National Student Loan Data System

Reaffirmation User Guide

Final

November 2022

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1 Reaffirmation

Dear Colleague Letter GEN-13-02 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 help you understand how the reaffirmation process works, 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 Page, located under the Aid Recipient tab, displays all applicable reaffirmation records. 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. If a relationship does not exist, a message will display to indicate this, and you will not be allowed to view the borrowers' record. To look up a borrower you can click **'Search Aid Recipient'** and search for a borrower by entering the SSN, Date of Birth and First Name or select a student from the **'Previously Searched Aid Recipient'** section (if applicable).

Figure 1: Borrower Look Up

2.1 Reaffirmation History Information

The Reaffirmation 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.

Figure 2: Reaffirmation Current and History

The Reaffirmation Page can be accessed directly by clicking on the Reaffirmation link located under the Aid Recipient tab. If an Aid Recipient has not been selected prior to clicking on the link, the page will display with a message indicating that the user must select an Aid Recipient.
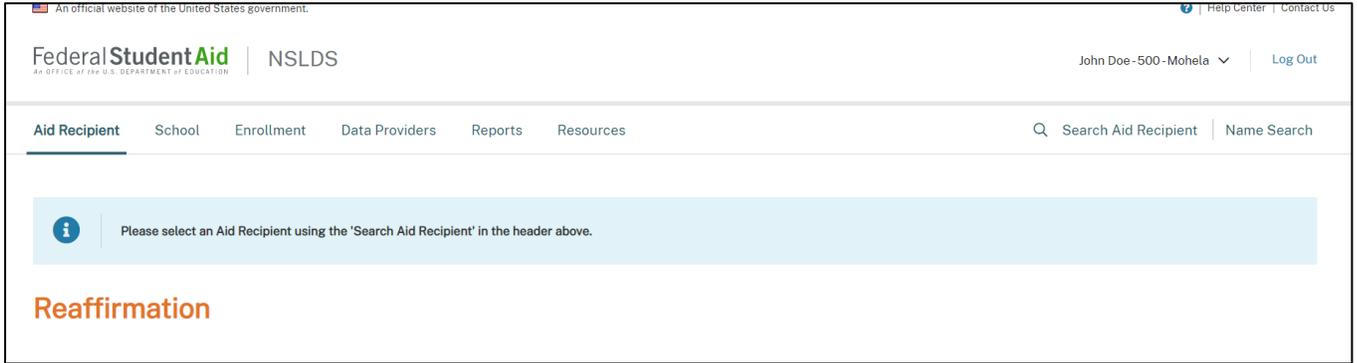
Figure 3: Search for Aid Recipient

Once an Aid Recipient is selected, the Reaffirmation 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 'There are no reaffirmation records for the selected Aid Recipient'.
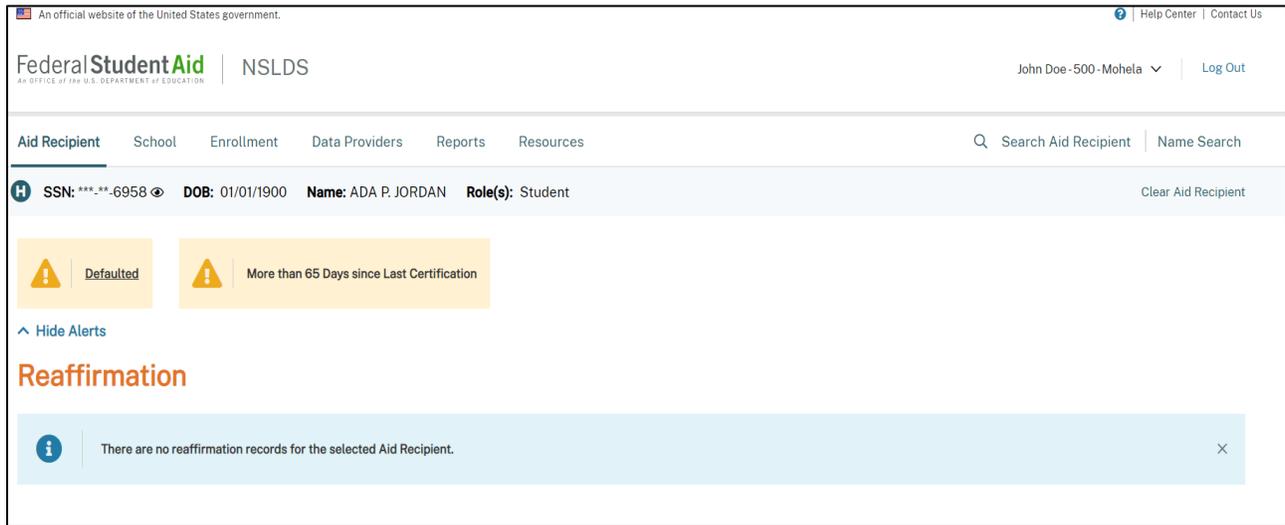
Figure 4: Reaffirmation Page

