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1 Reaffirmation

Dear Colleague Letter GEN-13-02 dated January 17, 2013, provides guidance on how students who have inadvertently received Title IV loan funds in excess of annual or aggregate loan limits may regain Title IV eligibility. Under the Department’s regulations 34 CFR 668.35(d), the student can either repay the amount or make satisfactory arrangements for repayment with their loan holder. The repayment arrangement requires the student to agree to repay the excess amount, in writing to the loan holder. This arrangement is called “reaffirmation”.

In association with loan servicers, the National Student Loan Data System (NSLDS) has been enhanced to allow the reporting of reaffirmation agreements from lenders, lender servicers, and federal loan servicers for display on NSLDS. Schools may use the information contained in the ISIR and the information displayed on NSLDS when considering the awarding of additional Title IV aid. NSLDS will alert users to the presence of reaffirmation data with the use of Information Icons and a page for Reaffirmation History.

NSLDS has provided functionality to allow reaffirmations to be entered online either one at a time via the online screens, or multiple reaffirmations can be supplied to the system by way of the spreadsheet submittal process. This guide is being provided to assist with understanding of the system functionality available with regard to the reaffirmation process, how to understand the data provided, and how to supply it.
2 Reaffirmation on NSLDS

The first step in entering a reaffirmation is to verify that the reaffirmation has not already been added. The Reaffirmation History page, located on the Aid tab, is the location where this validation can occur. As with all information on NSLDS, it is important to remember that a current relationship must exist between the organization associated with the NSLDS user’s logon ID and the borrower. This is also true of reaffirmation. If a relationship does not exist, a message will display to indicate this, and you will not be allowed to view the borrowers’ record.

![Figure 2-1: Borrower Lookup](image)

2.1 Reaffirmation History Information

The Reaffirmation History page displays the history of reaffirmation(s) for loans that have been reaffirmed for a borrower. Since reaffirmation occurs at the loan level, more than one loan can be reaffirmed, therefore more than one reaffirmation can display for a borrower.
The Reaffirmation History page can be accessed directly by clicking on the Reaffirmation History link located under the Aid tab. If a student has not been identified prior to clicking on the link, the page will display with a message indicating that no student is currently selected.

![Figure 2-2: Reaffirmation History – No Student](image-url)
If multiple reaffirmations have been entered, they will display in descending order by Reaffirmation Begin Date for each loan that has been reaffirmed.

Figure 2-3: Reaffirmation History – Multiple Records
To select a student whose reaffirmation history needs to be viewed, enter the student identifiers and click **Retrieve**. The Reaffirmation History page will display with all reaffirmations that have been entered to date. If no reaffirmations have been entered, this page will display a message indicating this.

**Figure 2-4: Reaffirmation History – with Student**

Another method of accessing Reaffirmation History information is from the Loan History page. If a reaffirmation has been entered, the “R” icon will appear next to the Loan Detail button for the specific loan which has been reaffirmed on the Loan History page. Clicking on the “R” icon will retrieve the Reaffirmation History page for just that loan.

**Figure 2-5: Loan Level Reaffirmation Icon**
If multiple reaffirmations have been entered, they will display in descending order by Reaffirmation Begin Date for each loan that has been reaffirmed.

There **must** be a current relationship between the user's organization and the borrower's loan in NSLDS for the system to allow the reaffirmation to be added, updated or deleted.

### 2.2 Reaffirmation Add from Loan Detail

After determining that a reaffirmation needs to be added, locate the loan on NSLDS which the borrower reaffirmed. This can be done by reviewing all of the loans on the Loan History page and identifying for which is the loan the borrower completed the reaffirmation paperwork. Once the loan is located, click the **Loan Detail** button. On the Loan Detail page, the **Add Reaffirmation** button will be available.
Figure 2-6: Loan History
On the Loan Detail page, the **Add Reaffirmation** button will be available if the users' organization has a current relationship with the borrower of that particular loan.

![Loan Detail](image)

**Figure 2-7: Loan Detail**

To add a reaffirmation, click on the **Reaffirmation Add** button on the Loan Detail page.
The Reaffirmation Add page will be presented and the data can be entered. It is important to remember that at least one of the Exceeded Amount fields (Annual, Aggregate Undergraduate Subsidized, Aggregate Undergraduate Combined, Aggregate Graduate Subsidized, or Aggregate Graduate Combined) must be populated.

Figure 2-8: Loan Detail – Reaffirmation Add
Once all of the data has been entered, click **Submit** to have NSLDS check the record for errors. Any identified errors will be returned for review and correction. The error message will display at the top of the screen, and the field name(s) in error will be highlighted for easier viewing.

![Figure 2-9: Loan Detail – Reaffirmation Add Error #1](image-url)
Errors are identified one at a time. If more than one error exists in the record, the second error message and highlighted field will appear after the record is submitted.

Figure 2-10: Loan Detail – Reaffirmation Add Error #2
If no errors are identified when the record is submitted, the Reaffirmation Add Confirmation page will be presented. After verifying the data to be accurate and ready for submission, click the **Confirm** button to save the data to NSLDS. If during review, an inaccuracy in the data is identified, click **Cancel** to be returned to the Reaffirmation Add page where the data can be modified and resubmitted.

**Figure 2-11: Loan Detail – Reaffirmation Add Confirmation**
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Once the reaffirmation data has been submitted successfully, the data will appear on the Reaffirmation History page with a message indicating that it was added successfully.

