# IT Client Services

A Division of American Student Assistance

# MODEL Direct User Guide (School Version)

## version 2007 Q2

**Revision Date: 5/8/07**

American Student Assistance℠

*Think About Tomorrow* SM

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## Version 2007 Q2

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CHAPTER 1

# INTRODUCTION TO THE MODEL DIRECT USER GUIDE (SCHOOL VERSION)

**If You've Used MODEL Direct Before...**

If you are a current MODEL Direct user, you'll find the new version provides an enhanced user interface and new features. *Appendix C, "Navigation for Previous MODEL Direct Users",*, contains comparison charts which you can use to become familiar with the new interface.

## Overview

Since 1998, the ASA Guaranty System has provided Schools, Lenders and Guarantors with a powerful tool for managing the entire student loan process - from origination to claims. MODEL Direct takes the power of the ASA System a step further - providing both small and large institutions with a simple, intuitive method for:

- adding and modifying loans,
- processing and modifying disbursement records,
- performing monetary adjustments on loans and disbursements,
- performing multiple updates on disbursements holds and releases,
- performing multiple cancellations,
- request credit checks,
- certifying, denying or rejecting PLUS Loans,
- transferring, viewing and researching CommonLine files, and:
- viewing detailed report information - on demand.

MODEL Direct gives you the processing capabilities of a large Client/Server application - without the hardware and configuration issues! You simply log in and start processing your loan volume.

## Assumptions

This user guide assumes the following:

- You are familiar with Microsoft Windows and standard Windows conventions.
- You know how to navigate the web using Microsoft Internet Explorer or Netscape Navigator.
- You understand the processing of student loan origination and disbursement.

# Required Configuration

**Note...**

- If your system has been configured, you can skip this section.
- If you need assistance, consult:
  - Your Internal Technical Support Staff
  - Your Client Services Representative.
  - Your Browser documentation

Your system should be configured as follows:

**Browser:**

- Microsoft Internet Explorer 6.0 or higher (**Note**: version 6.2 with the latest Microsoft Service Pack is strongly recommended).
  - The latest Internet Explorer service pack information is available at:

    http://www.microsoft.com/windows/ie/default.asp
- Netscape Navigator 7.2 or higher
- Mozilla Firefox 1.0 or higher

  **Important:**
  - Your browser must also be configured to:
    - Use Secure Sockets Layer (SSL), and:
    - Accept cookies
  - You must also have popup blockers disabled if you are using any of the following functions:
    - Access Subscription Reports (see "Working with Subscription Reports" on page 240).
    - Create Custom Reports (see "Working with Custom Reports" on page 244).
    - Download MPN (see "Viewing and Printing an MPN" on page 87).
    - Multi-Cancellations (see page 170).
    - Certify PLUS Printable Credit Status (see page 196).

**Third Party Software**

To work with MODEL Direct Reports (see page 239), you need the following applications:

- Adobe Acrobat Reader 4.0 or higher (to view reports)
  - You can download a free version of Acrobat Reader at:

    http://www.adobe.com/products/acrobat
- Microsoft Excel 4.0 or higher (to view reports saved in Excel format)
  - You can download a free version of Microsoft Excel Reader at:

    http://www.microsoft.com/downloads/

# Logging In

**About Branded Sites...**

If you have chosen to brand (or customize) your implementation of MODEL Direct, the logo, images, color scheme, and introductory text will be different than what you see in this guide. The functionality (menu options, data views, etc.) will not change.

- For more information of branding your MODEL Direct implementation, contact your client representative

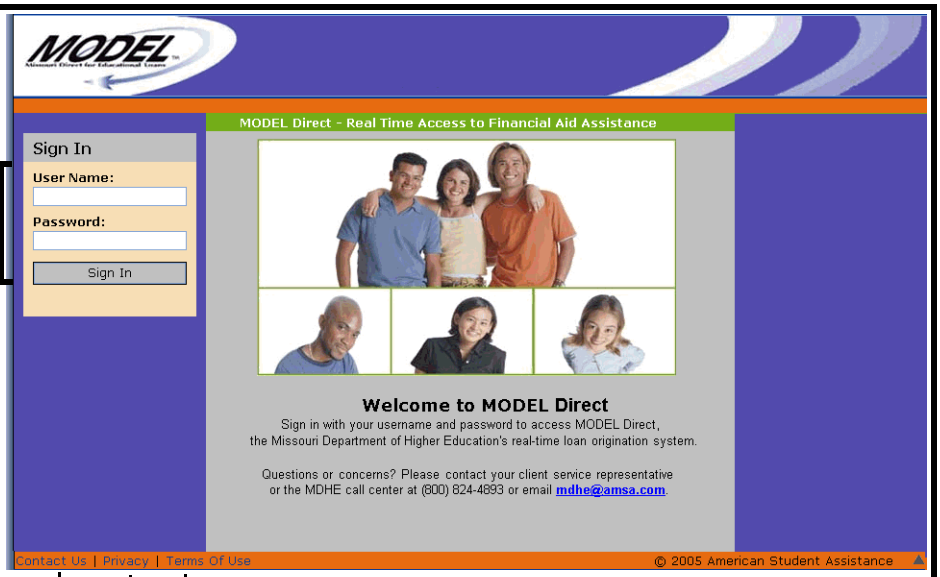
The login process is simple.

- Your Client Representative will provide you with:
  - the URL (web address) of the MODEL Direct login page, and:
  - a User ID and password

  You then:
  - Navigate to the MODEL Direct login page with your browser.
  - Enter your user ID and password (see figure below), and:
  - Click the **Sign In** button:

- Enter your User Name and password, and:
- Click the **Sign In** button
  - you can change your password at any time - (see page 7).

**Note**: your password is case sensitive.




Click to view the site's terms of use (see page 271).

Click to view the site's privacy policy (see page 267).

Click to view the site's contact information (see page 9).

- **If your login fails**: The screen refreshes and you'll see an error message in the login section:

In this example, your password did not match the system password.

- **If your login is successful**:
  - you'll see the MODEL Direct Home Page (see the following section).

# Navigating Around MODEL Direct

**The MODEL Direct Home Page**

Once you've successfully logged in to MODEL Direct, you'll see the MODEL Direct Home Page. Please review the various sections of the page, as the terminology is used throughout this guide:

**Main Menu**

- Visible at all times when you are logged in

**Header Section**

- The logo and images may be branded

**Resource Menu**

Use the resource menu to:

- change your password (see page 7),
- view help/ set help options (see page 8), and:
- log out (see page 11).

**Option Panel**

- Depending on your configuration (see page 7), you can view:
  - Online Help (Page level or Field level - see page 8)
  - Transaction messages
  - Contact Information (see page 9))
  - Previous steps when you are working in a wizard (see page 26) or creating loan templates (see page 255)

**Footer Menu**

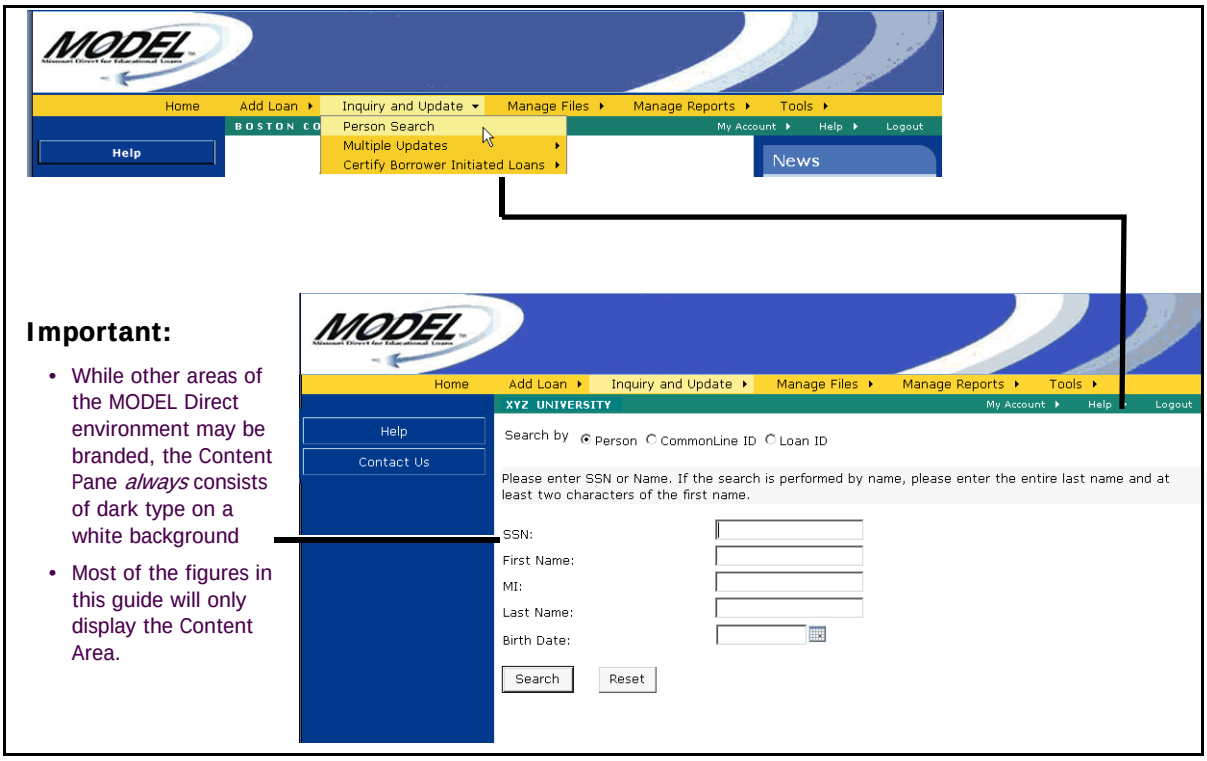
- View Contact information, Privacy Policy, and Terms of Use (see pages 9 and 267 - 271)

**Home Splash Page**

- contains two HTML frames that can be customized with personal information (see your client service representative).
  - **Important**: when you select a menu item, the area encompassing the home splash page becomes the **Content Area** - (see page 5).

**The Content Area**

When you select an item from the main menu, the **Content Pane** appears. This is where you will do your processing and research

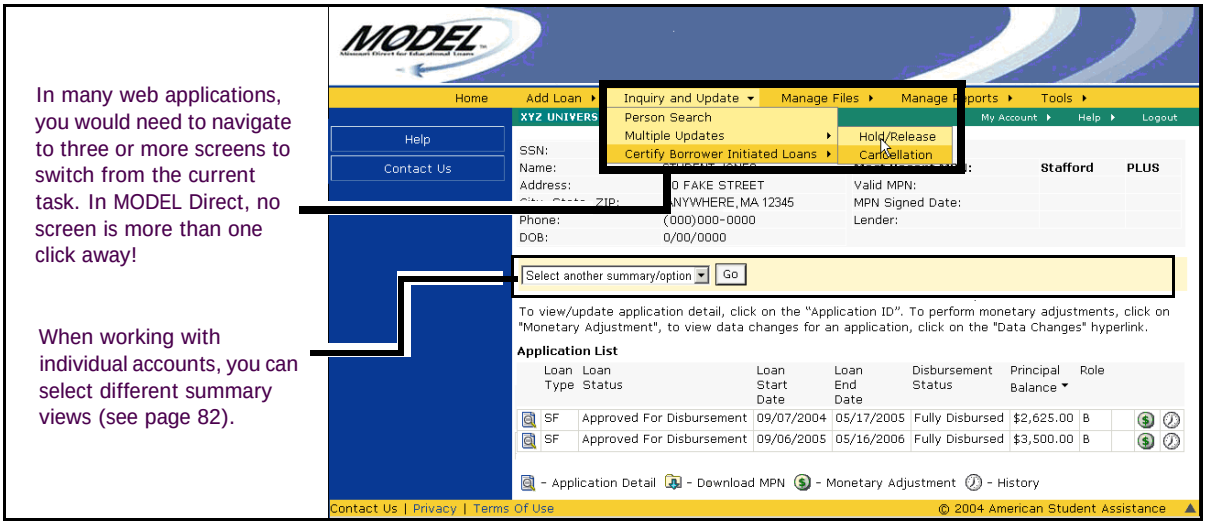



**Important:**

- While other areas of the MODEL Direct environment may be branded, the Content Pane *always* consists of dark type on a white background
- Most of the figures in this guide will only display the Content Area.

**The Main Menu**

Unlike many web based applications, the Main Menu in MODEL Direct always appears on screen, allowing you to quickly select and changes tasks:




In many web applications, you would need to navigate to three or more screens to switch from the current task. In MODEL Direct, no screen is more than one click away!

When working with individual accounts, you can select different summary views (see page 82).

Following is a list of all menu commands, and the location of more information on them:

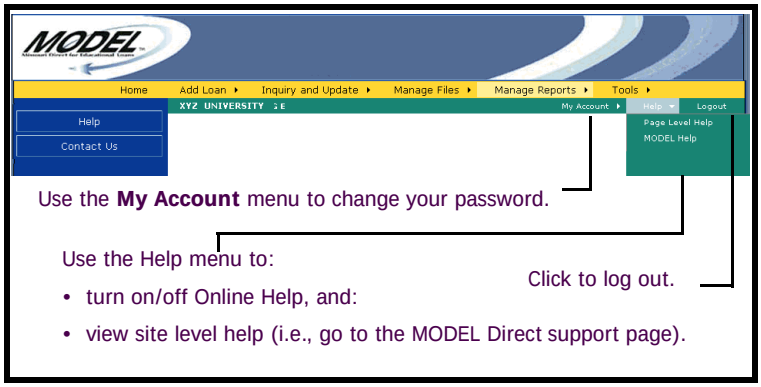
| Menu: | Item | Sub Menu item | Interior Menus | For More Information, go to: |
|---|---|---|---|---|
| **Add Loan** | | | | |
| | Loan Builder | | | page 17. |
| | Add Stafford | | | page 29. |
| | Add PLUS | | | page 46. |
| | Request Credit Check and Add Loan | | | page 74. |
| **Inquiry and Update** | | | | |
| | Person Search | | Applications[a]<br>SCRs<br>Credit Requests<br>Claims/Preclaims<br>Demographics<br>Master Borrower<br>Master Student | page 80<br>page 81<br>page 143<br>page 149<br>page 151<br>page 157<br>page 160<br>page 163 |
| | Multiple Updates | | | |
| | | Hold/Release | | page 165 |
| | | Cancellation | | page 170 |
| | Certify Borrower Initiated Loans | | | page 181 |
| | | Stafford<br>PLUS | PLUS Loans<br>Refused PLUS Loans<br>Declined PLUS Loans<br>PLUS Loans with Expired Credit<br>Stafford Loans<br>Refused Stafford Loans | page 181<br>page 190<br>page 195<br>page 197<br>page 203<br>page 211 |
| **Manage Files** | | | | |
| | Upload | | | page 218 |
| | Access Initial Response File | | | page 220 |
| | Access Third Party/Unsolicited Files | | | page 223 |
| | Access Disbursement Rosters | | | page 226 |
| | CommonLine File Search | | | page 229 |
| **Manage Reports** | | | | |
| | Maintain Subscriptions | | | page 240 |
| | Access Subscription Reports | | | page 241 |
| | Create Custom Reports | | | page 244 |
| **Tools** | | | | |
| | Change Organization Address | | | page 249 |
| | Lookup Organization Address | | | page 252 |
| | Check SSN | | | page 254 |
| | Manage Templates | | | page 255 |

a. Application Detail, Disbursements Changes, Monetary Adjustments and Data Changes are also done from the Application Screen (See page 121).
For more on Monetary Adjustments, see page 91.
For more on viewing Data Changes, see page 118.

# The Resource Menu

Use the Resource Menu to:

- Change your Password,
- View Online Help (at the page level, site level or field level),
- View Contact Information, and:
- Log out.

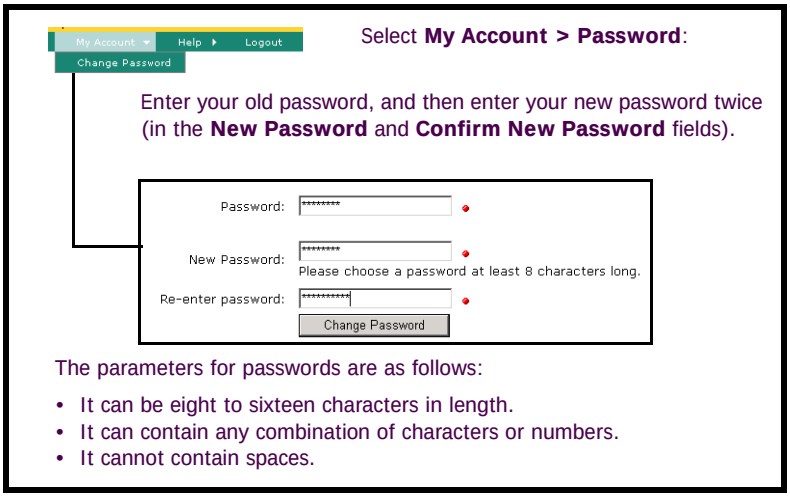



# Changing Your Password

**Important!**

- The first time you logon to MODEL Direct you will be directed to this screen, and required to change your password.
- You *must* change your password every 180 days.
  - If your account is active (see below), MODEL Direct prompts you to change your password once it is more than 180 days old.
- If you do not use your MODEL Direct account for 360 days, it becomes inactive, and you will not be able to log in.
  - Contact your MODEL Direct Client Services Representative or Technical Support Representative to obtain a new password.

It is good security practice to change your password periodically (and MODEL Direct forces you to do so at certain intervals - see sidebar). Use the **Password** option to do this:

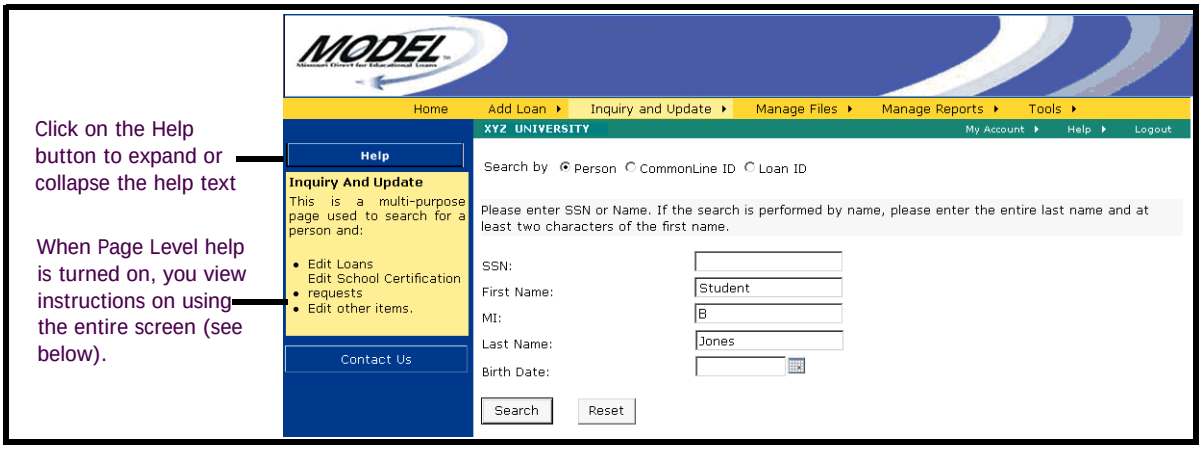


# Using Online Help

There are three types of Online Help available in MODEL Direct: Page Level help, Field Level help, and Site Level help.

**Using Page Level Help**

- *Page level* help provides an overview of the screen you are currently on:



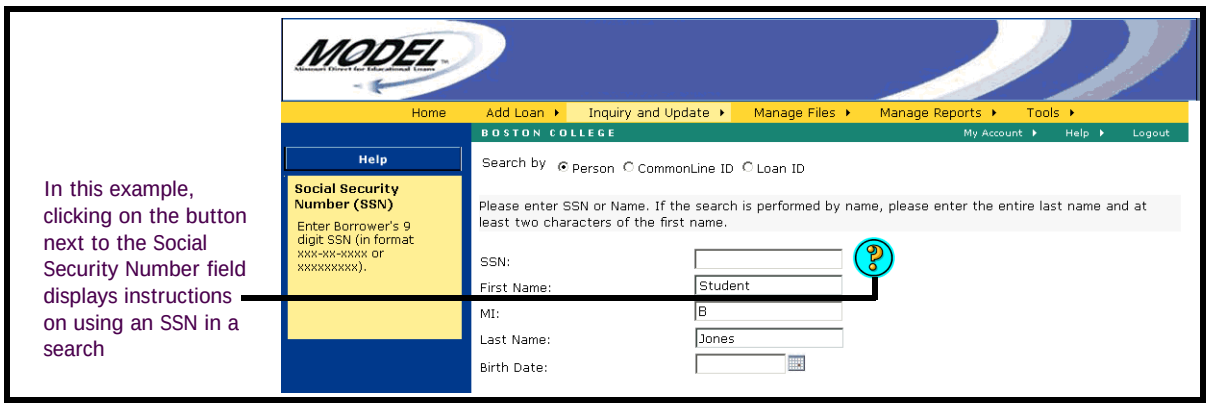

## ❑ To Display Page Level Help:

- In the Help menu, select **Page Level Help**:

When you click the Help button (see previous figure), page level help is now available to you.

**Using Field Level Help**

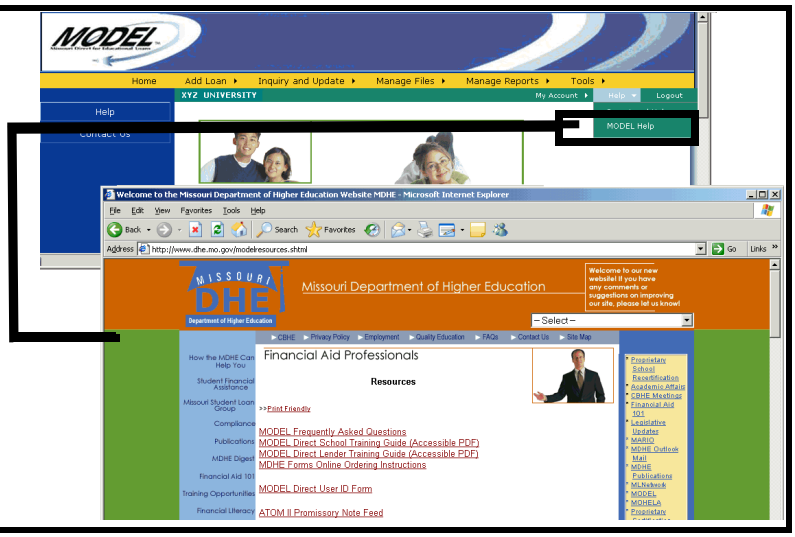
When *field level* help is available, click on the help icon next to the field to view instructions on using the item (list, text box, button, etc.):



## Using Site Level Help

Select the MODEL Direct Help option to view *site level* help (i.e., select user guides for the MODEL Direct web site):

Select **Help > MODEL Help** to be taken to the MODEL Direct Help Page

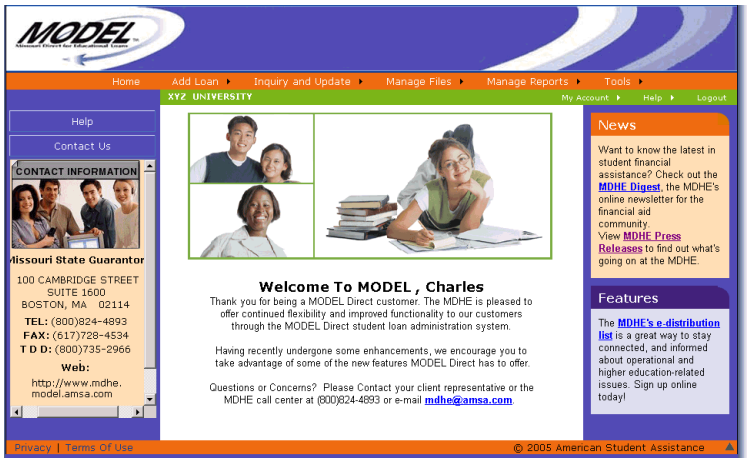



## Viewing Contact Information

You can also view contact information:

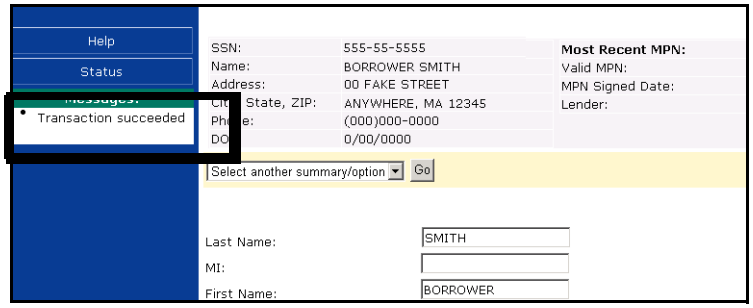
Click the **Contact Us** button (in the Options Pane) to view contact information.

- Branded sites can customize their contact information (contact your Client Services Representative).

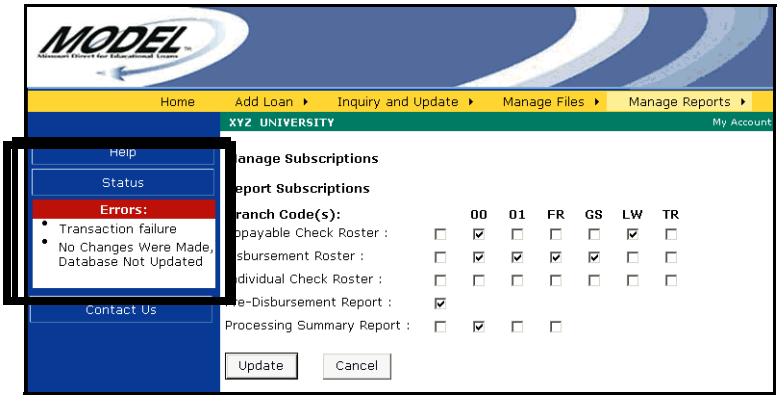


## Viewing Status Messages

When you perform a transaction on MODEL Direct, the status pane alerts you to the success or failure of the transaction when the transaction is complete:




In this example, your update is successful.




In this example, you receive an error (you clicked the Update button without making any changes to the existing values).

