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**Claim review result codes: Conversion to repayment errors**

<b>Code</b>	<b>Description</b>
C01	Out-of-School Date not verified
C02	Disclosure not sent timely
C03	First payment due date not set timely

## Claim review result codes: Due diligence errors

Code	Description
D01	Missing required letter for borrower
D02	Missing required borrower phone contact/attempt for borrower
D03	Missing request for default aversion assistance for borrower
D04	Missing final demand letter for borrower
D05	Late required letter for borrower
D06	Late required phone contact/attempt for borrower
D07	Late request for default aversion assistance for borrower
D08	Late final demand letter for borrower
D09	Unacceptable gap in servicing identified for borrower
D30	Missing required letter for endorser
D31	Missing required phone contact/attempt for endorser
D32	Missing final demand letter for endorser
D60	Missing required letter for comaker
D61	Missing required phone contact/attempt for comaker
D62	Missing request for default aversion assistance for comaker
D63	Missing final demand letter for comaker
D64	Late required letter for comaker
D65	Late required phone contact/attempt for comaker
D66	Late request for default aversion assistance for comaker
D67	Late final demand letter for comaker
D68	Unacceptable gap in servicing identified for comaker

**Claim review result codes: Miscellaneous errors**

<b>Code</b>	<b>Description</b>
M01	Other error identified (See Chapter 12, Record type 60)
M02	Improper cure performed
M03	Missing collateral documents
M04	Missing/unacceptable required supporting documentation
M05	Incorrect payment due date
M06	Financial information incorrect
M07	Out of tolerance

## Claim review result codes: Skiptracing errors

Code	Description
S01	No phone skiptracing attempts for borrower
S02	No address skiptracing attempts for borrower
S03	Incomplete phone skiptracing attempt for borrower
S04	Incomplete address skiptracing attempt for borrower
S05	Untimely initiation of address skiptracing for borrower
S06	Directory assistance phone skiptracing not attempted for borrower
S08	School phone skiptracing not attempted for borrower
S09	School address skiptracing not attempted for borrower
S10	Other entities phone skiptracing not attempted for borrower
S11	Other entities address skiptracing not attempted for borrower
S30	No phone skiptracing attempts for endorser
S31	No address skiptracing attempts for endorser
S32	Incomplete phone skiptracing attempt for endorser
S33	Incomplete address skiptracing attempt for endorser
S34	Directory assistance phone skiptracing not attempted for endorser
S35	Directory assistance address skiptracing not attempted for endorser
S36	Other entities phone skiptracing not attempted for endorser
S37	Other entities address skiptracing not attempted for endorser
S60	No phone skiptracing attempts for comaker
S61	No address skiptracing attempts for comaker
S62	Incomplete phone skiptracing attempt for comaker
S63	Incomplete address skiptracing attempt for comaker
S64	Untimely initiation of address skiptracing for comaker
S65	Directory assistance phone skiptracing not attempted for comaker
S66	School phone skiptracing not attempted for comaker
S67	School address skiptracing not attempted for comaker
S68	Other entities phone skiptracing not attempted for comaker
S69	Other entities address skiptracing not attempted for comaker

**Claim review result codes: Timely filing errors**

<b>Code</b>	<b>Description</b>
T01	Claim not filed timely
T02	Re-submitted claim not re-filed timely
T03	Required documents re-submitted between 31 and 60 days
T04	Borrower not yet in default

## Claim review status codes

<b>Code</b>	<b>Description</b>
1	Exceptional Performer Status - Expedited claim review
2	Standard Review Status - Regular claim review
3	Program Review Status - Monitored claim review

## Claim type codes

Code	Description
BC	Bankruptcy (Chapter 12 or 13)
BH	Bankruptcy (with hardship petition or adversary complaint)
CS	Closed School
DB	Default (reached prior to borrower's bankruptcy filing)
DE	Death
DF	Default (failure to make monthly payments)
DI	Disability (total and permanent)
DQ	Default (failure to make quarterly or less frequent than monthly payments)
DU	Abbreviated cure
FC	False Certification
ID	Identity Theft (Must be accompanied by Claim Form Addendum-Ineligible Borrower/Identity Theft and documentation of conviction of the crime of identity theft).
IN	Ineligible (borrower or other responsible party is determined not eligible for the loan)-Must be accompanied by Claim Form Addendum-Ineligible Borrower/Identity Theft and, if applicable, documentation of conviction of fraud or plea of nolo contendere.