Figure 2-12: Reaffirmation History
2.3 Reaffirmation Add from Reaffirmation History

Another way a reaffirmation can be added to NSLDS is directly through the Reaffirmation History page. By clicking directly on the Reaffirmation History link found under the Aid Tab, the Reaffirmation History screen will be displayed. The student search can be conducted directly on this page, or if the student search was conducted on another page, the student data will appear on this page.

Figure 2-13: Reaffirmation History – Student Search

Once the student appears on the Reaffirmation History page, clicking the **Add Reaffirmation** button will take the user to the Add Reaffirmation page, populated with the student identifiers at the top of the page.

Before a reaffirmation can be applied to NSLDS, the specific loan that was reaffirmed must be located. This is done by entering a unique set of information that belongs to one and only one loan on NSLDS. This set of information is known as the loan identifiers.

NSLDS loan identifiers are a set of information used to define a unique loan, and are not repeated for any other loan on NSLDS. The loan identifiers are the following fields:

- Loan Type
- Loan Date
- OPEID
Reaffirmation User Guide

- Indicator of Separate Loan
- Award ID (available to Federal Loan Servicers Only)

The NSLDS loan identifiers must be entered on the Add Reaffirmation page in order for the system to locate the correct loan.

The loan identifiers entered must exactly match those found on NSLDS at the time the reaffirmation is being applied.

Because loan identifiers are edited for errors as a group, all fields should be reviewed for accuracy. As with other NSLDS Professional Access Web site pages, the Reaffirmation Add page will present the user with a message if a loan identifier match for a borrower is not found. In the example below, the Indicator of Separate Loan is missing and is causing the message, “No loan was found” to be displayed.

Award ID field is only available to Federal Loan Servicers as a loan identifier. Other providers must use all other loan identifier fields.
Once the identifiers have been entered accurately, and a loan has been identified, the user may enter the remainder of the reaffirmation data beginning with 1<sup>st</sup> Disbursement Date. It is important to remember that at least one of the Exceeded Amount fields (Annual, Aggregate Undergraduate Subsidized, Aggregate Undergraduate Combined, Aggregate Graduate Subsidized, or Aggregate Graduate Combined) must be populated with a value greater than zero.
Once all of the data has been entered, click **Submit** to have NSLDS check the record for errors. Any identified errors will be returned for review and correction. The error message will display at the top of the screen, and the field name(s) in error will be highlighted for easier viewing.

**Figure 2-16: Reaffirmation History – Reaffirmation Add Error**
Errors are identified one at a time. If more than one error exists in the record, the second error message and highlighted field will appear after the record is submitted.

2.4 Reaffirmation Update

In the event that reaffirmation information already supplied to NSLDS needs to be changed, the Reaffirmation Update page can be used to accomplish this. The Reaffirmation Update page can be accessed from the Reaffirmation History page. As previously discussed, the Reaffirmation History page shows all of the reaffirmations for a borrower. In order to update a reaffirmation, click the Update button which appears above the appropriate reaffirmation record.

Figure 2-17: Reaffirmation History - Update
The Reaffirmation Update page will display showing the fields available for update. Update the information as necessary and click **Submit**. It is important to remember that at least one of the Exceeded Amount fields (Annual, Aggregate Undergraduate Subsidized, Aggregate Undergraduate Combined, Aggregate Graduate Subsidized, or Aggregate Graduate Combined) must be populated with a value greater than zero. Click **Submit** to update the record on NSLDS, or click **Cancel** to return to the Reaffirmation History page.

**Figure 2-18: Reaffirmation Update**
After the data has been submitted, a Confirmation page is presented so that the data can be reviewed for accuracy. If all of the data is accurate, click **Confirm** to submit it to NSLDS. If the data requires a change, or no longer needs updating, click **Cancel** to be returned to the Reaffirmation History page.

---

**Figure 2-19: Reaffirmation Update - Confirm**
Once the data has been submitted successfully, an additional row of information regarding reaffirmations for that loan will be applied to NSLDS, and a message indicating the successful update will be displayed. An end date will be applied to the initial row, causing it to be deactivated, and the new row will become the current record.

Figure 2-20: Reaffirmation Update – Successful Update
2.5 Reaffirmation Delete

There may come a time when a reaffirmation, which has been added to NSLDS, needs to be deleted; perhaps it was added to the wrong loan, or added in error. The deletion of the reaffirmation information can be accomplished from the Reaffirmation History page. In order to delete a reaffirmation, click the **Delete** button which appears above the appropriate reaffirmation record. The Reaffirmation Delete page will display all of the data associated with the reaffirmation which will be deleted. After reviewing the information, select **Confirm** to delete the record. A **Cancel** button will also be available, should the selection have been made in error.

![Reaffirmation Delete - Confirm](image)

**Figure 2-21: Reaffirmation Delete – Confirm**
Once the data has been successfully deleted, a message indicating the successful deletion will be displayed. An end date will be applied to the deleted reaffirmation, causing it to be deactivated. A deletion will end the active reaffirmation for that particular loan.

Reaffirmation Icon 2.6

NSLDS will display the Reaffirmation Informational Icon at the top of the Loan History page, if an active Reaffirmation is available for a borrower. This indicates that at least one active Reaffirmation has been entered into NSLDS for this student. If a student has a single...
loan reaffirmed, and that reaffirmation has been deleted, or is no longer active, the icon will no longer appear.

