

Business Process		Xref	Compliance	AS IS													
				Direct Loan			FFEL			Campus Based			Pell				
				Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail		
Budgeting																	
1	Create Program Budget Request to ED/OCFO		NO	CFO	EDCAPS	Program / Project											
2	Create Budget Request to OMB		NO	n/a	n/a	n/a											
3	Receive Appropriation		NO	n/a	n/a	n/a											
4	Receive Apportionment from OMB		NO	n/a	n/a	n/a											
5	Create Spending Plan		NO	CFO	EDCAPS	Program / Project											
6	Receive Allotment from ED/Budget		NO	CFO	EDCAPS / Manual	Program / Project	CFO	EDCAPS / Manual	Program / Project	CFO	EDCAPS / Manual	Program / Project	CFO	EDCAPS / Manual	Program / Project		
7	Commit Funds		NO	n/a	n/a	n/a											
8	Obligate Funds		NO	n/a	n/a	n/a	CFO	EDCAPS / EFT	Program / Project	n/a	n/a	n/a	CFO	EDCAPS / Manual	Program / Project		
9	Expend Funds		NO	CFO	EDCAPS / Manual	Program / Project	CFO	EDCAPS / EFT	Program / Project	CFO	EDCAPS / Manual	Program / Project	CFO	EDCAPS / Manual	Program / Project		
10	Establish Treasury Subsidy		NO	n/a	n/a	n/a											
Aid Application																	
11	Receive and Edit FAFSA		NO	Student	CPS / School	Borrower											
12	Generate and Send Renewal FAFSA		NO	Student	CPS	Borrower											
13	Match applicant data with Federal Databases		NO	Student	CPS	Borrower											
14	Calculate Expected Family Contribution (EFC)		NO	Student	CPS	Borrower											
15	Retrieve applicant's prior aid history		NO	Student	CPS	Borrower											
16	Send Student Activity Report (SAR)		NO	Student	CPS	Borrower											
17	Send Institutional Student Information Report (ISIR) to school (includes EFC)		NO	Student	CPS	Borrower											
18	Obtain Financial Aid Transcript information		NO	Student	CPS	Borrower											

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				Direct Loan			FFEL			Campus Based			Pell				
				Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail		
Aid Origination																	
19	Receive and Accept Origination Record / Standard Form		NO	School	LOS	Loan	n/a	n/a	n/a	n/a	n/a	n/a	School	RFMS	Grant		
20	Receive and Accept Promissory Note		NO	School	LOS	Loan	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
21	Generate and Send Student Statement [DL - existing borrowers]		NO	School	LOS	Loan	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
Aid disbursement (ED to Institutions)																	
22	Create and Send FISAP packages to schools [CB]		NO	n/a	n/a	n/a	n/a	n/a	n/a	School	UAL	School / Program	n/a	n/a	n/a		
23	Receive and Accept FISAP forms [aggregate]		NO	n/a	n/a	n/a	n/a	n/a	n/a	School	CB Prog Sys	School / Program	n/a	n/a	n/a		
24	Receive and Accept LEAPP Forms (SF1288)		NO	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
25	Calculate / Allocate awards [Campus Based - LEAPP (1979 law)]		NO	n/a	n/a	n/a	n/a	n/a	n/a	School	CB Prog Sys	School / Program	n/a	n/a	n/a		
26	Calculate authorization amount (Advance funding)		NO	n/a	n/a	n/a	n/a	n/a	n/a	School	CB Prog Sys	School / Program	School	RFMS	School		
27	Create drawdown requests		NO	School	School / LOS	School	n/a	n/a	n/a	School	School	School	School	School	School		
28	Create obligate and payment requests (JIT)		NO	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	School	RFMS	School		
29	Receive drawdown requests (Advance Funding)		NO	School	GAPS	School	n/a	n/a	n/a	School	GAPS	Trans Type	School	GAPS	School		
30	Send disbursement authorization to Treasury		NO	School	GAPS	School	n/a	n/a	n/a	School	GAPS	Trans Type	School	GAPS	School		
31	Receive and Accept Excess Cash		NO	School	LOS	School	n/a	n/a	n/a	School	GAPS	Trans Type	School	GAPS	School		
32	Performance Record serves as record of actual expenditure		NO	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
33	Generate and Payoff Loans (DL - Consolidated Loans)		NO	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		

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34	Aid disbursement (School to Student) Receive and Accept disbursement record		NO	School	LOS	Trans Type	n/a	n/a	n/a	n/a	n/a	n/a	School	RFMS	Trans Type
35	Book Loan		NO	School	LOS / CDS / DLSS / FARS	Trans Type	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
36	Create and Send Student / Drawdown information to school		NO	School	LOS	Trans Type	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Other disbursement															
37	Receive and Accept Salary transactions (DOI)		NO	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
38	Process Supply transactions		NO	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
39	Process Service Contracts		NO	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
40	Process Reimbursable agreements		NO	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
41	Process Travel Transactions		NO	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Business Process		Xref	Compliance	AS IS													
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				Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail		
Receipt Management																	
Loan Servicing																	
42	Assess / Establish Loan Status		NO	Student	DLSS	Loan	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
43	Process debt related correspondence		NO	Student	DLSS	Student	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
44	Receive and Accept payment		NO	Student	DLSS	Trans Type	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
45	Update / Adjust loan balance		NO	Student	DLSS	Trans Type	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
46	Determine / Transfer Default Loans to Debt Collection		NO	Student	DLSS / DCS	Loan	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
47	Receive Rehabilitated loans from Debt Collection		NO	Student	DCS / DLSS	Loan	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Debt Collection Servicing																	
48	Receive Defaulted loans		NO	Student	DCS	Loan	Student	DCS	Loan	Student	DCS	Loan	n/a	n/a	n/a	n/a	n/a
49	Process debt related correspondence		NO	Student	DCS	Loan	Student	DCS	Loan	Student	DCS	Loan	n/a	n/a	n/a	n/a	n/a
50	Perform skip-tracing		NO	Student	DCS	Loan	Student	DCS	Loan	Student	DCS	Loan	n/a	n/a	n/a	n/a	n/a
51	Assign loans to a collection agency		NO	Student	DCS	Loan	Student	DCS	Loan	Student	DCS	Loan	n/a	n/a	n/a	n/a	n/a
52	Garnish wages, offset Federal payments, litigate		NO	Student	DCS	Trans Type	Student	IRS / DCS / DJO	Trans Type	Student	DCS	Loan	n/a	n/a	n/a	n/a	n/a
53	Receive Payments		NO	Student	DCS	Trans Type	Student	DCS	Trans Type	Student	DCS	Trans Type	n/a	n/a	n/a	n/a	n/a
54	Reassess loan status		NO	Student	DCS	Loan	Student	DCS	Loan	Student	DCS	Loan	n/a	n/a	n/a	n/a	n/a
55	Transfer rehabilitated loans		NO	Student	DCS / DLSS	Loan	Student	DCS / DLSS / FFEL	Loan	Student	DCS	Loan	n/a	n/a	n/a	n/a	n/a
56	Process Grant Overpayments [PELL & SEOG]		NO	n/a	n/a	n/a	n/a	n/a	n/a	ED	?	Trans Type	School	?	Trans Type		
Claims Processing - Reimbursement																	
57	Receive and Accept Interest and Special Allowance request (SF799)		NO	n/a	n/a	n/a	Fin Prtnr	FFELP-Greenville	Trans Type	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
58	Process net payments to Lenders through Treasury		NO	n/a	n/a	n/a	Fin Prtnr	File Xfr	Trans Type	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
59	Receive SF1189 Invoice (payment request)		NO	n/a	n/a	n/a	Fin Prtnr	FFELP-Greenville	Trans Type	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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				Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail
60	SFA makes net payment to GA through Treasury		NO	n/a	n/a	n/a	Fin Prtnr	File Xfr	Trans Type	n/a	n/a	n/a	n/a	n/a	n/a
61	Receive and Accept GA Quarterly & Annual Report (1130)		NO	n/a	n/a	n/a	Fin Prtnr	FFELP-Greenville	Trans Type	n/a	n/a	n/a	n/a	n/a	n/a
62	Calculate loans in repayment		NO	n/a	n/a	n/a	Fin Prtnr	FFELP-Greenville	Loan	n/a	n/a	n/a	n/a	n/a	n/a
63	GA sends default loan information to NSLDS (National Student Loan Data System) by student		NO	n/a	n/a	n/a	Fin Prtnr	FFEL / NSLDS	Loan	n/a	n/a	n/a	n/a	n/a	n/a
64	Calculate and Pay Quarterly fees to GA		NO	n/a	n/a	n/a	Fin Prtnr	FFEL	Trans Type	n/a	n/a	n/a	n/a	n/a	n/a
Other receipts															
65	Process Audit findings		NO	School	EDCAPS	Trans Type	Fin Prtnr	EDCAPS	Trans Type	School	EDCAPS	Trans Type	School	EDCAPS	Trans Type
66	Process Reimbursable Agreements		NO	School	EDCAPS	Trans Type	Fin Prtnr	EDCAPS	Trans Type	School	EDCAPS	Trans Type	School	EDCAPS	Trans Type
67	Process Review findings		NO	School	EDCAPS	Trans Type	Fin Prtnr	EDCAPS	Trans Type	School	EDCAPS	Trans Type	School	EDCAPS	Trans Type

Business Process				LEAPP			Consolidation			Non Program			Notes	who
				Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail		
Budgeting														
1	Create Program Budget Request to ED/OCFO	CFO	EDCAPS	Program / Project	CFO	EDCAPS	Program / Project	ED	EDCAPS	Program / Project	Unique from other agency budget processes - done quarterly	ED/CFO		
2	Create Budget Request to OMB	n/a	n/a	n/a	n/a	n/a	n/a	ED	EDCAPS	Program / Project	SFA provides ED with facts and figures for dept rollun	ED/CFO		
3	Receive Appropriation	n/a	n/a	n/a	n/a	n/a	n/a	ED	EDCAPS	Program / Project	From Congress to ED / Treasury	ED/CFO		
4	Receive Apportionment from OMB	n/a	n/a	n/a	n/a	n/a	n/a	ED	EDCAPS	Program				
5	Create Spending Plan	CFO	EDCAPS	Program / Project	CFO	EDCAPS	Program / Project	ED	EDCAPS / Manual	Program / Project	After having been provided a total amount for the year, this process spreads the funds over the year by quarters	SFA		
6	Receive Allotment from ED/Budget	CFO	EDCAPS / Manual	Program / Project	CFO	EDCAPS / Manual	Program / Project	ED	EDCAPS / Manual	Program / Project		SFA		
7	Commit Funds	n/a	n/a	n/a	n/a	n/a	n/a	ED	EDCAPS	Program / Project	Not for program, not required by JFMIP			
8	Obligate Funds	n/a	n/a	n/a	n/a	n/a	n/a	ED	EDCAPS / Manual	Program / Project		SFA		
9	Expend Funds	CFO	EDCAPS / Manual	Program / Project	CFO	EDCAPS / Manual	Program / Project	ED	EDCAPS / Manual	Program / Project		SFA		
10	Establish Treasury Subsidy	n/a	n/a	n/a	n/a	n/a	n/a	ED	EDCAPS	Program / Project	Separate appropriation, Program Accounts			
Aid Application														
11	Receive and Edit FAFSA	Student	CPS / School	Borrower	n/a	n/a	n/a	n/a	n/a	n/a	There are three processes: Paper, EDExpress, and Web			
12	Generate and Send Renewal FAFSA	Student	CPS	Borrower	n/a	n/a	n/a	n/a	n/a	n/a		CPS		
13	Match applicant data with Federal Databases	Student	CPS	Borrower	n/a	n/a	n/a	n/a	n/a	n/a	Match with IRS / SSS data - going against CPS or NLSDS data			
14	Calculate Expected Family Contribution (EFC)	Student	CPS	Borrower	n/a	n/a	n/a	n/a	n/a	n/a				
15	Retrieve applicant's prior aid history	Student	CPS	Borrower	n/a	n/a	n/a	n/a	n/a	n/a				
16	Send Student Activity Report (SAR)	Student	CPS	Borrower	n/a	n/a	n/a	n/a	n/a	n/a				
17	Send Institutional Student Information Report (ISIR) to school (includes EFC)	Student	CPS	Borrower	n/a	n/a	n/a	n/a	n/a	n/a				
18	Obtain Financial Aid Transcript information	Student	CPS	Borrower	n/a	n/a	n/a	n/a	n/a	n/a				