# Logging Out

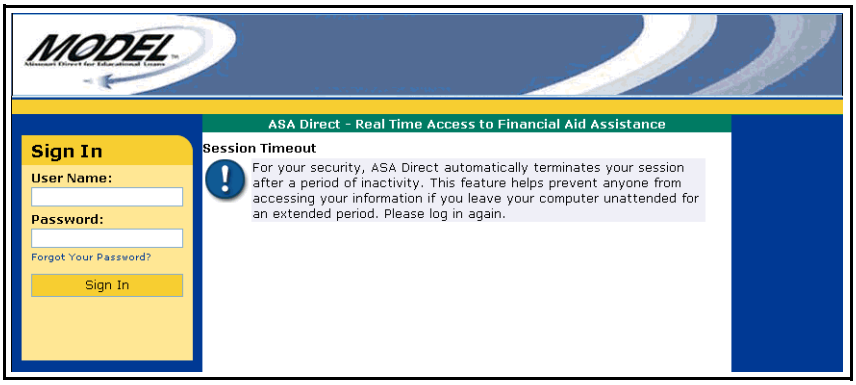
To log out of MODEL Direct, simply click on the **Log Out** link:

# Inactivity Time-Out Period

A MODEL Direct session “times out” after 30 minutes of inactivity (this is done both for security and system performance reasons). You are then required to log in again.

For example:

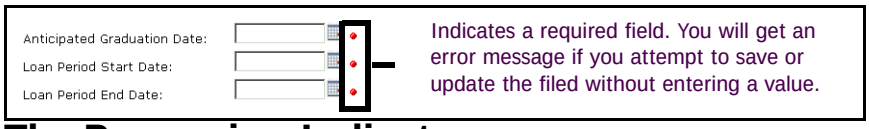
- You are working in MODEL Direct, and are called away to a meeting.
- You come back in 35 minutes, and attempt to complete the task you were engaged in.
- MODEL Direct returns you to the time out page, where you must log in again:



# Other MODEL Direct Conventions

## Required Fields

If a field is required to complete a transaction on screen, you'll see a red globe next to the required field:




## The Processing Indicator

When MODEL Direct, performs background processing (i.e., processing data you've entered or initiated), you'll see an animated graphic:

Important: when you see this graphic, **do not perform any other actions on your workstation.**

Doing so may interfere with processing, or break your connection to MODEL Direct.

## Working with Data Grids

**Sorting Columns**

When you work with lists in MODEL Direct (such as search results, pending certifications, etc.) your results appear in Data Grids. While these grids have default sort orders, you can sort by a different field by clicking on its column header:

In the following example, we:

- search for all borrowers named Smith, and
- sort by their dates of birth

Click on the column header, and then click on the arrow that appears.

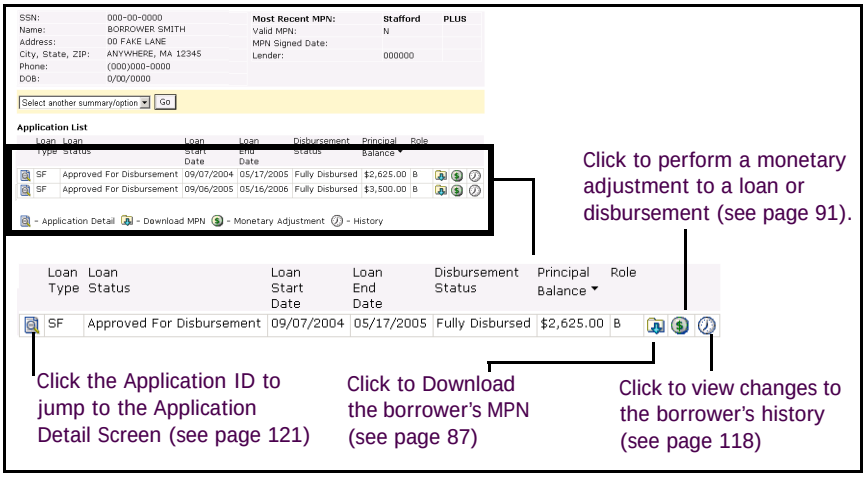
- Click on the arrow a second time to reverse the sort order (i.e., go from ascending to descending

| SSN | Last Name | First Name | Middle Initial | Date of Birth | City | State |
|---|---|---|---|---|---|---|
| 555-55 5555 | JONES | STUDENT | | 00/00/0000 | ANYWHERE | MA |
| 555-55 5555 | JONES | STUDENT | T | 00/00/0000 | ANYWHERE | MA |
| 555-55 5555 | JONES | STUDENT | B | 00/00/0000 | ANYWHERE | MA |
| 555-55 5555 | JONES | STUDENT | | 00/00/0000 | ANYWHERE | MA |

## Links and Icons in Grid Rows

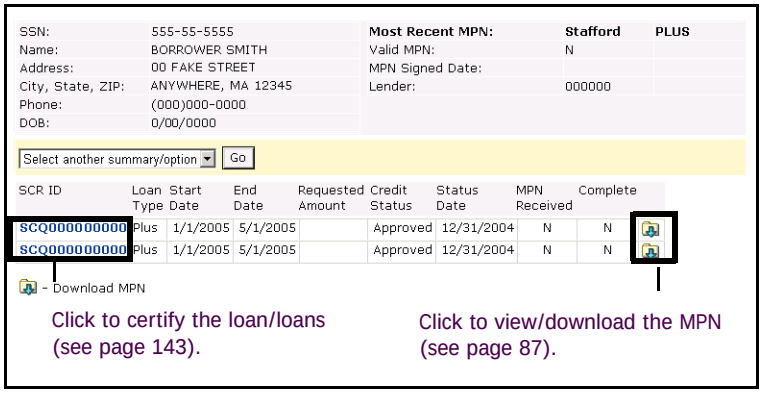
In some instances, grid rows will contain hyperlinks or icons to detail screens, or specific documents. These hyperlinks will be in **bold** type within the grid.

In the following example, you are viewing a borrower's detail record on the Application Summary Screen (see page 82). Note that several fields in the grid row contain icons that are active hyperlinks:



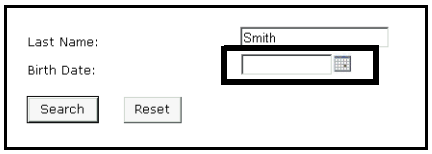

In the following example:

- You click on the SCR Code to start the certification process, and:
- Click on the Download link to view or print a copy of the MPN



## Working with Calendar Icons

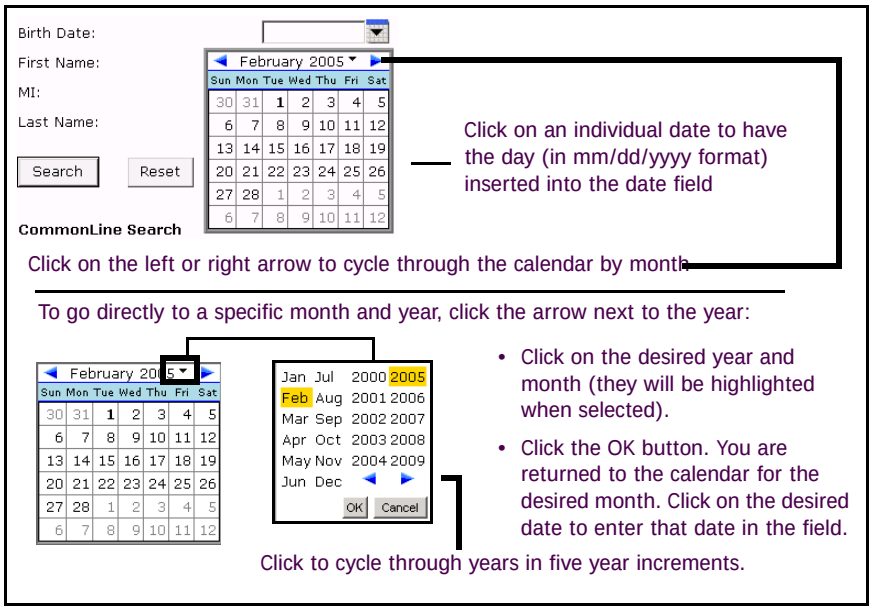
MODEL Direct makes date entry fast and easy with a flexible Calendar Icon, located next to all date fields:




### ❑ To Enter a Date With a Calendar Icon:

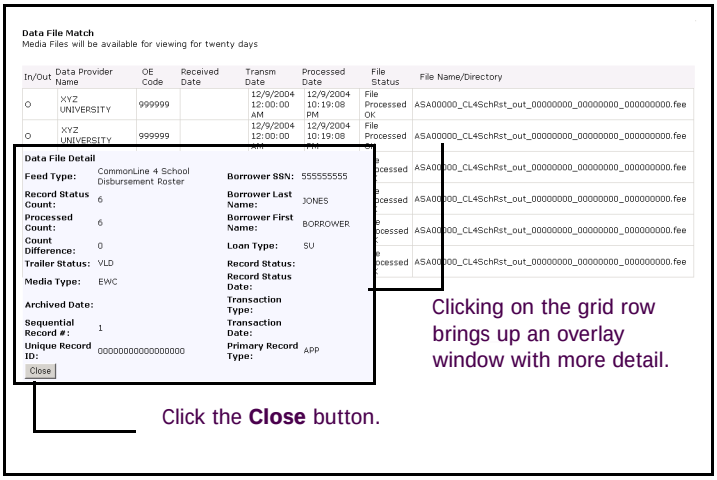
- Click on the drop down arrow.

  You'll see the following:



## Overlay Windows

In some instances (for example, when working with CommonLine files), clicking on a grid row will open an *overlay window* with file detail:




Now that you know your way around, you're ready to start working in MODEL Direct!

CHAPTER 2

# ADDING LOANS IN MODEL DIRECT

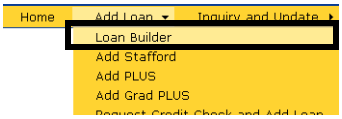
From the Add Loan menu, you can:

- add Stafford Loans.
- add PLUS Loans.
- use the MODEL Direct Loan Builder to add Stafford and PLUS Loans in a Wizard fashion (i.e., screen by screen), and:
- Request a Pre Approval Credit Check before adding a loan

## Adding a Stafford Loan Using the Loan Builder

### ❑ TO ADD A STAFFORD LOAN USING THE LOAN BUILDER:

1. Log into MODEL Direct, if you have not already done so (See page 3).
2. From the MODEL Direct Main Menu, select **Add Loan > Loan Builder**:



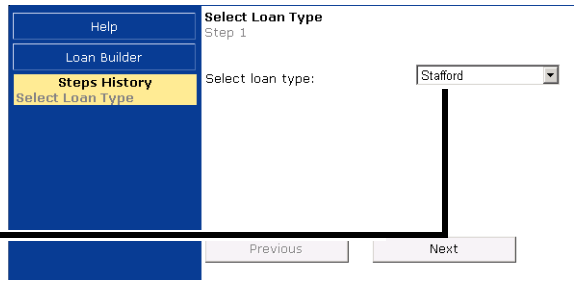

You'll see the following:

In the **Steps History** window, you can:

- review your entries in previous loan builder steps, and:
- jump to the section to change/reset data (see page 26)

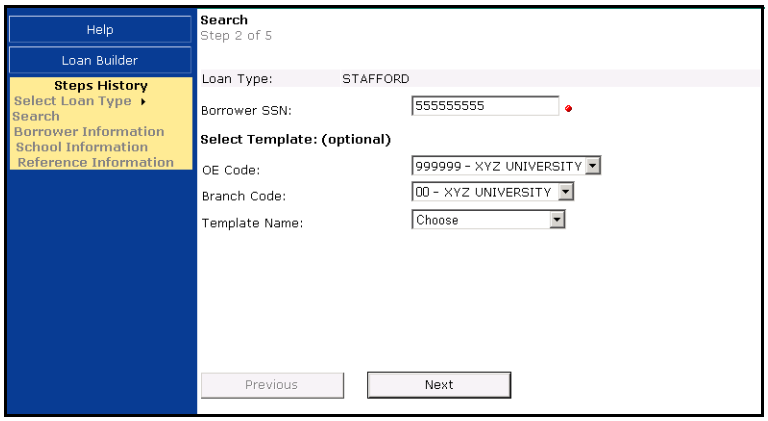
**Note**: you can not navigate to the **Select Loan Type** or **Search Page** steps. These are displayed for reference only.

Select **Stafford** from the drop-down menu.




3 Select **Stafford** from the drop-down menu (See previous figure).

You'll see the following:




4. Do the following:

   a. Enter the borrower's SSN.

   *b. Do you want to use a template with this loan?*

   **No**: Go to step c.

   **Yes**: Select the desired template from the drop-down list.

   c. Click the **Next** button.

   You'll see the following:

## About Templates...

When you need to enter multiple loans with similar information (i.e., several loans with the same disbursement date, same loan period, etc.). you can create a template - and avoid keying repetitive data.

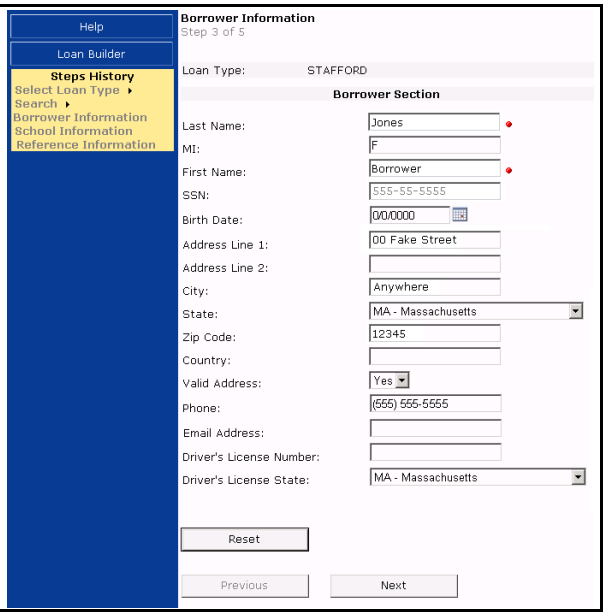
For example:

- You are entering several loans for incoming freshmen, and:
- The values for all of the following are the same:
  - Branch Code,
  - Loan Period Dates,
  - Stafford Subsidized/ Unsubsidized split,
  - Disbursement Dates,
  - Grade Level, and:
  - Enrollment Status

  By creating and using a loan template, you can avoid keying these values.
- You can also use templates with loan certifications (see page 181).
- For an in-depth discussion of using and creating loan templates, see "Managing Loan Templates" on page 255.

If the SSN you entered in step 4a is already in the database, the existing data prefills the form.

- Some of this data may be modified - see table below).



5 In the **Borrower** section, do the following:

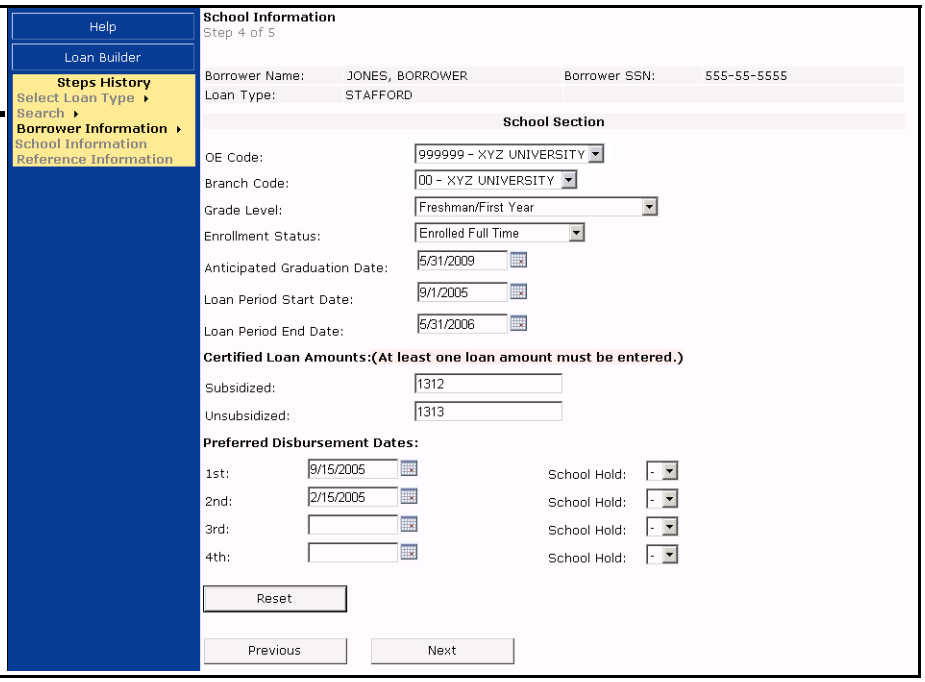
a View or enter the following fields:

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Last Name** | See Note | **If the borrower is not in the database**: enter a last name (maximum of 20 characters). **If the borrower is in the database**: you can not modify the existing last name (contact your MODEL support representative for instructions on submitting a name change). |
| **First Name / MI** | See Note | **If the borrower is not in the database**: enter a first name and middle initial (maximum of 17 characters).<br>**If the borrower is in the database**: you can not modify the existing first name/MI (contact your MODEL support representative for instructions on submitting a name change). |
| **Date of Birth** | U (See Note and sidebar) | In format MM/DD/YYYY.<br>• Must be between 12 and 99 years from either:<br>- the current process date, or:<br>- the date of any approved loan<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **SSN** | R | *Can only be changed by the guarantor, with appropriate documentation* (contact your MDHE client representative for more information). |
| **Address Line 1** | U | Each Address Line can have a maximum length of 36 characters (i.e., 72 for both). |
| **Address Line 2** | U | |
| **City** | U | • Maximum length is 36 characters. |
| **State** | U | Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province.<br>• For foreign countries, select FC. |
| **Zip / Postal Code** | U | Enter a valid 5 or 9 digit zip code.<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **Country** | U | • Only required for addresses outside the U.S. |
| **Valid Address** | U | Select **Yes** or **No** from the drop-down list.<br>• Cannot contain a P.O. box. |
| **Phone** | U | Enter a ten digit number in format XXXXXXXXXX |
| **E-mail Address** | U | Email Address of borrower (not required)<br>• Must be in valid format (for example, yourname@domain.com)<br>• Maximum length is 60 characters |
| **Driver's License Number / State** | U | Select the state/territory from the dropdown list.<br>• Select FC for a foreign license.<br>• Select NA if the borrower does not have (or does not provide) a driver's license. |

b Click the **Next** button.

You'll see the following:

Once you've completed a step, you can view the data you've entered (or return to the step) using the Steps History pane (see page 26)

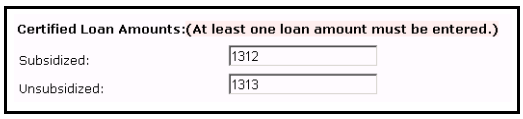



6 In the **School** section, do the following:

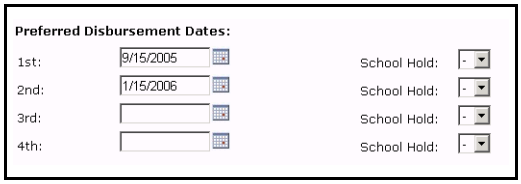
a View or enter the following fields:

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **OE Code** | R | Six digit OE Code of your school. |
| **Branch Code** | U | Two digit branch code (if applicable). |
| **Grade Level** | U | Select one of the following from the drop-down list:<br>• Freshman/First Year<br>• Sophomore/Second Year<br>• Junior/Third Year<br>• Senior/Fourth Year<br>• Fifth Year/Other Undergraduate<br>• 1st Year Graduate/Professional<br>• 2nd Year Graduate/Professional<br>• Beyond 3rd Year Graduate/Professional |
| **Enrollment Status** | U | Select one of the following:<br>• Enrolled Full Time<br>• Enrolled Half Time or More |
| **Anticipated Graduation Date** | U | • In format MM/DD/YYYY.<br>• Can be updated at any time through disbursement (as long as no claim or preclaim exists on the loan). |
| **Loan Period Start / End Date** | U | In format MM/DD/YYYY. |

b Enter Stafford Subsidized and/or Unsubsidized amounts (At least one amount is required):




c Enter at least one preferred disbursement date as follows (see sidebar):




i.) Enter or change the disbursement date (in format mm/dd/yyyy).

ii.) Select a status from the dropdown menu (**Hold**, **Release**, or **None**).

d Click the **Next** button.

You'll see one of the following screens:

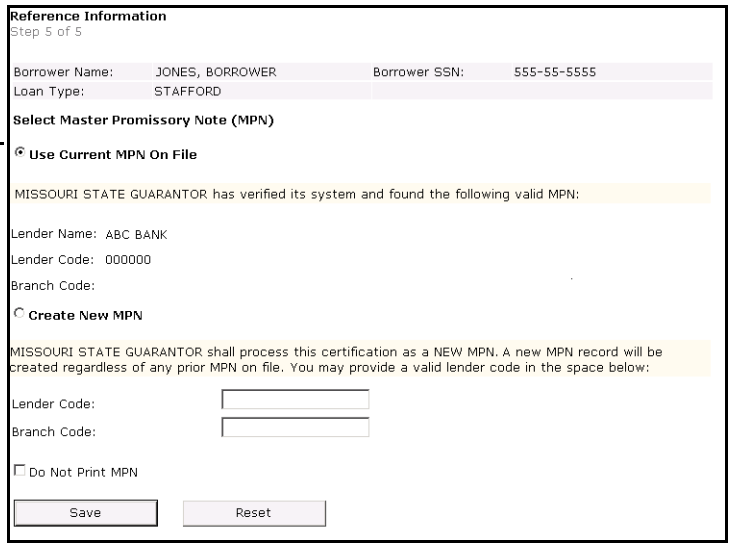
**Note...**

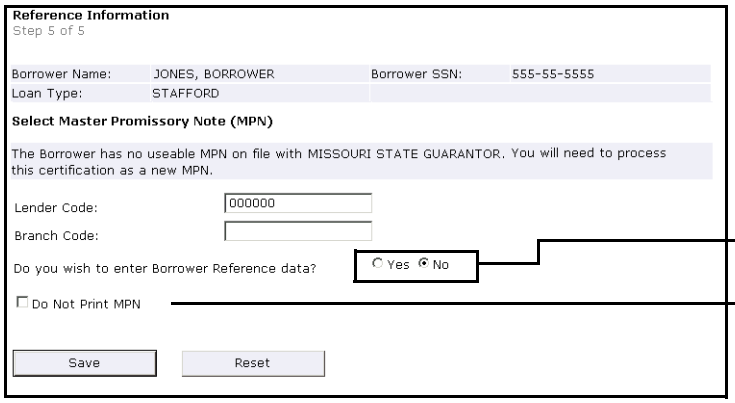
- You cannot modify preferred disbursement dates once a loan connected to the application has been approved.

**If you see the screen at right:**

MODEL Direct located a serial MPN to use with the new loan.

- You can elect to use the MPN or create a new MPN.




**If you see the screen at left:**

MODEL Direct could not locate a valid serial MPN. You must create a new MPN.

- You can elect to add references with MPN creation (see next step).

Click to suppress MPN printing (see page 24)

**Creating a New MPN and Entering Reference Information**

7 *Are you creating a new MPN?*

**No**: Go to step 8.

**Yes**: Do the following:

a Enter the Lender Code

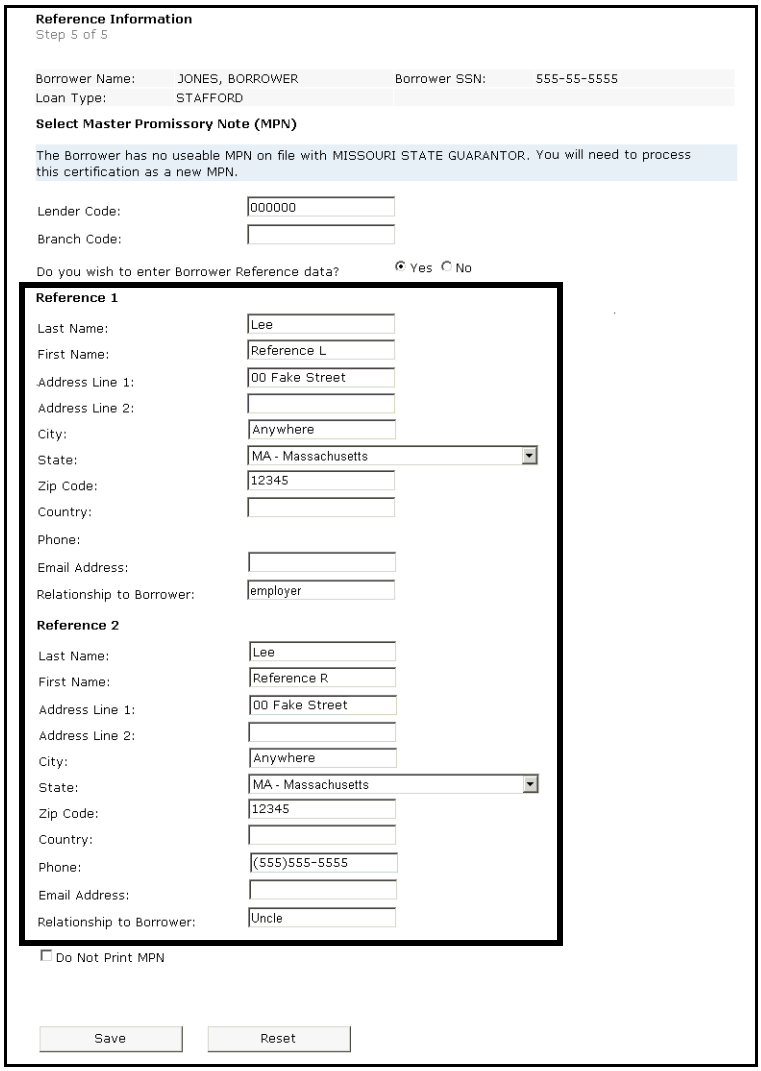
b Enter the Branch code (if applicable)

c *Do you want to enter reference information?*

**No**: Go to step d.

**Yes**: Click the **Yes** button (see figure above).

The screen expands, and you'll see the following:




d Enter the following for each reference:

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Last Name / First Name** | U (See Note) | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• First Name has a maximum of 17 characters<br>• Last Name has a maximum of 20 characters |
| **Address Line 1** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Each Address Line can have a maximum length of 36 characters (i.e., 72 for both). |
| **Address Line 2** | U | |
| **City** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Maximum length is 36 characters. |

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **State** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province.<br>• For foreign countries, select FC. |
| **Zip / Postal Code** | U | Enter a valid 5 or 9 digit zip code.<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **Country** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Only required for addresses outside the U.S. |
| **Phone** | U | Enter a ten digit number in format XXXXXXXXXX<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **E-mail Address** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Email Address of borrower (not required)<br>- Must be in valid format (for example, yourname@domain.com)<br>- Maximum length is 60 characters |
| **Relationship to Borrower** | U | Enter relationship (i.e., Employer, Uncle, etc.) |

8 *Do you want an MPN printed with the application?*

**No**: Check the **Do Not Print MPN** box (see sidebar below).

**Yes**: Leave the **Do Not Print MPN** box unchecked.

### More about the Do Not Print MPN Checkbox...

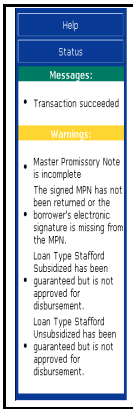
By default, the system checks to see if the application requires the printing of an MPN. In some cases, you may want to deliberately suppress the printing of an MPN (for example, the borrower completed a paper MPN in your Financial Aid Office, and you already have it in hand). In such cases, check the **Do Not Print MPN** checkbox.

