

Home Learn More Tools and Resources Managing Repayment FAQs Contact Us

Logout

I want to:
--Select--

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

Counseling
Complete Entrance Counseling

View Previously Completed Counseling

Request PLUS Loan

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.

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

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

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

Day Phone: 

Evening Phone: 

Phone: *

Email: Why do we ask?

Employer Name: Why do we ask?
Step 2 Student and Loan info

Personal Information

- Full Name: BARBARA J DAVIS
- Social Security Number: XXX-XX-8300
- Award Year: --Select--

- First Name: [Field]
- Middle Initial: [Field]
- Last Name: [Field]
- Student SSN: [Field]
- Student DOB: [Field]

- Permanent Address (line 1): 11 Southwell Ave
- Permanent Address (line 2): [Field]
- City: Cartersville
- State: GEORGIA
- Zip: 30121
- Country: UNITED STATES
- Phone: [Field]

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

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 school's financial aid office.

- U.S. Schools/U.S. Territory Schools
  - School State: -- Please Select --
  - School Name: -- Please Select --

- Non-U.S. Schools
  - School Address: [Field]
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: [HAWAII]
  - School Name: [UNIVERSITY OF HAWAII AT HILO]

- **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 School

[Add Another School]

### Add Another Student

[Cancel] [Save and Exit] [Continue]
Step 4: the credit check

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.
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.
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.

How would you like to proceed?
- I will not pursue a Direct PLUS Loan at this time.
- I will obtain an endorser.
- I want to appeal the credit decision.
- Undecided.
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

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)
Submit Master Promissory Note (STEP 2) - Personal References

- Personal Information
- Personal References
- Terms & Conditions
- Review & Sign

Full Name: BARBARA J DAVIS
Social Security Number: XXX-XX-9200

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: *  Zip: *
Country: UNITED STATES  Day Phone: *
Relationship: *

Reference 2

Last Name: *  Middle Initial:   First Name: *
Address (line 1): *  Address (line 2): *
City: *  State: *  Zip: *
Country: UNITED STATES  Day Phone: *
Relationship: *
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.

**Gramm-Leach-Bliley Act Notice**

In 1999, Congress enacted the Gramm-Leach-Bliley Act (Public Law 105-102). 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 tempering 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. 1087e 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.
(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. 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 F: 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.)
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
Common Record “Data Blocks”

- Common Record
- Entity Information
- Person
- Award
- Disbursement
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.

If you experience any problems with the information presented on this page, please use the Contact Us feature.
Looking for More Information?

Please select a file to download to your computer.

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<tr>
<th>Filename</th>
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<th>Date Modified</th>
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<tr>
<td>COD Processing Update for Direct Loan and Grants.pdf</td>
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Close Window
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

- Originate
- Disburse
- Reconcile
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

123456789S11G999999001

- Social Security Number
- Loan Type: Sub, Unsub, Plus
- Direct Loan School code
- Award year
  - Trailing (1011)

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

- 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.
### Person Information

**Barbara Davis**  
Xxxxx1234  
01/01/1900

| **Address** | 12 Happy Lane  
| Mountain View, GA 30000  
| (202) 821-3953 |

**Email** sendtome@gmail.com

**Telephone**

**School Assigned Id** 0887116

**Post 9/11**  
**Deceased Veteran** 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**
### Direct Loan Information

**Person Direct Loan Information**

**Margaret Day**  
123456789  
01/01/1980

**Award Year**  
ALL

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<tr>
<th>Loan Summary</th>
<th>Attending School</th>
<th>Person Type</th>
<th>Award ID</th>
<th>Award Amount Approved</th>
<th>Award Amount Disbursed</th>
<th>Grade Level</th>
<th>Type</th>
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</thead>
<tbody>
<tr>
<td><strong>Year ’09–’10</strong></td>
<td></td>
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<tr>
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<tr>
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<td>$0.00</td>
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<tr>
<td>University</td>
<td>Student</td>
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<td>DLUNSUB</td>
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<tr>
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<td><strong>Total for ’09–’10:</strong></td>
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<td><strong>Year ’08–’09</strong></td>
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<td>Student</td>
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<td>University</td>
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<td>$1,065.00</td>
<td>$1,065.00</td>
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<td><strong>Total for Grade Level 3:</strong></td>
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<td>$16,081.00</td>
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# Award Detail

## Award Detail Information

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<th>University</th>
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<tbody>
<tr>
<td>123456789</td>
<td>123456789509G12345002</td>
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<tr>
<td>01/01/1980</td>
<td>08-09</td>
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### Award Information