Business Process				LEAPP			Consolidation			Non Program			Notes	who
				Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail		
Aid Origination														
19	Receive and Accept Origination Record / Standard Form			n/a	n/a	n/a	School	LCS	Loan	n/a	n/a	n/a	Receive/accept	
20	Receive and Accept Promissory Note			n/a	n/a	n/a	School	LCS	Loan	n/a	n/a	n/a		School-CB; ED-DL
21	Generate and Send Student Statement [DL - existing borrowers]			n/a	n/a	n/a	School	LCS	Loan	n/a	n/a	n/a	Affects Direct Loan only - related to multi-year Promissory notes; occurs after loan origination received	LO
Aid disbursement (ED to Institutions)														
22	Create and Send FISAP packages to schools [CB]			n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
23	Receive and Accept FISAP forms [aggregate]			n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	FISAP Form contains Perkins loan and Work Study and SEOG summary grant level data, detail given to LEAPP Application received from the State(s)	SFA
24	Receive and Accept LEAPP Forms (SF1288)			Fin Prtnr	Manual	State	n/a	n/a	n/a	n/a	n/a	n/a	Allocate maximum disbursement to school	
25	Calculate / Allocate awards [Campus Based - LEAPP (1979 law)]			Fin Prtnr	Excel	State	n/a	n/a	n/a	n/a	n/a	n/a		
26	Calculate authorization amount (Advance funding)			Fin Prtnr	Excel	State	n/a	n/a	n/a	n/a	n/a	n/a		
27	Create drawdown requests			Fin Prtnr	GAPS	State	Student	GAPS	Loan	n/a	n/a	n/a		
28	Create obligate and payment requests (JIT)			n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
29	Receive drawdown requests (Advance Funding)			Fin Prtnr	GAPS	State	Student	LCS	Loan	n/a	n/a	n/a		School / LOC
30	Send disbursement authorization to Treasury			Fin Prtnr	GAPS	State	n/a	n/a	n/a	n/a	n/a	n/a		GAPS
31	Receive and Accept Excess Cash			Fin Prtnr	GAPS	State	Student	LCS	Loan	n/a	n/a	n/a		LOC
32	Performance Record serves as record of actual expenditure			Fin Prtnr	Manual	State	n/a	n/a	n/a	n/a	n/a	n/a	acts as disbursement record	
33	Generate and Payoff Loans (DL - Consolidated Loans)			n/a	n/a	n/a	Student	LCS	Loan	n/a	n/a	n/a		

Business Process												Notes	who
LEAPP			Consolidation			Non Program							
	Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail				
Aid disbursement (School to Student)													
34	Receive and Accept disbursement record	n/a	n/a	n/a	Student	LCS	Trans Type	n/a	n/a	n/a		SFA	
35	Book Loan	n/a	n/a	n/a	Student	LCS / CDS / DLSS / FARS	Trans Type	n/a	n/a	n/a	Book loan by confirming acceptance of disbursement records, origination record, and For reconciliation efforts; DL - DLSAS, PELL - SOA	LOC/CDS/DLSAS	
36	Create and Send Student / Drawdown information to school	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a			
Other disbursement													
37	Receive and Accept Salary transactions (DOI)	n/a	n/a	n/a	n/a	n/a	n/a	ED	EDCAPS	Trans Type		DOI	
38	Process Supply transactions	n/a	n/a	n/a	n/a	n/a	n/a	ED	EDCAPS	Trans Type		ED/CFO	
39	Process Service Contracts	n/a	n/a	n/a	n/a	n/a	n/a	ED	EDCAPS	Trans Type		ED/CFO	
40	Process Reimbursable agreements	n/a	n/a	n/a	n/a	n/a	n/a	ED	EDCAPS	Trans Type		ED/CFO	
41	Process Travel Transactions	n/a	n/a	n/a	n/a	n/a	n/a	ED	EDCAPS	Trans Type		ED/CFO	

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	Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail					
Receipt Management												<i>TO BE - consider Perkins loan? FISL?</i>		
Loan Servicing														
42	Assess / Establish Loan Status	n/a	n/a	n/a	Student	DLSS	Loan	n/a	n/a	n/a		Assess payment startup / deferment / forbearance		
43	Process debt related correspondence	n/a	n/a	n/a	Student	DLSS	Student	n/a	n/a	n/a			DLS	
44	Receive and Accept payment	n/a	n/a	n/a	Student	DLSS	Trans Type	n/a	n/a	n/a		Subsidized and unsubsidized determines whether principal and interest or only interest is paid if student is in	DLS	
45	Update / Adjust loan balance	n/a	n/a	n/a	Student	DLSS	Trans Type	n/a	n/a	n/a		Includes principal, interest and fees	DLS (from CDS to FARS)	
46	Determine / Transfer Default Loans to Debt Collection	n/a	n/a	n/a	Student	DLSS / DCS	Loan	n/a	n/a	n/a		DL: after 180 days of no payments	DCS to DLS	
47	Receive Rehabilitated loans from Debt Collection	n/a	n/a	n/a	Student	DCS / DLSS	Loan	n/a	n/a	n/a			DCS to DLS	
Debt Collection Servicing														
48	Receive Defaulted loans	n/a	n/a	n/a	Student	DCS	Loan	n/a	n/a	n/a		Defaulted loans		
49	Process debt related correspondence	n/a	n/a	n/a	Student	DCS	Loan	n/a	n/a	n/a		DL from Direct Loan		
50	Perform skip-tracing	n/a	n/a	n/a	Student	DCS	Loan	n/a	n/a	n/a				
51	Assign loans to a collection agency	n/a	n/a	n/a	Student	DCS	Loan	n/a	n/a	n/a				
52	Garnish wages, offset Federal payments, litigate	n/a	n/a	n/a	Student	DCS	Trans Type	n/a	n/a	n/a				
53	Receive Payments	n/a	n/a	n/a	Student	DCS	Trans Type	n/a	n/a	n/a				
54	Reassess loan status	n/a	n/a	n/a	Student	DCS	Loan	n/a	n/a	n/a				
55	Transfer rehabilitated loans	n/a	n/a	n/a	Student	DCS / DLSS	Loan	n/a	n/a	n/a		To loan servicing or original lender		
56	Process Grant Overpayments [PELL & SEOG]	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		From school (outside of RFMS)		
Claims Processing - Reimbursement														
57	Receive and Accept Interest and Special Allowance request (SF799)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		Pays interest for in-school student loans; quarterly (includes forbearance and deferment); Pay Special Allowance, offset- fees due ED		
58	Process net payments to Lenders through Treasury	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a				
59	Receive SF1189 Invoice (payment request)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		Generates SFA receivable for net claims		

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		Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail	Channel / Organization	Source System	Level of Detail		
60	SFA makes net payment to GA through Treasury	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		ACH
61	Receive and Accept GA Quarterly & Annual Report (1130)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
62	Calculate loans in repayment	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	Used to determine Trigger Reimbursement Rate, GA Federal receivable balance, and monitors federal funds monitors federal GA reports GA and lender information to NSLDS, all loan information is in NSLDS Account maintenance fee & loan process & issuance fee, calculated from NSLDS data	
63	GA sends default loan information to NSLDS (National Student Loan Data System) by student	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
64	Calculate and Pay Quarterly fees to GA	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a		
Other receipts												
65	Process Audit findings	Fin Prtnr	EDCAPS	Trans Type	Student	EDCAPS	Trans Type	n/a	n/a	n/a	From IG regarding schools, lenders, and GAs	ED/CFO
66	Process Reimbursable Agreements	Fin Prtnr	EDCAPS	Trans Type	Student	EDCAPS	Trans Type	n/a	n/a	n/a		
67	Process Review findings	Fin Prtnr	EDCAPS	Trans Type	Student	EDCAPS	Trans Type	n/a	n/a	n/a	Reviews of schools, lenders, GAs	ED/CFO

Column Name Key:	Description
Compliant	Yes / No - Indicates whether current systems meet compliance stanards associated with JFMIP, PBO Objectives, ABB, Blueprint, and Performance Measurement standards.
Channel / Organization	Identifies transaction responsibility by channel, i.e., Student, School, or Financial Partner channel, or organization, CFO or ED
Source System	Identifies the system(s) currently generating the transaction.
Lvl Dtl	Identifies the level of detail of the transaction or stored data, e.g., student or school level detail.
Source System Key:	Description (Contractor)
CB Prog Sys	Campus Based Program System (UAL - Universal Automation Labs)
CDS	Central Database System (ACS)
CFO	SFA/CFO
DCS	Debt Collection System (Raytheon)
DJO	Department of Justice
DLSS	Direct Loan Servicing System (ACS)
ED	U.S. Department of Education
ED	Includes ED/OCFO, Budget Services, i.e., all departments external to SFA
EDCAPS	An ED/OCFO subsystem.
FARS	Financial Accounting and Reconciliation System (ACS)
FFELP	Federal Family Education Loan Program (Raytheon)
GAPS	A subsystem to EDCAPS
IRS	Internal Revenue System
LCS	Loan Consolidation System (EDS)
LOS	Loan Origination System (EDS)
NSLDS	National Student Loan Data System (Raytheon)
RFMS	Recipient Financial Management System (ACS)
Level of Detail:	
The level entered on the matrix indicates the lowest level of detail and implies all higher hierarchy details are captured as well.	
	Level of detail hierarchy, from highest detail to lowest detail:
	* Appropriation
	** Program
	*** Project
	**** Institution (School and/or Financial Partner)
	***** Borrower
	***** Loan
	***** Transaction Type

#REF!	Business Process	Compliance	AS IS			Notes
			Channel / Organization	Source System	Level of Detail	
	Budgeting					
1	Create Program Budget Request to ED/OCFO	NO	CFO	EDCAP S	Program / Project	A budget request is formulated by the Direct Loan manager to be incorporated in the quarterly SFA request submitted to ED/CFO.
2	Create Budget Request to OMB	NO	n/a	n/a	n/a	n/a
3	Receive Appropriation	NO	n/a	n/a	n/a	n/a
4	Receive Apportionment from OMB	NO	n/a	n/a	n/a	n/a
5	Create Spending Plan	NO	CFO	EDCAP S	Program / Project	A spending plan is created for the budget apportionment. This is done on a quarterly basis and may be increased or decreased based on available funds.
6	Receive Allotment from ED/Budget	NO	CFO	EDCAP S / Manual	Program / Project	An allotment amount is received from Budget Services quarterly. This amount may be increased through an additional funds request process.
7	Commit Funds	NO	n/a	n/a	n/a	n/a
8	Obligate Funds	NO	n/a	n/a	n/a	n/a
9	Expend Funds	NO	CFO	EDCAP S / Manual	Program / Project	Funds are expended in the process of daily activities; currently not considered expended until the Loan has been booked which requires the completion of an aid origination record, a signed promissory note, and a distribution record from the institution.
10	Establish Treasury Subsidy	NO	n/a	n/a	n/a	n/a
	Aid Application					
11	Receive and Edit FAFSA	NO	Student	CPS / School	Borrower	Students apply for federal and other student aid (state and school-based) by completing the paper form of the FAFSA or various electronic versions (EDEXpress, FAFSA Express, and FAFSA on the Web). Note: The student and parent borrower complete the combined Direct PLUS Loan Application. The Multiple Data Entry (MDE) center receives paper FAFSA's and corrections to FAFSA's. These are scanned in an automated process that captures data and an image of the application, which are transmitted electronically to the CPS. Electronic FAFSA applications are transmitted directly to CPS. LOC receives and begins processing paper or electronic applications. LOC reviews applications for completeness, images paper applications, and enters applicant data on the LOS system LOC may request additional information from a borrower to obtain missing data or resolve inconsistencies (This step is referred to as "exam entry".)
12	Generate and Send Renewal FAFSA	NO	Student	CPS	Borrower	After a student receives Federal financial aid, they may reapply for Federal aid the subsequent year through the renewal application process. In November of each year, CPS generates renewal applications that are mailed to each aid recipient from the preceding year who is still eligible for Federal aid (based on matches with Federal databases). Renewal applications are pre-printed FAFSA's that contain data not expected to change from one year to the next. Students and family members are required to finish completing the renewal form for each academic year for which Federal aid is
13	Match applicant data with Federal Databases	NO	Student	CPS	Borrower	The Department of Education is responsible for determining applicants' eligibility for Federal financial aid, and CPS is the system that performs this determination. In order to calculate eligibility, CPS performs matches of applicant data with other Federal databases to ensure the borrower is not barred from eligibility. These matches include: National Student Loan Data System (NSLDS) - identify applicants in default on previous Federal student loans for who owe overpayments on any Federal Title IV aid Selective Service System (SSS) - identify applicants eligible, but not registered for, the draft Immigration and Naturalization Service (INS) - identify applicants who are not US citizens and are not eligible for aid Social Security Administration (SSA) - confirm that applicant's name and social security number are accurate Department of Justice (DOJ) - identify applicants who are not eligible for student aid because of convictions for drug-trafficking or possession For Direct PLUS Loans , the LOC requests a credit decision from a credit bureau for the parent borrower. The credit bureau returns an accepted or denied credit acknowledgement to the LOC If an applicant does not have an adverse credit history, the LOC returns the credit acknowledgement for the parent borrower to the school.

