

3.3 Aid Repayment Subsystem

3.3.1 Description

The Aid Repayment subsystem will manage the entire repayment process for student financial aid, starting immediately after the origination of the aid and continuing through the handling of defaulted loans, where necessary.

In the repayment initiation phase, this subsystem will provide repayment counseling to participants, and will allow them to make informed decisions regarding their repayment options selection.

Over the course of repayment, the subsystem will enable the billing of borrowers, maintain loan repayment information, process deferments, forbearances, cancellations and loan transfers, as well as changes to the participants' repayment options and terms, for Direct Loans. The subsystem will process loan payment information and update account information accordingly.

For defaulted loans, the subsystem will provide skip trace request assistance by interfacing with the IRS and the Postal Service, and will attempt collection following due diligence procedures. If such procedures prove unsuccessful, the subsystem will provide wage garnishment management and fund offset information, where appropriate, and will assign the defaulted loans to collection agencies.

This subsystem will process the loan consolidation requests received from participants, certify the loan information for the loans to be consolidated, managing the flow of information for those loans. If any loan holder balances are present, the subsystem will perform netting out of over/underpayments.

The Aid Repayment Subsystem will perform the following functions:

- Provide exit counseling to a student about debt and accumulated indebtedness.
- Notify the borrower of the different options available to repay loan(s) and allow the borrower to select a repayment plan.
- Process payment information on loans and refunds participants in cases of overpayment and misdirected payments for Direct Loans.
- Process deferments, forbearances, discharges, cancellations and loan transfers of Direct Loans, monitor repayment histories to update loan status, and, based on status updates, convert loans to repayment status. This activity also supports deferment, discharge, forbearance and cancellation of Federal Family Educational Loan Program (FFELP) loans by providing the participant with appropriate information.
- Process loan consolidation requests from a participant or by the loan holder on behalf of the participant.
- Verify a participant's previous loans for the purpose of loan consolidation. Verify previous loans usually with schools, lenders or other loan holders and then issue a fund source payment authorization.

- Manage the flow of information necessary to consolidate a participant's separate loans. This information would include available consolidation agents, consolidation agent decisions, previous loan information and loan payoff information.
- Maintain delinquent accounts through credit bureau reporting and skip tracing. The credit bureau reporting functionality selects delinquent accounts and reports those accounts to the appropriate credit bureau on a monthly basis. The system also maintains current demographic information through the generation of skip trace requests on a periodic basis. Requests are also accepted from external sources, such as guaranty agencies, schools and lenders. Updated information is retrieved from state and federal agencies, including the Postal Service and the Internal Revenue Service and forwarded to the requester.
- Monitor (at specific periods) defaulted loans and assign them to ED and/or collection agencies as appropriate.
- Manage all transactions related to identifying defaulted loans, billing defaulted borrowers and processing payments received from defaulted borrowers.
- Identify defaulted participants eligible for fund offset, and to take action on those accounts. If a borrower is certified to the Treasury or state agency and is entitled to a Federal or state payment, including an income tax refund, the individual's amount due is offset up to a certified amount. This offset amount is then credited to the participant's account.
- Identify defaulted participants eligible for administrative wage garnishment and take action on those accounts through receipt of garnished funds from the participant's private employer. The system also tracks the borrower's employment status, garnished wage status changes, and movement to new employers.
- Select and transfer accounts requiring further collection action to the appropriate regional collection agency. Update address and payment information periodically between the system and collection agencies to keep reconciled records. Also, recall accounts on which the collection agencies have failed to collect or accounts requiring recall for other reasons.
- Process any litigation action on defaulted individuals by submitting Claims Collection Litigation Reports (CCLRs) to the Department of Justice for individuals who are recommended for litigation. The system accepts judgment information after litigation and updates internal ED records with any new payment terms, etc. handed down by the court.

A graphical representation of the processes that comprise the Repayment Subsystem and its associated external entities can be found in **Exhibit 3.3-1 Repayment Subsystem**.

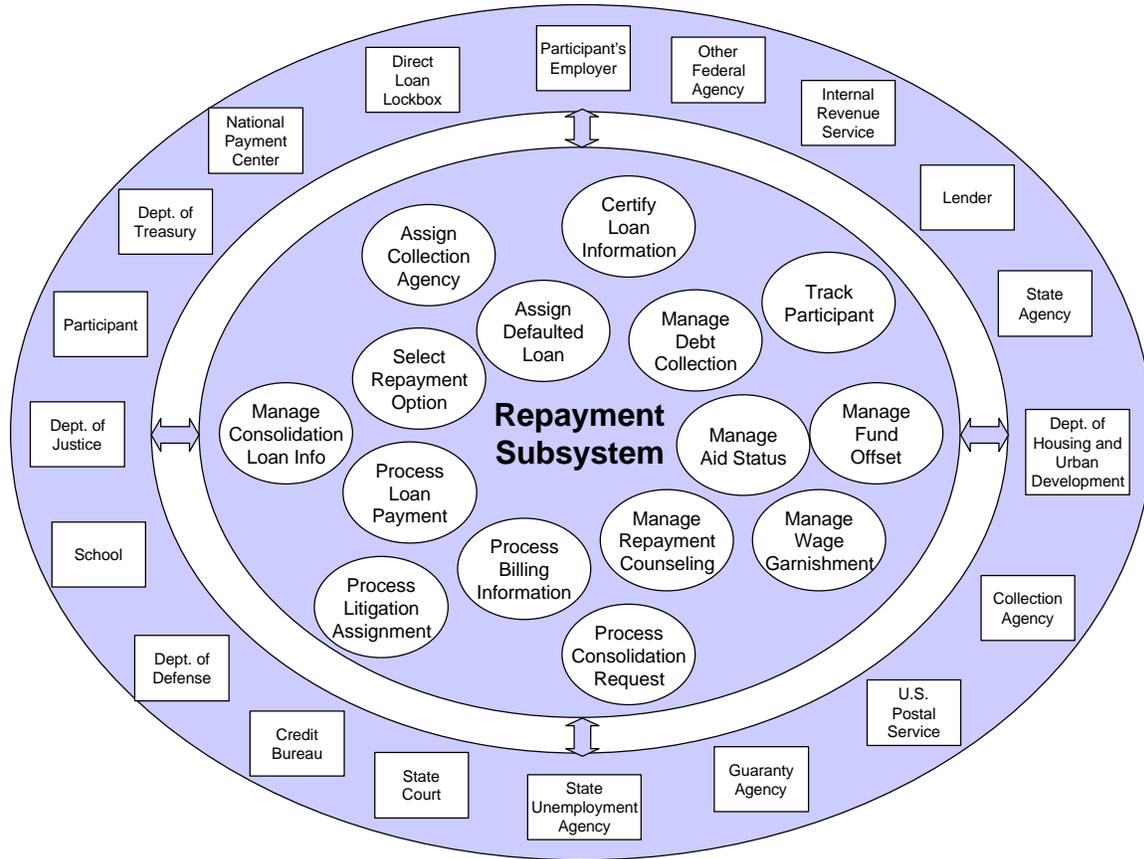


Exhibit 3.3-1 Repayment Subsystem

An index of each of the processes is included below for easy reference.

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3.3.2 Subsystem Processes and Requirements

This section contains the list of processes comprising the Aid Repayment Subsystem and the business requirements supporting the functionality of each process.

<u>Process</u>	<u>Definition</u>
Assign Collection Agency	This activity provides the Department of Education with a means to manage control of delinquent accounts. Accounts meeting collection criteria are selected and then transferred to the appropriate regional Collection Agency. Updated addresses, account snapshots and other Information is transferred periodically between this system and Collection Agencies to keep updated records. Accounts can also be adjusted and/or recalled by Education.
2645	The system shall refer debts (i.e. defaulted loans assigned to ED, grant overpayments assigned to ED, and defaulted Direct Loans) to collection agencies and to Treasury, Financial Management Service for collection.
2670	The system shall provide defaulted loan information to debt collection agencies collecting on defaulted loans on behalf of ED.
2750	The system shall provide debt collection agency assignment notices to participants when their debts are sent to a collection agency for loans held by ED.
2754	The system shall process payment requests for service fees due a collection agency.
2790	The system shall receive litigation recommendations, adjustments, recalls, returned accounts and collector service invoices from debt collection agencies for loans that ED holds.
2920	The system shall provide to authorized staff visibility to audit trail information (backward and forward from the point of origination through repayment) to ensure that for each Title IV program, the correct Federal funds reach the right recipient at the appropriate time.
6090	The system shall charge a fee to students whose loans owned by ED are assigned to collection agencies.

<u>Process</u>	<u>Definition</u>
Assign Defaulted Loan	This activity monitors (at specific periods) defaulted loans and assigns them to ED and/or collection agencies as appropriate.
1280	The system shall provide a single point of interface for maintaining student aid data and for Title IV aid.

- 1282 The system shall provide a single point of interface for accessing student aid data other than Title IV aid.
- 2680 The system shall provide defaulted loan alerts to the Department of Housing and Urban Development and to the Computer Activated Interactive Voice Response System (CAIVRS).
- 2690 The system shall accept defaulted Perkins Loans from schools, after due diligence is performed, and shall assume responsibility for collection efforts on the loan.
- 2712 The system shall accept defaulted FFELP loans from guaranty agencies, after due diligence is performed, and shall assume responsibility for collection efforts on the loan.
- 2714 The system shall accept defaulted Federal Insured Student Loan (FISL) loans from loan holders, after due diligence is performed, and shall assume responsibility for collection efforts on the loan and pay the loan holder the balance due on the loan.
- 2716 The system shall accept grant overpayment balances from schools, after due diligence is performed, and assume responsibility for collection efforts on the debt.
- 2920 The system shall provide to authorized staff visibility to audit trail information (backward and forward from the point of origination through repayment) to ensure that for each Title IV program, the correct Federal funds reach the right recipient at the appropriate time.

Process

Definition

Certify Loan Information

This activity verifies a participant's previous loans for the purpose of loan consolidation. Previous loans are verified usually with schools, lenders or other loan holders and then a fund source payment authorization is issued.

- 2220 The system shall request verification of loan existence and balance from schools (for Perkins Loans) and lenders (for FFELP Loans) based upon the consolidation application provided by the applicant or loan holder.
- 2230 The system shall receive verification of loan existence and balance from schools (for Perkins Loans) and lenders (for FFELP Loans).

Process

Definition

Manage Aid Status

This activity processes deferments, forbearances, discharges, cancellations and loan transfers of Direct Loans. In addition, this activity monitors repayment history to update loan status to default, and based on status updates, converts loans to repayment status. This activity also supports deferment, discharge, forbearance and cancellation of Federal Family Educational Loan

Program (FFELP) loans by providing the participant with appropriate information.

- 1280 The system shall provide a single point of interface for maintaining student aid data for Title IV aid.
- 1282 The system shall provide a single point of interface for accessing student aid data other than Title IV aid.
- 1484 The system shall transfer Direct Loans among Direct Loan servicers and defaulted loans held by ED among collection agencies.
- 1486 The system shall allow participants to de-obligate a loan or grant disbursement (i.e. reduce the amount of a disbursement).
- 1487 The system shall allow participants to notify the system of an intent to change their enrollment status (e.g. transfer or drop out of school).
- 2005 The system shall determine the beginning of the grace period for a Direct Loan based on the participant's enrollment status.
- 2006 The system shall process participant's request to forfeit the grace period.
- 2240 The system shall allow participants to query their aid status.
- 2250 The system shall allow authorized parties to query a student's aid status.
- 2320 The system shall verify the unemployment status of participants through matches with state departments of labor.
- 2380 The system shall provide a facility for participants to request deferment or forbearance on loans.
- 2390 The system shall receive notification of a deferment and/or forbearance initiated by a lender.
- 2400 The system shall determine whether participants qualify for in-school deferment.
- 2412 The system shall confirm whether participants qualify for active military deferment or forbearance by obtaining information from the Department of Defense.
- 2420 The system shall initiate an automatic in-school deferment for eligible participants and notify participants of their in-school deferment status.
- 2422 The system shall accept rejection of automatic deferment from participants related to automatic in-school deferments.
- 2430 The system shall notify all of a participant's loan holders of a participant's request for a deferment or a forbearance on a loan.
- 2440 The system shall notify all of a participant's loan holders of a deferment or forbearance decision made by any individual loan holder.

- 2442 The system shall notify participants of a deferment or forbearance decision made by any of their loan holders.
- 2482 The system shall receive notification of lender servicer changes from lenders.
- 2484 The system shall receive notification of guaranty agency and guaranty agency servicer changes from guaranty agencies.
- 2550 The system shall notify schools of participants' delinquency within 90 days of a missed loan repayment due date.
- 2560 The system shall allow the participant to request a change in FFELP lender.
- 2570 The system shall inform the participant if the servicer for their loan changes for loans held by ED.
- 2622.01 The system shall discharge a loan in the event of the participant's death for Direct Loans and those loans that are assigned to ED for debt collection.
- 2622.02 The system shall discharge a loan in the event of participant disability for Direct Loans and those loans that are assigned to ED for debt collection.
- 2622.03 The system shall discharge a loan in the event of false student certification for Direct Loans and those loans that are assigned to ED for debt collection.
- 2622.04 The system shall discharge a loan in the event of school closure for Direct Loans and those loans that are assigned to ED for debt collection.
- 2622.05 The system shall discharge a loan in the event of a participant's bankruptcy for Direct Loans and those loans that are assigned to ED for debt collection.
- 2622.06 The system shall notify all of a participant's loan holders of a loan discharge decision made by any individual loan holder.
- 2632 The system shall monitor participant's repayment history and, if necessary, update loan status to default for Direct Loans and those loans that are assigned to ED for debt collection.
- 2634 The system shall track the repayment history of participants with defaulted loans and, if appropriate, move their loans into repayment status for those loans that have been assigned to ED for debt collection.
- 2640 The system shall send a notice of default to participants when one or more of their loans enter default.
- 2920 The system shall provide to authorized staff visibility to audit trail information (backward and forward from the point of origination through repayment) to ensure that for each Title IV program, the correct Federal funds reach the right recipient at the appropriate time.

Process

Definition

Manage Consolidation Loan Information

This activity manages the flow of information necessary to consolidate a participant's separate loans. This information would include available consolidation agents, consolidation agent decisions, previous loan information and loan payoff information.

- 2172 The system shall generate payment requests to pay off component loans as a result of refinancing into a Direct Loan or consolidating into a Direct Consolidation Loan.
- 2174 The system shall apply the payoff amount for each component loan of a Direct Consolidation Loan to the balance of the Direct Consolidation Loan.
- 2178 The system shall receive information on underpayments made when paying off a component loan of a Direct Consolidation Loan and authorize payments to the loan holder.
- 2182 The system shall receive information on Direct Consolidation Loan payoff overpayments made by ED to loan holders and reduce the balance of the Direct Consolidation Loan by the overpayment amount.
- 2210 The system shall consolidate Direct Loans, FFELP Loans, and Perkins Loans into Direct Consolidation Loans.
- 2240 The system shall allow participants to query their aid status.
- 2250 The system shall allow authorized parties to query a student's aid status.
- 2260 The system shall provide a listing of those loan holders that are authorized to be consolidation agents to participant's upon the participant's request.
- 2270 The system shall receive a consolidation agent decision from the participant.
- 2280 The system shall allow the participant to request consolidation information.
- 2290 The system shall provide consolidation information to the participant.
- 6100 The system shall perform netting out of underpayments and overpayments for loan holders in loan consolidation.

Process

Definition

Manage Debt Collection

This activity manages all transactions related to identifying defaulted loans, billing defaulted borrowers and processing repayments received from defaulted borrowers for those loans assigned to ED.

- 1484 The system shall transfer Direct Loans among Direct Loan servicers and defaulted loans held by ED among collection agencies.
- 2622.03 The system shall discharge a loan in the event of false student certification for Direct Loans and those loans that are assigned to ED for debt collection.
- 2622.04 The system shall discharge a loan in the event of school closure for Direct Loans and those loans that are assigned to ED for debt collection.
- 2632 The system shall monitor participant's repayment history and, if necessary, update loan status to default for Direct Loans and those loans that are assigned to ED for debt collection.
- 2634 The system shall track the repayment history of participants with defaulted loans and, if appropriate, move their loans into repayment status for those loans that have been assigned to ED for debt collection.
- 2640 The system shall send a notice of default to participants when one or more of their loans enter default.
- 2645 The system shall refer debts (i.e. defaulted loans assigned to ED, grant overpayments assigned to ED, and defaulted Direct Loans) to collection agencies and to Treasury, Financial Management Service for collection.
- 2670 The system shall provide defaulted loan information to debt collection agencies collecting on defaulted loans on behalf of ED.
- 2690 The system shall accept defaulted Perkins Loans from schools, after due diligence is performed, and shall assume responsibility for collection efforts on the loan.
- 2716 The system shall accept grant overpayment balances from schools, after due diligence is performed, and assume responsibility for collection efforts on the debt.
- 2750 The system shall provide debt collection agency assignment notices to participants when their debts are sent to a collection agency for loans held by ED.
- 2754 The system shall process payment requests for service fees due a collection agency.

Process

Definition

Manage Fund Offset

This activity enables the Department of Education to identify defaulted participants eligible for fund offset, and to take action on those accounts. If a borrower is certified to the Treasury or state agency and is otherwise entitled to a Federal or state payment, including an income tax refund, the individual's amount due is offset up to a certified amount. This offset amount is then credited to the participant's account.

- 2662 The system shall assess necessary administrative fees against participants' defaulted loan balances.
- 2730.01 The system shall offset Federal payments and refunds due to defaulted participants from the U.S. Treasury and shall apply these offsets to the participant's debt.
- 2730.02 The system shall offset state refunds due to defaulted participants from the state agency and shall apply these offsets to the participant's debt.
- 2920 The system shall provide to authorized staff visibility to audit trail information (backward and forward from the point of origination through repayment) to ensure that for each Title IV program, the correct Federal funds reach the right recipient at the appropriate time.

Process

Definition

Manage Repayment Counseling

This activity provides counseling to a student about debt and accumulated indebtedness.

- 1990 The system shall provide repayment counseling to participants, informing them of their rights and responsibilities as they relate to repayment of their loans.
- 2000 The system shall notify the participant of repayment terms and conditions when they receive repayment counseling.
- 2030 The system shall track whether participants have received repayment counseling, and which organization provided it.

Process

Definition

Manage Wage Garnishment

This activity enables the Department of Education to identify defaulted participants eligible for wage garnishment, and to take action on those accounts. Wages may be garnished through private sector employers. The system also tracks the borrower's employment status, garnished wage status changes, and movement to new employers.

- 2330 The system shall obtain Federal employment confirmation by matches with the Department of Defense and U.S. Postal Service for those participants who are deemed eligible for Federal wage garnishment.
- 2662 The system shall assess necessary administrative fees against participants' defaulted loan balances.
- 2742 The system shall garnish wages from borrowers in defaulted status through private sector employers for loans held by ED.
- 2744 The system shall track employment status, garnished wage status changes, and movement to new private sector employers for defaulted participant's currently in wage garnishment for loans held by ED.
- 2746 The system shall notify private sector employers of intent to commence wage garnishment for loans held by ED.
- 2748 The system shall offset the wages of participants who have defaulted loans and are Federal employees for loans held by ED.
- 2920 The system shall provide to authorized staff visibility to audit trail information (backward and forward from the point of origination through repayment) to ensure that for each Title IV program, the correct Federal funds reach the right recipient at the appropriate time.

Process

Definition

Process Billing Information

This activity handles requests for bills/statements/coupon books and billing date changes.

- 1497 The system shall send quarterly interest statements to participants during the grace period for Direct Loans that are unsubsidized, or that are consolidated while the student is still in school and have an unsubsidized or a PLUS portion.
- 2004 The system shall send the participant a disclosure statement 60 days prior to the end of the grace period.
- 2116 The system shall calculate the payment due on a loan and bill the participant for that amount for Direct Loans and those loans that are assigned to ED for debt collection.
- 2552.04 The system shall generate financial aid statement of account for participants.
- 2552.06 The system shall receive billing date change requests from participants, and if the request is approved, update the billing date accordingly for Direct Loans and those loans assigned to ED for debt collection.
- 2552.07 The system shall generate coupon books for Direct Loans.

Process

Definition

Process Consolidation Request

This activity processes loan consolidation requests from a participant or by the loan holder on behalf of the participant. A loan consolidation closes out separate smaller loans and creates a new larger loan equal to the sum of all previous separate loans.

- 2170 The system shall receive loan consolidation requests from loan holders submitted on behalf of participants.
- 2180 The system shall allow participants to submit a request for consolidation of existing loans into a Direct Loan or FFELP Loan.
- 2190 The system shall notify loan holders of the acceptance or rejection of consolidation requests they have submitted on behalf of participants.
- 2191 The system shall provide lenders who are consolidation agents with FFELP consolidation requests made by participants.
- 2192 The system shall receive the acceptance or rejection of consolidation requests from lenders.
- 2200 The system shall notify participants of the acceptance or rejection of their requests for consolidation of existing loans into a Direct Loan or FFELP Loan.

Process

Definition

Process Litigation Assignment

This activity handles any litigation action on defaulted individuals. Claims Collection Litigation Reports (CCLRs) are generated for individuals who are recommended for litigation. The CCLRs are then sent to the Department of Justice (DOJ). The DOJ controls the account until any legal action is complete; therefore, any action by internal Education Department collectors must stop. The system accepts judgment information after litigation and updates internal ED records with any new payment terms, etc. handed down by the court.

- 2800 The system shall provide claims collection litigation reports (CCLR) to the Department of Justice for loans that ED holds.
- 2802 The system shall handle updated accounts and their adjusted payment terms that are returned from Department of Justice litigation for loans that ED holds.
- 2920 The system shall provide to authorized staff visibility to audit trail information (backward and forward from the point of origination through repayment) to ensure that for each Title IV program, the correct Federal funds reach the right recipient at the appropriate time.

Process

Definition

Process Loan Payment

This activity processes repayment information on all loans and refunds participants in case of overpayment of Direct Loans.

- 1280 The system shall provide a single point of interface for maintaining student aid data for Title IV aid.
- 1282 The system shall provide a single point of interface for accessing student aid data other than Title IV aid.
- 1496 The system shall accrue interest during the grace period for Direct Loans that are unsubsidized, or that are consolidated while the student is still in school and have an unsubsidized or a PLUS portion.
- 1498 The system shall allow participants to make payments during the grace period for the interest accrued, for Direct Loans that are unsubsidized, or that are consolidated while the student is still in school and have an unsubsidized or a PLUS portion.
- 2179 The system shall send refunds to participants in case of overpayments made by participant's on the final payment of a Direct Loan or of a loan assigned to ED for debt collection.
- 2252 The system shall receive loan payment information and update loan principal, interest, collection charges, and late payment fee information as appropriate for Direct Loans and those loans assigned to ED for debt collection.
- 2620 The system shall receive updated loan balance information from schools, lenders, and guaranty agencies for the loans that they hold.
- 2700 The system shall receive grant overpayment information from schools.
- 2920 The system shall provide to authorized staff visibility to audit trail information (backward and forward from the point of origination through repayment) to ensure that for each Title IV program, the correct Federal funds reach the right recipient at the appropriate time.
- 5210 The system shall apply transactions across multiple award years at the student level.
- 5280 The system shall track Perkins loan portfolio balances and FCC disbursed amounts per school per award year.

Process

Definition

Select Repayment Option

This activity notifies the borrower of the different options available to repay loan(s) and allows the borrower to select a repayment plan. A borrower can pay any part of the outstanding balance in a lump sum payment and the remaining balance in regular installments, or make regular installments on the entire outstanding balance.

- 1488 The system shall periodically recalculate interest, charges, and fees accrued for Direct Loans, and loans assigned to ED for debt collection with variable interest rates or specific repayment plans (e.g. graduated repayment, income contingent repayment.)
- 2000 The system shall notify the participant of repayment terms and conditions when they receive repayment counseling.
- 2002 The system shall provide standard repayment options by program to the participant.
- 2010 The system shall allow participants to select and request repayment options on their aid at any time.
- 2050 The system shall provide participant's repayment option preferences to fund sources.
- 2060 The system shall maintain repayment option decision information by participant and loan.
- 2070 The system shall provide repayment option modeling capabilities to participants. This shall include modeling the effects of loan consolidation, income contingent repayment, and other repayment plans on the number and amount of payments required of participants.
- 2110 The system shall allow participants to sign up for automatic payroll and/or other debits (e.g. direct debit from the participant's bank, automatic scheduled payment to the loan holder).
- 2112 The system shall recalculate annually the payments due on participant's loans, based on the interest rate and the repayment plan selected for Direct Loans and those loans that are assigned to ED for debt collection.
- 2114 The system shall regenerate the repayment schedule for participant's loans in the event that additional disbursements are made for the loan, the participant requests to change repayment plans, or additional loans held by the same participant enter repayment.
- 2130 The system shall provide automatic payroll deduction information to the participant.
- 2150 The system shall provide routing information for automatic payroll deductions to authorized parties.
- 2180 The system shall allow participants to submit a request for consolidation of existing loans into a Direct Loan or FFELP Loan.

- 2300 The system shall allow participants to submit combined billing requests for Direct Loans and those loans that are assigned to ED for debt collection.
- 2310 The system shall notify participants of the acceptance or rejection of their combined billing request.
- 2360 The system shall calculate income contingent repayment terms for Direct Loans and those loans that are assigned to ED for debt collection.
- 2370 The system shall verify participant income with the IRS when the participant selects income contingent repayment terms.
- 2522 The system shall provide automatic payroll deduction information to the participant's bank for loans held by ED.
- 2580 The system shall receive requests from participants to refinance their loans.
- 2590 The system shall inform the lender of a participant's request to refinance their loans.
- 2920 The system shall provide to authorized staff visibility to audit trail information (backward and forward from the point of origination through repayment) to ensure that for each Title IV program, the correct Federal funds reach the right recipient at the appropriate time.

Process

Track Participant

Definition

This activity provides the Department of Education with a means to maintain delinquent accounts through credit bureau reporting and skip tracing. The credit bureau reporting functionality selects delinquent accounts and reports those accounts to the appropriate credit bureau on a monthly basis. The system also maintains current demographic information through the generation of skip trace requests on a periodic basis. Requests are also accepted from external sources, such as guaranty agencies, schools and lenders. Updated information is retrieved from state and federal agencies, including the United States Postal Service and the Internal Revenue Service.

- 2340 The system shall provide assistance in skip-tracing (an effort to find a borrower's correct address) to guaranty agencies, lenders, and schools, through matches with the IRS, Postal Service, and state agencies.
- 2350 The system shall provide assistance in skip-tracing by allowing loan holders, loan servicers, and collection agencies to update address information for participants whose loans they service.
- 2660 The system shall provide information on participants to credit bureaus for loans held by ED.

- 2752 The system shall provide deletion letters to credit bureaus when participants have been erroneously reported to a credit bureau for loans held by ED.
- 2920 The system shall provide to authorized staff visibility to audit trail information (backward and forward from the point of origination through repayment) to ensure that for each Title IV program, the correct Federal funds reach the right recipient at the appropriate time.

3.3.3 External Interfaces

The following diagrams display the data flows exchanged between each process in the Repayment Subsystem and the external entities. Detailed information regarding the data flows presented in each diagram is listed subsequent to the diagram.

3.3.3.1 Data Flow Diagrams

The following diagram presents the flows of information exchanged between the Manage Repayment Counseling process and the postsecondary education community.

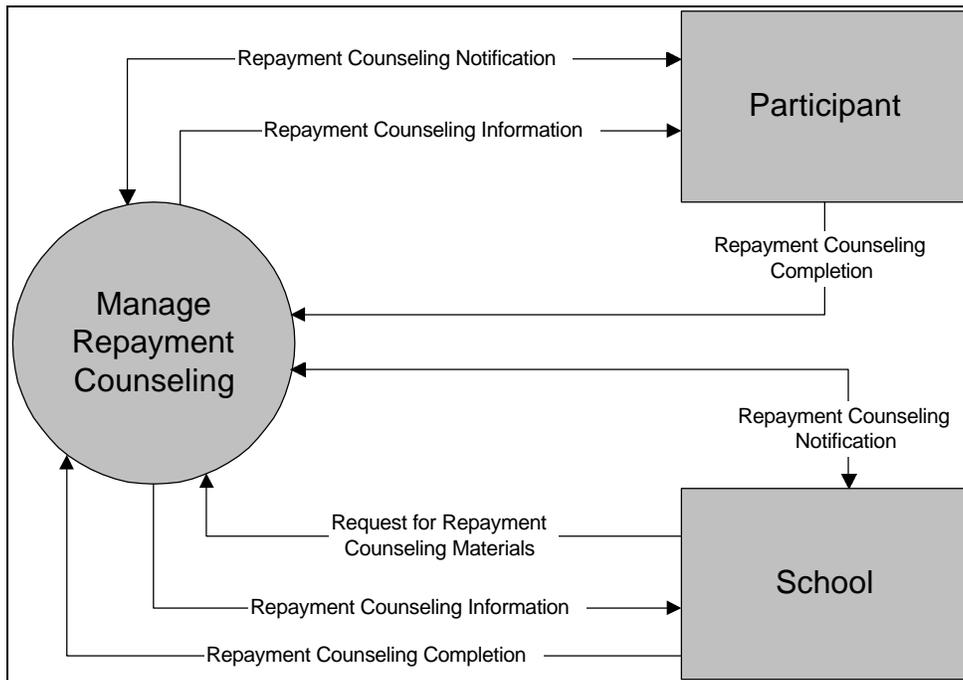


Exhibit 3.3.3-1 Manage Repayment Counseling

Flow Name: Repayment Counseling Completion

Definition: Confirmation that a participant has received repayment counseling.

From Participant To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

COUNSELING INFORMATION

COUNSELING COMPLETION DATE

AID / REPMT_COUNSEL_COMPL_DATE

REPAYMENT COUNSELING COMPLETION

AID / REPMT_COUNSEL_MSG_DESC

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

Flow Name: Repayment Counseling Information

Definition: Repayment counseling information provided to the student or school either upon request or as a required step in repayment. The information provided entails repayment terms, debt burden and credit default risks.

To Participant From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

BALANCE DUE CONSOLIDATION LOAN

Derived

BALANCE DUE PLUS LOAN

Derived

BALANCE DUE SLS

Derived

BALANCE DUE STAFFORD LOANS

Derived

BALANCE DUE TOTAL

Derived

BALANCE DUE UNSUB STAFFORD LOAN

Derived

DATE BALANCE LAST REPORTED

Derived

GRACE PERIOD PERKINS LOAN

REPAYMENT_PLAN /
GRACE_PERIOD_MONTH_CNT

GRACE PERIOD STAFFORD LOANS

REPAYMENT_PLAN /
GRACE_PERIOD_MONTH_CNT

GRACE PERIOD UNSUB STAFFORD LOAN

REPAYMENT_PLAN /
GRACE_PERIOD_MONTH_CNT

SCHOOL ADDRESS

SCHOOL_POC / CITY_NAME

SCHOOL_POC / POSTAL_CODE

SCHOOL_POC / SCHOOL_POC_NAME

AID ORGANIZATION INFORMATION

LENDER 1 CITY

SCHOOL_POC / STATE_NAME

SCHOOL_POC / STREET_NAME

AID_ORGANIZATION_POC /
CITY_NAME

LENDER 1 ID

AID_ORGANIZATION / ORG_ID

LENDER 1 NAME

AID_ORGANIZATION /
AID_ORG_NAME

LENDER 1 PHONE NUMBER

AID_ORGANIZATION_POC /
PHONE_NMBR

LENDER 1 STATE

AID_ORGANIZATION_POC /
STATE_NAME

LENDER 1 STREET ADDRESS

AID_ORGANIZATION_POC /
STREET_NAME

LENDER 1 ZIP CODE

AID_ORGANIZATION_POC /
POSTAL_CODE

LENDER 2 CITY

AID_ORGANIZATION_POC /
CITY_NAME

LENDER 2 ID

AID_ORGANIZATION / ORG_ID

LENDER 2 NAME

AID_ORGANIZATION /
AID_ORG_NAME

LENDER 2 PHONE NUMBER

AID_ORGANIZATION_POC /
PHONE_NMBR

LENDER 2 STATE

AID_ORGANIZATION_POC /
STATE_NAME

LENDER 2 STREET ADDRESS	AID_ORGANIZATION_POC / STREET_NAME
LENDER 2 ZIP CODE	AID_ORGANIZATION_POC / POSTAL_CODE
AID REPAYMENT INFORMATION	
DATE BEGIN REPAYMENT OPTION 1	AID_REPAYMENT_PLAN / AID_REPMT_PLAN_START_DATE
DATE BEGIN REPAYMENT OPTION 2	AID_REPAYMENT_PLAN / AID_REPMT_PLAN_START_DATE
DATE BEGIN REPAYMENT OPTION 3	AID_REPAYMENT_PLAN / AID_REPMT_PLAN_START_DATE
ESTIMATED MONTHLY PAYMENT OPTION 1	Derived
ESTIMATED MONTHLY PAYMENT OPTION 2	Derived
ESTIMATED MONTHLY PAYMENT OPTION 3	Derived
NUMBER OF PAYMENTS OPTION 2	Derived
NUMBER OF PAYMENTS OPTION 3	Derived
NUMBER PAYMENTS OPTION 1	Derived
COUNSELING INFORMATION	
EXIT COUNSELING EFFECTIVE DATE	AID / REPMT_COUNSEL_PKG_SENT_DATE
EXIT COUNSELING MESSAGE	AID / REPMT_COUNSEL_MSG_DESC
OTHER INFORMATION	

PROGRAM COMPLETION DATE

SCHOOL_ENROLLMENT /
DEGREE_DATE

SCHOOL_ENROLLMENT /
SCHOOL_ENRL_SEQ_NMBR

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

SCHOOL INFORMATION

CAMPUS ID

SCHOOL / SCHOOL_ID

SCHOOL ID

SCHOOL / SCHOOL_ID

SCHOOL NAME

SCHOOL_DESIGNATION /
SCHOOL_NAME

Flow Name: Repayment Counseling Notification

Definition: Notification that repayment counseling must be performed.

To/from Participant from/to EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

ACCOUNT BALANCE

Derived

ACCOUNT NUMBER

AID / AID_ID

INTEREST RATE

AID_REPAYMENT_PLAN /
AID_REPMT_INTEREST_PCT

OTHER INFORMATION

SEPARATION DATE

AID_STATUS /
AID_STAT_START_DATE

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

SCHOOL INFORMATION

INSTITUTION NAME

SCHOOL_DESIGNATION /
SCHOOL_NAME

Flow Name: Repayment Notification

Definition: Notification to borrower that loan(s) has entered repayment with associated repayment terms.