## Collection activity codes

Code	Description
BL	Date borrower located (for ICA/Location cures only)
CR	The date on which the payment was reversed due to non-sufficient funds for one monthly installment (when reporting non-sufficient funds that includes multiple installments, provide a CR code for each installment)
DB	Deferment period/post deferment grace period, begin date
DD	Date of death
DE	Deferment period/post deferment grace period, end date
DS	Date disclosure sent (for ICA/Location cures only)
FB	Forbearance period begin date
FD	Final demand letter
FE	Forbearance period end date
IA	Lender became aware of invalid address for borrower
IR	Lender became aware of borrower's incarceration, or Lender became aware of borrower's residence outside a State, Mexico, or Canada, or borrower has no phone service
IT	Lender became aware that all known phone numbers for borrower are invalid.
LC	Letter contact with borrower
LN	Lender approved a deferment or forbearance with ending date prior to lender's receipt of documentation or adjusted OSD that changes the delinquency
PC	Lender requested default aversion assistance
PR	The date on which one monthly installment was satisfied by payment or prepayment (when reporting a payment that includes multiple installments, provide a PR code for each installment)
SA	Contact attempted with reference or endorser by phone or a reference skiptracing activity
SD	Contact with Directory Assistance for borrower, endorser, or co maker
SO	Other skiptracing activity including contact or contact attempt to a relative, individual, borrower, or other entity by phone or letter
SR	Contact with reference or endorser by phone or letter
SS	Contact with borrower's school by phone or letter
TA	Attempted phone contact with borrower
TC	Phone contact or contact in person with borrower
TR	Account converted from one servicing system to another
VA	Lender became aware of valid address for borrower
VT	Lender became aware of valid phone number for borrower

## Deferment type codes

Code	Description
AC	ACTION programs
AP	Armed forces or public health service (PHS)
EH	Economic hardship
FT	Full-time student
GF	Graduate fellowship program
HT	Half-time student
IR	Internship/residency
MO	Military Operations
MR	Military Reservists
NO	National Oceanic and Atmospheric Association (NOAA)
PC	Peace Corps
PD	Parent PLUS in-school deferment
PE	Six month post enrollment period for Parent PLUS
PL	Parental leave
PP	Parental PLUS borrower
RT	Rehabilitation training
TD	Temporary disability
TE	Tax-exempt organizations
TS	Teacher shortage
UE	Unemployment less than 3 years
UN	Unemployment less than 2 years
WM	Working mother

## Forbearance type codes

Code	Description
FS	Discretionary forbearance

## Enrollment status codes

Includes data from NSLDS Data Provider Instructions 06/09/2000.

