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Chapter composition

Chapter 6, Disbursement-Level Records, contains the following record types:

- Record type 09 (Pre-Disbursement Change)
- Record type 10 (Post-Disbursement Change/Notification)

Record type 09 (Pre-Disbursement Change)

Guarantors/guarantor-servicers and lenders/lender-servicers submit one Record type 09 (Pre-Disbursement Change) for each disbursement being canceled, rescheduled, reinstated, added, or changed before funds are released by the lender to the school/borrower.

A separate Record type 09 (Pre-Disbursement Change) is sent by the guarantor/guarantor-servicer or lender/lender-servicer for each disbursement being reported. Multiple type 09 records (Pre-Disbursement Change) can be included in a record set; however, only one disbursement change can be reported in each Record type 09 (Pre-Disbursement Change). The disbursement being reported must be pending, meaning the funds have never been released or reported as released to the recipient by the lender/discharging agent; otherwise, a Record type 10 (Post-Disbursement Change/Notification) should be sent.

Note: Record types 09 and 10 are used to report cancellation activity at a disbursement level. When all disbursements for a loan are canceled via records 09 or 10, the status for the loan should also be considered canceled and no accompanying Record type 15 (Loan Status Change) will be sent for that purpose.

In an effort to synchronize all parties' databases, the creator of a CAM record must be able to submit a replacement CAM record in a timely manner, when the original CAM record was rejected.

For Record type 09 (Pre-Disbursement Change), these record-level errors can be sent:

- Loan must not be in a claim paid status on the guarantor's system. [053]
- Loan amount must be less than or equal to annual borrower maximum for grade level. [054]
- Cumulative disbursement amounts and cancellations (including reissue amount) must be less than or equal to guaranty amount. [055].
- Loan is closed on recipient's database [071]

Record dependency:

- If canceling, rescheduling, reinstating, or changing a disbursement, must be accompanied by a Record type 02 (Identifier Data) for individual represented by the SSN field.
- If adding a disbursement, must be accompanied by a Record type 02 (Identifier Data) for individual represented by the SSN field, and an additional Record type 09 (Pre-Disbursement Change) for each pending disbursement in this loan.

Recommended reporting frequency: Daily

| Record type 09 (Pre-Disbursement Change) | | | | | | | |
|--|-------------|--|-------|--------|------|----------|---|
| Field no. | Field name | Description | Start | Length | Data | Required | Edits |
| 01 | Record Code | Not used for CAM. | 1 | 2 | C | - | |
| 02 | Record Type | A 2-digit code indicating the type of record being sent. | 3 | 2 | N | R | |
| 03 | SSN | SSN of person for whom data is being reported. | 5 | 9 | N | R | SSN must equal SSN field in Record type 02. [105] |

| Record type 09 (Pre-Disbursement Change) | | | | | | | |
|--|----------------------------|--|-------|--------|------|----------|--|
| Field no. | Field name | Description | Start | Length | Data | Required | Edits |
| 04 | Source ID | Sender's identification number, according to function: Guarantor=3-character guarantor code Lender=6-character lender code Lender-servicer=6-character lender-servicer code Guarantor-servicer=up to 8 characters | 14 | 8 | C | R | Source ID must be valid identifier on recipient's database. [002] If sender is guarantor, Source ID must be ED-assigned guarantor code. [014] If sender is lender, Source ID must be ED-assigned lender code. [014] If sender is lender-servicer, Source ID must be ED-assigned lender-servicer code or NCHHELP-assigned lender-servicer code. [014] If sender is guarantor-servicer, Source ID must be NCHHELP-assigned guarantor-servicer code. [014] Source ID must equal Source ID in Record type 01. [101] |
| 05 | Filler | Spaces. | 22 | 3 | C | R | |
| 06 | Source Non-ED Branch ID | If assigned, non-standard value designating specific branch or location. | 25 | 4 | C | R1 | If filled, Source ID and Source Non-ED Branch ID must be valid identifier combination on recipient's database. [002] |
| 07 | Recipient ID | Recipient's identification number, according to function: Guarantor=3-character guarantor code Lender=6-character lender code Lender-servicer=6-character lender-servicer code Guarantor-servicer=up to 8 characters | 29 | 8 | C | R | Recipient ID must be valid identifier on recipient's database. [002] If recipient is guarantor, Recipient ID must be ED-assigned guarantor code. [014] If recipient is lender, Recipient ID must be ED-assigned lender code. [014] If recipient is lender-servicer, Recipient ID must be ED-assigned lender-servicer code or NCHHELP-assigned lender-servicer code. [014] If recipient is guarantor-servicer, Recipient ID must be NCHHELP-assigned guarantor-servicer code. [014] |
| 08 | Filler | Spaces. | 37 | 3 | C | R | |
| 09 | Recipient Non-ED Branch ID | If assigned, non-standard value designating specific branch or location. | 40 | 4 | C | R1 | If filled, Recipient Non-ED Branch ID must be recipient's non-ED branch ID. [009] |
| 10 | Unique Loan Identifier | Unique value assigned and used by guarantor/guarantor-servicers identifying loan. (See the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i> .) | 44 | 16 | C | R1 | If filled and used for matching, Unique Loan Identifier must equal value on recipient's database. [018] |
| 11 | Guaranty Date | Date loan was guaranteed (see the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i>). Used by some guarantors/guarantor-servicers to identify loan. CCYYMMDD format. | 60 | 8 | N | R1 | If filled and used for matching, Guaranty Date must equal value on recipient's database ± 30 days. [018] |
| 12 | Loan Type | A 2-character code indicating the type of loan. (see <i>Appendix A, Code Values</i>). | 68 | 2 | C | R | If used for matching, Loan Type must equal value on recipient's database. [018] Loan Type must be AL, GB, PL, SF, SU, or SL. [172] Loan Type must be acceptable loan type on recipient's database. [002] |