	Business Process	Compliance	AS IS			Notes
			Channel / Organization	Source System	Level of Detail	
						If the parent borrower receives a denied credit decision, the LOC mails a denial letter to the borrower along with an endorser addendum so that the borrower can either appeal or obtain an endorser. Note: An endorser is legally responsible for paying back the loan in the event the borrower defaults.
14	Calculate Expected Family Contribution (EFC)	NO	Student	CPS	Borrower	As part of the eligibility determination process, the CPS calculates an Expected Family Contribution (EFC) for each applicant. This amount indicates how much of a family's financial resources should be available to help pay a student's postsecondary education expenses.
15	Retrieve applicant's prior aid history	NO	Student	CPS	Borrower	The CPS will retrieve the prior aid history for transfer students (from NSLDS) and include it in the Student Aid Report (SAR) and the Institutional Student Information Report (ISIR).
16	Send Student Activity Report	NO	Student	CPS	Borrower	Results of eligibility processing are returned to the applicant via the Student Activity Reports (SAR) which is produced by CPS. This information may be transmitted to the student by CPS through the mails if a hardcopy FAFSA was received from the applicant. Or may be transmitted by CPS electronically using EDEXpress or FAFSA Express.
17	Send Institutional Student Information Report (ISIR) to school (includes EFC)	NO	Student	CPS	Borrower	The CPS generates the Institutional Student Information Report (ISIR) for each applicant and documents the results of eligibility processing. These reports are transmitted electronically to up to six schools as indicated by the student on the FAFSA application. The ISIR includes the EFC.
18	Obtain Financial Aid Transcript information	NO	Student	CPS	Borrower	For transfer students, schools must obtain Financial Aid Transcript (FAT) information from each of the schools that the student previously attended to ensure the applicant has not exceeded period or life-time financial assistance eligibility amounts. This is a manual process requiring the search of paper archives at each school attended by the transfer student.
19	Aid Origination Receive and Accept Origination Record / Standard Form	NO	School	LOS	Loan	Option 1 and Standard Option schools must submit Aid Origination records to the Loan Origination Center (LOC) prior to receiving a disbursement. These records determine the amount of funds the school needs and initiates the drawdown for the school. Aid Origination records include individual student information and loan amounts. Multiple software programs may be used to generate these records. The LOC sends schools acknowledgement of accepted or rejected origination records.
20	Receive and Accept Promissory Note	NO	School	LOS	Loan	The LOC prints and distributes promissory notes for a Standard Option school. An Option 1 or Option 2 school can print its own promissory notes or have the LOC print and distribute them. The borrower signs a promissory note and returns it to the LOC if the school is a Standard Option school, or sends it directly to the school if it is an Option 1 or Option 2 school. Note: In the case of a Direct Plus Loan , only the parent signs the Plus promissory note. An Option 1 and Option 2 school sends the signed promissory notes to the LOC with paper manifests. The LOC sends acknowledgement to the schools of promissory note acceptance or rejection.
21	Generate and Send Student Statement [DL - existing	NO	School	LOS	Loan	The school prepares a package of all loans and amounts for which the student is eligible.
#REF!	#REF!	###	#REF!	#REF!	#REF!	The official acceptance of a loan package by the student.
22	Aid disbursement (ED to Institutions) Create and Send FISAP packages to schools [CB]	NO	n/a	n/a	n/a	n/a
23	Receive and Accept FISAP forms [aggregate]	NO	n/a	n/a	n/a	n/a
24	Receive and Accept LEAPP Forms (SF1288)	NO	n/a	n/a	n/a	n/a
25	Calculate / Allocate awards [Campus Based - LEAPP (1979	NO	n/a	n/a	n/a	n/a

	Business Process	Compliance	AS IS			Notes
			Channel / Organization	Source System	Level of Detail	
						Student status may go in and out of In Repayment status over the life of the loan.
						In the event of non-payment, additional factors may affect repayment including request and approval for deferment, forbearance, and loan consolidation.
						Enrollment status reporting is done through Student Status Confirmation Reports (SSCRs) which are mandated by regulations governing Title IV programs. Schools updated the SSCRs, however due to timing this is often a manual effort.
						Responsibility for the SSCRs is being transferred to NSLDS which prepares electronic student rosters for school verification.
						Note: erroneous loan defaults occur because visibility to student enrollment status is generally lost in other SSCR processes, leading to loans being placed in repayment while the borrower is still eligible for deferment, and thus resulting in nonpayment
43	Process debt related correspondence	NO	Student	DLSS	Student	Includes exit counseling borrowers receive from the schools. Exit counseling make sthe borrower aware of their liability and of repayment options and requirements.
						Often students leave school without receiving exit counseling, or without the school realizing the student is no longer enrolled until considerable time has elapsed.
						A servicer, Direct Loan Service System (DLSS) , acting on behalf of ED, contacts the borrower and establishes a repayment plan for the Direct Loan .
						DLSS is responsible for: Management of loan repayment, Reporting on loan status, Assisting borrowers with loan information, and Informing borrower of repayment programs for which they are eligible (based on their repayment history).
						Possibly repayment programs include: Standard Repayment Plan, Extended Repayment Plan, Graduated Repayment Plan, Income Contingent Repayment Plan and Direct Loan Consolidation.
44	Receive and Accept payment	NO	Student	DLSS	Trans Type	The servicer bills the borrower (or provides coupons). The borrower makes monthly payments in response to the bill / coupons directly to the loan holder.
45	Update / Adjust loan balance	NO	Student	DLSS	Trans Type	Loan balances are adjusted based on receipts. In the event of non-payment, interest due will be accrued (capitalized) into the loan balance.
46	Determine / Transfer Default Loans to Debt Collection	NO	Student	DLSS / DCS	Loan	A monthly review to determine number of consecutive months of non-payment occurs. After 270 days of non-payment a loan is eligible for transfer to Debt Collection Services (DCS) as a default loan.
47	Receive Rehabilitated loans from Debt Collection	NO	Student	DCS / DLSS	Loan	A loan may be returned by DCS to the original lender as rehabilitated after 12 consecutive monthly payments have been received. Upon rehabilitation, the loan status is removed from default and returned to repayment. Credit bureau records are updated.
	Debt Collection Servicing					
48	Receive Defaulted loans	NO	Student	DCS	Loan	Debt Collection Service (DCS) is responsible for collection of seriously delinquent (defaulted) federal loans.
49	Process debt related correspondence	NO	Student	DCS	Loan	The DCS will perform various collection activities, such as generating and sending bills and dunning letters to students.
50	Perform skip-tracing	NO	Student	DCS	Loan	The DCS is responsible for performing skip-tracing activities. Skip-tracing involves trying to locate a borrower who no longer lives at the address to which billing notices are being sent.
						DCS may obtain information as to the student's whereabouts from other school offices, such as the registrar and alumni offices, as well as through matches with the IRS, US Postal Service, and state agencies.
51	Assign loans to a collection agency	NO	Student	DCS	Loan	Loans may be assigned by the DCS to a collection agency to try to recover the defaulted debt.
52	Garnish wages, offset Federal payments, litigate	NO	Student	DCS	Trans Type	In addition to traditional collection strategies, the DCS tries to obtain repayment through administrative wage garnishments, federal tax refund offsets, and litigation.
53	Receive Payments	NO	Student	DCS	Trans Type	The DCS system receives payments on loans and posts them to the appropriate accounts. DCS also transmits payment history information to credit bureaus.
54	Reassess loan status	NO	Student	DCS	Loan	The DCS reviews the payment history on a loan and determine the status of the loan. This information is reported to Federal agencies and financial aid delivery partners.
55	Transfer rehabilitated loans		Student	DCS / DLSS	Loan	Borrowers who dependably repay their previous delinquent loans may be rehabilitated. That is, a loan may be transferred back to the lender if a record of 12 consecutive successful payments is established by the borrower.
56	Process Grant Overpayments [PELL & SEOG]	NO	n/a	n/a	n/a	n/a
	Claims Processing - Reimbursement					

	Business Process	Compliance	AS IS			Notes
			Channel / Organization	Source System	Level of Detail	
57	Receive and Accept Interest and Special Allowance request (SF799)	NO	n/a	n/a	n/a	n/a
58	Process net payments to Lenders through Treasury	NO	n/a	n/a	n/a	n/a
59	Receive SF1189 Invoice (payment request)	NO	n/a	n/a	n/a	n/a
60	SFA makes net payment to GA through Treasury	NO	n/a	n/a	n/a	n/a
61	Receive and Accept GA Quarterly & Annual Report (1130)	NO	n/a	n/a	n/a	n/a
62	Calculate loans in repayment	NO	n/a	n/a	n/a	n/a
63	GA sends default loan information to NSLDS (National Student Loan Data System) by student	NO	n/a	n/a	n/a	n/a
64	Calculate and Pay Quarterly fees to GA	NO	n/a	n/a	n/a	n/a
Other receipts						
65	Process Audit findings	NO	School	EDCAP S	Trans Type	Audits of individual loans will sometimes result in the identification of an amount owed to SFA. These receipts are processed appropriately.
66	Process Reimbursable Agreements	NO	School	EDCAP S	Trans Type	Occurs when a purchase order is jointly used by multiple agencies requiring the use reimbursable agreements to process interagency transfer of funds.
67	Process Review findings	NO	School	EDCAP S	Trans Type	Reviews of Direct Loans are done by SFA to monitor program participation and ensure participants are complying with rules.
						Corrective action is taken in situations where the rules are not being followed, and this may result in the identification of an amount owed to SFA.
						These receipts are processed recorded appropriately.