Code	Status	Definition	Date used as effective date
A	Approved Leave of Absence	Student is currently enrolled at this institution, but has a leave of absence approved in accordance with Sec. 668.22(j)(2) of 34 CFR (Code of Federal Regulations)	Date the student began an approved leave of absence
D	Deceased	Student is deceased	Date of death, if known; otherwise, the date the institution was notified of the death by a reliable source
F	Full-time	Student is enrolled full-time, according to the institution's definition, in accordance with Sec. 668.2 or 682.200 of 34 CFR	Date on which the student most recently began uninterrupted* enrollment on a full-time basis
G	Graduated	Student has completed the course of study and is not currently admitted to nor enrolled in a different course of study at this institution	Date the student completed the course requirements (not the date on which the diploma or certificate of completion is presented)
H	Half-time or more, but less than full-time	Student is enrolled at least half-time, but less than full-time, according to this institution's definition, in accordance with Sec. 682.200 of 34 CFR	Date the student dropped below full-time, or if half-time is the original status, date on which the student most recently began uninterrupted enrollment on a half-time or more, but less than full-time, basis
L	Less than half-time	Student is enrolled less than half-time, according to this institution's definition, in accordance with Sec. 682.200 of 34 CFR	Date the student dropped below half-time, or if less than half-time is the original status, date on which the student most recently began uninterrupted enrollment on a less than half-time basis
W	Withdrawn (voluntary or involuntary)	Student has officially withdrawn from all courses at this institution, stopped attending all classes at this institution but did not officially withdraw, or for any reason did not re-enroll at this institution for the next regular (non-summer) term with completing the course of study	Date the student officially withdrew, or, in the absence of a formal withdrawal, last recorded date of attendance. In the case of the student who completes a term and does not return for the next, leaving the course of study uncompleted, the final day of the term in which the student was last enrolled.
X	Never attended	Individual on whose behalf a loan was certified or awarded, who was admitted, may have enrolled (registered), but never attended classes at this institution. (Institution does have a record of individual)	Date the school certified that the student never attended
Z	No record found	Individual for whom a thorough search of the institution's records reveals no information. (Institution does not have a record of the individual)	Date the school certified that no record of the student could be found

**\* Students are considered to be in school and continuously enrolled during academic year holiday and vacation periods, as well as during the summer between academic years (even if not enrolled in a summer session), as long as there is reason to believe that they intend to enroll for the next regularly scheduled term.**

## Grade level codes

Code	Description
1	Freshman/first year (including programs less than 1 year in duration)
2	Sophomore/second year
3	Junior/third year
4	Senior/fourth year
5	Fifth year/other undergraduate (including sixth year undergraduate and continuing education students)
A	First year graduate/professional
B	Second year graduate/professional
C	Third year graduate/professional
D	Beyond third year graduate/professional
G	Graduate/professional, year of study unknown

## Guarantor codes

Taken from NSLDS Data Provider Instructions 06/09/2000.

Note: Currently, the Department of Education (ED) does not assign or track codes for guarantor-servicers. NCHelp will establish and maintain a guarantor-servicer list to assist industry participants with a centralized code list, which will be useful in electronic processes such as CAM.

Code	Name	Based in	Closed	Alternate contact
555	Debt Collection Service	DC	Not truly a GA	Debt Collection Service
611	HEAF, District of Columbia	DC	Closed	Debt Collection Service
620	HEAF, Kansas	KS	Closed	Debt Collection Service
627	HEAF, Minnesota	MN	Closed	Debt Collection Service
631	HEAF, Nebraska	NB	Closed	Debt Collection Service
654	HEAF, West Virginia	WV	Closed	Debt Collection Service
656	HEAF, Wyoming	WY	Closed	Debt Collection Service
701	Alabama Commission on Higher Education	AL	Closed	Debt Collection Service
702	Alaska Commission on Post Secondary Education	AK	Closed	USA Funds, Inc.
705	Student Loan Guaranty Foundation of Arkansas	AR		
706	California Student Aid Commission	CA		
708	Colorado Student Loan Program	CO		
709	Connecticut Student Loan Foundation	CT		
710	Delaware Higher Education Loan Program	DE	Closed	Pennsylvania Higher Education Assistance Agency
711	District of Columbia	DG	Closed	American Student Assistance
712	Florida Department of Education OSFA	FL		
713	Georgia Higher Education Assistance Corporation	GA		
716	Student Loan Fund of Idaho, Inc.	ID		
717	Illinois Student Assistance Commission	IL		
718	State Student Assistance Commission of Indiana	IN	Closed	USA Funds, Inc.
719	Iowa College Student Aid Commission	IA		
721	Higher Education Assistance Authority	KY		
722	Louisiana Office of Student Financial Assistance	LA		
723	Maine Education Assistance Division	ME		
724	Maryland Higher Education Loan Corp	MD	Closed	USA Funds, Inc.
725	American Student Assistance	MA		
726	Michigan Department of Education	MI		
727	Northstar Guaranty Inc.	MN	Closed	Great Lakes Higher Education Corporation
728	Mississippi Guarantee Student Loan Agency	MS	Closed	USA Funds, Inc.
729	Coordinating Board for Higher Education	MO		
730	Montana Guaranteed Student Loan Program	MT		
731	National Student Loan Program	NE		
732	Nevada	NV	Closed	USA Funds, Inc.
733	New Hampshire Higher Education Assistance Foundation	NH		
734	Higher Education Student Assistance Authority	NJ		
735	New Mexico Student Loan Guarantee Corporation	NM		
736	New York State Higher Education Services	NY		
737	North Carolina State Education Assistance Authority	NC		
738	Student Loans of North Dakota	ND		
739	Ohio Student Aid Commission	OH	Closed	Great Lakes Higher Education Corporation
740	Oklahoma Guaranteed Student Loan Program	OK		
741	Oregon State Scholarship Commission	OR		
742	Pennsylvania Higher Education Assistance Agency	PA		
744	Rhode Island Higher Education Assistance Authority	RI		
745	South Carolina State Education Assistance Authority	SC		
746	Education Assistance Corporation	SD		
747	Tennessee Student Assistance Corporation	TN		
748	Texas Guaranteed Student Loan Corporation	TX		
749	Utah Higher Education Assistance Authority	UT		