| Record type 09 (Pre-Disbursement Change) | | | | | | | |
|--|------------------------------------|--|-------|--------|------|----------|---|
| Field no. | Field name | Description | Start | Length | Data | Required | Edits |
| 13 | Alternative Loan Program Type Code | A 3-character code indicating the specific category of the alternative loan. For the most recent code list, see the NCHHELP website at www.nchelp.org or contact NCHHELP. | 70 | 3 | C | R1 | If filled and used for matching, Alternative Loan Program Type Code must equal value on recipient's database. [018] If Loan Type is AL, Alternative Loan Program Type Code must be valid alternative loan code. [014] If Loan Type is other than AL, Alternative Loan Program Type Code must be spaces. [173] |
| 14 | First Disbursement Date | Date loan was first disbursed (see the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i>). Used by some guarantors/guarantor-servicers to identify loan. CCYYMMDD format. | 73 | 8 | N | R1 | If filled and used for matching, First Disbursement Date must equal value on recipient's database ± 30 days. [018] |
| 15 | Holder/Lender Code | A 6-digit ED-assigned code identifying current loan holder. | 81 | 6 | N | R | If used for matching, Holder/Lender Code must equal value on recipient's database. [018] |
| 16 | Servicer Code | A 6-digit ED-assigned lender-servicer code used if non-holder services the loan. | 87 | 6 | N | R1 | If filled and used for matching, Servicer Code must equal value on recipient's database. [018] |
| 17 | Loan Period Begin Date | The beginning date of the period covered by the loan. CCYYMMDD format. | 93 | 8 | N | R1 | If filled and used for matching, Loan Period Begin Date must equal value on recipient's database. [018] |
| 18 | Loan Period End Date | The ending date of the period covered by the loan. CCYYMMDD format. | 101 | 8 | N | R1 | If filled and used for matching, Loan Period End Date must equal value on recipient's database. [018] |
| 19 | Filler | Spaces. | 109 | 2 | C | R | |
| 20 | Student SSN | Student for whom loan proceeds are intended. Provide only if PLUS, Graduate/Professional PLUS or alternative loan. | 111 | 9 | N | R1 | If filled and used for matching, Student SSN must equal value on recipient's database. [018] If Loan Type is AL, GB, or PL, Student SSN must be greater than zero and less than all nines. [014] If Loan Type is other than AL, GB, or PL, Student SSN must be zeros. [174] If Loan Type is GB and Student SSN is populated, Student SSN must equal SSN field in Record type 02. [231] |
| 21 | CommonLine Unique Identifier | If assigned, CommonLine unique loan identifier (see the Section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i>). | 120 | 17 | C | R1 | If filled and used for matching, CommonLine Unique Identifier must equal value on recipient's database. [018] |
| 22 | CommonLine Loan Sequence Number | If assigned, CommonLine 2-digit loan sequence number (See the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i>). | 137 | 2 | N | R1 | If filled and used for matching, CommonLine Loan Sequence Number must equal value on recipient's database. [018] |
| 23 | Disbursement Identifier Number | Used to identify disbursement being reported: 01=1st disbursement, 02=2nd disbursement, ..99=99th disbursement, or, if adding a disbursement, increment the highest existing disbursement number by 1. | 139 | 2 | N | R | Disbursement Identifier Number must be within maximum number of disbursements allowed by recipient. [200] |
| 24 | Disbursement Identifier Date | If disbursements are identified by date, date used to identify disbursement. If adding a disbursement, report as zeros. CCYYMMDD format. | 141 | 8 | N | R1 | If filled and used for matching, Disbursement Identifier Date must equal value on recipient's database. [017] Disbursement must be pending. [201] If Disbursement Identifier Number does not equal recipient's database, Disbursement Identifier Date must be zeros. [202] |