Figure 2-23: Loan History - Reaffirmation Icon

The Reaffirmation Informational icon is visible to all users of NSLDS, regardless of affiliation to the student.
3 Reaffirmation Spreadsheet Submittal

The Reaffirmation Spreadsheet Submittal process was created to assist loan servicers in submitting and updating multiple reaffirmation records on the NSLDS Professional Access Web site. This process will allow for the creation of a spreadsheet containing reaffirmation data that can be linked to existing loans on NSLDS.

These instructions have been created to assist you with the creation of the spreadsheet and usage of the online tool.

3.1 Reaffirmation Spreadsheet Submittal Basics

3.1.1 Process Overview

The Reaffirmation Spreadsheet Submittal is accomplished when a user creates a spreadsheet by populating the Reaffirmation data and uses the instructions found in this guide. The spreadsheet is created using the file layout in Appendix A. It can be created wholly by the user, utilizing the instructions below, or the template can be used. The Reaffirmation Spreadsheet Submittal Format template is available on Federal Student Aid Download (FSAdownload) to assist with ensuring the data in the spreadsheet is correctly filled out for submission. The template is pre-populated with the field names and is named correctly for immediate usage. The user only needs to supply supplies the reaffirmation data. The following sections describe the creation and usage processes in detail.

3.1.2 Spreadsheet Creation

The spreadsheet has a file size limit of 1,000 KB (approximately 1 MB). Any file size over this limit will cause the spreadsheet to be rejected. File size varies depending on the version of software used.

The spreadsheet can be created with the first row containing the field names found in Appendix A, Index 1 of this document, or without the field names. Each method will be described in the following sub-sections. NSLDS does not have a preferred method. The decision whether or not to include this row is done at the discretion of the user. When creating the spreadsheet, the Submittal Spreadsheet File layout found in Appendix A of this document must be used as a reference.

It is imperative that the user created spreadsheet be saved in a secure manner. It is recommended that the spreadsheet have a unique name so that it can be easily identified during the upload process. Please ensure that when saving the file it is saved as a spreadsheet file in a format with an extension of xls or xlsx (Excel™ format). Any other extensions will cause the entire file to be rejected.
3.1.3 Rename Worksheet

The first step in creating the spreadsheet is to rename the spreadsheet worksheet that will be utilized for data entry and subsequent data upload. The name of this worksheet should be changed to be "upload file". To rename the worksheet:

- Right click on the worksheet tab name
- Select Rename
- When the current name of the tab is highlighted, type upload file
- Click out of the tab and the name will be stored

![Figure 3-1: Rename Worksheet](image1)
![Figure 3-2: Renamed Worksheet](image2)
NSLDS will look for a worksheet with the name upload file. If the worksheet has any other name, NSLDS will attempt to load the data found in the first tab, or Sheet 1, of the spreadsheet. If Sheet 1 is empty, the user will receive the message "Spreadsheet has no data". So it is suggested that the worksheet be renamed. Also, NSLDS will only process one worksheet per spreadsheet. Any other worksheets will be ignored if they are present in the file, as will any records they may contain.

### 3.1.4 Spreadsheet with Field Names

When creating the spreadsheet with field names, the names of the fields appearing in the Spreadsheet Submittal File, as listed in Appendix A, Index 1 of this document can be created by the user by typing them into a spreadsheet. The names of the fields must precisely match those presented in the Appendix A and each name must be contained within an individual column. The names of the fields will appear in Row One, beginning in column A with “Student Current Social Security Number” and ending in column R with “Aggregate Graduate Combined Exceeded Amount”.

The submittal detail record data is to be completed a single row at a time beneath Row One of the spreadsheet, with the first student record appearing in Row Two.

![Figure 3-3: Spreadsheet Creation with Field Names](image)

Fields identified as optional do not require the data to be populated. However, the field names must still appear in Row One of the spreadsheet, even if the data is not being supplied.
When creating the spreadsheet without field names Row One of the spreadsheet will contain the first submittal Detail Record, beginning in column A and ending in column R. The student detail record data is to be completed a single row at a time beginning in Row One of the spreadsheet, with the second student record appearing in Row Two.

Fields identified as optional do not need to have data provided. However, the column must still be reserved (left blank) in Row One of the spreadsheet, even if the data is not being supplied.


3.1.6 Data Entry

The spreadsheet can be populated with data by typing the data in manually, cutting and pasting the data into the spreadsheet from another source, or importing the data into the spreadsheet from another data source or toolset. Spreadsheets assume that all numbers typed into them are going to be used for math purposes. Therefore, it automatically removes any zero which precedes a number. In other words, it strips out leading zeros.

Spreadsheet upload was created with various types of formatting issues in mind. While some fields have specific formatting requirements, others do not. Please refer to Appendix A of this document for the formatting of specific fields, and their treatment in the spreadsheet processing.
3.2 NSLDS Professional Access File Upload

3.2.1 Reaffirmation Submittal Page

The Reaffirmation Submittal page is found on the menu under the Aid tab. This page is used to submit a file via the NSLDS Professional Access Web site.

The actual file upload process starts by selecting the completed spreadsheet file stored in a secure manner on the local hard drive of the user’s computer, or stored in a secure manner on an external medium, such as a flash drive or network. The Reaffirmation Submittal page allows the user to click on the Browse button, and then use the Browse function to search for a file, and upload it from the location where it is stored. Once the file is located, the user needs to make some decisions regarding the presentation of any errors which the system may return.
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Figure 3-7: Reaffirmation Submittal Page
3.2.2 Reaffirmation Submittal Page Result Presentation

The following section explains the use of each option. There are multiple options available to users regarding how they view any errors which may have resulted from the validation which occurs while uploading the Reaffirmation spreadsheet. A radio button must be selected for each option prior to clicking the Validate or Validate and Submit buttons.