If multiple reaffirmations exist for the Loan Record, they will display in descending order by Begin Date for each loan that has been reaffirmed. The Reaffirmation Records will be displayed per Loan Record associated with the Aid Recipient. The Loan Records will be sorted by Loan Period Begin Date (descending) then Outstanding Principal Balance (descending).

Figure 5: Reaffirmation Page – Multiple Records

1.1 Reaffirmation Information from the Loan Summary Page

One method of accessing Reaffirmation information is from the Loan Summary page. If a

reaffirmation has been entered, a loan note labeled 'Reaffirmation' will appear on the applicable loan. Additional information about Reaffirmations displays when clicking on the loan note.

Figure 6: Loan Summary Page – Reaffirmation Loan Note

Figure 7: Reaffirmation Loan Note - Additional Information

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.

1.2 Reaffirmation Add from the Loan Detail Page

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 loans on the Loan Summary page and identifying which loan the borrower completed the reaffirmation paperwork. Once the loan is located, click **View Loan Details**.

Figure 8: Loan Summary Page – View Loan Details

Once you are directed to the Loan Detail page, scroll down to the **Loan Information** section and click on **Review Reaffirmation**. If the loan record does NOT already have an active reaffirmation and meets the criteria to be eligible, NSLDS displays the **'Add Reaffirmation'** button on the Reaffirmation page. The user can also view all reaffirmation records for the Aid Recipient by clicking the **'View All Reaffirmations'** button.

Note: On the Reaffirmation page, the **Add Reaffirmation** button is available when the users' organization has a current relationship with the borrower of that particular loan, and the loan meets the criteria to have a Reaffirmation record added.

Figure 9: Loan Detail Page – Review Reaffirmation

Figure 10: Reaffirmation Page – Add and View All Reaffirmations

Once you select the 'Add Reaffirmation' button you are directed to the Add Reaffirmation page 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 11: Add Reaffirmation Page

Once all the data has been entered, click **Submit** to check the record for errors. The error message displays one of two places, at the top of the screen or under the data element. Any errors identified need to be reviewed and corrected.

Figure 12:Add Reaffirmation Page – Error #1

Errors can appear on user input. For example, if a user inserts the wrong date format, the error displays once the user clicks out of the textbox. If during the add process the user decides they do NOT want to add the reaffirmation, the user can click **Cancel** to be returned to the Reaffirmation Page.

Figure 13: Add Reaffirmation Page – Error #2

If no errors are identified when the record is submitted, the user is directed back to the Reaffirmation page, and a **'Reaffirmation record successfully added'** message displays.