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<td>Award Amount Disbursed</td>
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<tr>
<td>Award End Date</td>
<td>12/18/2009</td>
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<td>Grade Level</td>
<td>1st year, undergraduate/attended college before</td>
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<tr>
<td>CPS Transaction Number</td>
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<td>Disclosure Print Indicator</td>
<td>COD Prints (Sends to Borrower)</td>
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<td>Disclosure Print Date</td>
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<td>Pnote Print Indicator</td>
<td>School or its Delegate Prints and Sends</td>
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<td>Booked Date</td>
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<td>Dependency Status</td>
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<td>Loan Fee Percentage</td>
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<td>Academic Start Date</td>
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<tr>
<td>Academic End Date</td>
<td>12/18/2009</td>
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<tr>
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<td>Less than Full-time Flag</td>
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<td>Loan Default / Grant Overpay</td>
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<tr>
<td>School Use Only</td>
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</table>
Promissory Note

### Award Promissory Notes

Barbara Davis  
xxxxx1234  
01/01/1954

#### View Signed Promissory Note

<table>
<thead>
<tr>
<th>Details</th>
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<tbody>
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<td><strong>MPN Status</strong></td>
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<td><strong>$ linked awards</strong></td>
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#### Borrower Type Indicator

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<th>School Name</th>
<th>Award Year</th>
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<tbody>
<tr>
<td>DIRECT LOAN/SUBSIDIZED</td>
<td>Favorite University, Over the, HILLS</td>
<td>'08-'09</td>
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<td>Favorite University, Over the, HILLS</td>
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### Credit Check Information

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

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

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
### Date range counseling results

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<thead>
<tr>
<th>SSN</th>
<th>Name</th>
<th>DOB</th>
<th>Award Year</th>
<th>Counseling Type</th>
<th>Counseling Seq ID</th>
<th>Date Completed</th>
<th>Origination on File</th>
<th>ATS Note Completed</th>
<th>View</th>
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<tbody>
<tr>
<td>80665818</td>
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<td></td>
<td>2010-2011</td>
<td>DLS</td>
<td>001</td>
<td>07/02/2010</td>
<td>N/A</td>
<td>N/A</td>
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<td>80665818</td>
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<td>2010-2011</td>
<td>DLS</td>
<td>001</td>
<td>07/02/2010</td>
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</table>

Records 1 to 13 of 13

View Printer Friendly Version

Export Results to .csv Format
Search for Promissory Notes

Promissory Note / Agreement to Serve Search

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

Last Name

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

Date Range

Entity ID Type: COD

Begin Date

End Date

SEARCH
### Promissory Note Search Results

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<td>/1962</td>
<td>Pending / Unlinked</td>
<td>Parent PLUS</td>
</tr>
<tr>
<td>SA</td>
<td></td>
<td>0N11G01:</td>
<td>/1983</td>
<td>Pending / Unlinked</td>
<td>Parent PLUS</td>
</tr>
</tbody>
</table>
PLUS Application Search

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.

Date Range

Entity ID Type
COD

Begin Date
July 29 2010

End Date
July 29 2010

Award Year

SEARCH
### PLUS Application Search Results

Records 1 to 11 of 11

<table>
<thead>
<tr>
<th>Application ID</th>
<th>Borrower SSN</th>
<th>Borrower Name</th>
<th>Student SSN</th>
<th>Student Name</th>
<th>Loan Type</th>
<th>Submission Date</th>
<th>Credit Check Expiration Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>21€</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Parent PLUS</td>
<td>07/04/2010</td>
<td>10/02/2010</td>
</tr>
<tr>
<td>21€</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Parent PLUS</td>
<td>07/04/2010</td>
<td>10/02/2010</td>
</tr>
<tr>
<td>21€</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Parent PLUS</td>
<td>07/04/2010</td>
<td>10/02/2010</td>
</tr>
<tr>
<td>21€</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Parent PLUS</td>
<td>07/04/2010</td>
<td>10/02/2010</td>
</tr>
<tr>
<td>21€</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Parent PLUS</td>
<td>07/04/2010</td>
<td>10/02/2010</td>
</tr>
<tr>
<td>21€</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Parent PLUS</td>
<td>07/04/2010</td>
<td>10/02/2010</td>
</tr>
<tr>
<td>21€</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Parent PLUS</td>
<td>07/04/2010</td>
<td>10/02/2010</td>
</tr>
<tr>
<td>21€</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Parent PLUS</td>
<td>07/04/2010</td>
<td>10/02/2010</td>
</tr>
<tr>
<td>21€</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Parent PLUS</td>
<td>07/04/2010</td>
<td>10/02/2010</td>
</tr>
<tr>
<td>21€</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Parent PLUS</td>
<td>07/04/2010</td>
<td>10/02/2010</td>
</tr>
</tbody>
</table>

Export Search Result to CSV
Direct Loan Processing Cycle

1. Originate
2. Disburse
3. Reconcile
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 Disbursements Information

Please click on the Disbursement number to view Disbursement Detail.