Business Process	Compliance	AS IS			Notes	
		Channel / Organization	Source System	Level of Detail		
Budgeting						
1	Create Program Budget Request to ED/OCFO	NO	CFO	EDCAPS	Program / Project	A budget request is formulated by FFEL to be incorporated in the quarterly SFA request submitted to ED/CFO.
2	Create Budget Request to OMB	NO	n/a	n/a	n/a	n/a
3	Receive Appropriation	NO	n/a	n/a	n/a	n/a
4	Receive Apportionment from OMB	NO	n/a	n/a	n/a	n/a
5	Create Spending Plan	NO	CFO	EDCAPS	Program / Project	A spending plan is created for the budget apportionment. This is done on a quarterly basis and may be increased or decreased based on available funds.
6	Receive Allotment from ED/Budget	NO	CFO	EDCAPS / Manual	Program / Project	An allotment amount is received from Budget Services for FFEL quarterly. This amount may be increased through an additional funds request process.
7	Commit Funds	NO	n/a	n/a	n/a	n/a
8	Obligate Funds	NO	CFO	EDCAPS / EFT	Program / Project	n/a
9	Expend Funds	NO	CFO	EDCAPS / EFT	Program / Project	Funds are expended through payments to lenders and guaranty agencies.
10	Establish Treasury Subsidy	NO	n/a	n/a	n/a	n/a
Aid Application						
11	Receive and Edit FAFSA	NO	Student	CPS / School	Borrower	Students apply for federal and other student aid (state and school-based) by completing the paper form of the FAFSA or various electronic versions (EExpress, FAFSA Express, and FAFSA on the Web). The Multiple Data Entry (MDE) center receives paper FAFSA's and corrections to FAFSA's. These are scanned in an automated process that captures data and an image of the application, which are transmitted electronically to the CPS. Electronic FAFSA applications are transmitted directly to CPS.
12	Generate and Send Renewal FAFSA	NO	Student	CPS	Borrower	After a student receives Federal financial aid, they may reapply for Federal aid the subsequent year through the renewal application process. In November of each year, CPS generates renewal applications that are mailed to each aid recipient from the preceding year who is still eligible for Federal aid (based on matches with Federal databases). Renewal applications are pre-printed FAFSA's that contain data not expected to change from one year to the next. Students and family members are required to finish completing the renewal form for each academic year for which Federal aid is
13	Match applicant data with Federal Databases	NO	Student	CPS	Borrower	The Department of Education is responsible for determining applicants' eligibility for Federal financial aid, and CPS is the system that performs this determination. In order to calculate eligibility, CPS performs matches of applicant data with other Federal databases. These matches include: National Student Loan Data System (NSLDS) - identify applicants in default on previous Federal student loans for who owe overpayments on any Federal Title IV aid Selective Service System (SSS) - identify applicants eligible, but not registered for, the draft Immigration and Naturalization Service (INS) - identify applicants who are not US citizens and are not eligible for aid Social Security Administration (SSA) - confirm that applicant's name and social security number are accurate Department of Justice (DOJ) - identify applicants who are not eligible for student aid because of convictions for drug-trafficking or possession
14	Calculate Expected Family Contribution (EFC)	NO	Student	CPS	Borrower	As part of the eligibility determination process, the CPS calculates an Expected Family Contribution (EFC) for each applicant. This amount indicates how much of a family's financial resources should be available to help pay a student's postsecondary education expenses.
15	Retrieve applicant's prior aid history	NO	Student	CPS	Borrower	The CPS will retrieve the prior aid history for transfer students (from NSLDS) and include it in the Student Aid Report (SAR) and the Institutional Student Information Report (ISIR)..
16	Send Student Activity Report	NO	Student	CPS	Borrower	Results of eligibility processing are returned to applicants via Student Activity Reports (SAR), which are produced by CPS.
17	Send Institutional Student Information Report (ISIR) to school (includes EFC)	NO	Student	CPS	Borrower	The CPS generates the Institutional Student Information Report (ISIR) for each applicant and documents the results of eligibility processing.

	Business Process	Compliance	AS IS			Notes
			Channel / Organization	Source System	Level of Detail	
18	Obtain Financial Aid Transcript information	NO	Student	CPS	Borrower	These reports are transmitted electronically to up to six schools as indicated by the student on the FAFSA application. The ISIR includes the EFC. For transfer students, schools must obtain Financial Aid Transcript (FAT) information from each of the schools that the student previously attended to ensure the applicant has not exceeded period or life-time financial assistance eligibility amounts. This is a manual process requiring the search of paper archives at each school attended by the transfer student.
	Aid Origination					
19	Receive and Accept Origination Record / Standard Form	NO	n/a	n/a	n/a	n/a
						n/a
						n/a
20	Receive and Accept Promissory Note	NO	n/a	n/a	n/a	n/a
21	Generate and Send Student Statement [DL - existing]	NO	n/a	n/a	n/a	n/a
#REF!	#REF!	####	#REF!	#REF!	#REF!	n/a
	Aid disbursement (ED to Institutions)					
22	Create and Send FISAP packages to schools [CB]	NO	n/a	n/a	n/a	n/a
23	Receive and Accept FISAP forms [aggregate]	NO	n/a	n/a	n/a	n/a
24	Receive and Accept LEAPP Forms (SF1288)	NO	n/a	n/a	n/a	n/a
25	Calculate / Allocate awards [Campus Based - LEAPP (1979	NO	n/a	n/a	n/a	n/a
26	Calculate authorization amount (Advance funding)	NO	n/a	n/a	n/a	n/a
27	Create drawdown requests	NO	n/a	n/a	n/a	n/a
28	Create obligate and payment requests (JIT)	NO	n/a	n/a	n/a	n/a
29	Receive drawdown requests (Advance Funding)	NO	n/a	n/a	n/a	n/a
30	Send disbursement authorization to Treasury	NO	n/a	n/a	n/a	n/a
31	Receive and Accept Excess Cash	NO	n/a	n/a	n/a	n/a
32	Performance Record serves as record of actual expenditure	NO	n/a	n/a	n/a	n/a
33	Generate and Payoff Loans (DL - Consolidated Loans)	NO	n/a	n/a	n/a	n/a
	Aid disbursement (School to Student)					
34	Receive and Accept disbursement record	NO	n/a	n/a	n/a	n/a
35	Book Loan	NO	n/a	n/a	n/a	n/a
36	Create and Send Student / Drawdown information to school	NO	n/a	n/a	n/a	n/a

	Business Process	Compliance	AS IS			Notes
			Channel / Organization	Source System	Level of Detail	
	Other disbursement					
37	Receive and Accept Salary transactions (DOI)	NO	n/a	n/a	n/a	n/a
38	Process Supply transactions	NO	n/a	n/a	n/a	n/a
39	Process Service Contracts	NO	n/a	n/a	n/a	n/a
40	Process Reimbursable agreements	NO	n/a	n/a	n/a	n/a
41	Process Travel Transactions	NO	n/a	n/a	n/a	n/a
	Receipt Management					
	Loan Servicing					
42	Assess / Establish Loan Status	NO	n/a	n/a	n/a	n/a
43	Process debt related correspondence	NO	n/a	n/a	n/a	n/a
44	Receive and Accept payment	NO	n/a	n/a	n/a	n/a
45	Update / Adjust loan balance	NO	n/a	n/a	n/a	n/a
46	Determine / Transfer Default Loans to Debt Collection	NO	n/a	n/a	n/a	n/a
47	Receive Rehabilitated loans from Debt Collection	NO	n/a	n/a	n/a	n/a
	Debt Collection Servicing					
48	Receive Defaulted loans	NO	Student	DCS	Loan	If a borrower fails to make payments to the loan holder for an FFELP loan (or if the loan holder cannot locate the borrower), the loan holder is required to exercise due diligence to get the borrower into repayment. If this fails, the loan is in default and the loan holder requests insurance from the guarantor. Assuming the loan holder properly performed due diligence, the guarantor pays the insurance claim and becomes the loan holder. The guarantor must also exercise due diligence to try to get the borrower into repayment. If that fails, the guarantor may submit a reinsurance claim to ED for payment. ED then becomes the loan holder for the loan and attempts to obtain repayment only after the guarantor has tried unsuccessfully to collect and ED requires assignment of the loan The loan information is transferred to the Debt Collection
49	Process debt related correspondence	NO	Student	DCS	Loan	The DCS will perform various collection activities, such as generating and sending bills to students, sending dunning letters, etc.
50	Perform skip-tracing	NO	Student	DCS	Loan	The DCS is responsible for performing skip-tracing activities. Skip-tracing involves trying to locate a borrower who no longer lives at the address to which billing notices are being sent. DCS may obtain information as to the student's whereabouts from other school offices, such as the registrar and alumni offices, as well as through matches with the IRS, US Postal Service, and state agencies.
51	Assign loans to a collection agency	NO	Student	DCS	Loan	Loans may be assigned by the DCS to a collection agency to try to recover the defaulted debt.
52	Garnish wages, offset Federal payments, litigate	NO	Student	IRS / DCS / DJO	Trans Type	In addition to traditional collection strategies, the DCS tries to obtain repayment through administrative wage garnishments, federal tax refund offsets, and litigation.
53	Receive Payments	NO	Student	DCS	Trans Type	The DCS system receives payments on loans and posts them to the appropriate accounts. DCS also transmits payment history information to credit bureaus.
54	Reassess loan status	NO	Student	DCS	Loan	The DCS reviews the payment history on a loan and determine the status of the loan. This information is reported to Federal agencies and financial aid delivery partners.
55	Transfer rehabilitated loans	NO	Student	DCS / DLSS / FFEL	Loan	Borrowers who dependably repay their previous delinquent loans may be rehabilitated. That is, a loan may be transferred back to the lender if a record of 12 consecutive successful payments is established by the borrower.
56	Process Grant Overpayments [PELL & SEOG]	NO	n/a	n/a	n/a	n/a

	Business Process	Compliance	AS IS			Notes
			Channel / Organization	Source System	Level of Detail	
	Claims Processing - Reimbursement					
57	Receive and Accept Interest and Special Allowance request (SF799)	NO	Fin Prtnr	FFELP-Greenville	Trans Type	Lenders request payment for interest and the special allowance by submitting one or more Form 799's quarterly.
						Lenders use ED Form 799 to submit loan information reporting origination and lender fees collected, interest and subsidized loans that qualify for grace and authorized deferment and special allowance payments for the life of the loan.
						ED will pay the interest on eligible FFEL loans that are in-school, grace or authorized deferment.
						ED will also pay special allowance on the life of all eligible FFEL loans.
						The allowance is for the difference between the rates charged to borrowers and market interest rates.
						ED edits the data on Form 799, performs reasonability checks, and approves or denies payment.
58	Process net payments to Lenders through Treasury	NO	Fin Prtnr	File Xfr	Trans Type	Payment information for payments to lenders is sent to ED/CFO (via file transfers) for financial management and payment certification.
						ED/CFO certifies payments and forwards payment information to Treasury.
						Treasury makes the payments to the lenders and provides ED with payment confirmation.
59	Receive SF1189 Invoice (payment request)	NO	Fin Prtnr	FFELP-Greenville	Trans Type	Guaranty Agencies request payment for claims reinsurance by submitting Form 1189 monthly. Guaranty Agencies insure FFEL loans, and these payments are for reimbursement of insurance claims paid to lenders.
						ED edits the data on Form 1189, performs reasonability checks, and approves or denies payment.
60	SFA makes net payment to GA through Treasury	NO	Fin Prtnr	File Xfr	Trans Type	Payment information for payments to Guaranty Agencies is sent to ED/CFO (via file transfers) for financial management and payment certification. ED/CFO certifies payments and forwards payment information to Treasury.
						Treasury makes the payments to the Guaranty Agencies and provides ED with payment confirmation.
61	Receive and Accept GA Quarterly & Annual Report (1130)	NO	Fin Prtnr	FFELP-Greenville	Trans Type	Guaranty Agencies submit Form 1130 quarterly and annually. This form contains portfolio information for the Guaranty Agency.
62	Calculate loans in repayment	NO	Fin Prtnr	FFELP-Greenville	Loan	Information about the loans in repayment is used to determine the reimbursement rate for Guaranty Agencies (trigger figure) and to monitor the Federal receivable balance.
63	GA sends default loan information to NSLDS (National Student Loan Data System) by student	NO	Fin Prtnr	FFEL / NSLDS	Loan	Guaranty Agencies submit loan detail information to NSLDS on a monthly basis. NSLDS is a database that collects and maintains student loan information for all Title IV programs. Guaranty Agencies also report lender information to NSLDS.
64	Calculate and Pay Quarterly fees to GA	NO	Fin Prtnr	FFEL	Trans Type	Guaranty Agencies receive quarterly payments for fees. These are the Loan Processing and Issuance Fee (LPIF) which is calculated as a
						percentage of the total principal amount of originated loans and the Account Maintenance Fee (AMF) which is calculated as a percentage of the original principal balance of guaranteed loans outstanding.
						The detail loan information submitted to NSLDS is used as the basis for the calculation of these fees.
	Other receipts					
65	Process Audit findings	NO	Fin Prtnr	EDCAPS	Trans Type	Audits of Guaranty Agencies and lenders may result in the identification of an amount owed to SFA. These receipts are processed appropriately.
66	Process Reimbursable Agreements	NO	Fin Prtnr	EDCAPS	Trans Type	Occurs when a purchase order is jointly used by multiple agencies requiring the use reimbursable agreements to process interagency transfer of funds.
67	Process Review findings	NO	Fin Prtnr	EDCAPS	Trans Type	Reviews of lenders and Guaranty Agencies are done by SFA to monitor program participation and ensure participants are complying with rules.
						Corrective action is taken in situations where the rules are not being followed, and this may result in the identification of an amount owed to SFA.
						These receipts are processed appropriately.