![Figure 3-8: Result Presentation]

**Rows in Result File**

*Rows in Result File* indicates which rows will be returned to the user after validation has been completed. The default is *Result File contains all rows submitted*.

- If the user selects *Result File contains all rows submitted* all rows on the submittal spreadsheet will be present in the Result File. Records with one or more errors will have data present in the error columns and records without errors will have no data present in the error columns. If no errors are identified, the Result File will not be available.
- If the user selects *Result File contains only input rows with errors* only rows from the submittal spreadsheet which were determined to have one or more errors in them will be included. If no errors are identified, the Result File will not be available.

**Background color for cells with error in Result File**

*Background color for cells with error in Result File* indicates what color the cells which contain errors will be after validation has completed. Data cells with errors...
will be indicated by a color highlight. The default is *Yellow background for errors.*

**Mouse over comment for cells with error in Result File**

*Mouse over comment for cells with error in Result File* indicates whether or not the Result file, which is created after validation has completed, contains comments which appear when the mouse is moved over them. Regardless of the selection made, the error codes and messages will appear on the far right hand side of the spreadsheet Result file. The default is *Add comment to error cell.*

- If the user selects *Add comment to error cell* a red Tooltip triangle will appear in the cell which houses the field in error. When the computer mouse is moved over this error, the error applicable to this field will appear on the screen.
- If the user selects *do not add comment to error cell* the Tooltip triangle will not appear.

**Validate / Validate and Submit**

There are two options for reviewing data available at the bottom of the screen. When clicked, the **Validate** button will review all data in the spreadsheet for errors. No data has been loaded to NSLDS during the validation process when the **Validate** button has been clicked. The upload process MUST be repeated and the **Validate and Submit** button selected in order to load the data to NSLDS.

When the **Validate and Submit** button is selected, all data will be validated, even if it has been previously validated by the system and any data without error will be submitted and stored in NSLDS. Data will be presented to the user according to the Result File preference radio button selections.

Once the submittal file has been validated by clicking either the **Validate** or **Validate and Submit** buttons, a message will be returned to the user on the screen regarding the number of total records in the spreadsheet and the number of records in error. Also a pop-up box appears, presenting the option to Open, Save or Cancel the Result File which was created by the submission.
If Open is selected, the Result File will open in the computer’s default spreadsheet software and the errors in the right hand column will be presented in the manner previously selected on the Reaffirmation Submittal web page. The file will have the same name as that which was uploaded, however “- Result” will be appended to the end of the name. For example: if the name of the spreadsheet being submitted is “Reaffirmation.xlsx”, the name of the Result file will be “Reaffirmation – Result.xlsx”.

**Note:** The user MUST click the **Validate and Submit** button for the data to be processed and updated on NSLDS.
3.3 Working Errors

All records will utilize the edits described in Appendix A of this document, and any errors identified during the processing of the spreadsheet upload will be identified to the user online, in their result file.

![Figure 3-10: Result File with Yellow Highlight and Tool Tip](image)

The errors will be presented in the first available right hand column of the spreadsheet. Users can correct the data in the spreadsheet, or Result file, as it is presented on the screen, or go back to the file used for upload to make the updates. Additionally, the user can rename the Result file prior to re-submitting it in order to keep record of what has been submitted. Regardless of which method is used, the remaining records must be re-submitted to NSLDS for processing.

![Figure 3-11: Result File with Error Column](image)

During the process of correcting errors, it may be determined that a record needs to be removed from the file. Although spreadsheet software provides the Clear function, NSLDS does not recommend using this function. If records or rows need to be removed from the
worksheet, the Delete row function must be used in order to ensure that all data is removed from the spreadsheet.
Appendix A: Record Layout Specifications – Submittal Spreadsheet File

The following section provides specifications of the Detail records that are part of the Reaffirmation Spreadsheet Submittal file. NSLDS has utilized features found within typical spreadsheet tools to assist with the data creation and submission of Reaffirmation data to NSLDS. While the definitions of each field remain the same as those found online, the formatting of information found in the Submittal Spreadsheet layout has been documented according to the uses specific to spreadsheets.

This appendix defines the layouts for each record within the Reaffirmation spreadsheet file and each field within the records. You must ensure both the accuracy of the reporting data and correct placement and coding of the data within the files.

Each field definition includes the following information:

- **Field Name** – Brief, descriptive title of the field
- **Description**—Short narrative definition of the field
- **Col. (Column)** – the column in the spreadsheet that contains the field (Column A, B, C, etc.)
- **Mandatory/Optional**—Instructions indicating whether the field must contain data other than spaces or zeroes are described below:
  - **Mandatory**—You must fill in this field for every record.
  - **Optional**—You may fill in this field if the information is available.
  - **Mandatory / Conditional**—You must fill in this field if certain conditions exist.
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Spreadsheet Location</th>
<th>Record Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Current Social Security Number</td>
<td>Column A</td>
<td>Detail Record</td>
</tr>
<tr>
<td>Student Date of Birth</td>
<td>Column B</td>
<td>Detail Record</td>
</tr>
<tr>
<td>Student Current Last Name</td>
<td>Column C</td>
<td>Detail Record</td>
</tr>
<tr>
<td>Student Current First Name</td>
<td>Column D</td>
<td>Detail Record</td>
</tr>
<tr>
<td>Award ID</td>
<td>Column E</td>
<td>Detail Record</td>
</tr>
<tr>
<td>Loan Type</td>
<td>Column F</td>
<td>Detail Record</td>
</tr>
<tr>
<td>Loan Date</td>
<td>Column G</td>
<td>Detail Record</td>
</tr>
<tr>
<td>OPEID</td>
<td>Column H</td>
<td>Detail Record</td>
</tr>
<tr>
<td>Indicator of Separate Loan</td>
<td>Column I</td>
<td>Detail Record</td>
</tr>
<tr>
<td>First Disbursement Date</td>
<td>Column J</td>
<td>Detail Record</td>
</tr>
<tr>
<td>Loan Amount</td>
<td>Column K</td>
<td>Detail Record</td>
</tr>
<tr>
<td>Interest Rate</td>
<td>Column L</td>
<td>Detail Record</td>
</tr>
<tr>
<td>Reaffirmation Date</td>
<td>Column M</td>
<td>Detail Record</td>
</tr>
<tr>
<td>Annual Exceeded Amount</td>
<td>Column N</td>
<td>Detail Record</td>
</tr>
<tr>
<td>Aggregate Undergraduate Subsidized Exceeded Amount</td>
<td>Column O</td>
<td>Detail Record</td>
</tr>
<tr>
<td>Aggregate Undergraduate Combined Exceeded Amount</td>
<td>Column P</td>
<td>Detail Record</td>
</tr>
<tr>
<td>Aggregate Graduate Subsidized Exceeded Amount</td>
<td>Column Q</td>
<td>Detail Record</td>
</tr>
<tr>
<td>Aggregate Graduate Combined Exceeded Amount</td>
<td>Column R</td>
<td>Detail Record</td>
</tr>
</tbody>
</table>
### Reaffirmation Submittal Spreadsheet File Detail Record

<table>
<thead>
<tr>
<th>File Type</th>
<th>Reaffirmation Submittal</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Field Name</strong></td>
<td><strong>Student Current Social Security Number</strong></td>
</tr>
<tr>
<td><strong>Mandatory/Mandatory</strong></td>
<td><strong>Format:</strong> Number</td>
</tr>
<tr>
<td><strong>Conditional/Optional:</strong></td>
<td><strong>Size:</strong> 9</td>
</tr>
<tr>
<td><strong>Spreadsheet Location:</strong></td>
<td>Column A</td>
</tr>
</tbody>
</table>

**Description:** This basic component specifies the unique nine digit number assigned to a person who reaffirmed the loan.

**Comments:**

1. First Name and Date of Birth (DOB) matches.
   - **First Name**
     - Three of first four characters of first name on incoming record (excluding punctuation and spaces) match three of four characters of first name (excluding punctuation and spaces) in NSLDS (current or history), or alias matches exactly. The letters must match in the same sequence. If fewer than three characters, all characters must match; and
   - **Date of Birth**
     - Year matches exactly; or
     - Year matches plus or minus one, with month matching exactly; or
     - Year matches plus or minus ten, with month and day matching exactly; or
     - Incoming DOB is real and NSLDS’ DOB is one of the following plug dates: 19000101, 18991231, 18581117, 19581117, 19040404, 19600101, or 19??1111, where ?? can be any year.

**Note:** When NSLDS performs the analysis on the three of first four characters in first name or five of first seven characters in last name, the letters must match in the same sequence. For example, Nary and Mary would match, as “ary” is in same sequential order. So would Maty and Mary, as “may” is in the same sequential order.

2. Transposed first name and last name with DOB match.
   - **Last Name**
     - Three of the first four characters of last name on incoming record (excluding punctuation and spaces) match three of first four characters of first name (excluding punctuation and spaces) in NSLDS (current or history); and
   - **Date of Birth**
     - Year matches exactly; or
     - Year matches plus or minus one, with month matching exactly; or
     - Year matches plus or minus ten, with month and day matching exactly; or
     - Incoming DOB is real and NSLDS’ DOB is one of the following plug dates: 19000101, 18991231, 18581117, 19581117, 19040404, 19600101, or 19??1111, where ?? can be any year.
3. Match on first initial of first name when NSLDS’ first name is only an initial and no other first names exist in NSLDS.

   **First Name**
   - Incoming first name begins with same letter as NSLDS’ first initial (a name that is an initial only or an initial followed by a period, not a comma, and no first name in history); and

   **Date of Birth**
   - Exact match and is not a plug date: 19000101, 18991231, 18581117, 19581117, 19040404, 19600101, or 19??1111, where ?? can be any year. *(Note: If both incoming and NSLDS have same plug date, this is considered an exact match.)*

4. Match on first initial and part of last name with DOB match.

   **First Name**
   - First character of first name matches first character of first name or first initial (current or history); and

   **Last Name**
   - Five of first seven characters of last name (excluding punctuation and spaces) match five of first seven characters of last name (excluding punctuation and spaces) in NSLDS (current or history). If fewer than five characters, all characters must match; and

   **Date of Birth**
   - Year matches exactly; or
   - Year matches plus or minus one, with month matching exactly; or
   - Year matches plus or minus ten, with month and day matching exactly; or
   - Incoming DOB is real and NSLDS’ DOB is one of the following plug dates: 19000101, 18991231, 18581117, 19581117, 19040404, 19600101, or 19??1111, where ?? can be any year.
   - For loans or grants made before 1-1-1997, incoming DOB is plug date and NSLDS DOB is a real date.