<table>
<thead>
<tr>
<th>Person</th>
<th>School</th>
</tr>
</thead>
<tbody>
<tr>
<td>BARB DAVIS XXXX4444</td>
<td>UNIVERSITY XXXX4444S10G01300001</td>
</tr>
<tr>
<td>04/01/1900</td>
<td>09-10</td>
</tr>
</tbody>
</table>

#### 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

<table>
<thead>
<tr>
<th>Select</th>
<th>No.</th>
<th>Disb. Date</th>
<th>Gross</th>
<th>Orig. Fee</th>
<th>Rebate</th>
<th>Net Award</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>04/12/2010</td>
<td>$5,263.00</td>
<td>($78.00)</td>
<td>$52.00</td>
<td>$5,237.00</td>
<td>Pending</td>
</tr>
</tbody>
</table>

**Select All**

**CREATE NEW**

**PROCESS SELECTED DISBURSEMENTS**

**Clear**
Disbursement Release Indicator = true
Batch Searches

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
- **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

**Up to 60 day date range**
### Batch Search - Date Range Results

**Search Results**

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

<table>
<thead>
<tr>
<th>Entity ID</th>
<th>School Name</th>
<th>Begin Date</th>
<th>End Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010-06-1CT12:10:07.4200000001</td>
<td>DL</td>
<td>06/16/2010</td>
<td>06/18/2010</td>
</tr>
<tr>
<td>2010-06-1CT12:18:02.0600000001</td>
<td>DL</td>
<td>06/16/2010</td>
<td>06/18/2010</td>
</tr>
<tr>
<td>2010-06-1CT01:45:27.8580665818</td>
<td>DL</td>
<td>06/16/2010</td>
<td>06/18/2010</td>
</tr>
<tr>
<td>2010-06-1CT01:43:44.0030665810</td>
<td>DL</td>
<td>06/16/2010</td>
<td>06/18/2010</td>
</tr>
<tr>
<td>2010-06-1CT02:03:52.1400000001</td>
<td>DL</td>
<td>06/16/2010</td>
<td>06/18/2010</td>
</tr>
<tr>
<td>2010-06-1CT02:03:50.4700000002</td>
<td>DL</td>
<td>06/16/2010</td>
<td>06/18/2010</td>
</tr>
<tr>
<td>2010-06-1CT02:03:50.1200000001</td>
<td>DL</td>
<td>06/16/2010</td>
<td>06/18/2010</td>
</tr>
<tr>
<td>2010-06-1CT02:03:49.8000000001</td>
<td>DL</td>
<td>06/16/2010</td>
<td>06/18/2010</td>
</tr>
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<td>2010-06-1CT12:06:46.2100000001</td>
<td>DL</td>
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<td>06/18/2010</td>
</tr>
<tr>
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<td>06/18/2010</td>
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<tr>
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<td>06/18/2010</td>
</tr>
<tr>
<td>2010-06-1CT03:11:34.3480665818</td>
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<td>06/18/2010</td>
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<tr>
<td>2010-06-1CT03:04:35.9000000001</td>
<td>DL</td>
<td>06/16/2010</td>
<td>06/18/2010</td>
</tr>
<tr>
<td>2010-06-1CT05:14:15.0000000001</td>
<td>DL</td>
<td>06/16/2010</td>
<td>06/18/2010</td>
</tr>
<tr>
<td>2010-06-1CT05:04:34.8800000001</td>
<td>DL</td>
<td>06/16/2010</td>
<td>06/18/2010</td>
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<tr>
<td>2010-06-1CT05:04:32.2400000001</td>
<td>DL</td>
<td>06/16/2010</td>
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<td>DL</td>
<td>06/16/2010</td>
<td>06/18/2010</td>
</tr>
<tr>
<td>2010-06-1CT05:12:22.4400000001</td>
<td>DL</td>
<td>06/16/2010</td>
<td>06/18/2010</td>
</tr>
<tr>
<td>2010-06-1CT18:12:21.9600000002</td>
<td>DL</td>
<td>06/16/2010</td>
<td>06/18/2010</td>
</tr>
<tr>
<td>2010-06-1CT18:12:21.7000000001</td>
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<td>06/18/2010</td>
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<tr>
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<td>DL</td>
<td>06/16/2010</td>
<td>06/18/2010</td>
</tr>
</tbody>
</table>