Figure 14: Reaffirmation Page – Successfully Added Record

1.3 Reaffirmation Add from Reaffirmation History

Another way a reaffirmation can be added to NSLDS is directly through the Reaffirmation Page. By clicking directly on the Reaffirmation link found under the Aid Recipient Tab, the Reaffirmation page displays. The student search can be conducted directly on this page, or if the student search was already conducted, the student data appears on this page.
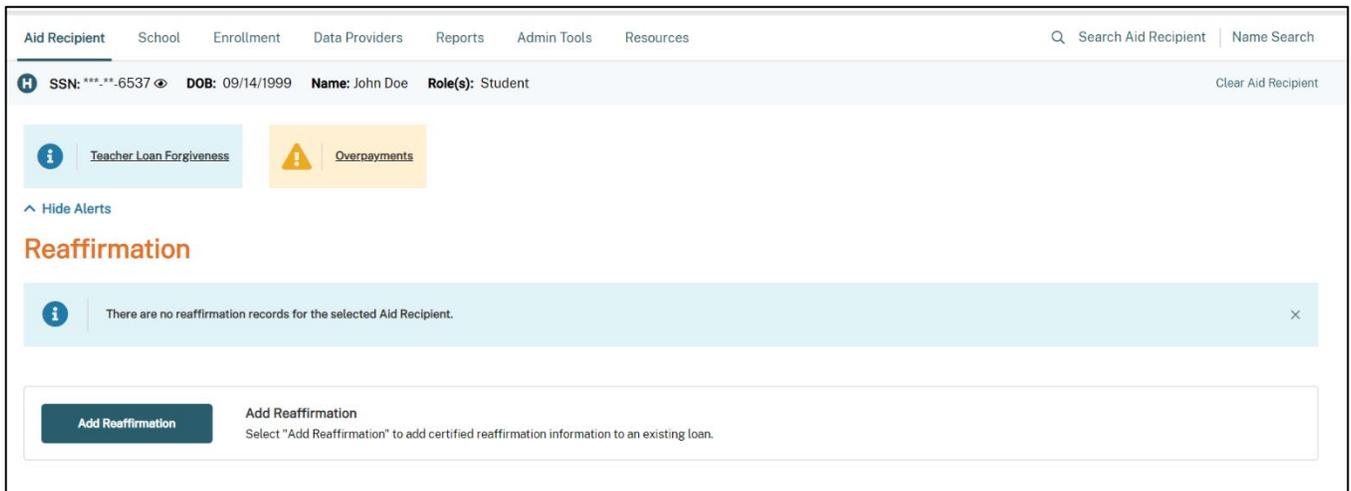
Figure 15: Reaffirmation Page – Student Search

Once the student appears on the Reaffirmation Page, clicking the **Add Reaffirmation** button takes 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 selecting from the list of loans provided after selecting the **'Add Reaffirmation'** button. NSLDS will automatically populate all loans that the user is authorized to add a reaffirmation for.

By selecting a loan from the list provided, NSLDS automatically populates the loan identifiers that are needed to provide uniqueness for the Loan Reaffirmation record. The following are the prepopulated loan identifier fields:

- Loan Type
- Loan Date
- OPEID
- Indicator of Separate Loan
- Award ID (available to Federal Loan Servicers Only)
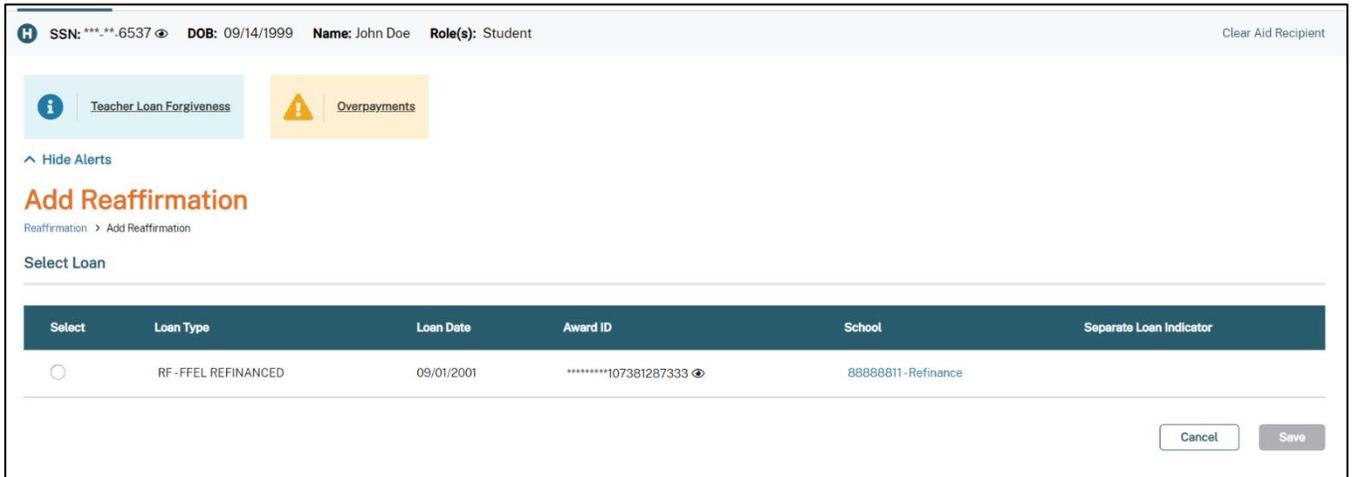
Figure 16: Add Reaffirmation Page – Select Loan

Once the user selects the applicable loan, and clicks Save, NSLDS displays the remaining fields that need to be entered for Reaffirmation. 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 the data has been entered, click **Submit Reaffirmation** to have NSLDS check the record for errors. The error message displays one of two places, at the top of the screen or under the data element. Any errors identified need to be reviewed and corrected.