<b>Code</b>	<b>Name</b>	<b>Based in</b>	<b>Closed</b>	<b>Alternate contact</b>
750	Vermont Student Assistance Corporation	VT		
751	State Education Assistance Authority	VA	Closed	Educational Credit Management Corporation (ECMC)
753	Northwest Education Loan Association	WA		
755	Great Lakes Higher Education Corporation	WI		
772	Puerto Rico	PR	Closed	Great Lakes Higher Education Corporation
778	Virgin Islands Joint Board of Education	VI	Closed	USA Funds, Inc.
800	USA Funds, Inc.	IN		
804	Arizona Educational Loan Program	AZ	Closed	USA Funds, Inc.
815	Hawaii Education Loan Program	HI	Closed	USA Funds, Inc.
927	Transitional Guaranty Agency (ECMC)	MN	Not truly a GA	
951	Educational Credit Management Corporation (ECMC)	MN		
974	PERK, Atlanta (ED Region 4)	AT	Not truly a GA	Debt Collection Services
975	PERK, Chicago (ED Region 5)	CH	Not truly a GA	Debt Collection Services
979	PERK, San Francisco (ED Region 9)	SF	Not truly a GA	Debt Collection Services
984	FISL, Atlanta (ED Region 4)	AT	Not truly a GA	Debt Collection Services
985	FISL, Chicago (ED Region 5)	CH	Not truly a GA	Debt Collection Services
989	FISL, San Francisco (ED Region 9)	SF	Not truly a GA	Debt Collection Services

## Loan status codes

Taken from NSLDS Technical Update GA-2000-09 on October 31, 2000.

Code	Status	Definition	Report this Date in Date of Loan Status Field	Open/Closed; Student Eligibility; Balance Requirements
CA	Canceled	<p>A loan for which one or more of the following conditions exist:</p> <ol style="list-style-type: none"> <li>None of the loan proceeds were ever disbursed to the student</li> <li>None of the lender's/lender-servicer's checks were ever cashed</li> <li>All of the lender's/lender-servicer's checks remained uncashed 120 days after disbursement</li> <li>All of the loan proceeds in an escrow account remained undisbursed for more than 120 days after being transferred to the account</li> </ol> <p>The disbursed amount is repaid in full within 120 days of disbursement and no further disbursements were made.</p>	<p>Report the date the loan was fully canceled (the most recent date of cancellation).</p> <p>Note: The Date of Loan Status and the Date of Outstanding Principal Balance must equal the Date of Cancellation.</p>	<p><b>Closed</b></p> <p>Student Eligible</p> <p>Amount of Outstanding Principal Balance, Amount of Outstanding Accrued Interest Balance, and Amount of Disbursement must be zero.</p>
DA	Deferred	<p>A loan for which the lender/lender-servicer has granted the postponement of periodic installment payments of principal because the borrower meets the eligibility requirements specified in regulations.</p> <p>Also applies to an SLS loan linked to a Stafford loan that has not entered repayment, or a non-linked SLS loan where the borrower has maintained continuous enrollment since obtaining the SLS loan.</p> <p>Note: Before a DA code can be used, the grace period must have expired and the loan must have entered repayment. If the student continued or returned to school before the grace period expired the loan is reported in an IA status.</p>	<p>Report the date the deferment starts.</p> <p>For SLS loans still in initial in-school deferment period, this is the day of the final disbursement of the loan.</p>	<p><b>Open</b></p> <p><b>Student Eligible</b></p> <p>There must be a positive balance in the sum of Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance.</p>
FB	Forbearance	<p>A loan for which a lender/lender-servicer has granted the borrower a temporary cessation of payments, has allowed the borrower an extended period for making payments, or is temporarily accepting smaller payments than were previously scheduled.</p>	<p>Report the beginning date of the forbearance period.</p>	<p><b>Open</b></p> <p><b>Student Eligible</b></p> <p>There must be a positive balance in the sum of Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance.</p>

