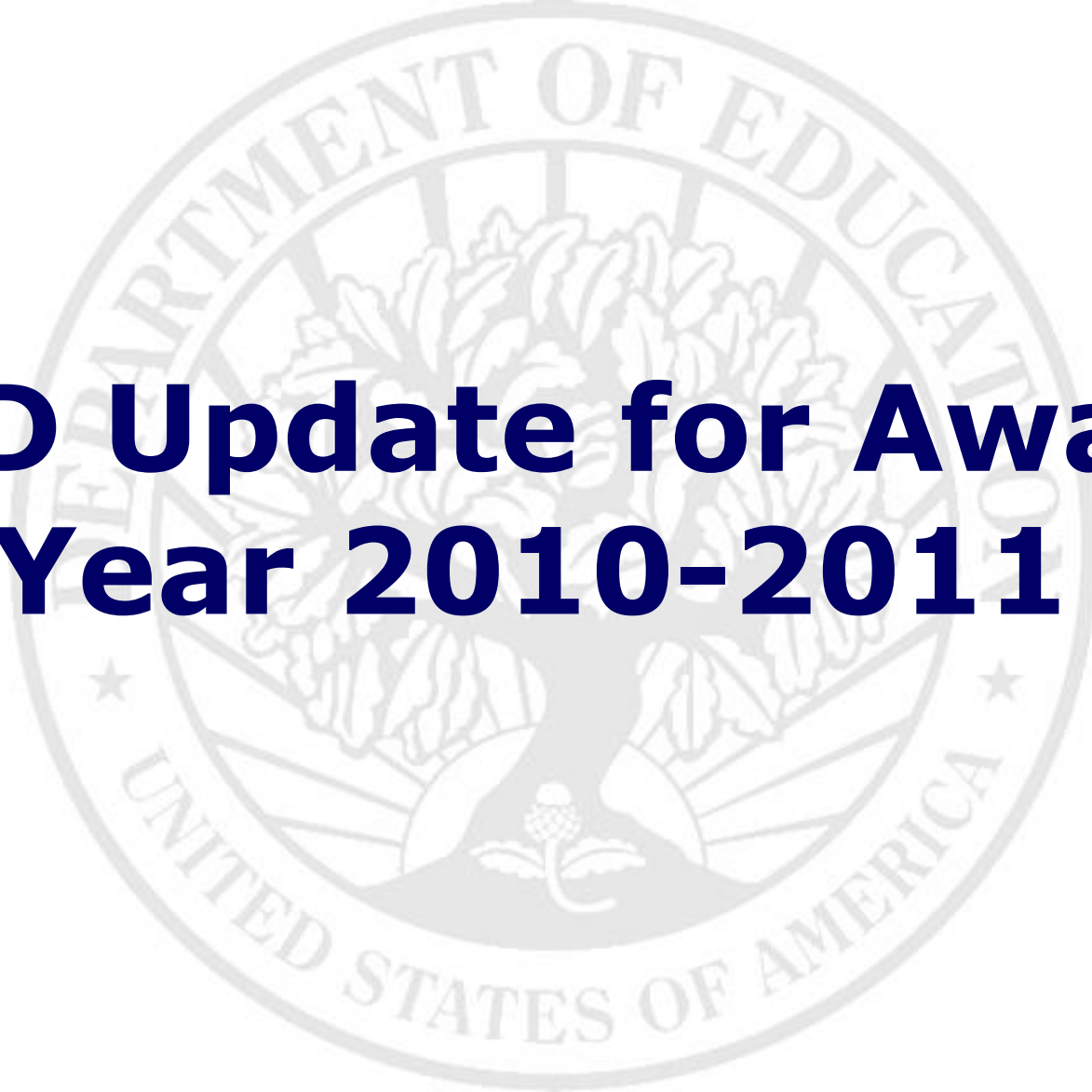




# **COD Update for Award Year 2010-2011**





# Wood Mason

U.S. Department of Education  
Federal Student Aid

Business Operations & Program Services

678/721-4452 (office)