Figure 17: Add Reaffirmation Page – Error

Figure 18: Reaffirmation Errors #2

Errors can appear on user input. For example, if a user inserts the wrong date format, the error displays once the user clicks out of the textbox.

1.4 Reaffirmation Update

The Reaffirmation Update page, found on the Reaffirmation page, is used to update any reaffirmations already submitted to NSLDS. . As previously discussed, the Reaffirmation Page shows all the reaffirmations for a borrower. In order to update a reaffirmation, click **Update Reaffirmation** which appears within each loan Reaffirmation card that is available.

Figure 19: Reaffirmation Page – Update

The Reaffirmation Update page displays the fields available for update. 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 the data has been entered, click **Save Reaffirmation** to have NSLDS check the record for errors. The error message displays one of two places, at the top of the screen or under the data element. Any errors identified need to be reviewed and corrected.

Figure 20: Update Reaffirmation Page

When the record is submitted and no errors are identified, the user is directed back to the Reaffirmation page. A **'Reaffirmation record successfully updated'** message displays.

Figure 21: Reaffirmation Page – Successfully Updated Record

Once the data has been submitted successfully, there are two potential outcomes for how the data could look. If the user is updating the Reaffirmation Record on any date after the Begin Date and clicks 'Save' with no validations triggered, NSDLS will invalidate the prior current active Reaffirmation Record by populating the End Date as the day before the current date. Additionally, NSLDS will create a new current active Reaffirmation Record for the Loan Record. If the user is updating the Reaffirmation Record on the Begin Date and clicks 'Save' with no validations triggered, NSDLS will directly update the Reaffirmation Record to the selected Loan Record (aka will not generate a new row).

Figure 22: Reaffirmation Page – Updated Record on Same Begin Date

Figure 23: Reaffirmation Page - Update on Day After Begin Date

1.5 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. In order to delete a reaffirmation, go to the Reaffirmation page, click **'Update Reaffirmation'** on the applicable record, then scroll to the bottom of the page and click the red **'Delete Reaffirmation'** button. Once the user clicks the button, a Delete Reaffirmation confirmation popup displays. After reviewing the information, the user can select **'Delete Reaffirmation'** to delete the record or select the **Cancel** button if the selection was made in error.

H SSN: ***-**-6537 👁   DOB: 09/14/1999   **Name:** John Doe   **Role(s):** Student   Clear Aid Recipient

ℹ | Reaffirmation   ℹ | Teacher Loan Forgiveness   ⚠ | Overpayments

∧ Hide Alerts

Update Reaffirmation

Reaffirmation > Update Reaffirmation

Use the fields below to update the selected reaffirmation.

OPEID:
88888811

School Name:
Refinance

Loan Type:
RF-FFEL REFINANCED

Loan Date:
09/01/2001

Indicator of Separate Loan:
N/R

Award ID:
*********107381287333 👁

Begin Date:
08/29/2022

End Date:
N/R

Source:

Reaffirmation Date * | **1st Disbursement Date *** | **Interest Rate ***

08/24/2022 📅 | 08/17/2022 📅 | 6.789 %

Loan Amount * | **Annual Exceeded Amount**

$ 456 | $ 80

Aggregate Undergraduate

Subsidized Exceeded Amount | **Combined Exceeded Amount**

$ XXX,XXX | $ XXX,XXX

Aggregate Graduate

Subsidized Exceeded Amount | **Combined Exceeded Amount**

$ XXX,XXX | $ 56

Delete Reaffirmation   Cancel   Save Reaffirmation

KNOWLEDGE CENTER	FINANCIAL AID DELIVERY	TITLE IV PROGRAM ELIGIBILITY	MORE INFO
Knowledge Center Home	Application & Verification	Title IV Participation Application	About NSLDS Professional Access
FSA Handbook	Calculating Awards & Packaging	Maintain Eligibility	Help Center
Knowledge Center FAQ		Audit Submission	Frequently Asked Questions (FAQ)
	Origination & Disbursement	Appeals	Feedback Center
TRAINING	Campus-Based Processing	Cybersecurity	Important Dates
Training Resources	Return of Title IV Funds	School Closures	Data Center