To Participant From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

ACCOUNT BALANCE

Derived

INTEREST RATE

AID_REPAYMENT_PLAN /
AID_REPMT_INTEREST_PCT

LOAN ID

AID / AID_ID

OUTSTANDING INTEREST

Derived

AID ORGANIZATION INFORMATION

LENDER ADDRESS

AID_ORGANIZATION_POC /
STREET_NAME

LENDER CITY

AID_ORGANIZATION_POC /
CITY_NAME

LENDER NAME

AID_ORGANIZATION /
AID_ORG_NAME

LENDER PHONE

AID_ORGANIZATION_POC /
PHONE_NMBR

LENDER STATE

AID_ORGANIZATION_POC /
STATE_NAME

LENDER ZIP CODE

AID_ORGANIZATION_POC /
POSTAL_CODE

AID REPAYMENT INFORMATION

MONTHLY PAYMENT

AID_REPAYMENT_PLAN /
PERIOD_PMT_AMT

DEFERMENT/FORBEARANCE INFORMATION

DEFERMENT/ FORBEARANCE END DATE
AID_STATUS / AID_STAT_STOP_DATE

DEFERMENT/ FORBEARANCE START DATE
AID_STATUS /
AID_STAT_START_DATE

DEFERMENT/ FORBEARANCE TYPE
AID_STATUS / AID_STAT_CAT

OTHER INFORMATION

SEPARATION DATE
AID_STATUS /
AID_STAT_START_DATE

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME
PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT ID
PARTICIPANT / PARTICIPANT_ID

PARTICIPANT LAST NAME
PARTICIPANT_NAME / LAST_NAME

SCHOOL INFORMATION

INSTITUTION NAME
SCHOOL_DESIGNATION /
OFFICIAL_SCHOOL_NAME

Flow Name: Repayment Counseling Completion

Definition: Confirmation that a participant has received repayment counseling.

From School To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

LOAN ID

AID / AID_ID

COUNSELING INFORMATION

COUNSELING COMPLETION DATE

AID / REPMT_COUNSEL_COMPL_DATE

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

SCHOOL INFORMATION

INSTITUTION ID

SCHOOL / SCHOOL_ID

Flow Name: Repayment Counseling Information

Definition: Repayment counseling information provided to the student or school either upon request or as a required step in repayment. The information provided entails repayment terms, debt burden and credit default risks.

To School From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

BALANCE DUE CONSOLIDATION LOAN

Derived

BALANCE DUE PLUS LOAN

Derived

BALANCE DUE SLS

Derived

BALANCE DUE STAFFORD LOANS

Derived

BALANCE DUE TOTAL

Derived

BALANCE DUE UNSUB STAFFORD LOAN

Derived

DATE BALANCE LAST REPORTED

Rejected

GRACE PERIOD PERKINS LOAN

REPAYMENT_PLAN /
GRACE_PERIOD_MONTH_CNT

GRACE PERIOD STAFFORD LOANS

REPAYMENT_PLAN /
GRACE_PERIOD_MONTH_CNT

GRACE PERIOD UNSUB STAFFORD LOAN

REPAYMENT_PLAN /
GRACE_PERIOD_MONTH_CNT

AID ORGANIZATION INFORMATION

LENDER 1 CITY

AID_ORGANIZATION_POC /
CITY_NAME

LENDER 1 ID

AID_ORGANIZATION / ORG_ID

LENDER 1 NAME	AID_ORGANIZATION / AID_ORG_NAME
LENDER 1 PHONE NUMBER	AID_ORGANIZATION_POC / PHONE_NMBR
LENDER 1 STATE	AID_ORGANIZATION_POC / STATE_NAME
LENDER 1 STREET ADDRESS	AID_ORGANIZATION_POC / STREET_NAME
LENDER 1 ZIP CODE	AID_ORGANIZATION_POC / POSTAL_CODE
LENDER 2 CITY	AID_ORGANIZATION_POC / CITY_NAME
LENDER 2 ID	AID_ORGANIZATION / ORG_ID
LENDER 2 NAME	AID_ORGANIZATION / AID_ORG_NAME
LENDER 2 PHONE NUMBER	AID_ORGANIZATION_POC / PHONE_NMBR
LENDER 2 STATE	AID_ORGANIZATION_POC / STATE_NAME
LENDER 2 STREET ADDRESS	AID_ORGANIZATION_POC / STREET_NAME
LENDER 2 ZIP CODE	AID_ORGANIZATION_POC / POSTAL_CODE

AID REPAYMENT INFORMATION

DATE BEGIN REPAYMENT OPTION 1

	AID_REPAYMENT_PLAN / AID_REPMT_PLAN_START_DATE
DATE BEGIN REPAYMENT OPTION 2	
	AID_REPAYMENT_PLAN / AID_REPMT_PLAN_START_DATE
DATE BEGIN REPAYMENT OPTION 3	
	AID_REPAYMENT_PLAN / AID_REPMT_PLAN_START_DATE
ESTIMATED MONTHLY PAYMENT OPTION 1	Derived
ESTIMATED MONTHLY PAYMENT OPTION 2	Derived
ESTIMATED MONTHLY PAYMENT OPTION 3	Derived
NUMBER OF PAYMENTS OPTION 2	Derived
NUMBER OF PAYMENTS OPTION 3	Derived
NUMBER PAYMENTS OPTION 1	Derived
COUNSELING INFORMATION	
EXIT COUNSELING EFFECTIVE DATE	AID / REPMT_COUNSEL_PKG_SENT_DATE
EXIT COUNSELING MESSAGE	AID / REPMT_COUNSEL_MSG_DESC
OTHER INFORMATION	
PROGRAM COMPLETION DATE	SCHOOL_ENROLLMENT / DEGREE_DATE
	SCHOOL_ENROLLMENT / SCHOOL_ENRL_SEQ_NMBR
PARTICIPANT PERSONAL INFORMATION	
PARTICIPANT ID	PARTICIPANT / PARTICIPANT_ID

SCHOOL INFORMATION

CAMPUS ID

SCHOOL / SCHOOL_ID

SCHOOL ADDRESS

SCHOOL_POC / CITY_NAME

SCHOOL_POC / POSTAL_CODE

SCHOOL_POC / SCHOOL_POC_NAME

SCHOOL_POC / STATE_NAME

SCHOOL_POC / STREET_NAME

SCHOOL ID

SCHOOL / SCHOOL_ID

SCHOOL NAME

SCHOOL_DESIGNATION /
SCHOOL_NAME

Flow Name: Repayment Counseling Notification

Definition: Notification that repayment counseling must be performed.

To School From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

ACCOUNT BALANCE

Derived

INTEREST RATE

AID_REPAYMENT_PLAN /
AID_REPMT_INTEREST_PCT

OUTSTANDING INTEREST

Derived

SEPARATION DATE

AID_STATUS /
AID_STAT_START_DATE

AID ORGANIZATION INFORMATION

LENDER NAME

AID_ORGANIZATION /
AID_ORG_NAME

LOAN ID

AID / AID_ID

SERVICER CITY

AID_ORGANIZATION_POC /
CITY_NAME

SERVICER NAME

AID_ORGANIZATION /
AID_ORG_NAME

SERVICER PHONE

AID_ORGANIZATION_POC /
PHONE_NMBR

SERVICER STATE

AID_ORGANIZATION_POC /
STATE_NAME

SERVICER STREET

AID_ORGANIZATION_POC /
STREET_NAME

SERVICER ZIP	AID_ORGANIZATION_POC / POSTAL_CODE
AID REPAYMENT INFORMATION	
MONTHLY PAYMENT	AID_REPAYMENT_PLAN / PERIOD_PMT_AMT
DEFERMENT/FORBEARANCE INFORMATION	
DEF/FORB END DATE	AID_STATUS / AID_STAT_STOP_DATE
DEF/FORB START DATE	AID_STATUS / AID_STAT_START_DATE
DEF/FORB TYPE	AID_STATUS / AID_STAT_CAT
PARTICIPANT PERSONAL INFORMATION	
PARTICIPANT FIRST NAME	PARTICIPANT_NAME / FIRST_NAME
PARTICIPANT ID	PARTICIPANT / PARTICIPANT_ID
PARTICIPANT LAST NAME	PARTICIPANT_NAME / LAST_NAME
SCHOOL INFORMATION	
INSTITUTION NAME	SCHOOL_DESIGNATION / SCHOOL_NAME

Flow Name: Request for Repayment Counseling Materials

Definition: Request sent by schools to EASI/ED for printed materials to be used for exit counseling.

From School To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

COUNSELING INFORMATION

MAILING DATE

AID /
REPMT_COUNSEL_PKG_SENT_DATE

PARTICIPANT PERSONAL INFORMATION

DOB

PARTICIPANT / BIRTH_DATE

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

SCHOOL INFORMATION

SCHOOL ID

SCHOOL / SCHOOL_ID

The following diagram presents the flows of information exchanged between the Select Repayment Option process and the postsecondary education community.

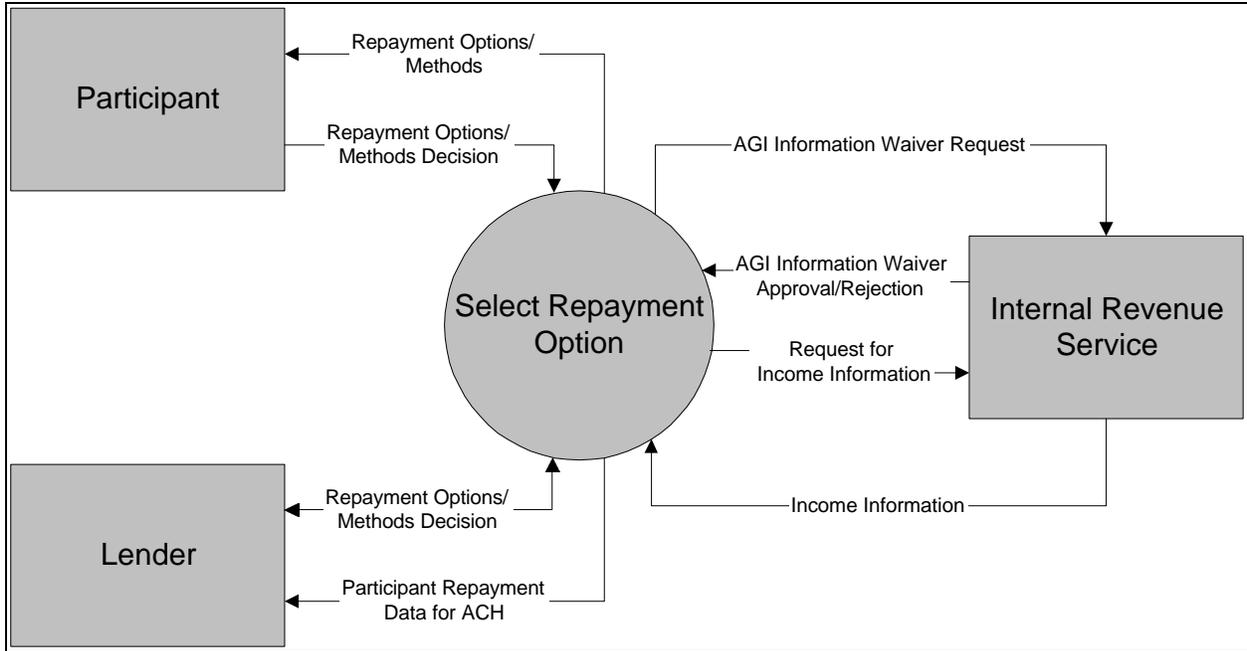


Exhibit 3.3.3-2 Select Repayment Option

Flow Name: AGI Information Waiver Approval/Rejection

Definition: The IRS returns the approval or rejection for the AGI waiver request.

From Internal Revenue Service To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

WAIVER INFORMATION

IRS WAIVER APPROVAL INDICATOR

WAIVER_REQUEST /
WAIVER_STAT_CAT

IRS WAIVER REJECTION CODE

WAIVER_REQUEST /
WAIVER_STAT_CAT

IRS WAIVER RESPONSE DATE

WAIVER_REQUEST /
WAIVER_STAT_EFF_DATE

IRS WAIVER STATUS

WAIVER_REQUEST /
WAIVER_STAT_CAT

Flow Name: AGI Information Waiver Request

Definition: ED forwards a waiver to the IRS, in order to obtain approval to request the Adjusted Gross Income (AGI) for a participant.

To Internal Revenue Service From EASI/ED

<u>Data Elements</u>	<u>Corresponding LDM Attribute(s)</u>
PARTICIPANT PERSONAL INFORMATION	
PARTICIPANT FIRST NAME	PARTICIPANT_NAME / FIRST_NAME
PARTICIPANT LAST NAME	PARTICIPANT_NAME / LAST_NAME
PARTICIPANT SSN	SOCIAL_SECURITY_NUMBER / SSN_NMBR
SPOUSE FIRST NAME	PARTICIPANT_NAME / FIRST_NAME
SPOUSE LAST NAME	PARTICIPANT_NAME / LAST_NAME
SPOUSE SSN	SOCIAL_SECURITY_NUMBER / SSN_NMBR
WAIVER INFORMATION	
AGI WAIVER IDENTIFIER	Rejected
AGI YEAR 1	WAIVER_TAX_YEAR / WAIVER_TAX_YR_NMBR
AGI YEAR 2	WAIVER_TAX_YEAR / WAIVER_TAX_YR_NMBR
AGI YEAR 3	WAIVER_TAX_YEAR / WAIVER_TAX_YR_NMBR
AGI YEAR 4	WAIVER_TAX_YEAR / WAIVER_TAX_YR_NMBR

AGI YEAR 5

WAIVER_TAX_YEAR /
WAIVER_TAX_YR_NMBR

IRS WAIVER APPROVAL INDICATOR

WAIVER_REQUEST /
WAIVER_STAT_CAT

LETTER TEMPLATE

Rejected

PARTICIPANT SIGNATURE

WAIVER_REQUEST /
WAIVER_REQST_DATE

WAIVER DATE SIGNED

WAIVER_REQUEST /
WAIVER_REQST_DATE

Flow Name: Income Information

Definition: Income information from the Internal Revenue Service to verify borrower's eligibility for income-sensitive or income-contingent repayment schedules.

From Internal Revenue Service To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

INCOME INFORMATION

IRS AGI AMOUNT

PARTICIPANT_INCOME_DETAIL /
INCOME_AMT

IRS FILING STATUS

PARTICIPANT_INCOME /
TAX_FILING_STAT_CAT

IRS TAX YEAR

PARTICIPANT_INCOME /
PARTICIPANT_INCOME_TAX_
YR_NMBR

PARTICIPANT ADDRESS INFORMATION

PARTICIPANT CITY

PARTICIPANT_ADDRESS / CITY_NAME

PARTICIPANT STATE

PARTICIPANT_ADDRESS /
STATE_NAME

PARTICIPANT_ADDRESS /
CNTRY_NAME

PARTICIPANT STREET ADDRESS

PARTICIPANT_ADDRESS /
STREET_NAME

PARTICIPANT ZIP CODE

PARTICIPANT_ADDRESS /
POSTAL_CODE

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

WAIVER INFORMATION

IRS EXTRACT DATE

WAIVER_REQUEST /
WAIVER_EXTRACT_DATE

IRS MATCH INDICATOR

WAIVER_REQUEST /
WAIVER_STAT_CAT

Flow Name: Request for Income Information

Definition: Request for participant income information.

To Internal Revenue Service From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

INCOME INFORMATION

IRS FILING STATUS

PARTICIPANT_INCOME /
TAX_FILING_STAT_CAT

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Participant Repayment Data for ACH

Definition: Automated Clearinghouse (ACH) routing information to enable participant to make loan repayment

To Lender From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID REPAYMENT INFORMATION

AUTHORIZED ACCOUNT NUMBER

AID_ACCOUNT_TRANSACTION /
DEST_BANK_ACCT_NMBR

CREDIT CARD EXPIRATION DATE

AID_PARTICIPANT /
BANK_ACCT_EXPIRE_DATE

EFFECTIVE DATE

AID_REPAYMENT_METHOD /
FUNDS_TRANSFER_DAY_NMBR

LOAN ID

AID / AID_ID

PAYMENT AMOUNT

AID_REPAYMENT_PLAN /
PERIOD_PMT_AMT

ROUTING TRANSMITTAL NUMBER

AID_ACCOUNT_TRANSACTION /
DEST_ROUTING_TRANSMIT_NMBR

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

PAYEE FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PAYEE LAST NAME

PARTICIPANT_NAME / LAST_NAME

PAYEE MIDDLE NAME

PARTICIPANT_NAME / MIDDLE_NAME

Flow Name: Repayment Options/Methods Decision

Definition: Method of repayment that the participant has chosen for a certain type of aid, including ACH information.

To/from Lender from/to EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

AID ID

AID / AID_ID

AID ORGANIZATION INFORMATION

LENDER ID

AID_ORGANIZATION / ORG_ID

AID REPAYMENT INFORMATION

BANK ROUTING NUMBER

AID_ACCOUNT_TRANSACTION /
DEST_ROUTING_TRANSMIT_NMBR

CREDIT CARD EXPIRATION DATE

AID_PARTICIPANT /
BANK_ACCT_EXPIRE_DATE

EFFECTIVE DATE

AID_REPAYMENT_METHOD /
AID_REPMT_METHOD_START_DATE

PAYMENT AMOUNT

AID_REPAYMENT_PLAN /
PERIOD_PMT_AMT

PAYMENT DATE

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

REPAYMENT FREQUENCY OPTIONS

AID_REPAYMENT_PLAN /
DESIRED_REPMT_SCHED_DESC

REPAYMENT INTEREST OPTIONS

AID_REPAYMENT_METHOD /
AID_REPMT_METHOD_CAT

REPAYMENT METHOD

AID_REPAYMENT_METHOD /
AID_REPMT_METHOD_CAT

REPAYMENT TERM OPTIONS

AID_REPAYMENT_PLAN /
DESIRED_REPMT_SCHED_DESC

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

PAYEE FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PAYEE LAST NAME

PARTICIPANT_NAME / LAST_NAME

PAYEE MIDDLE NAME

PARTICIPANT_NAME / MIDDLE_NAME

Flow Name: Repayment Options/Methods

Definition: Notifies the borrower of the different options available to repay loan(s).

To Participant From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

INTEREST ACCRUED AMOUNT

Derived

LOAN STATUS

AID_STATUS / AID_STAT_CAT

LOAN TYPE

AID_PROGRAM / PGM_ID

PRINCIPAL BALANCE

Derived

AID ORGANIZATION INFORMATION

LENDER CONTACT INFORMATION

AID_ORGANIZATION_POC /
AID_ORG_POC_FIRST_NAME

AID_ORGANIZATION_POC /
AID_ORG_POC_LAST_NAME

AID_ORGANIZATION_POC /
CITY_NAME

AID_ORGANIZATION_POC /
ELECTRONIC_ADDR_NAME

AID_ORGANIZATION_POC /
FAX_NMBR

AID_ORGANIZATION_POC /
PHONE_NMBR

AID_ORGANIZATION_POC /
POSTAL_CODE

AID_ORGANIZATION_POC /
STATE_NAME

AID_ORGANIZATION_POC /
STREET_NAME

LENDER ID

	AID_ORGANIZATION / ORG_ID
LENDER NAME	AID_ORGANIZATION / AID_ORG_NAME
LENDER POC ADDRESS	AID_ORGANIZATION_POC / STREET_NAME
LENDER POC EMAIL ADDRESS	AID_ORGANIZATION_POC / ELECTRONIC_ADDR_NAME
LENDER POC FAX NUMBER	AID_ORGANIZATION_POC / FAX_NMBR
LENDER POC NAME	AID_ORGANIZATION / AID_ORG_NAME
LENDER POC PHONE	AID_ORGANIZATION_POC / PHONE_NMBR
AID REPAYMENT INFORMATION	
ADDITIONAL BILLING EXPENSES	AID_ACCOUNT_TRANSACTION / AID_TRXN_AMT
	AID_ACCOUNT_TRANSACTION / AID_TRXN_CAT
FEES	AID_ACCOUNT_TRANSACTION / AID_TRXN_AMT
	AID_ACCOUNT_TRANSACTION / AID_TRXN_CAT
PAYMENT DATE	AID_ACCOUNT_TRANSACTION / AID_TRXN_DATE
REPAYMENT FREQUENCY OPTIONS	AID_REPAYMENT_PLAN / DESIRED_REPMT_SCHED_DESC

REPAYMENT INTEREST OPTIONS	AID_REPAYMENT_METHOD / AID_REPMT_INTEREST_CAT
REPAYMENT METHOD	AID_REPAYMENT_METHOD / AID_REPMT_METHOD_CAT
REPAYMENT PLAN SELECTION	AID_REPAYMENT_PLAN / DESIRED_REPMT_SCHED_DESC
TERM LENGTH	REPAYMENT_PLAN / TERM_PERIOD_DESC REPAYMENT_PLAN / TERM_QTY
COUNSELING INFORMATION	
INSTRUCTIONS/ DISCLOSURE	AID / REPMT_COUNSEL_MSG_DESC
PARTICIPANT PERSONAL INFORMATION	
PARTICIPANT ID	PARTICIPANT / PARTICIPANT_ID

Flow Name: Repayment Options/Methods Decision

Definition: Method of repayment that the participant has chosen for a certain type of aid, including ACH information.

From Participant To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

LOAN ID

AID / AID_ID

AID REPAYMENT INFORMATION

BANK ROUTING NUMBER

AID_ACCOUNT_TRANSACTION /
DEST_ROUTING_TRANSMIT_NMBR

PAYMENT DATE

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

REPAYMENT FREQUENCY OPTIONS

AID_REPAYMENT_PLAN /
DESIRED_REPMT_SCHED_DESC

REPAYMENT INTEREST OPTIONS

AID_REPAYMENT_METHOD /
AID_REPMT_INTEREST_CAT

REPAYMENT METHOD

AID_REPAYMENT_METHOD /
AID_REPMT_METHOD_CAT

REPAYMENT TERM OPTIONS

AID_REPAYMENT_PLAN /
DESIRED_REPMT_SCHED_DESC

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

The following diagrams present the flows of information exchanged between the Manage Aid Status process and the postsecondary education community.

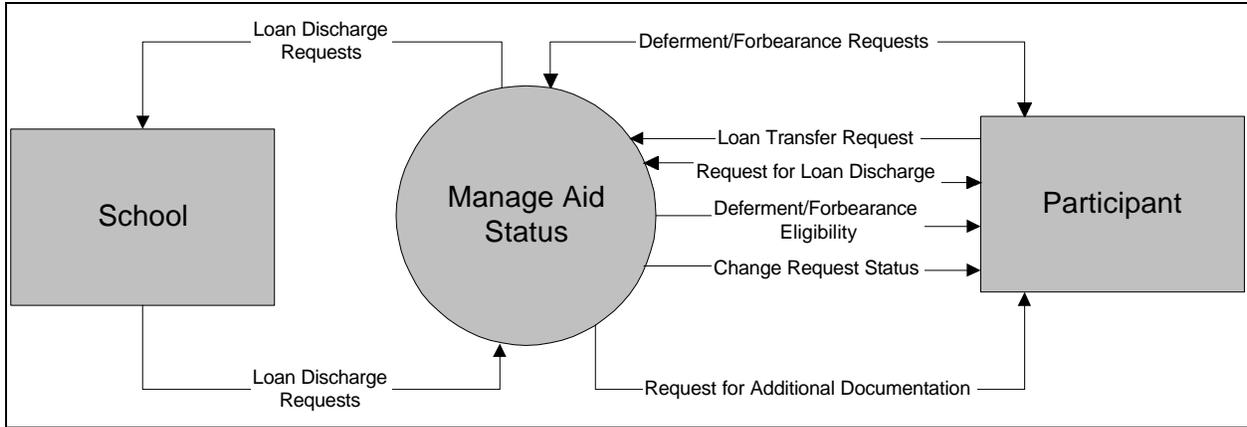


Exhibit 3.3.3-3 Manage Aid Status

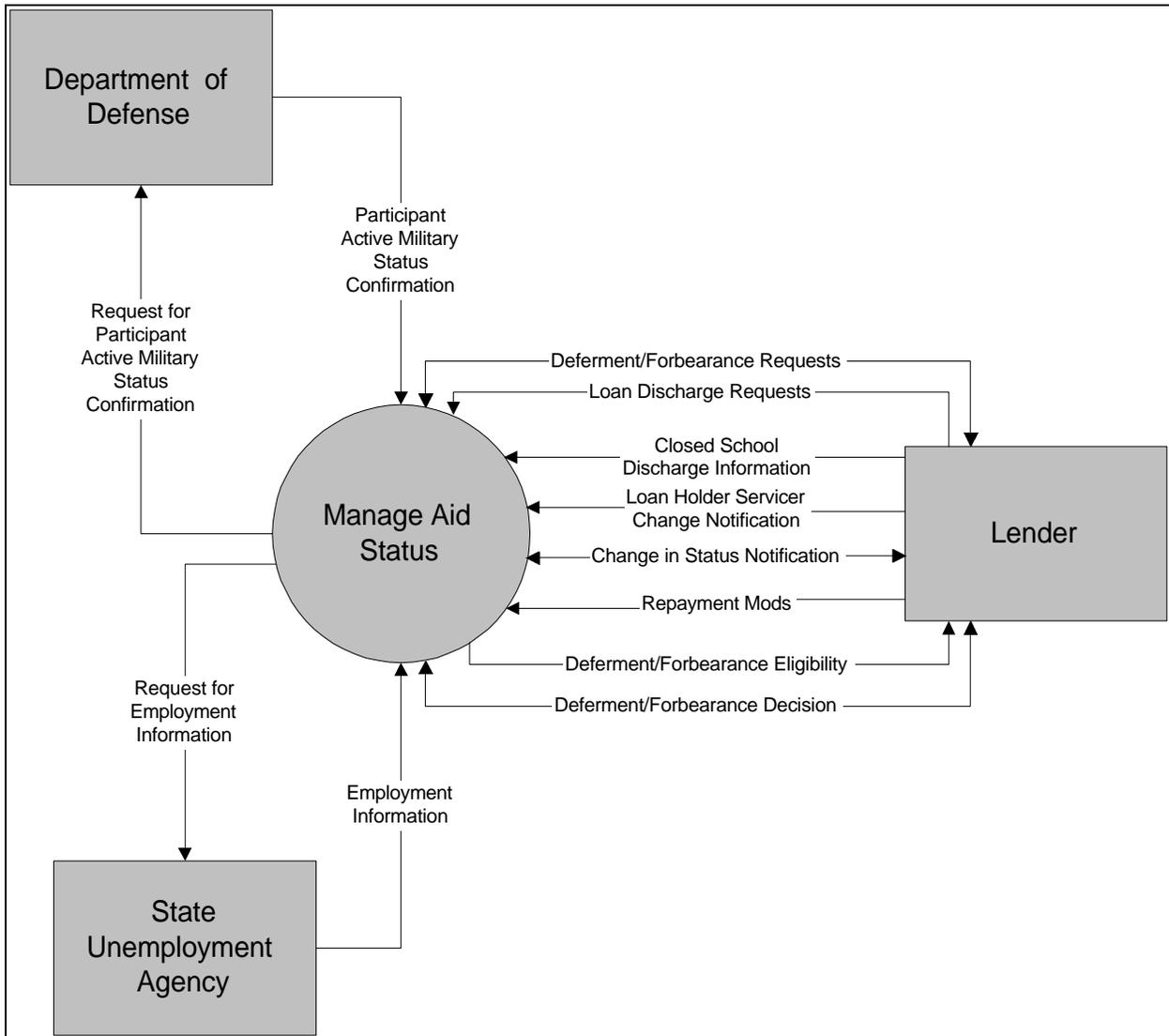


Exhibit 3.3.3-3 Manage Aid Status (cont'd)

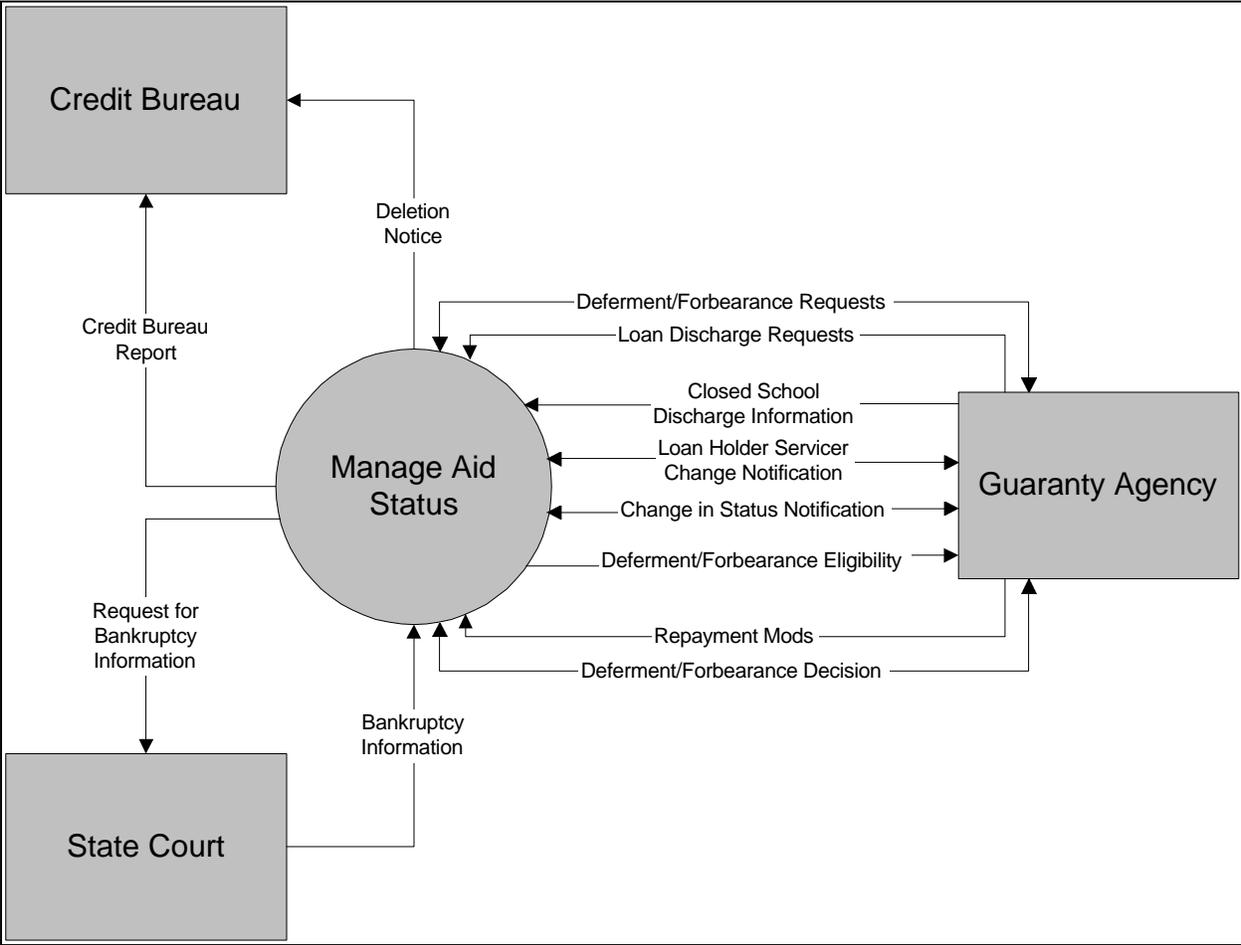


Exhibit 3.3.3-3 Manage Aid Status (cont'd)

Flow Name: Credit Bureau Report

Definition: Report sent by the Department of Education to notify Credit Bureaus of delinquent participant accounts, changes in loan status, and loan discharge.

To Credit Bureau From EASI/ED

<u>Data Elements</u>	<u>Corresponding LDM Attribute(s)</u>
AID INFORMATION	
ACCOUNT BALANCE	Derived
ACCOUNT NUMBER	AID / AID_ID
ACCOUNT STATUS	AID_STATUS / AID_STAT_CAT
ACCOUNT TYPE	AID_PROGRAM / PGM_ID
AMOUNT PAST DUE	Derived
ASSOCIATION CODE	Rejected
CURRENT BALANCE	Derived
DATE OF OCCURRENCE	AID_STATUS_NOTIFICATION / NOTIF_DATE
DATE OPENED	Rejected
LAST PAYMENT DATE	AID_ACCOUNT_TRANSACTION / AID_TRXN_DATE
ORIGINAL DEBT	AID / ORIGNT_AID_AMT
TRANSACTION TYPE	AID_STATUS_NOTIFICATION / NOTIF_REASON_CAT
AID REPAYMENT INFORMATION	
MANNER OF PAYMENT	AID_REPAYMENT_METHOD /

	AID_REPMT_METHOD_CAT
MONTHLY PAYMENT	AID_REPAYMENT_PLAN / PERIOD_PMT_AMT
TERMS	AID_REPAYMENT_METHOD / REPMT_TERM_CAT
OTHER INFORMATION	
SPECIAL COMMENT	Rejected
PARTICIPANT ADDRESS INFORMATION	
FIRST ADDRESS LINE	PARTICIPANT_ADDRESS / STREET_NAME
PARTICIPANT CITY	PARTICIPANT_ADDRESS / CITY_NAME
PARTICIPANT STATE	PARTICIPANT_ADDRESS / STATE_NAME
	PARTICIPANT_ADDRESS / CNTRY_NAME
PARTICIPANT ZIP CODE	PARTICIPANT_ADDRESS / POSTAL_CODE
PARTICIPANT PERSONAL INFORMATION	
PARTICIPANT FIRST NAME	PARTICIPANT_NAME / FIRST_NAME
PARTICIPANT LAST NAME	PARTICIPANT_NAME / LAST_NAME
PARTICIPANT MIDDLE NAME	PARTICIPANT_NAME / MIDDLE_NAME
PARTICIPANT SSN	SOCIAL_SECURITY_NUMBER / SSN_NMBR

Flow Name: Deletion Notice

Definition: Notice sent to the appropriate credit bureau if a participant has been erroneously referred to that credit bureau.

To Credit Bureau From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

DEBT ID

AID / AID_ID

AID ORGANIZATION INFORMATION

MEMBER CODE

AID_ORGANIZATION / ORG_ID

CREDIT BUREAU INFORMATION

CREDIT BUREAU NAME AND ADDRESS

AID_ORGANIZATION_POC /
CITY_NAME

AID_ORGANIZATION_POC /
POSTAL_CODE

AID_ORGANIZATION_POC /
SITE_NAME

AID_ORGANIZATION_POC /
STATE_NAME

AID_ORGANIZATION_POC /
STREET_NAME

OTHER INFORMATION

LETTER TEMPLATE

Rejected

PARTICIPANT ADDRESS INFORMATION

PARTICIPANT CITY

PARTICIPANT_ADDRESS / CITY_NAME

PARTICIPANT STATE

PARTICIPANT_ADDRESS /
STATE_NAME

PARTICIPANT_ADDRESS /
CNTRY_NAME

PARTICIPANT STREET ADDRESS

PARTICIPANT_ADDRESS /
STREET_NAME

PARTICIPANT ZIP CODE

PARTICIPANT_ADDRESS /
POSTAL_CODE

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Participant Active Military Status Confirmation

Definition: Confirmation on a participant's active military status, used to determine eligibility for active military deferment or forbearance.