Code	Status	Definition	Report this Date in Date of Loan Status Field	Open/Closed; Student Eligibility; Balance Requirements
IA	Loan Originated	<p>A loan that is guaranteed. IA also includes PLUS loans not fully disbursed.</p> <p>A loan remains in an IA status until it enters grace or other appropriate status.</p>	Report the date the loan was guaranteed.	<p><b>Open</b></p> <p><b>Student Eligible</b></p> <p>There must be a positive balance in the sum of Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance.</p> <p>(Note: The amounts must be zero until a disbursement occurs.)</p>
ID	In School or Grace Period	<p>A loan for which the student is enrolled at least half-time in school or is in a loan grace period. A loan remains in an ID status until the grace period has expired and repayment begins. A student who transfers to another institution, but who did not fully use the grace period, is reported as ID.</p> <p>'ID' includes PLUS loans that are not fully disbursed.</p> <p>Note: 'ID' has been replaced by 'IA' and 'IG' and is not valid for use on loans guaranteed after December 31, 2001.</p>	Report the beginning of the enrollment period for which the loan was granted.	<p><b>Open</b></p> <p><b>Student Eligible</b></p> <p>There must be a positive balance in the sum of Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance.</p> <p>(Note: The amounts must be zero until a disbursement occurs.)</p>
IG	In Grace Period	A loan in the loan grace period.	<p>For students completing their academic program, report the day after the last day of attendance. For students who withdraw, report the day after the withdraw date.</p> <p>For borrowers completing a period of 'In Military Grace' who are not enrolled or do not intend to re-enroll, report the end date of the borrower's military service period.</p>	<p><b>Open</b></p> <p><b>Student Eligible</b></p> <p>There must be a positive balance in the sum of Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance.</p>
IM	In Military Grace	<p>A loan that has not entered repayment (i.e. was in IA or IG status) and the borrower is called or ordered to active military duty for longer than 30 days.</p> <p>The IM status should not be confused with a military deferment, which is used for loans that have entered repayment.</p>	Report the day the borrower entered the military.	<p><b>Open</b></p> <p><b>Student Eligible</b></p> <p>There must be a positive balance in the sum of Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance.</p>