202/821-3951 (Cell)

[wood.mason@ed.gov](mailto:wood.mason@ed.gov)





# Agenda

- Direct Loan Program
- StudentLoans.gov
- Schema 3.0c
- COD website
- Pell Grant
- Iraq/Afghanistan Grant
- Q&A





- Health Care and Education Reconciliation Act of 2010
  - ❖ Signed into law March 30, 2010
  - ❖ 100% Direct Loans July 1, 2010 and forward
  - ❖ Earliest disbursement drives remaining FFELP activity
  - ❖ Foreign School participation in Direct Loan program





# What's New

- P-note/disclosure updates
  - ❖ Text revisions to Sub/Unsub MPN, PLUS MPN, Endorser Addendum
  - ❖ Revisions to the insert for existing Sub/Unsub MPN and Plain Language Disclosure





# What's New

- P-note/disclosure updates
  - ❖ Revisions to the insert for existing Endorser Addendum, Endorser MPN booklet, and PLUS Plain Language Disclosure
- Unsolicited P-note acknowledgements with complete ID
  - ❖ COD view still initials



# What's New

- PLUS loans will allow up to 20 disbursements
- PLUS loan “built” on COD w/out credit/endorser approval
- PLUS loan credit check options
  - ❖ School
  - ❖ StudentLoans.gov





# What's New

- Stafford origination fee and instant upfront rebate adjustment\*
  - ❖ Earliest disbursement date on or after July 1, 2010 1% origination fee and .5% rebate
  - ❖ Earliest disbursement data on or after July 1, 2009 and before July 1, 2010 1.5% origination fee and 1.0% rebate
- \*PLUS remains 4% and 1.5%





# Agenda

- Direct Loan
- StudentLoans.gov
- Schema 3.0c
- COD website
- Pell Grant
- Iraq/Afghanistan Grant
- Q&A





# What's New

## ➤ StudentLoans.gov

- ❖ Complete an electronic promissory note
- ❖ View/print e-disclosure statements
- ❖ Complete entrance counseling





# What's New

## ➤ StudentLoans.gov

- ❖ PLUS loan request/application
  - ✓ Includes credit check
- ❖ Endorse a PLUS Loan electronically
- ❖ Electronically appeal credit check decisions





# What's New

- **StudentLoans.gov**
  - ❖ Save Parent/Student relationships for subsequent AYs
  - ❖ Parent can submit multiple students/schools during a single request process
  - ❖ Parent/Student identifier and school pre-populated on all applicable promissory notes





# What's New

- StudentLoans.gov
  - ❖ Send PLUS request acknowledgement to all schools noted
    - ✓ CRSP message class
    - ✓ School option schedule





# What's New



START HERE  
GO FURTHER  
FEDERAL STUDENT AID

StudentLoans.gov

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

**Manage My Direct Loan**

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

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

*Please visit the PIN site if you are a new user or have forgotten your PIN.*



**StudentLoans.gov**

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

**Learn More**

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

**Tools and Resources**

- » 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

- FOIA
- Privacy
- Security
- Notices


- WhiteHouse.gov
- USA.gov
- ED.gov



START HERE  
GO FURTHER  
FEDERAL STUDENT AID




# What's New



**START HERE**  
**GO FURTHER**

FEDERAL STUDENT AID



**StudentLoans.gov**

---

[Home](#) | [Learn More](#) | [Tools and Resources](#) | [Managing Repayment](#) | [FAQs](#) | [Contact Us](#)

---

- ⋮ [Site Requirements](#)
- ⋮ [Access Loan Documentation](#)
- ⋮ [Entrance Counseling](#)
- ⋮ [Master Promissory Note](#)
- ⋮ [PLUS Application](#)
- ⋮ [Endorser Addendum](#)
- ⋮ [Credit Check Appeal](#)

### What You Need

To view this Web site effectively, you will need one of the following supported browsers from either Microsoft, Mozilla, or Apple. Please use the following links to download and install the appropriate browser.