From Department of Defense To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

MILITARY STATUS INFORMATION

ACTIVE STATUS BEGIN DATE

PARTICIPANT_EMPLOYMENT /
EMPLOYMENT_START_DATE

ACTIVE STATUS END DATE

PARTICIPANT_EMPLOYMENT /
EMPLOYMENT_STOP_DATE

MILITARY STATUS

PARTICIPANT_EMPLOYMENT /
EMPLOYMENT_STAT_CAT

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Request for Participant Active Military Status Confirmation

Definition: Request for confirmation on a participant's active military status to determine eligibility for active military deferment or forbearance.

To Department of Defense From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

MILITARY STATUS INFORMATION

PARTICIPANT MILITARY STATUS

PARTICIPANT_EMPLOYMENT /
EMPLOYMENT_STAT_CAT

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Change in Status Notification

Definition: Notification that the participant's aid status has changed.

To/from Guaranty Agency from/to EASI/ED

Data Elements

Corresponding LDM Attribute(s)

LOAN STATUS PERIOD

AID_STATUS /
AID_STAT_START_DATE

AID_STATUS / AID_STAT_STOP_DATE

AID INFORMATION

LOAN ID

AID / AID_ID

LOAN STATUS CODE

AID_STATUS / AID_STAT_CAT

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Closed School Discharge Information

Definition: Closed school discharge data sent to EASI/ED on behalf of the borrower.

From Guaranty Agency To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID DISCHARGE INFORMATION

ATTENDANCE END DATE

SCHOOL_ENROLLMENT /
ENRL_STAT_STOP_DATE

ATTENDANCE START DATE

SCHOOL_ENROLLMENT /
ENRL_STAT_START_DATE

DATE PROGRAM STUDY COMPLETED

SCHOOL_ENROLLMENT /
DEGREE_DATE

SCHOOL_ENROLLMENT /
DEGREE_CAT

DISCHARGE REASON

AID_DISCHARGE /
DISCHARGE_REASON_CAT

GED RECEIVED

AID_APPLICATION /
HS_DIPLOMA_DATE

HIGH-SCHOOL DEGREE

AID_APPLICATION /
GRADE_LEVEL_CAT

LEAVE OF ABSENCE END DATE

SCHOOL_ENROLLMENT /
ENRL_STAT_CAT

SCHOOL_ENROLLMENT /
ENRL_STAT_STOP_DATE

SCHOOL ADMITTANCE TEST COMMENTS

PARTICIPANT_TEST_SCORE /
TEST_DESC

SCHOOL ADMITTANCE TEST DATE

PARTICIPANT_TEST_SCORE /
TEST_DATE

SCHOOL ADMITTANCE TEST NAME	PARTICIPANT_TEST_SCORE / TEST_NAME
SCHOOL ADMITTANCE TEST SCORE	PARTICIPANT_TEST_SCORE / TEST_SCORE_NMBR
SCHOOL CLOSURE TUITION REIMBURSEMENT AMOUNT	SCHOOL_ENROLLMENT / CLOSURE_REIMBURSE_AMT
SCHOOL CLOSURE TUITION REIMBURSEMENT DATE	SCHOOL_ENROLLMENT / CLOSURE_REIMBURSE_EFF_DATE
SCHOOL CLOSURE TUITION REIMBURSEMENT LENDER	AID_ORGANIZATION / ORG_ID
SCHOOL DEVELOPMENTAL/REMEDIAL EDUCATION PROGRAM	SCHOOL_ENROLLMENT / ENRL_STAT_CAT
SCHOOL REFUND AMOUNT	AID_ACCOUNT_TRANSACTION / AID_TRXN_AMT AID_ACCOUNT_TRANSACTION / AID_TRXN_CAT
SCHOOL REFUND DATE	AID_ACCOUNT_TRANSACTION / AID_TRXN_DATE
AID INFORMATION	
AMOUNT DISCHARGED	AID_ACCOUNT_TRANSACTION / AID_TRXN_AMT AID_ACCOUNT_TRANSACTION / AID_TRXN_CAT
DISBURSEMENT ID	AID_ACCOUNT_TRANSACTION / AID_TRXN_CAT

	AID_ACCOUNT_TRANSACTION / TRXN_ID
LENDER ID	
	AID_ORGANIZATION / ORG_ID
LOAN AMOUNT OUTSTANDING	Derived
LOAN ID	AID / AID_ID
LOAN TYPE	AID_PROGRAM / AID_PGM_CAT
AID ORGANIZATION INFORMATION	
GUARANTY AGENCY NAME	AID_ORGANIZATION / AID_ORG_NAME
LENDER NAME	AID_ORGANIZATION / AID_ORG_NAME
EMPLOYMENT INFORMATION	
CURRENTLY EMPLOYED	PARTICIPANT_EMPLOYMENT / EMPLOYMENT_START_DATE
JOB SEARCH DESCRIPTION	PARTICIPANT_EMPLOYMENT / EMPLOYMENT_SEARCH_DESC
LEAVE OF ABSENCE START DATE	SCHOOL_ENROLLMENT / ENRL_STAT_CAT SCHOOL_ENROLLMENT / ENRL_STAT_START_DATE
OTHER INFORMATION	
AGE FACTOR	PARTICIPANT_EMPLOYMENT / EMPL_AGE_FACTOR_DESC
LEGAL RESTRICTION	AID_STATUS_CHANGE_REQUEST / REQST_DESC

SOURCE CODE	Rejected
PARTICIPANT ADDRESS INFORMATION	
PARTICIPANT ADDRESS	PARTICIPANT_ADDRESS / CITY_NAME
	PARTICIPANT_ADDRESS / POSTAL_CODE
	PARTICIPANT_ADDRESS / STATE_NAME
	PARTICIPANT_ADDRESS / STREET_NAME
	PARTICIPANT_ADDRESS / CNTRY_NAME
PARTICIPANT HOME PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
PARTICIPANT WORK PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
PARTICIPANT PERSONAL INFORMATION	
PARTICIPANT FIRST NAME	PARTICIPANT_NAME / FIRST_NAME
PARTICIPANT ID	PARTICIPANT / PARTICIPANT_ID
PARTICIPANT LAST NAME	PARTICIPANT_NAME / LAST_NAME
PARTICIPANT MIDDLE INITIAL	PARTICIPANT_NAME / MIDDLE_NAME
PARTICIPANT SSN	SOCIAL_SECURITY_NUMBER / SSN_NMBR
RELATIONSHIP TO STUDENT	AID_PARTICIPANT / PARTICIPANT_ROLE_CAT

SCHOOL INFORMATION

SCHOOL ADDRESS

SCHOOL_POC / CITY_NAME

SCHOOL_POC / POSTAL_CODE

SCHOOL_POC / STATE_NAME

SCHOOL_POC / STREET_NAME

SCHOOL NAME

SCHOOL_DESIGNATION /
SCHOOL_NAME

Flow Name: Deferment/Forbearance Decision

Definition: Decision as to whether the participant has been granted a deferment or forbearance.

To/from Guaranty Agency from/to EASI/ED

<u>Data Elements</u>	<u>Corresponding LDM Attribute(s)</u>
AID INFORMATION	
LOAN ID	AID / AID_ID
DEFERMENT/FORBEARANCE INFORMATION	
DECISION CODE	AID_CHANGE_REQUEST_STATUS / REQST_CAT
DEFERMENT/FORBEARANCE END DATE	AID_STATUS_CHANGE_REQUEST / REQST_STOP_DATE
DEFERMENT/FORBEARANCE REASON	AID_STATUS_CHANGE_REQUEST / REQST_DESC
DEFERMENT/FORBEARANCE START DATE	AID_STATUS-CHANGE REQUEST / REQST_START_DATE
DEFERMENT/FORBEARANCE TYPE	AID_STATUS_CHANGE_REQUEST / REQST_CAT
PARTICIPANT PERSONAL INFORMATION	
PARTICIPANT SSN	SOCIAL_SECURITY_NUMBER / SSN_NMBR

Flow Name: Deferment/Forbearance Eligibility

Definition: Notification to the participant that the participant is eligible for a deferment/forbearance based on certain eligibility criteria.

To Guaranty Agency From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

LOAN ID

AID / AID_ID

DEFERMENT/FORBEARANCE INFORMATION

DEFERMENT/FORBEARANCE TYPE

AID_STATUS / AID_STAT_CAT

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Deferment/Forbearance Request

Definition: Deferment or forbearance request submitted to EASI/ED.

To/from Guaranty Agency from/to EASI/ED

<u>Data Elements</u>	<u>Corresponding LDM Attribute(s)</u>
AID REPAYMENT INFORMATION	
TOTAL MONTHLY LOAN PAYMENTS	Derived
DEFERMENT/FORBEARANCE INFORMATION	
DEFERMENT/FORBEARANCE REASON	AID_STATUS_CHANGE_REQUEST / REQST_DESC
DEFERMENT/FORBEARANCE TYPE	AID_STATUS_CHANGE_REQUEST / REQST_CAT
END DATE	AID_STATUS_CHANGE_REQUEST / REQST_STOP_DATE
REDUCED FORBEARANCE PAYMENT AMOUNT	AID_STATUS_CHANGE_REQUEST / PMT_REQST_AMT
START DATE	AID_STATUS_CHANGE_REQUEST / REQST_START_DATE
STOP PAYMENT/REDUCE PAYMENT FLAG	Derived
EMPLOYMENT INFORMATION	
DATE START UNEMPLOYMENT	PARTICIPANT_EMPLOYMENT / EMPLOYMENT_STAT_CAT
	PARTICIPANT_EMPLOYMENT / EMPLOYMENT_STOP_DATE
EMPLOYMENT AGENCY ADDRESS	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
	PARTICIPANT_EMPLOYMENT /

	EMPLOYER_POSTAL_CODE
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME
EMPLOYMENT AGENCY NAME	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
EMPLOYMENT AGENCY PHONE NUMBER	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR
EMPLOYMENT AGENCY REGISTRATION FLAG	
	PARTICIPANT_EMPLOYMENT / EMPLOYMENT_SEARCH_DESC
EMPLOYMENT AGENCY REGISTRATION START DATE	
	PARTICIPANT_EMPLOYMENT / EMPLOYMENT_START_DATE
FIRM 1 - ADDRESS	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME
FIRM 1 - CONTACT NAME	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CONTACT_NAME
FIRM 1 - NAME	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME

FIRM 1 - PHONE NUMBER

PARTICIPANT_EMPLOYMENT /
EMPLOYER_PHONE_NMBR

FIRM 2 - ADDRESS

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CITY_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_POSTAL_CODE

PARTICIPANT_EMPLOYMENT /
EMPLOYER_STATE_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_STREET_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CNTRY_NAME

FIRM 2 - CONTACT NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CONTACT_NAME

FIRM 2 - NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_NAME

FIRM 2 - PHONE NUMBER

PARTICIPANT_EMPLOYMENT /
EMPLOYER_PHONE_NMBR

FIRM 3 - ADDRESS

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CITY_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_POSTAL_CODE

PARTICIPANT_EMPLOYMENT /
EMPLOYER_STATE_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_STREET_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CNTRY_NAME

FIRM 3 - CONTACT NAME

PARTICIPANT_EMPLOYMENT /

	EMPLOYER_CONTACT_NAME
FIRM 3 - NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
FIRM 3 - PHONE NUMBER	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR
FIRM 4 - ADDRESS	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME
FIRM 4 - CONTACT NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_CONTACT_NAME
FIRM 4 - NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
FIRM 4 - PHONE NUMBER	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR
FIRM 5 - ADDRESS	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME

	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME
FIRM 5 - CONTACT NAME	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CONTACT_NAME
FIRM 5 - NAME	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
FIRM 5 - PHONE NUMBER	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR
FIRM 6 - ADDRESS	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME
FIRM 6 - CONTACT NAME	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CONTACT_NAME
FIRM 6 - NAME	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
FIRM 6 - PHONE NUMBER	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR
ENROLLMENT INFORMATION	
DEPENDENT STUDENT ENROLLMENT STATUS	
	SCHOOL_ENROLLMENT / ENRL_STAT_CAT
INCOME INFORMATION	

ADJUSTED GROSS INCOME	PARTICIPANT_INCOME_DETAIL / INCOME_AMT
TOTAL MONTHLY GROSS INCOME	PARTICIPANT_EMPLOYMENT / MONTHLY_GROSS_INCOME_AMT
PARTICIPANT ADDRESS INFORMATION	
PARTICIPANT CITY	PARTICIPANT_ADDRESS / CITY_NAME
PARTICIPANT PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
PARTICIPANT STATE	PARTICIPANT_ADDRESS / STATE_NAME
	PARTICIPANT_ADDRESS / CNTRY_NAME
PARTICIPANT STREET ADDRESS	PARTICIPANT_ADDRESS / STREET_NAME
PARTICIPANT ZIP CODE	PARTICIPANT_ADDRESS / POSTAL_CODE
PARTICIPANT PERSONAL INFORMATION	
DEPENDENT RELATIONSHIP TO BORROWER	AID_PARTICIPANT / PARTICIPANT_ROLE_CAT
DISABLED SPOUSE OR DEPENDENT NAME	PARTICIPANT_NAME / FIRST_NAME
	PARTICIPANT_NAME / LAST_NAME
PARTICIPANT FIRST NAME	PARTICIPANT_NAME / FIRST_NAME
PARTICIPANT LAST NAME	PARTICIPANT_NAME / LAST_NAME
PARTICIPANT MIDDLE INITIAL	PARTICIPANT_NAME / MIDDLE_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

STUDENT NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT_NAME / LAST_NAME

STUDENT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

SCHOOL INFORMATION

SCHOOL ID

SCHOOL / SCHOOL_ID

Flow Name: Loan Discharge Requests

Definition: Requests for loan discharge based on certain criteria (i.e., bankruptcy, death, disability).

From Guaranty Agency To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID DISCHARGE INFORMATION

ABILITY TO WORK

PARTICIPANT_ILLNESS / COND_CAT

AGE FACTOR

PARTICIPANT_EMPLOYMENT /
EMPL_AGE_FACTOR_DESC

AMOUNT DISCHARGED

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

ATTENDANCE END DATE

SCHOOL_ENROLLMENT /
ENRL_STAT_STOP_DATE

ATTENDANCE START DATE

SCHOOL_ENROLLMENT /
ENRL_STAT_START_DATE

CURRENT CONDITION

PARTICIPANT_ILLNESS / COND_CAT

CURRENTLY EMPLOYED

PARTICIPANT_EMPLOYMENT /
EMPLOYMENT_START_DATE

DATE OF DEATH

PARTICIPANT / DEATH_DATE

DATE PROGRAM STUDY COMPLETED

SCHOOL_ENROLLMENT /
DEGREE_DATE

DEATH LOCATION - COUNTY

PARTICIPANT /
DEATH_COUNTY_NAME

DEATH LOCATION - STATE

PARTICIPANT / DEATH_STATE_NAME

DISBURSEMENT ID	AID_ACCOUNT_TRANSACTION / TRXN_ID
DISCHARGE REASON	AID_DISCHARGE / DISCHARGE_REASON_CAT
GED RECEIVED	AID_APPLICATION / HS_DIPLOMA_DATE
GUARANTY AGENCY NAME	AID_ORGANIZATION / AID_ORG_NAME
HIGH-SCHOOL DEGREE	AID_APPLICATION / GRADE_LEVEL_CAT
ILLNESS END DATE	PARTICIPANT_ILLNESS / ILLNESS_STOP_DATE
ILLNESS START DATE	PARTICIPANT_ILLNESS / ILLNESS_START_DATE
JOB SEARCH DESCRIPTION	PARTICIPANT_EMPLOYMENT / EMPLOYMENT_SEARCH_DESC
LEAVE OF ABSENCE END DATE	SCHOOL_ENROLLMENT / ENRL_STAT_CAT SCHOOL_ENROLLMENT / ENRL_STAT_STOP_DATE
LEAVE OF ABSENCE START DATE	SCHOOL_ENROLLMENT / ENRL_STAT_CAT SCHOOL_ENROLLMENT / ENRL_STAT_START_DATE
LEGAL RESTRICTION	AID_STATUS_CHANGE_REQUEST / REQST_DESC

MEDICAL CONDITION DIAGNOSIS	PARTICIPANT_ILLNESS / DIAGNOSIS_DESC
MEDICAL LICENSE STATE	PARTICIPANT_ILLNESS / MEDICAL_LIC_STATE_NAME
PHYSICIAN ADDRESS	PARTICIPANT_ILLNESS / PHYSICIAN_CITY_NAME PARTICIPANT_ILLNESS / PHYSICIAN_POSTAL_CODE PARTICIPANT_ILLNESS / PHYSICIAN_STATE_NAME PARTICIPANT_ILLNESS / PHYSICIAN_STREET_NAME PARTICIPANT_ILLNESS / PHYSICIAN_ELECTRONIC_ADDR_ NAME
PHYSICIAN NAME	PARTICIPANT_ILLNESS / PHYSICIAN_NAME
PHYSICIAN PHONE NUMBER	PARTICIPANT_ILLNESS / PHYSICIAN_PHONE_NMBR
PROGNOSIS	PARTICIPANT_ILLNESS / PROGNOSIS_DESC
SCHOOL ADMITTANCE TEST COMMENTS	PARTICIPANT_TEST_SCORE / TEST_DESC
SCHOOL ADMITTANCE TEST DATE	PARTICIPANT_TEST_SCORE / TEST_DATE
SCHOOL ADMITTANCE TEST NAME	PARTICIPANT_TEST_SCORE / TEST_NAME
SCHOOL ADMITTANCE TEST SCORE	PARTICIPANT_TEST_SCORE /

	TEST_SCORE_NMBR
SCHOOL CLOSURE TUITION REIMBURSEMENT AMOUNT	SCHOOL_ENROLLMENT / CLOSURE_REIMBURSE_AMT
SCHOOL CLOSURE TUITION REIMBURSEMENT DATE	SCHOOL_ENROLLMENT / CLOSURE_REIMBURSE_EFF_DATE
SCHOOL CLOSURE TUITION REIMBURSEMENT LENDER	AID_ORGANIZATION / ORG_ID
SCHOOL DEVELOPMENTAL/REMEDIAL EDUCATION PROGRAM	SCHOOL_EDUCATION_PROGRAM / EDU_PGM_NAME
SCHOOL REFUND AMOUNT	AID_ACCOUNT_TRANSACTION / AID_TRXN_AMT
	AID_ACCOUNT_TRANSACTION / AID_TRXN_CAT
SCHOOL REFUND DATE	AID_ACCOUNT_TRANSACTION / AID_TRXN_DATE
WORK DISABILITY START DATE	PARTICIPANT_ILLNESS / ILLNESS_START_DATE
AID INFORMATION	
LOAN AMOUNT OUTSTANDING	Derived
LOAN ID	AID / AID_ID
LOAN TYPE	AID_PROGRAM / PGM_ID
AID ORGANIZATION INFORMATION	
LENDER NAME	AID_ORGANIZATION / AID_ORG_NAME

PARTICIPANT ADDRESS INFORMATION

PARTICIPANT HOME PHONE NUMBER

PARTICIPANT_ADDRESS /
PHONE_NMBR

PARTICIPANT STREET ADDRESS

PARTICIPANT_ADDRESS /
STREET_NAME

PARTICIPANT WORK PHONE NUMBER

PARTICIPANT_ADDRESS /
PHONE_NMBR

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT MIDDLE INITIAL

PARTICIPANT_NAME / MIDDLE_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

PIN

PARTICIPANT / PIN_NMBR

RELATIONSHIP TO STUDENT

AID_PARTICIPANT /
PARTICIPANT_ROLE_CAT

SCHOOL INFORMATION

SCHOOL ADDRESS

SCHOOL_POC / CITY_NAME

SCHOOL_POC / POSTAL_CODE

SCHOOL_POC / STATE_NAME

SCHOOL_POC / STREET_NAME

SCHOOL NAME

SCHOOL_POC / CNTRY_NAME

SCHOOL_DESIGNATION /
SCHOOL_NAME

Flow Name: Loan Holder Servicer Change Notification

Definition: Servicer change notification submitted to EASI/ED by the lender or the Guaranty Agency.

To/from Guaranty Agency from/to EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID HOLDER INFORMATION

CURRENT AID SERVICER

AID_SCHOOL_AID_ORG / START_DATE

AID_SCHOOL_AID_ORG / STOP_DATE

EFFECTIVE DATE

AID_SCHOOL_AID_ORG / START_DATE

NEW AID SERVICER

AID_SCHOOL_AID_ORG / START_DATE

AID_SCHOOL_AID_ORG / STOP_DATE

TYPE OF AID SERVICER

AID_SCHOOL_AID_ORG / ROLE_CAT

AID INFORMATION

AID ID

AID / AID_ID

AID TYPE

AID_PROGRAM / PGM_ID

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

Flow Name: Repayment Mods

Definition: Modifications to existing loan repayment terms such as yearly updates (loan graduation, interest rate changes) and adjustments for additional FFEL loans entering repayment.

From Guaranty Agency To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

CHANGE IN STATUS REASON

AID_STATUS / AID_STAT_CAT

LOAN ID

AID / AID_ID

NEW INTEREST RATE

REPAYMENT_INTEREST /
INTEREST_PCT

OUTSTANDING BALANCE

Derived

AID ORGANIZATION INFORMATION

LENDER ID

AID_ORGANIZATION / ORG_ID

AID REPAYMENT INFORMATION

DESCRIPTION OF REPAYMENT PLAN

AID_REPAYMENT_PLAN /
DESIRED_REPMT_SCHED_DESC

EFFECTIVE DATE

AID_APPLICATION_STATUS /
AID_APPL_STAT_START_DATE

AID_REPAYMENT_METHOD /
AID_REPMT_METHOD_START_DATE

AID_REPAYMENT_PLAN /
AID_REPMT_PLAN_START_DATE

MONTHLY PAYMENT AMOUNT

AID_REPAYMENT_PLAN /
PERIOD_PMT_AMT

PAYMENT DATE

AID_ACCOUNT_TRANSACTION /

	AID_TRXN_DATE
REPAYMENT TERMS CHANGE	AID_REPAYMENT_METHOD / AID_REPMT_METHOD_CAT
PARTICIPANT PERSONAL INFORMATION	
PARTICIPANT ID	PARTICIPANT / PARTICIPANT_ID

Flow Name: Change in Status Notification

Definition: Notification that the participant's aid status has changed.

To/from Lender from/to EASI/ED

Data Elements

Corresponding LDM Attribute(s)

LOAN STATUS CHANGE DATE

AID_STATUS /
AID_STAT_START_DATE

AID_STATUS / AID_STAT_STOP_DATE

AID INFORMATION

CHANGE IN STATUS REASON

AID_STATUS / AID_STAT_CAT

LOAN ID

AID / AID_ID

LOAN STATUS CODE

AID_STATUS / AID_STAT_CAT

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Closed School Discharge Information

Definition: Closed school discharge data sent to EASI/ED on behalf of the borrower.

From Lender To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID DISCHARGE INFORMATION

AMOUNT DISCHARGED

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

ATTENDANCE END DATE

SCHOOL_ENROLLMENT /
ENRL_STAT_STOP_DATE

ATTENDANCE START DATE

SCHOOL_ENROLLMENT /
ENRL_STAT_START_DATE

DATE PROGRAM STUDY COMPLETED

SCHOOL_ENROLLMENT /
DEGREE_DATE

DISCHARGE REASON

AID_DISCHARGE /
DISCHARGE_REASON_CAT

GED RECEIVED

AID_APPLICATION /
HS_DIPLOMA_DATE

HIGH-SCHOOL DEGREE

AID_APPLICATION /
GRADE_LEVEL_CAT

LEAVE OF ABSENCE END DATE

SCHOOL_ENROLLMENT /
ENRL_STAT_CAT

SCHOOL_ENROLLMENT /
ENRL_STAT_STOP_DATE

SCHOOL ADMITTANCE TEST COMMENTS

PARTICIPANT_TEST_SCORE /
TEST_DESC

SCHOOL ADMITTANCE TEST DATE	PARTICIPANT_TEST_SCORE / TEST_DATE
SCHOOL ADMITTANCE TEST NAME	PARTICIPANT_TEST_SCORE / TEST_NAME
SCHOOL ADMITTANCE TEST SCORE	PARTICIPANT_TEST_SCORE / TEST_SCORE_NMBR
SCHOOL CLOSURE TUITION REIMBURSEMENT AMOUNT	SCHOOL_ENROLLMENT / CLOSURE_REIMBURSE_AMT
SCHOOL CLOSURE TUITION REIMBURSEMENT DATE	SCHOOL_ENROLLMENT / CLOSURE_REIMBURSE_EFF_DATE
SCHOOL CLOSURE TUITION REIMBURSEMENT LENDER	AID_ORGANIZATION / ORG_ID
SCHOOL DEVELOPMENTAL/REMEDIAL EDUCATION PROGRAM	SCHOOL_ENROLLMENT / SCHOOL_ENRL_SEQ_NMBR
SCHOOL REFUND AMOUNT	AID_ACCOUNT_TRANSACTION / AID_TRXN_AMT AID_ACCOUNT_TRANSACTION / AID_TRXN_CAT
SCHOOL REFUND DATE	AID_ACCOUNT_TRANSACTION / AID_TRXN_DATE
AID INFORMATION	
AID AMOUNT OUTSTANDING	Derived
AID ID	AID / AID_ID
DISBURSEMENT ID	

	AID_ACCOUNT_TRANSACTION / TRXN_ID
LENDER ID	
	AID_ORGANIZATION / ORG_ID
LOAN TYPE	
	AID_PROGRAM / PGM_ID
AID ORGANIZATION INFORMATION	
GUARANTY AGENCY NAME	
	AID_ORGANIZATION / AID_ORG_NAME
EMPLOYMENT INFORMATION	
CURRENTLY EMPLOYED	
	PARTICIPANT_EMPLOYMENT / EMPLOYMENT_START_DATE
JOB SEARCH DESCRIPTION	
	PARTICIPANT_EMPLOYMENT / EMPLOYMENT_SEARCH_DESC
LEAVE OF ABSENCE START DATE	
	SCHOOL_ENROLLMENT / ENRL_STAT_CAT
	SCHOOL_ENROLLMENT / ENRL_STAT_START_DATE
OTHER INFORMATION	
AGE FACTOR	
	PARTICIPANT_EMPLOYMENT / EMPL_AGE_FACTOR_DESC
LEGAL RESTRICTION	
	AID_STATUS_CHANGE_REQUEST / REQST_DESC
SOURCE CODE	
	Rejected
PARTICIPANT ADDRESS INFORMATION	
PARTICIPANT ADDRESS	
	PARTICIPANT_ADDRESS / CITY_NAME
	PARTICIPANT_ADDRESS /

	POSTAL_CODE
	PARTICIPANT_ADDRESS / STATE_NAME
	PARTICIPANT_ADDRESS / STREET_NAME
	PARTICIPANT_ADDRESS / CNTRY_NAME
PARTICIPANT HOME PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
PARTICIPANT WORK PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
PARTICIPANT PERSONAL INFORMATION	
PARTICIPANT FIRST NAME	PARTICIPANT_NAME / FIRST_NAME
PARTICIPANT ID	PARTICIPANT / PARTICIPANT_ID
PARTICIPANT LAST NAME	PARTICIPANT_NAME / LAST_NAME
PARTICIPANT MIDDLE INITIAL	PARTICIPANT_NAME / MIDDLE_NAME
PARTICIPANT SSN	SOCIAL_SECURITY_NUMBER / SSN_NMBR
RELATIONSHIP TO STUDENT	AID_PARTICIPANT / PARTICIPANT_ROLE_CAT
SCHOOL INFORMATION	
SCHOOL ADDRESS	SCHOOL_POC / CITY_NAME
	SCHOOL_POC / POSTAL_CODE
	SCHOOL_POC / STATE_NAME
	SCHOOL_POC / STREET_NAME

SCHOOL NAME

SCHOOL_POC / CNTRY_NAME

SCHOOL_DESIGNATION /
SCHOOL_NAME

Flow Name: Deferment/Forbearance Decision

Definition: Decision as to whether the participant has been granted a deferment or forbearance.

To/from Lender from/to EASI/ED

<u>Data Elements</u>	<u>Corresponding LDM Attribute(s)</u>
AID INFORMATION	
LOAN ID	AID / AID_ID
DEFERMENT/FORBEARANCE INFORMATION	
DECISION CODE	AID_CHANGE_REQUEST_STATUS / REQST_CAT
DEFERMENT/FORBEARANCE END DATE	AID_STATUS / AID_STAT_STOP_DATE
DEFERMENT/FORBEARANCE START DATE	AID_STATUS / AID_STAT_START_DATE
DEFERMENT/FORBEARANCE TYPE	AID_STATUS / AID_STAT_CAT
REASON FOR DEFERMENT/FORBEARANCE	AID_STATUS_CHANGE_REQUEST / REQST_DESC
PARTICIPANT PERSONAL INFORMATION	
PARTICIPANT SSN	SOCIAL_SECURITY_NUMBER / SSN_NMBR

Flow Name: Deferment/Forbearance Eligibility

Definition: Notification to the participant that the participant is eligible for a deferment/forbearance based on certain eligibility criteria.

To Lender From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

LOAN ID

AID / AID_ID

DEFERMENT/FORBEARANCE INFORMATION

DEFERMENT/FORBEARANCE TYPE

AID_STATUS_CHANGE_REQUEST /
REQST_CAT

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Deferment/Forbearance Requests
Definition: Request for a deferment or forbearance.

To/from Lender from/to EASI/ED

<u>Data Elements</u>	<u>Corresponding LDM Attribute(s)</u>
AID REPAYMENT INFORMATION	
TOTAL MONTHLY LOAN PAYMENTS	Derived
DEFERMENT/FORBEARANCE INFORMATION	
DEFERMENT/FORBEARANCE REASON	AID_STATUS_CHANGE_REQUEST / REQST_DESC
DEFERMENT/FORBEARANCE TYPE	AID_STATUS_CHANGE_REQUEST / REQST_CAT
END DATE	AID_STATUS_CHANGE_REQUEST / REQST_STOP_DATE
REDUCED FORBEARANCE PAYMENT AMOUNT	AID_STATUS_CHANGE_REQUEST / PMT_REQST_AMT
START DATE	AID_STATUS_CHANGE_REQUEST / REQST_START_DATE
STOP PAYMENT/REDUCE PAYMENT FLAG	Derived
EMPLOYMENT INFORMATION	
DATE START UNEMPLOYMENT	PARTICIPANT_EMPLOYMENT / EMPLOYMENT_STOP_DATE
EMPLOYMENT AGENCY ADDRESS	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE

	PARTICIPANT_EMPLOYMENT / EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME
EMPLOYMENT AGENCY NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
EMPLOYMENT AGENCY PHONE NUMBER	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR
EMPLOYMENT AGENCY REGISTRATION FLAG	PARTICIPANT_EMPLOYMENT / EMPLOYMENT_SEARCH_DESC
EMPLOYMENT AGENCY REGISTRATION START DATE	PARTICIPANT_EMPLOYMENT / EMPLOYMENT_START_DATE
FIRM 1 - ADDRESS	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME
FIRM 1 - CONTACT NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_CONTACT_NAME
FIRM 1 - NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
FIRM 1 - PHONE NUMBER	PARTICIPANT_EMPLOYMENT /

	EMPLOYER_PHONE_NMBR
FIRM 2 - ADDRESS	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME
FIRM 2 - CONTACT NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_CONTACT_NAME
FIRM 2 - NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
FIRM 2 - PHONE NUMBER	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR
FIRM 3 - ADDRESS	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME
FIRM 3 - CONTACT NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_CONTACT_NAME
FIRM 3 - NAME	

	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
FIRM 3 - PHONE NUMBER	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR
FIRM 4 - ADDRESS	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME
FIRM 4 - CONTACT NAME	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CONTACT_NAME
FIRM 4 - NAME	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
FIRM 4 - PHONE NUMBER	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR
FIRM 5 - ADDRESS	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME

FIRM 5 - CONTACT NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_CONTACT_NAME
FIRM 5 - NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
FIRM 5 - PHONE NUMBER	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR
FIRM 6 - ADDRESS	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME
FIRM 6 - CONTACT NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_CONTACT_NAME
FIRM 6 - NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
FIRM 6 - PHONE NUMBER	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR
ENROLLMENT INFORMATION	
DEPENDENT STUDENT ENROLLMENT STATUS	SCHOOL_ENROLLMENT / ENRL_STAT_CAT
INCOME INFORMATION	
ADJUSTED GROSS INCOME	PARTICIPANT_INCOME_DETAIL / INCOME_AMT

TOTAL MONTHLY GROSS INCOME	PARTICIPANT_EMPLOYMENT / MONTHLY_GROSS_INCOME_AMT
PARTICIPANT ADDRESS INFORMATION	
PARTICIPANT CITY	PARTICIPANT_ADDRESS / CITY_NAME
PARTICIPANT PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
PARTICIPANT STATE	PARTICIPANT_ADDRESS / STATE_NAME
	PARTICIPANT_ADDRESS / CNTRY_NAME
PARTICIPANT STREET ADDRESS	PARTICIPANT_ADDRESS / STREET_NAME
PARTICIPANT ZIP CODE	PARTICIPANT_ADDRESS / POSTAL_CODE
PARTICIPANT PERSONAL INFORMATION	
DEPENDENT RELATIONSHIP TO BORROWER	AID_PARTICIPANT / PARTICIPANT_ROLE_CAT
DISABLED SPOUSE OR DEPENDENT NAME	PARTICIPANT_NAME / FIRST_NAME
	PARTICIPANT_NAME / LAST_NAME
PARTICIPANT FIRST NAME	PARTICIPANT_NAME / FIRST_NAME
PARTICIPANT LAST NAME	PARTICIPANT_NAME / LAST_NAME
PARTICIPANT MIDDLE INITIAL	PARTICIPANT_NAME / MIDDLE_NAME
PARTICIPANT SSN	SOCIAL_SECURITY_NUMBER /

	SSN_NMBR
STUDENT NAME	PARTICIPANT_NAME / FIRST_NAME
	PARTICIPANT_NAME / LAST_NAME
STUDENT SSN	SOCIAL_SECURITY_NUMBER / SSN_NMBR
SCHOOL INFORMATION	
SCHOOL ID	SCHOOL / SCHOOL_ID

Flow Name: Loan Discharge Requests

Definition: Requests for loan discharge based on certain criteria (i.e., bankruptcy, death, disability).