**Reviewing Status Messages after you Save Your Loan**

9 Click the **Save** button.

**If the loan is guaranteed:**

- MODEL Direct displays a response message in the status pane (as in the following figure):

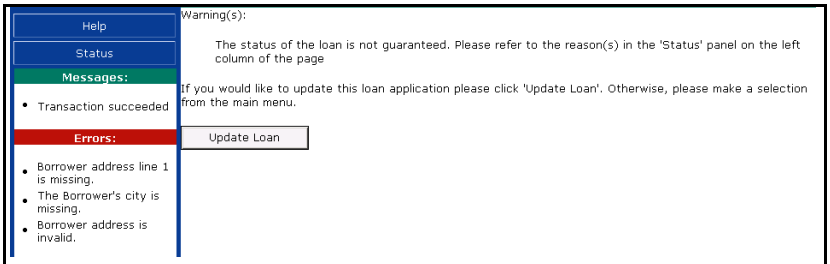



In this example:

- The loan is guaranteed but not approved for disbursement, and:
- You are advised of the need for a completed MPN before disbursement can occur.

### If the loan is not guaranteed (due to missing information):

- Click the **Update Loan** link to be taken to the Application Detail screen, where you can add the missing information (See "Working With Application Detail" on page 121):




In this example, borrower address information was omitted.

- Click the **Update Loan** button, to be taken to the Application Detail Screen, where you can add the address information.
- The application is approved once the address information is added.

**Note**: you can also add the information at a later time by accessing the Application Detail page (see page 121).

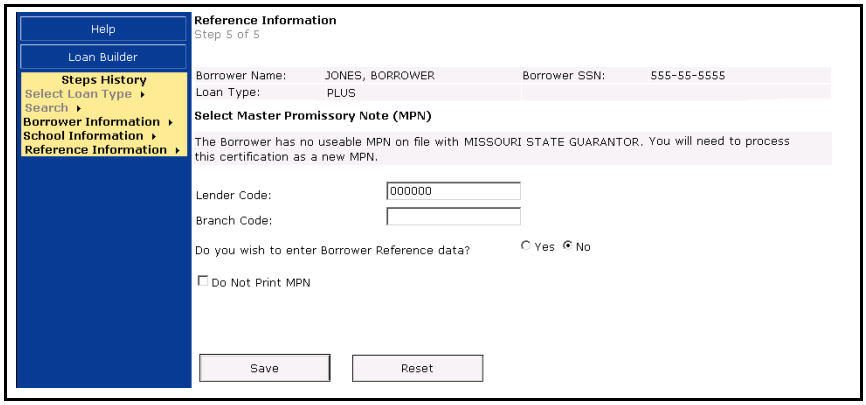
**Note**: you may also see the following messages:

| If you see this message in the contact pane: | The following has occurred: |
|---|---|
| Application can not be processed. Please contact our customer service department at <Operating Organization's Contact number>. You will find additional information in the “Status” pane on the left column of this page. | An application record was not created by the system.<br>• Call MDHE customer service<br>• If possible, inform the customer service representative of the messages in the status pane (you can copy and paste these into a text document from the web page). |
| We apologize for the wait, but we are unable to provide you with the loan status at this time. Please check back for the status using the loan inquiry screen. If you wish to continue adding applications, click here. | The browser has “timed out” (internet traffic may be slow, or you may have a connection/ communications problem). |

# Using the Steps History Pane

When you are in the Loan Builder, use the Steps History pane to:

- Review data you've entered, and:
- Jump to a previous screen and add/modify data:




In the following example:

- We are on the last step of the loan builder, and adding a new MPN (see page 22), and:
- We remember that we didn't add the Expected Graduation Date (in the School section).

Using the Steps History, we'll:

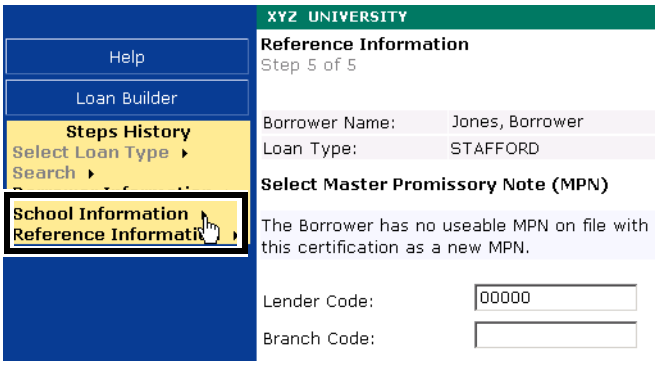
- Review the entered information in the Steps History pane,
- Locate the omission, and:
- Jump to the School information section to add the missing date.

## ❑ To use the Steps History Pane:

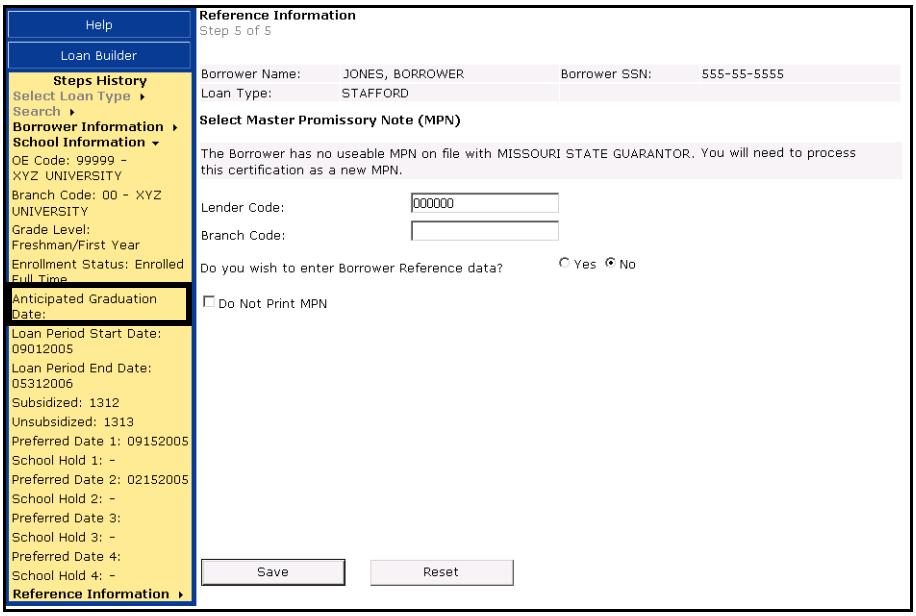
1 *Do you want to review the data you've entered in a given step, while staying on the current step?*

**No**: Go to Step 2

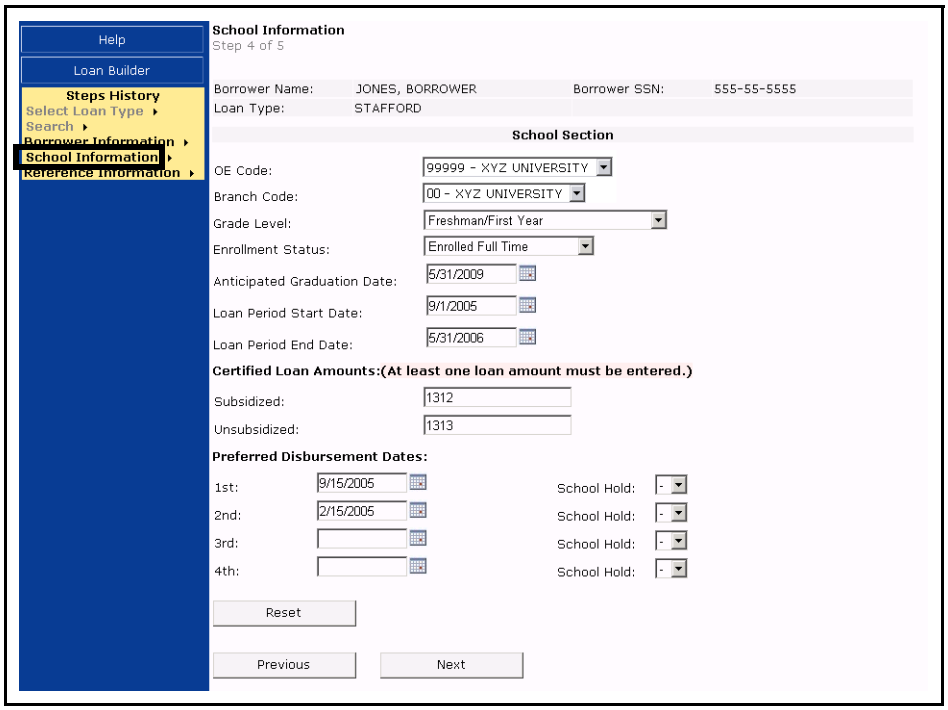
**Yes**: Click on the arrow next to the desired window:




The information currently entered in the School section appears. As we suspected, we omitted the expected Graduation Date:



2 Click on the School information text link to be taken to the desired section, and add/modify the missing data:




3 Do one of the following:

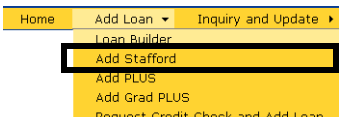
- Click another Steps History link, or:
- Click the **Next** button (to cycle through the remaining Loan Builder steps)

# Adding a Stafford Loan Using a Single Screen

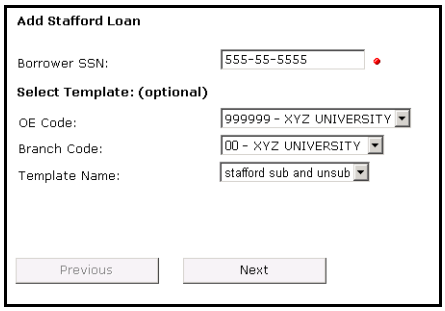
## ❑ TO ADD A STAFFORD LOAN IN MODEL DIRECT USING A SINGLE SCREEN:

1 Log into MODEL Direct, if you have not already done so (see page 3).

2. From the MODEL Direct Main Menu, select **Add Loan > Add Stafford**:




You'll see the following:




3. Do the following:

   a. Enter the borrower's SSN.

   *b. Do you want to use a template with this loan?* (see sidebar on page 18).

   **No**: Go to step c.

   **Yes**: Select the desired template from the drop-down list.

   c. Click the **Next** button.

   You'll see the following:

## Borrower Section

## School Section

- You must enter at least one Stafford certified amount.
- You must enter at least one preferred disbursement date (see sidebar on page 21).

## MPN Section

- If no valid serial MPN is found for the borrower, you will not see this section (you must create a new MPN - see page 22)

**Enter Data**

Borrower Section | School Section

**Borrower Section**

| | |
|---|---|
| Last Name: | Jones |
| MI: | F |
| First Name: | Borrower |
| SSN: | 555-55-5555 |
| Birth Date: | 0/0/0000 |
| Address Line 1: | 00 Fake Street |
| Address Line 2: | |
| City: | Anywhere |
| State: | MA - Massachusetts |
| Zip Code: | 12345 |
| Country: | |
| Valid Address: | Yes |
| Phone: | (555) 555-5555 |
| Email Address: | |
| Driver's License Number: | |
| Driver's License State: | MA - Massachusetts |

Borrower Section | School Section

**School Section**

| | |
|---|---|
| OE Code: | 999999 - XYZ UNIVERSITY |
| Branch Code: | 00 - XYZ UNIVERSITY |
| Grade Level: | Freshman/First Year |
| Enrollment Status: | Enrolled Full Time |
| Anticipated Graduation Date: | |
| Loan Period Start Date: | |
| Loan Period End Date: | |

**Certified Loan Amounts:(At least one loan amount must be entered.)**

| | |
|---|---|
| Subsidized: | |
| Unsubsidized: | |

**Preferred Disbursement Dates:**

| | | | |
|---|---|---|---|
| 1st: | | School Hold: | - |
| 2nd: | | School Hold: | - |
| 3rd: | | School Hold: | - |
| 4th: | | School Hold: | - |

**Select Master Promissory Note (MPN)**

**Use Current MPN On File**

MISSOURI STATE GUARANTOR has verified its system and found the following valid MPN:

| | |
|---|---|
| Lender Name: | ABC BANK |
| Lender Code: | 000000 |
| Branch Code: | |

**Create New MPN**

MISSOURI STATE GUARANTOR shall process this certification as a NEW MPN. A new MPN record will be created regardless of any prior MPN on file. You may provide a valid lender code in the space below:

| | |
|---|---|
| Lender Code: | |
| Branch Code: | |

Do Not Print MPN

Borrower Section | School Section

Save | Reset

4 In the **Borrower** Section, view or enter the following fields:

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Last Name** | See Note | **If the borrower is not in the database**: enter a last name (maximum of 20 characters). **If the borrower is in the database**: you can not modify the existing last name (contact your MODEL support representative for instructions on submitting a name change). |
| **First Name / MI** | See Note | **If the borrower is not in the database**: enter a first name and middle initial (maximum of 17 characters).<br>**If the borrower is in the database**: you can not modify the existing first name/MI (contact your MODEL support representative for instructions on submitting a name change). |
| **Date of Birth** | U (See Note and sidebar) | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• In format MM/DD/YYYY.<br>• Must be between 12 and 99 years from either:<br>- the current process date, or:<br>- the date of any approved loan<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **SSN** | R | *Can only be changed by the guarantor, with appropriate documentation* (contact your MDHE client representative for more information). |
| **Address Line 1** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Each Address Line can have a maximum length of 36 characters (i.e., 72 for both). |
| **Address Line 2** | U | |
| **City** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Maximum length is 36 characters. |
| **State** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province.<br>• For foreign countries, select FC. |
| **Zip / Postal Code** | U | Enter a valid 5 or 9 digit zip code.<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **Country** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Only required for addresses outside the U.S. |
| **Valid Address** | U | Select **Yes** or **No** from the drop-down list.<br>• Cannot contain a P.O. box. |
| **Phone** | U | Enter a ten digit number in format XXXXXXXXXX<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |

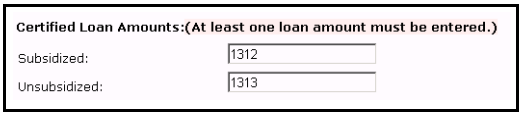
| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **E-mail Address** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Email Address of borrower (not required)<br>- Must be in valid format (for example, yourname@domain.com)<br>- Maximum length is 60 characters |
| **Driver's License Number / State** | U | Select the state/territory from the dropdown list.<br>• Select FC for a foreign license.<br>• Select NA if the borrower does not have (or does not provide) a driver's license. |

**5** In the **School** section, do the following:

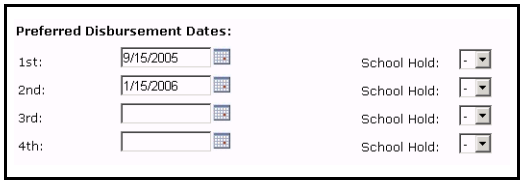
a View or enter the following fields:

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **OE Code** | R | Six digit OE Code of your school. |
| **Branch Code** | U | Two digit branch code (if applicable). |
| **Grade Level** | U | Select one of the following from the drop-down list:<br>• Freshman/First Year<br>• Sophomore/Second Year<br>• Junior/Third Year<br>• Senior/Fourth Year<br>• Fifth Year/Other Undergraduate<br>• 1st Year Graduate/Professional<br>• 2nd Year Graduate/Professional<br>• Beyond 3rd Year Graduate/Professional |
| **Enrollment Status** | U | Select one of the following:<br>• Enrolled Full Time<br>• Enrolled Half Time or More |
| **Anticipated Graduation Date** | U | • In format MM/DD/YYYY.<br>• Can be updated at any time through disbursement (as long as no claim or preclaim exists on the loan). |
| **Loan Period Start / End Date** | U | In format MM/DD/YYYY. |

b Enter Subsidized and/or Unsubsidized amounts (At least one amount is required):



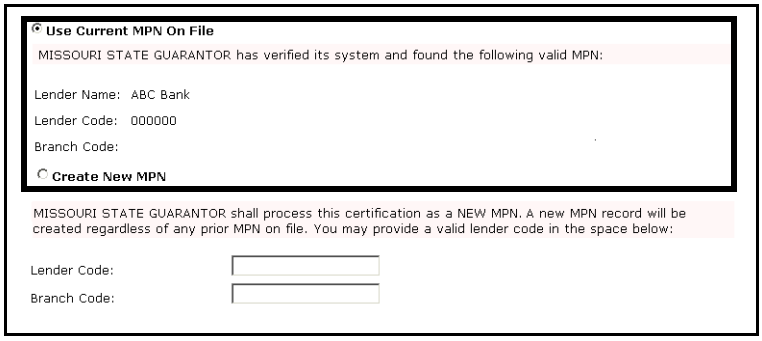
c Enter at least one preferred disbursement date as follows (see sidebar on page 21):




i.) Enter or change the disbursement date (in format mm/dd/yyyy).

ii.) Select a status from the dropdown menu (**Hold**, **Release**, or **None**).

**6** *Do you see the following in the Master Promissory Note section?*




**No**: You *must* create an MPN. Go to step 8.

**Yes**: You have the option of:

- Using the existing MPN, or:
- Creating a new MPN

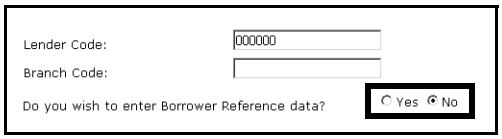
**If you are using the existing MPN**:

- Go to step 8.

**If you are creating a new MPN:**

- Click the **Create a New MPN** button, and:
- Go to step 7.

**7** Create your MPN as follows:



a Enter the Lender Code

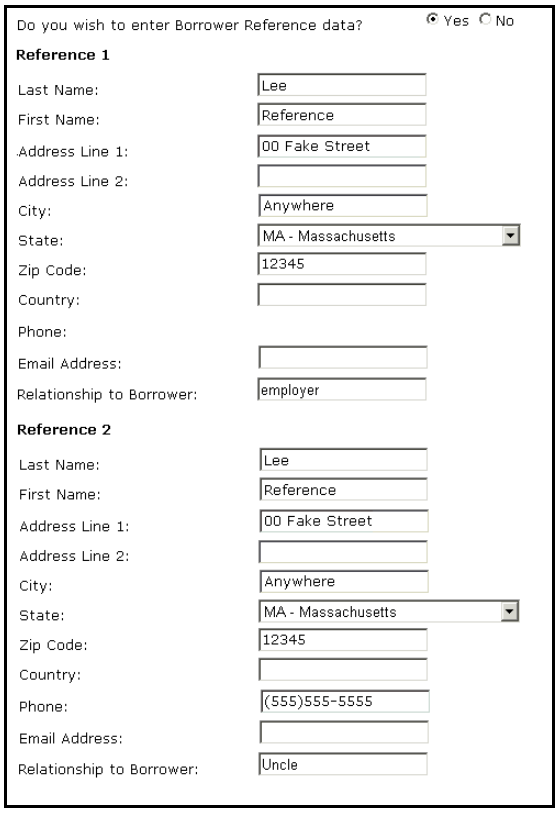
b Enter the Branch code (if applicable)

*c Do you want to enter reference information?*

**No**: Go to step 8.

**Yes**: Click the **Yes** button (see figure above).

The screen expands, and you'll see the following:




d Enter the following for each reference:

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Last Name / First Name** | U (See Note | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• First Name has a maximum of 17 characters<br>• Last Name has a maximum of 20 character |

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Address Line 1** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Each Address Line can have a maximum length of 36 characters (i.e., 72 for both). |
| **Address Line 2** | U | |
| **City** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Maximum length is 36 characters. |
| **State** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province.<br>• For foreign countries, select FC. |
| **Zip / Postal Code** | U | Enter a valid 5 or 9 digit zip code.<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **Country** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Only required for addresses outside the U.S. |
| **Phone** | U | Enter a ten digit number in format XXXXXXXXXX<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **E-mail Address** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Email Address of borrower (not required)<br>- Must be in valid format (for example, yourname@domain.com)<br>- Maximum length is 60 characters |
| **Relationship to Borrower** | U | Enter relationship (i.e., Employer, Uncle, etc.) |

8 *Do you want an MPN printed with the application?*

**No**: Check the **Do Not Print MPN** box (see sidebar below).

**Yes**: Leave the **Do Not Print MPN** box unchecked.

9 Complete your loan addition as follows:

- Click the **Save** button, and:

- Review status messages, and update the application as necessary (see "Reviewing Status Messages after you Save Your Loan" on page 24).

# Adding a PLUS Undergraduate Loan Using the Loan Builder

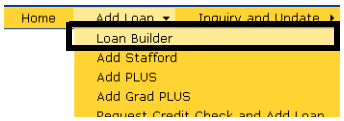
**Important: as of July 1, 2006...**

Graduate student may take out loans on their own behalf.
**Do not use this procedure to enter a Graduate PLUS loan.**

- To enter a Graduate PLUS Loan using the Loan builder, see page 56.

## ❑ TO ADD A PLUS UNDERGRADUATE LOAN USING THE LOAN BUILDER:

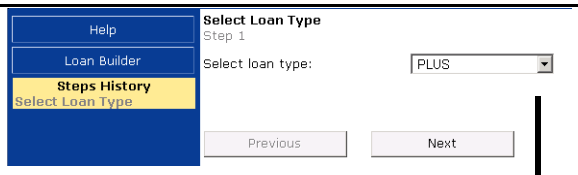
1. Log into MODEL Direct, if you have not already done so (See page 3).
2. From the MODEL Direct Main Menu, select **Add Loan > Loan Builder**:




You'll see the following:

In the Steps History window, you can:

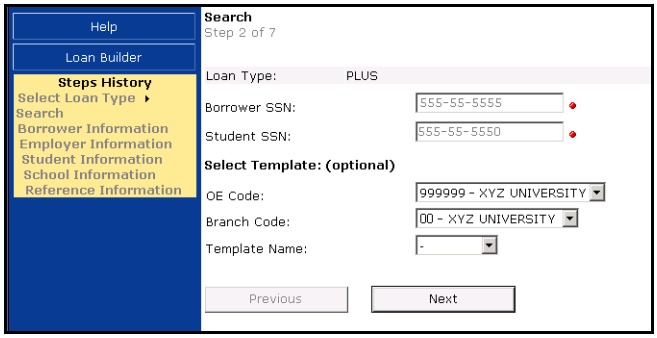
- review your entries in previous loan builder steps, and:
- jump to the section to change/reset data (see "Using the Steps History Pane" on page 26).




Select PLUS from the drop-down menu.

3 Select **PLUS** from the drop-down menu (See previous figure).

You'll see the following:



## About Templates...

When you need to enter multiple loans with similar information (i.e., several loans with the same disbursement date, same loan period, etc.). you can create a template - and avoid keying repetitive data.

For example:

- You are entering several loans for incoming freshmen, and:
- The values for all of the following are the same:
  - Branch Code,
  - Loan Period Dates,
  - Stafford Subsidized/ Unsubsidized split,
  - Disbursement Dates,
  - Grade Level, and:
  - Enrollment Status

  By creating and using a loan template, you can avoid keying these values.
- You can also use templates with loan certifications (See page 186).
- For an in-depth discussion of using and creating loan templates, see "Managing Loan Templates" on page 255.

**4.** Do the following:

a. Enter the borrower's SSN.

b Enter the student's SSN

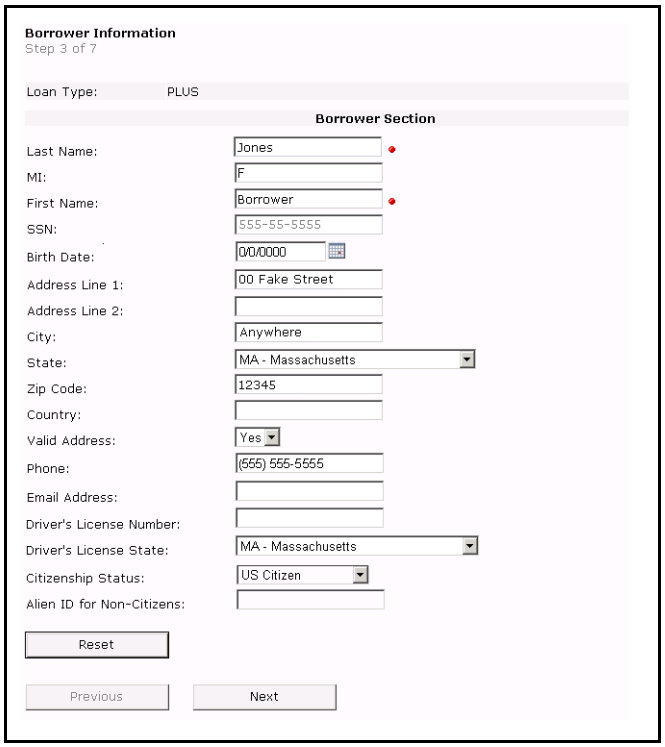
*c. Do you want to use a template with this loan?*

**No**: Go to step d.

**Yes**: Select the desired template from the drop-down list.

d. Click the **Next** button.