- **Batch Type**: All
- **Award Year**: All

Records 1 to 29 of 29
Enter SSN and choose specific award year or select all award years for complete history.
<table>
<thead>
<tr>
<th>SSN</th>
<th>Type</th>
<th>Status</th>
<th>Date</th>
<th>Result</th>
</tr>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2009-06-24T14:03:25.4704304838 DL</td>
<td>RS</td>
<td>Accepted</td>
<td>06/24/2009</td>
<td>06/24/2009</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>2009-06-24T14:03:25.4704304838 DL</td>
<td>RS</td>
<td>Accepted</td>
<td>06/24/2009</td>
<td>06/24/2009</td>
</tr>
<tr>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Record Reject

U.S. DEPARTMENT OF EDUCATION
COMMON ORIGINATION & DISBURSEMENT

Batch Search
Batch Information
Detail
Action Queue
Grant Data Requests

Return to: Batch List

Record Errors

Document ID
2009-06-26T13:06:07.1604304838
Entity Id
'A9-'10

Disbursement 1 Error
Field
DisbursementDate
Edit number
144
Description
DISBURSEMENT DATES DO NOT MATCH ORIGINATION FEE PERCENT AND/OR INTEREST REBATE PERCENT ON FILE
Edit status
Rejected
Field value
12/26/2009

VIEW RECORD   VIEW RESPONSE
<table>
<thead>
<tr>
<th>Disbursement Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disbursement Number</td>
</tr>
<tr>
<td>Disbursement Date</td>
</tr>
<tr>
<td>Disbursement Release Indicator</td>
</tr>
<tr>
<td>Disbursement Sequence Number</td>
</tr>
<tr>
<td>Gross Amount</td>
</tr>
<tr>
<td>Loan Fee Amount</td>
</tr>
<tr>
<td>Interest Rebate Amount</td>
</tr>
<tr>
<td>Net Amount</td>
</tr>
<tr>
<td>Response Indicator</td>
</tr>
<tr>
<td>Field</td>
</tr>
<tr>
<td>Field Value</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loan Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Key</td>
</tr>
<tr>
<td>Origination Fee Percentage</td>
</tr>
<tr>
<td>Interest Rebate Percentage</td>
</tr>
<tr>
<td>Pnote Print Indicator</td>
</tr>
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<td>Disclosure Statement Print</td>
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<td>Indicator</td>
</tr>
<tr>
<td>Grade Level</td>
</tr>
<tr>
<td>Award Begin Date</td>
</tr>
<tr>
<td>Award End Date</td>
</tr>
<tr>
<td>Academic Begin Date</td>
</tr>
<tr>
<td>Academic End Date</td>
</tr>
</tbody>
</table>
Below is a summary of all Direct Loan Reports and available formats generated by the COD System.

### Format and Delivery Methods

<table>
<thead>
<tr>
<th>Report Name</th>
<th>Report Selection Web Page</th>
<th>Sort</th>
<th>Frequency</th>
<th>SAIG Mailbox</th>
<th>COD Web Site</th>
</tr>
</thead>
<tbody>
<tr>
<td>30-Day Warning Report</td>
<td></td>
<td>Award ID</td>
<td>Monthly</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Direct Loan Rebuild File</td>
<td></td>
<td>SSN</td>
<td>By Request</td>
<td>✓*</td>
<td>✓*</td>
</tr>
<tr>
<td>Duplicate Student Borrower Report</td>
<td></td>
<td>SSN</td>
<td>Monthly</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Funded Disbursement Listing (For Pushed Cash Schools Only)</td>
<td></td>
<td>SSN</td>
<td>Daily</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Inactive Loan Report</td>
<td></td>
<td>Award ID</td>
<td>Monthly</td>
<td>✓*</td>
<td>✓*</td>
</tr>
<tr>
<td>Pending Disbursement Listing</td>
<td></td>
<td>Last Name</td>
<td>Weekly</td>
<td>✓*</td>
<td>✓*</td>
</tr>
<tr>
<td>School Account Statement (SAS)</td>
<td></td>
<td>SSN</td>
<td>Monthly</td>
<td>✓*</td>
<td>✓*</td>
</tr>
<tr>
<td>SSN/Name/Date of Birth Change Report</td>
<td></td>
<td>SSN</td>
<td>Weekly²</td>
<td>✓*</td>
<td>✓*</td>
</tr>
<tr>
<td>MPN Discharge Report</td>
<td></td>
<td>Last Name</td>
<td>Weekly</td>
<td>✓*</td>
<td>✓*</td>
</tr>
<tr>
<td>Expired MPN Report</td>
<td></td>
<td>Last Name</td>
<td>Weekly</td>
<td>✓*</td>
<td>✓*</td>
</tr>
<tr>
<td>MPNs Due to Expire</td>
<td></td>
<td>Last Name</td>
<td>Monthly</td>
<td>✓*</td>
<td>✓*</td>
</tr>
</tbody>
</table>

