

EDFSADLDB Webinar Recording Transcript

Moderator: Cynthia Thornton

Topics:

Return of Title IV Funds

Using National Student Loan Database System (NSLDS)

August 26, 2010

Woman: Cynthia are you present?

Coordinator: Good morning, good afternoon. Thank you all for standing by. At this time I would like to inform all participants that your lines have been placed on a listen-only mode for the duration of today's presentation.

I would also like to inform you that today's call is being recorded. If you do have any objections you may disconnect at this time.

And I would now like to turn the call over to your first speaker Ms. Cynthia Thornton. Ma'am you may begin.

Cynthia Thornton: Thank you. Well good afternoon everyone. On behalf of Federal Student Aid, we do thank you for joining us for today's Webinar.

Again I'm Cynthia Thornton, your moderator for today's session on the Return of Title IV Funds and NSLDS.

Your presenters today are Sandy Santana. She's located in the New York office and Angela Smith. She's a training officer in the Chicago office.

Today's Webinar, as you've heard, will be conducted in listen-only mode. If you have questions during the Webinar, we'd like for you to click on that Q&A tab on the top menu bar at the top of your screen and then a new window will open.

Click in the top blank field to type your question, then click Ask. Your question will be answered privately. And if you could please include that slide number on your question and that'd be very helpful as well.

We'll also, if time permits, read a few questions out loud as we go along so don't be shy about asking those questions.

Our question managers today are Patrick Kennedy and Pat Stephenson. And they're on our Direct Loan Transition Team. And they're just waiting to hear from you.

Now if you'd like copies of our handouts today -- and we do have two handouts -- if you want to download a copy of these slides if you'll click on the little icons where you see those little three sheets of paper and I'll see if I can get my little pointer up there.

Those three little sheets of paper that are up there at the top left corner of your screen, if you'll click on that and put a checkmark by the slides that you'd like to print they'll be available to you.

And then finally when this presentation is over we will submit, I'll present a survey to you. And we do ask that you take a brief moment to complete the survey before you sign off the presentation as your comments do help us as

we try to make these presentations as informative as possible. So please do that for me.

With that said, I'm going to turn it over to Sandy to begin our Return of Title IV Funds presentation. Sandy?

Sandy Santana: Hi. Thank you Cynthia. Well welcome everyone. This is the beginning of our Return of Title IV Funds for Foreign Schools.

And let me first say that though there are many sources of information the most comprehensive reference detailing aspects of returning Title IV funds is the Federal Student Aid Handbook.

We've got other guides, letters, policy memos, and Web sites, links that you could find that are listed throughout the handbook in text and sidebars providing additional information. It's a very large chapter in the Federal Student Aid Handbook -- lots of good information.

Now where applicable, we may have provided some of the pages from the FSA handbook which is still, the one that's in print is still the 2009 -2010 handbook. And we have provided that to support information that's listed on the various slides.

So let us begin. First of all, the process of R2T4 is that which explains how federal student aid or Title IV funds are handled when a recipient whose funds cease - who's - recipient excuse me, of those particular funds ceases to be enrolled prior to the end of the payment period or a period of enrollment.

These requirements do not apply when a student who does not actually cease attendance at the school or actually does not begin attendance at the school. It only applies to students who have actually begun and withdraw.

So when a student reduces his or her course load, let's say from 12 credits to nine credits, the reduction represents a change in the enrollment status but not a withdrawal.

So therefore, we don't refer to the return calculation and you don't - you're not required to calculate.

If the student never actually began attendance through the payment period or the period of enrollment or if the student began attendance but was not and could not have received any Title IV aid or loans prior to the withdrawal, then these requirements do not apply.

And so in these cases Title IV funds would be handled in accordance with other Title IV regulations including the cash management regulations.

Okay, now let's get into some of meat of the presentation. Let's look at some of our concepts.

Now, let's look at percentage earned. Up through the 60% point in each payment period or period of enrollment a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal.

After the 60% point and that's from 60.1%, 60.01%, anything above 60% of the payment period or a period of enrollment, then the student has earned a

100% of Title IV funds that he or she was scheduled to receive during the period. Therefore, there are no unearned funds.

However, a school must still determine whether the student is eligible for a post-withdrawal disbursement.

Now the school's refund policy is another concept that we'd like to just touch on. The return regulations do not prohibit a school from developing its own refund policy. And sometimes of course you're required to do that from outside agencies.

However it may as a school, have to comply with refund policies required by your country or other outside agencies as I just said.

Although an institution, country, or agency refund policy will determine the charges a student will owe after withdrawing. These policies will not affect the amount of Title IV aid the student has earned under the return calculations.

Now the basic premise that we're going to just touch on is that Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded.

When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive.

A school is required to determine the earned and unearned portions of Title IV aid as of the date that the student ceased attendance based on the amount of time the student spent in attendance or in the case of a clock hour program, if we have any, was scheduled to be in attendance.

The calculation of Title IV funds earned by the student has no relationship to the student's incurred institutional charges.

A student begins earning Title IV funds on his or her first day of attendance. Therefore, even if a student withdraws before a school's census date, an add drop date, if that's what your school may call it, the school must perform a return calculation using the number of days the student attended or the number of scheduled clock hours.

An institution should provide sufficient information for a student or prospective student to be able to determine the financial consequences of withdrawing and how - the official process of withdrawal works.

A student should be able to estimate how much federal student aid he or she will learn if the student withdraws and how much he or she may have to return.

Schools must provide a student with information on both the federal student aid requirements and the school's refund requirements and explain the interaction between the two.

Schools should include some discussion on how it might adjust the student's charges to take into account any return of Title IV funds that the school may be required to make.

The student or prospective student should be informed that federal student aid may not cover all unpaid institutional charges due to the institution upon the student's withdrawal.

And the school must identify the office or offices that have been designated to accept notification of official withdrawals -- so pretty much your, you know, withdrawal, official withdrawal policy.

Now a concept that we want to visit now is the date of determination. And that is listed on - at the very beginning portion of the R2T4 worksheet which we're going to look at in a few moments.

The date the school determines a school - actually a student withdrew initiates -- and let's say the clock starts running - the timeframe to complete the calculation.

So the return or to actually return or disperse funds and provide any required notifications are based on this date of determination.

If a student begins the official withdrawal process or provides official notification to the school of his or her intent to withdraw, then the date of the institution's determination that the student withdrew would be the date that the student began the official withdrawal process or the date of the student's notification.

For a student who withdraws without providing notification from a school that is not required to take attendance, then the school must determine the withdrawal date no later than 30 days after the end of the earlier of one, the payment period or the period of enrollment, as applicable; two, the academic year; or three, the student's educational program. And you can see them all listed on the overhead.

Unless the outside entity such as an accrediting agency, a government agency, a licensing board and such, has determined that an institution is required to

take attendance then the institution would be considered to be one that is not required to take attendance even if it elects to take attendance on its own.

Institutions that are required to take attendance for a limited period must document a student's attendance through that period.

Now the concept of the payment period or period of enrollment, we've been using those terms also. So let's look at that.

For students who withdrew from semester or trimester or quarter programs, then a school must perform the return calculation based on that payment period or that term.

For students who withdraw from nonstandard, term-based or non-term-based educational programs, the school has the choice of performing the return calculation on either basis. And that's the payment period or period of enrollment.

The institution must use this name basis in its calculations for all students within a program who ceases attendance.

Now there is an exception. Non-term based or nonstandard term based educational programs may have a separate selection of payment period or a period of enrollment for transfers or reenters. And that could be different for each category.

Now institutional charges and periods of enrollment is another concept that we refer to. And that's a period of enrollment is the academic period established by the school for which institutional charges are generally assessed and consistent with the period for which loans are generally certified.

If for a non-term or nonstandard term program, a school chooses to calculate returns on a payment period basis but the school charges for a period that's longer than the payment period, so for example, that would be the period of enrollment, then the total institutional charges for the period would be the greater of the prorated institutional charges for the period or the amount of Title IV assistance retained for institutional charges as of the date of withdrawal.

Let's look at the worksheet and some of the particular aspects of the worksheet.

The R2T worksheet - R2T4 worksheets are being designed for foreign institutions. And that will exclude any sections necessary for US based domestic schools but are not required for foreign institutions such as Title IV grants.

These worksheets will be found on the IFAP Foreign School Link. The worksheets provided in this training are the normal worksheets used by the US schools with any unnecessary sections crossed out.

And the formula and all the calculations are correct and would be the same on either worksheet, you just wouldn't fill in the grant part of it.

So let's look at this worksheet, now the students Title IV aid, well a school must calculate the amount of earned Title IV funds by applying a percentage of the total amount of Title IV program assistance that was disbursed and that could have been disbursed.

When entering the amount of loan funds a school should enter the net amount disbursed and that could have been disbursed. And that's the gross amount minus the fees or the rebate equals the net.