| Record type 09 (Pre-Disbursement Change) | | | | | | | |
|--|--------------------------------------|--|-------|--------|------|----------|---|
| Field no. | Field name | Description | Start | Length | Data | Required | Edits |
| 25 | Cancellation Date | If any portion of disbursement is canceled, cancellation effective date must be provided. CCYYMMDD format. | 149 | 8 | N | R1 | If filled, Cancellation Date must be less than or equal to As-Of Date in Record type 01. [008] Disbursement must be pending. [201] If Cancellation Amount is filled, Cancellation Date must be filled. [203] If filled, Cancellation Date must be greater than or equal to guaranty date. [204] If Cancellation Date is zeros, Cancellation Amount must be zeros. [222] |
| 26 | Cancellation Amount | Gross amount of the cancellation for the disbursement. This amount is for this transaction only; it is not cumulative. Previous decreases are not included. 999999V99 format. | 157 | 8 | N | R1 | If filled, Cancellation Amount must be less than or equal to scheduled disbursement amount on recipient's database. [205] If Cancellation Date is filled, Cancellation Amount must be filled. [203] If Cancellation Date is zeros, Cancellation Amount must be zeros. [222] |
| 27 | Disbursement Hold/ Release Indicator | A 1-character code indicating if the disbursement will be held or released by the disbursing agent. H = Hold disbursement until release notification is given R = Release the disbursement as scheduled The data is required if placing a hold or release on a disbursement. Otherwise, fill the field with a space. Note: If this field is completed, this detail record cannot be used for any other change transactions (e.g., disbursement date or amount changes). Other changes must be submitted in a separate transaction. Note: The submission and acceptance of a hold record should not affect the reported disbursement schedule. Service providers should not change the original disbursement schedule because of a hold record (e.g., changing the scheduled disbursement date to a future date). The original disbursement dates should still be used when reporting anticipated disbursement date information. | 165 | 1 | C | R1 | If filled, Disbursement Hold/Release Indicator must be a valid value. [014] A disbursement hold/release was requested, but the servicer provider does not process hold/release transactions. [233] Cannot combine a hold/release request with other transactions in the same record. A disbursement hold or release must be submitted as a separate record. [234] Hold/Release cannot be processed because disbursement is canceled. [235] Hold/Release cannot be processed because funds already disbursed. [236] Hold/Release cannot be processed because disbursement does not exist. [237] |
| 28 | Revised Scheduled Disbursement Date | If rescheduling disbursement, new disbursement date. If disbursement date is not changing, previous disbursement date. If adding a disbursement, scheduled date of disbursement being added. If a full disbursement cancellation, zeros. CCYYMMDD format. | 166 | 8 | N | R1 | If filled, Revised Scheduled Disbursement Date must be greater than or equal to guaranty date. [204] If filled, Revised Scheduled Disbursement Date must be on or after the 30th day prior to Date Loan Period Begins or on or before the 180th day after Date Loan Period Ends. [206] If Revised Disbursement Amount is filled, Revised Scheduled Disbursement Date must be filled. [207] If Reinstatement Indicator is Y, Revised Scheduled Disbursement Date must be filled. [208] |

| Record type 09 (Pre-Disbursement Change) | | | | | | | |
|--|--------------------------------|---|-------|--------|------|----------|--|
| Field no. | Field name | Description | Start | Length | Data | Required | Edits |
| 29 | Revised Disbursement Amount | If rescheduling or shifting funds between disbursements, gross amount (including fees retained by lender) to disburse. If less than original scheduled disbursement amount due to cancellation, difference is reported in Cancellation Amount, and date of cancellation is reported in Cancellation Date. If disbursement amount is not being revised, previously scheduled amount. If adding a disbursement, amount to disburse. 999999V99 format. | 174 | 8 | N | R1 | If Revised Disbursement Amount and Cancellation Amount are filled, cumulative amount must equal current scheduled disbursement amount on recipient's database. [209] Cumulative disbursement amount plus cancellation must be less than or equal to current guaranty amount. [210] If Cancellation Amount is filled, Revised Disbursement Amount must be less than amount on recipient's database. [211] If Reinstatement Indicator is Y, Revised Disbursement Amount must be filled. [212] |
| 30 | Reinstatement Indicator | Y=reinstate canceled disbursement (date and amount to disburse are reported in Revised Scheduled Disbursement Date and Revised Disbursement Amount) N=not reinstating Defaults to N. | 182 | 1 | C | R | If Reinstatement Indicator is Y, disbursement being reinstated must have been previously canceled on recipient's database. [213] Reinstatement Indicator must be Y or N. [014] If Reinstatement Indicator is N, must be reporting change other than reinstatement. [214] If Cancellation Amount is filled, Reinstatement Indicator must be N. [215] |
| 31 | Filler | Spaces. | 183 | 151 | C | R | |
| 32 | School Use Only | Reserved for school information only. Schools may use this field to store information not otherwise tracked, such as campus activity or a school-assigned application identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record. | 334 | 23 | C | R1 | |
| 33 | Lender Use Only | Reserved for lender information only. Lenders may use this field to store information not otherwise tracked, such as branch activity, special accounting activity, or a lender-assigned loan identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record. | 357 | 20 | C | R1 | |
| 34 | Guarantor Use Only | Reserved for guarantor information only. Guarantors may use this field to store information not otherwise tracked, such as loan activity or a guarantor-assigned identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record. | 377 | 23 | C | R1 | |
| 35 | Filler | Spaces. | 400 | 2 | C | R | |
| 36 | Holder/Lender Non-ED Branch ID | If assigned, non-standard value used to designate specific branch or location. | 402 | 4 | C | R1 | If filled and used for matching, Holder/Lender Non-ED Branch ID must equal value on recipient's database. [018] |