From Lender To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID DISCHARGE INFORMATION

ABILITY TO WORK

PARTICIPANT_ILLNESS / COND_CAT

AGE FACTOR

PARTICIPANT_EMPLOYMENT /
EMPL_AGE_FACTOR_DESC

AMOUNT DISCHARGED

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

ATTENDANCE END DATE

SCHOOL_ENROLLMENT /
ENRL_STAT_STOP_DATE

ATTENDANCE START DATE

SCHOOL_ENROLLMENT /
ENRL_STAT_START_DATE

CURRENT CONDITION

PARTICIPANT_ILLNESS / COND_CAT

CURRENTLY EMPLOYED

PARTICIPANT_EMPLOYMENT /
EMPLOYMENT_START_DATE

DATE OF DEATH

PARTICIPANT / DEATH_DATE

DATE PROGRAM STUDY COMPLETED

SCHOOL_ENROLLMENT /
DEGREE_DATE

DEATH LOCATION - COUNTY

PARTICIPANT /
DEATH_COUNTY_NAME

DEATH LOCATION - STATE

DISBURSEMENT ID	PARTICIPANT / DEATH_STATE_NAME
	AID_ACCOUNT_TRANSACTION / TRXN_ID
DISCHARGE REASON	AID_DISCHARGE / DISCHARGE_REASON_CAT
GED RECEIVED	AID_APPLICATION / HS_DIPLOMA_DATE
GUARANTY AGENCY NAME	AID_ORGANIZATION / AID_ORG_NAME
HIGH-SCHOOL DEGREE	AID_APPLICATION / GRADE_LEVEL_CAT
ILLNESS END DATE	PARTICIPANT_ILLNESS / ILLNESS_STOP_DATE
ILLNESS START DATE	PARTICIPANT_ILLNESS / ILLNESS_START_DATE
JOB SEARCH DESCRIPTION	PARTICIPANT_EMPLOYMENT / EMPLOYMENT_SEARCH_DESC
LEAVE OF ABSENCE END DATE	SCHOOL_ENROLLMENT / ENRL_STAT_STOP_DATE
LEAVE OF ABSENCE START DATE	SCHOOL_ENROLLMENT / ENRL_STAT_START_DATE
LEGAL RESTRICTION	AID_STATUS_CHANGE_REQUEST / REQST_DESC
MEDICAL CONDITION DIAGNOSIS	PARTICIPANT_ILLNESS / DIAGNOSIS_DESC
MEDICAL LICENSE STATE	

	PARTICIPANT_ILLNESS / MEDICAL_LIC_STATE_NAME
PHYSICIAN ADDRESS	
	PARTICIPANT_ILLNESS / PHYSICIAN_CITY_NAME
	PARTICIPANT_ILLNESS / PHYSICIAN_POSTAL_CODE
	PARTICIPANT_ILLNESS / PHYSICIAN_STATE_NAME
	PARTICIPANT_ILLNESS / PHYSICIAN_STREET_NAME
	PARTICIPANT_ILLNESS / PHYSICIAN_ELECTRONIC_ADDR_ NAME
PHYSICIAN NAME	
	PARTICIPANT_ILLNESS / PHYSICIAN_NAME
PHYSICIAN PHONE NUMBER	
	PARTICIPANT_ILLNESS / PHYSICIAN_PHONE_NMBR
PROGNOSIS	
	PARTICIPANT_ILLNESS / PROGNOSIS_DESC
SCHOOL ADMITTANCE TEST COMMENTS	
	PARTICIPANT_TEST_SCORE / TEST_DESC
SCHOOL ADMITTANCE TEST DATE	
	PARTICIPANT_TEST_SCORE / TEST_DATE
SCHOOL ADMITTANCE TEST NAME	
	PARTICIPANT_TEST_SCORE / TEST_NAME
SCHOOL ADMITTANCE TEST SCORE	
	PARTICIPANT_TEST_SCORE / TEST_SCORE_NMBR
SCHOOL CLOSURE TUITION REIMBURSEMENT AMOUNT	
	SCHOOL_ENROLLMENT /

	CLOSURE_REIMBURSE_AMT
SCHOOL CLOSURE TUITION REIMBURSEMENT DATE	SCHOOL_ENROLLMENT / CLOSURE_REIMBURSE_EFF_DATE
SCHOOL CLOSURE TUITION REIMBURSEMENT LENDER	AID_ORGANIZATION / ORG_ID
SCHOOL DEVELOPMENTAL/REMEDIAL EDUCATION PROGRAM	SCHOOL_EDUCATION_PROGRAM / EDU_PGM_NAME
SCHOOL REFUND AMOUNT	AID_ACCOUNT_TRANSACTION / AID_TRXN_AMT AID_ACCOUNT_TRANSACTION / AID_TRXN_CAT
SCHOOL REFUND DATE	AID_ACCOUNT_TRANSACTION / AID_TRXN_DATE
WORK DISABILITY START DATE	PARTICIPANT_ILLNESS / ILLNESS_START_DATE
AID INFORMATION	
LOAN AMOUNT OUTSTANDING	Derived
LOAN ID	AID / AID_ID
LOAN TYPE	AID_PROGRAM / PGM_ID
AID ORGANIZATION INFORMATION	
LENDER NAME	AID_ORGANIZATION / AID_ORG_NAME
PARTICIPANT ADDRESS INFORMATION	
PARTICIPANT HOME PHONE NUMBER	PARTICIPANT_ADDRESS /

	PHONE_NMBR
PARTICIPANT STREET ADDRESS	PARTICIPANT_ADDRESS / STREET_NAME
PARTICIPANT WORK PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
PARTICIPANT PERSONAL INFORMATION	
PARTICIPANT FIRST NAME	PARTICIPANT_NAME / FIRST_NAME
PARTICIPANT ID	PARTICIPANT / PARTICIPANT_ID
PARTICIPANT LAST NAME	PARTICIPANT_NAME / LAST_NAME
PARTICIPANT MIDDLE INITIAL	PARTICIPANT_NAME / MIDDLE_NAME
PARTICIPANT SSN	SOCIAL_SECURITY_NUMBER / SSN_NMBR
PIN	PARTICIPANT / PIN_NMBR
RELATIONSHIP TO STUDENT	AID_PARTICIPANT / PARTICIPANT_ROLE_CAT
SCHOOL INFORMATION	
SCHOOL ADDRESS	SCHOOL_POC / CITY_NAME
	SCHOOL_POC / POSTAL_CODE
	SCHOOL_POC / STATE_NAME
	SCHOOL_POC / STREET_NAME
	SCHOOL_POC / CNTRY_NAME
SCHOOL NAME	SCHOOL_DESIGNATION / SCHOOL_NAME

Flow Name: Loan Holder Servicer Change Notification

Definition: Servicer change notification submitted to EASI/ED by the lender or the Guaranty Agency.

From Lender To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID HOLDER INFORMATION

CURRENT AID HOLDER

AID_SCHOOL_AID_ORG / START_DATE

AID_SCHOOL_AID_ORG / STOP_DATE

EFFECTIVE DATE

AID_SCHOOL_AID_ORG / START_DATE

NEW AID HOLDER

AID_SCHOOL_AID_ORG / START_DATE

AID_SCHOOL_AID_ORG / STOP_DATE

TYPE OF AID HOLDER

AID_SCHOOL_AID_ORG / ROLE_CAT

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

Flow Name: Repayment Mods

Definition: Modifications to existing loan repayment terms such as yearly updates (loan graduation, interest rate changes) and adjustments for additional FFEL loans entering repayment.

From Lender To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

LOAN ID

AID / AID_ID

NEW INTEREST RATE

AID_REPAYMENT_PLAN /
AID_REPMT_INTEREST_PCT

OUTSTANDING BALANCE

Derived

AID ORGANIZATION INFORMATION

LENDER ID

AID_ORGANIZATION / ORG_ID

AID REPAYMENT INFORMATION

DESCRIPTION OF REPAYMENT PLAN

AID_REPAYMENT_PLAN /
DESIRED_REPMT_SCHED_DESC

EFFECTIVE DATE

AID_BILLING_METHOD /
BILL_METHOD_START_DATE

AID_REPAYMENT_METHOD /
AID_REPMT_METHOD_START_DATE

AID_REPAYMENT_PLAN /
AID_REPMT_PLAN_START_DATE

REPAYMENT_INTEREST /
REPMT_INTEREST_START_DATE

MONTHLY PAYMENT AMOUNT

AID_REPAYMENT_PLAN /
PERIOD_PMT_AMT

PAYMENT DATE

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

REPAYMENT TERMS CHANGE

AID_REPAYMENT_METHOD /
AID_REPMT_METHOD_CAT

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

Flow Name: Change Request Status

Definition: EASI/ED sends the participant information regarding the status of the discharge, transfer or cancellation request submitted by the participant.

To Participant From EASI/ED

<u>Data Elements</u>	<u>Corresponding LDM Attribute(s)</u>
DEFERMENT/FORBEARANCE INFORMATION	
STATUS CODE	AID_STATUS_CHANGE_REQUEST / REQST_CAT
OTHER INFORMATION	
REQUEST TYPE	AID_STATUS_CHANGE_REQUEST / REQST_CAT
SOURCE CODE	Rejected
PARTICIPANT PERSONAL INFORMATION	
PARTICIPANT ID	PARTICIPANT / PARTICIPANT_ID

Flow Name: Deferment/Forbearance Eligibility

Definition: Notification to the participant that the participant is eligible for a deferment/forbearance based on certain eligibility criteria.

To Participant From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

LOAN ID

AID / AID_ID

DEFERMENT/FORBEARANCE INFORMATION

DEFERMENT/FORBEARANCE TYPE

AID_STATUS_CHANGE_REQUEST /
REQST_CAT

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

Flow Name: Deferment/Forbearance Requests
Definition: Request for a deferment or forbearance.

To/from Participant from/to EASI/ED

<u>Data Elements</u>	<u>Corresponding LDM Attribute(s)</u>
AID REPAYMENT INFORMATION	
TOTAL MONTHLY LOAN PAYMENTS	Derived
DEFERMENT/FORBEARANCE INFORMATION	
DEFERMENT/FORBEARANCE REASON	AID_STATUS_CHANGE_REQUEST / REQST_DESC
DEFERMENT/FORBEARANCE TYPE	AID_STATUS_CHANGE_REQUEST / REQST_CAT
END DATE	AID_STATUS_CHANGE_REQUEST / REQST_STOP_DATE
REDUCED FORBEARANCE PAYMENT AMOUNT	AID_STATUS_CHANGE_REQUEST / PMT_REQST_AMT
START DATE	AID_STATUS_CHANGE_REQUEST / REQST_START_DATE
STOP PAYMENT/REDUCE PAYMENT FLAG	Derived
EMPLOYMENT INFORMATION	
DATE START UNEMPLOYMENT	PARTICIPANT_EMPLOYMENT / EMPLOYMENT_STOP_DATE
EMPLOYMENT AGENCY ADDRESS	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE PARTICIPANT_EMPLOYMENT /

	EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME
EMPLOYMENT AGENCY NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
EMPLOYMENT AGENCY PHONE NUMBER	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR
EMPLOYMENT AGENCY REGISTRATION FLAG	PARTICIPANT_EMPLOYMENT / EMPLOYMENT_SEARCH_DESC
EMPLOYMENT AGENCY REGISTRATION START DATE	PARTICIPANT_EMPLOYMENT / EMPLOYMENT_START_DATE
FIRM 1 - ADDRESS	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME
FIRM 1 - CONTACT NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_CONTACT_NAME
FIRM 1 - NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
FIRM 1 - PHONE NUMBER	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR

FIRM 2 - ADDRESS

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CITY_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_POSTAL_CODE

PARTICIPANT_EMPLOYMENT /
EMPLOYER_STATE_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_STREET_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CNTRY_NAME

FIRM 2 - CONTACT NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CONTACT_NAME

FIRM 2 - NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_NAME

FIRM 2 - PHONE NUMBER

PARTICIPANT_EMPLOYMENT /
EMPLOYER_PHONE_NMBR

FIRM 3 - ADDRESS

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CITY_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_POSTAL_CODE

PARTICIPANT_EMPLOYMENT /
EMPLOYER_STATE_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_STREET_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CNTRY_NAME

FIRM 3 - CONTACT NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CONTACT_NAME

FIRM 3 - NAME

PARTICIPANT_EMPLOYMENT /

	EMPLOYER_NAME
FIRM 3 - PHONE NUMBER	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR
FIRM 4 - ADDRESS	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME
FIRM 4 - CONTACT NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_CONTACT_NAME
FIRM 4 - NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
FIRM 4 - PHONE NUMBER	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR
FIRM 5 - ADDRESS	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME
FIRM 5 - CONTACT NAME	

	PARTICIPANT_EMPLOYMENT / EMPLOYER_CONTACT_NAME
FIRM 5 - NAME	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
FIRM 5 - PHONE NUMBER	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR
FIRM 6 - ADDRESS	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME
FIRM 6 - CONTACT NAME	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CONTACT_NAME
FIRM 6 - NAME	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
FIRM 6 - PHONE NUMBER	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR
ENROLLMENT INFORMATION	
DEPENDENT STUDENT ENROLLMENT STATUS	
	SCHOOL_ENROLLMENT / ENRL_STAT_CAT
INCOME INFORMATION	
ADJUSTED GROSS INCOME	
	PARTICIPANT_INCOME_DETAIL / INCOME_AMT
TOTAL MONTHLY GROSS INCOME	

PARTICIPANT_EMPLOYMENT /
MONTHLY_GROSS_INCOME_AMT

PARTICIPANT ADDRESS INFORMATION

PARTICIPANT CITY

PARTICIPANT_ADDRESS / CITY_NAME

PARTICIPANT PHONE NUMBER

PARTICIPANT_ADDRESS / PHONE_NMBR

PARTICIPANT STATE

PARTICIPANT_ADDRESS / STATE_NAME

PARTICIPANT_ADDRESS / CNTRY_NAME

PARTICIPANT STREET ADDRESS

PARTICIPANT_ADDRESS / STREET_NAME

PARTICIPANT ZIP CODE

PARTICIPANT_ADDRESS / POSTAL_CODE

PARTICIPANT PERSONAL INFORMATION

DEPENDENT RELATIONSHIP TO BORROWER

AID_PARTICIPANT /
PARTICIPANT_ROLE_CAT

DISABLED SPOUSE OR DEPENDENT NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT MIDDLE INITIAL

PARTICIPANT_NAME / MIDDLE_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER / SSN_NMBR

STUDENT NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT_NAME / LAST_NAME

STUDENT SSN

SOCIAL_SECURITY_NUMBER / SSN_NMBR

SCHOOL INFORMATION

SCHOOL ID

SCHOOL / SCHOOL_ID

Flow Name: Loan Transfer Request

Definition: The participant submits requests to EASI/ED to change the servicer of the loan.

From Participant To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID HOLDER INFORMATION

CURRENT AID HOLDER

AID_SCHOOL_AID_ORG / START_DATE

AID_SCHOOL_AID_ORG / STOP_DATE

EFFECTIVE DATE

AID_SCHOOL_AID_ORG / START_DATE

NEW AID HOLDER

AID_SCHOOL_AID_ORG / START_DATE

AID_SCHOOL_AID_ORG / STOP_DATE

TYPE OF AID HOLDER

AID_SCHOOL_AID_ORG / ROLE_CAT

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

Flow Name: Request for Additional Documentation

Definition: The system requires additional information and documentation from participants requesting loan discharge, cancellation, and deferment/forbearance.

To Participant From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID DISCHARGE INFORMATION

DOCUMENT DESCRIPTION

AID_STATUS_CHANGE_REQUEST /
REQST_DESC

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

Flow Name: Request for Loan Discharge

Definition: The participant or the participant's family sends a request to the system to have the loan discharged for disability, death or school closure reasons.

To/from Participant from/to EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID DISCHARGE INFORMATION

ABILITY TO WORK

PARTICIPANT_ILLNESS / COND_CAT

AGE FACTOR

PARTICIPANT_EMPLOYMENT /
EMPL_AGE_FACTOR_DESC

AMOUNT DISCHARGED

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

ATTENDANCE END DATE

SCHOOL_ENROLLMENT /
ENRL_STAT_STOP_DATE

ATTENDANCE START DATE

SCHOOL_ENROLLMENT /
ENRL_STAT_START_DATE

CURRENT CONDITION

PARTICIPANT_ILLNESS / COND_CAT

CURRENTLY EMPLOYED

PARTICIPANT_EMPLOYMENT /
EMPLOYMENT_START_DATE

DATE OF DEATH

PARTICIPANT / DEATH_DATE

DATE PROGRAM STUDY COMPLETED

SCHOOL_ENROLLMENT /
DEGREE_DATE

DEATH LOCATION - COUNTY

PARTICIPANT /
DEATH_COUNTY_NAME

DEATH LOCATION - STATE

DISBURSEMENT ID	PARTICIPANT / DEATH_STATE_NAME
	AID_ACCOUNT_TRANSACTION / TRXN_ID
DISCHARGE REASON	AID_DISCHARGE / DISCHARGE_REASON_CAT
GED RECEIVED	AID_APPLICATION / HS_DIPLOMA_DATE
GUARANTY AGENCY NAME	AID_ORGANIZATION / AID_ORG_NAME
HIGH-SCHOOL DEGREE	AID_APPLICATION / GRADE_LEVEL_CAT
ILLNESS END DATE	PARTICIPANT_ILLNESS / ILLNESS_STOP_DATE
ILLNESS START DATE	PARTICIPANT_ILLNESS / ILLNESS_START_DATE
JOB SEARCH DESCRIPTION	PARTICIPANT_EMPLOYMENT / EMPLOYMENT_SEARCH_DESC
LEAVE OF ABSENCE END DATE	SCHOOL_ENROLLMENT / ENRL_STAT_CAT
	SCHOOL_ENROLLMENT / ENRL_STAT_STOP_DATE
LEAVE OF ABSENCE START DATE	SCHOOL_ENROLLMENT / ENRL_STAT_CAT
	SCHOOL_ENROLLMENT / ENRL_STAT_START_DATE
LEGAL RESTRICTION	AID_STATUS_CHANGE_REQUEST / REQST_DESC

MEDICAL CONDITION DIAGNOSIS	PARTICIPANT_ILLNESS / DIAGNOSIS_DESC
MEDICAL LICENSE STATE	PARTICIPANT_ILLNESS / MEDICAL_LIC_STATE_NAME
PHYSICIAN ADDRESS	PARTICIPANT_ILLNESS / PHYSICIAN_CITY_NAME PARTICIPANT_ILLNESS / PHYSICIAN_POSTAL_CODE PARTICIPANT_ILLNESS / PHYSICIAN_STATE_NAME PARTICIPANT_ILLNESS / PHYSICIAN_STREET_NAME PARTICIPANT_ILLNESS / PHYSICIAN_ELECTRONIC_ADDR_ NAME
PHYSICIAN NAME	PARTICIPANT_ILLNESS / PHYSICIAN_NAME
PHYSICIAN PHONE NUMBER	PARTICIPANT_ILLNESS / PHYSICIAN_PHONE_NMBR
PROGNOSIS	PARTICIPANT_ILLNESS / PROGNOSIS_DESC
SCHOOL ADMITTANCE TEST COMMENTS	PARTICIPANT_TEST_SCORE / TEST_DESC
SCHOOL ADMITTANCE TEST DATE	PARTICIPANT_TEST_SCORE / TEST_DATE
SCHOOL ADMITTANCE TEST NAME	PARTICIPANT_TEST_SCORE / TEST_NAME
SCHOOL ADMITTANCE TEST SCORE	

	PARTICIPANT_TEST_SCORE / TEST_SCORE_NMBR
SCHOOL CLOSURE TUITION REIMBURSEMENT AMOUNT	SCHOOL_ENROLLMENT / CLOSURE_REIMBURSE_AMT
SCHOOL CLOSURE TUITION REIMBURSEMENT DATE	SCHOOL_ENROLLMENT / CLOSURE_REIMBURSE_EFF_DATE
SCHOOL CLOSURE TUITION REIMBURSEMENT LENDER	AID_ORGANIZATION / ORG_ID
SCHOOL DEVELOPMENTAL/REMEDIAL EDUCATION PROGRAM	SCHOOL_EDUCATION_PROGRAM / EDU_PGM_NAME
	SCHOOL_ENROLLMENT / SCHOOL_ENRL_SEQ_NMBR
SCHOOL REFUND AMOUNT	AID_ACCOUNT_TRANSACTION / AID_TRXN_AMT
	AID_ACCOUNT_TRANSACTION / AID_TRXN_CAT
SCHOOL REFUND DATE	AID_ACCOUNT_TRANSACTION / AID_TRXN_DATE
WORK DISABILITY START DATE	PARTICIPANT_ILLNESS / ILLNESS_START_DATE
AID INFORMATION	
LOAN AMOUNT OUTSTANDING	Derived
LOAN ID	AID / AID_ID
LOAN TYPE	AID_PROGRAM / PGM_ID
AID ORGANIZATION INFORMATION	

LENDER NAME	AID_ORGANIZATION / AID_ORG_NAME
PARTICIPANT ADDRESS INFORMATION	
PARTICIPANT HOME PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
PARTICIPANT STREET ADDRESS	PARTICIPANT_ADDRESS / STREET_NAME
PARTICIPANT WORK PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
PARTICIPANT PERSONAL INFORMATION	
PARTICIPANT FIRST NAME	PARTICIPANT_NAME / FIRST_NAME
PARTICIPANT ID	PARTICIPANT / PARTICIPANT_ID
PARTICIPANT LAST NAME	PARTICIPANT_NAME / LAST_NAME
PARTICIPANT MIDDLE INITIAL	PARTICIPANT_NAME / MIDDLE_NAME
PARTICIPANT SSN	SOCIAL_SECURITY_NUMBER / SSN_NMBR
PIN	PARTICIPANT / PIN_NMBR
RELATIONSHIP TO STUDENT	AID_PARTICIPANT / PARTICIPANT_ROLE_CAT
SCHOOL INFORMATION	
SCHOOL ADDRESS	SCHOOL_POC / CITY_NAME SCHOOL_POC / POSTAL_CODE

SCHOOL NAME

SCHOOL_POC / STATE_NAME

SCHOOL_POC / STREET_NAME

SCHOOL_POC / CNTRY_NAME

SCHOOL_DESIGNATION /
SCHOOL_NAME

Flow Name: Loan Discharge Request

Definition: The school notifies EASI/ED of loan discharges.

From School To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID DISCHARGE INFORMATION

ABILITY TO WORK

PARTICIPANT_ILLNESS / COND_CAT

AGE FACTOR

PARTICIPANT_EMPLOYMENT /
EMPL_AGE_FACTOR_DESC

AMOUNT DISCHARGED

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

ATTENDANCE END DATE

SCHOOL_ENROLLMENT /
ENRL_STAT_STOP_DATE

ATTENDANCE START DATE

SCHOOL_ENROLLMENT /
ENRL_STAT_START_DATE

CURRENT CONDITION

PARTICIPANT_ILLNESS / COND_CAT

CURRENTLY EMPLOYED

PARTICIPANT_EMPLOYMENT /
EMPLOYMENT_START_DATE

DATE OF DEATH

PARTICIPANT / DEATH_DATE

DATE PROGRAM STUDY COMPLETED

SCHOOL_ENROLLMENT /
DEGREE_DATE

DEATH LOCATION - COUNTY

PARTICIPANT /
DEATH_COUNTY_NAME

DEATH LOCATION - STATE

PARTICIPANT / DEATH_STATE_NAME

DISBURSEMENT ID	AID_ACCOUNT_TRANSACTION / TRXN_ID
DISCHARGE REASON	AID_DISCHARGE / DISCHARGE_REASON_CAT
GED RECEIVED	AID_APPLICATION / HS_DIPLOMA_DATE
GUARANTY AGENCY NAME	AID_ORGANIZATION / AID_ORG_NAME
HIGH-SCHOOL DEGREE	AID_APPLICATION / GRADE_LEVEL_CAT
ILLNESS END DATE	PARTICIPANT_ILLNESS / ILLNESS_STOP_DATE
ILLNESS START DATE	PARTICIPANT_ILLNESS / ILLNESS_START_DATE
JOB SEARCH DESCRIPTION	PARTICIPANT_EMPLOYMENT / EMPLOYMENT_SEARCH_DESC
LEAVE OF ABSENCE END DATE	SCHOOL_ENROLLMENT / ENRL_STAT_CAT SCHOOL_ENROLLMENT / ENRL_STAT_STOP_DATE
LEAVE OF ABSENCE START DATE	SCHOOL_ENROLLMENT / ENRL_STAT_CAT SCHOOL_ENROLLMENT / ENRL_STAT_START_DATE
LEGAL RESTRICTION	AID_STATUS_CHANGE_REQUEST / REQST_DESC

MEDICAL CONDITION DIAGNOSIS	PARTICIPANT_ILLNESS / DIAGNOSIS_DESC
MEDICAL LICENSE STATE	PARTICIPANT_ILLNESS / MEDICAL_LIC_STATE_NAME
PHYSICIAN ADDRESS	PARTICIPANT_ILLNESS / PHYSICIAN_CITY_NAME PARTICIPANT_ILLNESS / PHYSICIAN_POSTAL_CODE PARTICIPANT_ILLNESS / PHYSICIAN_STATE_NAME PARTICIPANT_ILLNESS / PHYSICIAN_STREET_NAME PARTICIPANT_ILLNESS / PHYSICIAN_ELECTRONIC_ADDR_NAME
PHYSICIAN NAME	PARTICIPANT_ILLNESS / PHYSICIAN_NAME
PHYSICIAN PHONE NUMBER	PARTICIPANT_ILLNESS / PHYSICIAN_PHONE_NMBR
PROGNOSIS	PARTICIPANT_ILLNESS / PROGNOSIS_DESC
SCHOOL ADMITTANCE TEST COMMENTS	PARTICIPANT_TEST_SCORE / TEST_DESC
SCHOOL ADMITTANCE TEST DATE	PARTICIPANT_TEST_SCORE / TEST_DATE
SCHOOL ADMITTANCE TEST NAME	PARTICIPANT_TEST_SCORE / TEST_NAME
SCHOOL ADMITTANCE TEST SCORE	PARTICIPANT_TEST_SCORE / TEST_SCORE_NMBR

SCHOOL CLOSURE TUITION REIMBURSEMENT
AMOUNT

SCHOOL_ENROLLMENT /
CLOSURE_REIMBURSE_AMT

SCHOOL CLOSURE TUITION REIMBURSEMENT DATE

SCHOOL_ENROLLMENT /
CLOSURE_REIMBURSE_EFF_DATE

SCHOOL CLOSURE TUITION REIMBURSEMENT
LENDER

AID_ORGANIZATION / ORG_ID

SCHOOL DEVELOPMENTAL/REMEDIAL EDUCATION
PROGRAM

SCHOOL_EDUCATION_PROGRAM /
EDU_PGM_NAME

SCHOOL_ENROLLMENT /
SCHOOL_ENRL_SEQ_NMBR

SCHOOL REFUND AMOUNT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

SCHOOL REFUND DATE

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

WORK DISABILITY START DATE

PARTICIPANT_ILLNESS /
ILLNESS_START_DATE

AID INFORMATION

LOAN AMOUNT OUTSTANDING

Derived

LOAN ID

AID / AID_ID

LOAN TYPE

AID_PROGRAM / PGM_ID

AID ORGANIZATION INFORMATION

LENDER NAME

	AID_ORGANIZATION / AID_ORG_NAME
PARTICIPANT ADDRESS INFORMATION	
PARTICIPANT HOME PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
PARTICIPANT STREET ADDRESS	PARTICIPANT_ADDRESS / STREET_NAME
PARTICIPANT WORK PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
PARTICIPANT PERSONAL INFORMATION	
PARTICIPANT FIRST NAME	PARTICIPANT_NAME / FIRST_NAME
PARTICIPANT ID	PARTICIPANT / PARTICIPANT_ID
PARTICIPANT LAST NAME	PARTICIPANT_NAME / LAST_NAME
PARTICIPANT MIDDLE INITIAL	PARTICIPANT_NAME / MIDDLE_NAME
PARTICIPANT SSN	SOCIAL_SECURITY_NUMBER / SSN_NMBR
PIN	PARTICIPANT / PIN_NMBR
RELATIONSHIP TO STUDENT	AID_PARTICIPANT / PARTICIPANT_ROLE_CAT
SCHOOL INFORMATION	
SCHOOL ADDRESS	SCHOOL_POC / CITY_NAME SCHOOL_POC / POSTAL_CODE SCHOOL_POC / STATE_NAME

SCHOOL NAME

SCHOOL_POC / STREET_NAME

SCHOOL_POC / CNTRY_NAME

SCHOOL_DESIGNATION /
SCHOOL_NAME

Flow Name: Loan Discharge Requests

Definition: Requests for loan discharge based on certain criteria (i.e., bankruptcy, death, disability).

To School From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID DISCHARGE INFORMATION

DATE OF DISCHARGE

AID_DISCHARGE /
DISCHARGE_EFF_DATE

DISCHARGE CODE

AID_DISCHARGE /
DISCHARGE_REASON_CAT

DISCHARGE REASON

AID_DISCHARGE /
DISCHARGE_REASON_CAT

AID INFORMATION

LOAN ID

AID / AID_ID

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Bankruptcy Information

Definition: Bankruptcy discharge information submitted by State Courts to EASI/ED.

From State Court To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

BANKRUPTCY INFORMATION

BANKRUPTCY CASE NUMBER

PARTICIPANT_BANKRUPTCY_CASE /
CASE_NMBR

COUNTY OF BANKRUPTCY

PARTICIPANT_BANKRUPTCY_CASE /
COURT_COUNTY_NAME

STATE OF BANKRUPTCY

PARTICIPANT_BANKRUPTCY_CASE /
COURT_STATE_NAME

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT DATE OF BIRTH

PARTICIPANT / BIRTH_DATE

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Request for Bankruptcy Information

Definition: Request by EASI/ED to State Courts for bankruptcy information.

To State Court From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

PARTICIPANT DOB

PARTICIPANT / BIRTH_DATE

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Employment Information
Definition: Participant employment information.

From State Unemployment Agency To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

EMPLOYMENT INFORMATION

EMPLOYER ADDRESS

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CITY_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_POSTAL_CODE

PARTICIPANT_EMPLOYMENT /
EMPLOYER_STATE_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_STREET_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CNTRY_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CONTACT_EMAIL_ADDR_
NAME

EMPLOYER EIN

PARTICIPANT_EMPLOYMENT /
EMPLOYER_EIN_NMBR

EMPLOYER NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_NAME

EMPLOYMENT START DATE

PARTICIPANT_EMPLOYMENT /
EMPLOYMENT_START_DATE

INCOME INFORMATION

PARTICIPANT SALARY

PARTICIPANT_EMPLOYMENT /
MONTHLY_GROSS_INCOME_AMT

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT DOB

PARTICIPANT / BIRTH_DATE

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT MIDDLE NAME

PARTICIPANT_NAME / MIDDLE_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Request for Employment Information

Definition: Request for participant employment information.

To State Unemployment Agency From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT DOB

PARTICIPANT / BIRTH_DATE

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT MIDDLE NAME

PARTICIPANT_NAME / MIDDLE_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

The following diagram presents the flows of information exchanged between the Process Consolidation Request process and the postsecondary education community.

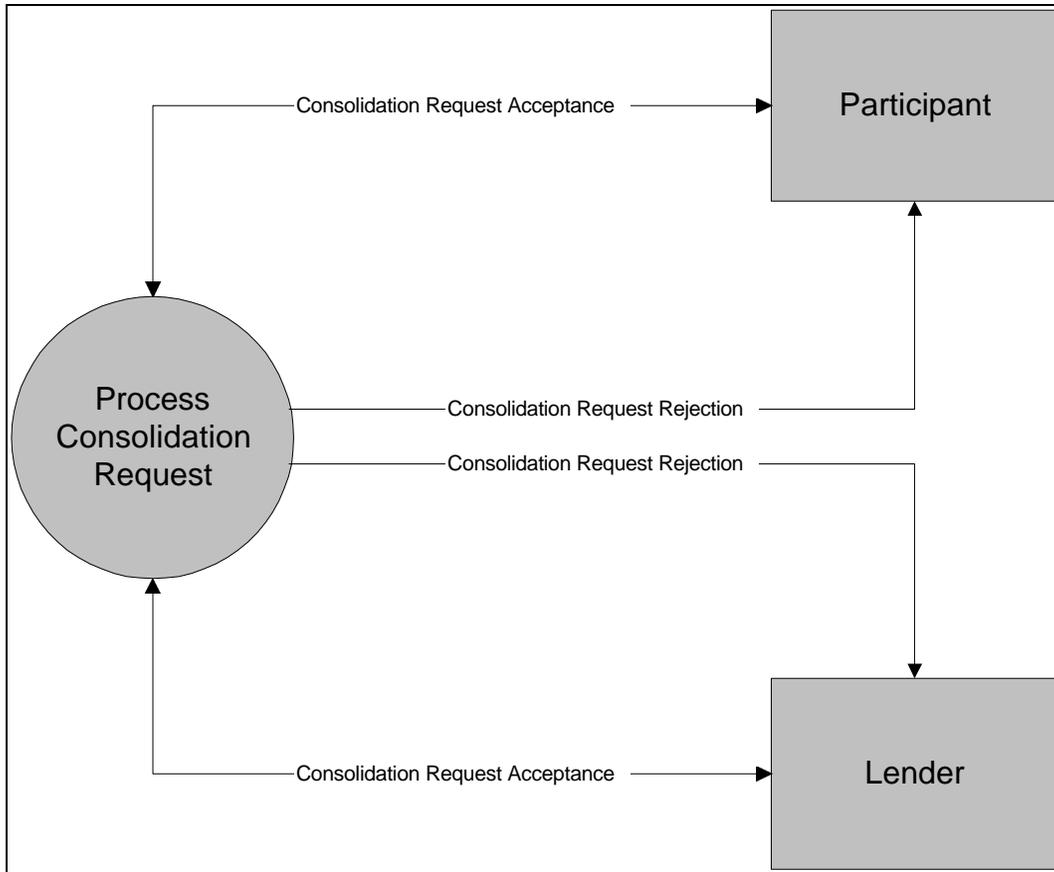


Exhibit 3.3.3-4 Process Consolidation Request

Flow Name: Consolidation Request Acceptance

Definition: Notification to the participant that his/her request for a loan consolidation has been accepted.

To/from Lender from/to EASI/ED

Data Elements

Corresponding LDM Attribute(s)

LOAN INFORMATION

CONSOLIDATED LOAN IDENTIFIER

AID / AID_ID

NEW LOAN IDENTIFIER

AID / AID_ID

PARTICIPANT INFORMATION

PARTICIPANT IDENTIFIER

PARTICIPANT / PARTICIPANT_ID

PROMISSORY NOTE INFORMATION

PROMISSORY NOTE IDENTIFIER

PROMISSORY_NOTE / PROM_NOTE_ID

Flow Name: Consolidation Request Rejection

Definition: Notification to the participant that his/her request for a loan consolidation has been rejected.

To Lender From EASI/ED

<u>Data Elements</u>	<u>Corresponding LDM Attribute(s)</u>
LOAN INFORMATION	
CONSOLIDATION REJECTION CODE	AID_CONSOLIDATION_STATUS / CONS_STAT_CAT
CONSOLIDATION REJECTION REASON	AID_CONSOLIDATION_STATUS / REJECT_REASON_DESC
DATE OF CONSOLIDATION REJECTION	AID_CONSOLIDATION_STATUS / AID_CONS_STAT_SEQ_NMBR AID_CONSOLIDATION_STATUS / CONS_STAT_CAT AID_CONSOLIDATION_STATUS / CONS_STAT_DATE
DATE OF RESOLUTION	AID_CONSOLIDATION_STATUS / HOLD_EXPECTED_RESOLUTION_DAT
E	
LOAN IDENTIFIER	AID / AID_ID
PARTICIPANT INFORMATION	
PARTICIPANT IDENTIFIER	PARTICIPANT / PARTICIPANT_ID

Flow Name: Consolidation Request Acceptance

Definition: Notification to the participant that his/her request for a loan consolidation has been accepted.