Now for disbursed aid, well generally a student's Title IV funds are disbursed when a school credits the student's account with the funds or pays the student or parent directly with Title IV funds received from the department or school funds that denotes federal funds.

A student's aid is counted as aid disbursed in the calculation if it's disbursed as of the date of the institution's determination that the student withdrew.

Now let's look at aid that could have been disbursed. Now generally as long as the condition for late disbursements in the cash management regulations -- and we have that particular citation on the screen -- were met prior to the date that the student became ineligible, any undisbursed Title IV aid for the period for which the return calculation is performed is counted as aid that could have been disbursed.

A school can only include the loan funds for the period for which the institution does that return calculation.

If the calculation is performed on a payment period basis, then the loan funds counted are for those at - which would occur during that payment period.

If the calculation is performed on a period of enrollment basis, for example the academic year basis, then the loan funds counted are for those for the entire period of enrollment.

Though included in aid that could have been disbursed, situations where aid cannot actually be disbursed are a second or subsequent disbursement of direct loan funds unless the student has graduated or has successfully completed the loan period.

A disbursement of direct loan funds where the borrower has not signed an MPN or a disbursement of direct loans to first-time borrowers who withdrew before the 30 day - the 30th day actually of the student's program of study unless the school meets the low default rate criteria.

So in other words you're going to use that aid in the calculation as aid that could have been disbursed, but you would not for those circumstances be able to actually make the disbursement if the student does appear to be eligible for a post-withdrawal disbursement.

Now a promissory note must be signed for a loan to be included as aid that could have been disbursed in the return calculation.

So a signature must be obtained after the student withdraws but before the school performs the return calculation in order to count that as aid that could have been disbursed.

To be consistent and ensure proper awarding of direct loan funds, all dollar items are listed and calculated through R2T4 are in US dollars.

And this includes loans disbursed, institutional charges, the conversion rates at the time of the awarding, return amounts or post-withdrawal disbursements. And that would be any funds that are returned through the G5 system will be in US dollars though it's all in US dollars.

If Title IV funds received were converted to a country's currency other than US dollars, then returning funds or issuing a post-withdrawal disbursement funds in US dollars may impact school funds due to the current conversion rates and the strength of the US dollar.

Since the funds returned or disbursed must correspond to the US dollars listed in the R2T4 form, then a school might actually gain or lose some funds based upon the conversion rate. All funds returned, no matter the method, must be in US dollars.

The withdrawal date is used to determine the amount of the student - of what the student has earned in aid.

The Title IV withdrawal date definition is used in all aspects of administering the direct loan program including enrollment reporting due in NSLDS.

A student may provide official notification of his or her intent to withdraw by beginning the school's withdrawal process or providing official notification. If both processes are used, use the earlier date.

The beginning of the school's withdrawal process must be defined in the school's return or refund policy. However, the individual definition is left up to the school.

Official notification is when you've got a student that notifies in writing or orally to a designated campus official in his or her official capacity in the withdrawal process.

That's defined in the schools refund policy. There - that student would notify that official their intent to withdraw. And that is the intent to cease or that they will cease to attend the school.

A school must document a student's withdrawal date and maintain that documentation as of the date of the student's - of the school's determination that the student withdrew.

And now let's look at unofficial withdrawal. Well we've got students who leave school and they do not begin the official withdrawal process or they do not otherwise provide official notification in an official withdrawal. So that becomes an unofficial withdrawal.

And so we have two categories of unofficial withdrawals. And that would be students who did not notify or follow the withdrawal process and they're pretty much dropouts, and the withdrawal date is then the midpoint of the payment period or period of enrollment or this particular date or rule only applies to schools that are not required to take attendance.

So we've got to realize that when you're using the midpoint it's only for schools that are not required to take attendance.

A student also who did not officially withdraw due to illness, accident, grievous personal loss, or other circumstances beyond the student's control is the other category of unofficial withdrawal.

And the withdrawal date is the date that the school determines the student ceased attending due to the special circumstance.

So a student is considered an official withdrawal if they fail to earn any passing grade. And that means they've gotten all Fs and didn't earn those Fs unless the school can document that the student completed the period and actually earned the failing grades.

Okay now let's look at leave of absence. If a student does not return from a leave of absence or takes an, what we would call an unapproved leave of absence, the withdrawal date will be the beginning date of the leave of absence.

A leave of absence must meet certain requirements to be counted as a temporary interruption in the student's education instead of being counted as a withdrawal requiring the school to perform a return calculation.

And in order for a leave of absence to qualify as an approved leave of absence then there must be a formal written policy. The student must follow the school's policy. There must be reasonable expectation that the student will return. The school approves the student's request. The student was not assessed additional institutional charges.

All leave of absence for any 12 month period do not exceed a total of 180 days. Except in a clock hour or non-term credit hour program.

A student must resume training at the same point in the program that they began the leave of absence and must explain - the school must explain to the student that those effects that the student would incur if the student failed to return from a leave of absence and that - and those effects on the student's loan repayment terms.

Because of the criteria that must be met in order to establish an approved leave of absence it's very difficult for a term based school to meet the department's criteria for an approved leave of absence.

So we often don't see it in term based schools, especially that aspect of them returning in the point of the program that they've left.

Okay so then that would be treated as a withdrawal, if they couldn't meet our criteria of a leave of absence.

Okay to continue with step two let's look at the term of an academically related activity. A school that's not required to take attendance may always use the student's last date of attendance and an academically related activity as documented by the school as the student's withdrawal date.

So if the student begins the school's withdrawal process or otherwise provides official notification of his or her intent to withdraw and then attends an academically related activity after that date or before it deemed - it deems more accurate, then the school would have the option of using the last actual attendance date as the student's withdrawal date. So that academically related activity would be the driver.

The school, not the student, must document that an activity is academically related and the school's attend - that the student's attendance at that activity.

So here are some examples of an academically related activity. That would include examinations, or quizzes, tutorials, academic advising, or counseling, completing an academic assignment such as a paper or a project, or attending a required study group were attendance is taken.

A school is not required to take attendance in order to demonstrate an academic attendance for this purpose. So let's say they did take attendance, then that would also be a wonderful documentation.

Okay now if a school is required to take attendance than a student's withdrawal date is always the last date of academic attendance, as determined by the school from its attendance records.

This date is used for all students who cease attendance including those who do not return from an approved leave of absence, those who take an unapproved leave of absence, and those who officially withdraw.

If an outside entity determines that an institution is required to take continuous attendance for a limited period including for census purposes, then that institution is required to be one that is required or is considered excuse me, to be one that is required to take attendance for that period of time only unless only one day is required and then it doesn't fit the criteria.

If a student withdraws after the required attendance period documentation, then the school would use the option under the school that is not required to take attendance.

If a school is required by an outside entity to take attendance for only some students then the school is required to use those attendance records for only the cohort of students under the outside agency's jurisdiction to determine the student's withdrawal date.

Outside entities would include accrediting agencies, government agencies, licensing boards, and such.

Okay now let's look at scheduled breaks. Institutionally scheduled breaks of five or more consecutive days are excluded from the return calculation as periods of non-attendance and therefore do not affect the calculation of the amount of federal student aid earned.

If a student officially withdraws while on a scheduled break of less than five days, the actual date of the student's notification of the institution is the student's withdrawal date.

In a credit hour non-term program the ending date for a period and therefore the total number of calendar days in the period may be dependent on a pace at which individual student may progress through the program.

In these situations an institution must project the completion date based on the student's progress as of his or her withdrawal date to determine the total number of calendar days in the period. It's never less than the original schedule length.

Now if we're talking about a school that has terms with modules, let's look at this concept. When a student withdraws without completing at least one course in one module, the number of completed days used in the numerator in step two of the return calculation begins on the first day of the first module that the student attended in the term, ends on the last date of the student - of the student's attendance and includes only the period during which the student was in attendance.

The payment period includes all of the modules the student was scheduled to attend in that term. And the proposed regulations may change this process but at this point this is the current process.

Okay now for days to include or exclude due to a scheduled break this concept would - let's visit this concept.

We want to determine the last date that class is held before a scheduled break. The next day is the first day of the scheduled break.

The last date of the scheduled break is the day before the next class is held. If the scheduled break is five or more consecutive days, once calculated these days are considered part of the break and they are excluded from the total number of days in the payment period or period of enrollment.

If a student takes an unscheduled break in attendance, therefore deviates from the student's original attendance plan, the school must either treat the student as a withdrawal or place the student on an approved leave of absence.

For a clock hour program, the percentage of the period completed is determined by dividing the number of hours that the student was scheduled to complete in the payment period or period of enrollment, as of the day that the student withdraws by the total number of clock hours in that same period.

A student withdrawing from a clock hour program earns 100% of his or her aid if the student's withdrawal date occurs after the point that he or she was scheduled to complete 60% of scheduled hours in the payment period or period of enrollment.