| Record type 09 (Pre-Disbursement Change) | | | | | | | |
|--|-----------------------------|--|-------|--------|------|----------|---|
| Field no. | Field name | Description | Start | Length | Data | Required | Edits |
| 37 | Filler | Spaces. | 406 | 9 | C | R | |
| 38 | DUNS Holder/ Lender Code | Reserved for future use, upon initiation of DUNS by ED. | 415 | 9 | N | R1 | |
| 39 | DUNS Servicer Code | Reserved for future use, upon initiation of DUNS by ED. | 424 | 9 | N | R1 | |
| 40 | Submittal As-Of Date | As of date from header record optionally filled by source in original submittal. CCYYMMDD format. | 433 | 8 | N | R1 | |
| 41 | DUNS Source ID | Reserved for future use, upon initiation of DUNS by ED. | 441 | 9 | N | R1 | |
| 42 | DUNS Recipient ID | Reserved for future use, upon initiation of DUNS by ED. | 450 | 9 | N | R1 | |
| 43 | Record Status | Type of record being sent: S=submittal R=reject U=update A=acknowledgment | 459 | 1 | C | R | If File Type in Record type 01 is CAMS, Record Status must be S. [003] If File Type in Record type 01 is CAMR, Record Status must be R, A, or U. [003] |
| 44 | Date/Time Stamp | Date and time transaction was created. CCYYMMDDHHMMSSNNNNNN format. | 460 | 20 | N | R | |
| 45 | Record Terminator | End-of-record indicator. | 480 | 1 | C | R | Record Terminator must be * (asterisk). [014] |

Record type 10 (Post-Disbursement Change/Notification)

One Record type 10 (Post-Disbursement Change/Notification) is submitted by a lender/lender-servicer for each disbursement released, or each disbursement canceled, rescheduled, reinstated, or changed after funds are released by the lender.

Multiple type 10 records (Post-Disbursement Change/Notification) can be included in a record set; however, only one disbursement can be reported in each Record type 10 (Post-Disbursement Change/Notification). The disbursement being reported is one where all or a portion of the funds were released by the lender/disbursing agent; otherwise, a Record type 09 (Pre-Disbursement Change) should be sent.

Although this use was implied in earlier versions of CAM documentation, the Record Type 10 may not be used to add a disbursement or to reinstate a cancelled amount if a partial post-disbursement cancellation has already been processed against the disbursement. Once an issued disbursement is cancelled in part, it is necessary to initiate an entirely new loan in order for the borrower to obtain additional funds (including even the previously cancelled amount).

Note: Record types 09 and 10 are used to report cancellation activity at a disbursement level. When all disbursements for a loan are canceled via records 09 or 10, the status for the loan should also be considered canceled and no accompanying Record type 15 (Loan Status Change) will be sent for that purpose.

Reissue/Reinstatement with date in the future:

- If a disbursement is made, the school returns it, and requests a reissue/reinstatement with a future date; only the reissue/reinstatement is reported in the initial Record type 10. When that future date is met, another Record type 10 is required for notification of the disbursement.

Reissue/Reinstatement with date in the past or today's date:

- If the reissue/reinstatement is requested but the date of the reissue/reinstatement is in the past or today, only one Record type 10 is needed and it includes reissue/reinstatement information along with the notification data.

In an effort to synchronize all parties' databases, the creator of a CAM record must be able to submit a replacement CAM record in a timely manner, when the original CAM record was rejected.

Calculation of new disbursement amount upon receipt of disbursement notification:

- In order for a guarantor to correctly calculate net disbursement amount upon receipt of disbursement notification from the lender, the guarantor must know what portion (if any) of the fees were subsidized by the lender.
- Some guarantors keep track of fee subsidy information on their systems and consequently have enough information to calculate net disbursement amount upon receipt of disbursement notification and update any subsequent post-disbursement change.
- Other guarantors do not track fee subsidies. To assist these guarantors, lenders may convey fee subsidy information to guarantors via the CAM 10 record during disbursement notification. The guarantor will then use this information in new disbursement calculations, and may store the fee subsidies at the disbursement level for use in any subsequent net disbursement recalculation required by post disbursement changes.
- Guarantors who track fee subsidies on their systems are not required to process the fee subsidy information sent by the lenders.