Code	Status	Definition	Report this Date in Date of Loan Status Field	Open/Closed; Student Eligibility; Balance Requirements
PC	Paid in Full Through Consolidation Loan	A loan that is paid in full as a result of the borrower obtaining a Consolidation Loan.  Note: 'PC' has been replaced by 'PN' and is not valid for reporting loans paid after December 31, 2001.	Report the date the loan was paid in full.  Note: The Date of Outstanding Principal Balance equals the Date of Loan Status.	<b>Closed</b>  <b>Student Eligible</b>  Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance must be zero.
PF	Paid in Full	A loan that the borrower has repaid in full to the lender/lender-servicer, including principal, interest, and any other allowable charges.  If a loan is paid in full as a result of the borrower obtaining a consolidation loan, report as PN.  See code definition for 'CA' (Canceled).  Do not report as PF: (1) loans that have been sold to another lender; (2) loans on which a claim has been paid.	Report the date the loan was paid in full.  Note: The Date of Outstanding Principal Balance must equal the Date of Loan Status.	<b>Closed</b>  <b>Student Eligible</b>  Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance must be zero.
PN	Paid in Full Through Consolidation Loan	A loan that is paid in full as a result of the borrower obtaining a Consolidation Loan.  Note: 'PN' replaces 'PC' and must be used to report loans paid after December 31, 2001 as a result of the borrower obtaining a Consolidation Loan.	Report the date the loan was paid in full.  Note: The Date of Outstanding Principal Balance must equal the Date of Loan Status.	<b>Closed</b>  <b>Student Eligible</b>  Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance must be zero.
RF	Refinanced	A PLUS or SLS loan paid in full as a result of a borrower refinancing to obtain more favorable loan terms. If a loan is refinanced, but is NOT paid in full, continue to report the loan in the appropriate other Loan Status Code.	Report the date the loan was paid in full through refinancing.  Note: The Date of Outstanding Principal Balance must equal the Date of Loan Status.	<b>Closed</b>  <b>Student Eligible</b>  Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance must be zero.

Code	Status	Definition	Report this Date in Date of Loan Status Field	Open/Closed; Student Eligibility; Balance Requirements
RP	In Repayment	<p>A loan which is not in a condition authorizing cessation of payments (e.g. deferment or forbearance), and for which the student has begun repayment to the current holder.</p> <p>Note: A loan remains in an IG status or ID status if the grace period began prior to implementation of the IG status, until the grace period has expired and repayment begins. A student who transfers and attends another institution, but who did not fully use the grace period, is reported as IA (ID prior to implementation of IA status). An SLS or PLUS loan enters repayment the day the loan is fully disbursed unless a condition authorizing cessation of payments exists (e.g. deferment or forbearance).</p>	<p>Report one of the following dates, in order of preference:</p> <ol style="list-style-type: none"> <li>1. For SLS loans where the borrower declined the initial in-school deferment, and for PLUS loans, enter the date of the last disbursement.</li> <li>2. For loans entering repayment after the in-school or grace status, enter the day after the grace period expires. The Date of Loan Status must equal the Date Entered Repayment.</li> <li>3. For loans in forbearance, enter the day after the forbearance ended.</li> <li>4. For rehabilitated loans, enter the date the loan was repurchased.</li> </ol> <p>Each time the loan returns to repayment after having been in another loan status, (e.g. deferred); enter the day after the previous status ended. In this case, the Date of Loan Status is NOT equal to the Date Entered Repayment. The Date Entered Repayment does not change once the loan has been converted to repayment.</p>	<p><b>Open</b></p> <p><b>Student Eligible</b></p> <p>There must be a positive balance in the sum of Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance.</p>
UA	Temporarily Uninsured No Default Claim Requested	<p>A curable loan for which a default claim has NOT been requested by the lender/lender-servicer, but a servicing problem with the loan has been discovered and the guaranty has been temporarily lost. The loan status should be updated if the loan is cured or paid-in-full. If the loan is not cured or otherwise closed within 3 years, update the status to UC.</p> <p>Note: 'UA', 'UB', 'UC', and 'UD' replace 'UI'.</p> <p>A loan status of 'UA' must be used after December 31, 2001 to report a loan that is temporarily uninsured, no default claim requested.</p>	<p>Report the date the loan lost eligibility for insurance.</p>	<p><b>Open</b></p> <p>Student Eligible</p> <p>There must be a positive balance in the sum of Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance.</p>
UB	Temporarily Uninsured Default Claim Denied	<p>A curable loan for which a default claim has been requested by the lender/lender-servicer, but the claim was denied because proper due diligence requirements were not met and the guaranty has been temporarily withdrawn. The loan status should be updated if the loan is cured or paid-in-full. If the loan is not cured or otherwise closed within 3 years, update the status to UD.</p> <p>Note: 'UA', 'UB', 'UC', and 'UD' replace 'UI'.</p> <p>A loan status of 'UB' must be used after December 31, 2001 to report a loan that is temporarily uninsured, default claim denied.</p>	<p>Report the date the loan lost eligibility for insurance.</p>	<p><b>Open</b></p> <p>Student Ineligible</p> <p>There must be a positive balance in the sum of Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance.</p>