To/from Participant from/to EASI/ED

Data Elements

Corresponding LDM Attribute(s)

LOAN INFORMATION

CONSOLIDATED AID IDENTIFIER

AID / AID_ID

NEW AID IDENTIFIER

AID / AID_ID

PARTICIPANT INFORMATION

PARTICIPANT IDENTIFIER

PARTICIPANT / PARTICIPANT_ID

PROMISSORY NOTE INFORMATION

PROMISSORY NOTE IDENTIFIER

PROMISSORY_NOTE / PROM_NOTE_ID

Flow Name: Consolidation Request Rejection

Definition: Notification to the participant that his/her request for a loan consolidation has been rejected.

To Participant From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

LOAN INFORMATION

AID IDENTIFIERS

AID / AID_ID

CONSOLIDATION REJECTION CODE

AID_CONSOLIDATION_STATUS /
CONS_STAT_CAT

CONSOLIDATION REJECTION REASON

AID_CONSOLIDATION_STATUS /
REJECT_REASON_DESC

DATE OF CONSOLIDATION REJECTION

AID_CONSOLIDATION_STATUS /
AID_CONS_STAT_SEQ_NMBR

AID_CONSOLIDATION_STATUS /
CONS_STAT_CAT

AID_CONSOLIDATION_STATUS /
CONS_STAT_DATE

DATE OF RESOLUTION

AID_CONSOLIDATION_STATUS /
HOLD_EXPECTED_RESOLUTION_DAT

E

PARTICIPANT INFORMATION

PARTICIPANT IDENTIFIER

PARTICIPANT / PARTICIPANT_ID

The following diagram presents the flows of information exchanged between the Certify Loan Information process and the postsecondary education community.

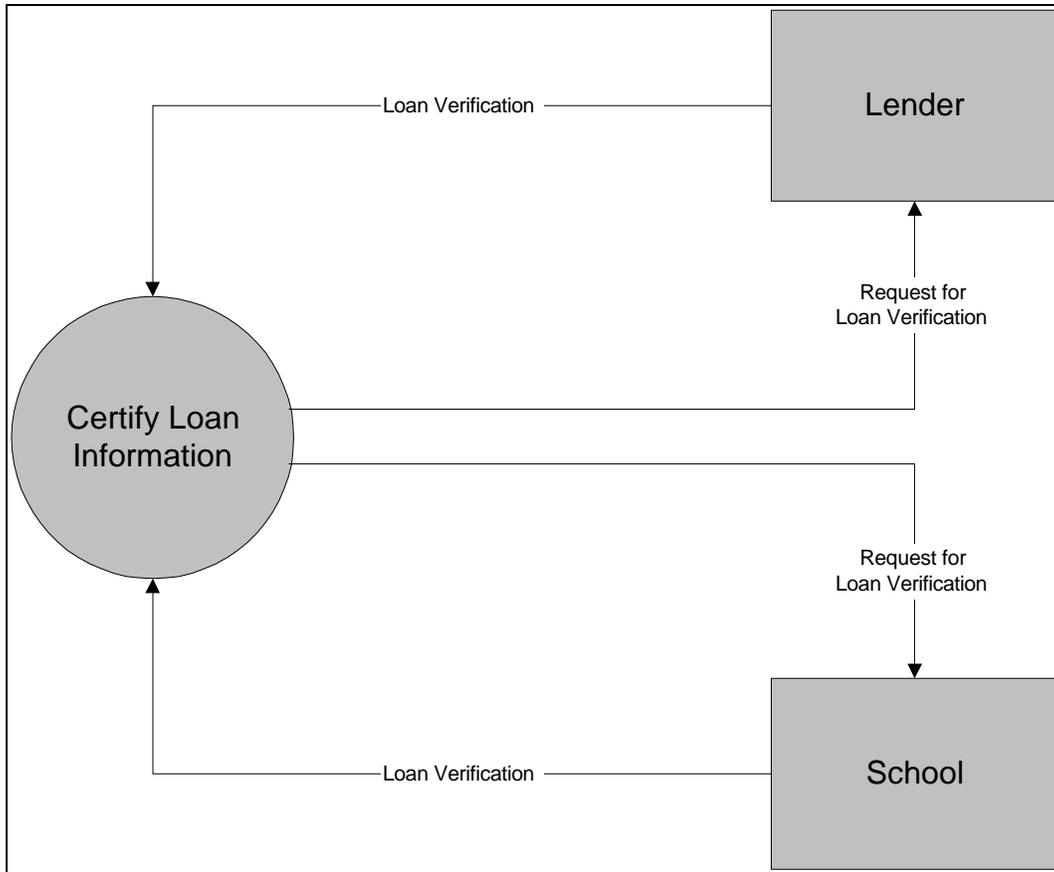


Exhibit 3.3.3-5 Certify Loan Information

Flow Name: Loan Verification

Definition: Information used by the consolidating lender to build an accurate record of the borrower's current loan obligations and to determine the payoff amount of the loan(s).

From Lender To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

LENDER INFORMATION

LENDER IDENTIFIER

AID_ORGANIZATION / ORG_ID

LOAN INFORMATION

AID IDENTIFIER

AID / AID_ID

COLLECTION FEES

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

DATE OF FIRST DISBURSEMENT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

INTEREST OUTSTANDING

Derived

INTEREST RATE

AID_REPAYMENT_PLAN /
AID_REPMT_INTEREST_PCT

INTEREST TERMS

REPAYMENT_PLAN /
REPMT_PLAN_DESC

LATE FEES/CHARGES

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

LOAN STATUS CODE

AID_STATUS / AID_STAT_CAT

LOAN VERIFICATION DATE

	AID_SCHOOL_AID_ORG_REQUEST / REQST_DATE
PAYOFF AMOUNT	Derived
PAYOFF DATE	Derived
PER DIEM	AID_CONSOLIDATION / PER_DIEM_AMT
PRINCIPAL OUTSTANDING	Derived
PARTICIPANT INFORMATION	
PARTICIPANT IDENTIFIER	PARTICIPANT / PARTICIPANT_ID
PROMISSORY NOTE INFORMATION	
PROMISSORY NOTE IDENTIFIER	PROMISSORY_NOTE / PROM_NOTE_ID

Flow Name: Request for Loan Verification

Definition: Prior to the disbursement of a consolidated loan, the consolidating lender must obtain certification from the holder of each loan to be consolidated which (a) verifies the information provided by the borrower for each loan; and (b) calculates a loan payoff amount according to the anticipated loan payoff date.

To Lender From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

LENDER INFORMATION

LENDER IDENTIFIER

AID_ORGANIZATION / ORG_ID

LOAN INFORMATION

AID IDENTIFIER

AID / AID_ID

PARTICIPANT INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT IDENTIFIER

AID_PARTICIPANT /
PARTICIPANT_ROLE_CAT

PARTICIPANT / PARTICIPANT_ID

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT MIDDLE NAME

PARTICIPANT_NAME / MIDDLE_NAME

PARTICIPANT SOCIAL SECURITY NUMBER

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Loan Verification

Definition: Information used by the consolidating lender to build an accurate record of the borrower's current loan obligations and to determine the payoff amount of the loan(s).

From School To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

LENDER INFORMATION

LENDER IDENTIFIER

AID_ORGANIZATION / ORG_ID

LOAN INFORMATION

AID IDENTIFIER

AID / AID_ID

COLLECTION FEES

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

DATE OF FIRST DISBURSEMENT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

INTEREST OUTSTANDING

Derived

INTEREST RATE

AID_REPAYMENT_PLAN /
AID_REPMT_INTEREST_PCT

INTEREST TERMS

REPAYMENT_PLAN /
REPMT_PLAN_DESC

LATE FEES/CHARGES

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

LOAN STATUS CODE

AID_STATUS / AID_STAT_CAT

LOAN VERIFICATION DATE

	AID_SCHOOL_AID_ORG_REQUEST / REQST_DATE
PAYOFF AMOUNT	Derived
PAYOFF DATE	PROMISSORY_NOTE / NOTE_STOP_DATE
PER DIEM	AID_CONSOLIDATION / PER_DIEM_AMT
PRINCIPAL OUTSTANDING	Derived
PARTICIPANT INFORMATION	
PARTICIPANT IDENTIFIER	PARTICIPANT / PARTICIPANT_ID
PROMISSORY NOTE INFORMATION	
PROMISSORY NOTE IDENTIFIER	PROMISSORY_NOTE / PROM_NOTE_ID

Flow Name: Request for Loan Verification

Definition: Prior to the disbursement of a consolidated loan, the consolidating lender must obtain certification from the holder of each loan to be consolidated which (a) verifies the information provided by the borrower for each loan; and (b) calculates a loan payoff amount according to the anticipated loan payoff date.

To School From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

PARTICIPANT NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT_NAME / MIDDLE_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

LOAN IDENTIFIER

AID IDENTIFIER

AID / AID_ID

PARTICIPANT INFORMATION

PARTICIPANT IDENTIFIER

PARTICIPANT / PARTICIPANT_ID

SCHOOL INFORMATION

SCHOOL IDENTIFIER

SCHOOL / SCHOOL_ID

The following diagrams present the flows of information exchanged between the Manage Consolidation Loan Information process and the postsecondary education community.

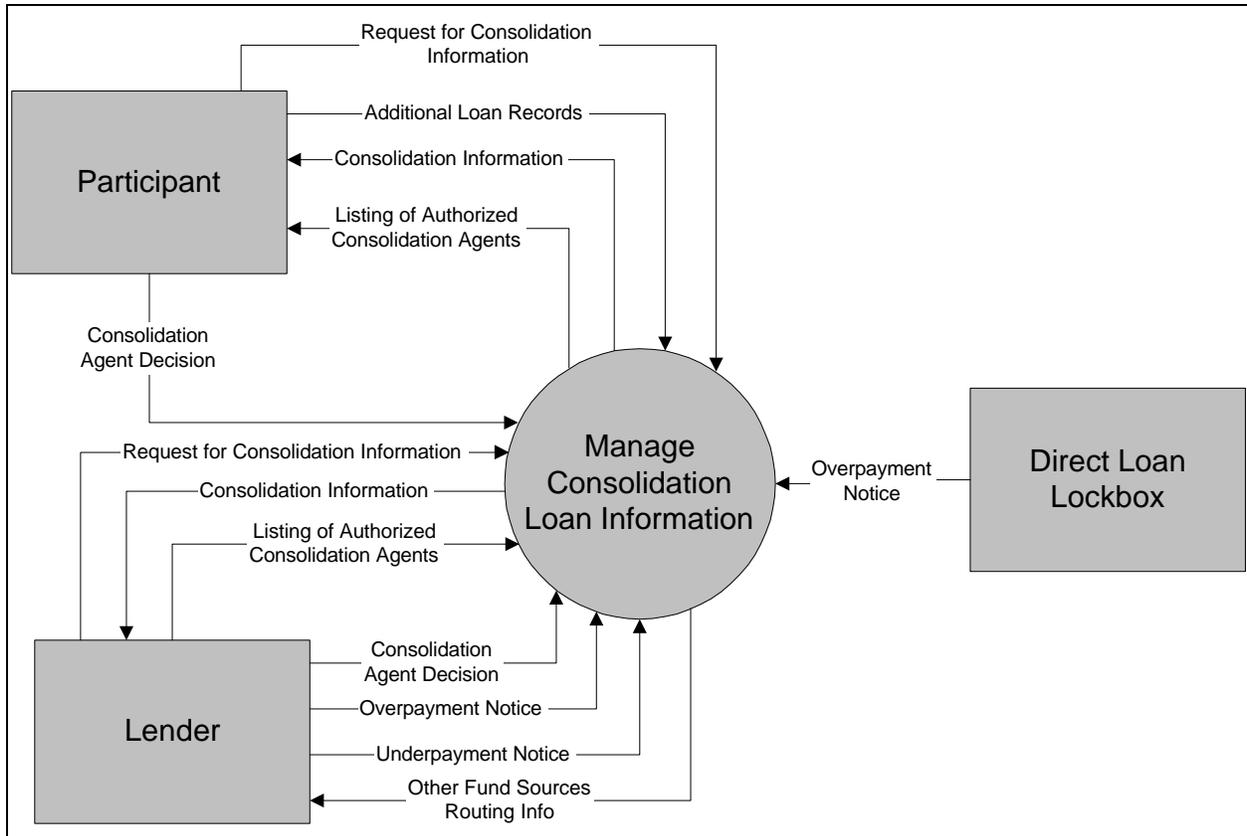


Exhibit 3.3.3-6 Manage Consolidation Loan Information

Flow Name: Overpayment Notice

Definition: Overpayment made by the Department of Education to a fund source (i.e. for a consolidated loan).

From Direct Loan Lockbox To EASI/ED

<u>Data Elements</u>	<u>Corresponding LDM Attribute(s)</u>
AID INFORMATION	
DATE OF OVERPAYMENT	AID_ACCOUNT_TRANSACTION / AID_TRXN_DATE
LENDER INFORMATION	
LENDER IDENTIFIER	AID_ORGANIZATION / ORG_ID
LOAN INFORMATION	
AID IDENTIFIER	AID / AID_ID
CHECK OR ELECTRONIC PAYMENT NUMBER	AID_ACCOUNT_TRANSACTION / REMITTANCE_NMBR
OVERPAYMENT AMOUNT	Derived
PREVIOUS AID IDENTIFIER	AID / AID_ID
TOTAL CONSOLIDATED AMOUNT	Derived
PARTICIPANT INFORMATION	
PARTICIPANT IDENTIFIER	PARTICIPANT / PARTICIPANT_ID

Flow Name: Consolidation Agent Decision

Definition: Notification of the participant's Consolidation Agent chosen to perform loan consolidation.

From Lender To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID ID

AID / AID_ID

LENDER INFORMATION

CONSOLIDATION AGENT IDENTIFIER

AID_ORGANIZATION / ORG_ID

DATE OF SELECTION

AID_CONSOLIDATION_STATUS /
CONS_STAT_CAT

AID_CONSOLIDATION_STATUS /
CONS_STAT_DATE

LENDER IDENTIFIER

AID_ORGANIZATION / ORG_ID

PARTICIPANT INFORMATION

PARTICIPANT IDENTIFIER

PARTICIPANT / PARTICIPANT_ID

Flow Name: Consolidation Information

Definition: Information to guide the borrower through the loan consolidation application process, including benefits of consolidation to the borrower, borrower eligibility requirements, types of loans that may be consolidated, interest rate calculation, repayment plans available, effects of repayment plan on the repayment period, deferment options, the borrower's cost for consolidation, and the consolidation process. It may also entail the results of consolidation such as new loan holders and previous consolidated aid.

To Lender From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

DATE SIMULATION UPDATED

Rejected

EFFECTIVE DATE ON BALANCES

AID_SCHOOL_AID_ORG_REQUEST /
REQST_DATE

FEE AMOUNTS FOR DEFAULTED LOANS

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

LENDER IDENTIFIER

AID_ORGANIZATION / ORG_ID

OUTSTANDING AMOUNT

Derived

REPAYMENT TERM LENGTH

PROMISSORY_NOTE /
NOTE_START_DATE

PROMISSORY_NOTE /
NOTE_STOP_DATE

AID INFORMATION

INTEREST RATE

REPAYMENT_INTEREST /
INTEREST_PCT

Flow Name: Listing of Authorized Consolidation Agents

Definition: Listing of agents authorized to perform loan consolidation.

From Lender To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID ORGANIZATION INFORMATION

POC ADDRESS

AID_ORGANIZATION_POC /
CITY_NAME

AID_ORGANIZATION_POC /
POSTAL_CODE

AID_ORGANIZATION_POC /
STATE_NAME

AID_ORGANIZATION_POC /
STREET_NAME

POINT OF CONTACT NAME

AID_ORGANIZATION_POC /
AID_ORG_POC_FIRST_NAME

AID_ORGANIZATION_POC /
AID_ORG_POC_LAST_NAME

LENDER INFORMATION

AGENT NAME

AID_ORGANIZATION /
AID_ORG_NAME

BENEFIT/RESTRICTION INFORMATION

Rejected

BILLING METHODS

AID_BILLING_METHOD /
BILL_METHOD_CAT

INVALID END DATE

ORGANIZATION_STATUS /
ORG_STAT_CAT

ORGANIZATION_STATUS /
ORG_STAT_STOP_DATE

INVALID START DATE

ORGANIZATION_STATUS /

	ORG_STAT_CAT
	ORGANIZATION_STATUS / ORG_STAT_START_DATE
LENDER IDENTIFIER	AID_ORGANIZATION / ORG_ID
POC EMAIL ADDRESS	AID_ORGANIZATION_POC / ELECTRONIC_ADDR_NAME
POC FAX NUMBER	AID_ORGANIZATION_POC / FAX_NMBR
POC PHONE NUMBER	AID_ORGANIZATION_POC / PHONE_NMBR
SERVICER INDICATOR	AID_ORGANIZATION / ORG_ID

Flow Name: Other Fund Sources Routing Info

Definition: Loan holder routing information to allow participant to make Automated Clearinghouse (ACH) payments to repay loans.

To Lender From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

ACCOUNTING INFORMATION

CASH INDICATOR

AID_ACCOUNT_TRANSACTION /
REMITTANCE_CAT

FUND AMOUNT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

LENDER INFORMATION

LENDER IDENTIFIER

AID_ORGANIZATION / ORG_ID

RECIPIENT BANK ACCOUNT #

PARTICIPANT / ALIEN_ENTRY_DATE

RECIPIENT BANK RTN

AID_ACCOUNT_TRANSACTION /
SRC_ROUTING_TRANSMIT_NMBR

RECIPIENT IDENTIFIER

AID / AID_ID

LOAN INFORMATION

SOURCE AID IDENTIFIER

AID / AID_ID

TARGET AID IDENTIFIER

AID / AID_ID

PARTICIPANT INFORMATION

PARTICIPANT FIRST NAME

AID_PARTICIPANT /
PARTICIPANT_ROLE_CAT

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT IDENTIFIER

AID_PARTICIPANT /

PARTICIPANT LAST NAME

PARTICIPANT_ROLE_CAT

PARTICIPANT / PARTICIPANT_ID

AID_PARTICIPANT /
PARTICIPANT_ROLE_CAT

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT MIDDLE NAME

AID_PARTICIPANT /
PARTICIPANT_ROLE_CAT

PARTICIPANT_NAME / MIDDLE_NAME

Flow Name: Overpayment Notice

Definition: Overpayment of a consolidated loan. Overpayments are sent back to the consolidating lender.

From Lender To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

LENDER INFORMATION

LENDER IDENTIFIER

AID_ORGANIZATION / ORG_ID

LOAN INFORMATION

AID IDENTIFIER

AID / AID_ID

CHECK OR ELECTRONIC PAYMENT NUMBER

AID_ACCOUNT_TRANSACTION /
REMITTANCE_CAT

AID_ACCOUNT_TRANSACTION /
REMITTANCE_NMBR

DATE OF OVERPAYMENT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

OVERPAYMENT AMOUNT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

PREVIOUS AID IDENTIFIER

AID / AID_ID

TOTAL CONSOLIDATED AMOUNT

Derived

PARTICIPANT INFORMATION

PARTICIPANT IDENTIFIER

PARTICIPANT / PARTICIPANT_ID

Flow Name: Request for Consolidation Information

Definition: Request made by the borrower, or the loan holder on behalf of the borrower, for information to make informed decisions about consolidation.

From Lender To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

LOAN INFORMATION

ADD-ON INDICATOR

AID / ADD_ON_IND

AID IDENTIFIER

AID / AID_ID

ORIGINAL CONSOLIDATION REQUEST DATE

AID_CONSOLIDATION_STATUS /
CONS_STAT_CAT

AID_CONSOLIDATION_STATUS /
CONS_STAT_DATE

REPAYMENT OPTIONS

AID_REPAYMENT_METHOD /
AID_REPMT_METHOD_CAT

PARTICIPANT INFORMATION

METHOD FOR RECEIVING INFORMATION

FINANCIAL_SIMULATION_MODEL /
RESULT_SENT_CAT

OTHER RECIPIENT OF INFORMATION

PARTICIPANT / PARTICIPANT_ID

PARTICIPANT IDENTIFIER

PARTICIPANT / PARTICIPANT_ID

Flow Name: Underpayment Notice

Definition: Notification of an underpayment of a consolidated loan.

From Lender To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

LOAN INFORMATION

AID IDENTIFIER

AID / AID_ID

UNDERPAYMENT AMOUNT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

UNDERPAYMENT NOTICE DATE

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

PARTICIPANT INFORMATION

PARTICIPANT IDENTIFIER

PARTICIPANT / PARTICIPANT_ID

Flow Name: Additional Loan Records

Definition: Allows participants to include information about non-Title IV loans for loan consolidations.

From Participant To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INTEREST RATE

AID_REPAYMENT_PLAN /
AID_REPMT_INTEREST_PCT

COLLECTION COSTS

AID_COLLECTION /
COLLECTION_COST_AMT

DEFAULTED INDICATOR

AID_STATUS / AID_STAT_CAT

FEES AND LATE CHARGES

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

FIRST DISBURSEMENT DATE

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

IN SCHOOL INDICATOR

Derived

INTEREST THRU EFFECTIVE DATE

Rejected

JUDGEMENT INDICATOR

AID / DOJ_JUDGMENT_AMT

LENDER CITY

AID_ORGANIZATION_POC / CITY_NAME

LENDER IDENTIFIER

AID_ORGANIZATION / ORG_ID

LENDER NAME

AID_ORGANIZATION / AID_ORG_NAME

LENDER POC FAX

AID_ORGANIZATION_POC / FAX_NMBR

LENDER POC NAME	AID_ORGANIZATION_POC / AID_ORG_POC_FIRST_NAME
	AID_ORGANIZATION_POC / AID_ORG_POC_LAST_NAME
	AID_ORGANIZATION_POC / AID_ORG_POC_MIDDLE_NAME
LENDER POC PHONE NUMBER	AID_ORGANIZATION_POC / PHONE_NMBR
LENDER STREET ADDRESS	AID_ORGANIZATION_POC / STREET_NAME
LENDER ZIP CODE	AID_ORGANIZATION_POC / POSTAL_CODE
LOAN ACCOUNT NUMBER	AID / AID_ID
PAYOFF CITY	AID_ORGANIZATION_POC / CITY_NAME
PAYOFF NAME	AID_ORGANIZATION / AID_ORG_NAME
PAYOFF POC FAX	AID_ORGANIZATION_POC / FAX_NMBR
PAYOFF POC NAME	AID_ORGANIZATION_POC / AID_ORG_POC_FIRST_NAME
	AID_ORGANIZATION_POC / AID_ORG_POC_LAST_NAME
	AID_ORGANIZATION_POC / AID_ORG_POC_MIDDLE_NAME
PAYOFF POC PHONE NUMBER	AID_ORGANIZATION_POC / PHONE_NMBR
PAYOFF STREET ADDRESS	AID_ORGANIZATION_POC / STREET_NAME
PAYOFF ZIP CODE	AID_ORGANIZATION_POC / POSTAL_CODE

PER DIEM	AID_CONSOLIDATION / PER_DIEM_AMT
PRINCIPAL BALANCE OUTSTANDING	AID_ACCOUNT_TRANSACTION / AID_TRXN_AMT
	AID_ACCOUNT_TRANSACTION / AID_TRXN_CAT
SATISFACTORY REPAYMENT ARRANGEMENT INDICATOR	AID_STATUS / AID_STAT_CAT
TOTAL DUE	Derived
AID INFORMATION	
AID TYPE	AID_PROGRAM / PGM_ID
AID ORGANIZATION INFORMATION	
LENDER STATE	AID_ORGANIZATION_POC / STATE_NAME
PAYOFF STATE	AID_ORGANIZATION_POC / STATE_NAME
ENROLLMENT INFORMATION	
ANTICIPATED/ACTUAL COMPLETION DATE	SCHOOL_ENROLLMENT / DEGREE_DATE
SCHOOL INFORMATION	
SCHOOL IDENTIFIER	SCHOOL / SCHOOL_ID

Flow Name: Consolidation Agent Decision

Definition: Notification of the participant's Consolidation Agent chosen to perform loan consolidation.

From Participant To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID ID

AID / AID_ID

LENDER INFORMATION

CONSOLIDATION AGENT IDENTIFIER

AID_ORGANIZATION / ORG_ID

DATE OF SELECTION

AID_CONSOLIDATION_STATUS /
CONS_STAT_CAT

AID_CONSOLIDATION_STATUS /
CONS_STAT_DATE

LENDER IDENTIFIER

AID_ORGANIZATION / ORG_ID

PARTICIPANT INFORMATION

PARTICIPANT IDENTIFIER

AID_PARTICIPANT /
PARTICIPANT_ROLE_CAT

PARTICIPANT / PARTICIPANT_ID

Flow Name: Consolidation Information

Definition: Information to guide the borrower through the loan consolidation application process, including benefits of consolidation to the borrower, borrower eligibility requirements, types of loans that may be consolidated, interest rate calculation, repayment plans available, effects of repayment plan on the repayment period, deferment options, the borrower's cost for consolidation, and the consolidation process. It may also entail the results of consolidation such as new loan holders and previous consolidated aid.

To Participant From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

LENDER NAME

AID_ORGANIZATION /
AID_ORG_NAME

SERVICER NAME

AID_ORGANIZATION /
AID_ORG_NAME

AID INFORMATION

DATE SIMULATION UPDATED

Rejected

EFFECTIVE DATE OF BALANCES

Rejected

FEES AMOUNTS FOR DEFAULTED LOANS

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

INTEREST RATE

AID_REPAYMENT_PLAN /
AID_REPMT_INTEREST_PCT

LENDER IDENTIFIER

AID_ORGANIZATION / ORG_ID

LENDER NAME

AID_ORGANIZATION /
AID_ORG_NAME

LENDER WEB SITE

AID_ORGANIZATION_POC /
WEB_ADDR_NAME

OUTSTANDING AMOUNT

Derived

REPAYMENT TERM LENGTH

REPAYMENT_PLAN /
TERM_PERIOD_DESC

REPAYMENT_PLAN / TERM_QTY

Flow Name: Listing of Authorized Consolidation Agents

Definition: Listing of agents authorized to perform loan consolidation.

To Participant From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID ORGANIZATION INFORMATION

POC ADDRESS

AID_ORGANIZATION_POC /
CITY_NAME

AID_ORGANIZATION_POC /
POSTAL_CODE

AID_ORGANIZATION_POC /
STATE_NAME

AID_ORGANIZATION_POC /
STREET_NAME

LENDER INFORMATION

AGENT NAME

AID_ORGANIZATION /
AID_ORG_NAME

BENEFIT/RESTRICTION INFORMATION

Rejected

BILLING METHODS

AID_BILLING_METHOD /
BILL_METHOD_CAT

INVALID END DATE

ORGANIZATION_STATUS /
ORG_STAT_STOP_DATE

INVALID START DATE

ORGANIZATION_STATUS /
ORG_STAT_START_DATE

LENDER IDENTIFIER

AID_ORGANIZATION / ORG_ID

POC EMAIL ADDRESS

AID_ORGANIZATION_POC /
ELECTRONIC_ADDR_NAME

POC FAX NUMBER

	AID_ORGANIZATION_POC / FAX_NMBR
POC PHONE NUMBER	
	AID_ORGANIZATION_POC / PHONE_NMBR
POINT OF CONTACT NAME	
	AID_ORGANIZATION_POC / AID_ORG_POC_FIRST_NAME
	AID_ORGANIZATION_POC / AID_ORG_POC_LAST_NAME
	AID_ORGANIZATION_POC / AID_ORG_POC_MIDDLE_NAME
SERVICER INDICATOR	
	AID_ORGANIZATION / SERV_IND

Flow Name: Request for Consolidation Information

Definition: Request made by the borrower, or the loan holder on behalf of the borrower, for information to make informed decisions about consolidation.

From Participant To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

LOAN INFORMATION

ADD-ON INDICATOR

AID / ADD_ON_IND

AID IDENTIFIER

AID / AID_ID

ORIGINAL CONSOLIDATION REQUEST DATE

AID_CONSOLIDATION_STATUS /
CONS_STAT_DATE

REPAYMENT OPTIONS

AID_REPAYMENT_METHOD /
AID_REPMT_METHOD_CAT

PARTICIPANT INFORMATION

METHOD FOR RECEIVING INFORMATION

FINANCIAL_SIMULATION_MODEL /
RESULT_SENT_CAT

OTHER RECIPIENT OF INFORMATION

PARTICIPANT / PARTICIPANT_ID

PARTICIPANT IDENTIFIER

PARTICIPANT / PARTICIPANT_ID

The following diagram presents the flows of information exchanged between the Process Loan Payment process and the postsecondary education community.

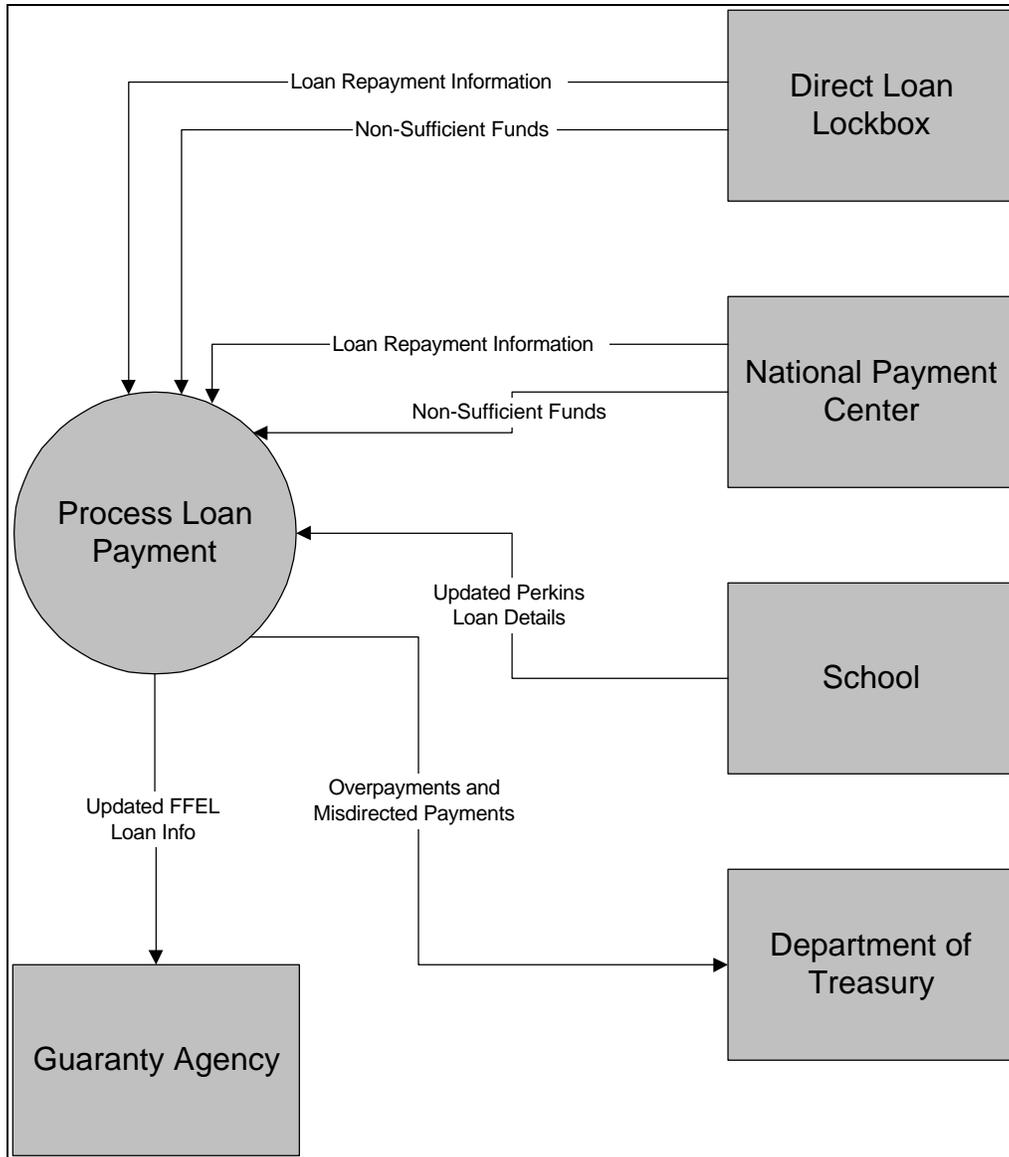


Exhibit 3.3.3-7 Process Loan Payment

Flow Name: Overpayments and Misdirected Payments

Definition: EASI/ED sends overpayment and misdirected payment information to Treasury for refund to the participant.

To Department of Treasury From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID REPAYMENT INFORMATION

OVERPAYMENT ACTION CODE

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

OVERPAYMENT AMOUNT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

OTHER INFORMATION

PROCESSING DATE

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

PARTICIPANT ADDRESS INFORMATION

PARTICIPANT CITY

PARTICIPANT_ADDRESS / CITY_NAME

PARTICIPANT STATE

PARTICIPANT_ADDRESS /
STATE_NAME

PARTICIPANT_ADDRESS /
CNTRY_NAME

PARTICIPANT STREET ADDRESS

PARTICIPANT_ADDRESS /
STREET_NAME

PARTICIPANT ZIP CODE

PARTICIPANT_ADDRESS /
POSTAL_CODE

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Loan Repayment Information
Definition: Information regarding repayment of loans.

From Direct Loan Lockbox To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID REPAYMENT INFORMATION

PAYMENT AMOUNT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

PAYMENT RECEIVED DATE

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

REPAYMENT METHOD

AID_REPAYMENT_METHOD /
AID_REPMT_METHOD_CAT

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Non-Sufficient Funds

Definition: The Direct Loan Lockbox forwards this transaction when a payment previously applied to the borrower's account has been determined to have insufficient funds.

From Direct Loan Lockbox To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID REPAYMENT INFORMATION

NON-SUFFICIENT FUND AMOUNT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

NSF REASON

AID_ACCOUNT_TRANSACTION /
AID_TRXN_REASON_CAT

REPAYMENT METHOD

AID_REPAYMENT_METHOD /
AID_REPMT_METHOD_CAT

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Updated FFEL Loan Info

Definition: Updated information on Federal Family Education Loan (FFEL) Program loans.

From Guaranty Agency To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

AID ID

AID / AID_ID

INTEREST OUTSTANDING

Derived

OUTSTANDING BALANCE

Derived

AID REPAYMENT INFORMATION

AMOUNT OF LAST PAYMENT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

DATE OF LAST PAYMENT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Loan Repayment Information
Definition: Information regarding repayment of loans.

From National Payment Center To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID REPAYMENT INFORMATION

PAYMENT AMOUNT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

PAYMENT RECEIVED DATE

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

TRANSACTION REASON

AID_ACCOUNT_TRANSACTION /
AID_TRXN_REASON_CAT

TRANSACTION TYPE

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Non-sufficient Funds (NSF)

Definition: Non-sufficient Funds transaction sent by the National Payment Center when a payment previously applied to the borrower's account is determined to have insufficient funds.