   *(Note: When NSLDS performs the analysis on the three of first four characters in first name or five of first seven characters in last name, the letters must match in the same sequence. For example, Nary and Mary would match, as “ary” is in same sequential order. So would Maty and Mary, as “may” is in the same sequential order.)*

5. Match on student SSN and a single loan is found using the non-student related identifiers. This loan was last reported on by the current provider.

When a default value for DOB is on the submittal file and the DOB on NSLDS is a real date, NSLDS will consider it a match as long as the name meets our current criteria. When a default value for First Name (i.e., NFN) is on the submittal file and the first name on NSLDS is a real name (i.e., *not* NFN), NSLDS will consider it a match as long as the DOB meets our current criteria. If the submittal file contains default values in both the DOB and First Name fields, we would *not* consider it a match.
6. Soft Match Logic for matching to FFELP Loans:

The following fields must match:

- Social Security Number
- Loan type
- School Code (six-digit)

The following fields are then used in order to determine uniqueness:

- School Branch Code (eight-digit)
- Loan Date
- Loan Period Begin Date
- Loan Amount
- ED Servicers Code

<table>
<thead>
<tr>
<th>Error No.</th>
<th>Error Message</th>
</tr>
</thead>
<tbody>
<tr>
<td>001</td>
<td>Required field</td>
</tr>
<tr>
<td>009</td>
<td>SSN Conflict</td>
</tr>
<tr>
<td>019</td>
<td>Student not found</td>
</tr>
</tbody>
</table>

**Date Revised:** February 15, 2015

<table>
<thead>
<tr>
<th>File Type</th>
<th>Reaffirmation Submittal</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Field Name</strong></td>
<td><strong>Reaffirmation Submittal</strong></td>
</tr>
<tr>
<td><strong>Mandatory/Mandatory</strong></td>
<td><strong>Student Date of Birth</strong></td>
</tr>
<tr>
<td><strong>Conditional/Optional:</strong></td>
<td><strong>Format:</strong></td>
</tr>
<tr>
<td><strong>Mandatory</strong></td>
<td><strong>Size:</strong> 8</td>
</tr>
<tr>
<td><strong>Date</strong></td>
<td><strong>Spreadsheet Location:</strong></td>
</tr>
<tr>
<td><strong>Format:</strong></td>
<td><strong>Column B</strong></td>
</tr>
<tr>
<td><strong>Description:</strong></td>
<td>This basic component specifies the person's year, month and day of birth.</td>
</tr>
<tr>
<td><strong>Comments:</strong></td>
<td>Provide the actual Date of Borrower's Birth Format (CCYYMMDD)</td>
</tr>
<tr>
<td><strong>Error No.:</strong></td>
<td><strong>Error Message:</strong></td>
</tr>
<tr>
<td>001</td>
<td>Required field</td>
</tr>
<tr>
<td>003</td>
<td>Invalid Date</td>
</tr>
<tr>
<td>012</td>
<td>Future Date not allowed</td>
</tr>
</tbody>
</table>

**Date Revised:** February 15, 2015
### Student Current Last Name

<table>
<thead>
<tr>
<th>Mandatory/Mandatory Conditional/Optional:</th>
<th>Format:</th>
<th>Size:</th>
<th>Spreadsheet Location:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mandatory</td>
<td>Character</td>
<td>35</td>
<td>Column C</td>
</tr>
</tbody>
</table>

**Description:**
This basic component specifies the last name or surname by which a person is legally known.

**Comments:**
Provide the Borrower’s legal last name.

**Error No.:** 001
**Error Message:** Required field

**Date Revised:** February 15, 2015

### Student Current First Name

<table>
<thead>
<tr>
<th>Mandatory/Mandatory Conditional/Optional:</th>
<th>Format:</th>
<th>Size:</th>
<th>Spreadsheet Location:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mandatory</td>
<td>Character</td>
<td>35</td>
<td>Column D</td>
</tr>
</tbody>
</table>

**Description:**
This basic component specifies the first name by which a person is legally known.

**Comments:**
Provide the Borrower’s legal first name.

**Error No.:** 001
**Error Message:** Required field

**Date Revised:** February 15, 2015
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Award ID</th>
</tr>
</thead>
<tbody>
<tr>
<td>**Mandatory/Mandatory</td>
<td><strong>Format:</strong></td>
</tr>
<tr>
<td>Conditional/Optional:**</td>
<td>Character</td>
</tr>
</tbody>
</table>

**Description:**
This basic component specifies a unique identifier for a financial award across programs and systems, and across academic years.

**Comments:**
Award ID must be provided if loan identifier columns F, G, H, I are blank.

**Error No.:** | **Error Message:**
--- | ---
004 | Permitted value violation
010 | Award being serviced by another provider
011 | Loan not found
013 | Loan matches to multiple loans on database
020 | Required field when other field(s) on record are not populated.