You'll see the following:




**5** In the **Borrower** section, do the following:

a View or enter the following fields:

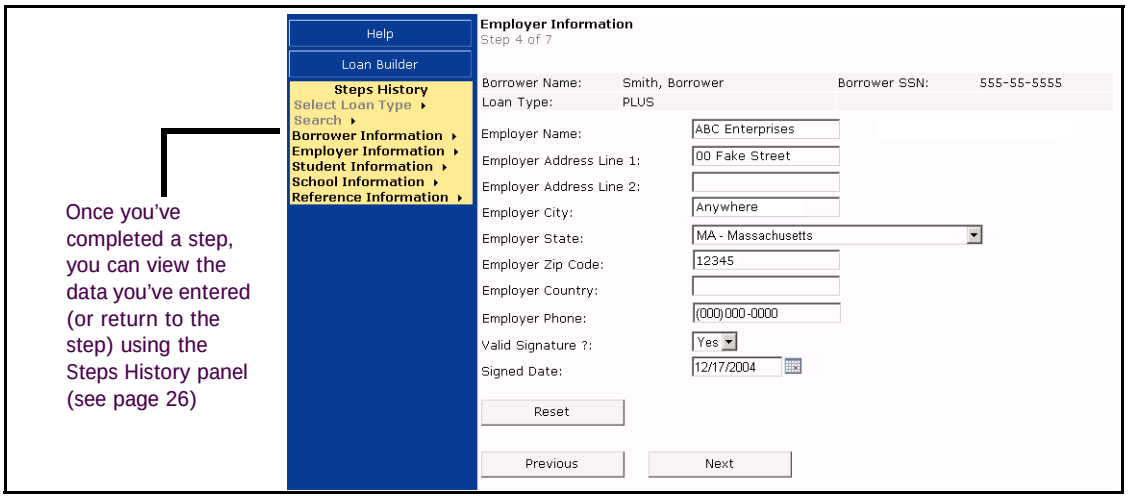
| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Last Name** | See Note | **If the borrower is not in the database**: enter a last name (maximum of 20 characters). **If the borrower is in the database**: you can not modify the existing last name (contact your MODEL support representative for instructions on submitting a name change). |

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **First Name / MI** | See Note | **If the borrower is not in the database**: enter a first name and middle initial (maximum of 17 characters).<br>**If the borrower is in the database**: you can not modify the existing first name/MI (contact your MODEL support representative for instructions on submitting a name change). |
| **SSN** | R | *Can only be changed by the guarantor, with appropriate documentation* (contact your MDHE client representative for more information). |
| **Date of Birth** | U (See Note and sidebar) | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• In format MM/DD/YYYY.<br>• Must be between 12 and 99 years from either:<br>- the current process date, or:<br>- the date of any approved loan<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **Address Line 1** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Each Address Line can have a maximum length of 36 characters (i.e., 72 for both). |
| **Address Line 2** | U | |
| **City** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Maximum length is 36 characters. |
| **State** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province.<br>• For foreign countries, select FC. |
| **Zip Code** | U | Enter a valid 5 or 9 digit zip code.<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **Country** | U | Can be updated through disbursement.<br>• Only required for addresses outside the U.S. |
| **Valid Address** | U | Select **Yes** or **No** from the drop-down list.<br>• Cannot contain a P.O. box. |
| **Phone** | U | Enter a ten digit number in format XXXXXXXXXX<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **E-mail Address** | U | Can be updated through disbursement.<br>• Email Address of borrower (not required)<br>- Must be in valid format (for example, yourname@domain.com)<br>- Maximum length is 60 characters |
| **Driver's License Number** | U | Select the state/territory from the dropdown list.<br>• Select FC for a foreign license.<br>• Select NA if the borrower does not have (or does not provide) a driver's license. |
| **Driver's License State** | | |

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Citizenship Status** | U | Select either **US Citizen** or **Eligible non-citizen** from the dropdown list. |
| **Alien ID for Non-citizens** | U | Non-Citizens only: enter your Alien Registration number. |

a Click the **Next** button.

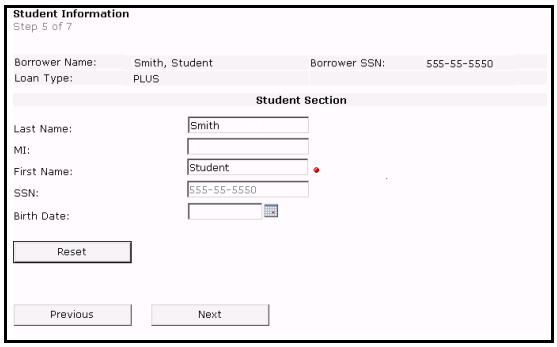
You'll see the following:




6 In the **Employer** section, enter the following:

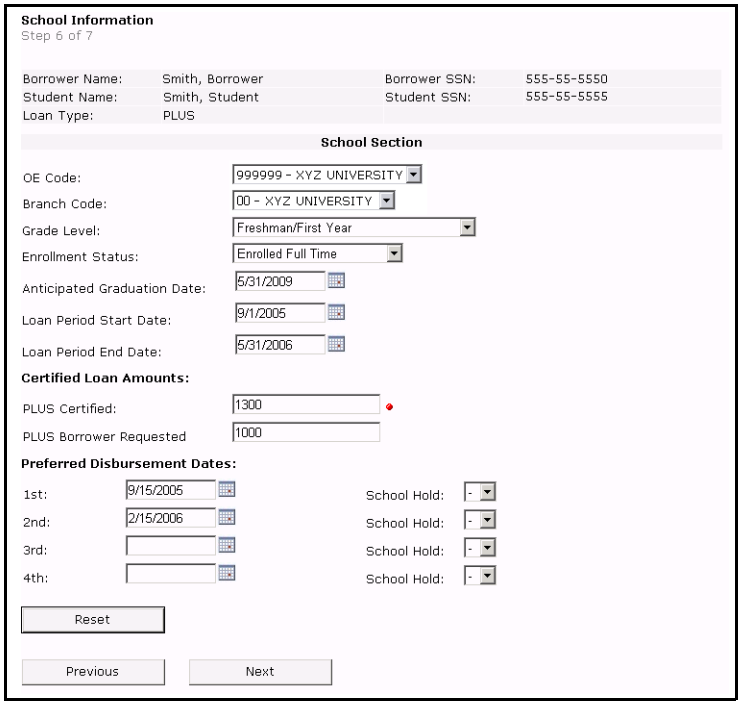
| Field Name | Description / Notes |
|---|---|
| **Employer Name** | Maximum length is 35 characters. |
| **Employer Address Line 1** | Each Address Line can have a maximum length of 36 characters (i.e., 72 for both). |
| **Employer Address Line 2** | |
| **Employer City** | Maximum length is 36 characters. |
| **Employer State** | Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province.<br>• For foreign countries, select FC. |
| **Employer Zip Code** | Enter a valid 5 or 9 digit zip code. |
| **Employer Country** | Only required for addresses outside the U.S. |
| **Employer Phone** | Enter a ten digit number in format XXXXXXXXXX. |

7 In the **Student** Section, enter the following:




| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Last Name** | See Note | **If the borrower is not in the database**: enter a last name (maximum of 20 characters). **If the borrower is in the database**: you can not modify the existing last name (contact your MODEL support representative for instructions on submitting a name change). |
| **First Name / MI** | See Note | **If the borrower is not in the database**: enter a first name and middle initial (maximum of 17 characters).<br>**If the borrower is in the database**: you can not modify the existing first name/MI (contact your MODEL support representative for instructions on submitting a name change). |
| **Date of Birth** | U (See Note and sidebar) | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• In format MM/DD/YYYY.<br>• Must be between 12 and 99 years from either:<br>- the current process date, or:<br>- the date of any approved loan<br>• Can be updated through disbursement |

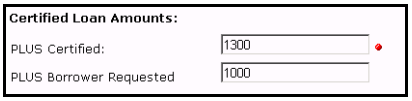
8 In the **School** section, do the following:



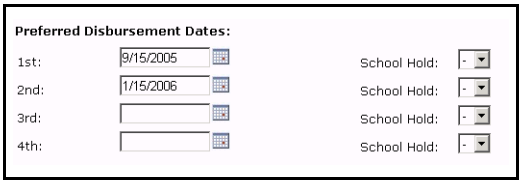

a View or enter the following fields:

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **OE Code** | R | Six digit OE Code of your school. |
| **Branch Code** | U | Two digit branch code (if applicable). |
| **Grade Level** | U | Select one of the following from the drop-down list:<br>• Freshman/First Year<br>• Sophomore/Second Year<br>• Junior/Third Year<br>• Senior/Fourth Year<br>• Fifth Year/Other Undergraduate |
| **Enrollment Status** | U | Select one of the following:<br>• Enrolled Full Time<br>• Enrolled Half Time or More |
| **Anticipated Graduation Date** | U | • In format MM/DD/YYYY.<br>• Can be updated at any time through disbursement (as long as no claim or preclaim exists on the loan). |
| **Loan Period Start / End Date** | U | In format MM/DD/YYYY. |

b Enter the PLUS Certified and Borrower Requested amounts




c Enter at least one preferred disbursement date as follows (see sidebar on page 21):




i.) Enter or change the disbursement date (in format mm/dd/yyyy).

ii.) Select a status from the dropdown menu (**Hold**, **Release**, or **None**).

d Click the **Next** button.

You'll see one of the following screens:

## Important...

By default, no more than half the loan amount can be disbursed before the midpoint of the loan period.

You may elect to receive a single disbursement for a loan period if:

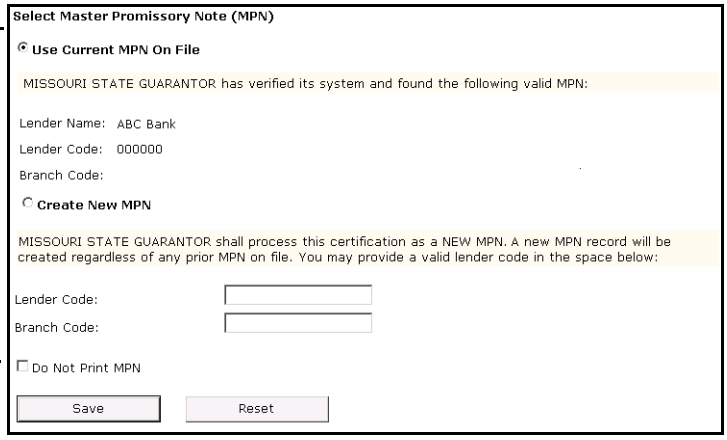
- The disbursement is made on or after February 8, 2006,
- Your institution has a cohort default rate of less than 10% in each of the last three fiscal years for which data is available, and:
- The loan is for one semester, trimester, quarter, or four month period.

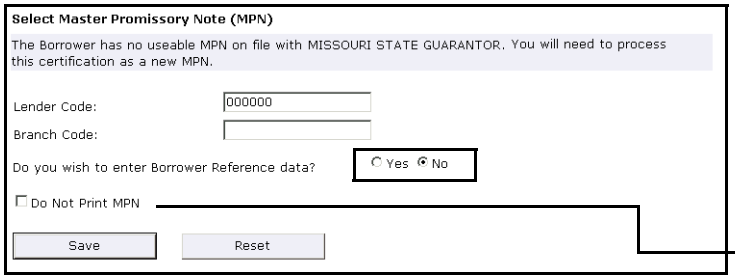
**Important**: in addition to meeting the above requirements, you **must** contact your MODEL Direct Client Representative, as the change requires a modification to your school profile.

**If you see the screen at right:**

MODEL Direct located a serial MPN to use with the new loan.

- You can elect to use the MPN or create a new MPN.




**If you see the screen at left:**

MODEL Direct could not locate a valid serial MPN. You must create a new MPN.

- You can elect to add references with MPN creation (see next step).

Click to suppress MPN printing (see page 24).

**9** *Are you creating a new MPN?*

**No**: Go to step 10.

**Yes**: Do the following:

a Enter the Lender Code

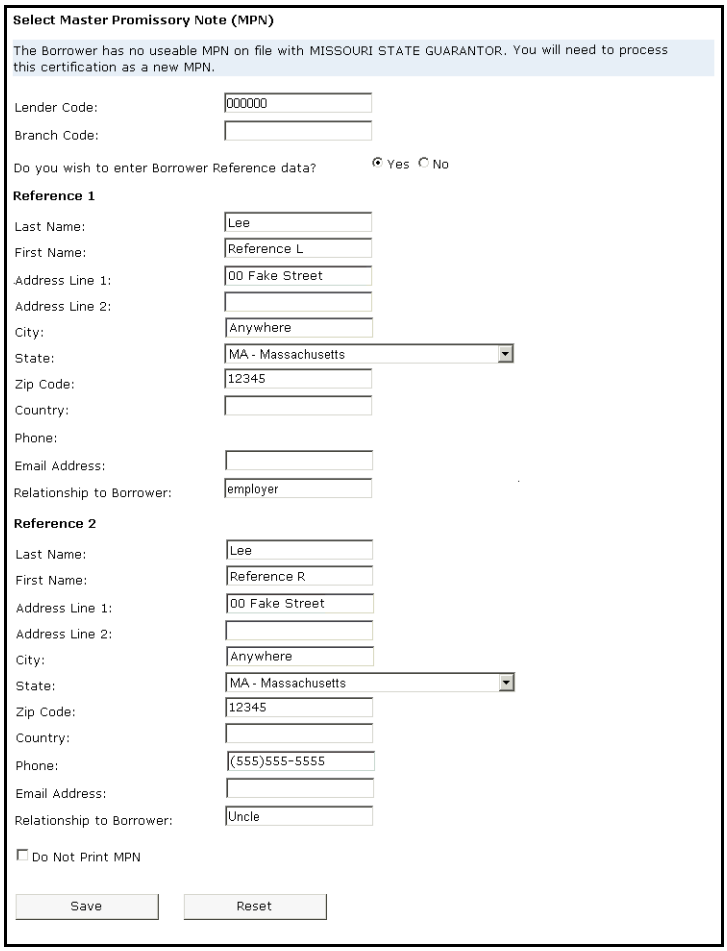
b Enter the Branch code (if applicable)

*c Do you want to enter reference information?*

**No**: Go to step d.

**Yes**: Click the **Yes** button (see figure above).

The screen expands, and you'll see the following:



**Select Master Promissory Note (MPN)**

The Borrower has no useable MPN on file with MISSOURI STATE GUARANTOR. You will need to process this certification as a new MPN.

Lender Code: 000000
Branch Code:
Do you wish to enter Borrower Reference data? Yes No

**Reference 1**

Last Name: Lee
First Name: Reference L
Address Line 1: 00 Fake Street
Address Line 2:
City: Anywhere
State: MA - Massachusetts
Zip Code: 12345
Country:
Phone:
Email Address:
Relationship to Borrower: employer

**Reference 2**

Last Name: Lee
First Name: Reference R
Address Line 1: 00 Fake Street
Address Line 2:
City: Anywhere
State: MA - Massachusetts
Zip Code: 12345
Country:
Phone: (555)555-5555
Email Address:
Relationship to Borrower: Uncle

Do Not Print MPN

Save Reset

d Enter the following for each reference:

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Last Name / First Name** | U (See Note) | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• First Name has a maximum of 17 characters<br>• Last Name has a maximum of 20 character |
| **Address Line 1** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Each Address Line can have a maximum length of 36 characters (i.e., 72 for both). |
| **Address Line 2** | U | |
| **City** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Maximum length is 36 characters. |

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **State** | | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province.<br>• For foreign countries, select FC. |
| **Zip / Postal Code** | | Enter a valid 5 or 9 digit zip code.<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **Country** | | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Only required for addresses outside the U.S. |
| **Phone** | U | Enter a ten digit number in format XXXXXXXXXX<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **E-mail Address** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Email Address of borrower (not required)<br>- Must be in valid format (for example, yourname@domain.com)<br>- Maximum length is 60 characters |
| **Relationship to Borrower** | U | Enter relationship (i.e., Employer, Uncle, etc.) |

e *Do you want an MPN printed with the application?*

**No**: Check the **Do Not Print MPN** box (see sidebar below).

**Yes**: Leave the **Do Not Print MPN** box unchecked.

### More about the Do Not Print MPN Checkbox...

By default, the system checks to see if the application requires the printing of an MPN. In some cases, you may want to deliberately suppress the processing of an MPN (for example, the borrower completed a paper MPN in your Financial Aid Office, and you already have it in hand). In such cases, check the **Do Not Print MPN** checkbox.

**10** Complete your loan addition as follows:

- Click the **Save** button, and:
- Review status messages, and update the application as necessary (see "Reviewing Status Messages after you Save Your Loan" on page 24).

**Note**: If an approved credit check is not available for the borrower, you will see a message to this effect.

# Adding a PLUS Undergraduate Loan Using a Single Screen

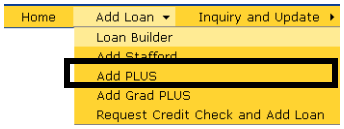
**Important: as of July 1, 2006...**

Graduate student may take out loans on their own behalf.
**Do not use this procedure to enter a Graduate PLUS loan.**

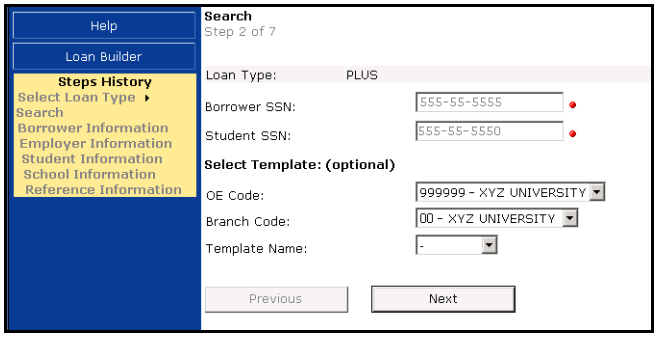
- To enter a Graduate PLUS Loan using a single screen, see page 65.

## ❑ TO ADD A PLUS UNDERGRADUATE LOAN USING A SINGLE SCREEN:

1. Log into MODEL Direct, if you have not already done so (See page 3).
2. From the MODEL Direct Main Menu, select **Add Loan > Add PLUS**:




You'll see the following:




3 Do the following:

a. Enter the borrower's SSN.

b Enter the student's SSN

*c. Do you want to use a template with this loan? (See side-bar on page 37).*

**No**: Go to step c.

**Yes**: Select the desired template from the drop-down list.

d. Click the **Next** button.

You'll see the following:

## Borrower Section

Demographic information

Employer information

## Student Section

## School Section

Enrollment information

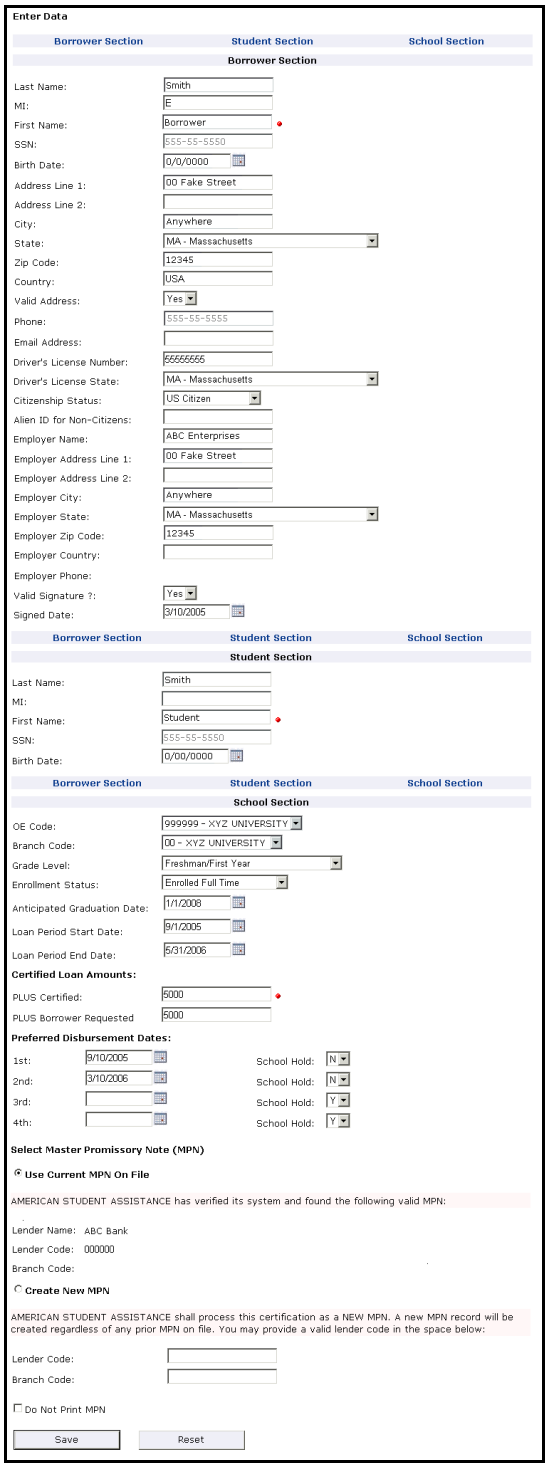
Certification and Borrower Requested amounts

preferred disbursement dates

MPN Creation:

If a valid Serial MPN is on file for the borrower:

- You can choose between using the current MPN and creating a new one (as in this figure)
- If a valid Serial MPN is not on file:
  - You will see only the lower half of this section, and you must create an MPN (see page 53).



Enter Data

Borrower Section | Student Section | School Section

**Borrower Section**

| | |
|---|---|
| Last Name: | Smith |
| MI: | E |
| First Name: | Borrower |
| SSN: | 555-55-5550 |
| Birth Date: | 0/0/0000 |
| Address Line 1: | 00 Fake Street |
| Address Line 2: | |
| City: | Anywhere |
| State: | MA - Massachusetts |
| Zip Code: | 12345 |
| Country: | USA |
| Valid Address: | Yes |
| Phone: | 555-55-5555 |
| Email Address: | |
| Driver's License Number: | 55555555 |
| Driver's License State: | MA - Massachusetts |
| Citizenship Status: | US Citizen |
| Alien ID for Non-Citizens: | |
| Employer Name: | ABC Enterprises |
| Employer Address Line 1: | 00 Fake Street |
| Employer Address Line 2: | |
| Employer City: | Anywhere |
| Employer State: | MA - Massachusetts |
| Employer Zip Code: | 12345 |
| Employer Country: | |
| Employer Phone: | |
| Valid Signature ?: | Yes |
| Signed Date: | 3/10/2005 |

Borrower Section | Student Section | School Section

**Student Section**

| | |
|---|---|
| Last Name: | Smith |
| MI: | |
| First Name: | Student |
| SSN: | 555-55-5550 |
| Birth Date: | 0/00/0000 |

Borrower Section | Student Section | School Section

**School Section**

| | |
|---|---|
| OE Code: | 999999 - XYZ UNIVERSITY |
| Branch Code: | 00 - XYZ UNIVERSITY |
| Grade Level: | Freshman/First Year |
| Enrollment Status: | Enrolled Full Time |
| Anticipated Graduation Date: | 1/1/2008 |
| Loan Period Start Date: | 9/1/2005 |
| Loan Period End Date: | 5/31/2006 |

**Certified Loan Amounts:**

| | |
|---|---|
| PLUS Certified: | 5000 |
| PLUS Borrower Requested | 5000 |

**Preferred Disbursement Dates:**

| | | | |
|---|---|---|---|
| 1st: | 9/10/2005 | School Hold: | N |
| 2nd: | 3/10/2006 | School Hold: | N |
| 3rd: | | School Hold: | Y |
| 4th: | | School Hold: | Y |

**Select Master Promissory Note (MPN)**

**Use Current MPN On File**

AMERICAN STUDENT ASSISTANCE has verified its system and found the following valid MPN:

Lender Name: ABC Bank

Lender Code: 000000

Branch Code:

**Create New MPN**

AMERICAN STUDENT ASSISTANCE shall process this certification as a NEW MPN. A new MPN record will be created regardless of any prior MPN on file. You may provide a valid lender code in the space below:

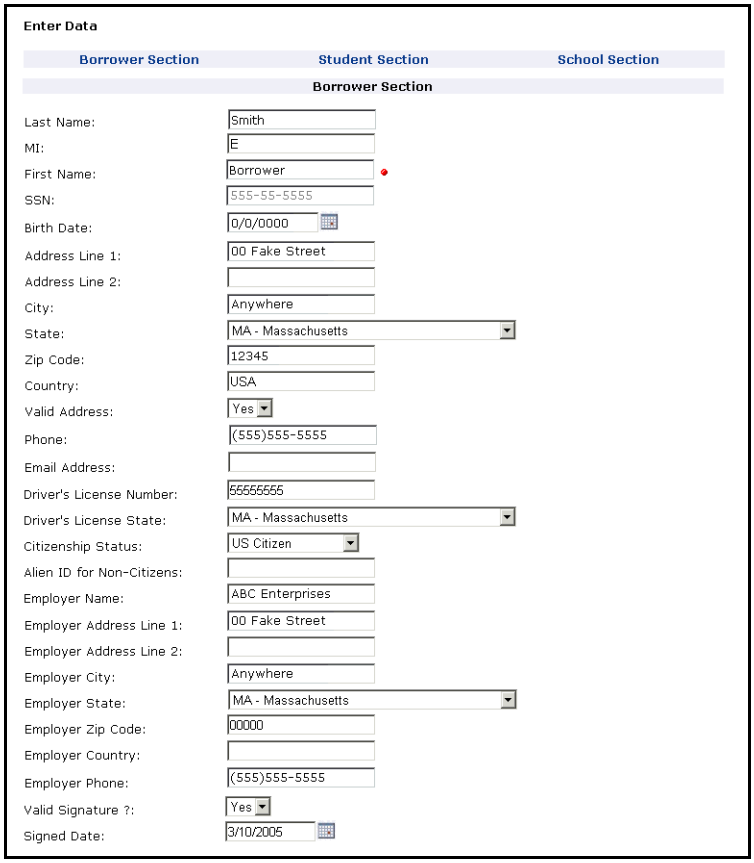
Lender Code:

Branch Code:

Do Not Print MPN

Save | Reset

4 In the **Borrower** section, do the following:

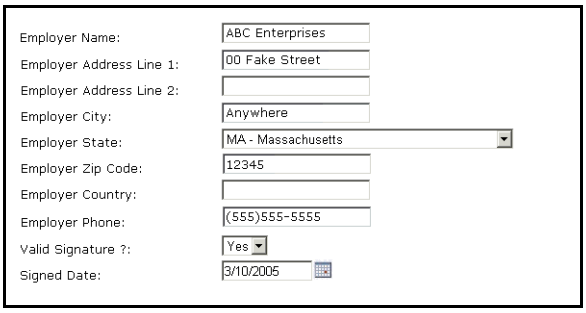



a View or enter the following borrower demographic fields:

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Last Name** | See Note | **If the borrower is not in the database**: enter a last name (maximum of 20 characters). **If the borrower is in the database**: you can not modify the existing last name (contact your MODEL support representative for instructions on submitting a name change). |
| **First Name / MI** | See Note | **If the borrower is not in the database**: enter a first name and middle initial (maximum of 17 characters).<br>**If the borrower is in the database**: you can not modify the existing first name/MI (contact your MODEL support representative for instructions on submitting a name change). |
| **SSN** | R | *Can only be changed by the guarantor, with appropriate documentation* (contact your MDHE client representative for more information). |

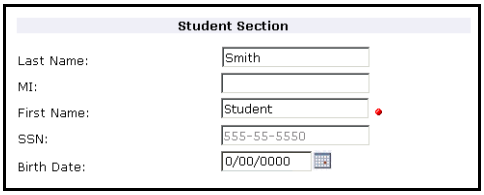
| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Date of Birth** | U (See Note and sidebar) | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• In format MM/DD/YYYY.<br>• Must be between 12 and 99 years from either:<br>- the current process date, or:<br>- the date of any approved loan<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **Address Line 1** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Each Address Line can have a maximum length of 36 characters (i.e., 72 for both). |
| **Address Line 2** | U | |
| **City** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Maximum length is 36 characters. |
| **State** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province.<br>• For foreign countries, select FC. |
| **Zip Code** | U | Enter a valid 5 or 9 digit zip code.<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **Country** | U | Can be updated through disbursement.<br>• Only required for addresses outside the U.S. |
| **Valid Address** | U | Select **Yes** or **No** from the drop-down list.<br>• Cannot contain a P.O. box. |
| **Phone** | U | Enter a ten digit number in format XXXXXXXXXX<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **E-mail Address** | U | Can be updated through disbursement.<br>• Email Address of borrower (not required)<br>- Must be in valid format (for example, yourname@domain.com)<br>- Maximum length is 60 characters |
| **Driver's License Number** | U | Select the state/territory from the dropdown list.<br>• Select FC for a foreign license.<br>• Select NA if the borrower does not have (or does not provide) a driver's license. |
| **Driver's License State** | | |
| **Citizenship Status** | U | Select either **US Citizen** or **Eligible non-citizen** from the dropdown list. |
| **Alien ID for Non-citizens** | U | **Non-Citizens only**: enter your Alien Registration number. |

b Enter the following employer information:




| Field Name | Description / Notes |
|---|---|
| **Employer Name** | Maximum length is 35 characters. |
| **Employer Address Line 1** | Each Address Line can have a maximum length of 36 characters (i.e., 72 for both). |
| **Employer Address Line 2** | |
| **Employer City** | Maximum length is 36 characters. |
| **Employer State** | Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province.<br>• For foreign countries, select FC. |
| **Employer Zip Code** | Enter a valid 5 or 9 digit zip code. |
| **Employer Country** | Only required for addresses outside the U.S. |
| **Employer Phone** | Enter a ten digit number in format XXXXXXXXXX. |

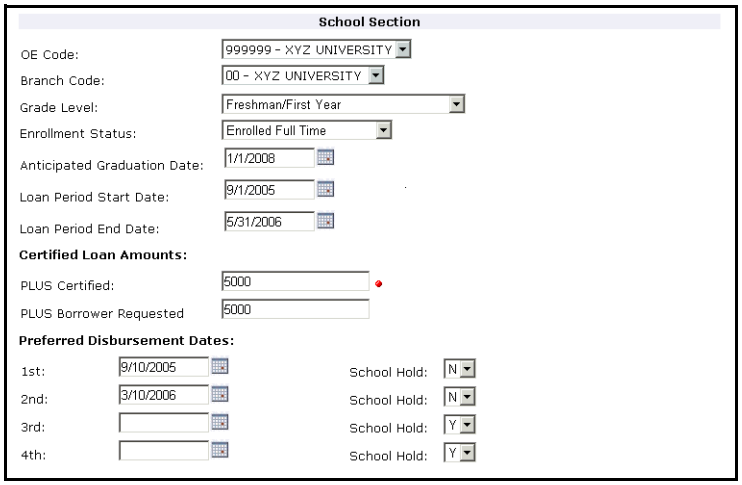
c In the **Student** Section, enter the following:




| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Last Name** | See Note | **If the borrower is not in the database**: enter a last name (maximum of 20 characters). **If the borrower is in the database**: you can not modify the existing last name (contact your MODEL support representative for instructions on submitting a name change). |

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **First Name / MI** | See Note | **If the borrower is not in the database**: enter a first name and middle initial (maximum of 17 characters).<br>**If the borrower is in the database**: you can not modify the existing first name/MI (contact your MODEL support representative for instructions on submitting a name change). |
| **Date of Birth** | U | • In format MM/DD/YYYY.<br>• Must be between 12 and 99 years from either:<br>- the current process date, or:<br>- the date of any approved loan |

5 In the **School** section, do the following:

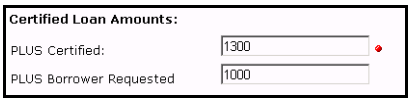



a View or enter the following school and enrollment information:

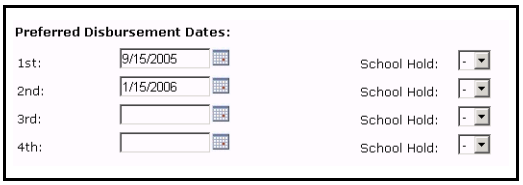
| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **OE Code** | R | Six digit OE Code of your school. |
| **Branch Code** | U | Two digit branch code (if applicable). |
| **Grade Level** | U | Select one of the following from the drop-down list:<br>• Freshman/First Year<br>• Sophomore/Second Year<br>• Junior/Third Year<br>• Senior/Fourth Year<br>• Fifth Year/Other Undergraduate<br>• 1st Year Graduate/Professional<br>• 2nd Year Graduate/Professional<br>• Beyond 3rd Year Graduate/Professional |

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Enrollment Status** | U | Select one of the following:<br>• Enrolled Full Time<br>• Enrolled Half Time or More |
| **Anticipated Graduation Date** | U | • In format MM/DD/YYYY.<br>• Can be updated at any time through disbursement (as long as no claim or preclaim exists on the loan). |
| **Loan Period Start / End Date** | U | In format MM/DD/YYYY. |

b Enter the PLUS Certified and Borrower Requested amounts




c Enter at least one preferred disbursement date as follows (see sidebar on page 21):




i.) Enter or change the disbursement date (in format mm/dd/yyyy).

ii.) Select a status from the dropdown menu (**Hold**, **Release**, or **None**).

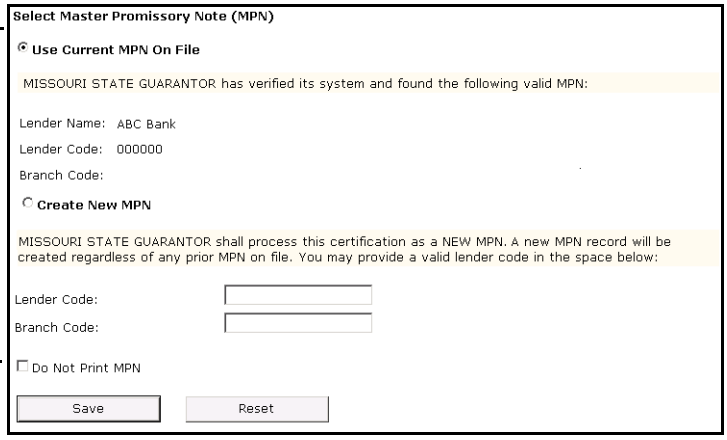
d Click the **Next** button.

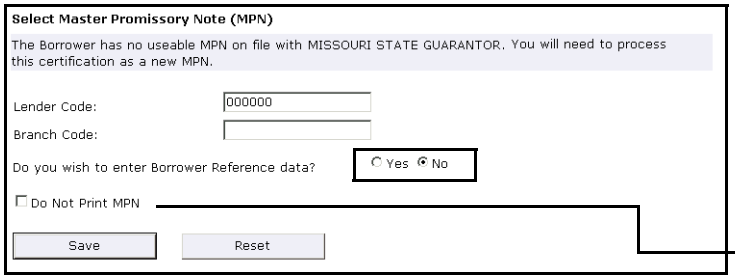
You'll see one of the following screens:

**If you see the screen at right:**

MODEL Direct located a serial MPN to use with the new loan.

- You can elect to use the MPN or create a new MPN.




**If you see the screen at left:**

MODEL Direct could not locate a valid serial MPN. You must create a new MPN.

- You can elect to add references with MPN creation (see next step).

Click to suppress MPN printing (see page 24).

6 *Are you creating a new MPN?*

**No**: Go to step 7.

**Yes**: Do the following:

a Enter the Lender Code

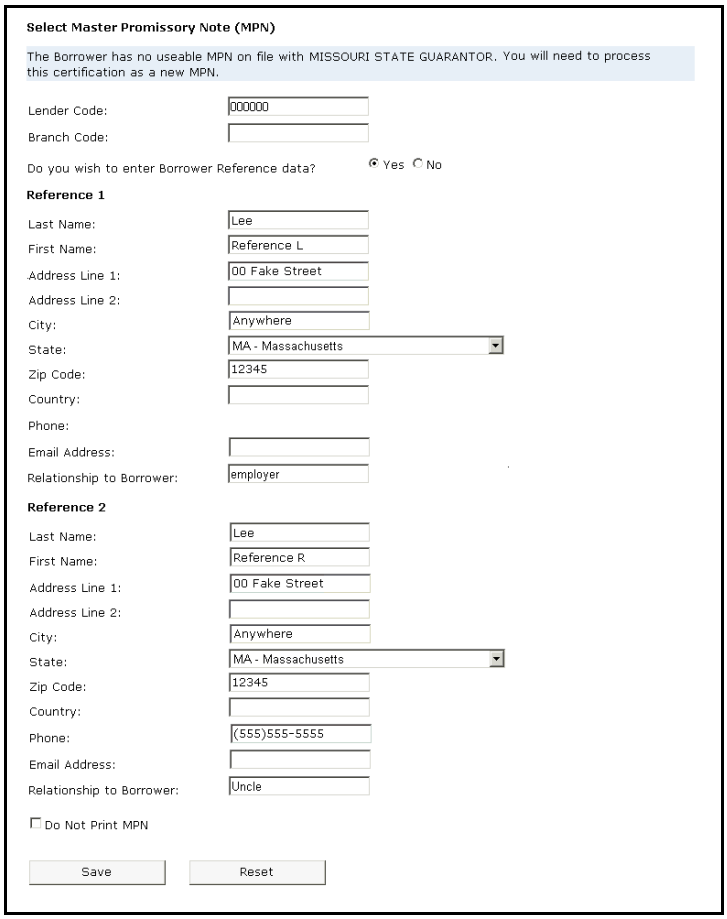
b Enter the Branch code (if applicable)

*c Do you want to enter reference information?*

**No**: Go to step d.

**Yes**: Click the **Yes** button (see figure above).

The screen expands, and you'll see the following:



**Select Master Promissory Note (MPN)**

The Borrower has no useable MPN on file with MISSOURI STATE GUARANTOR. You will need to process this certification as a new MPN.

Lender Code: 000000
Branch Code:
Do you wish to enter Borrower Reference data? Yes No

**Reference 1**

Last Name: Lee
First Name: Reference L
Address Line 1: 00 Fake Street
Address Line 2:
City: Anywhere
State: MA - Massachusetts
Zip Code: 12345
Country:
Phone:
Email Address:
Relationship to Borrower: employer

**Reference 2**

Last Name: Lee
First Name: Reference R
Address Line 1: 00 Fake Street
Address Line 2:
City: Anywhere
State: MA - Massachusetts
Zip Code: 12345
Country:
Phone: (555)555-5555
Email Address:
Relationship to Borrower: Uncle

Do Not Print MPN

Save Reset

d Enter the following for each reference:

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Last Name / First Name** | U (See Note | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• First Name has a maximum of 17 characters<br>• Last Name has a maximum of 20 character |
| **Address Line 1** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Each Address Line can have a maximum length of 36 characters (i.e., 72 for both). |
| **Address Line 2** | U | |
| **City** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Maximum length is 36 characters. |
| **State** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province.<br>• For foreign countries, select FC. |

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Zip / Postal Code** | U | Enter a valid 5 or 9 digit zip code.<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **Country** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Only required for addresses outside the U.S. |
| **Phone** | U | Enter a ten digit number in format XXXXXXXXXX<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **E-mail Address** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Email Address of borrower (not required)<br>- Must be in valid format (for example, yourname@domain.com)<br>- Maximum length is 60 characters |
| **Relationship to Borrower** | U | Enter relationship (i.e., Employer, Uncle, etc.) |

e *Do you want an MPN printed with the application?*

**No**: Check the **Do Not Print MPN** box (see sidebar below).

**Yes**: Leave the **Do Not Print MPN** box unchecked.

### More about the Do Not Print MPN Checkbox...

By default, the system checks to see if the application requires the printing of an MPN. In some cases, you may want to deliberately suppress the processing of an MPN (for example, the borrower completed a paper MPN in your Financial Aid Office, and you already have it in hand). In such cases, check the **Do Not Print MPN** checkbox.

7 Complete your loan addition as follows:

- Click the **Save** button, and:
- Review status messages, and update the application as necessary (see "Reviewing Status Messages after you Save Your Loan" on page 24).

**Note**: If an approved credit check is not available for the borrower, you will see an message to this effect.

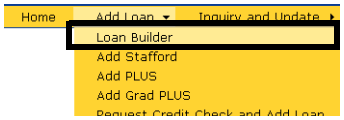
# Adding a PLUS Graduate Loan Using the Loan Builder

**Before you Begin...**

- **Only use this procedure when a Graduate student is taking a PLUS loan out on their own behalf.**
  To enter a PLUS loan where the parent is the borrower, see page 36.
- **If you already know how to enter a PLUS loan for a parent borrower:**
  The procedure for entering a Graduate PLUS loan is the same, except:
  - You select the Grad PLUS option in the drop-down menu (see step 3), and:
  - are not required to enter student information (i.e.,the student screen does not appear in the wizard).

## ❑ TO ADD A PLUS GRADUATE LOAN USING THE LOAN BUILDER:

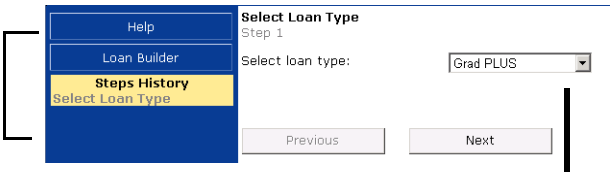
1. Log into MODEL Direct, if you have not already done so (See page 3).
2. From the MODEL Direct Main Menu, select **Add Loan > Loan Builder**:




You'll see the following:

In the Steps History window, you can:

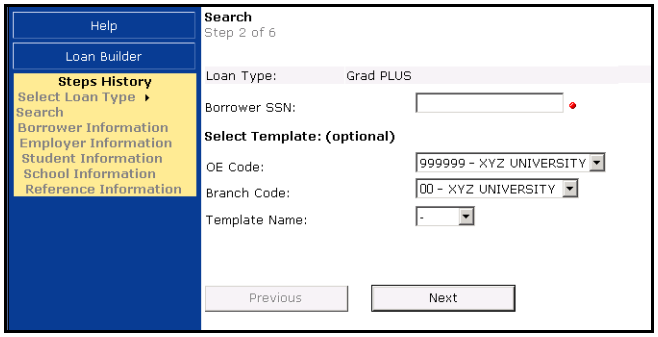
- review your entries in previous loan builder steps, and:
- jump to the section to change/reset data (see "Using the Steps History Pane" on page 26).




Select **Grad PLUS** from the drop-down menu.

3 Select **Grad PLUS** from the drop-down menu (See previous figure).

You'll see the following:



## About Templates...

When you need to enter multiple loans with similar information (i.e., several loans with the same disbursement date, same loan period, etc.). you can create a template - and avoid keying repetitive data.

For example:

- You are entering several loans for incoming freshmen, and:
- The values for all of the following are the same:
  - Branch Code,
  - Loan Period Dates,
  - Stafford Subsidized/ Unsubsidized split,
  - Disbursement Dates,
  - Grade Level, and:
  - Enrollment Status

  By creating and using a loan template, you can avoid keying these values.
- You can also use templates with loan certifications (See page 186).
- For an in-depth discussion of using and creating loan templates, see "Managing Loan Templates" on page 255.

4. Do the following:

   a. Enter the borrower's SSN.

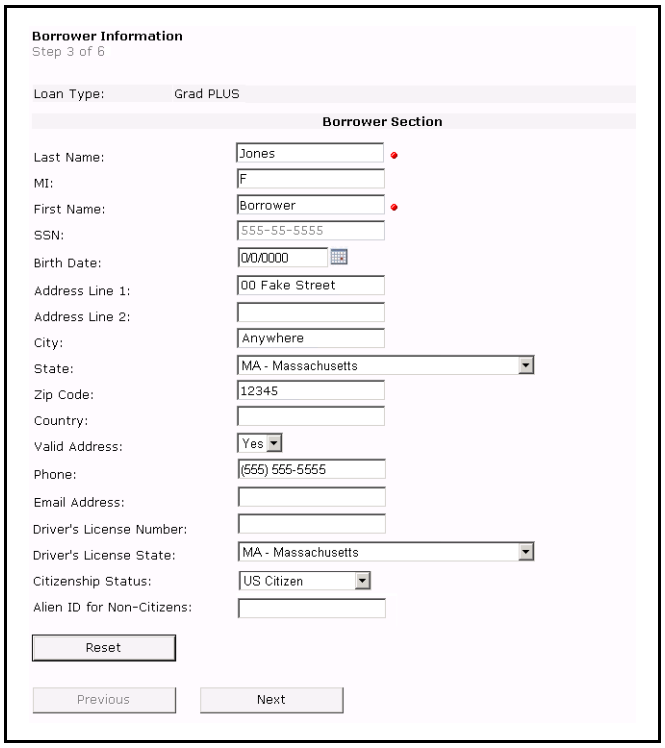
   *b. Do you want to use a template with this loan?*

   **No**: Go to step c.

   **Yes**: Select the desired template from the drop-down list.

   c. Click the **Next** button.

   You'll see the following:




5 In the **Borrower** section, do the following:

   a View or enter the following fields:

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Last Name** | See Note | **If the borrower is not in the database**: enter a last name (maximum of 20 characters). **If the borrower is in the database**: you can not modify the existing last name (contact your MODEL support representative for instructions on submitting a name change). |

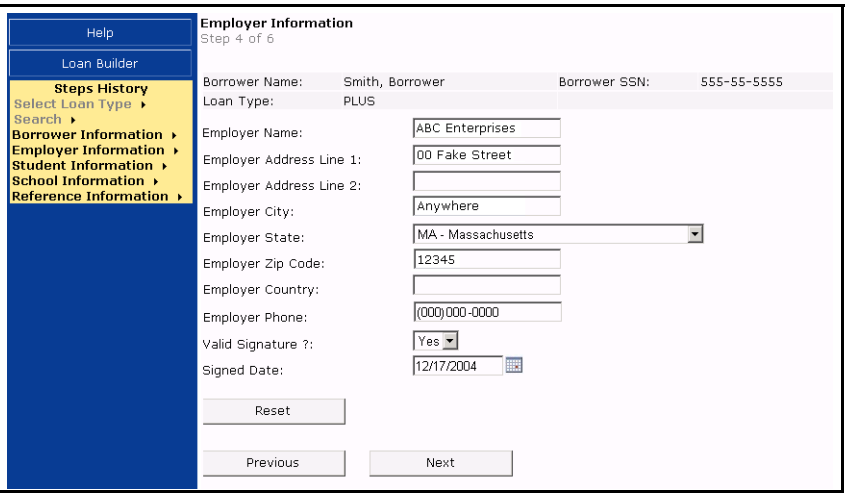
| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **First Name / MI** | See Note | **If the borrower is not in the database**: enter a first name and middle initial (maximum of 17 characters).<br>**If the borrower is in the database**: you can not modify the existing first name/MI (contact your MODEL support representative for instructions on submitting a name change). |
| **SSN** | R | *Can only be changed by the guarantor, with appropriate documentation* (contact your MDHE client representative for more information). |
| **Date of Birth** | U (See Note and sidebar) | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• In format MM/DD/YYYY.<br>• Must be between 12 and 99 years from either:<br>- the current process date, or:<br>- the date of any approved loan<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **Address Line 1** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Each Address Line can have a maximum length of 36 characters (i.e., 72 for both). |
| **Address Line 2** | U | |
| **City** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Maximum length is 36 characters. |
| **State** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province.<br>• For foreign countries, select FC. |
| **Zip Code** | U | Enter a valid 5 or 9 digit zip code.<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **Country** | U | Can be updated through disbursement.<br>• Only required for addresses outside the U.S. |
| **Valid Address** | U | Select **Yes** or **No** from the drop-down list.<br>• Cannot contain a P.O. box. |
| **Phone** | U | Enter a ten digit number in format XXXXXXXXXX<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **E-mail Address** | U | Can be updated through disbursement.<br>• Email Address of borrower (not required)<br>- Must be in valid format (for example, yourname@domain.com)<br>- Maximum length is 60 characters |
| **Driver's License Number** | U | Select the state/territory from the dropdown list.<br>• Select FC for a foreign license.<br>• Select NA if the borrower does not have (or does not provide) a driver's license. |
| **Driver's License State** | | |

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Citizenship Status** | U | Select either **US Citizen** or **Eligible non-citizen** from the dropdown list. |
| **Alien ID for Non-citizens** | U | Non-Citizens only: enter your Alien Registration number. |

a Click the **Next** button.

You'll see the following:

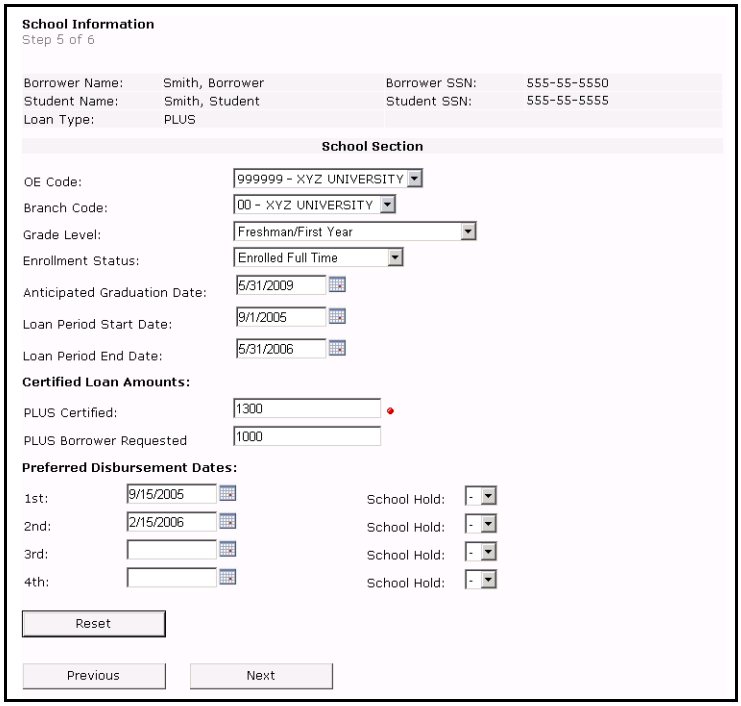
Once you've completed a step, you can view the data you've entered (or return to the step) using the Steps History panel (see page 26)




6 In the **Employer** section, enter the following:

| Field Name | Description / Notes |
|---|---|
| **Employer Name** | Maximum length is 35 characters. |
| **Employer Address Line 1** | Each Address Line can have a maximum length of 36 characters (i.e., 72 for both). |
| **Employer Address Line 2** | |
| **Employer City** | Maximum length is 36 characters. |
| **Employer State** | Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province.<br>• For foreign countries, select FC. |
| **Employer Zip Code** | Enter a valid 5 or 9 digit zip code. |
| **Employer Country** | Only required for addresses outside the U.S. |
| **Employer Phone** | Enter a ten digit number in format XXXXXXXXXX. |

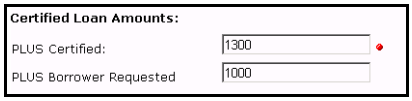
7 In the **School** section, do the following:



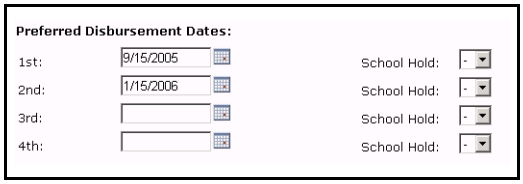

a View or enter the following fields:

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **OE Code** | R | Six digit OE Code of your school. |
| **Branch Code** | U | Two digit branch code (if applicable). |
| **Grade Level** | U | Select one of the following from the drop-down list:<br>• 1st Year Graduate/Professional<br>• 2nd Year Graduate/Professional<br>• Beyond 3rd Year Graduate/Professional |
| **Enrollment Status** | U | Select one of the following:<br>• Enrolled Full Time<br>• Enrolled Half Time or More |
| **Anticipated Graduation Date** | U | • In format MM/DD/YYYY.<br>• Can be updated at any time through disbursement (as long as no claim or preclaim exists on the loan). |
| **Loan Period Start / End Date** | U | In format MM/DD/YYYY. |

b Enter the PLUS Certified and Borrower Requested amounts




c Enter at least one preferred disbursement date as follows (see sidebar on page 21):




i.) Enter or change the disbursement date (in format mm/dd/yyyy).

ii.) Select a status from the dropdown menu (**Hold**, **Release**, or **None**).

d Click the **Next** button.

You'll see one of the following screens:

## Important...

By default, no more than half the loan amount can be disbursed before the midpoint of the loan period.

You may elect to receive a single disbursement for a loan period if:

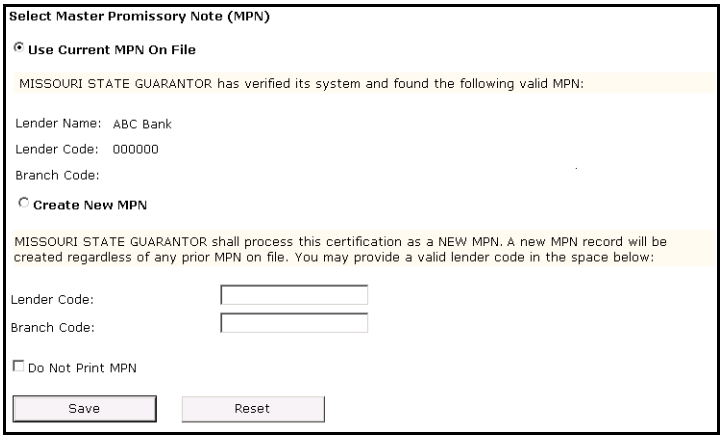
- The disbursement is made on or after February 8, 2006,
- Your institution has a cohort default rate of less than 10% in each of the last three fiscal years for which data is available, and:
- The loan is for one semester, trimester, quarter, or four month period.