So that's not so different than what we've set for credit hours. It's anything greater than that 60% mark.

Here we have the step on the R2T4 worksheet. Scheduled clock hours are used for a student and must be established by the school prior to the student's

beginning class date for the payment period or period of enrollment and must have been established in accordance with any requirements of the country or the institution's accrediting agency.

These hours must be consistent with the published materials describing the institution's programs. However if an institution modified the scheduled hours in the student's program prior to and unrelated to his or her withdrawal in accordance with any country or accrediting agency requirements then the new schedule hours may be used.

Let's look at some of the rounding rules. Percentages are calculated to four decimal places and rounded to three decimal places. The third decimal place is rounded up if the fourth decimal place is five or above.

So for example .4486 would be rounded to .449 or 44.9%. The one exception in the rounding rule occurs in determining the percentage of Title IV program assistance earned.

Students who withdraw at any point after the 60% point of the payment period or period enrollment, remember have earned 100% of their Title IV funds.

Therefore, for the purpose of determining whether a student has earned 100% of the Title IV funds for the term amounts of .6001 through .60004 are not rounded.

The amount of Title IV aid earned by the student is determined by multiplying the percentage of Title IV aid earned -- that would be Box H on the worksheet -- by the total Title IV program aid disbursed plus the Title IV aid that could have been disbursed to the student or on the student's behalf. And so that's Box G on the worksheet.

And let's look at the rounding rules for dollar amounts. You want to enter dollars and cents using standard rounding rules to round to the nearest penny.

Final repayment amounts that the school and student are each responsible for returning may be rounded to the nearest dollar. And as we mentioned earlier, all financial figures used and calculated in R2T4 are in US dollars only.

If the student received less federal student aid than the amount earned, the school must offer a disbursement of the earned aid that was not received. This is called a post-withdrawal disbursement.

If the student receives more federal student aid than the amount earned, the school, the student or both must return the unearned fund in a specific order.

The amount of federal student aid must be returned is determined by subtracting the amount of earned Title IV aid Box I, from the amount of Title IV aid that was actually disbursed to the student. And that would be (Box E). And the worksheet leads you through all of those required calculations.

Three main principles related to institutional charges do occur. Most charges assessed by a school are institutional charges.

Institutional charges do not need to be assessed to all students and the school charges do not always appear on a student account.

Institutional charges are used to determine the portion of unearned federal student aid that the school is responsible for returning.

Schools must ensure the inclusion of all the appropriate tuition fees, room and board if contracted. And that would include school contracts even with third parties, as well as any charges for books, supplies, materials and equipment, if it's applicable, and charged by the school.

Some key elements we'd like to just touch on our charges that were initially assessed the student for the entire payment period or period of enrollment that's prior to the student's withdrawal would be included.

Initial charges may only be adjusted by those changes that the institution made prior to the student's withdrawal, so example, for dropping a class.

And if after a student withdraws the institution changes the amount of institutional charges, then these changes do not affect the charges nor aid earned in the calculation. It's got to happen before the student withdraws.

Institutional charges may not be reduced even if other sources of aid are used to pay those charges.

So the return regulations presume that the Title IV program funds are used to pay institutional charges ahead of all other sources of aid. Charges are based on the conversion rates at the time of awarding.

Now on some other aspects of non-institutional charges are what we would like. And those are not included in the return calculations so let's visit that.

If the charges for any required course material that a school can document the student had a real or reasonable opportunity to purchase elsewhere, charges to a student's account for group health insurance if the insurance is required for all students and the coverage remains in effect for the entire period which a

student was charged despite the student's withdrawal, and charges to a student's account for discretionary educationally related expenses, such as parking or library fines and as such.

Now in Step 5 we're going to look at unearned aid from the school. The calculation of the amount of assistance the school is responsible for returning to the Title IV accounts, and this is calculated before the student's repayment obligation, is unearned aid.

The school must return the lesser of the amount of the Title IV funds that the student does not earn or the amount of institutional charges that the student incurred for the payment period or period of enrollment multiplied by the percentage of funds that was not earned.

Even if the school has passed through all Title IV funds to the student, the school must still return the funds it is responsible for returning as a result of the return calculation.

A school must return Title IV funds for the program for which the student received aid during the payment period or period of enrollment in the following order up to the net amount disbursed for each source.

And so you see a listing of the different loan programs. So since foreign schools can only participate in direct loan programs, then the following return order only applies to the direct loan program funds.

And so that's unsubsidized direct Stafford loans and Plus loans, a subsidized direct Stafford loan, Direct Plus loans, Graduate and Direct Plus loans parent. So that is the order that they will be returned.

Don't forget schools need to adjust and update COD to account for funds that are returned. And remember that the grant sections that are crossed out will be removed from the foreign institution are a R2T4 Worksheet version in the future.

Now let's look at the timeframe to return funds. A school will be considered to have returned funds timely, if the school does one of the following as soon as possible but no later than 45 days after the date that it determines that a student withdrew:

Deposits or transfers the funds into the school's federal funds bank account. And that's the cash management three day rule starts; initiates an electronic transmission that informs the Department of Education in the case of a Direct loan to adjust the actual borrower's loan account for the amount returned -- and this is when you've seen drawn funds from another student -- and initiates an electronic funds transfer or EFT to the Department of Education in the G5 system.

And that's only schools with US bank accounts would issue a check to the Department of - excuse me. When issuing a check to the Department of Education the school's considered to have issued a check timely if the institutional records show that the check was issued no more than 45 days after the date that the school determined that the student withdrew and the date on the canceled check shows that the bank endorsed the check no more than 60 days after the date that the school determined the student withdrew and must be in US dollars. Okay?

Schools with non-US banks must follow a different process to return funds to the Treasury. And that is discussed in the Cash Management section.

The statute actually specifies that a student is responsible for all unearned Title IV aid program assistance that the school is not required to return.

However for loans, the student repayment timeframe falls under the terms and conditions according to the promissory note.

Though a student is responsible for any outstanding loan funds not returned by the school, a student is never required to repay loan funds any earlier than the terms of a promissory note.

Now since foreign schools only participate in the Direct Loan Program, students will never have to return funds due to an R2T4 calculation. Only the school will be required to return funds under R2T4.

Once again the student would only be repaying those funds under the terms of a promissory note.

If Title IV disbursed is less than the Title IV aid earned, then the student may be eligible for a post-withdrawal disbursement.

Post-withdrawal disbursements can occur when a student withdraws prior to the school drawing down and/or disbursing all aid for a payment period or period of enrollment.

If a post-withdrawal disbursement is due, then a school stops at Step 4 Box J on the worksheet.

A school may use the post-withdrawal disbursement tracking sheet to track the handling of the post-withdrawal disbursement or it may use a form that's developed by someone other than the Department of Education.

A school must maintain written records of its post-withdrawal disbursements. And any post-withdrawal disbursement that is due must meet the current required conditions for late disbursements.

A school must obtain confirmation from a student or parent for a Parent Plus Loan before making a new disbursement of loan funds, either that is crediting the student's account or disbursing directly to the student or parent from a post-withdrawal disbursement.

The notification must provide information necessary for the student or parent for a Parent Plus Loan to make an informed decision as to whether the student or parent would like to accept any disbursement of loan funds.

It must provide the identity of the type and amount of the loan funds that it wishes to credit to the student's account or disbursed directly to the student or parent.

It must explain that the student or parent may accept or decline all or a portion of the funds and must explain to the student or parent the obligation to repay the loan funds; must provide within 30 days of the date of the school's determination that a student has withdrawn.

And it must actually provide that notification within that timeframe and must request confirmation of any post-withdrawal disbursement that the student or parent as applicable wishes the school to make within set deadlines.

It may set a deadline of at least 14 days or more and explain if the student or parent does not respond to the notification within that timeframe then the school is not required to make the post-withdrawal disbursement.

The school must document as a result of the notification process and the final determination made concerning the disbursement and maintain that documentation in the student's file.

If a school has completed a post-withdrawal loan notification and confirmed the student's desire for any loan funds included in the post-withdrawal disbursement, then the school is permitted to credit the student's account with the post-withdrawal disbursement without additional permission from the student or parent in the case of the Parent Plus Loan for institutional charges often referred to as outstanding charges and other allowable charges authorized by the student or parent.

For direct disbursements to the student or parent, a school may take the post-withdrawal disbursement of Title IV loan proceeds as soon as possible and must make those disbursements as soon as possible, but no later than 180 days after the date that the school determined that the student withdrew.

An institution should not request Title IV funds for a post-withdrawal disbursement unless and until it has determined it can disburse any post-withdrawal disbursement within three business days of restating the fund.

There are several areas that, though not necessarily common, can impact the R2T4 calculation. Schools should be aware of the following topics and where to go to find more information.

And so the following references are from once again the most current handbook that we've got in print. That is the 2009-2010 Federal Student Aid Handbook.