For Record type 10 (Post-Disbursement Change/Notification), these record-level errors can be sent:

- Loan must not be in a claim paid status on the guarantor's system. [053]
- Cumulative disbursement amounts and cancellations (including reissue amount) must be less than or equal to guaranty amount. [055]
- Loan amount must be less than or equal to annual borrower maximum for grade level. [054].
- Loan is closed on recipient's database [071]

Record dependency:

- Record type 02 (Identifier Data) for individual represented in the SSN field.

Recommended reporting frequency: Daily

| Record type 10 (Post-Disbursement Notification/Change) | | | | | | | |
|--|------------|-------------|-------|--------|------|----------|-------|
| Field no. | Field name | Description | Start | Length | Data | Required | Edits |
| | | | | | | | |

| Record type 10 (Post-Disbursement Notification/Change) | | | | | | | |
|--|----------------------------|--|-------|--------|------|----------|--|
| Field no. | Field name | Description | Start | Length | Data | Required | Edits |
| 01 | Record Code | Not used for CAM. | 1 | 2 | C | - | |
| 02 | Record Type | A 2-digit code indicating the type of record being sent. | 3 | 2 | N | R | |
| 03 | SSN | SSN of person for whom data is being reported. | 5 | 9 | N | R | SSN must equal SSN field in Record type 02. [105] |
| 04 | Source ID | Sender's identification number, according to function: Lender=6-character lender code Lender-servicer=6-character lender-servicer code | 14 | 8 | C | R | Source ID must be valid identifier on recipient's database. [002] If sender is lender, Source ID must be ED-assigned lender code. [014] If sender is lender-servicer, Source ID must be ED-assigned lender-servicer code or NCHHELP-assigned lender-servicer code. [014] Source ID must equal Source ID in Record type 01. [101] |
| 05 | Filler | Spaces. | 22 | 3 | C | R | |
| 06 | Source Non-ED Branch ID | If assigned, non-standard value designating specific branch or location. | 25 | 4 | C | R1 | If filled, Source ID and Source Non-ED Branch ID must be valid identifier combination on recipient's database. [002] |
| 07 | Recipient ID | Recipient's identification number, according to function: Guarantor=3-character guarantor code Lender=6-character lender code Lender-servicer=6-character lender-servicer code Guarantor-servicer=up to 8 characters | 29 | 8 | C | R | Recipient ID must be valid identifier on recipient's database. [002] If recipient is guarantor, Recipient ID must be ED-assigned guarantor code. [014] If recipient is lender, Recipient ID must be ED-assigned lender code. [014] If recipient is lender-servicer, Recipient ID must be ED-assigned lender-servicer code or NCHHELP-assigned lender-servicer code. [014] If recipient is guarantor-servicer, Recipient ID must be NCHHELP-assigned guarantor-servicer code. [014] |
| 08 | Filler | Spaces. | 37 | 3 | C | R | |
| 09 | Recipient Non-ED Branch ID | If assigned, non-standard value designating specific branch or location. | 40 | 4 | C | R1 | If filled, Recipient Non-ED Branch ID must be recipient's non-ED branch ID. [009] |
| 10 | Unique Loan Identifier | Unique value assigned and used by guarantor/guarantor-servicers identifying loan (see the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i>). | 44 | 16 | C | R1 | If filled and used for matching, Unique Loan Identifier must equal value on recipient's database. [018] |
| 11 | Guaranty Date | Date loan was guaranteed (see the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i>). Used by some guarantors/guarantor-servicers to identify loan. CCYYMMDD format. | 60 | 8 | N | R1 | If filled and used for matching, Guaranty Date must equal value on recipient's database ± 30 days. [018] |
| 12 | Loan Type | A 2-character code indicating the type of loan (See <i>Appendix A, Code Values</i>). | 68 | 2 | C | R | If used for matching, Loan Type must equal value on recipient's database. [018] Loan Type must be AL, GB, PL, SF, SL, or SU. [172] Loan Type must be acceptable loan type on recipient's database. [002] |