**Date Revised:** February 15, 2015
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Loan Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mandatory/ Mandatory Conditional/Optional</td>
<td>Format: Character</td>
</tr>
<tr>
<td>Description:</td>
<td>This basic component specifies the loan type of the reaffirmed loan.</td>
</tr>
<tr>
<td>Comments:</td>
<td>• Provide one of the following loan types: FDLP: 'D0', 'D1', 'D2', 'D3', 'D4', 'D8' FFELP: 'SF', 'SL', 'SU', 'GB', 'PL', 'RF' • Loan Type must be provided if Award ID (column 'E') is blank. • If Loan Type is provided Loan Date, Indicator of Separate Loan and OPEID must also be provided.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Error No.:</th>
<th>Error Message:</th>
</tr>
</thead>
<tbody>
<tr>
<td>004</td>
<td>Permitted value violation</td>
</tr>
<tr>
<td>006</td>
<td>Required field if another field on record is reported</td>
</tr>
<tr>
<td>010</td>
<td>Award being serviced by another provider</td>
</tr>
<tr>
<td>011</td>
<td>Loan not found</td>
</tr>
</tbody>
</table>

Date Revised: February 15, 2015
### Loan Date

<table>
<thead>
<tr>
<th><strong>Mandatory/Mandatory Conditional/Optional:</strong></th>
<th><strong>Format:</strong></th>
<th><strong>Size:</strong></th>
<th><strong>Spreadsheet Location:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Mandatory Conditional</td>
<td>Date</td>
<td>8</td>
<td>Column G</td>
</tr>
</tbody>
</table>

**Description:** Date when the reaffirmed Direct loan was originally disbursed or date when a FFELP loan was originally guaranteed.

**Comments:**
- Format (CCYYMMDD)
- Loan Date must be provided if Award ID (column ‘E’) is blank.
- If Loan Date is provided Loan Type, Indicator of Separate Loan and OPEID must also be provided.

**Error No.:**
- 003 Invalid date
- 006 Required field if another field on record is reported

**Date Revised:** February 15, 2015

### OPEID

<table>
<thead>
<tr>
<th><strong>Mandatory/Mandatory Conditional/Optional:</strong></th>
<th><strong>Format:</strong></th>
<th><strong>Size:</strong></th>
<th><strong>Spreadsheet Location:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Mandatory Conditional</td>
<td>Character</td>
<td>8</td>
<td>Column H</td>
</tr>
</tbody>
</table>

**Description:** An eight-digit code identifying the original school at which the student was enrolled, or accepted for enrollment, when the loan was made.

**Comments:**
- Use the originating school code on NSLDS
- OPEID must be provided if Award ID (column ‘E’) is blank.
- If OPEID is provided Loan Type, Loan Date and Indicator of Separate Loan must also be provided.
- Must be a valid School Code and School Branch Code combination

**Error No.:**
- 004 Permitted value violation
- 006 Required field if another field on record is reported

**Date Revised:** February 15, 2015
### Indicator of Separate Loan

<table>
<thead>
<tr>
<th>Mandatory/Mandatory Conditional/Optional:</th>
<th>Format:</th>
<th>Size:</th>
<th>Spreadsheet Location:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mandatory Conditional</td>
<td>Character</td>
<td>1</td>
<td>Column I</td>
</tr>
</tbody>
</table>

**Description:** An indicator used to differentiate among multiple loans of the same type with the same date of guaranty for the same borrower.

**Comments:**
- Indicator of Separate Loan must be provided if Award ID (column ‘E’) is blank.
- If Indicator of Separate Loan is provided Loan Type, Loan Date and OPEID must also be provided.

**Error No.:** 006

**Error Message:** Required field if another field on record is reported

**Date Revised:** February 15, 2015

### First Disbursement Date

<table>
<thead>
<tr>
<th>Mandatory/Mandatory Conditional/Optional:</th>
<th>Format:</th>
<th>Size:</th>
<th>Spreadsheet Location:</th>
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</thead>
<tbody>
<tr>
<td>Mandatory</td>
<td>Date</td>
<td>8</td>
<td>Column J</td>
</tr>
</tbody>
</table>

**Description:** The date on which the reaffirmed loan was initially disbursed.

**Comments:**
- Report the actual Date of Disbursement.
- Format (CCYYMMDD)

**Error No.:**
- 001 Required field
- 003 Invalid date
- 012 Future date not allowed

**Date Revised:** February 15, 2015
### Field Name: Loan Amount

<table>
<thead>
<tr>
<th>Mandatory/Mandatory Conditional/Optional:</th>
<th>Format:</th>
<th>Size:</th>
<th>Spreadsheet Location:</th>
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</thead>
<tbody>
<tr>
<td>Mandatory</td>
<td>Number</td>
<td>6</td>
<td>Column K</td>
</tr>
</tbody>
</table>

**Description:** This basic component indicates the specific award amount to the recipient.

**Comments:**
- For Direct Loans, use Financial Award Amount reported from COD.
- For Direct Loans, if the Financial Award Amount is adjusted upward or downward, the same should be reported to NSLDS.
- For FFELP, use Guaranty Amount prior to any cancellations.

**Error No.:**
- 001 Required field
- 002 Invalid number

**Date Revised:** February 15, 2015

### File Type: Reaffirmation Submittal

### Field Name: Interest Rate

<table>
<thead>
<tr>
<th>Mandatory/Mandatory Conditional/Optional:</th>
<th>Format:</th>
<th>Size:</th>
<th>Spreadsheet Location:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mandatory</td>
<td>Number</td>
<td>5</td>
<td>Column L</td>
</tr>
</tbody>
</table>

**Description:** This basic component represents the applicable interest rate that can be charged for the loan.

**Comments:**
- Provide the statutory interest rate.
- If loan has a variable rate, provide the variable rate at the time of reporting.
- Implied decimal with implied decimal point between second and third places. Format nnnnn.
- Degree of accuracy represented by three decimal places (e.g., for 10.45%, enter 10450, and for 5% enter 05000).