Business Process	Compliance	AS IS			Notes
		Campus Based			
		Channel / Organization	Source System	Level of Detail	
Budgeting					
1	NO	CFO	EDCAPS	Program / Project	A budget request is formulated by the Campus Based manager to be incorporated in the quarterly SFA request submitted to ED/OCFO.
2	NO	n/a	n/a	n/a	n/a
3	NO	n/a	n/a	n/a	n/a
4	NO	n/a	n/a	n/a	n/a
5	NO	CFO	EDCAPS	Program / Project	A spending plan is created for the budget apportionment. This is done on a quarterly basis and may be increased or decreased based on available funds.
6	NO	CFO	EDCAPS / Manual	Program / Project	An allotment amount is received from Budget Services for Campus Based quarterly. This amount may be increased through an additional funds request process.
7	NO	n/a	n/a	n/a	n/a
8	NO	n/a	n/a	n/a	n/a
9	NO	CFO	EDCAPS / Manual	Program / Project	Funds are expended through payments to schools.
10	NO	n/a	n/a	n/a	n/a
Aid Application					
11	NO	Student	CPS / School	Borrower	Students apply for federal and other student aid (state and school-based) by completing the paper form of the FAFSA or various electronic versions (EDEXpress, FAFSA Express, and FAFSA on the Web). The Multiple Data Entry (MDE) center receives paper FAFSA's and corrections to FAFSA's. These are scanned in an automated process that captures data and an image of the application, which are transmitted electronically to the CPS. Electronic FAFSA applications are transmitted directly to CPS.
12	NO	Student	CPS	Borrower	After a student receives Federal financial aid, they may reapply for Federal aid the subsequent year through the renewal application process. In November of each year, CPS generates renewal applications that are mailed to each aid recipient from the preceding year who is still eligible for Federal aid (based on matches with Federal databases). Renewal applications are pre-printed FAFSA's that contain data not expected to change from one year to the next. Students and family members are required to finish completing the renewal form for each academic year for which Federal aid is
13	NO	Student	CPS	Borrower	The Department of Education is responsible for determining applicants' eligibility for Federal financial aid, and CPS is the system that performs this determination. In order to calculate eligibility, CPS performs matches of applicant data with other Federal databases. These matches include: National Student Loan Data System (NSLDS) - identify applicants in default on previous Federal student loans for who owe overpayments on any Federal Title IV aid Selective Service System (SSS) - identify applicants eligible, but not registered for, the draft Immigration and Naturalization Service (INS) - identify applicants who are not US citizens and are not eligible for aid Social Security Administration (SSA) - confirm that applicant's name and social security number are accurate Department of Justice (DOJ) - identify applicants who are not eligible for student aid because of convictions for drug-trafficking or possession
14	NO	Student	CPS	Borrower	As part of the eligibility determination process, the CPS calculates an Expected Family Contribution (EFC) for each applicant. This amount indicates how much of a family's financial resources should be available to help pay a student's postsecondary education expenses.
15	NO	Student	CPS	Borrower	The CPS will retrieve the prior aid history for transfer students (from NSLDS) and include it in the Student Aid Report (SAR) and the Institutional Student Information Report (ISIR)..
16	NO	Student	CPS	Borrower	Results of eligibility processing are returned to applicants via Student Activity Reports (SAR), which are produced by CPS.
17	NO	Student	CPS	Borrower	The CPS generates the Institutional Student Information Report (ISIR) for each applicant and documents the results of eligibility processing. These reports are transmitted electronically to up to six schools as indicated by the student on the FAFSA application. The ISIR includes the EFC.

	Business Process	Compliance	AS IS			Notes
			Campus Based			
			Channel / Organization	Source System	Level of Detail	
18	Obtain Financial Aid Transcript information	NO	Student	CPS	Borrower	For transfer students, schools must obtain Financial Aid Transcript (FAT) information from each of the schools that the student previously attended to ensure the applicant has not exceeded period or life-time financial assistance eligibility amounts. This is a manual process requiring the search of paper archives at each school attended by the transfer student.
Aid Origination						
19	Receive and Accept Origination Record / Standard Form	NO	n/a	n/a	n/a	n/a
20	Receive and Accept Promissory Note	NO	n/a	n/a	n/a	Schools make campus-based programs awards to students. If the award for a student includes a Perkins loan, the schools produce and have the student sign a promissory note. A single promissory note may be used to cover multiple loans covering multiple years.
21	Generate and Send Student Statement [DL - existing	NO	n/a	n/a	n/a	n/a
#REF!	#REF!	####	#REF!	#REF!	#REF!	n/a
Aid disbursement (ED to Institutions)						
22	Create and Send FISAP packages to schools [CB]	NO	School	UAL	School / Program	Ed sends Fiscal Operations Report and Application (FISAP) to schools by August 1.
23	Receive and Accept FISAP forms [aggregate]	NO	School	CB Prog Sys	School / Program	Schools complete and return FISAP to ED. The FISAP is completed by a school electronically and transmitted to ED via the title IV Wide Area Network. (TIV WAN) ED processes the school's FISAP data and initiates an edit process under which the school can make corrections to its FISAP data. The first round of edits takes place from October to December 15.
24	Receive and Accept LEAPP Forms (SF1288)	NO	n/a	n/a	n/a	n/a
25	Calculate / Allocate awards [Campus Based - LEAPP (1979	NO	School	CB Prog Sys	School / Program	ED processes the FISAP's and establishes campus-based program allocation amounts for each school. ED uses the edited FISAP data to calculate tentative campus-based program amounts (using a statutorily required allocation formula). Under the law, ED must notify a school of its tentative allocation amounts by February 1 of the preceding award year. Although not required, ED affords a school another opportunity to correct FISAP data (i.e., the second round of edits). Based on the statutory formula and this newly edited data, ED establishes final allocation amounts and advises schools of those amounts by April 1. At this point ED transfers campus-based accounting files to GAPS. Note: schools participating in the Campus-Based Programs are responsible for originating Supplemental Education Opportunity Grants and for awarding and administering aid under the College Work Study Program.
26	Calculate authorization amount (Advance funding)	NO	School	CB Prog Sys	School / Program	Same as Step 26
27	Create drawdown requests	NO	School	School	School	The school request a draw down. School draw down campus-based program funds as needed to make disbursements to eligible students. School must satisfy matching requirements for program funds drawn down.
28	Create obligate and payment requests (JIT)	NO	n/a	n/a	n/a	
29	Receive drawdown requests (Advance Funding)	NO	School	GAPS	Trans Type	Same as Step 28.
30	Send disbursement authorization to Treasury	NO	School	GAPS	Trans Type	On the FISAP the school reports Perkins Loan and SEOG Grant Data. This data is sent once a year. The FISAP is submitted electronically over the Title IV Wide Area Network.
31	Receive and Accept Excess Cash	NO	School	GAPS	Trans Type	If there was an overpayment for a SEOG Grant, the school will refund the money to ED.
32	Performance Record serves as record of actual expenditure	NO	n/a	n/a	n/a	n/a
33	Generate and Payoff Loans (DL - Consolidated Loans)	NO	n/a	n/a	n/a	n/a

	Business Process	Compliance	AS IS			Notes
			Campus Based			
			Channel / Organization	Source System	Level of Detail	
	Aid disbursement (School to Student)					
34	Receive and Accept disbursement record	NO	n/a	n/a	n/a	The schools make disbursements to student for Perkins and SEOG and to the Employer for Work Study grants.
35	Book Loan	NO	n/a	n/a	n/a	
36	Create and Send Student / Drawdown information to school	NO	n/a	n/a	n/a	
	Other disbursement					
37	Receive and Accept Salary transactions (DOI)	NO	n/a	n/a	n/a	n/a
38	Process Supply transactions	NO	n/a	n/a	n/a	n/a
39	Process Service Contracts	NO	n/a	n/a	n/a	n/a
40	Process Reimbursable agreements	NO	n/a	n/a	n/a	n/a
41	Process Travel Transactions	NO	n/a	n/a	n/a	n/a
	Receipt Management					
	Loan Servicing					
42	Assess / Establish Loan Status	NO	n/a	n/a	n/a	n/a
43	Process debt related correspondence	NO	n/a	n/a	n/a	The school notifies the borrower of repayment requirements and establishes a repayment plan.
44	Receive and Accept payment	NO	n/a	n/a	n/a	The borrower makes monthly or quarterly payments to the school, or to its designated billing agent, to repay the loan.
45	Update / Adjust loan balance	NO	n/a	n/a	n/a	n/a
46	Determine / Transfer Default Loans to Debt Collection	NO	n/a	n/a	n/a	n/a
47	Receive Rehabilitated loans from Debt Collection	NO	n/a	n/a	n/a	n/a
	Debt Collection Servicing					
48	Receive Defaulted loans	NO	Student	DCS	Loan	An institution may hire a collection agent to collect the defaulted loan to help satisfy the due diligence requirements of the program's regulations. If the school can't collect on the defaulted loan the school can turn it over to ED for collection.
49	Process debt related correspondence	NO	Student	DCS	Loan	The DCS will perform various collection activities, such as generating and sending bills to students, sending dunning letters, etc.
50	Perform skip-tracing	NO	Student	DCS	Loan	The DCS is responsible for performing skip-tracing activities. Skip-tracing involves trying to locate a borrower who no longer lives at the address to which billing notices are being sent. DCS may obtain information as to the student's whereabouts from other school offices, such as the registrar and alumni offices, as well as through matches with the IRS, US Postal Service, and state agencies.
51	Assign loans to a collection agency	NO	Student	DCS	Loan	Loans may be assigned by the DCS to a collection agency to try to recover the defaulted debt.
52	Garnish wages, offset Federal payments, litigate	NO	Student	DCS	Loan	In addition to traditional collection strategies, the DCS tries to obtain repayment through administrative wage garnishments, federal tax refund offsets, and litigation.
53	Receive Payments	NO	Student	DCS	Trans Type	The DCS system receives payments on loans and posts them to the appropriate accounts. DCS also transmits payment history information to credit bureaus.
54	Reassess loan status	NO	Student	DCS	Loan	The DCS reviews the payment history on a loan and determine the status of the loan. This information is reported to Federal agencies and financial aid delivery partners.
55	Transfer rehabilitated loans	NO	Student	DCS	Loan	Borrowers who dependably repay their previous delinquent loans may be rehabilitated. That is, a loan may be transferred back to the lender if a record of 12 consecutive successful payments is established by the borrower.
56	Process Grant Overpayments [PELL & SEOG]	NO	ED	?	Trans Type	When overpayments on SEOG grants are identified, a receivable and a bill to the appropriate institution are created.

	Business Process	Compliance	AS IS			Notes
			Campus Based			
			Channel / Organization	Source System	Level of Detail	
	Claims Processing - Reimbursement					
57	Receive and Accept Interest and Special Allowance request (SF799)	NO	n/a	n/a	n/a	n/a
58	Process net payments to Lenders through Treasury	NO	n/a	n/a	n/a	n/a
59	Receive SF1189 Invoice (payment request)	NO	n/a	n/a	n/a	n/a
60	SFA makes net payment to GA through Treasury	NO	n/a	n/a	n/a	n/a
61	Receive and Accept GA Quarterly & Annual Report (1130)	NO	n/a	n/a	n/a	n/a
62	Calculate loans in repayment	NO	n/a	n/a	n/a	n/a
63	GA sends default loan information to NSLDS (National Student Loan Data System) by student	NO	n/a	n/a	n/a	n/a
64	Calculate and Pay Quarterly fees to GA	NO	n/a	n/a	n/a	n/a
	Other receipts					
65	Process Audit findings	NO	School	EDCAPS	Trans Type	Audits of schools and lenders will sometimes result in the identification of an amount owed to SFA. These receipts are processed recorded appropriately.
66	Process Reimbursable Agreements	NO	School	EDCAPS	Trans Type	Occurs when a purchase order is jointly used by multiple agencies requiring the use reimbursable agreements to process interagency transfer of funds.
67	Process Review findings	NO	School	EDCAPS	Trans Type	Reviews of programs and loans are done by SFA so as to monitor program participation to ensure that participants are complying with rules.
						Corrective action is taken in situations where the rules are not being followed, and this may result in the identification of an amount owed to SFA.
						These receipts are processed recorded appropriately.