| Record type 10 (Post-Disbursement Notification/Change) | | | | | | | |
|--|------------------------------------|--|-------|--------|------|----------|--|
| Field no. | Field name | Description | Start | Length | Data | Required | Edits |
| 13 | Alternative Loan Program Type Code | A 3-character code indicating the specific category of the alternative loan. For the most recent code list, see the NCHHELP website at www.nchelp.org or contact NCHHELP. | 70 | 3 | C | R1 | If filled and used for matching, Alternative Loan Program Type Code must equal value on recipient's database. [018] If Loan Type is AL, Alternative Loan Program Type Code must be valid alternative loan code. [014] If Loan Type is other than AL, Alternative Loan Program Type Code must be spaces. [173] |
| 14 | First Disbursement Date | Date loan was first disbursed (see the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i>). Used by some guarantors/guarantor-servicers to identify loan. CCYYMMDD format. | 73 | 8 | N | R1 | If filled and used for matching, First Disbursement Date must equal value on recipient's database ±30 days. [018] |
| 15 | Holder/Lender Code | Six-digit ED-assigned code identifying current loan holder. | 81 | 6 | N | R | If used for matching, Holder/Lender Code must equal value on recipient's database. [018] |
| 16 | Servicer Code | A 6-digit ED-assigned lender-servicer code used if non-holder services the loan. | 87 | 6 | N | R1 | If filled and used for matching, Servicer Code must equal value on recipient's database. [018] |
| 17 | Loan Period Begin Date | The beginning date of the period covered by the loan. CCYYMMDD format. | 93 | 8 | N | R1 | If filled and used for matching, Loan Period Begin Date must equal value on recipient's database. [018] |
| 18 | Loan Period End Date | The ending date of the period covered by the loan. CCYYMMDD format. | 101 | 8 | N | R1 | If filled and used for matching, Loan Period End Date must equal value on recipient's database. [018] |
| 19 | Filler | Spaces. | 109 | 2 | C | R | |
| 20 | Student SSN | Student for whom loan proceeds are intended. Provide only if PLUS, Graduate/Professional PLUS or alternative loan. | 111 | 9 | N | R1 | If filled and used for matching, Student SSN must equal value on recipient's database. [018] If Loan Type is AL, GB, or PL, Student SSN must be greater than zero and less than all nines. [014] If Loan Type is other than AL, GB, or PL, Student SSN must be zeros. [174] If Loan Type is GB, and Student SSN is populated Student SSN must equal SSN field in Record type 02. [231] |
| 21 | CommonLine Unique Identifier | If assigned, CommonLine Unique Identifier (see the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i>). | 120 | 17 | C | R1 | If filled and used for matching, CommonLine Unique Identifier must equal value on recipient's database. [018] |
| 22 | CommonLine Loan Sequence Number | If assigned, CommonLine 2-digit loan sequence number (see the section in <i>Chapter 2, Field characteristics</i> , titled <i>Loan identifier fields</i>). | 137 | 2 | N | R1 | If filled and used for matching, CommonLine Loan Sequence Number must equal value on recipient's database. [018] |
| 23 | Disbursement Identifier Number | Used to identify disbursements. Number of disbursement reported: 01=1st disbursement, 02=2nd disbursement, ..99=99th disbursement | 139 | 2 | N | R | If used for matching, Disbursement Identifier Number must equal value on recipient's database. [017] Disbursement Identifier Number must be within maximum number of disbursements allowed by recipient. [200] |

| Record type 10 (Post-Disbursement Notification/Change) | | | | | | | |
|--|------------------------------|---|-------|--------|------|----------|---|
| Field no. | Field name | Description | Start | Length | Data | Required | Edits |
| 24 | Disbursement Identifier Date | If disbursements are identified by date, date used to identify disbursement. If guarantor identifies disbursements by date, date used by guarantor. CCYYMMDD format. | 141 | 8 | N | R1 | If filled and used for matching, Disbursement Identifier Date must equal value on recipient's database. [017] |
| 25 | Disbursement Date | Used to report disbursement release or reinstatement/correction of a previously reported disbursement. Do not report if disbursement was subsequently canceled in full, or was returned for later reissue. If reissuing disbursement, the revised date appears in Reissue Date. CCYYMMDD format. | 149 | 8 | N | R1 | If filled, Cancellation Date must be less than or equal to As-Of Date in Record type 01. [008] If Disbursement Amount is filled, Disbursement Date must be filled. [216] If Disbursement Amount is zeros, Disbursement Date must be zeros. [217] If filled, Disbursement Date must be greater than or equal to guaranty date. [204] If Reinstatement Indicator is Y, Disbursement Date must be filled. [218] |
| 26 | Disbursement Amount | Amount disbursed including fees retained by lender (borrower's obligation). Used to report disbursement release or reinstatement/correction of a previously reported disbursement. Do not report if disbursement was subsequently canceled in full, or was returned for later reissue. If reissuing disbursement, the revised amount appears in Reissue Amount. 999999V99 format. | 157 | 8 | N | R1 | If Disbursement Date is filled, Disbursement Amount must be filled. [216] If Disbursement Date is zeros, Disbursement Amount must be zeros. [217] If Disbursement Amount is filled, cumulative disbursements must be less than or equal to guaranty amount. [219] Disbursement Amount plus Cancellation Amount must equal current disbursement amount on recipient's database. [220] If Reinstatement Indicator is Y, Disbursement Amount must be filled. [218] |
| 27 | Cancellation Date | If all or any part of previously released funds were canceled, cancellation effective date must be provided. CCYYMMDD format. | 165 | 8 | N | R1 | If filled, Cancellation Date must be less than or equal to As-Of Date in Record type 01. [008] If filled, Cancellation Date must be greater than or equal to Disbursement Date. [221] If Cancellation Amount is filled, Cancellation Date must be filled. [203] If Cancellation Amount is zeros, Cancellation Date must be zeros. [222] |
| 28 | Cancellation Amount | Gross amount of the cancellation for the disbursement. This amount is for this transaction only; it is not cumulative. Previous decreases are not included. 999999V99 format. | 173 | 8 | N | R1 | If filled, Cancellation Amount must be less than or equal to disbursement amount on recipient's database. [205] If Cancellation Date is filled, Cancellation Amount must be filled. [203] If Cancellation Date is zeros, Cancellation Amount must be zeros. [222] |
| 29 | Consummated Loan Indicator | Indicator of whether funds were consummated: Y=funds returned were consummated N=funds returned were not consummated Spaces=no funds are returned | 181 | 1 | C | R1 | If Cancellation Amount is filled, Consummated Loan Indicator must be Y or N. [223] |