You'll want to check for updates when the new handbook comes out. And you could check for that on IFAP.

But in the meantime, the areas are the credit balances and that is these are all in Volume 5 which is the return to Title IV funds volume.

There are circumstances when a death occurs, when overpayment occurs, failing to earn passing grade, terms with modules, prorating institutional charges, and non-term credit and clock hour programs and so when a student is returning within 180 days, transfer students and other students possibly changing programs.

And on this final slide for this section, we've got resources. And they can be found on or through the department's main Title IV information Web site which is IFAP.ed.gov. And the Foreign School Link is on the right-hand side.

As we mentioned previously, the fundamental resource to use when working with R2T4 is the FSA Handbook Volume 5.

And in addition a school may wish to review the R2T4 regulations. And we've got that citation up. And that is 668.22 and the dear colleague letters that we've got listed on this overhead.

Another resource that schools may find helpful is the FSA assessment part of our Web site. These assessments contain discussions, explanations, examples, worksheets, links, and quizzes designed to test, evaluate, and improve your knowledge of R2T4 and help you with compliance.

And we've got the (IFAP) site demo site. And that provides access to FFA - FAA access to CPS online and to the R2T4 demo. And this is the online

calculator that will help you. Now the demo site, we'll show you how to use it.

And we've got information that we could give you on that. We've got the actual address on the overhead that you would be using. And when you go to that address it will show you this also.

But the username when you get in on the demo works site is E-D-D-E-M-O. So once again that's EDDEMO. The password is fafsatest F-A-F-S-A-T-E-S-T.

And you would click on (FAA) access and you. And then you would just enter that data that will - that is provided that will get you into that Web site.

And I will now turn it over to Cynthia who will be briefly addressing some questions that have come in.

Cynthia Thornton: Okay thank you Sandy. We did get some questions during this session that I think are relevant to the group.

The first question is for Pat. And Pat this came from (Janice). And she says "Do you have to do a return of Title IV if a student just drops below half-time but they are still enrolled? So they drop below half-time and they're still enrolled. Do I have to do a return of Title IV?" Pat?

Pat Stephenson: No. The answer is no. You only have to do the return of Title IV fund calculation if the student completely withdraws from all course work in that disbursement period.

But one thing I do want to mention is that if that does happen, if the student does drop below half-time during one of the disbursement periods, they have not met the eligibility for future disbursements in that loan period for that loan.

So future disbursements on that loan must be canceled and if the student comes back and is at least half time a new loan would have to be created.

Cynthia Thornton: Okay thanks Pat. Now this next - question is for Patrick. And Patrick this came from (Karen). And (Karen) writes if a student still owes money to the school, okay that student still owes the school money, do we still have to do a return of Title IV funds calculation?

Patrick Kennedy: You - the school is required to return. The funds that they calculate, should be returned to the Department of Education.

Cynthia Thornton: All right thank you Patrick. This next question is for Pat. Pat, (Ahmen) writes do schools and universities in the UK, do they have to do return of Title IV funds? Is a specific to any country? Do all schools that participate have to do return of Title IV funds?

Pat Stephenson: Yes, any school that provides Title IV funds to students is required to calculate the return of Title IV funds when it is necessary to do so.

Cynthia Thornton: Okay and one last question Pat before you out and it came from (Karen). And she says if we disburse by time and then they leave during the first term, would I use the halfway mark for the first term or the end of the first term as we've calculated for the whole period? So she's trying to see where do I start this calculation?

Pat Stephenson: Right. The calculation is done for the disbursement period only. So if you have loan period that is two terms long and the student withdraws in the first term you would only calculate the return based on that first term beginning and ending dates.

Cynthia Thornton: All right great.

Pat Stephenson: And charges incurred in that period, yes.

Cynthia Thornton: Okay anything else regarding the return of Title IV presentation that our question managers would like to share before we move on to NSLDS?

Okay we'll continue with our presentation. And this at this time Angela from Chicago will come and do this presentation regarding NSLDS. Angela? Keep those questions coming.

Angela Smith: Hello everyone. I'll be starting the next section which is about the NSLDS, the National Student Loan Data System.

Again my name is Angela Smith and I'm a Training Officer in the Chicago Regional Office here in the states.

One of the requirements of participating in the Title IV program is to have access to NSLDS, the National Student Loan Data System.

NSLDS is the database that retains information on loan borrowers including their names, their addresses, any and all federal student loans that they've received in their lifetime, the amounts of those loans, the date of the receipts of those loans, annual and aggregate totals of those loans, and those - and the statuses of those loans.

So the purpose of this presentation will be to cover how to navigate around the NSLDS system if you've not seen it, and to also cover some of the key functions of NSLDS.

So let's start first with if my screen would flip here. There we go. Let's start with how to get access to the NSLDS the system. Let's cover some of that information first.

The first thing you must do is to make sure that you have a signed and completed participation agreement with the foreign school team. So if you've not done that, that'll be your first step.

And once you speak with the folks in the foreign school team they'll be sure to process your information so that you could get access to NSLDS.

And once all that paperwork has gone through to our Student Aid Internet Gateway and they've cleared your information, they will - your institution, everyone that has signed up for access will receive their own user ID to the NSLDS the system.

It is important that everyone who needs access to the system have their own user ID and password. These passwords and user IDs cannot be shared because this information is Privacy Act protected and we want to make sure that we know everyone who is receiving access to the system.

It is not a shared password. It does not belong to the institution. It belongs to the person to whom it was assigned.

All user IDs will be sent to your institution's destination - primary destination point administrator. That's what the PDPA stands for, Primary Destination Point Administrator. And that will come to you via email.

So if you have more than one person at your institution, your PDPA will receive all of those user IDs and should distribute them to the individual persons as needed.

And then those persons should contact the NSLDS customer support line to receive their password.

The link to the NSLDS system is as you see on top of the screen. And you notice that it ends in FAP, NSLDSFAP.

The FAP stands for Financial Aid Professional and that's because we have a separate system just for students, our student borrowers to look at so that they can keep track of their own data.

And as you noticed, it's very clear that this is a restricted system because the data that is contained in the system is Privacy Act protected.

Please do make a point to read the information that is on the screen so that you are understanding what the computer requirements are.

You notice that they do have listed here that your - that you can see the configuration that your computer must meet in order to access the system.

And once you've done so, just click on the link in the bottom right-hand corner to access the system.

Because you are dealing with personally identifiable information of students, you'll want to make sure you read and understand all of these rules carefully.

You'll want to - you'll have to confirm all rules of behavior once you logon the first time each day.

And in addition to the rules of behavior you'll also have to agree to appropriate use of Federal Student Aid System agreement when enrolling for the system through the Student Aid Internet Gateway.

Specifically, you must ensure that a substantially established relationship with the applicant is in place, meaning that student has indeed applied and enrolled for admission at your institution and that you are going to award aid to the student; that you have a FAFSA on file for that student before actually accessing the federal student aid system including NSLDS.

Once you've clicked on the link you'll come to this next screen. This is where you'll actually login with the user ID and password you receive.

The password must be eight characters in length and must contain one number, at least one number, but the first character must at least a letter.

The new password, and if you need to change your password, it must be different from your last five passwords.

So the system will keep track of your last five passwords so you can't recycle them over and over again and keep using the same one.

Passwords are valid for 90 days and must be changed before 90 days elapse. And that is another security feature.

If you attempt to log in three times and are unsuccessful, your user ID and password will be locked out. It'll be revoked and you'll have to contact NSLDS to have all of that reset.

So if you have any problems accessing the NSLDS, you'll want to contact the Customer Support Center at 1-800-999-8219 Monday through Fridays from 8:00 am to 9:00 pm Eastern Standard Time.

Now if you can't contact them using a toll number, that 800 number, there is a toll number that is 785-838-2141. And all of these numbers are actually contained on the NSLDS Web site.

So if you wanted to, if you didn't catch them when I read them, you can always click on Contact Us here on the screen. And that'll get you those exact same phone numbers.

So once you enter your user ID and password you click Login they will make sure to give you a series of additional security screens. Let's look at a couple of those right now.

This one is, what you'll see the very first time you login. This is the security training and it must be completed annually.

You'll have to acknowledge that you've completed the training. And then once you've completed it, you will be allowed access to the system.

If you do not wish to complete the training, you would just click cancel and logout and it would take you out of the system.

NSLDS records the date that you complete the training and accept the acknowledgment so that they can keep track of when it will expire.

Ten days before that one year it expires -- remember this is good for one year -- you'll receive this notice again reminding you that you have to complete the training.

If you don't complete the training by the one year anniversary of your first - of your past acceptance, you will not be able to continue your access to the NSLDS system.

Now let's move through some of the pages and we'll talk about navigating through the site what you'll see once you login.

This is the main screen for NSLDS. And this Main Menu page allows you to review system messages and access other tabs for NSLDS functions.