From National Payment Center To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID REPAYMENT INFORMATION

NON-SUFFICIENT FUND AMOUNT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

NSF REASON

AID_ACCOUNT_TRANSACTION /
AID_TRXN_REASON_CAT

REPAYMENT METHOD

AID_REPAYMENT_METHOD /
AID_REPMT_METHOD_CAT

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Updated Perkins Loan Details

Definition: Updated information regarding Perkins loans that are currently in repayment.

From School To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

BEGINNING DATE OF LOAN STATUS

AID_STATUS /
AID_STAT_START_DATE

DAYS DELINQUENT

Derived

END DATE OF LOAN STATUS

AID_STATUS / AID_STAT_STOP_DATE

INTEREST CANCELED

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

INTEREST CANCELED REASON CODE

AID_ACCOUNT_TRANSACTION /
AID_TRXN_REASON_CAT

INTEREST INCOME

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

INTEREST RATE

AID_REPAYMENT_PLAN /
AID_REPMT_INTEREST_PCT

LATE FEES

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

LOAN ID

AID / AID_ID

LOAN STATUS	AID_STATUS / AID_STAT_CAT
LOAN TYPE	AID_PROGRAM / PGM_ID
ORIGINAL LOAN AMOUNT	AID / ORIGNT_AID_AMT
PRINCIPAL CANCELED	AID_ACCOUNT_TRANSACTION / AID_TRXN_AMT
	AID_ACCOUNT_TRANSACTION / AID_TRXN_CAT
PRINCIPAL CANCELED REASON	AID_ACCOUNT_TRANSACTION / AID_TRXN_REASON_CAT
PRINCIPAL COLLECTED	AID_ACCOUNT_TRANSACTION / AID_TRXN_AMT
	AID_ACCOUNT_TRANSACTION / AID_TRXN_CAT
AID ORGANIZATION INFORMATION	
ADMINISTRATIVE COSTS	AID_ACCOUNT_TRANSACTION / AID_TRXN_AMT
	AID_ACCOUNT_TRANSACTION / AID_TRXN_CAT
COLLECTION COSTS	AID_COLLECTION / COLLECTION_COST_AMT
COLLECTION FEES	AID_ACCOUNT_TRANSACTION / AID_TRXN_AMT
	AID_ACCOUNT_TRANSACTION / AID_TRXN_CAT
PARTICIPANT PERSONAL INFORMATION	
PARTICIPANT FIRST NAME	

PARTICIPANT ID

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT / PARTICIPANT_ID

PARTICIPANT_NAME / LAST_NAME

The following diagram presents the flows of information exchanged between the Track Participant process and the postsecondary education community.

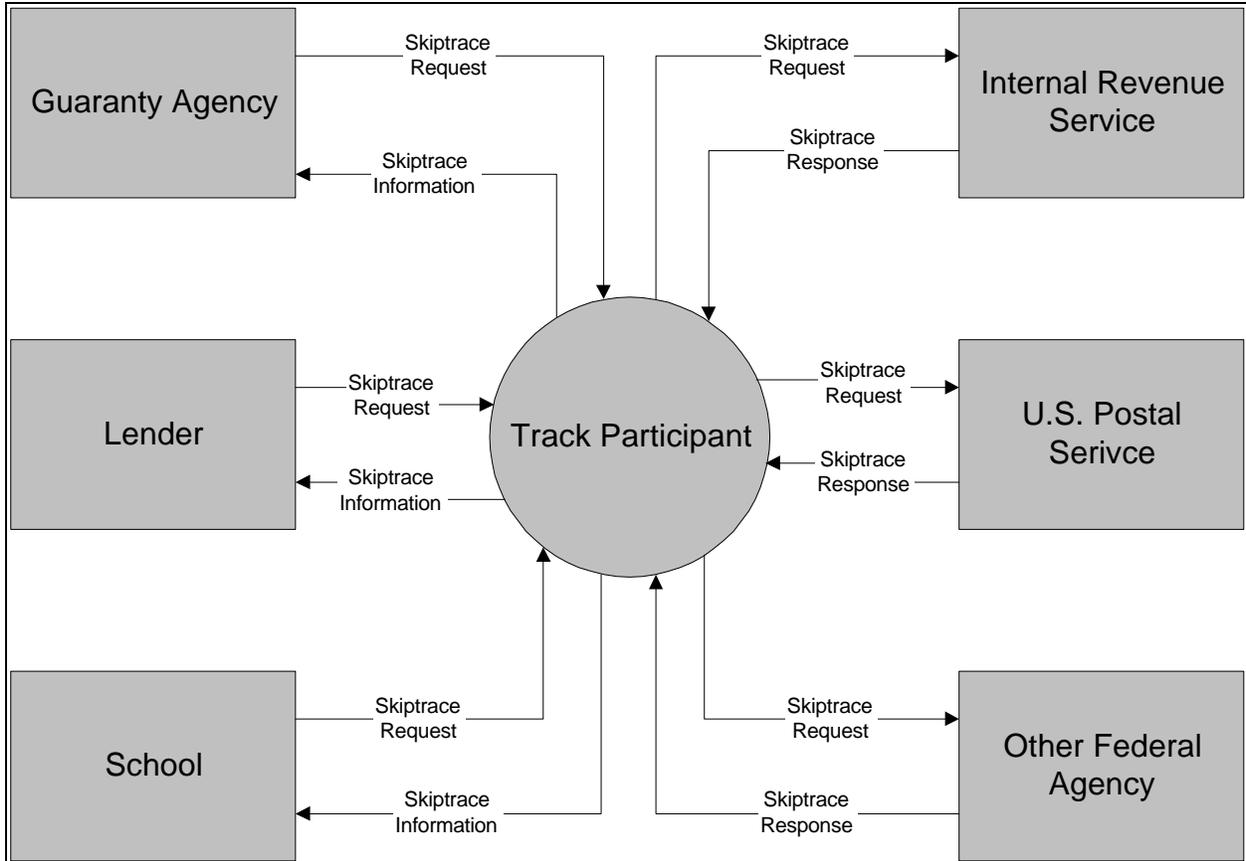


Exhibit 3.3.3-8 Track Participant

Flow Name: Skip Trace Request

Definition: Request for address information for a defaulted borrower.

From Guaranty Agency To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

PARTICIPANT ADDRESS INFORMATION

LAST ADDRESS/ADDRESS HISTORY FLAG

PARTICIPANT_SKIPTRACE_REQUEST /
SKIPTRACE_HISTORY_IND

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

Flow Name: Skiptrace Information

Definition: Response to request for skiptrace information containing any updated address information.

To Guaranty Agency From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

ADDRESS INFORMATION

ADDRESS EFFECTIVE DATE

PARTICIPANT_ADDRESS /
ADDR_EFF_DATE

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT CITY

PARTICIPANT_ADDRESS / CITY_NAME

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

STATE

PARTICIPANT_ADDRESS /
STATE_NAME

PARTICIPANT_ADDRESS /
CNTRY_NAME

STREET NUMBER

PARTICIPANT_ADDRESS /
STREET_NAME

ZIP CODE

PARTICIPANT_ADDRESS /
POSTAL_CODE

Flow Name: Skip Trace Request

Definition: In an attempt to collect on defaulted loans, a skip trace request can be made by guaranty agencies, schools, and lenders. This request for information is passed on through the Department of Education to Federal and state sources.

To Internal Revenue Service From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

PARTICIPANT PERSONAL INFORMATION

IRS NAME CONTROL

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Skiptrace Response

Definition: Skiptrace information in response to request from EASI.

From Internal Revenue Service To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

SKIPTRACE INFORMATION

ADDRESS EFFECTIVE DATE

PARTICIPANT_ADDRESS /
ADDR_EFF_DATE

IRS NAME CONTROL

PARTICIPANT_NAME / LAST_NAME

IRS SKIPTRACE CITY

PARTICIPANT_ADDRESS / CITY_NAME

IRS SKIPTRACE FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

IRS SKIPTRACE LAST NAME

PARTICIPANT_SKIPTRACE_REQUEST /
SKIPTRACE_PARTICIPANT_NAME

IRS SKIPTRACE POSTAL CODE

PARTICIPANT_ADDRESS /
POSTAL_CODE

IRS SKIPTRACE STATE

PARTICIPANT_ADDRESS /
STATE_NAME

PARTICIPANT_ADDRESS /
CNTRY_NAME

IRS SKIPTRACE STATUS

PARTICIPANT_SKIPTRACE_REQUEST /
SKIPTRACE_STAT_CAT

IRS SKIPTRACE STREET ADDRESS

PARTICIPANT_ADDRESS /
STREET_NAME

Flow Name: Skip Trace Request

Definition: In an attempt to collect on defaulted loans, a skip trace request can be made by guaranty agencies, schools, and lenders. This request for information is passed on through the Department of Education to Federal and state sources.

From Lender To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

PARTICIPANT PERSONAL INFORMATION

LAST ADDRESS/ADDRESS HISTORY FLAG

PARTICIPANT_SKIPTRACE_REQUEST /
SKIPTRACE_HISTORY_IND

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

Flow Name: Skiptrace Information

Definition: Response to request for skiptrace information containing any updated address information.

To Lender From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

OTHER INFORMATION

ADDRESS EFFECTIVE DATE

PARTICIPANT_ADDRESS /
ADDR_EFF_DATE

PARTICIPANT ADDRESS INFORMATION

EMAIL ADDRESS

PARTICIPANT_ADDRESS /
ELECTRONIC_ADDR_NAME

PARTICIPANT CITY

PARTICIPANT_ADDRESS / CITY_NAME

PARTICIPANT PHONE NUMBER

PARTICIPANT_ADDRESS /
PHONE_NMBR

PARTICIPANT STATE

PARTICIPANT_ADDRESS /
STATE_NAME

PARTICIPANT_ADDRESS /
CNTRY_NAME

PARTICIPANT STREET ADDRESS

PARTICIPANT_ADDRESS /
STREET_NAME

PARTICIPANT ZIP CODE

PARTICIPANT_ADDRESS /
POSTAL_CODE

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

Flow Name: Skiptrace Request

Definition: Request for address information for a defaulted borrower.

To Other Federal Agency From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT DOB

PARTICIPANT / BIRTH_DATE

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT MIDDLE NAME

PARTICIPANT_NAME / MIDDLE_NAME

PARTICIPANT PREVIOUS NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Skiptrace Response

Definition: Skiptrace information in response to request from EASI.

From Other Federal Agency To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

PARTICIPANT ADDRESS INFORMATION

ADDRESS EFFECTIVE DATE

PARTICIPANT_ADDRESS /
ADDR_EFF_DATE

STATE

PARTICIPANT_ADDRESS /
STATE_NAME

PARTICIPANT_ADDRESS /
CNTRY_NAME

ZIP CODE

PARTICIPANT_ADDRESS /
POSTAL_CODE

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT CITY

PARTICIPANT_ADDRESS / CITY_NAME

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

STREET NUMBER

PARTICIPANT_ADDRESS /
STREET_NAME

Flow Name: Skiptrace Request

Definition: In an attempt to collect on defaulted loans, a skip trace request can be made by guaranty agencies, schools, and lenders. This request for information is passed on through the Department of Education to Federal and state sources.

To Postal Service From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

OTHER INFORMATION

CURRENT DATE

PARTICIPANT_SKIPTRACE_REQUEST /
SKIPTRACE_REQST_DATE

LETTER TEMPLATE

Rejected

PARTICIPANT ADDRESS INFORMATION

PARTICIPANT CITY NAME

PARTICIPANT_ADDRESS / CITY_NAME

PARTICIPANT STATE ADDRESS

PARTICIPANT_ADDRESS /
STATE_NAME

PARTICIPANT_ADDRESS /
CNTRY_NAME

PARTICIPANT STREET ADDRESS

PARTICIPANT_ADDRESS /
STREET_NAME

PARTICIPANT ZIP CODE

PARTICIPANT_ADDRESS /
POSTAL_CODE

PARTICIPANT PERSONAL INFORMATION

AGENCY CONTROL NUMBER (SSN)

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

Flow Name: Skiptrace Response

Definition: Skiptrace information in response to request from EASI.

From Postal Service To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

OTHER INFORMATION

LETTER TEMPLATE

Rejected

USPS DELIVERY CODE

PARTICIPANT_SKIPTRACE_REQUEST /
SKIPTRACE_STAT_CAT

PARTICIPANT ADDRESS INFORMATION

ADDRESS EFFECTIVE DATE

PARTICIPANT_ADDRESS /
ADDR_EFF_DATE

PARTICIPANT CITY ADDRESS

PARTICIPANT_ADDRESS / CITY_NAME

PARTICIPANT STATE ADDRESS

PARTICIPANT_ADDRESS /
STATE_NAME

PARTICIPANT_ADDRESS /
CNTRY_NAME

PARTICIPANT STREET ADDRESS

PARTICIPANT_ADDRESS /
STREET_NAME

PARTICIPANT ZIP CODE

PARTICIPANT_ADDRESS /
POSTAL_CODE

PARTICIPANT PERSONAL INFORMATION

AGENCY CONTROL NUMBER (SSN)

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Skip Trace Request

Definition: In an attempt to collect on defaulted loans, a skip trace request can be made by guaranty agencies, schools, and lenders. This request for information is passed on through the Department of Education to Federal and state sources.

From School To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

PARTICIPANT PERSONAL INFORMATION

LAST ADDRESS/ADDRESS HISTORY FLAG

PARTICIPANT_SKIPTRACE_REQUEST /
SKIPTRACE_HISTORY_IND

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

Flow Name: Skiptrace Information

Definition: Response to request for skiptrace information containing any updated address information.

To School From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

PARTICIPANT ADDRESS INFORMATION

ADDRESS EFFECTIVE DATE

PARTICIPANT_ADDRESS /
ADDR_EFF_DATE

EMAIL ADDRESS

PARTICIPANT_ADDRESS /
ELECTRONIC_ADDR_NAME

PARTICIPANT CITY

PARTICIPANT_ADDRESS / CITY_NAME

PARTICIPANT PHONE NUMBER

PARTICIPANT_ADDRESS /
PHONE_NMBR

PARTICIPANT STATE

PARTICIPANT_ADDRESS /
STATE_NAME

PARTICIPANT_ADDRESS /
CNTRY_NAME

PARTICIPANT STREET ADDRESS

PARTICIPANT_ADDRESS /
STREET_NAME

PARTICIPANT ZIP CODE

PARTICIPANT_ADDRESS /
POSTAL_CODE

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

The following diagram presents the flows of information exchanged between the Assign Defaulted Loan process and the postsecondary education community.

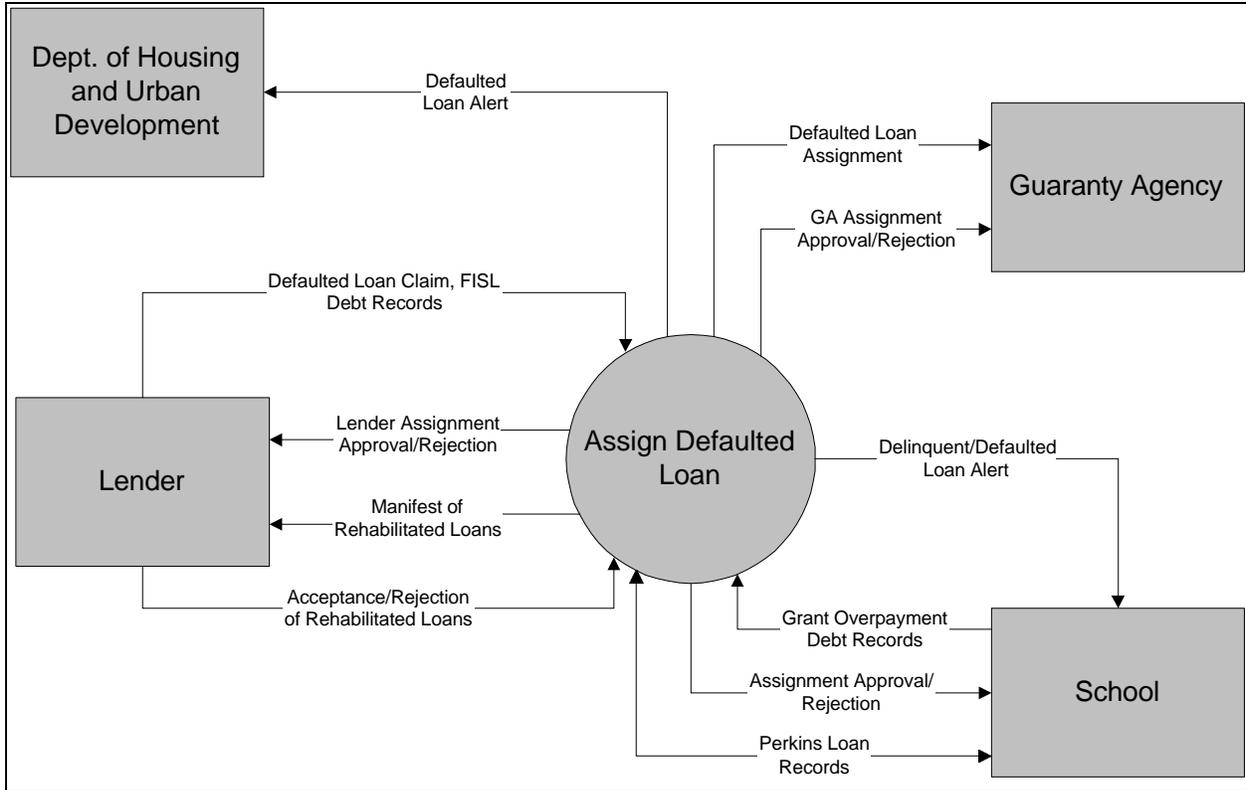


Exhibit 3.3.3-9 Assign Defaulted Loan

Flow Name: Defaulted Loan Alert

Definition: Alerts the Department of Housing and Urban Development (HUD) of borrower's defaulted student loan status, which comes under review when that borrower applies for benefits under programs offered by HUD and state agencies.

To Department of Housing and Urban Development From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AGENCY INFORMATION

HUD AGENCY CODE

AID_STATUS_NOTIFICATION /
NOTIF_REASON_CAT

HUD AGENCY ID

AID_ORGANIZATION / ORG_ID

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Defaulted Loan Assignment

Definition: Assignment to ED of a defaulted loan so that ED's Debt Collection Services can assume collection efforts.

To/from Guaranty Agency from/to EASI/ED

Data Elements

AID INFORMATION

Corresponding LDM Attribute(s)

ACCRUED INTEREST

Derived

CONVERSION TO REPAYMENT DATE

AID_STATUS / AID_STAT_START_DATE

DATE GRACE PERIOD ENDED

AID_STATUS / AID_STAT_STOP_DATE

DATE INTEREST PAID THROUGH

Derived

DATE LAST PAYMENT MADE

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

DATE LOAN FIRST DISBURSED

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

DATE LOAN GUARANTEED

AID_SCHOOL_AID_ORG /
GUARANTY_DATE

GUARANTEE FEE

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

LATE FEES

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

LOAN DELINQUENCY DATE

AID_STATUS / AID_STAT_START_DATE

LOAN ID

	AID / AID_ID
MONTHLY PAYMENT	AID_REPAYMENT_PLAN / PERIOD_PMT_AMT
OUT-OF-SCHOOL DATE	SCHOOL_ENROLLMENT / ENRL_STAT_CAT
	SCHOOL_ENROLLMENT / ENRL_STAT_STOP_DATE
OUTSTANDING BALANCE	Derived
SUBSIDIZED/UNSUBSIDIZED FLAG	AID_PROGRAM / SUBSIDIZED_IND
AID ORGANIZATION INFORMATION	
LENDER ID	AID_ORGANIZATION / ORG_ID
DEFERMENT/FORBEARANCE INFORMATION	
DEFERMENT END DATE	AID_STATUS / AID_STAT_STOP_DATE
DEFERMENT START DATE	AID_STATUS / AID_STAT_START_DATE
DEFERMENT/FORBEARANCE CODE	AID_STATUS / AID_STAT_CAT
EMPLOYMENT INFORMATION	
EMPLOYER CITY	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
EMPLOYER NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
EMPLOYER PHONE NUMBER	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR
EMPLOYER STATE	PARTICIPANT_EMPLOYMENT /

	EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME
EMPLOYER STREET ADDRESS	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME
EMPLOYER ZIP CODE	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE
LOAN CLAIM INFORMATION	
CLAIM REASON	
	AID_SCHOOL_AID_ORG_REQUEST / REQST_CAT
COLLECTION COSTS	
	AID_COLLECTION / COLLECTION_COST_AMT
DATE CLAIM FILED	
	AID_SCHOOL_AID_ORG_REQUEST / REQST_DATE
DUE DILIGENCE ACTIVITY DATE	
	AID_DUE_DILIGENCE_ACTIVITY / DUE_DILIG_ACTIVITY_DATE
DUE DILIGENCE ACTIVITY DESC	
	AID_DUE_DILIGENCE_ACTIVITY / DUE_DILIG_ACTIVITY_DATE
OTHER INFORMATION	
SOURCE CODE	Rejected
PARTICIPANT PERSONAL INFORMATION	
PARTICIPANT ID	PARTICIPANT / PARTICIPANT_ID
REFERENCES INFORMATION	
REFERENCE CITY	PARTICIPANT_ADDRESS / CITY_NAME

REFERENCE HOME PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
REFERENCE LAST NAME	PARTICIPANT_NAME / LAST_NAME
REFERENCE STATE	PARTICIPANT_ADDRESS / STATE_NAME
	PARTICIPANT_ADDRESS / CNTRY_NAME
REFERENCE STREET ADDRESS	PARTICIPANT_ADDRESS / STREET_NAME
REFERENCE WORK PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
REFERENCE ZIP CODE	PARTICIPANT_ADDRESS / POSTAL_CODE
RELATIVES INFORMATION	
RELATIVE CITY	PARTICIPANT_ADDRESS / CITY_NAME
RELATIVE HOME PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
RELATIVE LAST NAME	PARTICIPANT_NAME / LAST_NAME
RELATIVE STATE	PARTICIPANT_ADDRESS / STATE_NAME
	PARTICIPANT_ADDRESS / CNTRY_NAME
RELATIVE STREET ADDRESS	PARTICIPANT_ADDRESS / STREET_NAME
RELATIVE WORK PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
RELATIVE ZIP CODE	PARTICIPANT_ADDRESS / POSTAL_CODE

Flow Name: GA Assignment Approval/Rejection

Definition: Approval or rejection of the defaulted loan claim made by a Guaranty Agency.

To Guaranty Agency From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

LOAN ID

AID / AID_ID

LOAN CLAIM INFORMATION

ADDL. ACTIONS REQUIRED

AID_SCHOOL_AID_ORG_REQST_STAT
US / REQST_STAT_DESC

APPROVAL/REJECTION CODE

AID_SCHOOL_AID_ORG_REQST_STAT
US / REQST_STAT_CAT

REASON FOR REJECTION

AID_SCHOOL_AID_ORG_REQST_STAT
US / REQST_STAT_DESC

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

Flow Name: Acceptance/Rejection of Rehabilitated Loans

Definition: Response sent by the lender indicating whether the rehabilitated loans were accepted or rejected.

From Lender To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

AID ID

AID / AID_ID

LOAN CLAIM INFORMATION

REJECTION REASON

AID_SCHOOL_AID_ORG_REQUEST /
REQST_DESC

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Defaulted Loan Claim, Federal Insured Student Loan (FISL) Debt Records

Definition: Requests for assignment and payment submitted by lenders to the Department of Education (ED) in order to be reimbursed for defaulted FISL students loans on which the lender has performed due diligence in collecting, and failed.

From Lender To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

ACCRUED INTEREST

Derived

CONVERSION TO REPAYMENT DATE

AID_STATUS / AID_STAT_START_DATE

DATE GRACE PERIOD ENDED

AID_STATUS / AID_STAT_STOP_DATE

DATE INTEREST PAID THROUGH

Derived

DATE LAST PAYMENT MADE

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

DATE LOAN FIRST DISBURSED

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

LATE FEES

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

LOAN DELINQUENCY DATE

AID_STATUS / AID_STAT_START_DATE

LOAN ID

AID / AID_ID

MONTHLY PAYMENT

AID_REPAYMENT_PLAN /
PERIOD_PMT_AMT

OUT-OF-SCHOOL DATE

SCHOOL_ENROLLMENT /
ENRL_STAT_CAT

	SCHOOL_ENROLLMENT / ENRL_STAT_STOP_DATE
OUTSTANDING BALANCE	Derived
SUBSIDIZED/UNSUBSIDIZED FLAG	AID_PROGRAM / SUBSIDIZED_IND
AID ORGANIZATION INFORMATION	
LENDER ID	AID_ORGANIZATION / ORG_ID
DEFERMENT/FORBEARANCE INFORMATION	
DEFERMENT END DATE	AID_STATUS / AID_STAT_STOP_DATE
DEFERMENT START DATE	AID_STATUS / AID_STAT_START_DATE
DEFERMENT/FORBEARANCE CODE	AID_STATUS / AID_STAT_CAT
EMPLOYMENT INFORMATION	
EMPLOYER CITY	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
EMPLOYER NAME	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
EMPLOYER PHONE NUMBER	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR
EMPLOYER STATE	PARTICIPANT_EMPLOYMENT / EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME
EMPLOYER STREET ADDRESS	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME

EMPLOYER ZIP CODE	PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE
LOAN CLAIM INFORMATION	
CLAIM REASON	AID_SCHOOL_AID_ORG_REQUEST / REQST_CAT
COLLECTION COSTS	AID_COLLECTION / COLLECTION_COST_AMT
DATE CLAIM FILED	AID_SCHOOL_AID_ORG_REQUEST / REQST_DATE
DUE DILIGENCE ACTIVITY DATE	AID_DUE_DILIGENCE_ACTIVITY / DUE_DILIG_ACTIVITY_DATE
DUE DILIGENCE ACTIVITY DESC	AID_DUE_DILIGENCE_ACTIVITY / DUE_DILIG_ACTIVITY_CAT
OTHER INFORMATION	
SOURCE CODE	Rejected
PARTICIPANT PERSONAL INFORMATION	
PARTICIPANT ID	PARTICIPANT / PARTICIPANT_ID
REFERENCES INFORMATION	
REFERENCE CITY	PARTICIPANT_ADDRESS / CITY_NAME
REFERENCE HOME PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
REFERENCE NAME	PARTICIPANT_NAME / LAST_NAME
REFERENCE STATE	PARTICIPANT_ADDRESS / STATE_NAME

	PARTICIPANT_ADDRESS / CNTRY_NAME
REFERENCE STREET ADDRESS	PARTICIPANT_ADDRESS / STREET_NAME
REFERENCE WORK PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
REFERENCE ZIP CODE	PARTICIPANT_ADDRESS / POSTAL_CODE
RELATIVES INFORMATION	
RELATIVE CITY	PARTICIPANT_ADDRESS / CITY_NAME
RELATIVE HOME PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
RELATIVE LAST NAME	PARTICIPANT_NAME / LAST_NAME
RELATIVE STATE	PARTICIPANT_ADDRESS / STATE_NAME
	PARTICIPANT_ADDRESS / CNTRY_NAME
RELATIVE STREET ADDRESS	PARTICIPANT_ADDRESS / STREET_NAME
RELATIVE WORK PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
RELATIVE ZIP CODE	PARTICIPANT_ADDRESS / POSTAL_CODE

Flow Name: Lender Assignment Approval/Rejection

Definition: Approval or rejection of a defaulted FISL loan claim from a lender.

To Lender From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

LOAN ID

AID / AID_ID

LOAN CLAIM INFORMATION

ADDL. ACTIONS REQUIRED

AID_SCHOOL_AID_ORG_REQST_STAT
US / REQST_STAT_DESC

APPROVAL/REJECTION CODE

AID_SCHOOL_AID_ORG_REQST_STAT
US / REQST_STAT_CAT

REASON FOR REJECTION

AID_SCHOOL_AID_ORG_REQST_STAT
US / REQST_STAT_DESC

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

Flow Name: Manifest of Rehabilitated Loans

Definition: Rehabilitated loan information.

To Lender From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

ACCRUED INTEREST

Derived

LOAN STATUS

AID_STATUS / AID_STAT_CAT

OUTSTANDING BALANCE

Derived

PRINCIPAL BALANCE

Derived

AID REPAYMENT INFORMATION

MONTHLY PAYMENT AMOUNT

AID_REPAYMENT_PLAN /
PERIOD_PMT_AMT

PAYMENT DUE DATE

REPAYMENT_PLAN /
PLAN_START_DATE

PARTICIPANT ADDRESS INFORMATION

PARTICIPANT CITY ADDRESS

PARTICIPANT_ADDRESS / CITY_NAME

PARTICIPANT PHONE NUMBER

PARTICIPANT_ADDRESS /
PHONE_NMBR

PARTICIPANT STATE ADDRESS

PARTICIPANT_ADDRESS /
STATE_NAME

PARTICIPANT_ADDRESS /
CNTRY_NAME

PARTICIPANT STREET ADDRESS

PARTICIPANT_ADDRESS /
STREET_NAME

PARTICIPANT ZIP CODE

PARTICIPANT_ADDRESS /
POSTAL_CODE

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Assignment Approval/Rejection

Definition: Approval or rejection of a Perkins loan assignment from a school.

To School From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

REJECTION INDICATOR

AID_SCHOOL_AID_ORG_REQST_
STATUS / REQST_STAT_CAT

LOAN CLAIM INFORMATION

REJECTION REASON

AID_SCHOOL_AID_ORG_REQST_
STATUS / REQST_STAT_DESC

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

Flow Name: Delinquent/Defaulted Loan Alert

Definition: Notification to schools that a participant has either become delinquent or has defaulted on their student loan.

To School From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

AID STATUS

AID_STATUS / AID_STAT_CAT

DATE OF DELINQUENCY

AID_STATUS /
AID_STAT_START_DATE

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Grant Overpayment Debt Records

Definition: Claims submitted by schools to the Department of Education (ED) for grant overpayments on which the school has performed due diligence in collecting, and failed. If a claim is accepted by ED, the grant overpayment debt record is transferred so that ED can assume collection efforts.

From School To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

AID ID

AID / AID_ID

CAMPUS BASE PROGRAM INFORMATION

AWARD YEAR

AWARD /
APPLICABLE_AWARD_YR_NMBR

GRANT INFORMATION

ACCOUNT BALANCE

Derived

DATE OF DISBURSEMENT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

GRANT TYPE

AID_PROGRAM / AID_PGM_CAT

INITIAL COLLECTION DATE

AID_DUE_DILIGENCE_ACTIVITY /
DUE_DILIG_ACTIVITY_CAT

AID_DUE_DILIGENCE_ACTIVITY /
DUE_DILIG_ACTIVITY_DATE

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT DATE OF BIRTH

PARTICIPANT / BIRTH_DATE

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

PARTICIPANT LAST NAME

SCHOOL INFORMATION

INSTITUTION ID

PARTICIPANT_NAME / LAST_NAME

SCHOOL / SCHOOL_ID

Flow Name: Perkins Loan Records

Definition: Loan records of Perkins loan borrowers being assigned to ED.

From School To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

AID ID

AID / AID_ID

COLLECTION COSTS

AID_COLLECTION /
COLLECTION_COST_AMT

DATE OF LAST PAYMENT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

GRACE PERIOD END DATE

AID_STATUS / AID_STAT_CAT

AID_STATUS / AID_STAT_STOP_DATE

JUDGMENT INDICATOR

AID / DOJ_JUDGMENT_AMT

ORIGINAL PRICIPAL AMOUNT

AID / ORIGNT_AID_AMT

OUTSTANDING INTEREST

Derived

PRINCIPAL BALANCE

Derived

TYPE OF LOAN

AID_PROGRAM / AID_PGM_NAME

LOAN CLAIM INFORMATION

AMOUNT COLLECTED BY SCHOOL

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

CERTIFICATION DATE

AID / ORIGNT_DATE

LOAN ASSIGNMENT REASON

AID_STATUS_CHANGE_REQUEST /
REQST_DESC

REASON LOAN IS UNCOLLECTABLE

AID_COLLECTION /
COLLECTION_ACTION_DESC

SCHOOL INFORMATION

SCHOOL ID

SCHOOL / SCHOOL_ID

The following diagram presents the flows of information exchanged between the Manage Debt Collection process and the postsecondary education community.

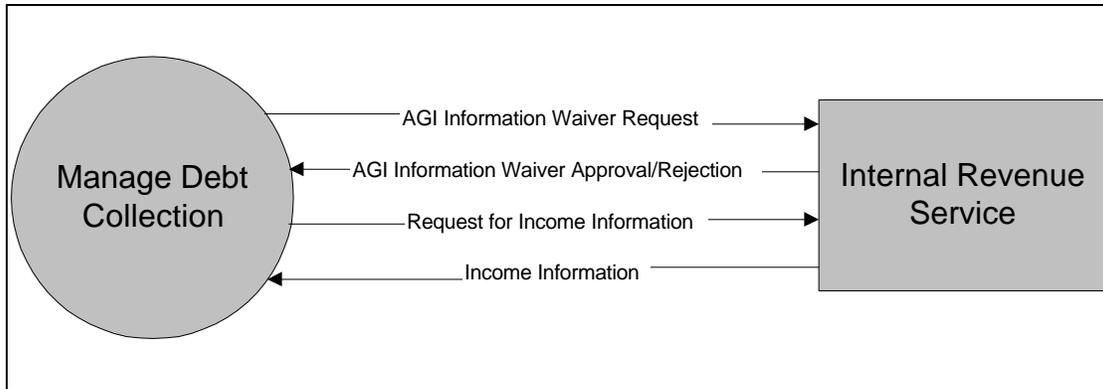


Exhibit 3.3.3-10 Manage Debt Collection

Flow Name: AGI Information Waiver Approval/Rejection

Definition: The IRS returns the approval or rejection for the AGI waiver request.

From Internal Revenue Service To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

WAIVER INFORMATION

IRS WAIVER APPROVAL INDICATOR

WAIVER_REQUEST /
WAIVER_STAT_CAT

IRS WAIVER REJECTION CODE

WAIVER_REQUEST /
WAIVER_STAT_CAT

IRS WAIVER RESPONSE DATE

WAIVER_REQUEST /
WAIVER_EXTRACT_DATE

IRS WAIVER STATUS

WAIVER_REQUEST /
WAIVER_STAT_CAT

Flow Name: AGI Information Waiver Request

Definition: ED forwards a waiver to the IRS, in order to obtain approval to request the Adjusted Gross Income (AGI) for a participant.