| Record type 10 (Post-Disbursement Notification/Change) | | | | | | | |
|---|--|---|-------|--------|------|----------|--|
| Field no. | Field name | Description | Start | Length | Data | Required | Edits |
| 30 | Funds Returned | Actual dollar amount returned to lender/disbursing agent. Fill only if funds actually being transmitted with this record (do not fill if reporting previous funds transfer). 999999V99 format. | 182 | 8 | N | R1 | If filled, Funds Returned must be less than or equal to Cancellation Amount. [224] |
| Note: Prior to the 07/31/2008 Publication, Field 31 was Filler starting in Position 190 with a Length of 1. | | | | | | | |
| 31 | Borrower Electronic Signature Indicator Code | A 1-character code indicating if the borrower electronically signed the promissory note. Y=Yes, the promissory note was electronically signed. Fill this field with a space if you are not providing this data or if the note is not electronically signed. | 190 | 1 | C | R1 | Borrower Electronic Signature Indicator Code is invalid [321] |
| 32 | Funds Reissue Indicator | Indicates whether or not to reissue funds according to data in Reissue Date and Reissue Amount: Y=yes N=no (do not reissue or not reporting a reissue) | 191 | 1 | C | R | Funds Reissue Indicator must be Y or N. [014] If Reissue Date and Reissue Amount are filled, Funds Reissue Indicator must be Y. [225] If Reissue Date and Reissue Amount are not filled, Funds Reissue Indicator must be N. [226] |
| 33 | Reissue Date | If reissuing disbursement, new disbursement date. Used for reissue only. CCYYMMDD format. | 192 | 8 | N | R1 | Reissue Date must be on or after the 30th day prior to Date Loan Period Begins or on or before the 180th day after Date Loan Period Ends. [206] If filled, Reissue Date must be greater than or equal to guaranty date. [204] If Reissue Amount is filled, Reissue Date must be filled. [227] |
| 34 | Reissue Amount | If reissuing disbursement, gross amount to disburse (including fees retained by lender). If less than original scheduled amount, report difference in Cancellation Date and Cancellation Amount. Used for reissue only. 999999V99 format. | 200 | 8 | N | R1 | If Funds Reissue Indicator is Y and Reissue Date is filled, Reissue Amount must be filled. [228] If Funds Reissue Indicator is N and Reissue Date is zeros, Reissue Amount must be zeros. [229] Reissue Amount plus any Cancellation Amount must equal the actual disbursement amount on the recipient's database. [310] |
| 35 | Reinstatement Indicator | Y=reinstate previously canceled disbursement (report disbursement made date in Disbursement Date, and amount disbursed in Disbursement Amount) N=not reinstating | 208 | 1 | C | R | Reinstatement Indicator must be Y or N. [014] If Reinstatement Indicator is N, must be reporting change other than reinstatement. [214] If Reinstatement Indicator is Y, disbursement being reported must have been previously canceled on recipient's database. [230] |
| Note: Prior to the 07/31/2008 Publication, Field 36 Length was 125. | | | | | | | |
| 36 | Filler | Spaces. | 209 | 116 | C | R | |