Each tab -- and you'll notice we'll indicate each tab with a bright red arrow -- each tab contains specific function links.

These links - these function links, appear on the tab below and it is the same color as the tab. For instance, we're on the Menu tab and the Menu bar for that tab is the same color. It's all blue.

On the specific tab again, the links are related to that tab. We are on the Menu screen. There are other tabs. Here is next one is Change Password. So if you needed to change or wanted to change your password before it expires those 90 days, this is one place where you could do that.

The next link is system requirements so that you have instructions on the minimum system requirements and how to download and configure your system if you're not using Internet Explorer, you're using some other browser.

These will - this will give you the system requirements so that you can meet those security requirements on your computer.

Again, the Contact Us is for customer service. It gives you phone numbers, email addresses, and hours of operation of the NSLDS.

A list of frequently asked questions, so if you have a question it's possible someone else had it as well and you can read the answers there.

And then the last link is Download Help, where you could download all or sections of help pages that are found on NSLDS. It's basically an online user's manual if you will.

Navigate to a tab to go to various functions on this link, on this page or select a link from the list of links under each heading and it'll take you from each page.

A couple of other things I'd like to point out on the Main menu but you will see on any tab that you click, is this telephone icon.

The telephone icon is another way for you to reach customer service. It will give you the same customer service information.

The next icon is a question mark. And the question mark provides you with help for the specific screen that you're on. So the help is dynamic. It changes as you change pages.

And the last icon is this X. The X logs you out completely of the NSLDS system. And that is navigating the Menu tab. Let's look at the Aid tab.

The Aid tab has - is a purple tab and that all of the related links are in purple underneath. If the Aid tab is selected, the first page you will see will be the loan history page.

This allows you to look up specific loan history for an individual student by entering their Social Security number, that student's first name and that student's date of birth and then clicking the Retrieve button and it will give you that particular student's information.

The remaining links on the Aid tab are the overpayment list- to see if the student has been overpaid on any other Title IV aid, like grants that they may have received at institutions in the states, the grant page-to view all federal student grants that they may have received from the Title IV program.

The link for delinquent borrowers allows you to view an online comprehensive list of borrowers - that have your school's code letting you know what the status of those students loans; if they are delinquent, how far along in the delinquency process they are which is a good - really good bit of information to have because maybe you can assist the student, find out what may be happening with the student and to help that student to avoid default.

The next item is exit counseling which is another requirement that schools must meet. Every student leaving the institution or dropping below half-time must be - must receive exit counseling.

If your student completes exit counseling at our studentloans.gov Website - I mean - or at our - here at our NSLDS Website we will keep track of that information here on the Exit Counseling History Page.

If they complete exit counseling at some other Web site or you do it in person, unless that Web site or yourself enter the information here, it will not be contained in the NSLDS Web site.

The last link here is student access interface. This is a link to the student's Web site. Remember, I mentioned that the students have also access to the NSLDS site. This would allow you to see what your students would see if they logged in to view their data.

The next tab to the right is the enroll tab. It's a teal green color. And all of the icons beneath it are the teal green as well with the links.

The first page you will come to when clicking on the Enroll tab is the Enrollment Summary. The Enrollment Summary page gives you a list of information where you can get enrollment summary history for an individual student by entering again, their security number, their first name, their data birth, and clicking the Retrieve button.

Other links on this page are the Enrollment Add where you would add an individual student to your school's roster so that we could keep track of the student's enrollment status if they weren't already in the system.

Enrollment Update lets you at your institution retrieve a school roster online and update student's enrollment data in a batch instead of one at a time.

Enrollment Reporting Schedule Link lets you view or change or modify your enrollment roster schedule.

Schedules come out on a every 60 days. But if you would like to change that frequency to less frequent you may do so by changing the schedule here.

And the next is exit counseling submittal. Remember I mentioned on the previous link that if a student completed exit counseling in person with you at your institution or they've used some other Web site the information would not necessarily be contained in NSLDS.

So this is the place where you could, if you chose to if you're doing it on - in person to, keep track of the requirement that you completed exit counseling for a borrower. Enter that information here.

Moving on further to the right is the Org tab in a dark green. This provides organizational information about your institution.

It opens up to the user organization contact lists, so letting us know all of the names of the persons at your institution for whom we have contact information.

It'll give us the name of your primary contact. It'll usually be at least one name here. But if you want to add additional names in this instance they have a separate person who is conducting enrollment reporting at their institution, you could add those names here. And it'll show your institution's information as it is listed in the NSLDS system right at the top of the page.

The next link is Org Search. The Org Search page allows you to search for an organization other than your own if you needed to and review information about that organization.

The next link is the Data Provider Schedule which displays the history of current, past and future scheduled data provider submittals.

So if you had someone, many schools here in the states use something like a - the federal Student Loan Clearinghouse. And that clearinghouse may have a schedule that they use to submit data on behalf of institutions to the NSLDS.

The next link here is the Repayment Information Link. And this displays the current repayment status of certain borrowers in the FFEL and Direct Loan Program who attended a school during a specific period.

So if you wanted to see all of that information for a group of students at your institution for a given period of time, you could pull that information down to see how they are repaying.

This information has no relationship to the calculation of draft or final cohort rate and shouldn't - and isn't used for that process.

The next link is the Cohort Default Rate Link. This is history page that allows you to view a history of all the cohort default rates. And I don't remember and I apologize because I'm blanking right here, if we calculate. I don't believe we do calculate cohort default rates for foreign institutions. I have completely lost my train of thought at that point. I apologize.

The last one is the school profile which allows you to view your institution's Title IV grant and loan program information so how it is listed in the NSLDS

system and as well as your institution's academic and program schedule information as it is reported in the Department of Education Postsecondary Education Participation System or PEPS.

The next tab is the Report tab. And when you click on the Report tab, Orange tab there are two options here.

It opens up to the report list. And the report list just gives you a listing of all the reports that are available to you as an institution to view.

And they come in a PDF file or you can request them to be downloaded. And this list includes the report ID, the report name and the links to a login page.

So you can see all that - all the report ID if you're going to have them downloaded and sent to you through the SAIG. It gives you the report ID and the name of the report.

The second link here is the Web report list. And the Web report list displays a list of available reports as determined by your user ID.

Your primary destination point administrator will have access to all security reports. But maybe other people only need access to the enrollment report. And so that person may have a lower level of access to NSLDS.

The last tab is the grey tab. It's the Tran tab which stands for transfer. And this Transfer tab is in gray and all the icons on all of the links for this tab are in grey.

And the Transfer tab starts out on the Transfer Monitoring List. Transfer Monitoring Page displays identifiers for students who are currently being monitored for changes to their financial aid.

Maybe some other institution believes it has enrolled that student and now is waiting to make sure that any other institutions who had information regarding Title IV aid on that student report that if the student has transferred it.

So this is where other institutions that have received a new student in transfer would login a student so that they could keep track of any and all aid that student might be receiving in the next 90 days.

Also there is a Monitoring Alert Review Link. The Monitoring Alert Review Page lists all transfer students on a school's transfer monitoring list for home changes in aid have been reported.

So if you have a student who has been reported and has received aid you might want to check that to see if they've gotten additional aid at another institution.

The Transfer Monitoring Repopulate Link allows you to retrieve those students previously submitted that no longer display on the Transfer Monitoring List.

So after a certain period of time, students drop off the transfer monitoring list. You can pull those students back in using the Transfer Monitoring Repopulate Link.

The last link here is the School Transfer Profile. And this page displays information about the school contact for the transfer monitoring process.

So if you have a specific person who will be working with transfers or reporting transfer monitoring information, you'll see all the information there.

It also shows you how your school is set up to submit information files. And also how you're set up to receive alert notifications, letting you know that a student has new information.

So now that we've maneuvered through all of the tabs that you would see on the NSLDS Website, let's talk about one section that you may use very frequently which is the loan data on the Aid tab.

And I know this screen is very small and I apologize. I hope you can read it if you've had an opportunity to download the handout. Hopefully it's clearer for you to see here.

This is the Loan History Page. It is on the Aid tab which is the purple tab. The first window - the first link you come to on the page is the Loan History.

And if you enter an individual student's social security number, first name, and date of birth you will get all that student's loan history for the student.

The icon at the top of the page, this blue I tells you the status of that student if they have any information that you'll need to be aware of.

This first section shows you aggregate loan information. And it is broken out by undergraduate loans, graduate loans, and undergraduate loans and graduate loans.

You can see the outstanding principal balance in this first column, pending disbursements in the second column and totals for the award year. So this is really good information to have to make sure that your - to keep track of your student's loans.

The next section is if they've completed a master promissory note. We will have that information listed here on file.

Then there's a loan summary that you can sort. This is a sort box here and near the bottom of the page. Especially if you have students who are closer - especially if they're say for instance graduate students and they have several undergraduate loans and graduate loans you may want to sort that information so that you're only looking at certain parts at a time so that you don't become overwhelmed with the data on the screen because this screen can become very lengthy if a student's been in school for quite a while.