Code	Status	Definition	Report this Date in Date of Loan Status Field	Open/Closed; Student Eligibility; Balance Requirements
UC	Permanently Uninsured/ Unreinsured No Default Claim Requested	A non-curable loan for which a default claim has NOT been requested by the lender/lender-servicer, but a servicing problem has been discovered with the loan and the guaranty has been lost, or which has permanently lost insurance, or reinsurance due to regulatory violation.  Note: 'UA', 'UB', 'UC', and 'UD' replace 'UI'.  A loan status of 'UC' must be used after December 31, 2001 to report a loan that is permanently uninsured/ unreinsured, no default claim requested.	Report the date the loan permanently lost eligibility for insurance/reinsurance.	<b>Closed</b>  Student Eligible  Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance must be zero.
UD	Permanently Uninsured/ Unreinsured Default Claim Denied	A non-curable loan for which a default claim has been requested by the lender/lender-servicer, but a servicing problem has been discovered with the loan and the guaranty has been withdrawn, or which has permanently lost insurance, or permanently lost reinsurance due to regulatory violation.  Note: 'UA', 'UB', 'UC', and 'UD' replace 'UI'.  A loan status of 'UD' must be used after December 31, 2001 to report a loan that is permanently uninsured/ unreinsured, default claim denied.	Report the date the loan permanently lost eligibility for insurance/reinsurance.	<b>Closed</b>  Student Ineligible  Amount of Outstanding Principal Balance and Amount of Outstanding Accrued Interest Balance must be zero.
UI	Uninsured/ Unreinsured	A loan for which the loan guaranty has been lost, or for any loan that has been judged to have lost insurance or reinsurance because of regulatory violation, so the loan is no longer insured at the lender/lender-servicer by the guaranty agency.  Note: 'UI' has been replaced by 'UA', 'UB', 'UC', and 'UD' and is not valid for reporting a loan that lost insurance, either temporarily or permanently, after December 31, 2001.	Report the date the loan lost eligibility for insurance/ reinsurance.  For loans on which a claim has been filed and rejected, the date the claim was rejected.  For a loan on which a claim was not filed, the last date it could have been filed for claim payment with the guaranty agency.	<b>Open</b>  Student Eligible  Amount of Outstanding Balance must be the original Principal Balance.

Closed Loans – Loans closed during the reporting period must be reported to the guaranty agency with the appropriate loan status. Once accepted by the guaranty agency, closed loans should be dropped from subsequent reports.

## Loan type codes

<b>Code</b>	<b>Description</b>
AL	Alternative loan
CL	Federal Consolidation loan
GB	Federal Graduate/Professional PLUS loan
PL	Federal PLUS loan (Parent Loan for Undergraduate Student)
RF	Refinanced loan
SF	Subsidized Federal Stafford loan
SL	Federal SLS (Supplemental Loan for Students)
SU	Unsubsidized Federal Stafford loan

## **Loan type codes - Alternative loan program codes**

Alternative loan program codes are not printed in this documentation, because they are subject to frequent change. For the most recent code list, see the NCHELP website at [www.nchelp.org](http://www.nchelp.org).

**DAAR cancellation or update reason codes**

<b>Code</b>	<b>Description</b>
AC	Account cured
BK	Bankruptcy
DA	Deferment
DR	Delinquency change
FB	Forbearance
NS	Non-sufficient funds payment reversal
OT	Other
PC	Consolidated
PR	Payment received

**DAAR type codes**

<b>Code</b>	<b>Description</b>
CA	Cancellation of previously reported default aversion assistance request
DF	Default aversion assistance request for a borrower delinquent on monthly payments
DQ	Default aversion assistance request for a borrower delinquent on payments due less frequently than monthly
UP	Update to previously reported default aversion assistance request; applies only to delinquencies

## Reference relationship codes

Code	Description
E	Employer
F	Friend
G	Guardian
M	Spouse
N	Not available
O	Other
P	Parent
R	Relative
S	Sibling

## State/territory codes

Note: CAM uses established U.S. postal codes. If necessary, guarantors/guarantor-servicers must convert state and postal codes for NSLDS purposes.