To Internal Revenue Service From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

OTHER INFORMATION

PARTICIPANT SIGNATURE

WAIVER_REQUEST /
WAIVER_REQUEST_DATE

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

SPOUSE FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

SPOUSE LAST NAME

PARTICIPANT_NAME / LAST_NAME

SPOUSE SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

WAIVER INFORMATION

AGI WAIVER IDENTIFIER

Rejected

AGI YEAR 1

WAIVER_TAX_YEAR /
WAIVER_TAX_YR_NMBR

AGI YEAR 2

WAIVER_TAX_YEAR /
WAIVER_TAX_YR_NMBR

AGI YEAR 3

WAIVER_TAX_YEAR /

	WAIVER_TAX_YR_NMBR
AGI YEAR 4	WAIVER_TAX_YEAR / WAIVER_TAX_YR_NMBR
AGI YEAR 5	WAIVER_TAX_YEAR / WAIVER_TAX_YR_NMBR
DATE SIGNED	WAIVER_REQUEST / WAIVER_REQST_DATE
IRS WAIVER APPROVAL INDICATOR	WAIVER_REQUEST / WAIVER_STAT_CAT

Flow Name: Income Information

Definition: Income information from the Internal Revenue Service to verify borrower's eligibility for income-sensitive or income-contingent repayment schedules.

From Internal Revenue Service To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

INCOME INFORMATION

IRS AGI AMOUNT

PARTICIPANT_INCOME_DETAIL /
INCOME_AMT

IRS FILING STATUS

PARTICIPANT_INCOME /
TAX_FILING_STAT_CAT

IRS TAX YEAR

PARTICIPANT_INCOME /
PARTICIPANT_INCOME_TAX_
YR_NMBR

PARTICIPANT ADDRESS INFORMATION

PARTICIPANT CITY

PARTICIPANT_ADDRESS / CITY_NAME

PARTICIPANT STATE

PARTICIPANT_ADDRESS /
STATE_NAME

PARTICIPANT_ADDRESS /
CNTRY_NAME

PARTICIPANT STREET ADDRESS

PARTICIPANT_ADDRESS /
STREET_NAME

PARTICIPANT ZIP CODE

PARTICIPANT_ADDRESS /
POSTAL_CODE

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

WAIVER INFORMATION

IRS EXTRACT DATE

WAIVER_REQUEST /
WAIVER_EXTRACT_DATE

IRS MATCH INDICATOR

WAIVER_REQUEST /
WAIVER_STAT_CAT

Flow Name: Request for Income Information

Definition: Request for participant income information.

To Internal Revenue Service From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

INCOME INFORMATION

IRS FILING STATUS

PARTICIPANT_INCOME /
TAX_FILING_STAT_CAT

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

The following diagram presents the flows of information exchanged between the Manage Fund Offset process and the postsecondary education community.

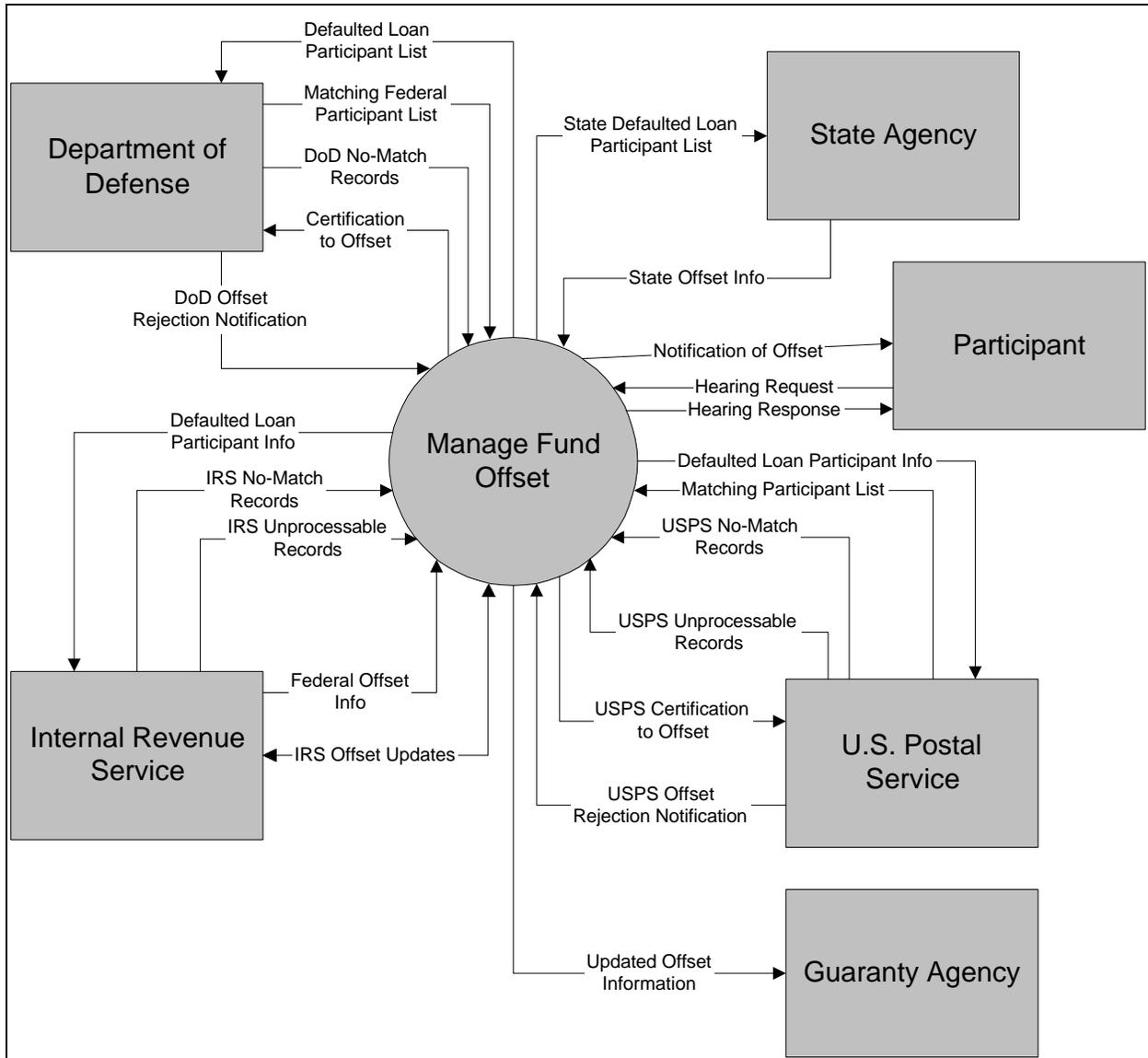


Exhibit 3.3.3-11 Manage Fund Offset

Flow Name: Certification to Offset

Definition: Upon receipt of the matching federal participant list from DoD, a list of accounts eligible for federal offset is sent to DoD.

To Department of Defense From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AGENCY INFORMATION

AGENCY CASE NUMBER

AID / AID_ID

AGENCY CODE

PARTICIPANT_EMPLOYMENT /
EMPLOYER_NAME

LOCAL CODE

Rejected

SUBAGENCY CODE

PARTICIPANT_EMPLOYMENT /
EMPLOYER_NAME

AID INFORMATION

DELINQUENT DATE

AID_STATUS /
AID_STAT_START_DATE

JUDGMENT DEBT INDICATOR

AID / DOJ_JUDGMENT_AMT

PARTICIPANT PERSONAL INFORMATION

NAME CONTROL

Derived

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Defaulted Loan Participant List

Definition: Defaulted loan participant information is sent to the U.S. Postal Service (USPS) and the Department of Defense (DOD) . This information is used to identify Federal employees eligible for Federal Offset.

To Department of Defense From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

ACCOUNT BALANCE

Derived

LOAN PROGRAM

Derived

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: DoD No-match Records

Definition: The Department of Defense returns a list of records that have no match in the database.

From Department of Defense To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AGENCY INFORMATION

AGENCY CASE NUMBER

AID / AID_ID

AGENCY CODE

PARTICIPANT_EMPLOYMENT /
EMPLOYER_NAME

LOCAL CODE

Rejected

SUBAGENCY CODE

PARTICIPANT_EMPLOYMENT /
EMPLOYER_NAME

SUBAGENCY PRIORITY CODE

Rejected

AID INFORMATION

AMOUNT OWED

Derived

DELINQUENT DATE

AID_STATUS /
AID_STAT_START_DATE

OFFSET INFORMATION

PROGRAM YEAR

GARNISHMENT_OFFSET /
GARNISH_START_DATE

OTHER INFORMATION

ERROR CODE

Rejected

JUDGMENT DEBT INDICATOR

AID / DOJ_JUDGMENT_AMT

PARTICIPANT PERSONAL INFORMATION

IMF NAME LINE

	PARTICIPANT_NAME / FIRST_NAME
	PARTICIPANT_NAME / LAST_NAME
NAME CONTROL	Derived
PARTICIPANT FIRST NAME	PARTICIPANT_NAME / FIRST_NAME
PARTICIPANT LAST NAME	PARTICIPANT_NAME / LAST_NAME
PARTICIPANT SSN	SOCIAL_SECURITY_NUMBER / SSN_NMBR

Flow Name: DoD Offset Rejection Notification

Definition: The Department of Defense returns a list of federal employees for whom federal offset is not possible.

From Department of Defense To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

OFFSET INFORMATION

OFFSET REJECTION INDICATOR

GARNISHMENT_OFFSET /
GARNISH_REJECT_IND

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Matching Federal Participant List

Definition: The Department of Defense, Postal Service and Treasury send a list of individuals that are known Federal employees who match the defaulted participants from the Department of Education's request.

From Department of Defense To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

EMPLOYMENT INFORMATION

SERVICE OR AGENCY

PARTICIPANT_EMPLOYMENT /
EMPLOYER_NAME

PARTICIPANT ADDRESS INFORMATION

PARTICIPANT CITY

PARTICIPANT_ADDRESS / CITY_NAME

PARTICIPANT STATE

PARTICIPANT_ADDRESS /
STATE_NAME

PARTICIPANT_ADDRESS /
CNTRY_NAME

PARTICIPANT STREET ADDRESS

PARTICIPANT_ADDRESS /
STREET_NAME

PARTICIPANT ZIP CODE

PARTICIPANT_ADDRESS /
POSTAL_CODE

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Updated Offset Information

Definition: Information regarding federal offsets against defaulted loans held by Guaranty Agencies.

To Guaranty Agency From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

AID ID

AID / AID_ID

OFFSET INFORMATION

EFFECTIVE DATE OF OFFSET

GARNISHMENT_OFFSET /
GARNISH_START_DATE

OFFSET PAYMENT AMOUNT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Defaulted Loan Participant Info

Definition: List of participants with defaulted loans send to the IRS.

To Internal Revenue Service From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AGENCY INFORMATION

AGENCY CASE NUMBER

AID / AID_ID

AGENCY CODE

AID_ORGANIZATION / AID_ORG_NAME

DMF PROGRAM YEAR

TAX_REFUND_OFFSET /
TRO_PGM_YR_NMBR

LOCAL CODE

Rejected

MASTER FILE CODE

Rejected

SUBAGENCY CODE

AID_ORGANIZATION_POC /
DEPARTMENT_NAME

SUBAGENCY PRIORITY CODE

Rejected

AID INFORMATION

AMOUNT PAST DUE

Derived

DELINQUENT DATE

AID_STATUS /
AID_STAT_START_DATE

JUDGMENT DEBT INDICATOR

AID / DOJ_JUDGMENT_AMT

PARTICIPANT PERSONAL INFORMATION

NAME CONTROL

Derived

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Federal Offset Info

Definition: The IRS sends federal offset dollar amounts to the U.S. Department of Education. A credit is then made to the participant's defaulted aid.

From Internal Revenue Service To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AGENCY INFORMATION

AGENCY CASE NUMBER

AID / AID_ID

AGENCY CODE

AID_ORGANIZATION / AID_ORG_NAME

SUBAGENCY CODE

AID_ORGANIZATION_POC /
DEPARTMENT_NAME

TYPE INDICATOR

TAX_REFUND_OFFSET /
TRO_STAT_CAT

OFFSET INFORMATION

EFFECTIVE DATE OF OFFSET

TAX_REFUND_OFFSET /
TRO_STAT_EFF_DATE

OFFSET CYCLE

TAX_REFUND_OFFSET /
TRO_STAT_EFF_DATE

OFFSET PAYMENT AMOUNT

TAX_REFUND_OFFSET / TRO_AMT

PROGRAM YEAR

TAX_REFUND_OFFSET /
TRO_PGM_YR_NMBR

YEAR OF ORIGINAL OFFSET

TAX_REFUND_OFFSET /
TRO_STAT_EFF_DATE

PARTICIPANT ADDRESS INFORMATION

PARTICIPANT STREET ADDRESS

PARTICIPANT_ADDRESS /
STREET_NAME

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: IRS No-match Records

Definition: The IRS returns a list of records that have no match in their database.

From Internal Revenue Service To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AGENCY INFORMATION

AGENCY CASE NUMBER

AID / AID_ID

AGENCY CODE

AID_ORGANIZATION / AID_ORG_NAME

LOCAL CODE

Rejected

SUBAGENCY CODE

AID_ORGANIZATION_POC /
DEPARTMENT_NAME

SUBAGENCY PRIORITY CODE

Rejected

AID INFORMATION

AMOUNT PAST DUE

Derived

DELINQUENT DATE

AID_STATUS /
AID_STAT_START_DATE

JUDGMENT DEBT INDICATOR

AID / DOJ_JUDGMENT_AMT

OFFSET INFORMATION

DMF PROGRAM YEAR

TAX_REFUND_OFFSET /
TRO_PGM_YR_NMBR

OTHER INFORMATION

NO-MATCH ERROR CODE

Rejected

PARTICIPANT PERSONAL INFORMATION

NAME CONTROL

Derived

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: IRS Offset Updates

Definition: Weekly updates of offset amounts sent to and received from the IRS for defaulted loans in the Tax Refund Offset (TRO) Program.

To/from Internal Revenue Service from/to EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AGENCY INFORMATION

AGENCY CODE

AID_ORGANIZATION / AID_ORG_NAME

AID ORGANIZATION INFORMATION

SITE ID

AID_ORGANIZATION_POC /
SITE_NAME

INCOME INFORMATION

FILING STATUS

PARTICIPANT_INCOME /
TAX_FILING_STAT_CAT

OFFSET INFORMATION

AMOUNT OF ADJUSTMENT

TAX_REFUND_OFFSET / TRO_AMT

EFFECTIVE DATE OF OFFSET

TAX_REFUND_OFFSET /
TRO_STAT_EFF_DATE

OFFSET CYCLE

TAX_REFUND_OFFSET /
TRO_STAT_EFF_DATE

TYPE INDICATOR

TAX_REFUND_OFFSET /
TRO_STAT_CAT

YEAR OF ORIGINAL OFFSET

TAX_REFUND_OFFSET /
TRO_STAT_EFF_

PARTICIPANT ADDRESS INFORMATION

PARTICIPANT CITY

PARTICIPANT_ADDRESS / CITY_NAME

PARTICIPANT STATE	PARTICIPANT_ADDRESS / STATE_NAME
	PARTICIPANT_ADDRESS / CNTRY_NAME
PARTICIPANT STREET ADDRESS	PARTICIPANT_ADDRESS / STREET_NAME
PARTICIPANT ZIP CODE	PARTICIPANT_ADDRESS / POSTAL_CODE
PARTICIPANT PERSONAL INFORMATION	
INDIVIDUAL OR BUSINESS INDICATOR	Rejected
NAME CONTROL	Derived
PARTICIPANT FIRST NAME	PARTICIPANT_NAME / FIRST_NAME
PARTICIPANT LAST NAME	PARTICIPANT_NAME / LAST_NAME
TAXPAYER ID NUMBER	SOCIAL_SECURITY_NUMBER / SSN_NMBR

Flow Name: IRS Unprocessable Records

Definition: The IRS returns a list identifying accounts found unprocessable during the validity processing.

From Internal Revenue Service To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AGENCY INFORMATION

AGENCY CASE NUMBER

AID / AID_ID

AGENCY CODE

AID_ORGANIZATION / AID_ORG_NAME

LOCAL CODE

Rejected

SUBAGENCY CODE

AID_ORGANIZATION_POC /
DEPARTMENT_NAME

AID INFORMATION

AMOUNT PAST DUE

Derived

DELINQUENT DATE

AID_STATUS /
AID_STAT_START_DATE

JUDGMENT DEBT INDICATOR

AID / DOJ_JUDGMENT_AMT

OFFSET INFORMATION

DMF PROGRAM YEAR

TAX_REFUND_OFFSET /
TRO_PGM_YR_NMBR

OTHER INFORMATION

ERROR CODE

Rejected

PARTICIPANT PERSONAL INFORMATION

NAME CONTROL

Derived

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Hearing Request

Definition: Upon receipt of the notification of Federal offset or wage garnishment, the participant has the option to request a hearing in order to challenge the decision.

From Participant To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

OTHER INFORMATION

LETTER TEMPLATE

Rejected

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Hearing Response

Definition: Response sent to the participant regarding the hearing requested.

To Participant From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

HEARING INFORMATION

HEARING RESOLUTION

GARNISHMENT_OFFSET /
HEARING_RESOLUTION_DATE

GARNISHMENT_OFFSET /
HEARING_RESOLUTION_DESC

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Notification of Offset

Definition: ED notifies defaulted participants prior to the commencement of offset. This gives participants the option of requesting a hearing.

To Participant From EASI/ED

<u>Data Elements</u>	<u>Corresponding LDM Attribute(s)</u>
AID INFORMATION	
ACCOUNT NUMBER	AID / AID_ID
FEES AND COSTS	GARNISHMENT_OFFSET / GARNISH_AMT
INTEREST	GARNISHMENT_OFFSET / GARNISH_PCT
PENALTIES	GARNISHMENT_OFFSET / GARNISH_AMT
PRINCIPAL BALANCE	Derived
CUSTOMER SERVICE INFORMATION	
CUSTOMER SERVICE PHONE NUMBER	AID_ORGANIZATION_POC / PHONE_NMBR
OFFSET INFORMATION	
EFFECTIVE DATE	GARNISHMENT_OFFSET / GARNISH_START_DATE
OTHER INFORMATION	
LETTER TEMPLATE	Rejected
PARTICIPANT ADDRESS INFORMATION	
PARTICIPANT PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR

PARTICIPANT STREET ADDRESS

PARTICIPANT_ADDRESS /
STREET_NAME

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

Flow Name: Defaulted Loan Participant Info to Postal Service

Definition: List of participants with defaulted loans sent to the Postal Service.

To Postal Service From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AGENCY INFORMATION

AGENCY CASE NUMBER

AID / AID_ID

AGENCY CODE

AID_ORGANIZATION / AID_ORG_NAME

LOCAL CODE

Rejected

SUBAGENCY CODE

AID_ORGANIZATION_POC /
DEPARTMENT_NAME

SUBAGENCY PRIORITY CODE

Rejected

AID INFORMATION

AMOUNT OWED

Derived

PARTICIPANT PERSONAL INFORMATION

NAME CONTROL

Derived

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Matching Federal Participant List

Definition: The Department of Defense, Postal Service and Treasury send a list of individuals that are known Federal employees who match the defaulted participants from the Department of Education's request.

From Postal Service To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

EMPLOYMENT INFORMATION

SERVICE OR AGENCY

PARTICIPANT_EMPLOYMENT /
EMPLOYER_NAME

PARTICIPANT ADDRESS INFORMATION

PARTICIPANT STREET ADDRESS

PARTICIPANT_ADDRESS /
STREET_NAME

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: USPS Certification to Offset

Definition: Upon receipt of the matching participant list from the USPS, a list of accounts eligible for federal offset is sent to USPS.

To Postal Service From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AGENCY INFORMATION

AGENCY CASE NUMBER

AID / AID_ID

AGENCY CODE

AID_ORGANIZATION / AID_ORG_NAME

LOCAL CODE

Rejected

SUBAGENCY CODE

AID_ORGANIZATION_POC /
DEPARTMENT_NAME

AID INFORMATION

DELINQUENT DATE

AID_STATUS /
AID_STAT_START_DATE

JUDGMENT DEBT INDICATOR

AID / DOJ_JUDGMENT_AMT

PARTICIPANT PERSONAL INFORMATION

NAME CONTROL

Derived

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: USPS No-match Records

Definition: The US Postal Service returns a list of records that have no match in their database.

From Postal Service To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AGENCY INFORMATION

AGENCY CASE NUMBER

AID / AID_ID

AGENCY CODE

AID_ORGANIZATION / AID_ORG_NAME

LOCAL CODE

Rejected

SUBAGENCY CODE

AID_ORGANIZATION_POC /
DEPARTMENT_NAME

SUBAGENCY PRIORITY CODE

Rejected

AID INFORMATION

AMOUNT OWED

Derived

DELINQUENT DATE

AID_STATUS /
AID_STAT_START_DATE

JUDGMENT DEBT INDICATOR

AID / DOJ_JUDGMENT_AMT

OTHER INFORMATION

ERROR CODE

Rejected

PROGRAM YEAR

GARNISHMENT_OFFSET /
GARNISH_START_DATE

PARTICIPANT PERSONAL INFORMATION

IMF NAME LINE

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT_NAME / LAST_NAME

NAME CONTROL

Derived

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: USPS Offset Rejection Notification

Definition: The USPS returns a list of employees for whom federal offset is not possible.

From Postal Service To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

OFFSET INFORMATION

OFFSET REJECTION INDICATOR

GARNISHMENT_OFFSET /
GARNISH_REJECT_IND

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: USPS Unprocessable Records

Definition: The US Postal Service returns a list identifying accounts found unprocessable during the validity processing.

From Postal Service To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AGENCY INFORMATION

AGENCY CASE NUMBER

AID / AID_ID

AGENCY CODE

AID_ORGANIZATION / AID_ORG_NAME

LOCAL CODE

Rejected

SUBAGENCY CODE

AID_ORGANIZATION_POC /
DEPARTMENT_NAME

SUBAGENCY PRIORITY CODE

Rejected

AID INFORMATION

AMOUNT OWED

Derived

DELINQUENT DATE

AID_STATUS /
AID_STAT_START_DATE

JUDGMENT DEBT INDICATOR

AID / DOJ_JUDGMENT_AMT

OFFSET INFORMATION

PROGRAM YEAR

GARNISHMENT_OFFSET /
GARNISH_START_DATE

OTHER INFORMATION

ERROR CODE

Rejected

PARTICIPANT PERSONAL INFORMATION

NAME CONTROL

Derived

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: State Defaulted Loan Participant List

Definition: List of participants with defaulted loans send to the IRS.

To State Agency From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

ACCOUNT BALANCE

Derived

LOAN PROGRAM

Derived

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: State Offset Info

Definition: State agencies send state offset dollar amounts to the U.S. Department of Education.

From State Agency To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

OFFSET INFORMATION

EFFECTIVE DATE OF OFFSET

GARNISHMENT_OFFSET /
GARNISH_START_DATE

OFFSET CYCLE

GARNISHMENT_OFFSET /
GARNISH_START_DATE

OFFSET PAYMENT AMOUNT

GARNISHMENT_OFFSET /
GARNISH_AMT

PROGRAM YEAR

GARNISHMENT_OFFSET /
GARNISH_START_DATE

YEAR OF ORIGINAL OFFSET

GARNISHMENT_OFFSET /
GARNISH_START_DATE

PARTICIPANT ADDRESS INFORMATION

PARTICIPANT STREET ADDRESS

PARTICIPANT_ADDRESS /
STREET_NAME

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

The following diagram presents the flows of information exchanged between the Manage Wage Garnishment process and the postsecondary education community.

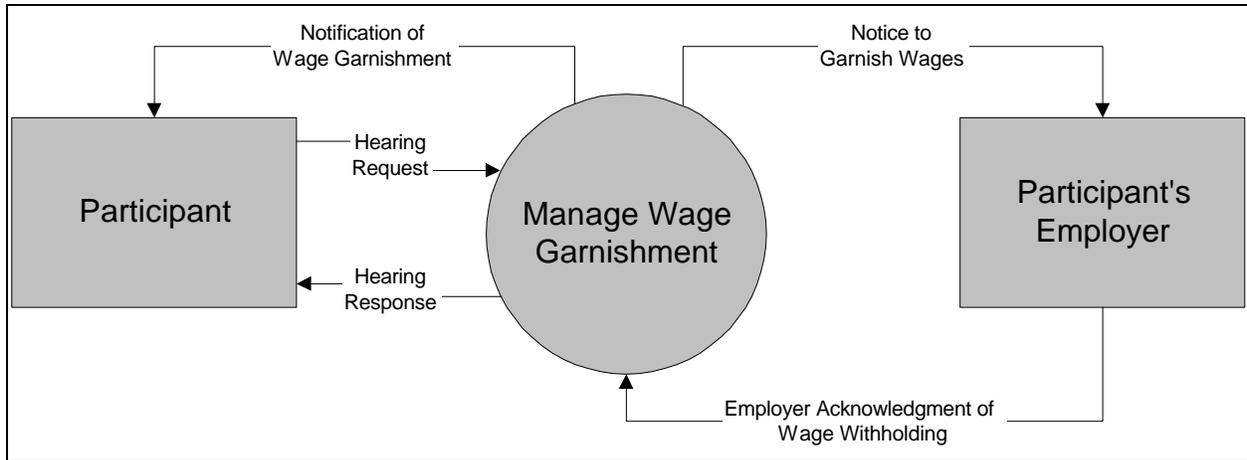


Exhibit 3.3.3-12 Manage Wage Garnishment

Flow Name: Hearing Request

Definition: Upon receipt of the notification of Federal offset or wage garnishment, the participant has the option to request a hearing in order to challenge the decision.

From Participant To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

OTHER INFORMATION

LETTER TEMPLATE

Rejected

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Hearing Response

Definition: Response sent to the participant regarding the hearing requested.

To Participant From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

HEARING INFORMATION

HEARING RESOLUTION

GARNISHMENT_OFFSET /
HEARING_RESOLUTION_DATE

GARNISHMENT_OFFSET /
HEARING_RESOLUTION_DESC

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

Flow Name: Notification of Wage Garnishment

Definition: ED notifies defaulted participants prior to the commencement of administrative wage garnishment. This gives the participant the option of requesting a hearing.

To Participant From EASI/ED

<u>Data Elements</u>	<u>Corresponding LDM Attribute(s)</u>
AID INFORMATION	
ACCOUNT NUMBER	AID / AID_ID
FEES AND COSTS	GARNISHMENT_OFFSET / GARNISH_AMT
INTEREST	GARNISHMENT_OFFSET / GARNISH_PCT
PENALTY CHARGES	GARNISHMENT_OFFSET / GARNISH_AMT
PRINCIPAL BALANCE	Derived
TOTAL BALANCE	Derived
OTHER INFORMATION	
CURRENT DATE	Rejected
LETTER TEMPLATE	Rejected
PARTICIPANT ADDRESS INFORMATION	
PARTICIPANT CITY	PARTICIPANT_ADDRESS / CITY_NAME
PARTICIPANT STATE	PARTICIPANT_ADDRESS / STATE_NAME PARTICIPANT_ADDRESS / CNTRY_NAME

PARTICIPANT STREET ADDRESS

PARTICIPANT_ADDRESS /
STREET_NAME

PARTICIPANT ZIP CODE

PARTICIPANT_ADDRESS /
POSTAL_CODE

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

Flow Name: Employer Acknowledgment of Wage Withholding

Definition: The participant's employer, upon receipt of a wage withholding notice, returns an acknowledgment letter.

From Participant's Employer To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

EMPLOYMENT INFORMATION

EMPLOYEE TERMINATION DATE

PARTICIPANT_EMPLOYMENT /
EMPLOYMENT_STOP_DATE

EMPLOYEE TERMINATION REASON

PARTICIPANT_EMPLOYMENT /
EMPLOYMENT_STOP_REASON_DESC

EMPLOYER ADDRESS

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CITY_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_POSTAL_CODE

PARTICIPANT_EMPLOYMENT /
EMPLOYER_STATE_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_STREET_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CNTRY_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CONTACT_EMAIL_
ADDR_NAME

EMPLOYER NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_NAME

EMPLOYER PHONE

PARTICIPANT_EMPLOYMENT /
EMPLOYER_PHONE_NMBR

FEDERAL EMPLOYER IDENTIFICATION NUMBER

PARTICIPANT_EMPLOYMENT /
EMPLOYER_EIN_NMBR

NEW EMPLOYER ADDRESS

	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STATE_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CNTRY_NAME
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CONTACT_EMAIL_ ADDR_NAME
NEW EMPLOYER PHONE	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_PHONE_NMBR
GARNISHMENT INFORMATION	
AWG CONTACT NAME	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CONTACT_NAME
AWG PAYMENT AMOUNT	
	GARNISHMENT_OFFSET / GARNISH_AMT
	GARNISHMENT_OFFSET / GARNISH_PCT
AWG PERIODICITY	
	GARNISHMENT_OFFSET / GARNISH_FREQ_CAT
DATE SIGNED	
	GARNISHMENT_OFFSET / GARNISH_START_DATE
OTHER INFORMATION	
BUSINESS OFFICE CODE	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CAT
LETTER TEMPLATE	
	Rejected

PARTICIPANT ADDRESS INFORMATION

EMPLOYEE LAST KNOWN ADDRESS

PARTICIPANT_ADDRESS / CITY_NAME

PARTICIPANT_ADDRESS / POSTAL_CODE

PARTICIPANT_ADDRESS / STATE_NAME

PARTICIPANT_ADDRESS / STREET_NAME

PARTICIPANT_ADDRESS / CNTRY_NAME

Flow Name: Notice to Garnish Wages

Definition: Notification sent to private sector employers that one of their employees is a student loan defaulter and subject to salary offset by means of wage garnishment.

To Participant's Employer From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

ACCOUNT BALANCE

Derived

EMPLOYMENT INFORMATION

EMPLOYER STREET ADDRESS

PARTICIPANT_EMPLOYMENT /
EMPLOYER_STREET_NAME

PARTICIPANT EMPLOYER CITY ADDRESS

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CITY_NAME

PARTICIPANT EMPLOYER STATE ADDRESS

PARTICIPANT_EMPLOYMENT /
EMPLOYER_STATE_NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CNTRY_NAME

PARTICIPANT EMPLOYER ZIP CODE

PARTICIPANT_EMPLOYMENT /
EMPLOYER_POSTAL_CODE

OTHER INFORMATION

CURRENT DATE

Rejected

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

The following diagram presents the flows of information exchanged between the Assign Collection Agency process and the postsecondary education community.

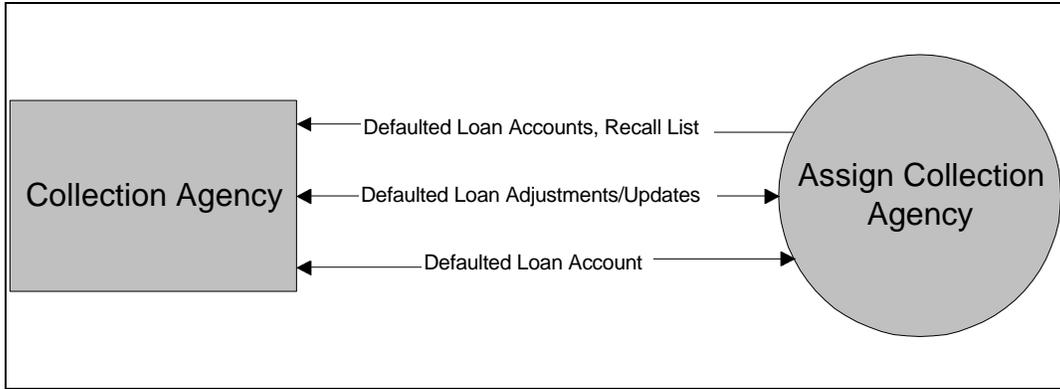


Exhibit 3.3.3-13 Assign Collection Agency

Flow Name: Defaulted Loan Accounts

Definition: Defaulted loans sent to Collection Agencies for collection or returned from Collection Agencies back to ED.

To/from Collection Agency from/to EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

ACCRUED INTEREST

Derived

ADDITIONAL CHARGES

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

ADMINISTRATION COSTS

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

AID ID

AID / AID_ID

DAYS DELINQUENT

Derived

INTEREST

Derived

LAST COLLECTION AMOUNT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

LAST COLLECTION DATE

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

NUMBER OF DEBTS

Derived

OUTSTANDING BALANCE	Derived
PENALTIES	AID_ACCOUNT_TRANSACTION / AID_TRXN_AMT
	AID_ACCOUNT_TRANSACTION / AID_TRXN_CAT
PRINCIPAL BALANCE	Derived
SUM OF RECEIPTS	Derived
AID ORGANIZATION INFORMATION	
COLLECTION AGENCY SITE	AID_ORGANIZATION_POC / SITE_NAME
ED REGION	AID_ORGANIZATION_POC / REGION_CAT
PARTICIPANT ADDRESS INFORMATION	
ADDRESS SOURCE	PARTICIPANT_ADDRESS / SRC_CAT
ADDRESS STATUS	PARTICIPANT_ADDRESS / VERIF_DATE
PARTICIPANT CITY	PARTICIPANT_ADDRESS / CITY_NAME
PARTICIPANT PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
PARTICIPANT STATE ADDRESS	PARTICIPANT_ADDRESS / STATE_NAME
	PARTICIPANT_ADDRESS / CNTRY_NAME
PARTICIPANT STREET ADDRESS	PARTICIPANT_ADDRESS /

	STREET_NAME
PARTICIPANT ZIP CODE	PARTICIPANT_ADDRESS / POSTAL_CODE
PARTICIPANT PERSONAL INFORMATION	
PARTICIPANT FIRST NAME	PARTICIPANT_NAME / FIRST_NAME
PARTICIPANT ID	PARTICIPANT / PARTICIPANT_ID
PARTICIPANT LAST NAME	PARTICIPANT_NAME / LAST_NAME
PARTICIPANT MIDDLE NAME	PARTICIPANT_NAME / MIDDLE_NAME
PARTICIPANT SSN	SOCIAL_SECURITY_NUMBER / SSN_NMBR
PREVIOUS NAME	PARTICIPANT_NAME / FIRST_NAME PARTICIPANT_NAME / LAST_NAME PARTICIPANT_NAME / MIDDLE_NAME
RECORD TYPE	AID_PARTICIPANT / PARTICIPANT_ROLE_CAT

Flow Name: Defaulted Loan Adjustments/Updates

Definition: Updated information, to defaulted accounts currently being serviced by the collection agency.