Figure 24: Update Reaffirmation Page – Delete Reaffirmation
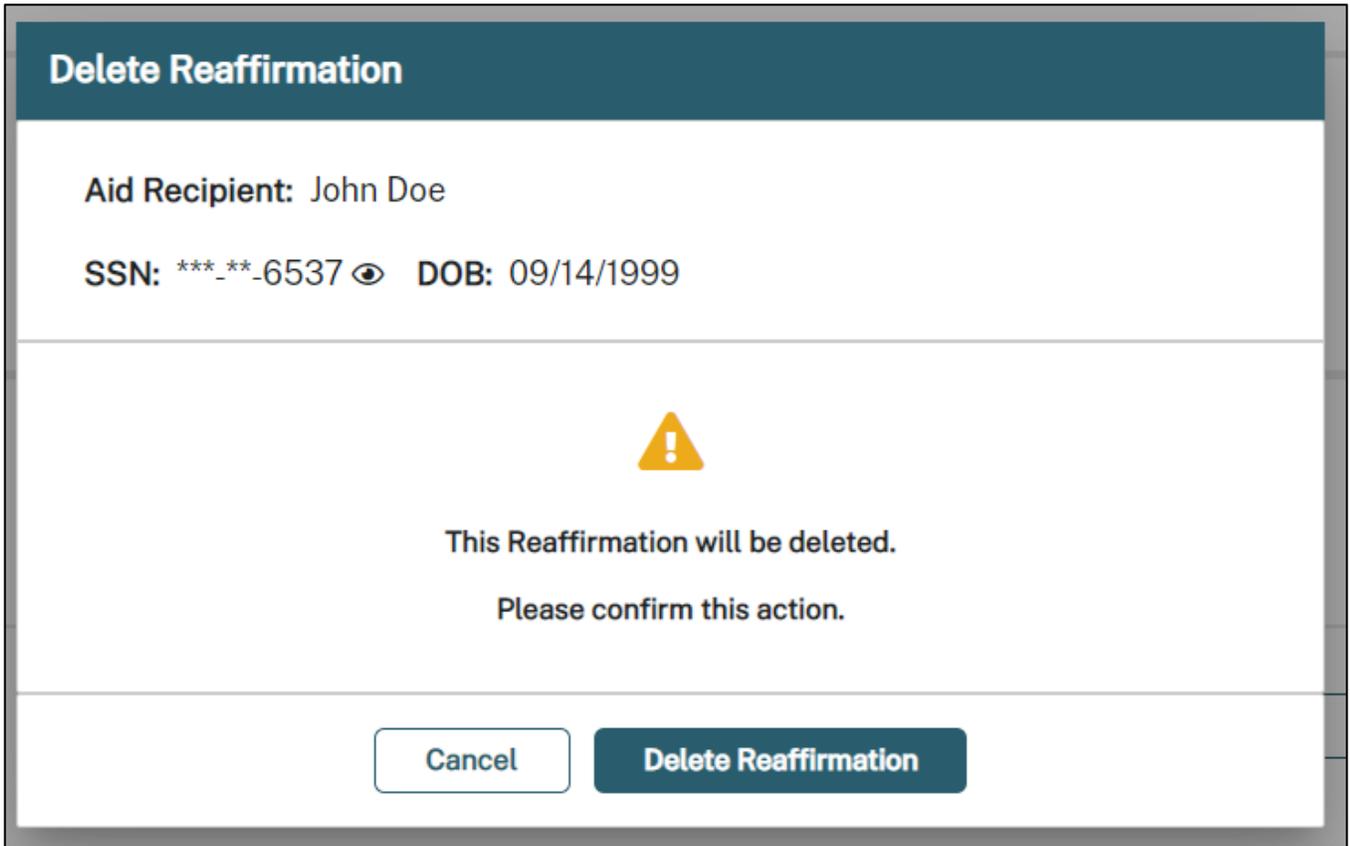
Figure 25: Delete Reaffirmation Confirmation

Once the data has been successfully deleted, a message indicating **'Reaffirmation record successfully deleted'** displays. An end date is applied to the deleted reaffirmation record, causing it to be deactivated and end the active reaffirmation for that particular loan.