Business Process	Compliance	AS IS			Notes	
		Channel / Organization	Source System	Level of Detail		
Budgeting						
1	Create Program Budget Request to ED/OCFO	NO	CFO	EDCAPS	Program / Project	
2	Create Budget Request to OMB	NO	n/a	n/a	n/a	n/a
3	Receive Appropriation	NO	n/a	n/a	n/a	n/a
4	Receive Apportionment from OMB	NO	n/a	n/a	n/a	n/a
5	Create Spending Plan	NO	CFO	EDCAPS	Program / Project	
6	Receive Allotment from ED/Budget	NO	CFO	EDCAPS / Manual	Program / Project	The Pell Program office (Tony Laing) receives a piece of paper from ED CFO telling him what his budget is for the upcoming Academic year. Those amounts are manually entered by Project Code into the Oracle GL.
7	Commit Funds	NO	n/a	n/a	n/a	n/a
8	Obligate Funds	NO	CFO	EDCAPS / Manual	Program / Project	Various transaction types sent to Oracle from RFMS will cause money to be set aside in GAPS for Schools to Draw Down. For both Advance Funding and JIT schools this is the Obligation step.
9	Expend Funds	NO	CFO	EDCAPS / Manual	Program / Project	Disbursement transactions entered into RFMS cause previously obligated money (for that school) to be expended. This may or may not result in data going to GAPS.
10	Establish Treasury Subsidy	NO	n/a	n/a	n/a	n/a
Aid Application						
11	Receive and Edit FAFSA	NO	Student	CPS / School	Borrower	n/a
12	Generate and Send Renewal	NO	Student	CPS	Borrower	n/a
13	Match applicant data with Federal Databases	NO	Student	CPS	Borrower	n/a
14	Calculate Expected Family Contribution (EFC)	NO	Student	CPS	Borrower	n/a
15	Retrieve applicant's prior aid history	NO	Student	CPS	Borrower	n/a
16	Send Student Activity Report	NO	Student	CPS	Borrower	n/a
17	Send Institutional Student Information Report (ISIR) to school (includes EFC)	NO	Student	CPS	Borrower	n/a
18	Obtain Financial Aid Transcript information	NO	Student	CPS	Borrower	n/a
Aid Origination						
19	Receive and Accept Origination Record / Standard Form	NO	School	RFMS	Grant	No notes here.
20	Receive and Accept Promissory Note	NO	n/a	n/a	n/a	Promissory note receipt and acceptances may occur after Origination record by up to n (30) days.
21	Generate and Send Student Statement [DL - existing	NO	n/a	n/a	n/a	n/a
#REF!	#REF!	####	#REF!	#REF!	#REF!	n/a
Aid disbursement (ED to Institutions)						
22	Create and Send FISAP packages to schools [CB]	NO	n/a	n/a	n/a	n/a
23	Receive and Accept FISAP forms [aggregate]	NO	n/a	n/a	n/a	n/a

	Business Process	Compliance	AS IS			Notes
			Channel / Organization	Source System	Level of Detail	
24	Receive and Accept LEAPP Forms (SF1288)	NO	n/a	n/a	n/a	n/a
25	Calculate / Allocate awards [Campus Based - LEAPP (1979	NO	n/a	n/a	n/a	n/a
26	Calculate authorization amount (Advance funding)	NO	School	RFMS	School	A formula is used to derive each schools expected Initial Authorization. Once the process is accepted for all schools, the transactions are sent to GAPS.
27	Create drawdown requests	NO	School	School	School	A school, by entering GAPS and creating a Drawdown request, initiates the transfer to Treasury. Files are sent from GAPS to Treasury twice daily.
28	Create obligate and payment requests (JIT)	NO	School	RFMS	School	When JIT schools submit disbursement records, these are treated as Obligate and pay transactions to be paid ASAP.
29	Receive drawdown requests (Advance Funding)	NO	School	GAPS	School	n/a
30	Send disbursement authorization to Treasury	NO	School	GAPS	School	This is the follow on to step 28 above.
31	Receive and Accept Excess Cash	NO	School	GAPS	School	This actually happens in FARS. GAPS would be fed the appropriate transactions.
32	Performance Record serves as record of actual expenditure	NO	n/a	n/a	n/a	n/a
33	Generate and Payoff Loans (DL - Consolidated Loans)	NO	n/a	n/a	n/a	n/a
Aid disbursement (School to Student)						
34	Receive and Accept disbursement record	NO	School	RFMS	Trans Type	n/a
35	Book Loan	NO	n/a	n/a	n/a	n/a
36	Create and Send Student / Drawdown information to school	NO	n/a	n/a	n/a	n/a
Other disbursement						
37	Receive and Accept Salary transactions (DOI)	NO	n/a	n/a	n/a	n/a
38	Process Supply transactions	NO	n/a	n/a	n/a	n/a
39	Process Service Contracts	NO	n/a	n/a	n/a	n/a
40	Process Reimbursable agreements	NO	n/a	n/a	n/a	n/a
41	Process Travel Transactions	NO	n/a	n/a	n/a	n/a
Receipt Management						
Loan Servicing						
42	Assess / Establish Loan Status	NO	n/a	n/a	n/a	n/a
43	Process debt related correspondence	NO	n/a	n/a	n/a	n/a
44	Receive and Accept payment	NO	n/a	n/a	n/a	n/a
45	Update / Adjust loan balance	NO	n/a	n/a	n/a	n/a
46	Determine / Transfer Default Loans to Debt Collection	NO	n/a	n/a	n/a	n/a
47	Receive Rehabilitated loans from Debt Collection	NO	n/a	n/a	n/a	n/a
Debt Collection Servicing						
48	Receive Defaulted loans	NO	n/a	n/a	n/a	n/a

	Business Process	Compliance	AS IS			Notes
			Channel / Organization	Source System	Level of Detail	
49	Process debt related correspondence	NO	n/a	n/a	n/a	n/a
50	Perform skip-tracing	NO	n/a	n/a	n/a	n/a
51	Assign loans to a collection agency	NO	n/a	n/a	n/a	n/a
52	Garnish wages, offset Federal payments, litigate	NO	n/a	n/a	n/a	n/a
53	Receive Payments	NO	n/a	n/a	n/a	n/a
54	Reassess loan status	NO	n/a	n/a	n/a	n/a
55	Transfer rehabilitated loans	NO	n/a	n/a	n/a	n/a
56	Process Grant Overpayments [PELL & SEOG]	NO	School	?	Trans Type	
Claims Processing - Reimbursement						
57	Receive and Accept Interest and Special Allowance request (SF799)	NO	n/a	n/a	n/a	n/a
58	Process net payments to Lenders through Treasury	NO	n/a	n/a	n/a	n/a
59	Receive SF1189 Invoice (payment request)	NO	n/a	n/a	n/a	n/a
60	SFA makes net payment to GA through Treasury	NO	n/a	n/a	n/a	n/a
61	Receive and Accept GA Quarterly & Annual Report (1130)	NO	n/a	n/a	n/a	n/a
62	Calculate loans in repayment	NO	n/a	n/a	n/a	n/a
63	GA sends default loan information to NSLDS (National Student Loan Data System) by student	NO	n/a	n/a	n/a	n/a
64	Calculate and Pay Quarterly fees to GA	NO	n/a	n/a	n/a	n/a
Other receipts						
65	Process Audit findings	NO	School	EDCAPS	Trans Type	Audits of schools and lenders will sometimes result in the identification of an amount owed to SFA. These receipts are processed recorded appropriately.
66	Process Reimbursable Agreements	NO	School	EDCAPS	Trans Type	Occurs when a purchase order is jointly used by multiple agencies requiring the use reimbursable agreements to process interagency transfer of funds.
67	Process Review findings	NO	School	EDCAPS	Trans Type	Reviews of programs and loans are done by SFA so as to monitor program participation to ensure that participants are complying with rules.
						Corrective action is taken in situations where the rules are not being followed, and this may result in the identification of an amount owed to SFA.
						These receipts are processed recorded appropriately.

	Business Process	Compliance	AS IS			Notes
			LEAPP			
			Channel / Organization	Source System	Level of Detail	
Budgeting						
1	Create Program Budget Request to ED/OCFO	NO	CFO	EDCAPS	Program / Project	Excel spreadsheets used by program to request funding, than information is submitted to ED-CFO to be included overall department budget request.
2	Create Budget Request to OMB	NO	n/a	n/a	n/a	n/a
3	Receive Appropriation	NO	n/a	n/a	n/a	n/a
4	Receive Apportionment from OMB	NO	n/a	n/a	n/a	n/a
5	Create Spending Plan	NO	CFO	EDCAPS	Program / Project	A spending plan is created for the budget apportionment. This is done on an annual basis.
6	Receive Allotment from ED/Budget	NO	CFO	EDCAPS / Manual	Program / Project	Funds appropriated and allotted on annual basis
7	Commit Funds	NO	n/a	n/a	n/a	n/a
8	Obligate Funds	NO	n/a	n/a	n/a	n/a
9	Expend Funds	NO	CFO	EDCAPS / Manual	Program / Project	Funds are expended when payments are made to the States, who in turn disburse to the schools.
10	Establish Treasury Subsidy	NO	n/a	n/a	n/a	n/a
Aid Application						
11	Receive and Edit FAFSA	NO	Student	CPS / School	Borrower	Applications are received, edited and processed by the individual schools.
12	Generate and Send Renewal	NO	Student	CPS	Borrower	Performed by the student
13	Match applicant data with Federal Databases	NO	Student	CPS	Borrower	Performed by the individual school's financial aid office
14	Calculate Expected Family Contribution (EFC)	NO	Student	CPS	Borrower	Performed by the individual school's financial aid office
15	Retrieve applicant's prior aid history	NO	Student	CPS	Borrower	Performed by the individual school's financial aid office
16	Send Student Activity Report	NO	Student	CPS	Borrower	n/a
17	Send Institutional Student Information Report (ISIR) to school (includes EFC)	NO	Student	CPS	Borrower	n/a
18	Obtain Financial Aid Transcript information	NO	Student	CPS	Borrower	This task is performed by the individual school's financial aid office.
Aid Origination						
19	Receive and Accept Origination Record / Standard Form	NO	n/a	n/a	n/a	n/a
20	Receive and Accept Promissory Note	NO	n/a	n/a	n/a	n/a
21	Generate and Send Student Statement [DL - existing	NO	n/a	n/a	n/a	n/a
#REF!	#REF!	####	#REF!	#REF!	#REF!	n/a
Aid disbursement (ED to Institutions)						
22	Create and Send FISAP packages to schools [CB]	NO	n/a	n/a	n/a	n/a
23	Receive and Accept FISAP forms [aggregate]	NO	n/a	n/a	n/a	n/a