To/from Collection Agency from/to EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

ACCRUED INTEREST

Derived

ADDITIONAL CHARGES

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

ADMINISTRATION COSTS

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

AID ID

AID / AID_ID

INTEREST

Derived

LAST COLLECTION AMOUNT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

LAST COLLECTION DATE

AID_ACCOUNT_TRANSACTION /
AID_TRXN_DATE

NUMBER DAYS DELINQUENT

Derived

NUMBER OF DEBTS

Derived

PENALTIES

AID_ACCOUNT_TRANSACTION /

	AID_TRXN_AMT
	AID_ACCOUNT_TRANSACTION / AID_TRXN_CAT
PRINCIPAL AMOUNT	Derived
RECORD TYPE	AID_PARTICIPANT / PARTICIPANT_ROLE_CAT
SUM OF RECEIPTS	Derived
TOTAL BALANCE	Derived
AID ORGANIZATION INFORMATION	
COLLECTION AGENCY SITE	AID_ORGANIZATION_POC / SITE_NAME
ED REGION	AID_ORGANIZATION_POC / REGION_CAT
PARTICIPANT ADDRESS INFORMATION	
ADDRESS SOURCE	PARTICIPANT_ADDRESS / SRC_CAT
ADDRESS STATUS	PARTICIPANT_ADDRESS / VERIF_DATE
PARTICIPANT CITY	PARTICIPANT_ADDRESS / CITY_NAME
PARTICIPANT PHONE NUMBER	PARTICIPANT_ADDRESS / PHONE_NMBR
PARTICIPANT STATE	PARTICIPANT_ADDRESS / STATE_NAME
	PARTICIPANT_ADDRESS / CNTRY_NAME

PARTICIPANT STREET ADDRESS	PARTICIPANT_ADDRESS / STREET_NAME
PARTICIPANT ZIP CODE	PARTICIPANT_ADDRESS / POSTAL_CODE
PARTICIPANT PERSONAL INFORMATION	
PARTICIPANT FIRST NAME	PARTICIPANT_NAME / FIRST_NAME
PARTICIPANT LAST NAME	PARTICIPANT_NAME / LAST_NAME
PARTICIPANT MIDDLE NAME	PARTICIPANT_NAME / MIDDLE_NAME
PARTICIPANT PREVIOUS NAME	PARTICIPANT_NAME / LAST_NAME
PARTICIPANT SSN	SOCIAL_SECURITY_NUMBER / SSN_NMBR

Flow Name: Defaulted Loan Recall List

Definition: Recall list sent to a Collection Agency informing it to halt collection efforts and to send all current collection information back to ED.

To Collection Agency From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

AID ID

AID / AID_ID

AID ORGANIZATION INFORMATION

ACCOUNT COLLECTOR NUMBER

AID_ORGANIZATION / ORG_ID

COLLECTION AGENCY SITE

AID_ORGANIZATION_POC /
SITE_NAME

OTHER INFORMATION

ED REGION

AID_ORGANIZATION_POC /
REGION_CAT

RECALL DATE

AID_COLLECTION / RECALL_DATE

RECALL REASON

AID_COLLECTION / RECALL_DESC

PARTICIPANT PERSONAL INFORMATION

PARTICIPANT FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

PARTICIPANT LAST NAME

PARTICIPANT_NAME / LAST_NAME

PARTICIPANT SSN

SOCIAL_SECURITY_NUMBER /
SSN_NMBR

The following diagram presents the flows of information exchanged between the Process Litigation Assignment process and the postsecondary education community.

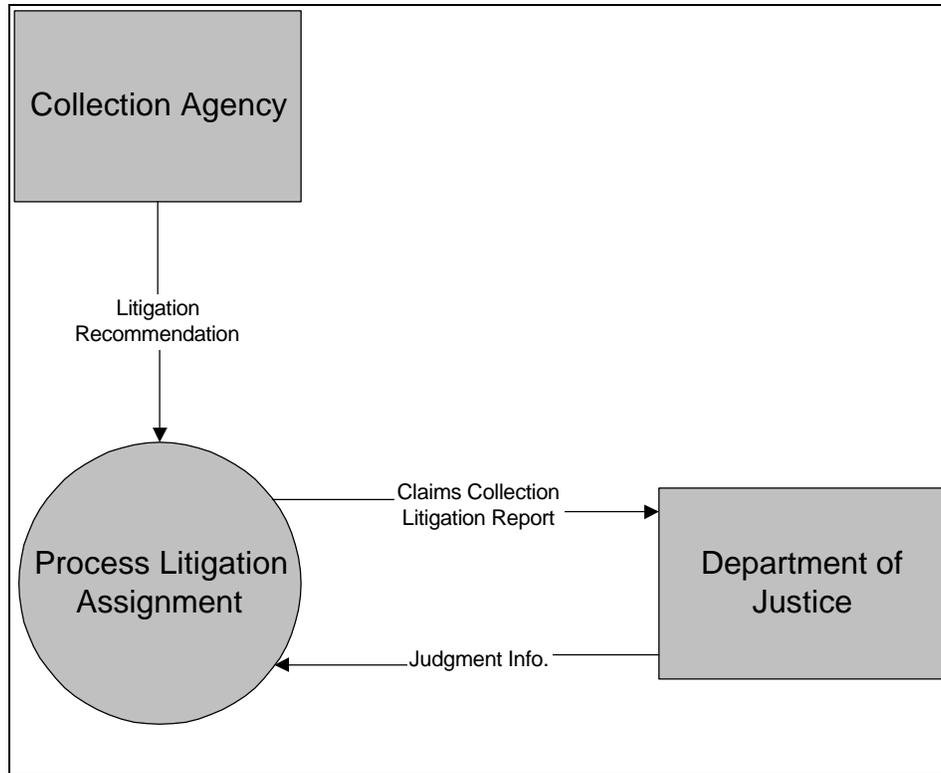


Exhibit 3.3.3-14 Process Litigation Assignment

Flow Name: Litigation Recommendation

Definition: Submission of a recommendation to ED that litigation is necessary in order to recover a debt.

From Collection Agency To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AGENCY INFORMATION

AGENCY ID

AID_ORGANIZATION / ORG_ID

AGENCY PHONE

AID_ORGANIZATION_POC /
PHONE_NMBR

AGENCY POINT OF CONTACT

AID_ORGANIZATION_POC /
AID_ORG_POC_FIRST_NAME

AID_ORGANIZATION_POC /
AID_ORG_POC_LAST_NAME

AID INFORMATION

ANNUAL INTEREST RATE

AID_REPAYMENT_PLAN /
AID_REPMT_INTEREST_PCT

COMPROMISE AMOUNT OR RATE

AID_COLLECTION /
COMPROMISE_AMT

AID_COLLECTION /
COMPROMISE_INTEREST_PCT

COMPROMISE OFFER

AID_COLLECTION /
COMPROMISE_OFFER_DESC

DATE OF LAST DEMAND FOR PAYMENT

AID_DUE_DILIGENCE_ACTIVITY /
DUE_DILIG_ACTIVITY_CAT

AID_DUE_DILIGENCE_ACTIVITY /
DUE_DILIG_ACTIVITY_DATE

LOAN DEFAULT DATE

AID_STATUS /
AID_STAT_START_DATE

LOAN ID	AID / AID_ID
OUTSTANDING LOAN AMOUNT	Derived
TOTAL ADMIN CHARGES DUE	AID_ACCOUNT_TRANSACTION / AID_TRXN_AMT
	AID_ACCOUNT_TRANSACTION / AID_TRXN_CAT
TOTAL INTEREST DUE	Derived
TOTAL PENALTY CHARGES DUE	AID_ACCOUNT_TRANSACTION / AID_TRXN_AMT
	AID_ACCOUNT_TRANSACTION / AID_TRXN_CAT
TOTAL PRINCIPAL DUE	Derived
BANKRUPTCY INFORMATION	
BANKRUPTCY CHAPTER	PARTICIPANT_BANKRUPTCY_CASE / BANKRUPTCY_CHAPTER_CAT
BANKRUPTCY COURT CITY	PARTICIPANT_BANKRUPTCY_CASE / COURT_CITY_NAME
BANKRUPTCY COURT NAME	PARTICIPANT_BANKRUPTCY_CASE / BANKRUPTCY_COURT_NAME
BANKRUPTCY COURT STATE	PARTICIPANT_BANKRUPTCY_CASE / COURT_STATE_NAME
BANKRUPTCY COURT STREET	PARTICIPANT_BANKRUPTCY_CASE / COURT_STREET_NAME
BANKRUPTCY COURT ZIP CODE	PARTICIPANT_BANKRUPTCY_CASE / COURT_POSTAL_CODE

EMPLOYMENT INFORMATION

DEBTOR EMPLOYER CITY

PARTICIPANT_EMPLOYMENT /
EMPLOYER_CITY_NAME

DEBTOR EMPLOYER NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_NAME

DEBTOR EMPLOYER POSTAL CODE

PARTICIPANT_EMPLOYMENT /
EMPLOYER_POSTAL_CODE

DEBTOR EMPLOYER STATE

PARTICIPANT_EMPLOYMENT /
EMPLOYER_STATE_NAME

DEBTOR EMPLOYER STREET ADDRESS

PARTICIPANT_EMPLOYMENT /
EMPLOYER_STREET_NAME

DEBTOR JOB TITLE

PARTICIPANT_EMPLOYMENT /
EMPL_JOB_TITLE_NAME

EMPLOYER NAME

PARTICIPANT_EMPLOYMENT /
EMPLOYER_NAME

INCOME INFORMATION

DEBTOR SALARY

PARTICIPANT_INCOME_DETAIL /
INCOME_AMT

LOAN CLAIM INFORMATION

CLAIM NUMBER

AID / AID_ID

AID_ORGANIZATION / ORG_ID

AID_SCHOOL_AID_ORG_REQUEST /
AID_SCHOOL_AID_ORG_RQST_
SEQ_NMBR

OTHER INFORMATION

BASIS OF CLAIM DESCRIPTION

	AID_SCHOOL_AID_ORG_REQUEST / REQST_DESC
COLLECTION ACTION SUMMARY	
	AID_COLLECTION / COLLECTION_ACTION_DESC
CURRENT DATE	
	Rejected
LITIGATION REFERRAL REASON	
	AID / LITIGATION_RECMD_CAT
PARTICIPANT PERSONAL INFORMATION	
DEBTOR DATE OF BIRTH	
	PARTICIPANT / BIRTH_DATE
DEBTOR FIRST NAME	
	PARTICIPANT_NAME / FIRST_NAME
DEBTOR LAST NAME	
	PARTICIPANT_NAME / LAST_NAME
PARTICIPANT ID	
	PARTICIPANT / PARTICIPANT_ID
SKIPTRACE INFORMATION	
SKIPTRACER NAME	
	AID_ORGANIZATION / AID_ORG_NAME
SKIPTRACING METHOD	
	PARTICIPANT_SKIPTRACE_REQUEST / SKIPTRACE_METHOD_DESC

Flow Name: Claims Collection Litigation Report

Definition: Claims Collection Litigation Reports (CCLRs), which lists accounts eligible for litigation, are sent to the Department of Justice.

To Department of Justice From EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

ANNUAL INTEREST RATE

AID_REPAYMENT_PLAN /
AID_REPMT_INTEREST_PCT

LOAN DEFAULT DATE

Derived

LOAN ID

AID / AID_ID

OUTSTANDING LOAN AMOUNT

Derived

TOTAL INTEREST DUE

Derived

TOTAL PENALTY CHARGES DUE

AID_ACCOUNT_TRANSACTION /
AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

TOTAL PRINCIPAL DUE

Derived

AID ORGANIZATION INFORMATION

AGENCY ID

AID_ORGANIZATION / ORG_ID

AGENCY POINT OF CONTACT

AID_ORGANIZATION_POC /
AID_ORG_POC_FIRST_NAME

AID_ORGANIZATION_POC /
AID_ORG_POC_LAST_NAME

BANKRUPTCY INFORMATION

BANKRUPTCY CHAPTER

	PARTICIPANT_BANKRUPTCY_CASE / BANKRUPTCY_CHAPTER_CAT
BANKRUPTCY COURT CITY	
	PARTICIPANT_BANKRUPTCY_CASE / COURT_CITY_NAME
BANKRUPTCY COURT NAME	
	PARTICIPANT_BANKRUPTCY_CASE / BANKRUPTCY_COURT_NAME
BANKRUPTCY COURT STATE	
	PARTICIPANT_BANKRUPTCY_CASE / COURT_STATE_NAME
BANKRUPTCY COURT STREET	
	PARTICIPANT_BANKRUPTCY_CASE / COURT_STREET_NAME
BANKRUPTCY COURT ZIP CODE	
	PARTICIPANT_BANKRUPTCY_CASE / COURT_POSTAL_CODE
EMPLOYMENT INFORMATION	
DEBTOR EMPLOYER CITY	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_CITY_NAME
DEBTOR EMPLOYER NAME	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_NAME
DEBTOR EMPLOYER POSTAL CODE	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_POSTAL_CODE
DEBTOR EMPLOYER STATE	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STATE_NAME
DEBTOR EMPLOYER STREET ADDRESS	
	PARTICIPANT_EMPLOYMENT / EMPLOYER_STREET_NAME
DEBTOR JOB TITLE	
	PARTICIPANT_EMPLOYMENT / EMPL_JOB_TITLE_NAME
EMPLOYER NAME	
	PARTICIPANT_EMPLOYMENT /

	EMPLOYER_NAME
INCOME INFORMATION	
DEBTOR SALARY	PARTICIPANT_EMPLOYMENT / MONTHLY_GROSSINCOME_AMT
LOAN CLAIM INFORMATION	
BASIS OF CLAIM DESCRIPTION	AID_SCHOOL_AID_ORG_REQUEST / REQST_DESC
CLAIM NUMBER	AID_SCHOOL_AID_ORG_REQUEST / AID_SCHOOL_AID_ORG_RQST_ SEQ_NMBR
COLLECTION ACTION SUMMARY	AID_COLLECTION / COLLECTION_ACTION_DESC
COMPROMISE AMOUNT OR RATE	AID_COLLECTION / COMPROMISE_AMT AID_COLLECTION / COMPROMISE_INTEREST_PCT
COMPROMISE OFFER	AID_COLLECTION / COMPROMISE_OFFER_DESC
CURRENT DATE	Rejected
DATE OF LAST DEMAND FOR PAYMENT	AID_DUE_DILIGENCE_ACTIVITY / DUE_DILIG_ACTIVITY_CAT
SKIPTRACER NAME	PARTICIPANT_SKIPTRACE_REQUEST / SKIPTRACE_PARTICIPANT_NAME
SKIPTRACING METHOD	PARTICIPANT_SKIPTRACE_REQUEST / SKIPTRACE_METHOD_DESC
TOTAL ADMIN CHARGES DUE	AID_ACCOUNT_TRANSACTION /

AID_TRXN_AMT

AID_ACCOUNT_TRANSACTION /
AID_TRXN_CAT

PARTICIPANT ADDRESS INFORMATION

DEBTOR CITY

PARTICIPANT_ADDRESS / CITY_NAME

DEBTOR HOME PHONE

PARTICIPANT_ADDRESS / PHONE_NMBR

DEBTOR POSTAL CODE

PARTICIPANT_ADDRESS / POSTAL_CODE

DEBTOR STATE

PARTICIPANT_ADDRESS / STATE_NAME

PARTICIPANT_ADDRESS / CNTRY_NAME

DEBTOR STREET

PARTICIPANT_ADDRESS / STREET_NAME

DEBTOR WORK PHONE

PARTICIPANT_ADDRESS / PHONE_NMBR

PARTICIPANT PERSONAL INFORMATION

DEBTOR DATE OF BIRTH

PARTICIPANT / BIRTH_DATE

DEBTOR FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

DEBTOR LAST NAME

PARTICIPANT_NAME / LAST_NAME

LITIGATION REFERRAL REASON

AID / LITIGATION_RECMD_CAT

PARTICIPANT ID

PARTICIPANT / PARTICIPANT_ID

JUDGMENT EXPIRATION DATE

AID / DOJ_JUDGMENT_EXPIRE_DATE

Flow Name: Judgment Info

Definition: Department of Justice sends judgment information regarding accounts that have gone through the litigation process (e.g. new payment amount, terms, etc.).

From Department of Justice To EASI/ED

Data Elements

Corresponding LDM Attribute(s)

AID INFORMATION

INTEREST COMPOUNDING METHOD

REPAYMENT_INTEREST /
INTEREST_PERIOD_DESC

JUDGMENT AMOUNT

AID / DOJ_JUDGMENT_AMT

JUDGMENT EXPIRATION DATE

AID / DOJ_JUDGMENT_EXPIRE_DATE

JUDGMENT INTEREST RATE

AID / DOJ_JUDGMENT_INTEREST_PCT

OTHER INFORMATION

COURT COSTS

PARTICIPANT_BANKRUPTCY_CASE /
COURT_COST_AMT

DATE OF JUDGMENT

AID / DOJ_JUDGMENT_DATE

PARTICIPANT PERSONAL INFORMATION

DEBTOR FIRST NAME

PARTICIPANT_NAME / FIRST_NAME

DEBTOR LAST NAME

PARTICIPANT_NAME / LAST_NAME

DEBTOR PREVIOUS LAST NAME

PARTICIPANT_NAME / LAST_NAME

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3.3.3.2 Data Flow Characteristics Information

The following tables list the data flow characteristics for the data flows comprising the Aid Repayment Subsystem external interfaces. The data flows are grouped alphabetically by the process within the subsystem that receives/sends the data flow.

Process Name: Assign Collection Agency

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Defaulted Loan Accounts	To/from Collection Agency from/to EASI/ED	Most Current Information	Interactive	Tape	Electronic/Tape
Defaulted Loan Adjustments/Updates	To/from Collection Agency from/to EASI/ED	Most Current Information	Interactive	Tape	Electronic/Tape
Defaulted Loan Recall List	To Collection Agency From EASI/ED	No more than 1 month old	Monthly	Tape	Electronic/Tape

Process Name: Assign Defaulted Loan

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Acceptance/Rejection of Rehabilitated Loans	From Lender To EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper
Assignment Approval/Rejection	To School From EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper/Fax
Defaulted Loan Alert	To Department of Housing and Urban Development From EASI/ED	Most Current Information	Interactive	Tape	Electronic/Tape
Defaulted Loan Assignment	From Guaranty Agency To EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper
Defaulted Loan Claim, Federal Insured Student Loan (FISL) Debt Records	From Lender To EASI/ED	Most Current Information	Interactive	Electronic	Electronic/Paper
Delinquent/Defaulted Loan Alert	To School From EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper/Fax
GA Assignment Approval/Rejection	To Guaranty Agency From EASI/ED	Most Current Information	Daily	Not Applicable	Electronic/Paper

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Grant Overpayment Debt Records	From School To EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper/Fax
Lender Assignment Approval/Rejection	To Lender From EASI/ED	Most Current Information	Daily	Not Applicable	Electronic/Paper
Manifest of Rehabilitated Loans	To Lender From EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper
Perkins Loan Records	From School To EASI/ED	Most Current Information	Weekly	Paper	Electronic/Paper/Fax

Process Name: Certify Loan Information

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Loan Verification	From Lender to EASI/ED	Most Current Information	Daily	Paper	Electronic/Paper
Loan Verification	From School To EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper
Request for Loan Verification	To School From EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper
Request for Loan Verification	To Lender From EASI/ED	Most Current Information	Daily	Paper	Electronic/Paper

Process Name: Manage Aid Status

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Bankruptcy Information	From State Court To EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper
Change in Status Notification	To/from Guaranty Agency from/to EASI/ED	Most Current Information	Monthly	Not Applicable	Electronic/Paper
Change in Status Notification	To/from Lender from/to EASI/ED	Most Current Information	Monthly	Not Applicable	Electronic/Paper

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Change Request Status	To Participant From EASI/ED	Most Current Information	Interactive	Voice/Paper	Electronic/Paper
Closed School Discharge Information	From Lender To EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper
Closed School Discharge Information	From Guaranty Agency To EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper
Credit Bureau Report	To Credit Bureau From EASI/ED	No more than 1 month old	Monthly	Tape	Electronic/Tape
Deferment/Forbearance Decision	To/from Guaranty Agency from/to EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic
Deferment/Forbearance Decision	To/from Lender from/to EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic
Deferment/Forbearance Eligibility	To Guaranty Agency From EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic
Deferment/Forbearance Eligibility	To Participant From EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper/ Fax
Deferment/Forbearance Eligibility	To Lender From EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic
Deferment/Forbearance Request	To/from Guaranty Agency from/to EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic
Deferment/Forbearance Requests	To/from Lender from/to EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic
Deferment/Forbearance Requests	To/from Participant from/to EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper/ Fax/Voice
Deletion Notice	To Credit Bureau From EASI/ED	No more than 1 month old	Interactive	Paper	Electronic/Paper/ Tape
Employment Information	From State Unemployment Agency To EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper/ Fax
Loan Discharge Request	From School To EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic
Loan Discharge Requests	To School From EASI/ED	Most Current Information	Interactive	Paper	Electronic

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Loan Discharge Requests	From Guaranty Agency To EASI/ED	Most Current Information	Interactive	Voice/Paper	Electronic
Loan Discharge Requests	From Lender To EASI/ED	Most Current Information	Interactive	Voice/Paper	Electronic
Loan Holder Servicer Change Notification	From Lender To EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic
Loan Holder Servicer Change Notification	To/from Guaranty Agency from/to EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic
Loan Transfer Request	From Participant To EASI/ED	Most Current Information	Interactive	Voice/Paper	Electronic/Paper/ Fax/Voice
Participant Active Military Status Confirmation	From Department of Defense To EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Tape
Repayment Mods	From Lender To EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic
Repayment Mods	From Guaranty Agency To EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic
Request for Additional Documentation	To Participant From EASI/ED	Most Current Information	Interactive	Voice/Paper	Electronic/Voice/ Paper
Request for Bankruptcy Information	To State Court From EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper
Request for Employment Information	To State Unemployment Agency From EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Tape
Request for Loan Discharge	To/from Participant from/to EASI/ED	Most Current Information	Interactive	Voice/Paper	Electronic/Voice/ Paper
Request for Participant Active Military Status Confirmation	To Department of Defense From EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic

Process Name: Manage Consolidation Loan Information

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Additional Loan Records	From Participant To EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Consolidation Agent Decision	From Lender To EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper
Consolidation Agent Decision	From Participant To EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper
Consolidation Information	To Lender From EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper
Consolidation Information	To Participant From EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper
Listing of Authorized Consolidation Agents	To Participant From EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper
Listing of Authorized Consolidation Agents	From Lender To EASI/ED	Most Current Information	Interactive	Not Applicable	Undecided
Other Fund Sources Routing Info	To Lender From EASI/ED	Most Current Information	Interactive	Electronic	Electronic
Overpayment Notice	From Direct Loan Lockbox To EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic
Overpayment Notice	From Lender To EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper
Request for Consolidation Information	From Lender To EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper
Request for Consolidation Information	From Participant To EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper
Underpayment Notice	From Lender To EASI/ED	Most Current Information	Daily	Not Applicable	Electronic

Process Name: Manage Debt Collection

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
AGI Information Waiver Approval/Rejection	From Internal Revenue Service To EASI/ED	Most Current Information	Interactive	Electronic	Electronic
AGI Information Waiver Request	To Internal Revenue Service From EASI/ED	Most Current Information	Daily	Electronic	Electronic

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Income Information	From Internal Revenue Service To EASI/ED	No more than 1 year old	Weekly	Electronic	Electronic
Request for Income Information	To Internal Revenue Service From EASI/ED	No more than 1 year old	Weekly	Electronic	Electronic

Process Name: Manage Fund Offset

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Certification to Offset	To Department of Defense From EASI/ED	Most Current Information	Annually	Tape	Electronic/Tape
Defaulted Loan Participant Info	To Internal Revenue Service From EASI/ED	Most Current Information	Annually	Tape	Electronic/Tape
Defaulted Loan Participant Info to Postal Service	To Postal Service From EASI/ED	No more than 1 year old	Annually	Tape	Electronic/Tape
Defaulted Loan Participant List	To Department of Defense From EASI/ED	No more than 1 year old	Annually	Tape	Electronic/Tape
Dod No-match Records	From Department of Defense To EASI/ED	No more than 1 year old	Annually	Tape	Electronic/Tape
DoD Offset Rejection Notification	From Department of Defense To EASI/ED	Most Current Information	Annually	Tape	Electronic/Tape
Federal Offset Info	From Internal Revenue Service To EASI/ED	No more than 1 week old	Weekly	Tape	Electronic/Tape
Hearing Request	From Participant To EASI/ED	Most Current Information	Bi-annually	Paper	Paper/Fax
Hearing Response	To Participant From EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper
IRS No-match Records	From Internal Revenue Service To EASI/ED	Most Current Information	Annually	Tape	Electronic/Tape
IRS Offset Updates	To/From Internal Revenue Service To/From EASI/ED	No more than 1 week old	Weekly	Tape	Electronic/Tape
IRS Unprocessable Records	From Internal Revenue Service To EASI/ED	Most Current Information	Annually	Tape	Electronic/Tape

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Matching Federal Participant List	From Postal Service To EASI/ED	Most Current Information	Annually	Tape	Electronic/Tape
Matching Federal Participant List	From Department of Defense To EASI/ED	No more than 1 year old	Annually	Tape	Electronic/Tape
Notification of Offset	To Participant From EASI/ED	Most Current Information	Annually	Paper	Paper
State Defaulted Loan Participant List	To State Agency From EASI/ED	Most Current Information	Monthly	Not Applicable	Electronic/Tape
State Offset Info	From State Agency To EASI/ED	No more than 1 month old	Monthly	Not Applicable	Electronic/Tape
Updated Offset Info	To Guaranty Agency From EASI/ED	Most Current Information	Interactive	Tape	Electronic/Tape
USPS Certification to Offset	To Postal Service From EASI/ED	Most Current Information	Annually	Tape	Electronic/Tape
USPS No-match Records	From Postal Service To EASI/ED	Most Current Information	Annually	Tape	Electronic/Tape
USPS Offset Rejection Notification	From Postal Service To EASI/ED	Most Current Information	Annually	Tape	Electronic/Tape
USPS Unprocessable Records	From Postal Service To EASI/ED	Most Current Information	Annually	Tape	Electronic/Tape

Process Name: Manage Repayment Counseling

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Repayment Counseling Completion	From Participant To EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper/Fax/Voice
Repayment Counseling Completion	From School To EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper/Fax
Repayment Counseling Information	To School From EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper
Repayment Counseling Information	To Participant From EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Repayment Counseling Notification	To School From EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper/Fax
Repayment Counseling Notification	To/from Participant from/to EASI/ED	Most Current Information	Interactive	Paper	Electronic/Voice/Fax/Paper
Repayment Notification	To Participant From EASI/ED	Most Current Information	Interactive	Paper	Electronic/Voice/Fax/Paper
Request for Repayment Counseling Materials	From School To EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper

Process Name: Manage Wage Garnishment

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Employer Acknowledgment of Wage Withholding	From Participant's Employer To EASI/ED	Most Current Information	Annually	Paper	Paper/Fax
Hearing Request	From Participant To EASI/ED	Most Current Information	Interactive	Paper	Paper/Fax
Hearing Response	To Participant From EASI/ED	Most Current Information	Interactive	Paper	Paper
Notice to Garnish Wages	To Participant's Employer From EASI/ED	Most Current Information	Annually	Paper	Paper
Notification of Wage Garnishment	To Participant From EASI/ED	Most Current Information	Interactive	Paper	Paper

Process Name: Process Consolidation Request

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Consolidation Request Acceptance	To/from Lender from/to EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper
Consolidation Request Acceptance	To/from Participant from/to EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper
Consolidation Request	To Participant From EASI/ED	Most Current	Interactive	Not Applicable	Electronic/Paper

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Rejection		Information			
Consolidation Request Rejection	To Lender From EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper

Process Name: Process Litigation Assignment

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Claims Collection Litigation Report	To Department of Justice From EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper/ Fax
Judgment Info	From Department of Justice To EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper/ Fax
Litigation Recommendation	From Collection Agency To EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper/ Tape

Process Name: Process Loan Payment

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Loan Repayment Information	From National Payment Center To EASI/ED	No more than 1 week old	Daily	Electronic	Electronic
Loan Repayment Information	From Direct Loan Lockbox To EASI/ED	Most Current Information	Daily	Electronic	Electronic
Non-Sufficient Funds	From Direct Loan Lockbox To EASI/ED	No more than 2-3 weeks old	Daily	Electronic	Electronic
Non-sufficient Funds (NSF)	From National Payment Center To EASI/ED	Most Current Information	Daily	Electronic	Electronic
Overpayments and Misdirected Payments	To Department of Treasury From EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic
Updated FFEL Loan Info	From Guaranty Agency to EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic
Updated Perkins Loan Details	From School To EASI/ED	Most Current Information	Monthly	Not Applicable	Electronic

Process Name: Select Repayment Option

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
AGI Information Waiver Approval/Rejection	From Internal Revenue Service To EASI/ED	Most Current Information	Interactive	Electronic	Electronic
AGI Information Waiver Request	To Internal Revenue Service From EASI/ED	Most Current Information	Daily	Electronic	Electronic
Income Information	From Internal Revenue Service To EASI/ED	No more than 1 year old	Weekly	Electronic	Electronic
Participant Repayment Data for ACH	To Lender From EASI/ED	Most Current Information	Interactive	Electronic	Electronic
Repayment Options/Methods	To Participant From EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper
Repayment Options/Methods Decision	From Participant To EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper/Fax/Voice
Repayment Options/Methods Decision	To/from Lender from/to EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper
Request for Income Information	To Internal Revenue Service From EASI/ED	No more than 1 year old	Weekly	Electronic	Electronic

Process Name: Track Participant

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Skiptrace Information	To School From EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper
Skiptrace Information	To Lender From EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper
Skiptrace Information	To Guaranty Agency From EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper
Skiptrace Response	From Other Federal Agency To EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper

Data Flow Name	Direction	Currency	Timing	Current Media	Acceptable Media
Skiptrace Response	From Postal Service To EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper
Skiptrace Response	From Internal Revenue Service To EASI/ED	No more than 1 year old	Interactive	Tape	Electronic/Tape
Skiptrace Request	To Internal Revenue Service From EASI/ED	Most Current Information	Monthly	Tape	Electronic/Tape
Skiptrace Request	From School To EASI/ED	Most Current Information	Daily	Tape/Paper	Electronic/Tape/Paper
Skiptrace Request	From Lender To EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper/Fax
Skiptrace Request	From Guaranty Agency To EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper
Skiptrace Request	To Other Federal Agency From EASI/ED	Most Current Information	Interactive	Not Applicable	Electronic/Paper
Skiptrace Request	To Postal Service From EASI/ED	Most Current Information	Interactive	Paper	Electronic/Paper

3.3.4 Internal Interfaces

The Aid Repayment Subsystem internal interfaces are represented as logical inter-process dependencies. Detailed information regarding these dependencies is located in Appendix B.

3.3.5 Subsystem Physical Access Mode

The following table presents the description the Project EASI/ED BARD requirements associated with the Repayment Subsystem, and the type of physical access mode associated with the requirement:

Requirement Identifier	Requirement Description	Physical Access Mode
1280	The system shall provide a single point of interface for maintaining student aid data for Title IV aid.	Electronic, Fax, Paper, Voice
1282	The system shall provide a single point of interface for accessing student aid data other than Title IV aid.	Electronic, Fax, Paper, Voice
1486	The system shall allow participants to de-obligate a loan or grant disbursement (i.e. reduce the amount of a disbursement).	Electronic, Fax, Paper, Voice
1487	The system shall allow participants to notify the system of an intent to change their enrollment status (e.g., transfer or drop out of school).	Electronic, Fax, Paper, Voice
1498	The system shall allow participants to make payments during the grace period for the interest accrued, for Direct Loans that are unsubsidized, or that are consolidated while the student is still in school and have an unsubsidized or a PLUS portion.	Electronic, Paper
1990	The system shall provide repayment counseling to participants, informing them of their rights and responsibilities as they relate to repayment of their loans.	Electronic, Fax, Paper, Voice
2000	The system shall notify the participant of repayment terms and conditions when they receive repayment counseling.	Electronic, Fax, Paper
2002	The system shall provide standard repayment options by program to the participant.	Electronic, Fax, Paper
2010	The system shall allow participants to select and request repayment options on their aid at any time.	Electronic, Fax, Paper, Voice
2070	The system shall provide repayment option modeling capabilities to participants. This shall include modeling the effects of loan consolidation, income contingent repayment, and other repayment plans on the number and amount of payments required of participants.	Electronic
2110	The system shall allow participants to sign up for automatic payroll and/or other debits (e.g., direct debit from the participant's bank, automatic scheduled payment to the loan holder).	Electronic, Fax, Paper, Voice
2130	The system shall provide automatic payroll deduction information to the participant.	Electronic, Fax, Paper
2179	The system shall send refunds to participants in case of	Electronic, Paper

Requirement Identifier	Requirement Description	Physical Access Mode
	overpayments made by participant's on the final payment of a Direct Loan or of a loan assigned to ED for debt collection.	
2180	The system shall allow participants to submit a request for consolidation of existing loans into a Direct Loan or FFELP Loan.	Electronic, Fax, Paper, Voice
2200	The system shall notify participants of the acceptance or rejection of their requests for consolidation of existing loans into a Direct Loan or FFELP Loan.	Electronic, Fax, Paper
2240	The system shall allow participants to query their aid status.	Electronic, Fax, Paper, Voice
2250	The system shall allow authorized parties to query a student's aid status.	Electronic
2260	The system shall provide a listing of those loan holders that are authorized to be consolidation agents to participant's upon the participant's request.	Electronic, Fax, Paper, Voice
2270	The system shall receive a consolidation agent decision from the participant.	Electronic, Fax, Paper, Voice
2280	The system shall allow the participant to request consolidation information.	Electronic, Fax, Paper, Voice
2290	The system shall provide consolidation information to the participant.	Electronic, Fax, Paper
2300	The system shall allow participants to submit combined billing requests for Direct Loans and those loans that are assigned to ED for debt collection.	Electronic, Fax, Paper, Voice
2310	The system shall notify participants of the acceptance or rejection of their combined billing request.	Electronic, Fax, Paper
2330	The system shall obtain Federal employment confirmation by matches with the Department of Defense and U.S. Postal Service for those participants who are deemed eligible for Federal wage garnishment.	Electronic
2420	The system shall initiate an automatic in-school deferment for eligible participants and notify participants of their in-school deferment status.	Electronic, Fax, Paper
2422	The system shall accept rejection of automatic deferment from participants related to automatic in-school deferments.	Electronic, Fax, Paper
2442	The system shall notify participants of a deferment or forbearance decision made by any of their loan holders.	Electronic, Fax, Paper
2552.06	The system shall receive billing date change requests from participants, and if the request is approved, update the billing date accordingly for Direct Loans and those loans assigned to ED for debt collection.	Electronic, Fax, Paper, Voice
2560	The system shall allow the participant to request a change in FFELP lender.	Electronic, Fax, Paper, Voice

Requirement Identifier	Requirement Description	Physical Access Mode
2570	The system shall inform the participant if the servicer for their loan changes for loans held by ED.	Electronic, Fax, Paper
2580	The system shall receive requests from participants to refinance their loans.	Electronic, Fax, Paper, Voice
2640	The system shall send a notice of default to participants when one or more of their loans enter default.	Electronic, Fax, Paper
2742	The system shall garnish wages from borrowers in defaulted status through private sector employers for loans held by ED.	Electronic
2746	The system shall notify private sector employers of intent to commence wage garnishment for loans held by ED.	Electronic, Paper
2750	The system shall provide debt collection agency assignment notices to participants when their debts are sent to a collection agency for loans held by ED.	Electronic, Fax, Paper
2790	The system shall receive litigation recommendations, adjustments, recalls, returned accounts and collector service invoices from debt collection agencies for loans that ED holds.	Electronic