Figure 26: Reaffirmation Page – Successfully Deleted Record

1.6 Reaffirmation Informational Icon

If an active Reaffirmation is available for a borrower, NSLDS displays a Reaffirmation Informational Icon at the top of all Aid Recipient Pages. 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 no longer appears. The Reaffirmation Informational icon is visible to all users of NSLDS, regardless of affiliation to the student.

H   SSN: ***-**-6537 👁   DOB: 09/14/1999   Name: John Doe   Role(s): Student   Clear Aid Recipient

ℹ   Teacher Loan Forgiveness   ⚠   Overpayments   ℹ   Reaffirmation

∧ Hide Alerts

Reaffirmation

| Loan Type: RF-FFEL Refinanced | | | | | | | Update Reaffirmation |

To view Loan Details for this Loan Type, click the "View Loan Detail" link.   View Loan Detail

School:	Award ID:	Loan Date:	Indicator of Separate Loan:
88888811 - Refinance	*********107381287333 👁	09/01/2001	N/R

	Reaffirmation Date	Begin Date	End Date	1st Disbursement Date	Loan Amount	Interest Rate	Annual Exceeded Amount	Source
>	08/24/2022	08/25/2022	N/R	08/22/2022	$456	6.789%	$76	Department of Education

Figure 27: Reaffirmation Informational Icon

2 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 allows 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.

2.1 Reaffirmation Spreadsheet Submittal Basics

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 found in Section 2.3, Record Layout Specifications – Submittal Spreadsheet Files, of this document. It can be created wholly by the user, utilizing the instructions below, or the template can be used.

The Reaffirmation Spreadsheet Submittal Template can be found under the Spreadsheet Submittal tab within the Data Provider section on the NSLDS Website 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 the reaffirmation data. The following sections describe the creation and usage processes in detail.

Spreadsheet Creation

The spreadsheet has a file size limit of 5,000 KB (approximately 5 MB). Any file size over this limit will cause the spreadsheet to be rejected.

The spreadsheet should be created with the first row containing the field names found in Section 2.3, Record Layout Specifications – Submittal Spreadsheet Files, of this document.

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.

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
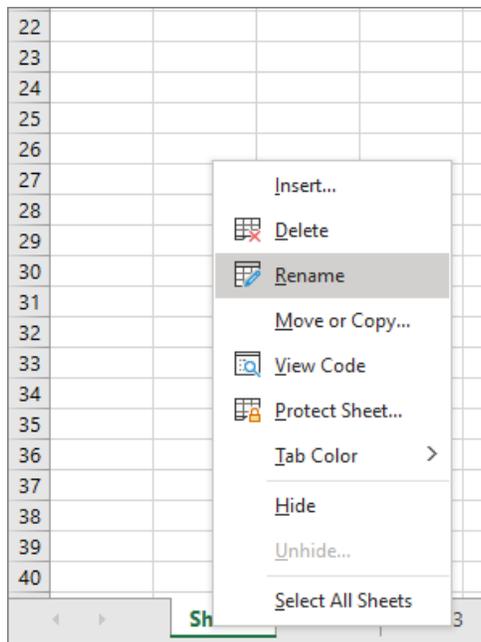
Figure 28: Rename Worksheet
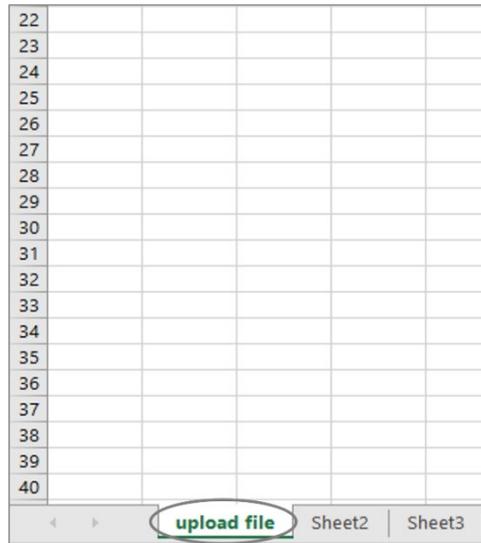
Figure 29: Renamed Worksheet

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.

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 Record Layout Specifications – Submittal Spreadsheet Files 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 Record Layout Specifications – Submittal Spreadsheet Files 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 30: Spreadsheet Creation with Field Names

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.