	Business Process	Compliance	AS IS			Notes
			Channel / Organization	Source System	Level of Detail	
24	Receive and Accept LEAPP Forms (SF1288)	NO	Fin Prtnr	Manual	State	The LEAPP Program Office receives, reviews and approves applications from participating States.
25	Calculate / Allocate awards [Campus Based - LEAPP (1979	NO	Fin Prtnr	Excel	State	Based on Allotment amount for the year, the award amounts for each participating state is calculated using allocations defined in the 1979 LEAPP law. Calculations performed in Excel spreadsheet format.
26	Calculate authorization amount (Advance funding)	NO	Fin Prtnr	Excel	State	Based on the Allotment amount for the year, the award amounts for each participating State is calculated using allocations defined in the 1979 LEAPP law. Calculations are currently performed using Excel spreadsheets.
27	Create drawdown requests	NO	Fin Prtnr	GAPS	State	Awards are entered and maintained in GAPS.
28	Create obligate and payment requests (JIT)	NO	n/a	n/a	n/a	n/a
29	Receive drawdown requests (Advance Funding)	NO	Fin Prtnr	GAPS	State	Once award amount is entered in GAPS, the obligation is recorded and the States are allowed to perform cash drawdowns. Drawdowns occur once a year.
30	Send disbursement authorization to Treasury	NO	Fin Prtnr	GAPS	State	Once an award is entered in GAPS, the obligation is recorded. Treasury is authorized to disburse LEAPP awards via the GAPS program.
31	Receive and Accept Excess Cash	NO	Fin Prtnr	GAPS	State	States are required to return any unused funds for particular year prior to June 30th If funds have been drawdown by the State a refund process is performed If States have not performed drawdown process and decide funds are no longer needed, they notify the LEAPP program staff (prior to June 30th) and funds are de-obligated in GAPS and reallocated to other States.
32	Performance Record serves as record of actual expenditure	NO	Fin Prtnr	Manual	State	At end of award year each State required to submit performance report - on actual expenditures. Performance report is certified by States but Dept. of Educ does not required supporting data Performance report reviewed and evaluated by LEAPP program staff to ensure that the States' actual expenditures are consistent with regulation guidelines Review process performed manually Information included in report: type of school, enrollment status of students and student income In addition to annual performance report, States are required to submit a performance report for the prior 5th award year. This report is used to reconcile the differences, between the expenditure recorded in GAPS and the final expenditures reported by
33	Generate and Payoff Loans (DL - Consolidated Loans)	NO	n/a	n/a	n/a	n/a
Aid disbursement (School to Student)						
34	Receive and Accept disbursement record	NO	n/a	n/a	n/a	n/a
35	Book Loan	NO	n/a	n/a	n/a	n/a
36	Create and Send Student / Drawdown information to school	NO	n/a	n/a	n/a	n/a
Other disbursement						
37	Receive and Accept Salary transactions (DOI)	NO	n/a	n/a	n/a	n/a
38	Process Supply transactions	NO	n/a	n/a	n/a	n/a
39	Process Service Contracts	NO	n/a	n/a	n/a	n/a
40	Process Reimbursable agreements	NO	n/a	n/a	n/a	n/a
41	Process Travel Transactions	NO	n/a	n/a	n/a	n/a
Receipt Management						
Loan Servicing						

	Business Process	Compliance	AS IS			Notes
			Channel / Organization	Source System	Level of Detail	
42	Assess / Establish Loan Status	NO	n/a	n/a	n/a	n/a
43	Process debt related correspondence	NO	n/a	n/a	n/a	n/a
44	Receive and Accept payment	NO	n/a	n/a	n/a	n/a
45	Update / Adjust loan balance	NO	n/a	n/a	n/a	n/a
46	Determine / Transfer Default Loans to Debt Collection	NO	n/a	n/a	n/a	n/a
47	Receive Rehabilitated loans from Debt Collection	NO	n/a	n/a	n/a	n/a
Debt Collection Servicing						
48	Receive Defaulted loans	NO	n/a	n/a	n/a	n/a
49	Process debt related correspondence	NO	n/a	n/a	n/a	n/a
50	Perform skip-tracing	NO	n/a	n/a	n/a	n/a
51	Assign loans to a collection agency	NO	n/a	n/a	n/a	n/a
52	Garnish wages, offset Federal payments, litigate	NO	n/a	n/a	n/a	n/a
53	Receive Payments	NO	n/a	n/a	n/a	n/a
54	Reassess loan status	NO	n/a	n/a	n/a	n/a
55	Transfer rehabilitated loans	NO	n/a	n/a	n/a	n/a
56	Process Grant Overpayments [PELL & SEOG]	NO	n/a	n/a	n/a	n/a
Claims Processing - Reimbursement						
57	Receive and Accept Interest and Special Allowance request (SF799)	NO	n/a	n/a	n/a	n/a
58	Process net payments to Lenders through Treasury	NO	n/a	n/a	n/a	n/a
59	Receive SF1189 Invoice (payment request)	NO	n/a	n/a	n/a	n/a
60	SFA makes net payment to GA through Treasury	NO	n/a	n/a	n/a	n/a
61	Receive and Accept GA Quarterly & Annual Report (1130)	NO	n/a	n/a	n/a	n/a
62	Calculate loans in repayment	NO	n/a	n/a	n/a	n/a
63	GA sends default loan information to NSLDS (National Student Loan Data System) by student	NO	n/a	n/a	n/a	n/a
64	Calculate and Pay Quarterly fees to GA	NO	n/a	n/a	n/a	n/a
Other receipts						
65	Process Audit findings	NO	Fin Prtnr	EDCAPS	Trans Type	No real audit functionality. Performance report could serve that purpose, however it is only a cursory measure. There is no real reconciliation.
66	Process Reimbursable Agreements	NO	Fin Prtnr	EDCAPS	Trans Type	Occurs when a purchase order is jointly used by multiple agencies requiring the use reimbursable agreements to process interagency transfer of funds.
67	Process Review findings	NO	Fin Prtnr	EDCAPS	Trans Type	Performance Report is used for review of the LEAPP program activity. This review does not result in action or reconciliation.

	Business Process	Compliance	AS IS			Notes
			Channel / Organization	Source System	Level of Detail	

	Business Process	Compliance	AS IS			Notes
			Consolidation			
			Channel / Organization	Source System	Level of Detail	
	Budgeting					
1	Create Program Budget Request to ED/OCFO	NO	CFO	EDCAPS	Program / Project	A budget request is formulated by the Direct Loan Consolidation manager to be incorporated in the quarterly SFA request submitted to ED/CFO.
2	Create Budget Request to OMB	NO	n/a	n/a	n/a	n/a
3	Receive Appropriation	NO	n/a	n/a	n/a	n/a
4	Receive Apportionment from OMB	NO	n/a	n/a	n/a	n/a
5	Create Spending Plan	NO	CFO	EDCAPS	Program / Project	A spending plan is created for the budget apportionment. This is done on a quarterly basis and may be increased or decreased based on available funds.
6	Receive Allotment from ED/Budget	NO	CFO	EDCAPS / Manual	Program / Project	An allotment amount is received from Budget Services quarterly. This amount may be increased through an additional funds request process.
7	Commit Funds	NO	n/a	n/a	n/a	n/a
8	Obligate Funds	NO	n/a	n/a	n/a	n/a
9	Expend Funds	NO	CFO	EDCAPS / Manual	Program / Project	Funds are expended when payments on a new loan are generated (note: after original loans included in the consolidated loan are paid off).
10	Establish Treasury Subsidy	NO	n/a	n/a	n/a	n/a
	Aid Application					
11	Receive and Edit FAFSA	NO	n/a	n/a	n/a	n/a
12	Generate and Send Renewal	NO	n/a	n/a	n/a	n/a
13	Match applicant data with Federal Databases	NO	n/a	n/a	n/a	For Direct PLUS Consolidation Loans , the LCC requests a credit decision from a credit bureau for the parent borrower. The credit bureau returns an accepted or denied credit acknowledgement to the LOC. If the parent borrower receives a denied credit decision, the LOC mails a denial letter to the borrower along with an endorser addendum so that the borrower can either appeal or obtain an endorser.
14	Calculate Expected Family Contribution (EFC)	NO	n/a	n/a	n/a	n/a
15	Retrieve applicant's prior aid history	NO	n/a	n/a	n/a	n/a
16	Send Student Activity Report	NO	n/a	n/a	n/a	n/a
17	Send Institutional Student Information Report (ISIR) to school (includes EFC)	NO	n/a	n/a	n/a	n/a
18	Obtain Financial Aid Transcript information	NO	n/a	n/a	n/a	n/a
	Aid Origination					
19	Receive and Accept Origination Record / Standard Form	NO	School	LCS	Loan	A Consolidated Loan goes through the same steps as a Direct Loan for aid origination purposes.
20	Receive and Accept Promissory Note	NO	School	LCS	Loan	A Consolidated Loan goes through the same steps as a Direct Loan for aid origination purposes.
21	Generate and Send Student Statement [DL - existing	NO	School	LCS	Loan	A Consolidated Loan goes through the same steps as a Direct Loan for aid origination purposes.
#REF!	#REF!	####	#REF!	#REF!	#REF!	A Consolidated Loan goes through the same steps as a Direct Loan for aid origination purposes.
	Aid disbursement (ED to Institutions)					
22	Create and Send FISAP packages to schools [CB]	NO	n/a	n/a	n/a	n/a
23	Receive and Accept FISAP forms [aggregate]	NO	n/a	n/a	n/a	n/a

	Business Process	Compliance	AS IS			Notes
			Consolidation			
			Channel / Organization	Source System	Level of Detail	
24	Receive and Accept LEAPP Forms (SF1288)	NO	n/a	n/a	n/a	n/a
25	Calculate / Allocate awards [Campus Based - LEAPP (1979	NO	n/a	n/a	n/a	n/a
26	Calculate authorization amount (Advance funding)	NO	n/a	n/a	n/a	n/a
27	Create drawdown requests	NO	Student	GAPS	Loan	For Direct Loan Consolidations , LOC creates and sends paper or electronic verification certificates to each loan holder identified by the borrower in the application. The loan holder completes the certificate by providing the pay-off amount, interest rate, and other information about each loan it holds for the borrower, and verifies that the loans are Federal loans (i.e., that it is a loan that can be consolidated under this process.) Loan holders return the verification certificates to the LCC After the LCC receives all the certificates, it notifies the borrower of the certified loans and informs the borrower that it will proceed to consolidate the loans if he or she does not contact the LCC in 10 days. After 10 days, the LCC pays off each loan and books ("originates") the consolidated loan. Payoffs to Direct Loan Servicing Center are electronic. Payoffs to private lenders and schools (for Perkins, Health Professions, and Nursing loans) are by check.
28	Create obligate and payment requests (JIT)	NO	n/a	n/a	n/a	n/a
29	Receive drawdown requests (Advance Funding)	NO	Student	LCS	Loan	Direct Loan Consolidations are handled on a case by case basis with payments made through check or SF1081 transfers or internal adjustments to loan balances.
30	Send disbursement authorization to Treasury	NO	n/a	n/a	n/a	n/a
31	Receive and Accept Excess Cash	NO	Student	LCS	Loan	For Direct Loan Consolidations , schools and/or institutions identify and return to LOC any cash not disbursed within a 3 day period.
32	Performance Record serves as record of actual expenditure	NO	n/a	n/a	n/a	n/a
33	Generate and Payoff Loans (DL - Consolidated Loans)	NO	Student	LCS	Loan	Loans are paid off using check (lender) or 1081 transfers (inter agencies) or and internal adjustment to a direct loan (direct loan payoff).
Aid disbursement (School to Student)						
34	Receive and Accept disbursement record	NO	Student	LCS	Trans Type	Schools transmits disbursement records, including adjustments, to the LOC as soon as possible, but not later than 30 days after the date of disbursement to student or adjustment.
35	Book Loan	NO	Student	LCS / CDS / DLSS / FARS	Trans Type	For Direct Consolidation Loans , the LCC transfers the consolidated loan data via the CDS to the Direct Loan Servicing Center.
36	Create and Send Student / Drawdown information to school	NO	n/a	n/a	n/a	n/a
Other disbursement						
37	Receive and Accept Salary transactions (DOI)	NO	n/a	n/a	n/a	n/a
38	Process Supply transactions	NO	n/a	n/a	n/a	n/a
39	Process Service Contracts	NO	n/a	n/a	n/a	n/a
40	Process Reimbursable agreements	NO	n/a	n/a	n/a	n/a
41	Process Travel Transactions	NO	n/a	n/a	n/a	n/a
Receipt Management						
Loan Servicing						