1. via School Relations Center
2. If triggered by Change

*Indicates default option
### 30 Day Warning Report

<table>
<thead>
<tr>
<th>REPORT ID:</th>
<th>U.S. DEPARTMENT OF EDUCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>RUN DATE:</td>
<td>04/03/2010</td>
</tr>
<tr>
<td></td>
<td>FEDERAL DIRECT LOAN PROGRAM</td>
</tr>
<tr>
<td></td>
<td>RUN TIME: 01:06AM</td>
</tr>
<tr>
<td></td>
<td>30-Day WARNING REPORT</td>
</tr>
<tr>
<td></td>
<td>AWARD YEAR: 2009-2010</td>
</tr>
<tr>
<td></td>
<td>FOR THE PERIOD ENDING 04/01/2010</td>
</tr>
<tr>
<td>SCHOOL NAME:</td>
<td>SAMPLE UNIVERSITY</td>
</tr>
<tr>
<td>ADDRESS:</td>
<td>5 COLLEGE AVE</td>
</tr>
<tr>
<td></td>
<td>NEW YORK, NY 10025-2106</td>
</tr>
<tr>
<td>SCHOOL CODE:</td>
<td>001999</td>
</tr>
</tbody>
</table>

#### Loans Pending Booking Section:

<table>
<thead>
<tr>
<th>TYPE</th>
<th>LOAN ID</th>
<th>BORR NAME</th>
<th>DATE</th>
<th>LOAN FACTO</th>
<th>DISB FACTO</th>
</tr>
</thead>
<tbody>
<tr>
<td>P</td>
<td>111234212E10G01999001</td>
<td>NOONAN, ZANNY</td>
<td>02/02/2010</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>P</td>
<td>2223459090F10G01999001</td>
<td>SANGABRA, HENRY</td>
<td>02/26/2010</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>P</td>
<td>3334561111P10G01999001</td>
<td>BEIL, BOBBY G</td>
<td>02/08/2010</td>
<td>Y</td>
<td>N</td>
</tr>
<tr>
<td>P</td>
<td>4444562222P10G01999001</td>
<td>SIMON, JOHN S</td>
<td>02/08/2010</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>P</td>
<td>5555673333P10G01999001</td>
<td>MARK, KELLY D</td>
<td>02/09/2010</td>
<td>N</td>
<td>Y</td>
</tr>
<tr>
<td>P</td>
<td>6666784444P10G01999001</td>
<td>MILLBERN, DAN M</td>
<td>02/08/2010</td>
<td>N</td>
<td>Y</td>
</tr>
<tr>
<td>P</td>
<td>7777895555P10G01999001</td>
<td>GUTIER, GARY B</td>
<td>02/06/2010</td>
<td>N</td>
<td>Y</td>
</tr>
<tr>
<td>P</td>
<td>8888906666P10G01999001</td>
<td>FLOOD, MEGHAN</td>
<td>01/30/2010</td>
<td>N</td>
<td>Y</td>
</tr>
<tr>
<td>P</td>
<td>9999107777P10G01999001</td>
<td>BROWNAR, MARA</td>
<td>02/07/2010</td>
<td>N</td>
<td>Y</td>
</tr>
</tbody>
</table>

| TOTAL NUMBER PLUS | 9 |
| TOTAL NUMBER SUBSIDIZED | 2 |
| NUMBER UNSUBSIDIZED | 1 |
| GRAND TOTAL | 12 |

#### Promissory Notes Without Origination Records Section:

<table>
<thead>
<tr>
<th>PROMISSORY NOTE ID</th>
<th>DATE RECEIVED</th>
<th>NOTE AMOUNT</th>
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<tbody>
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<td>12345678910G01999001</td>
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</tr>
<tr>
<td>20012345678910G01999001</td>
<td>01/30/10</td>
<td></td>
</tr>
<tr>
<td>20012345678910G01999001</td>
<td>02/04/09</td>
<td></td>
</tr>
</tbody>
</table>
### Sample Direct Loan Pending Disbursement List Mockup