Optional Field Without Data

J	K	L	M	N	O	P
First Disbursement Date	Loan Amount	Interest Rate	Reaffirmation Date	Annual Exceeded Amount	Aggregate Undergraduate Subsidized Exceeded Amount	Aggregate Undergraduate Combined Exceeded Amount
20100601	1000	650	20140101	300		
20100207	2000	850	20141101			800
20050101	1600	600	20141201			

Figure 31: Spreadsheet Creation with Field Names and Empty Optional Fields

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 Record Layout Specifications – Submittal Spreadsheet Files of this document for the formatting of specific fields, and their treatment in the spreadsheet processing.

2.2 NSLDS Professional Access File Upload

Reaffirmation Submittal Page

The Reaffirmation Submittal is found on the menu under the Data Provider tab, within the Spreadsheet Submittals Section. 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 **'Upload File'** button, and then search for a file, and upload it from the location where it is stored.

Figure 32: Reaffirmation Spreadsheet Submittal Page

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.

Once the submittal file has been validated by clicking the **Validate and Submit** button, the user will be able to see the number of total records in the spreadsheet and the number of records in error in the Recently Uploaded Files section.

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.

Recently Uploaded Files

The following section explains the Recently Uploaded Files portion of the Spreadsheet Submittal tab. The user will be able to see the following data elements for all files that have been recently updated by the logged in user's organization:

- Submittal Type
- File Name
- Processed Date and Time
- User who uploaded the File
- Date the User uploaded the File
- User's Organization that uploaded the File
- Total Number of Records that were in the File
- Total Number of Records that were Processed to the NSLDS System
- Total Number of Records that were in Error

Submittal Type	File Name	Processed Date	Uploaded By	Organization Uploaded By	Total No. of Records	No. of Records Processed	No. of Records with Errors	Download Errors
Reaffirmation	Reaffirmation_Submittal_B.xlsx	07/11/2022 1:48 pm EST	John Doe 07/11/2022	500-Mohela	3	0	3	⬇ Download Errors
Reaffirmation	Reaffirmation_submittal_A.xlsx	06/27/2022 1:31 pm EST	John Doe 06/27/2022	500-Mohela	4	1	3	

Figure 33: Recently Uploaded Files Page

If 'Download Errors' is selected, the file will have the same name as that which was uploaded, with "- Results" appended to the end of the name. For example: if the name of the spreadsheet being submitted is "Reaffirmation_Submittal.xlsx", the name of the Results file will be "Reaffirmation_Submittal - Results.xlsx". Please note that the Error file will only be available on the most recently uploaded Reaffirmation Submittal that the user uploaded. For example, if a user uploads a Reaffirmation Submittal on Monday and then a second Reaffirmation submittal the following Friday, the user will only be able to download the Results File from the Friday submission.

The Recently Uploaded Files section will only display submitted files from the past 30 days. To view older files, please navigate to the Submittal Upload History page, which can be found using the 'View Upload History' link.

View Upload History

The following section explains the View Upload History page. Users will be able to search for Submittal History via the Search Upload History page, up to 10 years. The user must first search for the File using the following fields:

- Submittal Type
- Upload Date From
- Upload Date To

Figure 34: Search Upload History Page

After 'Search' is clicked, the user will be able to view all Submittal data that was uploaded by that entity within the select search criteria, inclusively.

Please note that the date range search cannot exceed a 12-month period.

Working Errors

All records will utilize the edits described in Record Layout Specifications – Submittal Spreadsheet Files 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 35: Result File with Yellow Highlighted Errors

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 36: Result File with Error Column

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.

2.3 Record Layout Specifications – Submittal Spreadsheet Files

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.