**Supported browsers: Microsoft Internet Explorer (versions 6 and higher), Mozilla Firefox (versions 2 and 3.6.3), Apple Safari (version 4)**

**For Windows:**

- [Get MS Internet Explorer](#)
- [Get Firefox](#)
- [Get Safari](#)

**For Apple Macintosh:**

- [Get MS Internet Explorer](#)
- [Get Firefox](#)
- [Get Safari](#)

If you are using a browser that is not supported, your view and interaction with this site may be significantly impaired.

*Note: To identify the browser currently running on your computer, use the "HELP" menu item on your browser and select "About [your browser name here]".*

---

To view or print a completed Master Promissory Note (MPN), you will need the free Adobe Acrobat Reader.

**Adobe Acrobat Reader**

- [Get Adobe Acrobat Reader](#)

*You must have a Federal Student Aid PIN to access all services offered by this Web site. The PIN serves as your identifier to let you access your personal information in various U.S. Department of Education systems. The PIN also allows you to sign your student aid application online and allows you to correct your application data online.*

---


[FOIA](#) | [Privacy](#) | [Security](#) | [Notices](#)

[WhiteHouse.gov](#) | [USA.gov](#) | [ED.gov](#)





# What's New



**START HERE**  
**GO FURTHER**  
FEDERAL STUDENT AID

**StudentLoans.gov**

---

Home
Learn More
Tools and Resources
Managing Repayment
FAQs
Contact Us

---

**BARBARA J DAVIS** My Profile
**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

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-1234

**Date of Birth:** 04-01-1900

**E-mail:**

**Confirm E-mail:**

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





# What's New

The screenshot shows the StudentLoans.gov website interface. At the top left is the Department of Education logo with the text "START HERE GO FURTHER FEDERAL STUDENT AID". To the right is the "StudentLoans.gov" logo. Below the header is a navigation menu with links: Home, Understand, Before You Start, Follow Up, FAQs, and Contact Us. A user profile bar shows "Jane S. Doe" and "My Profile" with a "Logout" link. The main content area is titled "Start Direct PLUS Loan Application". On the left is a sidebar menu with sections: "I want to:" (with a dropdown menu set to "Apply for a PLUS Loan" and a "GO" button), "My Loan Documents" (with links for Disclosure Statements, Completed MPNs, PLUS Loan Applications, Completed Endorser Addendums), "PLUS Application Process" (with a sub-section "Apply" and links for Appeal Credit Decision, Endorse PLUS Loan, and Print Endorser Addendum), and "Master Promissory Note" (with links for Complete MPN and Print MPN Application). The main content area contains three paragraphs of text: the first explains that the Direct PLUS Loan Application provides school information for creating a Direct PLUS Loan; the second states that PLUS loans are available to parents of dependent undergraduate students; the third notes that graduate and professional degree students may also borrow under the PLUS program. Below the text are two expandable sections: "What you Need" with a radio button labeled "OR", and "Select the loan type" with two options: "Graduate PLUS" (Direct PLUS loans available to graduate/professional students) and "Parent PLUS" (Direct PLUS loans available to parents of dependent undergraduate students).





# What's New

**START HERE GO FURTHER**  
FEDERAL STUDENT AID

**StudentLoans.gov**

Home | Understand | Before You Start | Follow Up | FAQs | Contact Us

Jane S. Doe | My Profile | Logout

I want to:  
Apply for a PLUS Loan [GO]

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

Personal Information | Student & Loan Info | Review Application | **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



# What's New

 **START HERE  
GO FURTHER**  
FEDERAL STUDENT AID

**StudentLoans.gov**

Home | Understand | Before You Start | Follow Up | FAQs | Contact Us

Jane S. Doe | My Profile » Logout

I want to:

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.