| Record type 10 (Post-Disbursement Notification/Change) | | | | | | | |
|---|--------------------------------|--|-------|--------|------|----------|---|
| Field no. | Field name | Description | Start | Length | Data | Required | Edits |
| 36a | E-signature Source Type Code | A 9-byte code that includes the type of organization that captured the electronic signature and the organization's OPE ID or NCHHELP assigned ID. Allowable codes are L for Lender, O for Guarantor or Lender Servicer, and G for Guarantor. Example: L888888 = Lender and Lender OPE ID Note: This field will be used to determine the organization that captured the e-sign note to assist entities that perform servicing. The creator of the CAM submittal record will populate this field if they have the information. | 325 | 9 | C | R1 | E-signature Source Type Code contains an invalid value [322] |
| 37 | School Use Only | Reserved for school information only. Schools may use this field to store information not otherwise tracked, such as campus activity or a school-assigned application identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record. | 334 | 23 | C | R1 | |
| 38 | Lender Use Only | Reserved for lender information only. Lenders may use this field to store information not otherwise tracked, such as branch activity, special accounting activity, or a lender-assigned loan identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record. | 357 | 20 | C | R1 | |
| 39 | Guarantor Use Only | Reserved for guarantor information only. Guarantors may use this field to store information not otherwise tracked, such as loan activity or a guarantor-assigned identifier. Any return files must include information provided by the original sender in this field. It is not necessary to store this information, but it must be returned as part of each return record. | 377 | 23 | C | R1 | |
| 40 | Filler | Spaces. | 400 | 2 | C | R | |
| 41 | Holder/Lender Non-ED Branch ID | If assigned, non-standard value used to designate specific branch or location. | 402 | 4 | C | R1 | If filled and used for matching, Holder/Lender Non-ED Branch ID must equal value on recipient's database. [018] |
| Note: Prior to the 08/07/2006 Publication, Field 42 was Filler starting in Position 406 with a Length of 9. | | | | | | | |
| 42 | Interest Rate Option | A 1-character field that indicates the type of interest rate associated with the loan. F=Fixed, the interest rate does not change throughout the life of the loan V=Variable, the interest rate changes on a periodic basis over the life of the loan. | 406 | 1 | C | R1 | Interest Rate Option must be F or V. [014] |

| Record type 10 (Post-Disbursement Notification/Change) | | | | | | | |
|--|------------------------------------|--|-------|--------|------|----------|-------|
| Field no. | Field name | Description | Start | Length | Data | Required | Edits |
| 42a | Origination Fee | For FFELP loans, the fee charged by ED to help offset the cost of administering the FFELP. For alternative loans, the fee charged by the lender to help offset the cost of originating the loan. Do not populate this field for anything other than disbursement notification. Fill this field with zeros if fees were not charged. Fill this field with spaces if this data is not being provided. V(003)V99 format | 407 | 5 | C | R1 | |
| Note: Prior to the 08/07/2006 Publication, Field 43 was DUNS Holder/Lender Code starting in Position 415 with a Length of 9. | | | | | | | |
| 43 | Origination Fees Paid | The total amount of origination fees subsidized by the lender on behalf of the borrower for the disbursement. 9(003)V99 format Lenders are required to populate this data when notifying Guarantors if origination fees were subsidized by the lender. Do not populate this field for anything other than disbursement notification. This field is populated by lenders/lender servicers only. Fill this field with zeros if fees were not subsidized. Fill this field with spaces if this data is not being provided. Note: Since this field was previously a Character and Numeric field, the Sender of the file may populate the field with spaces and zeros. Treat the field as blank when there are leading spaces. | 412 | 5 | C | R1 | |
| 43a | Guaranty/Federal Default Fees Paid | The total amount of guaranty/federal default fees subsidized by the lender/guarantor on behalf of the borrower for the disbursement. 9(003)V99 format Lenders are required to populate this data when notifying Guarantors if guaranty/federal default fees were subsidized by the lender. This field is populated by lenders/lender servicers only. Do not populate this field for anything other than disbursement notification. Fill this field with zeros if fees were not subsidized. Fill this field with spaces if this data is not being provided. This data is required if fees were subsidized as known by the sending organization. For example for guarantors/lenders subsidizing the guaranty/federal default fee on or after 7/1/2006 this field must be populated with the guaranty/federal default fee amount being paid by the guarantor/lender. Note: Since this field was previously a Numeric field, the Sender of the file may populate the field with zeros. | 417 | 5 | C | R1 | |
| Note: Prior to the 08/07/2006 Publication, Field 44 was DUNS Servicer Code starting in Position 424 with a Length of 9. | | | | | | | |

| Record type 10 (Post-Disbursement Notification/Change) | | | | | | | |
|--|----------------------|--|-------|--------|------|----------|---|
| Field no. | Field name | Description | Start | Length | Data | Required | Edits |
| 44 | Filler | Spaces Note: Since this field was previously a Numeric field, the Sender of the file may populate the field with zeros. | 422 | 11 | C | R | |
| 45 | Submittal As-Of Date | As of date from header record optionally filled by source in original submittal. CCYYMMDD format. | 433 | 8 | N | R1 | |
| 46 | DUNS Source ID | Reserved for future use, upon initiation of DUNS by ED. | 441 | 9 | N | R1 | |
| 47 | DUNS Recipient ID | Reserved for future use, upon initiation of DUNS by ED. | 450 | 9 | N | R1 | |
| 48 | Record Status | Type of record being sent: S=submittal R=reject U=update A=acknowledgment | 459 | 1 | C | R | If File Type in Record type 01 is CAMS, Record Status must be S. [003] If File Type in Record type 01 is CAMR, Record Status must be R, A, or U. [003] |
| 49 | Date/Time Stamp | Date and time transaction was created. CCYYMMDDHHMMSSNNNNNN format. | 460 | 20 | N | R | |
| 50 | Record Terminator | End-of-record indicator. | 480 | 1 | C | R | Record Terminator must be * (asterisk). [014] |