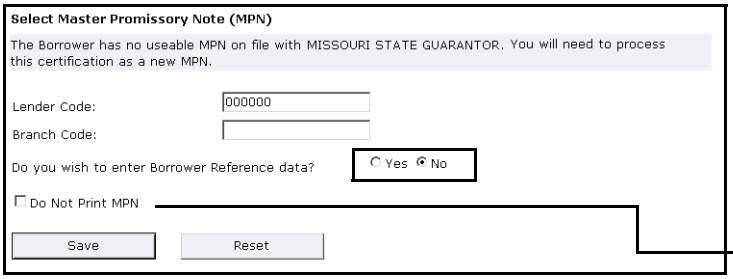
**Important**: in addition to meeting the above requirements, you **must** contact your MODEL Direct Client Representative, as the change requires a modification to your school profile.

**If you see the screen at right:**

MODEL Direct located a serial MPN to use with the new loan.

- You can elect to use the MPN or create a new MPN.




**If you see the screen at left:**

MODEL Direct could not locate a valid serial MPN. You must create a new MPN.

- You can elect to add references with MPN creation (see next step).

Click to suppress MPN printing (see page 24).

8 *Are you creating a new MPN?*

**No**: Go to step 9.

**Yes**: Do the following:

a Enter the Lender Code

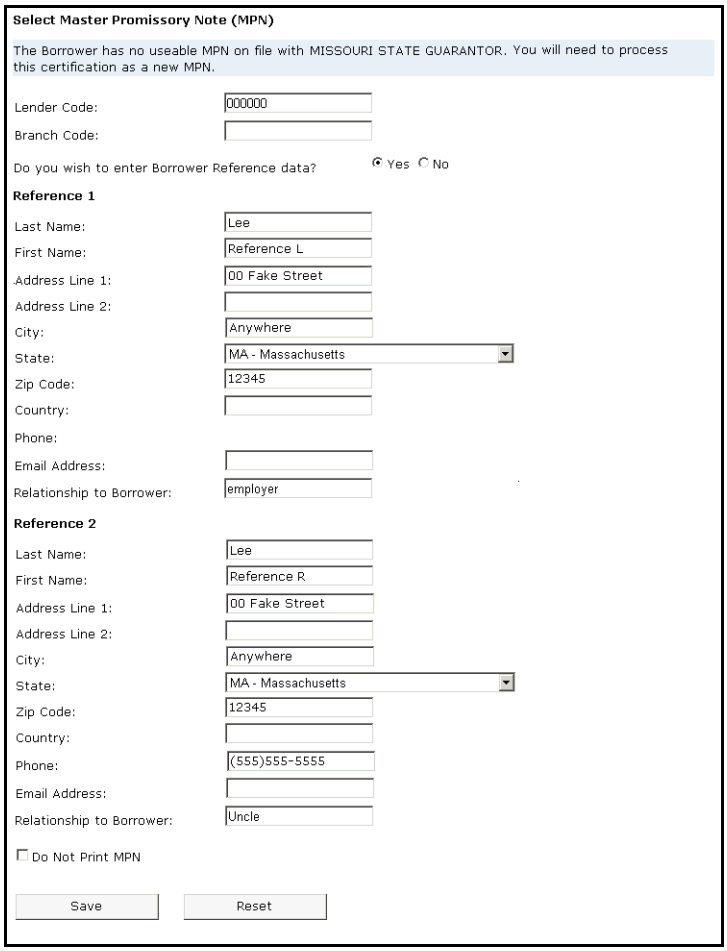
b Enter the Branch code (if applicable)

*c Do you want to enter reference information?*

**No**: Go to step d.

**Yes**: Click the **Yes** button (see figure above).

The screen expands, and you'll see the following:



**Select Master Promissory Note (MPN)**

The Borrower has no useable MPN on file with MISSOURI STATE GUARANTOR. You will need to process this certification as a new MPN.

Lender Code: 000000
Branch Code:
Do you wish to enter Borrower Reference data? Yes No

**Reference 1**

Last Name: Lee
First Name: Reference L
Address Line 1: 00 Fake Street
Address Line 2:
City: Anywhere
State: MA - Massachusetts
Zip Code: 12345
Country:
Phone:
Email Address:
Relationship to Borrower: employer

**Reference 2**

Last Name: Lee
First Name: Reference R
Address Line 1: 00 Fake Street
Address Line 2:
City: Anywhere
State: MA - Massachusetts
Zip Code: 12345
Country:
Phone: (555)555-5555
Email Address:
Relationship to Borrower: Uncle

Do Not Print MPN

Save Reset

d Enter the following for each reference:

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Last Name / First Name** | U (See Note) | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• First Name has a maximum of 17 characters<br>• Last Name has a maximum of 20 character |
| **Address Line 1** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Each Address Line can have a maximum length of 36 characters (i.e., 72 for both). |
| **Address Line 2** | U | |
| **City** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Maximum length is 36 characters. |

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **State** | | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province.<br>• For foreign countries, select FC. |
| **Zip / Postal Code** | | Enter a valid 5 or 9 digit zip code.<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **Country** | | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Only required for addresses outside the U.S. |
| **Phone** | U | Enter a ten digit number in format XXXXXXXXXX<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **E-mail Address** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Email Address of borrower (not required)<br>- Must be in valid format (for example, yourname@domain.com)<br>- Maximum length is 60 characters |
| **Relationship to Borrower** | U | Enter relationship (i.e., Employer, Uncle, etc.) |

*e Do you want an MPN printed with the application?*

**No**: Check the **Do Not Print MPN** box (see sidebar below).

**Yes**: Leave the **Do Not Print MPN** box unchecked.

### More about the Do Not Print MPN Checkbox...

By default, the system checks to see if the application requires the printing of an MPN. In some cases, you may want to deliberately suppress the processing of an MPN (for example, the borrower completed a paper MPN in your Financial Aid Office, and you already have it in hand). In such cases, check the **Do Not Print MPN** checkbox.

**9** Complete your loan addition as follows:

- Click the **Save** button, and:
- Review status messages, and update the application as necessary (see "Reviewing Status Messages after you Save Your Loan" on page 24).

**Note**: If an approved credit check is not available for the borrower, you will see a message to this effect.

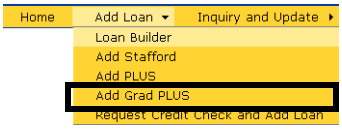
# Adding a PLUS Graduate Loan Using a Single Screen

**Before you Begin...**

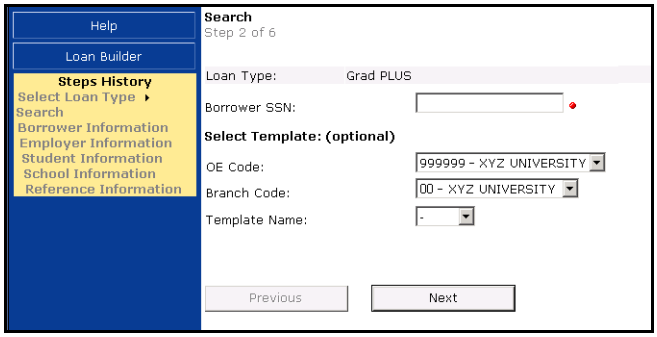
- **Only use this procedure when a Graduate student is taking a PLUS loan out on their own behalf.**
  To enter a PLUS loan where the parent is the borrower, see page 46.
- **If you already know how to enter a PLUS loan for a parent borrower:**
  The procedure for entering a Graduate PLUS loan is the same, except:
  - You select the Grad PLUS option in the drop-down menu (see step 3), and:
  - are not required to enter student information (i.e.,the student screen does not appear in the wizard).

## ❑ TO ADD A PLUS APPLICATION USING A SINGLE SCREEN:

1. Log into MODEL Direct, if you have not already done so (See page 3).
2. From the MODEL Direct Main Menu, select **Add Loan > Add Grad PLUS**:




You'll see the following:




3 Do the following:

   a. Enter the borrower's SSN.

   *b. Do you want to use a template with this loan? (See side-bar on page 37).*

   **No**: Go to step c.

   **Yes**: Select the desired template from the drop-down list.

   c. Click the **Next** button.

   You'll see the following:

## Borrower Section

Demographic information

Employer information

## School Section

Enrollment information

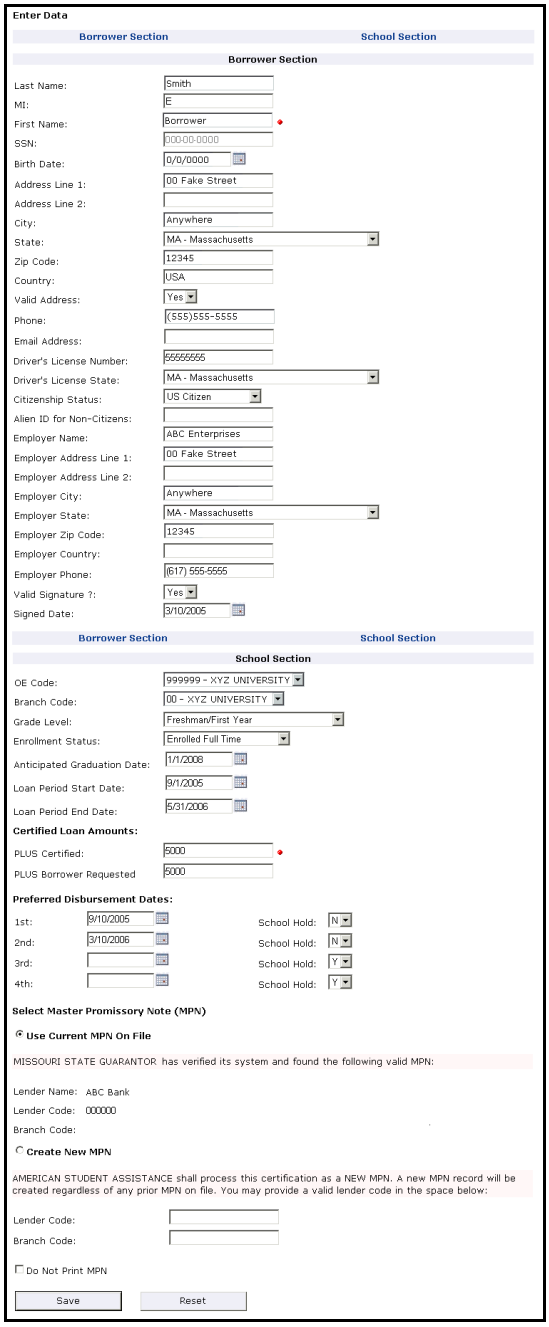
Certification and Borrower Requested amounts

preferred disbursement dates

MPN Creation:

If a valid Serial MPN is on file for the borrower:

- You can choose between using the current MPN and creating a new one (as in this figure)
- If a valid Serial MPN is not on file:
  - You will see only the lower half of this section, and you must create an MPN (see page 53).



Enter Data

Borrower Section | School Section

**Borrower Section**

| | |
|---|---|
| Last Name: | Smith |
| MI: | E |
| First Name: | Borrower |
| SSN: | 000-00-0000 |
| Birth Date: | 0/0/0000 |
| Address Line 1: | 00 Fake Street |
| Address Line 2: | |
| City: | Anywhere |
| State: | MA - Massachusetts |
| Zip Code: | 12345 |
| Country: | USA |
| Valid Address: | Yes |
| Phone: | (555)555-5555 |
| Email Address: | |
| Driver's License Number: | 55555555 |
| Driver's License State: | MA - Massachusetts |
| Citizenship Status: | US Citizen |
| Alien ID for Non-Citizens: | |
| Employer Name: | ABC Enterprises |
| Employer Address Line 1: | 00 Fake Street |
| Employer Address Line 2: | |
| Employer City: | Anywhere |
| Employer State: | MA - Massachusetts |
| Employer Zip Code: | 12345 |
| Employer Country: | |
| Employer Phone: | (617) 555-5555 |
| Valid Signature ?: | Yes |
| Signed Date: | 3/10/2005 |

Borrower Section | School Section

**School Section**

| | |
|---|---|
| OE Code: | 999999 - XYZ UNIVERSITY |
| Branch Code: | 00 - XYZ UNIVERSITY |
| Grade Level: | Freshman/First Year |
| Enrollment Status: | Enrolled Full Time |
| Anticipated Graduation Date: | 1/1/2008 |
| Loan Period Start Date: | 9/1/2005 |
| Loan Period End Date: | 5/31/2006 |

**Certified Loan Amounts:**

| | |
|---|---|
| PLUS Certified: | 5000 |
| PLUS Borrower Requested | 5000 |

**Preferred Disbursement Dates:**

| | | | |
|---|---|---|---|
| 1st: | 9/10/2005 | School Hold: | N |
| 2nd: | 3/10/2006 | School Hold: | N |
| 3rd: | | School Hold: | Y |
| 4th: | | School Hold: | Y |

**Select Master Promissory Note (MPN)**

**Use Current MPN On File**

MISSOURI STATE GUARANTOR has verified its system and found the following valid MPN:

Lender Name: ABC Bank
Lender Code: 000000
Branch Code:

**Create New MPN**

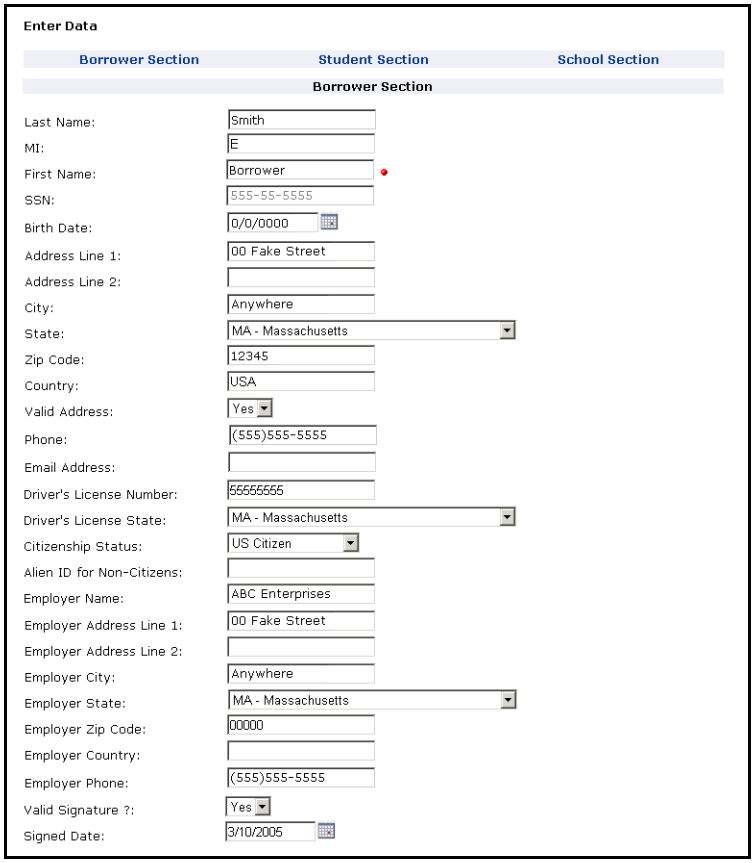
AMERICAN STUDENT ASSISTANCE shall process this certification as a NEW MPN. A new MPN record will be created regardless of any prior MPN on file. You may provide a valid lender code in the space below:

Lender Code:
Branch Code:

Do Not Print MPN

Save | Reset

4 In the **Borrower** section, do the following:

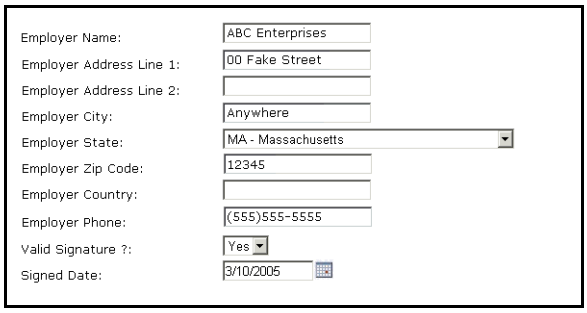



a View or enter the following borrower demographic fields:

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Last Name** | See Note | **If the borrower is not in the database**: enter a last name (maximum of 20 characters). **If the borrower is in the database**: you can not modify the existing last name (contact your MODEL support representative for instructions on submitting a name change). |
| **First Name / MI** | See Note | **If the borrower is not in the database**: enter a first name and middle initial (maximum of 17 characters).<br>**If the borrower is in the database**: you can not modify the existing first name/MI (contact your MODEL support representative for instructions on submitting a name change). |
| **SSN** | R | *Can only be changed by the guarantor, with appropriate documentation* (contact your MDHE client representative for more information). |

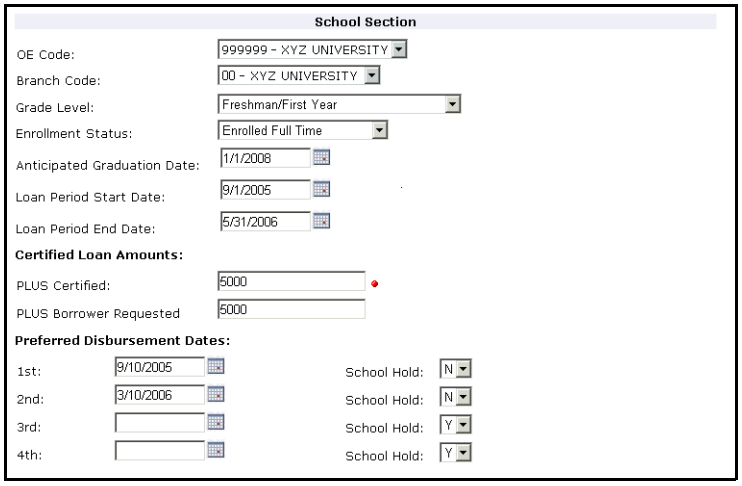
| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Date of Birth** | U (See Note and sidebar) | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• In format MM/DD/YYYY.<br>• Must be between 12 and 99 years from either:<br>- the current process date, or:<br>- the date of any approved loan<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **Address Line 1** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Each Address Line can have a maximum length of 36 characters (i.e., 72 for both). |
| **Address Line 2** | U | |
| **City** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Maximum length is 36 characters. |
| **State** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province.<br>• For foreign countries, select FC. |
| **Zip Code** | U | Enter a valid 5 or 9 digit zip code.<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **Country** | U | Can be updated through disbursement.<br>• Only required for addresses outside the U.S. |
| **Valid Address** | U | Select **Yes** or **No** from the drop-down list.<br>• Cannot contain a P.O. box. |
| **Phone** | U | Enter a ten digit number in format XXXXXXXXXX<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **E-mail Address** | U | Can be updated through disbursement.<br>• Email Address of borrower (not required)<br>- Must be in valid format (for example, yourname@domain.com)<br>- Maximum length is 60 characters |
| **Driver's License Number** | U | Select the state/territory from the dropdown list.<br>• Select FC for a foreign license.<br>• Select NA if the borrower does not have (or does not provide) a driver's license. |
| **Driver's License State** | | |
| **Citizenship Status** | U | Select either **US Citizen** or **Eligible non-citizen** from the dropdown list. |
| **Alien ID for Non-citizens** | U | **Non-Citizens only**: enter your Alien Registration number. |

b Enter the following employer information:




| Field Name | Description / Notes |
|---|---|
| **Employer Name** | Maximum length is 35 characters. |
| **Employer Address Line 1** | Each Address Line can have a maximum length of 36 characters (i.e., 72 for both). |
| **Employer Address Line 2** | |
| **Employer City** | Maximum length is 36 characters. |
| **Employer State** | Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province.<br>• For foreign countries, select FC. |
| **Employer Zip Code** | Enter a valid 5 or 9 digit zip code. |
| **Employer Country** | Only required for addresses outside the U.S. |
| **Employer Phone** | Enter a ten digit number in format XXXXXXXXXX. |

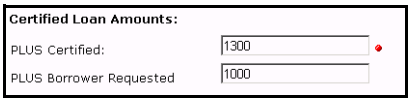
5 In the **School** section, do the following:



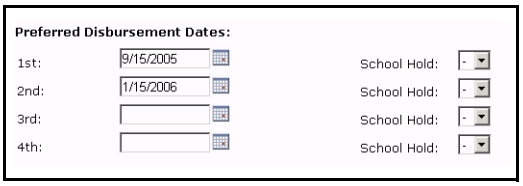
a View or enter the following school and enrollment information:

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **OE Code** | R | Six digit OE Code of your school. |
| **Branch Code** | U | Two digit branch code (if applicable). |
| **Grade Level** | U | Select one of the following from the drop-down list:<br>• Freshman/First Year<br>• Sophomore/Second Year<br>• Junior/Third Year<br>• Senior/Fourth Year<br>• Fifth Year/Other Undergraduate<br>• 1st Year Graduate/Professional<br>• 2nd Year Graduate/Professional<br>• Beyond 3rd Year Graduate/Professional |
| **Enrollment Status** | U | Select one of the following:<br>• Enrolled Full Time<br>• Enrolled Half Time or More |
| **Anticipated Graduation Date** | U | • In format MM/DD/YYYY.<br>• Can be updated at any time through disbursement (as long as no claim or preclaim exists on the loan). |
| **Loan Period Start / End Date** | U | In format MM/DD/YYYY. |

b Enter the PLUS Certified and Borrower Requested amounts




c Enter at least one preferred disbursement date as follows (see sidebar on page 21):




i.) Enter or change the disbursement date (in format mm/dd/yyyy).

ii.) Select a status from the dropdown menu (**Hold**, **Release**, or **None**).

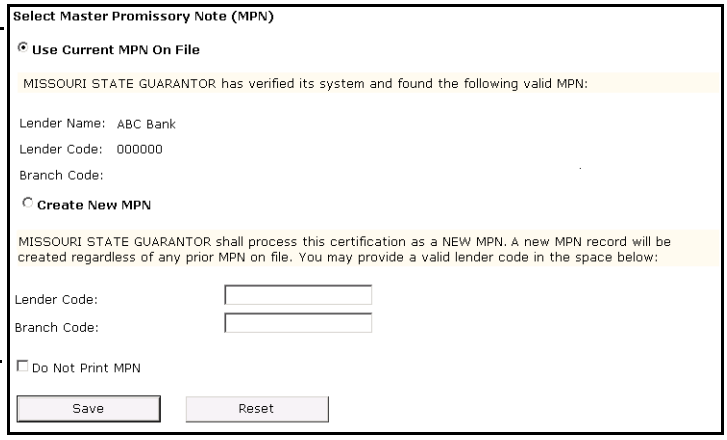
d Click the **Next** button.

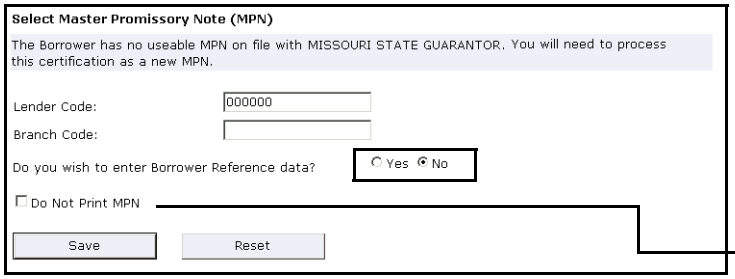
You'll see one of the following screens:

**If you see the screen at right:**

MODEL Direct located a serial MPN to use with the new loan.

- You can elect to use the MPN or create a new MPN.




**If you see the screen at left:**

MODEL Direct could not locate a valid serial MPN. You must create a new MPN.

- You can elect to add references with MPN creation (see next step).

Click to suppress MPN printing (see page 24).

6 *Are you creating a new MPN?*

**No**: Go to step 7.

**Yes**: Do the following:

a Enter the Lender Code

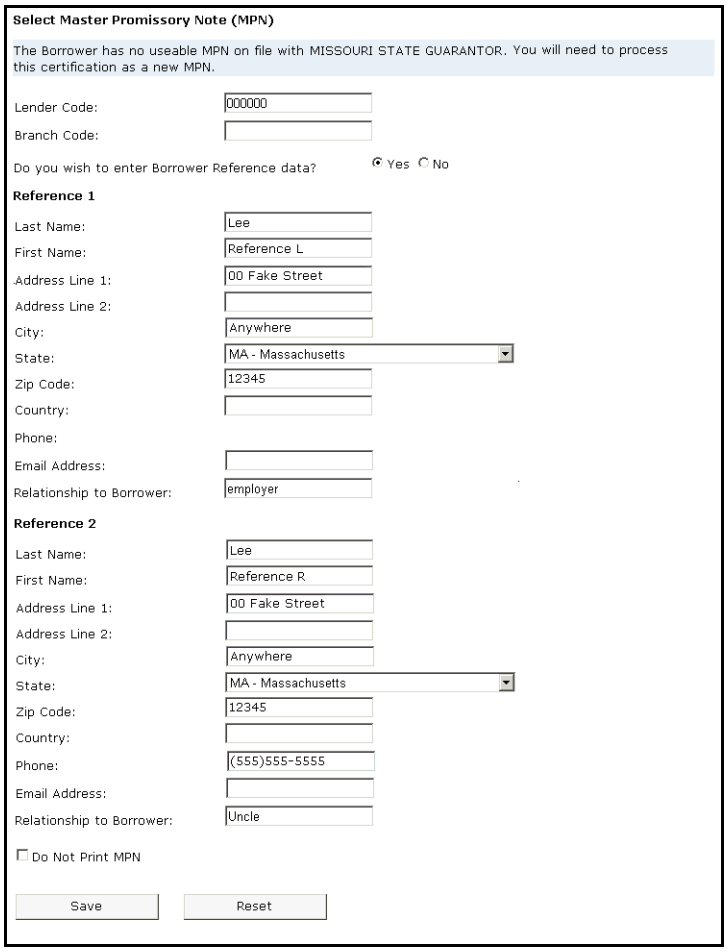
b Enter the Branch code (if applicable)

*c Do you want to enter reference information?*

**No**: Go to step d.

**Yes**: Click the **Yes** button (see figure above).

The screen expands, and you'll see the following:



**Select Master Promissory Note (MPN)**

The Borrower has no useable MPN on file with MISSOURI STATE GUARANTOR. You will need to process this certification as a new MPN.