More - about the icons that you may see on the Loan History Page, and the icons will always appear right at the top because we want that to be the first thing you see.

There are two icons. One is the yellow triangle with a bright red exclamation point. And that warns you of any critical information for that student. And a lot of times it's information that might affect that student's eligibility to receive future federal student loans.

For instance maybe the student's in default or maybe that student has exceeded their annual or aggregate loan limits.

The second icon is the one we saw in the previous slide, the blue circle with the I. This tells you that there's additional information available about that student. Maybe that student has recently received a Pell grant from another institution that they attended right before attending yours.

A little bit of information, this is something new for the 2010-2011 award year. The exceeds, all these icons here at the bottom, the exceeds loan limit warning symbols have been enhanced to provide a new filtering tool.

By clicking on the link for their respective exceeds loan limit warning symbol, automatically filters the loan summary that we just saw on the preview screen, and displays a list on the Loan History Web page to show those loans that were attributable to the applicable loan limit overage.

So and for instance, if the student was over their undergraduate subsidized limit and you clicked on this first link it will show you specifically which loan put them over that limit.

And this is very good information to have in the instance that there is some action you need to take with that student in order to resolve that overage.

Again this is another - a better screenshot of what the loan history might look like. This is specifically the Aggregate Information Page.

And this is sorted out as I mentioned before, into undergraduate and graduate limits. So if you have a student that has both types of loans it's broken out by type.

And then underneath that it's also broken out into subsidized, unsubsidized and combined loans, the combined total on those loans.

And also if a student has consolidated their loan, you would be able to see that information here as well.

And this is new for the 2010-2011 award year. You can see all of that information. And it is broken out into the pending disbursements as I mentioned before and award year information is broken out.

It also gives you the total by loan type here and near the bottom. So the total of subsidized loans that the student has received, the total unsubsidized and combined loans.

The award year listed here on the screen so that - and could help you to determine the student's dependency status. And that will be useful in determining the student's applicable loan limit, whether or not the student is dependent or independent.

I mentioned the sort to, and we are just moving a little farther down each of the Loan History Screen. The sort tool was near the bottom but in here because we have a student that has a lot more loan information we're displaying.

This illustrates how the Loan History Screen could be sorted by taking out a specific item from this drop-down box.

In this example, we're looking to display only loans that exceed the undergraduate sub limit. So by clicking that and then clicking on Submit it'll pull up all the loans that that student may have received that were attributable to that student's subsidized loan limit and any that - and those that may have

exceeded that loan limit so that you could work with the student to resolve those issues.

If you want to see specific information about a particular loan, say for instance a student did have an overage and you wanted to find out about - more about the particular loan that caused the overage what you would do on that page is click on a couple of places. By clicking on the 1 this tells you this is one of the number of loans the student has.

You could click on this blue 1 icon or you could click on the Loan Detail button. Either one will provide you with a lot more information about this individual loan for the student.

More - once you click on that detail to review more information about that individual loan you get more sections on that particular loan that tells you more about it.

It gives you details on that loan: the loan type, loan amounts, the disbursement date, the institution that disbursed that loan, amounts of that particular loan, and any outstanding total if it's still in repayment, any activities on that loan.

Say for instance a disbursement was modified by the institution or maybe even a student pre-paid a portion of it, say it was an overage and the student wanted to prepay it so that they would be underneath their loan limits and therefore continue eligibility for future Title IV aid.

Any changes in status: so say for instance the student was enrolled and now that student has dropped below half-time but they are still enrolled and your institution has reported that that student is now below half-time you might see that information here.

If any claims on that loan have been reported this is specifically I believe, for FFEL loans. You won't - this information since the Department of Education owns all the direct - the promissory notes and direct loans you would probably not see as much information here.

But if a FFEL lender provided some information on a claim for a loan you may see that data there.

Collection details, if that loan is in default and either the lender, if it was an FFEL lender or if it has been turned over to the department you will see any and all collection information on this particular loan on this screen.

And it will also show any current and previous loan holders. So in the instance for students that had - still have FFEL loans, if it's still held by a lender the lender will be shown here.

If the lender has sold that loan to the Department of Education, the Department of Education would be listed here. For all direct loans, the holder will be the US Department of Education.

Now let's look at some information on the Enrollment Reporting Page. The enrollment reporting remember, is a requirement for any and all students that have received loans at your institution, federal direct loans.

To report enrollment reporting for a student you would click on the Enroll tab. It takes you to the Enrollment Summary Screen.

But to update enrollment for a particular student you would click on the Enrollment Update for that particular student.

Say for instance this is a student who started school but now has dropped below half-time and you want to change that student's enrollment status so that the Department of Education is aware that the student is although still enrolled is below half-time and thus should - should be placed into their gray period.

You can do enrollment reporting one of two ways. You can do it by roster. And I mentioned the enrollment reporting roster are sent to you on a regular schedule.

And then you can update all those students at the exact same time or you can update an individual student at any given time. And the ability to update an individual student is really good for those students who do withdraw and you need - and you want to go ahead and report those students right away, you don't have to wait for a roster to arrive.

So let's walk through some of that process. Again we're on the Enroll tab under Enrollment Update. And on the Enrollment Update Screen you get a page that asks that - it will help you determine how you want the roster to be retrieved at your institution.

The default value is that you're going to receive all students that have enrollment codes, have your schools enrollment codes on it. And it'll be submitted in SSN order.

So what we're going to do is we're going to act is if we don't want to make any changes to it. We'll just click retrieve and it'll pull all enrollment reporting, all enrollment records for your institution.

Once you click Retrieve, you will get a roster pulled up online and it will show up to 30 students per page.

So if you have more than 30 you'll have more than one page here and it'll be labeled enrollment maintenance and that were here at the top just as enrollment maintenance.

This first section here just shows you which parameters you used to sort this report if you didn't use any or if you did it all, but be displayed here.

And then the down - you would be able, if you had more than one screen, you would be able to use arrows to page through the next group of students so that you can update each individual student as need be.

But sometimes especially if you're an institution that has a large number of students you'll probably want to sort the list so that you're working with a smaller group at a time.

And so in one way you could sort of course is to use last names especially if you have multiple counselors and those counselors work with only certain parts of the alphabet.

I know a lot of schools here in the states do it that way if they're larger institutions. They'll break it out in some type of way.

In this example, we're going to break it out by name. And once you've selected your option, you can click Retrieve and that'll bring up the report. We're going to sort it.

And we only want to see students that have last names that begin RA and end - or the last group that ends in R - their first name - last name begins with RY. So we're sorting it by a smaller group.

And then it returns a list of - on the enrollment management - maintenance page, it shows you the students that meet your search results so that you can work with a much smaller group of students and a report (comes up) enrollment reporting for those students.

So this group had - we're only have about ten students here with all other their identifiers on the first row. So we'll see that student's social security number and their name and their date of birth on the screen.

And then the next row gives us the student's information, the date they were certified, their current enrollment code, the effective date of that enrollment and any other - the enrollment date.

And if you have if you wanted to change that student's information, or all of the students, you could just click Check Certify Checked Students or you could check all of the - by clicking the little checkbox, check all of the students and then update enrollment status for all of the students at the same time.

Certifying enrollment, this does happen. We just went through this on the Enrollment Management Page. And if you check All Students that will - check all of the students on the previous page so that you can update the certification date field with the current date so that it will show the new status and the as of date too. And that information once you hit Submit will be reported to the NSLDS.

In this example, we have checked all of the names on all the students here. We're going to update all the students.

And then we're going to click on the check - the Certify Checked Student Page. So this is one way you could do it to update all of the information.

And then you would make sure that the enrollment status, this is where you would click on the drop-down box and make sure you change for those particular students that need updating, that you've change to the appropriate enrollment status code. And once you've done so click on Certify Checked Students.

If, once you've hit Certify Checked Students, if there are errors on the page remember all the icons are shown right at the top of the page.

And in this example we may have had a student with an error or two. And the errors will be indicated on the individual student's record by a bright red circle with a white exclamation point.

And if you can see here we had two students that had errors. This particular student had an - these - this particular student had an error 32 that says please ensure certification is not prior to a previous certification ACG or that of the enrollment codes.

So maybe the date that we put in was prior to a date that we'd already put in for a student and they're just - the NSLDS system wants you to know that you need to double check that date and make sure that you've entered a correct date.

And hold on, my computer is moving really, really slow right at this moment. I'm not exactly sure why. There we go.

So once you receive - if you receive an error you want to go back and correct that. Just click on the individual student and find the place where the error may have been made.

In this instance, we corrected the date for our student. And then you'll want to - uncheck the box next to that student and then click Submit again, so that those students' records go through with the corrected information.

And hopefully once you've corrected that information and hit Certify everything comes back fine. But it'll just to make sure that you have submitted the information you meant to submit you get a - an Enrollment Maintenance Confirmation Page.