By area				By code			
Alabama	AL	New Jersey	NJ	AA	Armed Forces the Americas	ND	North Dakota
Alaska	AK	New Mexico	NM	AE	Armed Forces Europe	NE	Nebraska
American Samoa	AS	New York	NY	AK	Alaska	NH	New Hampshire
Arizona	AZ	North Carolina	NC	AL	Alabama	NJ	New Jersey
Arkansas	AR	North Dakota	ND	AP	Armed Forces Pacific	NM	New Mexico
Armed Forces Europe	AE	Northern Mariana Islands	MP	AR	Arkansas	NV	Nevada
Armed Forces Pacific	AP	Ohio	OH	AS	American Samoa	NY	New York
Armed Forces the Americas	AA	Oklahoma	OK	AZ	Arizona	OH	Ohio
California	CA	Oregon	OR	CA	California	OK	Oklahoma
Colorado	CO	Palau	PW	CO	Colorado	OR	Oregon
Connecticut	CT	Pennsylvania	PA	CT	Connecticut	PA	Pennsylvania
Delaware	DE	Puerto Rico	PR	DC	Washington D.C.	PR	Puerto Rico
Federated States of Micronesia	FM	Rhode Island	RI	DE	Delaware	PW	Palau
Florida	FL	South Carolina	SC	FL	Florida	RI	Rhode Island
Georgia	GA	South Dakota	SD	FM	Federated States of Micronesia	SC	South Carolina
Guam	GU	Tennessee	TN	GA	Georgia	SD	South Dakota
Hawaii	HI	Texas	TX	GU	Guam	TN	Tennessee
Idaho	ID	Utah	UT	HI	Hawaii	TX	Texas
Illinois	IL	Vermont	VT	IA	Iowa	UT	Utah
Indiana	IN	Virgin Islands	VI	ID	Idaho	VA	Virginia
Iowa	IA	Virginia	VA	IL	Illinois	VI	Virgin Islands
Kansas	KS	Washington	WA	IN	Indiana	VT	Vermont
Kentucky	KY	Washington D.C.	DC	KS	Kansas	WA	Washington
Louisiana	LA	West Virginia	WV	KY	Kentucky	WI	Wisconsin
Maine	ME	Wisconsin	WI	LA	Louisiana	WV	West Virginia
Marshall Islands	MH	Wyoming	WY	MA	Massachusetts	WY	Wyoming
Maryland	MD			MD	Maryland		
Massachusetts	MA			ME	Maine		
Michigan	MI			MH	Marshall Islands		
Minnesota	MN			MI	Michigan		
Mississippi	MS			MN	Minnesota		
Missouri	MO			MO	Missouri		
Montana	MT			MP	Northern Mariana Islands		
Nebraska	NE			MS	Mississippi		
Nevada	NV			MT	Montana		
New Hampshire	NH			NC	North Carolina		

**E/C/S codes**

<b>Code</b>	<b>Description</b>
C	Comaker
E	Endorser
S	Student

## Interest rate type codes

Code	Description
8	Adjustable rate, 8/10%
C	Converted to Variable rate
F	Fixed
V	Variable

## Claim disposition codes

Code	Description
L	Loss of guaranty
T	Return
X	Accepted without penalty
Y	Accepted with penalty

## Claim payment recipient codes

Code	Description
L	Lender
S	Lender-Servicer

## Claim payment method codes

Code	Description
A	ACH
C	Check
W	Wire transfer
O	Other

**Claim recall reason codes**

<b>Code</b>	<b>Description</b>
BK	Bankruptcy
DA	Deferment
FB	Forbearance
OT	Other
PC	Consolidated
PR	Payment received