- ▣ My Loan Documents
  - Disclosure Statements
  - Completed MPNs
  - PLUS Loan Applications
  - Completed Endorser Addendums
- ▣ PLUS Application Process
  - Apply**
  - Appeal Credit Decision
  - Endorse PLUS Loan
  - Print Endorser Addendum
- ▣ Master Promissory Note
  - Complete MPN
  - Print MPN Application





# What's New



**START HERE**  
**GO FURTHER**  
FEDERAL STUDENT AID

**StudentLoans.gov** oan

---

Home
Understand
Before You Start
Follow Up
FAQs
Contact Us

---

Jane S. Doe
My Profile
▶ Logout

---

**I want to:**

Apply for a PLUS Loan

---

⌵ My Loan Documents

- Disclosure Statements
- Completed MPNs
- PLUS Loan Applications
- Completed Endorser Addendums

---

⌵ PLUS Application Process

**Apply**

- Appeal Credit Decision
- Endorse PLUS Loan
- Print Endorser Addendum

---

⌵ Master Promissory Note

- Complete MPN
- Print MPN Application

### 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. [Learn More](#)
- Undecided. [Learn More](#)

20

**START HERE**  
**GO FURTHER**  
FEDERAL STUDENT AID



# What's New

- PLUS loan application ID
  - ❖ 5 “dumb” numbers
- Option to participate
  - ❖ Grad and/or Parent PLUS or neither
- New options for PLUS Application process on COD Options screen
- PLUS loan built in COD with pending/declined credit





# Agenda

- Direct Loan Program
- StudentLoans.gov
- Schema 3.0c
- COD website
- Pell Grant
- Iraq/Afghanistan Grant
- Q&A





# What's New

- New Schema 3.0C
  - ❖ New PLUS award block
  - ❖ New PLUS Application acknowledgement
  - ❖ Credit override acknowledgement
  - ❖ Pell award block





# What's New

New Tag	Valid Values
<b>ApplicationCompleteDate</b>	Formatted Date – YYYY-MM-DD
<b>LoanAmount</b>	Numeric
<b>CreditBalanceOption</b>	"B" – for borrower or "S" – for student
<b>CreditActionChoice:</b>	"A" – for appeal credit decision, "E" – for pursue an endorser, "N" – for pursue an unsubsidized loan (not pursuing PLUS) or "U" – for no action will be taken at this time
<b>CreditAppealStatus:</b>	"A" – for appeal accepted, "D" – for appeal denied, "P" – for appeal pending, "R" – for appeal closed without final decision
<b>MaximumLoanIndicator</b>	"true" – for up to maximum cost of attendance selected or "false" – for loan amount selected
<b>CreditDecisionExpirationDate</b>	Formatted Date – YYYY-MM-DD
<b>OriginalCreditDecisionStatus:</b>	"A" – for Accepted, "P" – for Pending or "D" – for Denied
<b>DefermentOption:</b>	"true" – for deferring or "false" – for not deferring
<b>ApplicationID</b>	Will have a sequence number that is unique to each PLUS Application





# Agenda

- Direct Loan
- StudentLoans.gov
- Schema 3.0c
- COD website
- Pell Grant
- Iraq/Afghanistan Grant
- Q&A





# What's New

- New Award Year Setup includes “11” indicator for award year
  - Loan ID
  - MPN ID
  - ATS Agreement to Serve
  - Default award year on COD screens
  - Message classes







# What's New

- School selected report format will default to the format specified by the school's current report options.
  - WON'T return to COD defaults as in years past





# Counseling Search


U.S. DEPARTMENT OF EDUCATION  
**COMMON ORIGATION & DISBURSEMENT**


Person
School
Batch
Award
Services
User

▶ **Person Search**
Counseling Search ?HELP

---

▼ Counseling Search

▶ MPN/ATS Search

▶ Credit Check

▶ Applicant Search

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  Entity ID

Begin Date

End Date

Award Year

Counseling Type 

- TEACH Grant Counseling
- Direct Loan Entrance Counseling
- Direct Loan Entrance Counseling with Grad PLUS
- All Direct Loan Entrance Counseling