	Business Process	Compliance	AS IS			Notes
			Channel / Organization	Source System	Level of Detail	
42	Assess / Establish Loan Status	NO	Student	DLSS	Loan	A Direct Loan Consolidation is reviewed monthly to determine if it is being paid. In the event of 270 days of non-payment the status may change to a default loan and transfer to DCS begin. In the event of non-payment, additional factors may affect repayment including request and approval for deferment, forbearance, and further loan consolidation.
43	Process debt related correspondence	NO	Student	DLSS	Student	A servicer, Direct Loan Service System (DLSS) , acting on behalf of ED, contacts the borrower and establishes a repayment plan for the Direct Loan . DLSS is responsible for: Management of loan repayment, Reporting on loan status, Assisting borrowers with loan information, and Informing borrower of repayment programs for which they are eligible (based on their repayment history). Possibly repayment programs include: Standard Repayment Plan, Extended Repayment Plan, Graduated Repayment Plan, Income Contingent Repayment Plan.
44	Receive and Accept payment	NO	Student	DLSS	Trans Type	The servicer bills the borrower (or provides coupons). The borrower makes monthly payments in response to the bill / coupons directly to the loan holder. Payments include a principal, an interest, and a fee component. For Direct Loan Consolidations, the interest is a composite interest rate based on the original loans which were consolidated into a single loan for repayment.
45	Update / Adjust loan balance	NO	Student	DLSS	Trans Type	Loan balances are adjusted based on receipts. In the event of non-payment, interest due will be accrued (capitalized) into the loan balance.
46	Determine / Transfer Default Loans to Debt Collection	NO	Student	DLSS / DCS	Loan	A monthly review to determine number of consecutive months of non-payment occurs. After 270 days of non-payment a loan is eligible for transfer to Debt Collection Services (DCS) as a default loan.
47	Receive Rehabilitated loans from Debt Collection	NO	Student	DCS / DLSS	Loan	A loan may be returned by DCS to the original lender as rehabilitated after 12 consecutive monthly payments have been received. Upon rehabilitation, the loan status is removed from default and returned to repayment. Credit bureau records are updated.
Debt Collection Servicing						
48	Receive Defaulted loans	NO	Student	DCS	Loan	Debt Collection Service (DCS) is responsible for collection of seriously delinquent (defaulted) federal loans.
49	Process debt related correspondence	NO	Student	DCS	Loan	The DCS will perform various collection activities, such as generating and sending bills to students, sending dunning letters, etc.
50	Perform skip-tracing	NO	Student	DCS	Loan	The DCS is responsible for performing skip-tracing activities. Skip-tracing involves trying to locate a borrower who no longer lives at the address to which billing notices are being sent. DCS may obtain information as to the student's whereabouts from other school offices, such as the registrar and alumni offices, as well as through matches with the IRS, US Postal Service, and state agencies.
51	Assign loans to a collection agency	NO	Student	DCS	Loan	Loans may be assigned by the DCS to a collection agency to try to recover the defaulted debt.
52	Garnish wages, offset Federal payments, litigate	NO	Student	DCS	Trans Type	In addition to traditional collection strategies, the DCS tries to obtain repayment through administrative wage garnishments, federal tax refund offsets, and litigation.
53	Receive Payments	NO	Student	DCS	Trans Type	The DCS system receives payments on loans and posts them to the appropriate accounts. DCS also transmits payment history information to credit bureaus.
54	Reassess loan status	NO	Student	DCS	Loan	The DCS reviews the payment history on a loan and determine the status of the loan. This information is reported to Federal agencies and financial aid delivery partners.
55	Transfer rehabilitated loans	NO	Student	DCS / DLSS	Loan	Borrowers who dependably repay their previous delinquent loans may be rehabilitated. That is, a loan may be transferred back to the lender if a record of 12 consecutive successful payments is established by the borrower.
56	Process Grant Overpayments [PELL & SEOG]	NO	n/a	n/a	n/a	n/a
Claims Processing - Reimbursement						
57	Receive and Accept Interest and Special Allowance request (SF799)	NO	n/a	n/a	n/a	n/a
58	Process net payments to Lenders through Treasury	NO	n/a	n/a	n/a	n/a
59	Receive SF1189 Invoice (payment request)	NO	n/a	n/a	n/a	n/a

	Business Process	Compliance	AS IS			Notes
			Consolidation			
			Channel / Organization	Source System	Level of Detail	
60	SFA makes net payment to GA through Treasury	NO	n/a	n/a	n/a	n/a
61	Receive and Accept GA Quarterly & Annual Report (1130)	NO	n/a	n/a	n/a	n/a
62	Calculate loans in repayment	NO	n/a	n/a	n/a	n/a
63	GA sends default loan information to NSLDS (National Student Loan Data System) by student	NO	n/a	n/a	n/a	n/a
64	Calculate and Pay Quarterly fees to GA	NO	n/a	n/a	n/a	n/a
Other receipts						
65	Process Audit findings	NO	Student	EDCAPS	Trans Type	Audits of individual consolidated loans will sometimes result in the identification of an amount owed to SFA. These receipts are processed recorded appropriately.
66	Process Reimbursable Agreements	NO	Student	EDCAPS	Trans Type	Occurs when a purchase order is jointly used by multiple agencies requiring the use reimbursable agreements to process interagency transfer of funds.
67	Process Review findings	NO	Student	EDCAPS	Trans Type	Reviews of Direct Loan Consolidation is done by SFA to monitor program participation and ensure participants are complying with the rules.
						Corrective action is taken in situations where the rules are not being followed, and this may result in the identification of an amount owed to SFA.
						These receipts are processed appropriately.

Business Process	Compliance	AS IS			Notes	
		Non Program				
		Channel / Organization	Source System	Level of Detail		
Budgeting						
1	Create Program Budget Request to ED/OCFO	NO	ED	EDCAPS	Program / Project	Currently performed by SFA/CFO using EDCAPS or manual systems
2	Create Budget Request to OMB	NO	ED	EDCAPS	Program / Project	Currently performed by ED/CFO
3	Receive Appropriation	NO	ED	EDCAPS	Program / Project	Currently performed by ED/CFO
4	Receive Apportionment from OMB	NO	ED	EDCAPS	Program / Project	Currently performed by ED/CFO
5	Create Spending Plan	NO	ED	EDCAPS / Manual	Program / Project	Currently performed by ED/CFO
6	Receive Allotment from ED/Budget	NO	ED	EDCAPS / Manual	Program / Project	Currently received by SFA/CFO using EDCAPS or manual systems
7	Commit Funds	NO	ED	EDCAPS	Program / Project	Currently performed by ED/CFO
8	Obligate Funds	NO	ED	EDCAPS / Manual	Program / Project	Currently obligated by SFA/CFO using EDCAPS or manual systems
9	Expend Funds	NO	ED	EDCAPS / Manual	Program / Project	Currently expended by SFA/CFO using EDCAPS or manual systems
10	Establish Treasury Subsidy	NO	ED	EDCAPS	Program / Project	Currently performed by ED/CFO
Aid Application						
11	Receive and Edit FAFSA	NO	n/a	n/a	n/a	n/a
12	Generate and Send Renewal	NO	n/a	n/a	n/a	n/a
13	Match applicant data with Federal Databases	NO	n/a	n/a	n/a	n/a
14	Calculate Expected Family Contribution (EFC)	NO	n/a	n/a	n/a	n/a
15	Retrieve applicant's prior aid history	NO	n/a	n/a	n/a	n/a
16	Send Student Activity Report	NO	n/a	n/a	n/a	n/a
17	Send Institutional Student Information Report (ISIR) to school (includes EFC)	NO	n/a	n/a	n/a	n/a
18	Obtain Financial Aid Transcript information	NO	n/a	n/a	n/a	n/a
Aid Origination						
19	Receive and Accept Origination Record / Standard Form	NO	n/a	n/a	n/a	n/a
20	Receive and Accept Promissory Note	NO	n/a	n/a	n/a	n/a
21	Generate and Send Student Statement [DL - existing	NO	n/a	n/a	n/a	n/a
#REF!	#REF!	####	#REF!	#REF!	#REF!	n/a
Aid disbursement (ED to Institutions)						

	Business Process	Compliance	AS IS			Notes
			Non Program			
			Channel / Organization	Source System	Level of Detail	
22	Create and Send FISAP packages to schools [CB]	NO	n/a	n/a	n/a	n/a
23	Receive and Accept FISAP forms [aggregate]	NO	n/a	n/a	n/a	n/a
24	Receive and Accept LEAPP Forms (SF1288)	NO	n/a	n/a	n/a	n/a
25	Calculate / Allocate awards [Campus Based - LEAPP (1979	NO	n/a	n/a	n/a	n/a
26	Calculate authorization amount (Advance funding)	NO	n/a	n/a	n/a	n/a
27	Create drawdown requests	NO	n/a	n/a	n/a	n/a
28	Create obligate and payment requests (JIT)	NO	n/a	n/a	n/a	n/a
29	Receive drawdown requests (Advance Funding)	NO	n/a	n/a	n/a	n/a
30	Send disbursement authorization to Treasury	NO	n/a	n/a	n/a	n/a
31	Receive and Accept Excess Cash	NO	n/a	n/a	n/a	n/a
32	Performance Record serves as record of actual expenditure	NO	n/a	n/a	n/a	n/a
33	Generate and Payoff Loans (DL - Consolidated Loans)	NO	n/a	n/a	n/a	n/a
Aid disbursement (School to Student)						
34	Receive and Accept disbursement record	NO	n/a	n/a	n/a	n/a
35	Book Loan	NO	n/a	n/a	n/a	n/a
36	Create and Send Student / Drawdown information to school	NO	n/a	n/a	n/a	n/a
Other disbursement						
37	Receive and Accept Salary transactions (DOI)	NO	ED	EDCAPS	Trans Type	Receive from DOI the information on salary expenditures for SFA operational employees.
38	Process Supply transactions	NO	ED	EDCAPS	Trans Type	Disbursements for SFA department operational transactions.
39	Process Service Contracts	NO	ED	EDCAPS	Trans Type	Disbursements for SFA department operational transactions.
40	Process Reimbursable agreements	NO	ED	EDCAPS	Trans Type	Occurs when a purchase order is jointly used by multiple agencies requiring the use reimbursable agreements to process interagency transfer of funds.
41	Process Travel Transactions	NO	ED	EDCAPS	Trans Type	Disbursements for SFA department operational transactions.
Receipt Management						
Loan Servicing						
42	Assess / Establish Loan Status	NO	n/a	n/a	n/a	n/a
43	Process debt related correspondence	NO	n/a	n/a	n/a	n/a
44	Receive and Accept payment	NO	n/a	n/a	n/a	n/a
45	Update / Adjust loan balance	NO	n/a	n/a	n/a	n/a

	Business Process	Compliance	AS IS			Notes
			Non Program			
			Channel / Organization	Source System	Level of Detail	
46	Determine / Transfer Default Loans to Debt Collection	NO	n/a	n/a	n/a	n/a
47	Receive Rehabilitated loans from Debt Collection	NO	n/a	n/a	n/a	n/a
Debt Collection Servicing						
48	Receive Defaulted loans	NO	n/a	n/a	n/a	n/a
49	Process debt related correspondence	NO	n/a	n/a	n/a	n/a
50	Perform skip-tracing	NO	n/a	n/a	n/a	n/a
51	Assign loans to a collection agency	NO	n/a	n/a	n/a	n/a
52	Garnish wages, offset Federal payments, litigate	NO	n/a	n/a	n/a	n/a
53	Receive Payments	NO	n/a	n/a	n/a	n/a
54	Reassess loan status	NO	n/a	n/a	n/a	n/a
55	Transfer rehabilitated loans	NO	n/a	n/a	n/a	n/a
56	Process Grant Overpayments [PELL & SEOG]	NO	n/a	n/a	n/a	n/a
Claims Processing - Reimbursement						
57	Receive and Accept Interest and Special Allowance request (SF799)	NO	n/a	n/a	n/a	n/a
58	Process net payments to Lenders through Treasury	NO	n/a	n/a	n/a	n/a
59	Receive SF1189 Invoice (payment request)	NO	n/a	n/a	n/a	n/a
60	SFA makes net payment to GA through Treasury	NO	n/a	n/a	n/a	n/a
61	Receive and Accept GA Quarterly & Annual Report (1130)	NO	n/a	n/a	n/a	n/a
62	Calculate loans in repayment	NO	n/a	n/a	n/a	n/a
63	GA sends default loan information to NSLDS (National Student Loan Data System) by student	NO	n/a	n/a	n/a	n/a
64	Calculate and Pay Quarterly fees to GA	NO	n/a	n/a	n/a	n/a
Other receipts						
65	Process Audit findings	NO	n/a	n/a	n/a	n/a
66	Process Reimbursable Agreements	NO	n/a	n/a	n/a	n/a
67	Process Review findings	NO	n/a	n/a	n/a	n/a