Lender Code: 000000
Branch Code:
Do you wish to enter Borrower Reference data? Yes No

**Reference 1**

Last Name: Lee
First Name: Reference L
Address Line 1: 00 Fake Street
Address Line 2:
City: Anywhere
State: MA - Massachusetts
Zip Code: 12345
Country:
Phone:
Email Address:
Relationship to Borrower: employer

**Reference 2**

Last Name: Lee
First Name: Reference R
Address Line 1: 00 Fake Street
Address Line 2:
City: Anywhere
State: MA - Massachusetts
Zip Code: 12345
Country:
Phone: (555)555-5555
Email Address:
Relationship to Borrower: Uncle

Do Not Print MPN

Save Reset

d Enter the following for each reference:

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Last Name / First Name** | U (See Note | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• First Name has a maximum of 17 characters<br>• Last Name has a maximum of 20 character |
| **Address Line 1** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Each Address Line can have a maximum length of 36 characters (i.e., 72 for both). |
| **Address Line 2** | U | |
| **City** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Maximum length is 36 characters. |

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **State** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province.<br>• For foreign countries, select FC. |
| **Zip / Postal Code** | U | Enter a valid 5 or 9 digit zip code.<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **Country** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Only required for addresses outside the U.S. |
| **Phone** | U | Enter a ten digit number in format XXXXXXXXXX<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **E-mail Address** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Email Address of borrower (not required)<br>- Must be in valid format (for example, yourname@domain.com)<br>- Maximum length is 60 characters |
| **Relationship to Borrower** | U | Enter relationship (i.e., Employer, Uncle, etc.) |

e *Do you want an MPN printed with the application?*

**No**: Check the **Do Not Print MPN** box (see sidebar below).

**Yes**: Leave the **Do Not Print MPN** box unchecked.

### More about the Do Not Print MPN Checkbox...

By default, the system checks to see if the application requires the printing of an MPN. In some cases, you may want to deliberately suppress the processing of an MPN (for example, the borrower completed a paper MPN in your Financial Aid Office, and you already have it in hand). In such cases, check the **Do Not Print MPN** checkbox.

7 Complete your loan addition as follows:

- Click the **Save** button, and:
- Review status messages, and update the application as necessary (see "Reviewing Status Messages after you Save Your Loan" on page 24).

**Note**: If an approved credit check is not available for the borrower, you will see an message to this effect.

# Performing a PLUS Credit Check and Entering a Loan

**Before you Begin...**

This discussion assumes that you know how to add PLUS Loans, and are familiar with the material in the following sections:

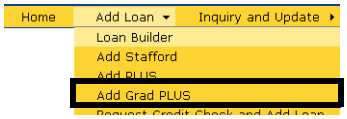
- "Adding a PLUS Undergraduate Loan Using the Loan Builder" on page 36"Adding a PLUS Undergraduate Loan Using a Single Screen" on page 46
- "Adding a PLUS Graduate Loan Using the Loan Builder" on page 56
- "Adding a PLUS Graduate Loan Using a Single Screen" on page 65

MODEL Direct allows you to:

- request a credit check before entering a PLUS loan, and:
- create the PLUS loan upon notification of an approved credit check (using either the Loan Builder or a single screen method)

## ❑ To Perform a PLUS Credit Check and Enter a Loan in One Step:

1. Log into MODEL Direct, if you have not already done so (See page 3).
2. From the MODEL Direct Main Menu, select **Add Loan > Request Credit Check and Add Loan**:



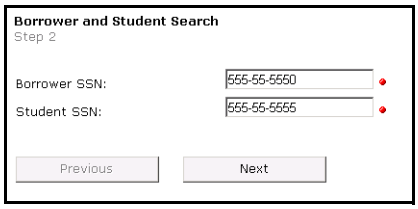

You'll see the following:

3 Do the following (see previous figure):

a Click the **I Have Obtained the Borrower's Consent** check box, and:

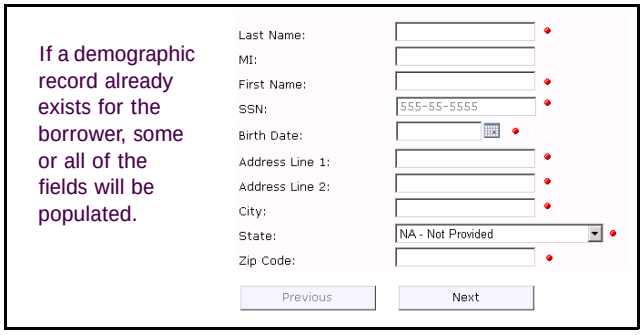
b Select the appropriate radio button for the type of PLUS loan you are entering (**PLUS Loan for Undergraduates** or **Graduate PLUS Loan)**.

You'll see the following:



4 Click the **Next** button (see previous figure).

You'll see the following:



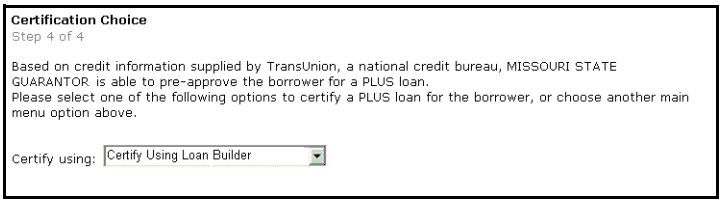

5 Do the following:

a Enter the following fields (all but Middle Initial and Address Line 2 are required):

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Last Name** | See Note | **If the borrower is not in the database**: enter a last name (maximum of 20 characters). **If the borrower is in the database**: you can not modify the existing last name (contact your MODEL support representative for instructions on submitting a name change). |
| **First Name / MI** | See Note | **If the borrower is not in the database**: enter a first name and middle initial (maximum of 17 characters).<br>**If the borrower is in the database**: you can not modify the existing first name/MI (contact your MODEL support representative for instructions on submitting a name change). |
| **SSN** | R | *Can only be changed by the guarantor, with appropriate documentation* (contact your MDHE client representative for more information). |
| **Date of Birth** | U (See Note and sidebar) | • In format MM/DD/YYYY.<br>• Must be between 12 and 99 years from either:<br>- the current process date, or:<br>- the date of any approved loan |
| **Address Line 1** | U | • Each Address Line can have a maximum length of 36 characters (i.e., 72 for both). |
| **Address Line 2** | U | |
| **City** | U | • Maximum length is 36 characters. |
| **State** | U | • Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province.<br>• For foreign countries, select FC. |
| **Zip Code** | U | Enter a valid 5 or 9 digit zip code.<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |

b Click the **Next** button.

**6** *Do you see one the following?*

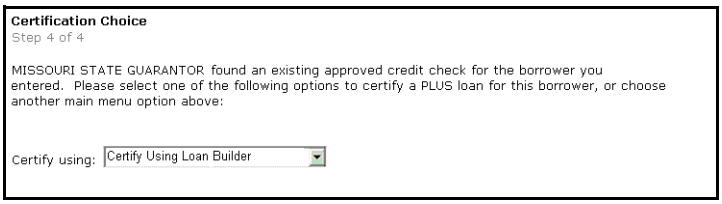



**If you see the screen at left:**

- A credit check has just been run on the borrower, and is approved

**If you see the screen at right:**

- The borrower was previously approved, and the credit check is still valid.




**Yes**: Go to step 7.

**No**: Consult the table below

| If you see this message... | the following has occurred: |
|---|---|
| <Operating Organization Long Name> can not pre-approve this borrower/student for PLUS. We have found a denial reason in our database. The borrower needs to contact <Operating Organization Long Name > at <Operating Organization's contact number | The Borrower or student is:<br>• deceased<br>• totally and permanently disabled<br>• delinquent on a student loan<br>• has a claim pending on a student loan, or<br>• is in default on a student loan. |
| <Operating Organization Long Name> found an existing credit check for the borrower you've entered. The borrower may consider the following steps,<br>• Appeal the credit decision by contacting <Operating Organization Long Name> at < Operating Organization Contact Number><br>• Obtain a PLUS Endorser Addendum to initiate the borrower's appeal<br>• Contact Trans Union to obtain, review or discuss the credit report. Trans Union may be reached at 800 8888 4213 or by visiting www.transunion.com | An existing credit check on the borrower has one of the following statuses:<br>• Denied,<br>• Appeal Denied, or<br>• Denied Pending Appeal |
| <Operating Organization Long Name> was unable to perform an automated credit check at this time. The information submitted has to be manually reviewed by one of <Operating Organization Long Name> credit analysts. Please check back within 24 hours to review the credit decision. If you need a decision before 24 hours call our call center and we will try to expedite the review process | An existing credit check on the borrower is in a deferred status (there may be communications or system problems resulting in a delay of the credit check). |

7 Consult the following table to determine how to proceed:

| If you: | Then: |
|---|---|
| Want to add the loan at a later time | The procedure is complete (select another task or log out). |
| Want to add the PLUS Loan using the Loan Builder | • Select **Certify using loan builder**. You are taken to the PLUS Loan Builder<br>- **If you are adding a PLUS Undergraduate Loan**: see "Adding a PLUS Undergraduate Loan Using the Loan Builder" on page 36).<br>- **If you are adding a Graduate PLUS Loan:** see "Adding a PLUS Graduate Loan Using the Loan Builder" on page 56). |
| Want to add the PLUS Loan using a single screen | • Select **Certify loan using data entry form.**<br>- **If you are adding a PLUS Undergraduate Loan: You** are taken to the Add PLUS scree (see "Adding a PLUS Undergraduate Loan Using a Single Screen" on page 46)<br>- **If you are adding a Graduate PLUS Loan:** see "Adding a PLUS Graduate Loan Using a Single Screen" on page 65). |

**Note**: when adding a PLUS loan in conjunction with a credit check, you do not have the option of using a template with the certification

- For an in depth discussion of templates, see "Managing Loan Templates" on page 255.

CHAPTER 3

# LOAN INQUIRIES AND UPDATES IN MODEL DIRECT

**Before you begin...**

By regulation, you can only view application, loan and disbursement data associated with your institution.

For example:

- Jane S. has transferred into your school from another school.
  You cannot view application, loan and disbursement data from the previous school.

MODEL Direct will alert you if you do not have the required privileges or relationship to view a specific record. For more information, see your system administrator or MODEL Direct school representative.

The Loan Inquiry/Update Menu is where you perform the majority of your tasks in MODEL Direct, including:

- View Application Data (see page 82).
- View the details of a specific application (see page 121)
- Download a borrower's MPN (see page 87).
- Perform Monetary Adjustments (see page 91).
- View Data Changes (see page 118).
- View/modify Loan Detail (see page 135).
- View and process a borrower's School Certification Requests (see page 143)
- View a borrower's credit checks (see page 149)
- View Claims and PreClaims against a borrower (see page 151).
- View/modify Demographic Information (see page 157).
- View Master Borrower Information (see page 160).
- View Master Student Information (see page 163).
- Update the hold/release status of multiple records (see page 165), and:
- Perform multiple disbursement cancellations (see page 170).

# Performing a Search in MODEL Direct

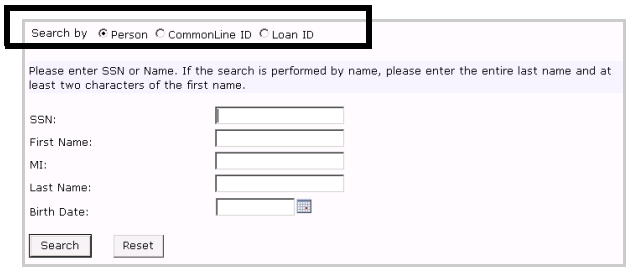
You search for application and loan records in MODEL Direct by:

- Demographic information (SSN, Last Name/First Name combination),
- CommonLine ID (if the application or loan record was submitted via CommonLine file), or:
- Loan ID (a unique ID assigned to each loan record by the system, in the format LOAXXXXXXXXX):

## Person Search

You see the Person Search screen by default

- To search by Commonline ID or Loan ID, select the appropriate button
- The screen refreshes, and you'll see one of the screens below:




**Note**: See page 81 for restrictions on person searches.

## CommonLine ID Search

For a CommonLine ID Search, you must enter a Commonline ID exactly 17 characters long.

## Loan ID Search

For a Loan ID Search, enter the MDHE Loan code (between 12 and 16 characters in length).

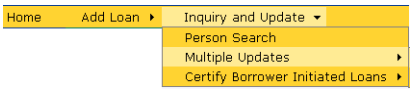
Consult the chart below to determine which type of query to use:

| Use This Inquiry type... | when you have this information... | to perform these actions: |
|---|---|---|
| **Person Search** | • SSN, or:<br>• a Name/Phone Number combination | • View Application Data (see page 82).<br>• View the details of a specific application (see page 82).<br>• Download a borrower's MPN (see page 87).<br>• Perform Monetary Adjustments (see page 91).<br>• View Data Changes (see page 118).<br>• View/modify Loan Detail (see page 135).<br>• Perform a credit check (see page 149).<br>• View Claim and PreClaims against a borrower (see page 151).<br>• View/modify Demographic Information (see page 157).<br>• View Master Borrower Information (see page 160).<br>• View Master Student Information (see page 163). |
| **CommonLine ID** | a Commonline File ID | • View the detail of a specific application.<br>• View data changes for the application.<br>• View an E-Signed copy of the MPN (if applicable.) |
| **Loan ID** | a Loan ID | • View specific loans associated with a borrower/student of your institution (see page 135).<br>• Modify a disbursement's hold status (pre - disbursement - see page 135). |

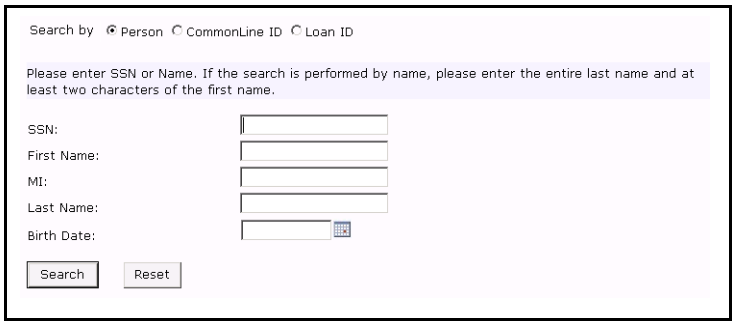
# Doing a Person Search

## ❑ TO PERFORM A PERSON SEARCH:

1. Log into MODEL Direct, if you have not already done so (See page 3).
2. From the MODEL Direct Main Menu, select **Inquiry and Update > Person Search**:



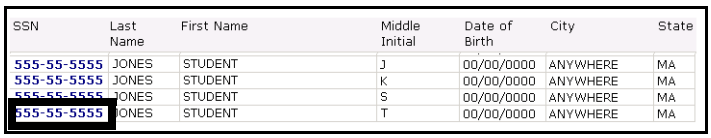

You'll see the following:




3. Enter any or all of the following:
   - an SSN, or:
   - a Name/Date of Birth combination.

     **Important**: If you search by name, you must include
     - the individual's full last name, and:
     - at least two characters of their first name.
4. Click the **Search** button.

   You'll see a window containing the results of your search:

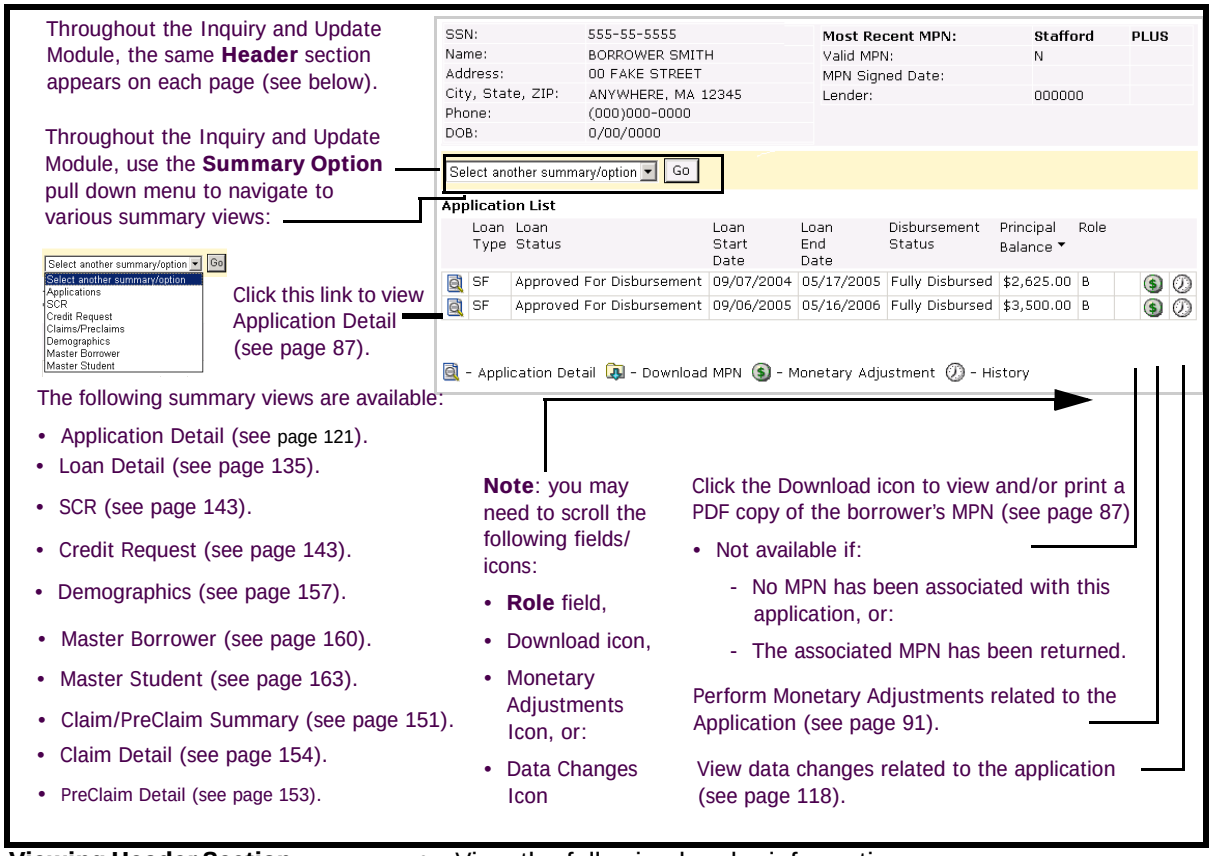


| SSN | Last Name | First Name | Middle Initial | Date of Birth | City | State |
|---|---|---|---|---|---|---|
| 555-55-5555 | JONES | STUDENT | J | 00/00/0000 | ANYWHERE | MA |
| 555-55-5555 | JONES | STUDENT | K | 00/00/0000 | ANYWHERE | MA |
| 555-55-5555 | JONES | STUDENT | S | 00/00/0000 | ANYWHERE | MA |
| 555-55-5555 | JONES | STUDENT | T | 00/00/0000 | ANYWHERE | MA |

## Working with the Application List Window

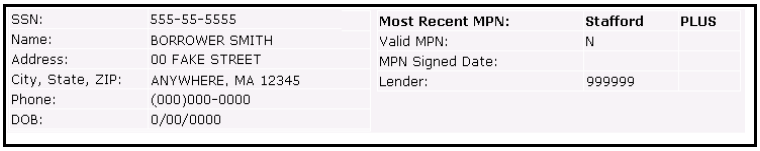
5. Click on the **SSN** link (see previous figure).

   The **Application List** screen appears:




## Viewing Header Section Information

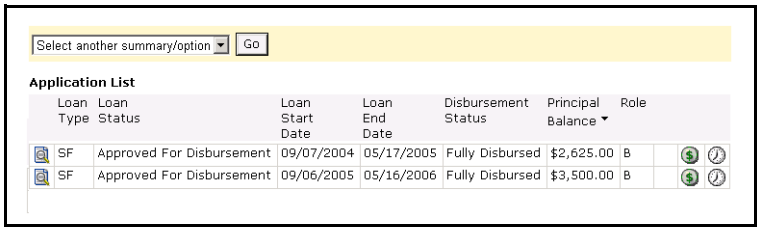
6. View the following header information:




| Field Name | Description |
|---|---|
| **SSN** | Social Security Number of borrower and/or student. |
| **Name** | First and Last Name of borrower and/or student. |
| **Address** | Current Street Address of borrower and/or student. |
| **City, State, ZIP** | Current City/State/Zip Code of borrower and/or student. |
| **Phone #** | Current phone number of borrower and/or student. |
| **DOB** | Date of Birth of borrower and/or student. |

| Field Name | Description |
|---|---|
| **Most Recent Stafford Valid MPN** | A Y in this field indicates that a valid Stafford MPN is associated with this borrower/student. |
| **Most Recent Stafford MPN Signed Date** | Borrower Signed Date of the most recent valid Stafford MPN. |
| **Most Recent Stafford Lender** | Name and OE Code/Branch Code of the Lender of record on the most recent valid Stafford MPN. |
| **Most Recent PLUS Valid MPN** | A Y in this field indicates that a valid PLUS MPN is associated with this borrower/student. |
| **Most Recent PLUS MPN Signed Date** | Borrower Signed Date of the most recent valid PLUS MPN. |
| **Most Recent PLUS Lender** | Name and OE Code/Branch Code of the lender of record on the most recent valid PLUS MPN. |

7. In the Application grid, view the following:




| Field / Icon | Description / Notes |
|---|---|
| **Application Icon** | See the table in step 8. |
| **Loan Type** | One of the following:<br>• Stafford Subsidized<br>• Stafford Unsubsidized<br>• PLUS<br>• SLS |
| **Loan Start / End Date** | Academic period for which loan funds were used by student. |
| **Disbursement Status** | One of the following:<br>• All Disbursements Fully Cancelled,<br>• Pending Disbursement,<br>• Partially Disbursed, or:-<br>• Fully Disbursed. |
| **Principal Balance** | Principal balance on this specific application loan. |
| **Role** | One of the following:<br>• **B** (indicates that this individual is the borrower of record on the corresponding application).<br>• **S** (indicates that this individual is the student of record on the corresponding application). |

| Field / Icon | Description / Notes |
|---|---|
| **Prom Note** | See the table in step 8. |
| **Monetary Adjustment** | |
| **Data Changes** | |

**Drilling Down to Borrower Detail**

8. *Do you want to drill down to borrower detail?*

**No**: the procedure is complete.

**Yes**: Consult the table below to determine how to proceed:

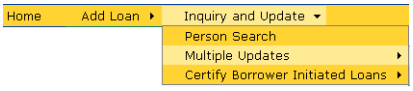
| To perform this task | do the following: | and see the following procedure: |
|---|---|---|
| View detail for a specific application | • Click on the **Application ID icon** in the grid. | "Working With Application Detail" on page 121. |
| View/download a borrower MPN | • Click on the **Download** Link in the grid | "Viewing and Printing an MPN" on page 87. |
| Make a monetary adjustment (i.e., a disbursement change, reallocation, cancellation) | • Click on the **Monetary Adjustment** icon in the grid | "Working with Monetary Adjustments" on page 91. |
| View data changes to the application | • Click on the **Data Changes** icon in the grid | "Viewing Data Changes" on page 118. |
| View School Certification Request (SCR) information | • Select the **SCR** option from the Summary View Pull-Down menu (see figure on page 82), and<br>• Click the **Go** button. | "Viewing and Processing School Certification Requests (SCRs)" on page 143. |
| View Credit Requests performed for the borrower | • Select the **Credit Requests** option from the Summary View Pull-Down menu (see figure on page 82), and<br>• Click the **Go** button. | "Viewing Credit Requests" on page 149. |
| View the Borrower's claim or preclaim history | • Select the **Claims / PreClaims** option from the Summary View Pull-Down menu (see figure on page 82), and<br>• Click the **Go** button. | "Working with Preclaims and Claims" on page 151 |
| View or modify the borrower's demographic information. | • Select the **Demographics** option from the Summary View Pull-Down menu (see figure on page 82), and<br>• Click the **Go** button. | "Viewing and Modifying Demographic Information" on page 157 |
| View a summary of the borrower's information | • Select the **Master Borrower** option from the Summary View Pull-Down menu (see figure on page 82), and<br>• Click the **Go** button. | "Working with the Master Borrower Screen" on page 160 |
| View a summary of the student's information | • Select the **Master Student** option from the Summary View Pull-Down menu (see figure on page 82), and<br>• Click the **Go** button. | "Working with the Master Student Screen" on page 163 |

# Performing a CommonLine ID Search

If you have a CommonLine ID for a specific application, you can go directly to the detail for the application in one step by performing a CommonLine ID search.

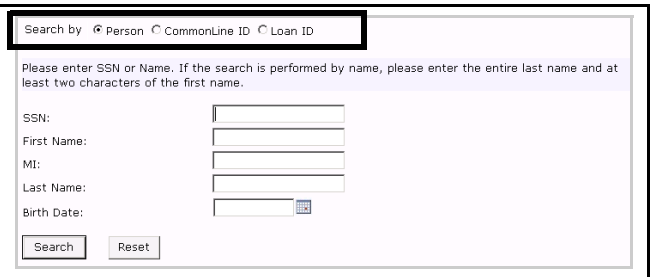
## ❑ TO PERFORM A COMMONLINE ID SEARCH:

1. Log into MODEL Direct, if you have not already done so (See page 3).
2. From the MODEL Direct Main Menu, select **Inquiry and Update > Person Search**:



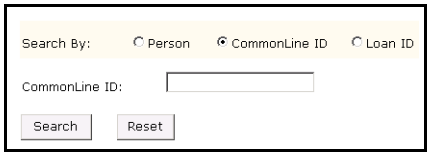

You'll see the default search screen:

Click on the **CommonLine ID** button (See step 3).




3. Do the following:
   a. Click on the **CommonLine ID** button.

      The screen refreshes, and you'll see the following:




   b. Enter a valid 17 character CommonLine ID.
   c. Click the **Search** button.

      The Application Detail screen appears (see "Working With Application Detail" on page 121).

      **Note**: From the Application Detail screen, you can use the Summary Option pull down menu to navigate to various summary views of the borrower's account (see figure on page 5).

# Performing a Loan ID Search

If you have a Loan ID, you can go directly to the detail for the loan in one step by performing a Loan ID search.

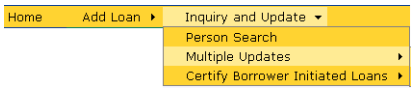
**Before you begin...**

You will rarely (if ever) be performing Loan ID searches. The majority of the time, you will access loan level detail from application detail.

- For information on the Loan Detail screen, see page 135.
- For information on the Application Detail screen, see page 121.