It gives you an opportunity to double-check the work that you submitted and making sure that the date that you entered and the enrollment statuses are as they should reflect the student's current status.

And if that is correct, if you've determined that all of the information that you've entered is correct just hit the Confirm button at the bottom of the screen.

This information will be submitted to NSLDS. Those changes are immediate. There is no lag time because you're reporting directly to the NSLDS database.

And then when you get - once you're click confirm, you'll notice that there is now little - if you can see that a little blue icon on each of those.

But right at the top of the page you'll notice you get another blue circle bright white I letting you know that those changes have been successfully updated.

If you wanted to certify enrollment for a specific student, say you're looking at one individual student's page you don't have to go to the Enroll tab.

You could do it from the Enrollment Summary Page. And this is great just for updating the status on one individual student.

Say for instance that a student decides they need to - they don't - they are in school and they need and in school deferment but they didn't - they didn't have the form, you could come here on the Enrollment Summary Page and click on Enrollment Maintenance and you could put that information in for that particular student.

So once you click that it would bring you right back to the Enrollment Maintenance Page just like we just reviewed with the number of students.

But in this instance it's an individual student that you're updating. So you only see one record. And this is where you would update the student's individual - the individual student status and make the correct, the changes.

And make sure you check the box here so that it knows that you're updating the student. And then click Certify Check Student.

You'll get the same confirmation page asking you to make sure that the information that you are about to submit is correct. And once you've done so, click on Confirm.

Again, if you are successful, and we know you will be, you'll get a message letting you know at the top of the page that all - that your information was successfully added or updated for that individual student.

So when you go back to the Enrollment Summary Page for that individual student remember all these changes are made in real time.

So once you go back to the Enrollment Summary Page for that particular student you will be able to see the updated information that you put in online for this particular student.

Now maybe you have a student who does not - is not on your roster but you need to add that student so you can make sure that that student is receiving - getting their information logged into NSLDS and so that you can keep track of enrollment as you are required to do.

So on the Enrollment Add Page, you can add an individual student to a roster who for whatever reason, may not appear on your roster or you could wait and you could retrieve a list of students.

Instead of doing a student at a time you can pull up a list of students and enter multiple students all at one time on the Enrollment Add function.

This is the - this is still on the Enroll tab but is the second link on the menu bar. This is Enroll Add. And you'll get a blank tape- a blank table where you could add multiple students.

And you would enter those student's social security numbers, first name, and date of birth. But it - so and you would be able to enter that student's information to add them to the roster.

And when that enrollment data is reported to NSLDS the Direct Loan Servicing Center Loan Services will be notified of that student's enrollment data.

You can - and you can input up to 30 students at a time on your roster. And then that information will come back on future rosters so that you may update the data as needed. Now again, the student must have a loan record on NSLDS in order to be able to add the student here.

Let's talk about - a little bit about the Org tab and the contact information and why that's important for you to make sure that it's updated in the NSLDS system.

The Org tab is where you would list - where we have stored for your institution all these - all the people at your institution who have access to the system.

So it displays contact information for your organization: the contact function, so we know what their exact function is at your institution, their first and last names, their phone numbers and email addresses are listed on this page so that we know how to contact them.

Each school, each institution should list at least one primary contact and at least one enrollment contact.

And it's possible that could be the same person but if they are separate you will definitely want to click on the Add New Contact Button to include another person.

When you get to that screen the screen, will be blank. And it will ask you where you would fill in all the fields that you see here.

The first drop-down box asks you about their available function. What function are they performing at your institution? Will they be working with social security number issues or technical issues that have say for instance, your system is locked up and for whatever reason you can access NSLDS anymore and this is the person should be contacted at your institution.

Will they be performing enrollment reporting functions or will they be doing the conducting the - conducting the transfer monitoring function which we'll talk about next.

You select their particular function, include all their information here and then click Submit.

Now here where it has the telephone number, it is designed for typical - how numbers are issued here in the states with the three numbers for our ZIP code and then the remaining seven digits.

If your phone numbers in your respective locations don't meet this protocol then you could also use the second line of the address field to enter your telephone number, so that we could have a way to reach you by telephone.

Enter that information and then click Submit and you can add as many contacts as you need. Remember this is not adding access to - for anyone to the NSLDS system. This is just information for the Department of Education to use or other institutions to use should they need to contact someone at your institution about this student's loan data.

Once you click Submit, the list - the Organization Contact List will be updated to show any and all names that you've included on your screen.

Now let's talk about another function that is a requirement of participating in the Title IV programs. And that is Transfer Student Monitoring.

Transfer monitoring is a process by which an institution checks to make sure that a student has not received Title IV or - has received or any other Title IV aid at another institution that may possibly affect the amount of Title IV aid that they're receiving at your institution.

We are here on the gray transfer tab on the Transfer Monitoring School Transfer Profile Add Page. This is the first page you'll - you must complete before starting the transfer monitoring process.

The School Transfer Profile Add Page allows you to create your school transfer profile information which includes information about the contact names and as well as profiles and preferences for submitting information files, receiving alert notification and selecting the duration of monitoring and the number of days -- how long you want the NSLDS system to monitor that student's data and submit notifications to you or alerts to you when the information changes.

Your institution - someone at your - institution must complete this page before submitting your first in form or request for a transfer monitoring information data request.

This page will only display until you've completed all the information on the page. Once it's completed you will not see this page again.

After the information and preferences on this page are completed, the school must use the School Transfer Profile Update Page to make any changes to that data.

So although every NSLDS online user associated with your institution's eight digit OPE ID have access to complete the School Transfer Profile Page, you should designate only one person, a specific person, who will manage and update this information as necessary. That may be your primary destination point administrator at your institution.

This is the same page just showing you what the information would look like once you've completed it.

You may if you - if - you notice we have an email address here. If you have a group email address say for instance the financial aid office at your institution at EDU you may input that information there, would - goes to the general email address.

But the email address of that person or persons that should be receiving those alerts are what you want to put here or - but if you use a group and everyone has access to that group everyone would see that email address.

If an alert is generated for your institution letting you know that a student has updated information on the NSLDS you will receive an alert email notification to the email address listed here.

And it will - the email will instruct you to log into NSLDS and to review that information.

If your institution is using SAIG to send and receive files you must identify the TG mailbox that will be used, if you have more than one TG mailbox.

The system will prompt you to verify the mailbox name to ensure that it is the mailbox that you want to use.

And so it's just making sure that whatever TG mailbox you entered here at this screen is the one you really want those alerts to go to.

Once you verify that information, you just click on the Submit tab and that will send the information to the NSLDS.

There are a couple of other options here that you could update. And you can make those choices as you need.

Once you've clicked Submit, you'll get the blue icon that lets you know that your updates are successful. If not it will prompt you to make any changes.

Again, if you needed to make an update you would come here to the page and click on the Update Screen to make any necessary changes, be it an email address or simply a name change.

Now, if you needed to add a student to the transfer monitoring list you would do that from the - you could do that from the Loan History Screen.

And that is under the Purple Aid tab, the first screen, the first icon, the first page that you come to is loan history. And you see right at the top of the page where it has the add student to the transfer monitoring list.

If the student displayed is not on a transfer monitoring list, that's when you would see this particular button.

Clicking on this button links you to the Student Monitoring Add Page. And you'll only need to complete the enrollment begin date and the monitoring begin date. If - and that's it. And select the Submit button to have the student added to your informed list.

If the student is already displayed on the Transfer Monitoring List for your institution, the Student Monitoring Detail Button displays on the Loan History Page. And then clicking that button will let you see that student's information.

This is the Transfer Monitoring Page. We were on the Loan History but this is another place where you could see a student's transfer monitoring information under the gray Tran tab.

If you - you would enter the student's identifiers, their social security number, their first name and their date of birth, and click Retrieve and it would pull up that student's information.

Information is pre-populated if the student's data is already available in the system. But if not, you would be able to add that student's data here and then click Submit.

The enrollment begin date which is the field you see here that is blank is the date reported for when a student is to begin classes at your institution.

And you'll want to include a day here so that the transfer monitoring system knows what day to begin checking monitoring for that student at your

institution - what date to begin - the student began enrollment at your institution.

The monitoring begin date which is just below that is the date that you at your institution wants the NSLDS system to begin monitoring information about that student. It will default to the current date.

But you can change this date if it's necessary, if you deem it necessary. You may request the monitoring to begin on a future date, say for instance the term hasn't started yet and you want it to start on the first date of the term.

But if you want to start it on a future date, you must make sure that the date is not after the date you have listed as the enrollment begin date.

So these dates - this date can't be any later than the enrollment begin date. And by doing that you would just click on Submit. And we notice we've populated a date here.

Click on Submit. And you'll notice that it lets you know for that particular student that the date was successfully added.