**Run Date:** 02/26/2011  
**Run Time:** 09:07 AM  
**U.S. Department of Education**  
**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

<table>
<thead>
<tr>
<th>Student Name</th>
<th>SOC Sec No</th>
<th>Loan Type</th>
<th>Loan ID</th>
<th>Gross AMT</th>
<th>Orig Fee</th>
<th>Rebate AMT</th>
<th>Net AMT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aaron K Spells</td>
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<td>S</td>
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**School Total Net Amount:** 16338.00
Direct Loan Processing Cycle

Originate

Reconcile

Disburse
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

School of MS: DAVIS

Default Program: DIRECT LOAN
Default Award Year: '09-'10

Contacts:
- Direct Loan Financial Aid Officer
- Pell Financial Aid Officer
- FINANCIAL AID ADMINISTRATOR

Summary:
- Award Year: '09-'10
- Program: DIRECT LOAN
- Cash > Accepted & Posted Disbursements & older than 30 days: $0.00
- % of Cash > Accepted & Posted Disbursements: -0.62326%
- Cash > Accepted & Posted Disbursements: ($300,767.00)
- Current CFL: $94,141,676.00
### Cash Activity

**School of Ms Davis**

**Program/Year Selection**
- Program: DIRECT LOAN
- Award Year: '09-'10

**Cash Activity Summary**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Net Draws</td>
<td>$48,257,032.00</td>
</tr>
<tr>
<td>Cash &gt; Accepted &amp; Posted Disbursements &amp; older than 30 days</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

- **Date of Transaction**
  - 10/20/2009
  - 10/15:29 AM

- **Time**
  - 10:15:29 AM

- **GAPS Debit Date**
  - 10/20/2009

- **Drawdowns/Payments**
  - $48,248,233.00

- **Drawdown Adjustments**
  - $8,799.00

- **Refunds of Cash**
  - $0.00

- **Returns of Cash**
  - $0.00

- **Drawdown Offsets**
  - $0.00

- **Days Since Net Draws Increase**
  - 021

- **Days Left For On-time Reporting**
  - 021

- **Payment Control Number**
  - 2009101961399

- **Accepted & Posted Disbursements Applied**
  - $3,630,860.00

- **% 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

*Amounts in parentheses decrease net draws*
School Summary Financial Information

<table>
<thead>
<tr>
<th>Program</th>
<th>DIRECT LOAN</th>
<th>Award Year</th>
<th>'09-'10</th>
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**Summary Financial Information**

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**Beginning Cash Balance**

<table>
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<tr>
<th>Cash Receipts</th>
<th>$48,257,032.00</th>
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<tr>
<td>Refunds of Cash</td>
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**Net Drawdowns/Payments**

<table>
<thead>
<tr>
<th>Net Drawdowns/Payments</th>
<th>$48,257,032.00</th>
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**Booked Disbursements**

<table>
<thead>
<tr>
<th>Booked Disbursements</th>
<th>$49,418,411.00</th>
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<tr>
<td>Booked Adjustments</td>
<td>($888,060.00)</td>
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**Total Net Booked Disbursements**

<table>
<thead>
<tr>
<th>Total Net Booked Disbursements</th>
<th>$48,530,351.00</th>
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**Ending Cash Balance**

<table>
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<th>Ending Cash Balance</th>
<th>($273,319.00)</th>
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**Unbooked Disbursements**

<table>
<thead>
<tr>
<th>Unbooked Disbursements</th>
<th>$41,312.00</th>
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<tbody>
<tr>
<td>Unbooked Adjustments</td>
<td>($41,312.00)</td>
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**Total Net Unbooked Disbursements**

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**Cash > Accepted and Posted Disbursements**

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<thead>
<tr>
<th>Cash &gt; Accepted and Posted Disbursements</th>
<th>($273,319.00)</th>
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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)
We appreciate your feedback and comments and can be reached at:

Barbara.davis@ed.gov