**Error No.:**
- 001 Required field
- 002 Invalid number

**Date Revised:** February 15, 2015
### Reaffirmation Submittal

<table>
<thead>
<tr>
<th>File Type</th>
<th>Reaffirmation Submittal</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Field Name</strong></td>
<td><strong>Reaffirmation Date</strong></td>
</tr>
<tr>
<td><strong>Mandatory/Mandatory</strong></td>
<td><strong>Conditional/Optional:</strong></td>
</tr>
<tr>
<td>Date</td>
<td>Format:</td>
</tr>
<tr>
<td><strong>Mandatory</strong></td>
<td>Date</td>
</tr>
</tbody>
</table>

**Description:** The date the servicer receives the student’s signed reaffirmation agreement.

**Comments:**
- Format (CCYYMMDD)
- Report the reaffirmation date stored on the data provider system.
- Must be later than first disbursement date.

**Error No.:**

<table>
<thead>
<tr>
<th>Error</th>
<th>Error Message</th>
</tr>
</thead>
<tbody>
<tr>
<td>001</td>
<td>Required field</td>
</tr>
<tr>
<td>003</td>
<td>Invalid date</td>
</tr>
<tr>
<td>004</td>
<td>Permitted value violation (Returned if earlier than first disbursement date)</td>
</tr>
<tr>
<td>012</td>
<td>Future date not allowed</td>
</tr>
</tbody>
</table>

**Date Revised:** February 15, 2015

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### Reaffirmation Submittal

<table>
<thead>
<tr>
<th>File Type</th>
<th>Reaffirmation Submittal</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Field Name</strong></td>
<td><strong>Annual Exceeded Amount</strong></td>
</tr>
<tr>
<td><strong>Mandatory/Mandatory</strong></td>
<td><strong>Conditional/Optional:</strong></td>
</tr>
<tr>
<td>Amount</td>
<td>Format:</td>
</tr>
<tr>
<td><strong>Mandatory Conditional</strong></td>
<td>Amount</td>
</tr>
</tbody>
</table>

**Description:** The dollar amount of the reaffirmed loan that exceeds the annual loan borrowing limits.

**Comments:**
- Provide whole dollar amount.
- Annual Exceeded Amount must be provided, if columns O, P, Q, or R are to be left blank.

**Error No.:**

<table>
<thead>
<tr>
<th>Error</th>
<th>Error Message</th>
</tr>
</thead>
<tbody>
<tr>
<td>002</td>
<td>Invalid number</td>
</tr>
<tr>
<td>020</td>
<td>Required field when other field(s) on record are not populated</td>
</tr>
</tbody>
</table>

**Date Revised:** February 15, 2015
<table>
<thead>
<tr>
<th>Field Name</th>
<th>Format</th>
<th>Size</th>
<th>Spreadsheet Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aggregate Undergraduate Subsidized Exceeded Amount</td>
<td>Number</td>
<td>6</td>
<td>Column O</td>
</tr>
</tbody>
</table>

**Description:**
The dollar amount of the reaffirmed loan that exceeds the aggregate undergraduate subsidized loan borrowing limits.

**Comments:**
- Provide whole dollar amount.
- Aggregate Undergraduate Subsidized Exceeded Amount must be provided, if columns N, P, Q, or R are to be left blank.

**Error No.:**
- 002 Invalid number
- 020 Required field when other field(s) on record are not populated

**Date Revised:** February 15, 2015

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Format</th>
<th>Size</th>
<th>Spreadsheet Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aggregate Undergraduate Combined Exceeded Amount</td>
<td>Number</td>
<td>6</td>
<td>Column P</td>
</tr>
</tbody>
</table>

**Description:**
The dollar amount of the reaffirmed loan that exceeds the aggregate undergraduate combined loan borrowing limits.

**Comments:**
- Provide whole dollar amount.
- Aggregate Undergraduate Combined Exceeded Amount must be provided, if columns N, O, Q, or R are to be left blank.

**Error No.:**
- 002 Invalid number
- 020 Required field when other field(s) on record are not populated

**Date Revised:** February 15, 2015
### Aggregate Graduate Subsidized Exceeded Amount

<table>
<thead>
<tr>
<th>Mandatory/Mandatory Conditional/Optional:</th>
<th>Format:</th>
<th>Size:</th>
<th>Spreadsheet Location:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mandatory Conditional</td>
<td>Number</td>
<td>6</td>
<td>Column Q</td>
</tr>
</tbody>
</table>

**Description:**
The disbursed amount that exceeds the aggregate graduate subsidized loan borrowing limits.

**Comments:**
- Provide whole dollar amount.
- Aggregate Graduate Subsidized Exceeded Amount must be provided, if columns N, O, P, or R are to be left blank.

**Error No.:**
002 Invalid number

**Error Message:**
002 Invalid number
020 Required field when other field(s) on record are not populated

**Date Revised:** February 15, 2015

### Aggregate Graduate Combined Exceeded Amount

<table>
<thead>
<tr>
<th>Mandatory/Mandatory Conditional/Optional:</th>
<th>Format:</th>
<th>Size:</th>
<th>Spreadsheet Location:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mandatory Conditional</td>
<td>Number</td>
<td>6</td>
<td>Column R</td>
</tr>
</tbody>
</table>

**Description:**
The dollar amount of the reaffirmed loan that exceeds the aggregate graduate combined loan borrowing limits.

**Comments:**
- Provide whole dollar amount.
- Aggregate Graduate Combined Exceeded Amount must be provided, if columns N, O, P, or Q are to be left blank.

**Error No.:**
002 Invalid number

**Error Message:**
002 Invalid number
020 Required field when other field(s) on record are not populated

**Date Revised:** February 15, 2015