Give you a list of students that are on your Transfer Monitoring List, you would go to again the Tran tab which is the grey tab. It is the first option, the Transfer Monitoring List.

The Transfer Monitoring List lists up to - lists all students up to 75 students at a time on a page that were submitted by your institution via the Student Monitoring Add Page or the Transfer Monitoring Repopulate Page, if a student was on your transfer monitoring they dropped off and you decided to bring them back or lastly the transfer monitoring inform batch file.

If a student was submitted online, the name associated with the user ID or the person creating the student's information displays in this last column so you'll know exactly who input that student's information.

If the record was submitted via transfer monitoring inform batch, the batch displays in this column also. And I'm not sure how well you can see that on the page.

You can filter this page so that you're not looking at up to 75 students at a time if you only want to see a small group.

This first box here will allow you to sort out the students by group so that you can work with smaller groups of students.

Now the Monitoring Review Monitoring Alert Review Page lists all students on a Transfer Monitoring List for whom relative changes in aid history have been reported. Say for instance a student is now at your institution and at their previous institution school has submitted loan data on that student.

You will now get a monitor - if you've reported that student for transfer monitoring, you'll get an alert letting you know that the student has had a change in their financial aid industry.

This list - the list displays for the duration of the - or the monitoring timeframe established in your Profile Page. So you set up how long you want that monitoring to happen. It must be at least 90 days. But it could be as much as 120 days beyond each student's enrollment begin date.

Now NSLDS sets an alert on any student listed in this institution's Transfer Monitoring List whenever relevant aid history change has been reported on a student's record.

Any authorized NSLDS user for at any institution can review the school's current Monitoring Alert Review list online at any time.

This - there is a column called Change. This column here is the Change Reviewed column. This column lists links to the changes that prompted the alert.

A column of checkboxes is also displayed. So once an alert is reviewed check the column, check the box to mark it as reviewed.

So once you've look at the information to determine what caused the change and what caused the alert for that particular student you would, just click on the Reviewed box to let NSLDS know that yes you have looked at this information and you've determine whether or not it does affect a student at your institution.

If the school - if your institution requests that it does not - requested that alert be sent via alert batch file, meaning you receive an electronic file through your SAIG any change or imported batch is automatically checked online and as reviewed.

So all reviewed records are resorted and displayed at the bottom of the list. So you'll see these - I believe these down here are checked. So those may have been updated by batch.

Any grant changes is the student was enrolled in an institution in the states and they received a grant, grant changes will take you to the Grant History Page.

So if you clicked on that link and it says grant it will take you to that student's Grant History Page.

Now click on one that says Loan will take you to the student's Loan History Page.

This is just the Grant History Page. Because your schools are outside the US you will not be working very much with the Grant History Page.

But it is important in the instance that the student did receive a grant at an institution in the states and they owe an over payment on that grant because then that would remove the student's eligibility for future Title IV funds including Direct Loan Funds until they resolve that grant over payment.

Again, if you wanted to update an individual student you're looking at that student's data. You would click on the link, just look at the change as it was. Once you've reviewed it, click on the Review tab and then Click submit for that student.

Any and all changes would result if everything is fine in a bright blue circle I letting you know that the - you were successful in submitting your update.

The last section on NSLDS that you'll want some review is the exit counseling section. Again this is the section if the student has completed - gone through the studentloans.gov or come directly to the NSLDS Web site to complete

their exit counseling you would be able to pull that information up here for the student.

If the student has completed exit counseling in person or using some other Website your institution can go online and report that student's completed exit counseling.

And for - and the student has an opportunity, if they choose to or if the school - if the institution chooses, to do exit counseling more frequently, every time a student completes exit counseling and an entry is made you will see an individual line item for that student and how they completed their exit counseling.

So it'll show you the institution where they completed it, the completion date, the source of this information, whether it was the school or whether they went to studentloans.gov to complete their exit counseling, and the media type whether it was paper or in person or electronically.

If you would like to have more information on how to access the NSLDS system and move through some of the screens that we've seen here all of that information is available on the IFAP Web site by clicking on iLibrary at the top of the page. And all of these reference materials are available to assist you with that process.

Again this is the contact information that I gave you at the beginning of the presentation but we'd just like to have you - give it to you here since you have it all typed written down.

And of course you can get to this information by clicking on Contact Us on the NSLDS Web site.

And that concludes the NSLDS presentation. And Cynthia will talk to you and ask - have - go through a couple questions. Did we receive any questions?

Cynthia Thornton: We did Angela and thank you so much for that presentation. We did get a few. I'll try to read just about a couple of them in the essence of the time that we have left.

Our first question is for Pat and it came from (Jacqueline) and she wants to know, to confirm, she wants us to confirm that for exit counseling to enter the exit counseling completion information in NSLDS, if we do it with the student in person or we do it by somebody like an external party?

Pretty much she just wants to know, she just wants to confirm that she heard that that it can be uploaded or put into the NSLDS system?

Pat Stephenson: Yes it can be. But if you do have it done outside of the NSLDS system that exit counseling is conducted like that, you should keep the documentation on file that it was completed.

Cynthia Thornton: Okay thanks Pat. I guess an easy way for you (Jacqueline) is just to have your students do it at studentloans.gov or - and click on that Exit Counseling Link which will actually take them into NSLDS and you have that information tracked. But you know you do have the option to do it outside of that.

We also had - wanted clarification on the cohort default rate calculation for foreign schools. I think Pat you were going to provide some clarification there as Angela's mind was running blank at the time, so we want to make certain we're clear with them.

Pat Stephenson: Yes, as far as I know the schools will have a default rate calculated. And in addition to that the students that received those loans, that information is included in their default status as well.

So because it's on NSLDS, that loan, it's included with all the other loans when the student goes into repayment and in the student's default rate.

And like I said, as far as I know the schools are provided with a cohort default rate just like the domestic schools are.

Cynthia Thornton: Okay thanks for that clarification. And then Pat again we had a question from (Monica) who asked if a student shows a pending disbursement at NSLDS, do we really need to wait and until it's zero in order to process a new loan?

Pat Stephenson: I do want to clarify a little bit the answer that I gave. The information from COD is passed on to NSLDS. And sometimes there is a lag between the time that NSLDS is updated with the COD information.

So if the loan has been zeroed out in COD, then you can go ahead and originate a new loan. If you try to originate a new loan while that is still sending in COD with the pending disbursements it may not allow you to do that because it may exceed the student's annual loan limits.

But if it's zeroed out in COD and still shows in NSLDS as pending you should be able to do the new loan in COD and then COD updates NSLDS, it will get zeroed out there as well.

Cynthia Thornton: Okay thanks. We did have one other question actually I'm going to do two more and then we'll close it out.

But before you leave -- I see some people are leaving -- please take a moment to complete our survey, our training survey there. If you'll click on that button that we have on your screen that'll help us again meet your needs for future workshops.

This next question had to do with enrollment reporting and it came from (Jacqueline). And she asked how often do we have to update enrollment? Is it twice per year?

Pat Stephenson: And Cynthia I think you had a lot of the detail on that. Can you help me out with that?

Cynthia Thornton: Yes actually our - the department recommends that all schools report enrollment data using the enrollment reporting process at least five times a year.

Now scheduling five regular enrollment reporting roster files per year, it can reduce or eliminate you need to do ad hoc submissions.

So you might want to take our recommendation in doing it about five times a year.

And then one last question and then we'll close it out is related to transfer monitoring. And let me see where that is. I thought that was a great question for the group.

Do we have to do transfer monitoring? There are so few students who come here. Is it really necessary to do transfer monitoring? And now Pat I think you answered that question as well?

Pat Stephenson: I did. It's the requirement but it's very, very helpful because if you have students that are coming in midyear or leaving your school midterm and going somewhere else the second school is notified of any history that that student may have that you should be aware of.

If you don't have the chance for monitoring, if you're not signed up for that you do have to have something in place so you can identify that anything that transpired with that student during that time period.

Cynthia Thornton: Right and just for - keep in mind that if they come to you midyear, so if they start off with you in the fall you're okay, you're not monitoring.

But if they come in January and that's your midpoint in your enrollment period, then that - those are the students that you want to include.

And you might find if you have so few students that you don't have students coming to you in the midpoint of the term.

Okay well that's going to conclude our Webinar today. Again we do thank you for joining the Webinar.

We do remind you to always look at IFAP Foreign Schools Information Page so that you might be updated on all the information that we're sharing.

You have learned through these presentations and for my coming out that sometimes guidance does change and you do want to be aware of those changes.

One good recommendation is a sign-up and get your My IFAP profile so you can get alerts automatically when things change or when notices are out there for foreign schools.

So again we do encourage you to do that. And please again take a moment to complete the survey. Now this does conclude our Webinar for today and we do thank you for joining us. Thank you and have a great day.

Coordinator: Thank you. That does conclude today's conference. You may now disconnect at this time.

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