Index 1: File Type –Submittal Spreadsheet File		
Field Name	**Spreadsheet Location**	**Record Type**
Student Current Social Security Number	Column A	Detail Record
Student Date of Birth	Column B	Detail Record
Student Current Last Name	Column C	Detail Record
Student Current First Name	Column D	Detail Record
Award ID	Column E	Detail Record
Loan Type	Column F	Detail Record
Loan Date	Column G	Detail Record
OPEID	Column H	Detail Record
Indicator of Separate Loan	Column I	Detail Record
First Disbursement Date	Column J	Detail Record
Loan Amount	Column K	Detail Record
Interest Rate	Column L	Detail Record
Reaffirmation Date	Column M	Detail Record
Annual Exceeded Amount	Column N	Detail Record
Aggregate Undergraduate Subsidized Exceeded Amount	Column O	Detail Record
Aggregate Undergraduate Combined Exceeded Amount	Column P	Detail Record
Aggregate Graduate Subsidized Exceeded Amount	Column Q	Detail Record
Aggregate Graduate Combined Exceeded Amount	Column R	Detail Record

Reaffirmation Submittal Spreadsheet File Detail Record

File Type	Reaffirmation Submittal		
Field Name	**Student Current Social Security Number**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory	Number	9	Column A
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*

Error No.:	Error Message:
001	Required field
009	SSN Conflict
019	Student not found
Date Revised: July 08, 2022	

File Type	Reaffirmation Submittal		
Field Name	**Student Date of Birth**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory	Date	8	Column B
Description:	This basic component specifies the person's year, month and day of birth.		
Comments:	Provide the actual Date of Borrower's Birth Format (CCYYMMDD)		
Error No.:	**Error Message:**		
001	Required field		
003	Invalid Date		
012	Future Date not allowed		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Student Current Last Name**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory	Character	35	Column C
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.:	**Error Message:**		
001	Required field		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Student Current First Name**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory	Character	35	Column D
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.:	**Error Message:**		
001	Required field		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Award ID**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Character	21	Column E
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: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Loan Type**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Character	2	Column F
Description:	This basic component specifies the loan type of the reaffirmed loan.		
Comments:	- 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.		
Error No.:	**Error Message:**		
004	Permitted value violation		
006	Required field if another field on record is reported		
010	Award being serviced by another provider		
011	Loan not found		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Loan Date**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Date	8	Column G
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.:	**Error Message:**		
003	Invalid date		
006	Required field if another field on record is reported		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**OPEID**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Character	8	Column H
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.:	**Error Message:**		
004	Permitted value violation		
006	Required field if another field on record is reported		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	Indicator of Separate Loan		
Mandatory/Mandatory Conditional/Optional:	Format:	Size:	Spreadsheet Location:
Mandatory Conditional	Character	1	Column I
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.:	Error Message:		
006	Required field if another field on record is reported		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	First Disbursement Date		
Mandatory/Mandatory Conditional/Optional:	Format:	Size:	Spreadsheet Location:
Mandatory	Date	8	Column J
Description:	The date on which the reaffirmed loan was initially disbursed		
Comments:	• Report the actual Date of Disbursement. • Format (CCYYMMDD)		
Error No.:	Error Message:		
001	Required field		
003	Invalid date		
012	Future date not allowed		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Loan Amount**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory	Number	6	Column K
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.:	**Error Message:**		
001	Required field		
002	Invalid number		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Interest Rate**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory	Number	5	Column L
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.:	**Error Message:**		
001	Required field		
002	Invalid number		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Reaffirmation Date**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory	Date	8	Column M
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.:	**Error Message:**		
001	Required field		
003	Invalid date		
004	Permitted value violation (Returned if earlier than first disbursement date)		
012	Future date not allowed		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Annual Exceeded Amount**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Amount	6	Column N
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.:	**Error Message:**		
002	Invalid number		
020	Required field when other field(s) on record are not populated		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Aggregate Undergraduate Subsidized Exceeded Amount**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Number	6	Column O
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.:	**Error Message:**		
002	Invalid number		
020	Required field when other field(s) on record are not populated		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Aggregate Undergraduate Combined Exceeded Amount**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Number	6	Column P
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.:	**Error Message:**		
002	Invalid number		
020	Required field when other field(s) on record are not populated		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Aggregate Graduate Subsidized Exceeded Amount**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Number	6	Column Q
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.:	**Error Message:**		
002	Invalid number		
020	Required field when other field(s) on record are not populated		
Date Revised: July 08, 2022			

File Type	Reaffirmation Submittal		
Field Name	**Aggregate Graduate Combined Exceeded Amount**		
Mandatory/Mandatory Conditional/Optional:	**Format:**	**Size:**	**Spreadsheet Location:**
Mandatory Conditional	Number	6	Column R
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.:	**Error Message:**		
002	Invalid number		
020	Required field when other field(s) on record are not populated		
Date Revised: July 08, 2022			