Apr 01 2010 06:43 EDT
Home | Pr
Help | Glossary | Log Off





# New School Options

Main Campus Information	
Promissory Note Print Option:	N
Disbursements Funded Without Accepted Pnote:	N
<del>Disclosure Print Option:</del>	<del>Y</del>
Participate in Electronic Parent PLUS Application: ←	Y
Electronic Parent PLUS Application Participation Begin Date: ←	05/01/2010 ←
Parent PLUS Application Response Option: ←	Daily
Participate in Electronic Grad PLUS Application: ←	Y
Electronic Grad PLUS Application Participation Begin Date: ←	05/01/2010 ←
<del>Grad PLUS Application Response Option:</del>	<del>Daily</del>
<b>UPDATE</b>	
eMPN School Options (Non-Award Year Specific)	
eMPN Participation:	Y
LOR Required:	N
Multiple Location:	N
Message:	
School Name:	
<b>UPDATE</b>	



# What's Coming

- COD website online multiple student processing
  - ❖ School settings
  - ❖ COA management
  - ❖ Award profile management
  - ❖ Letter templates
  - ❖ Originate/Disburse





# Agenda

- Direct Loan
- StudentLoans.gov
- Schema 3.0c
- COD website
- Pell Grant
- Iraq/Afghanistan Grant
- Q&A





# What's New

- Pell Lifetime Eligibility Used
  - ❖ Real-time COD calculation
  - ❖ COD will return LEU tag in response and negative disbursement system generated response for **first time Pell recipients** for AY 2010-2011





# What's New

- Pell disbursement modification for Award Year 2010 – 2011
  - ❖ Maximum number of days for Pell **Advance Funded** schools to submit actual disbursements with DRI=TRUE has been reduced from 30 days to 7days





# What's New

- Pell “Just In Time” funding method no longer an option
  - ❖ ALL Pell schools Advanced Funded
  - ❖ Calculate immediate need and draw funds from G5





# Agenda

- Direct Loan
- StudentLoans.gov
- COD website
- Pell Grant
- Iraq/Afghanistan Service Grant
- Q&A





# What's New

- Maximum Pell eligibility for Dependents of Deceased Veterans AY 2009 - 2010
  - ❖ Pell eligible dependent of parent or guardian killed in Iraq or Afghanistan post 9/11
  - ❖ Flag set on COD website
  - ❖ Not changeable by school





# What's New

- Maximum Pell eligibility for Dependents of Deceased Veterans AY 2010 - 2011
  - ❖ Flag no longer set on web
  - ❖ Not sent/returned via common record
  - ❖ DoD "Post 9/11 Deceased Veteran Dependent Indicator" match





# What's New

- Maximum Pell eligibility for Dependents of Deceased Veterans AY 2010 - 2011
  - ❖ Automated match with DOD
  - ❖ ISIR "Y" = found or blank for not found
  - ❖ ISIR will reflect date of death





# What's New

- Maximum Pell eligibility for Dependents of Deceased Veterans AY 2010 - 2011
  - ❖ System generated ISIR for updated data that results in match
  - ❖ FSA will send a personalized letter to student





# What's Coming

- Iraq/Afghanistan Service Grant for Pell INELIGIBLE dependent child of parent or guardian killed in Iraq or Afghanistan after 9/11
  - ❖ Under 24 years of age or enrolled in post secondary program when death occurred
  - ❖ Award reversed if become Pell eligible





# What's Coming

- Iraq/Afghanistan Service Grant
  - ❖ Equal to maximum Federal Pell Grant available for the award year
    - ✓ Not to exceed COA
    - ✓ Reduced for part-time enrollment
  - ❖ Non-need-based aid
  - ❖ DOD match





# That's All Folks...