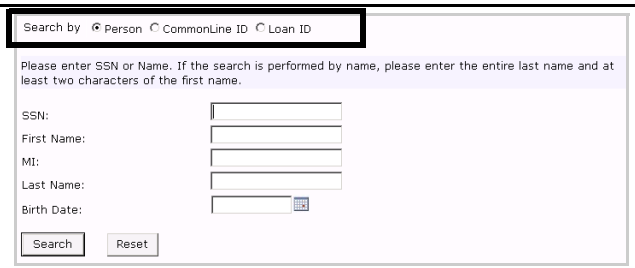
## ❑ To Perform a Loan ID Search:

1. Log into MODEL Direct, if you have not already done so (See page 3).
2. From the MODEL Direct Main Menu, select **Inquiry and Update > Person Search**:




You'll see the default search screen:

Click on the **Loan ID** button (see step 3).

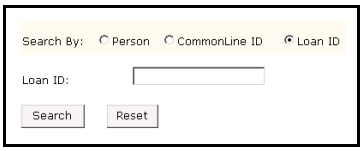



**Note...**

From the Loan Detail screen, you can use the use the Summary Option pull down menu to navigate to various summary views of the borrower's account (see figure on page 5).

3. Do the following:
   a. Click on the **Loan ID** button.

      The screen refreshes, and you'll see the following:




   b. Enter a valid MDHE Loan ID (in format LOAXXXXXXXXX or LNAXXXXXXXXX).

      **Note**: Your ID must be between 12 and 16 characters long.

   c. Click the **Search** button.

      The Loan Detail screen appears (see sidebar - also see "Viewing Loan Detail" on page 135).

# Viewing and Printing an MPN

## Before you Begin...

You must know if you are working with

- a conventional (ink signed) MPN, or:
- an E-Signed MPN

**You are working with a conventional (paper/ink-signed) MPN if:**

- You see the Download MPN icon for a given application in the Application List Window (see figure on page 82)

**You are working with a E-Signed MPN if:**

- You see the **Click here to Download E-Signed MPN** link on the Application Detail Screen (see figures on page 89 and page 125)

**If you are working with a conventional (paper/ink-signed) MPN:**

- See "Viewing or Printing a Conventional MPN" (below):

**If you are working with an E-Signed MPN:**

- See "Viewing and Printing an MPN" on page 87.

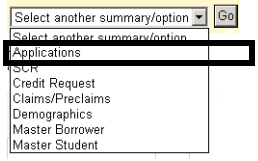
**Viewing or Printing a Conventional MPN**

## ❑ TO VIEW OR PRINT A CONVENTIONAL MPN:

1. *Are you currently on the Application List Screen for the borrower whose MPN you want to view? (see page 82)*

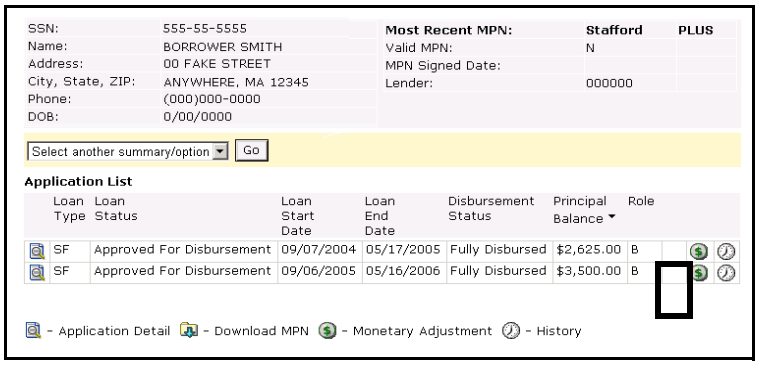
   **Yes**: go to step 2.

   **No**: Navigate to the Application List screen as follows:

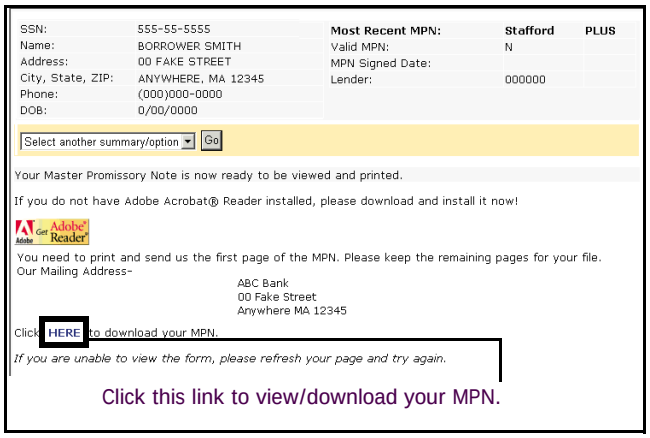
| If you: | do the following: |
|---|---|
| Have not yet selected the borrower's account | Perform a search for the borrower's account (see "Doing a Person Search" on page 81). |
| • Are working with the borrower's account from the **SCR** Summary screen (see page 143). | Click on the **Download** link (see pages 143 - 144). |
| Are working with the borrower's account from one of the following screens:<br>• Application Detail (see page 121).<br>• Loan Detail (see page 135).<br>• Credit Request (see page 149).<br>• Demographics (see page 157)<br>• Master Borrower (see page 160).<br>• Master Student (see page 163)<br>• Claim/PreClaim Summary (see page 151).<br>• PreClaim Detail (see page 153).<br>• Claim Detail (see page 154). | • Select the **Application** option from the summary view drop-down menu (see below), and:<br>• Click the **Go** button:<br>  |

2. If desired, review the **Header** section (see "Viewing Header Section Information" on page 82).

3. From the Application List screen, click the **Download** icon for the desired loan:




You'll see the following:

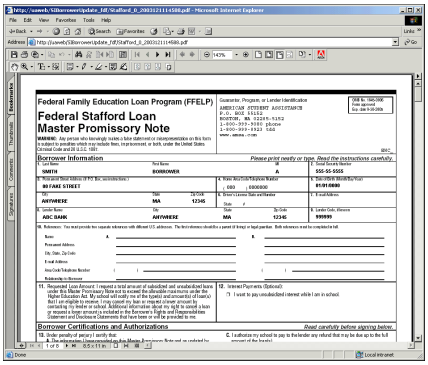



4. Click on the **here** link ("Click **here** to download you MPN" - see previous figure).

You can save or print the MPN:

- To save the MPN, you must have:
  - the full version of Adobe Acrobat, or:
  - Acrobat Reader 5 or greater.

Consult your Acrobat documentation or Online Help for more information.



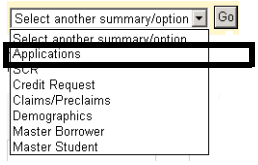
**Viewing or Printing an E-Signed MPN**

## ❑ TO VIEW OR PRINT AN E-SIGNED MPN:

1. *Are you currently on the Application List Screen for the borrower whose MPN you want to view? (see page 82)*

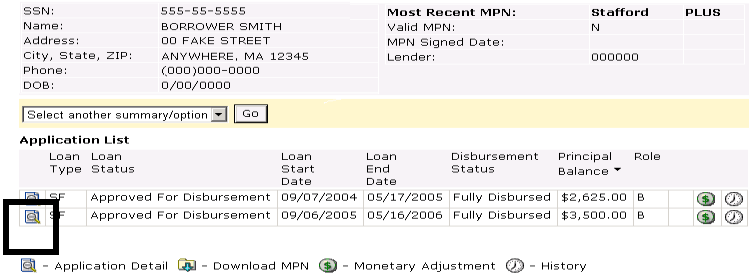
   **Yes**: go to step 2.

   **No**: Navigate to the Application List screen as follows:

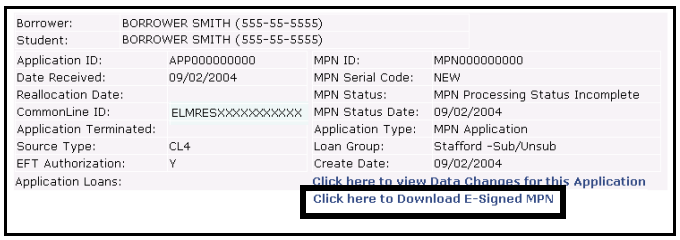
| If you: | do the following: |
|---|---|
| Have not yet selected the borrower's account | Perform a search for the borrower's account (see "Doing a Person Search" on page 81). |
| Are working with the borrower's account from one of the following screens:<br>• Loan Detail (see page 135).<br>• SCR (see page 143).<br>• Credit Request (see page 143).<br>• Demographics (see page 157)<br>• Master Borrower (see page 160).<br>• Master Student (see page 163)<br>• Claim/PreClaim Summary (see page 151).<br>• PreClaim Detail (see page 153).<br>• Claim Detail (see page 154). | • Select the **Application** option from the summary view drop-down menu (see below), and:<br>• Click the **Go** button:<br>  |

2. If desired, review the **Header** section (see "Viewing Header Section Information" on page 82).

3. From the Application List screen, click the **Application ID** icon:




4. In the summary section, click on the **Click here to Download E-Signed MPN** link:



You'll see the following:

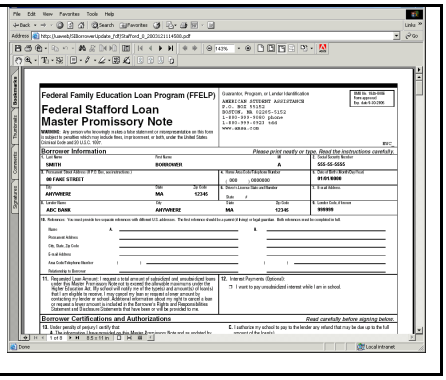
5. Click on the **Access E-Signed MPN in pdf format** link (see previous figure).

   MODEL Direct launches Adobe Acrobat, which displays a copy of the MPN:

You can save or print the MPN:

- To save the MPN, you must have:
  - the full version of Adobe Acrobat, or:
  - Acrobat Reader 5 or greater.

Consult your Acrobat documentation or Online Help for more information.



# Working with Monetary Adjustments

## Before You Begin...

The Monetary Adjustments screen is designed to provide a simple yet powerful way to adjust disbursements and loan amounts. **While the individual steps are simple, the sequence in which you perform steps is important**.

Before attempting to make monetary adjustments, do the following:

- Have an understanding of the following transaction types
  - Reallocations
  - Loan Increases
  - Cancellations
  - Reinstatements
- Have a thorough understanding of the disbursement process.
- Review the table on pages 92 - 94 (and the examples referenced by the table).

Once a loan is guaranteed, you may need to adjust:

- the amount of the funds to be disbursed or:
- the timing of the disbursement.

Items that require adjustments may include:

- certified or lender approved loan amounts,
- disbursement amounts,
- disbursement dates, and:
- hold/release data.

The monetary adjustments page makes it easy to update these elements. The process is as follows:

- Search for the borrower and select a particular application.
- Enter end results (see sidebar) for:
  - The Certified or Lender Approved Amount, and/or:
  - The loan disbursements.

**Note:** Data for multiple disbursements on a loan or application are supplied (and can be adjusted) at the same time.

## Certified Versus Lender Approved Amounts...

Throughout this discussion, references are made to both certified and lender approved amounts. Please note the following:

- **If you are working with a an ATOM loan** (where MDHE is the disbursing agent): You will only see Certified Amounts displayed.
- **If you are working with a Guarantee Only loan**: You will see both Certified and Lender Approved amounts.

The figures in this section display and reference both certified and lender approved amounts.

MODEL Direct uses the end result data you entered to determine the transaction(s) to perform.

## Important...

- Whenever you make an adjustment, you use the end value (i.e., the amount you want to see at the end of the transaction).
  **For Example:**
  - You have a $5,000 disbursement.
  - You want to reduce the disbursement by $1,000
  - You enter $4,000 for the disbursement amount (the disbursement amount you want as an end result).

**Available Adjustments**

The following table lists transactions you can perform in the Monetary Adjustments screen:

| Perform this Task: | by doing the following: | Notes: | Example | See Example on: |
|---|---|---|---|---|
| | | | | |
| **Reallocations** | • Increase the certified amount of one type of Stafford loan (i.e., sub or unsub)<br>• Decrease the certified amount of one type of Stafford loan (i.e., sub or unsub), and:<br>• modify the disbursements to match the new amounts | • Reallocation can not occur if there is a Foreign School hold or OFAC Hold on the loan. | You have a $2,500 Stafford loan partitioned as follows:<br>• $1,250 Subsidized, and $1,250 Unsubsidized<br>• 2 disbursements of $625 on each loan pair<br>- You decrease the Subsidized amount by $250 (to $1000) and Increase the unsubsidized amount by $250 (to $1,500).<br>- You modify the two subsidized disbursements to equal $500 each, and:<br>- modify the two unsubsidized disbursements to equal $750 each. | page 101. |
| **Loan Increases** | • Increase the Certified/ Lender Approved Amounts, or:<br>• Increase disbursement amounts | | You have a $10,000 PLUS Loan with two disbursements of $5,000.<br>• To increase the loan to $12,000, you do one of the following:<br>- Change the Certified, Borrower Requested and Lender Approved Amount (if applicable) from $10,000 to $12,000, or:<br>- Increase one of more disbursements so that the disbursement totals equal $12,000. | page 106. |
| **Loan Cancellations/ Reductions** | • reduce the disbursement amounts (see note) | • After guarantee, you can not reduce the certified amounts. You must issue cancellations against disbursements (see listing on next page). | You have a $5,000 PLUS Loan with two disbursements of $2,500.<br>To reduce the loan to $4,000:<br>• Reduce pending disbursements by $1,000, or:<br>• Issue a $1,000 post disbursement cancellation. | page 109. |
| **Add a Stafford Sub/Unsub Loan where only one Stafford loan type exists (ie., a subsidized loan without an unsubsidized component** | • Adding a Certified/Lender Approved Amount to the sub or unsub amount (i.e., increasing the amount from zero to the desired loan amount). | • MODEL Direct creates the disbursements for you (you can modify these disbursements once you've added the loan). | You have a $1,500 Stafford Subsidized loan, with no Unsubsidized loan.<br>To create a $1,000 Unsubsidized loan:<br>• Change the Unsubsidized amount from zero to $1,000. | page 104. |

| Perform this Task: | by doing the following: | Notes: | Example | See Example on: |
|---|---|---|---|---|
| **Disbursement Redistribution** | • Modify Disbursement Amounts (without changing the Certified or lender approved amounts). | • You can also add a new disbursement as part of the redistribution<br>• **Important**: DO NOT enter a cancellation reason on the disbursement being reduced. | You have a $12,000 PLUS Loan with two disbursements of $6,000.<br>• Any of the following would be a valid redistribution:<br>- Change Disbursement 1 to $4,000, and Disbursement 2 to $8,000<br>- Create a new disbursement for $4,000, and reduce the two original disbursements to $4,000 | Pages 97 - 99 |
| **Disbursement Date Changes** | • Change the Disbursement Date. | On a partially disbursed loan, you can change the disbursement date on any disbursement(s) that have not yet occurred. | You have a disbursement currently scheduled for March 15 that you want to reschedule for April 15. | page 97. |
| **Hold/Release Updates** | • Changing the Hold/ Release Flag | On a partially disbursed loan, you can change the Hold Flag on any disbursement(s) that have not yet occurred. | You have a disbursement currently scheduled for April 15 with a hold on it. You can elect to release the hold. | page 97. |
| **Cancellations** | • In order to o reduce the principal balance, reduce the amounts on the individual disbursements.<br>• Important: you can cancel all disbursements at once - see page 113. | • **Important**: when doing a cancellation, you do not change the Certified or Lender Approved Amounts<br>• One of the following Cancellation reasons must be supplied:<br>- Eligibility Change,<br>- Borrower Requested<br>- Never Enrolled,<br>- Graduated,<br>- Withdrawn, or:<br>- Less than Half Time<br>• An Enrollment Status Date must be supplied when the cancellation reason is:<br>- Graduated,<br>- Withdrawn, or:<br>- Less than Half Time<br>• A Consummated Code (C or U) is required when:<br>- a disbursement has appeared on a roster and:<br>- funds are currently at the school<br>• Can be combined with any of the following transactions occurring on other disbursements of the loan:<br>- disbursement date change(s),<br>- hold/release update(s)<br>- reinstatements (i.e., you can do a reinstatement to one disbursement while doing a cancellation on another disbursement).<br>- cancellations (i.e., you can do cancellations to multiple disbursements in the same transaction). | You have a PLUS Loan for $6,000<br>• one disbursement for $3,000 has already occurred, and a second $3,000 disbursement is scheduled for the second semester<br>• At the start of the second semester:<br>- There is a change in eligibility for the student in the second semester, and:<br>- The disbursement has not yet occurred.<br>- You determine that the remaining disbursement must be reduced to $1,000.<br>You do the following:<br>• Change the amount of the second disbursement to $1,000.<br>**Note**: Disbursements with a Cancellation against them display both the original and cancelled disbursement amounts (see figure on page 109). | page 109 |

| Perform this Task: | by doing the following: | Notes: | Example | See Example on: |
|---|---|---|---|---|
| **Reinstatements** | • Increase one or more Disbursement Amounts on a loan such that:<br>- the increased disbursement currently has a cancelled amount greater than 0 (i.e., has been subjected to a previous cancellation, and:<br>- the sum of Gross Disbursement Amounts is less than the existing certified or lender approved amount | Disbursements with a Cancellation against them display both the cancelled and current disbursement amounts. | You have a PLUS loan that was originally certified for $5,000.<br>• A $2,000 cancellation is issued against the loan, but:<br>• You find out later that the cancellation was issued in error.<br>You can reinstate the cancellation made in error, and modify the related disbursements if necessary. | page 115. |

# Monetary Adjustment Basics

The basic process for performing monetary adjustments involves a combination of the following steps:

- Navigating to the Monetary Adjustments Screen (Via the Application Summary Screen - see page 82).
- Changing Certified or Lender Approved Amounts (see page 97)
- Modifying an existing disbursement (See page 97),
- Creating a new disbursement (See page 99),
- Committing your reviewed changes to the database

**Performing Basic Adjustment Steps**

**Before you begin...**

In the following example, we'll perform a loan increase, and make the following adjustments:

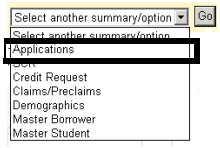
- Increase the Certified/ Lender Approved amount by $100, and:
- Create a new Disbursement for $100. **Note**: Either of these actions will create a loan increase (see page 106).

## ❑ TO PERFORM A BASIC ADJUSTMENT:

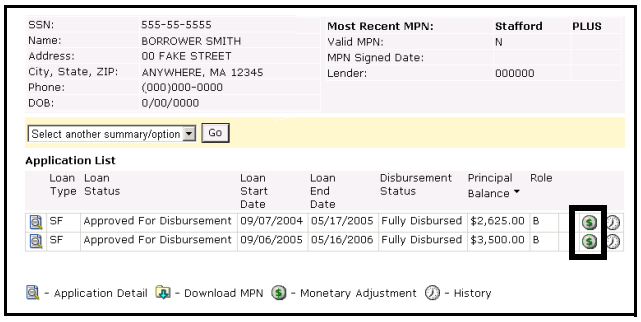
1. *Are you currently on the Application List Screen for the borrower whose MPN you want to view? (see page 82)*

   **Yes**: Go to step 2.

   **No**: Navigate to the Application List screen as follows:

| If you: | do the following: |
|---|---|
| Have not yet selected the borrower's account | Perform a search for the borrower's account (see "Doing a Person Search" on page 81). |
| Are working with the borrower's account from one of the following screens:<br>• Application Detail (see page 121).<br>• Loan Detail (see page 135).<br>• Credit Request (see page 149).<br>• Demographics (see page 157).<br>• Master Borrower (see page 160).<br>• Master Student (see page 163).<br>• Claim/PreClaim Summary (see page 151).<br>• PreClaim Detail (see page 153).<br>• Claim Detail (see page 154). | • Select the **Application** option from the summary view drop-down menu (see below), and:<br>• Click the **Go** button:<br>  |

2. From the Application List screen, click the **Monetary Adjustments** icon for the desired loan:



You'll see the following:

**Important**:

- You will not see lender approved amounts on ATOM loans.
- If you are working with Guarantee Only loans, we strongly recommend you:
  - set both the Certified and Lender Approved Amounts to the same figures when adjusting loan amounts, and:
  - contact the originator regarding the change.

**Note**: If the Certified and Lender Approved Amounts are different, MODEL Direct uses the **lesser** of the two amounts

To modify an existing disbursement, click on the disbursement sequence number (see page 97).

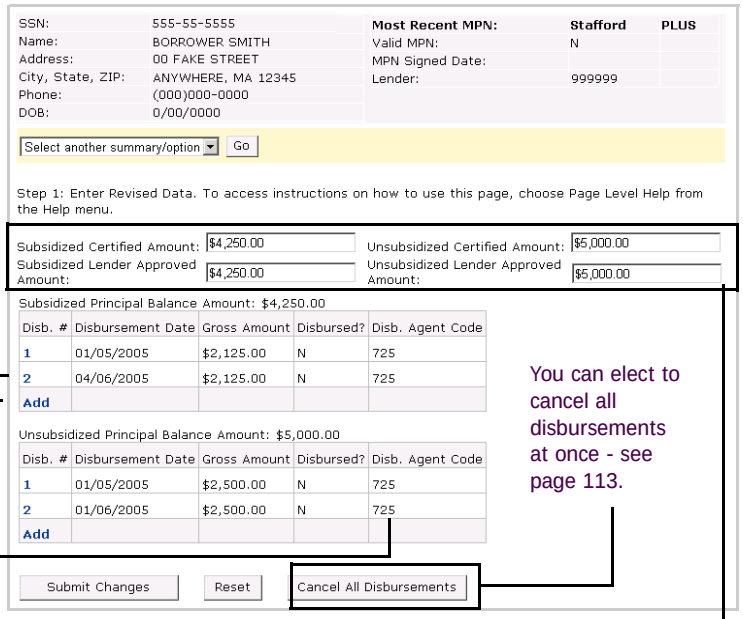
To create a new disbursement, click on the **Add** link (see page 99).

**Important**: You cannot modify a disbursement if:

- a disbursement has appeared on a roster, and:
- the disbursement agent is a third party - i.e., not MDHE (OE Code 729)

You must contact the third party agent to modify the disbursement.

## Monetary Adjustments Screen for a Stafford Loan




You can elect to cancel all disbursements at once - see page 113.

If there is no value for a Stafford loan component (i.e., the loan currently has only a subsidized or unsubsidized component:

- The non-existent loan is displayed with a value of zero, and:
- You can add the loan by adding a value (see page 104).

**Important**: For a Guarantee Only loan, you will also see the PLUS Lender Approved Amount.

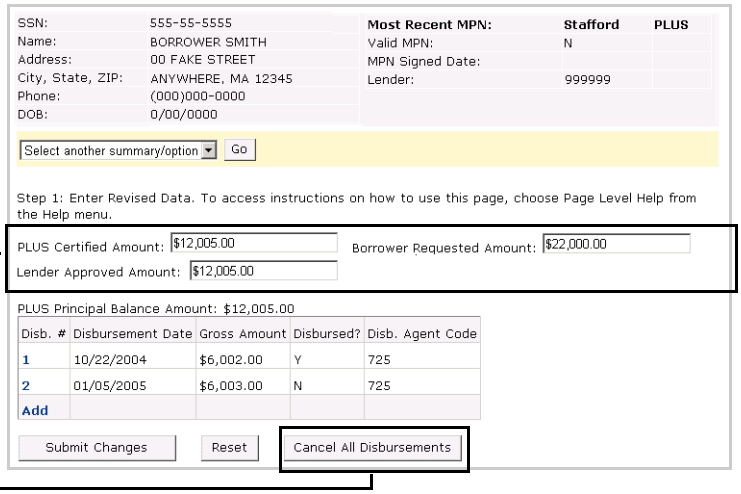
- If you are working with Guarantee Only loans, we strongly recommend you set both the Certified and Lender Approved Amounts to the same figures when adjusting loan amounts

**Note**: If the Certified, Lender Approved and/or Borrower Requested Amounts are different, MODEL Direct uses the **lesser** of the two amounts.

All comments listed above for Stafford disbursements also apply to PLUS disbursements

You can elect to cancel all disbursements at once - see page 113

## Monetary Adjustments Screen for a PLUS Loan



**Changing Certified/ Lender Approved Amounts**

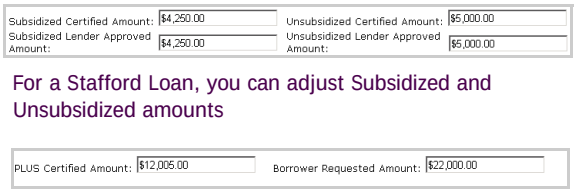
3. *Do you want to change a Certified /Lender Approved Amount, or Borrower Requested Amount (PLUS Loans Only)?*

**No**: Go to step 4.

**Yes**: Enter the end value for the new amount(s):

**Reminder**:

ATOM loans do not display Lender Approved Amounts




For a Stafford Loan, you can adjust Subsidized and Unsubsidized amounts




For a PLUS Loan, adjust Certified/Lender Approved amounts and/or the Borrower Requested Amount.

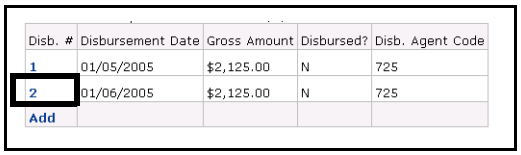
**Modifying an Existing Disbursement**

4. *Do you want to change an existing disbursement?*

**No**: Go to step 5.

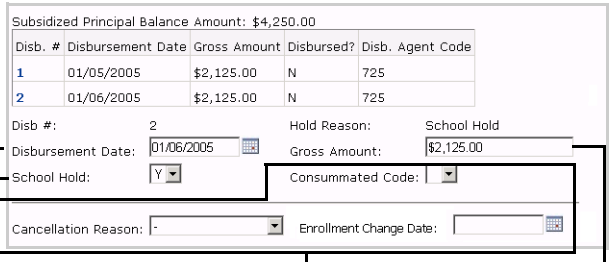
**Yes**: Do the following:

a. Click on the **Disb #** (disbursement sequence number) link for the desired disbursement:



| Disb. # | Disbursement Date | Gross Amount | Disbursed? | Disb. Agent Code |
|---|---|---|---|---|
| 1 | 01/05/2005 | $2,125.00 | N | 725 |
| 2 | 01/06/2005 | $2,125.00 | N | 725 |
| Add | | | | |

The screen refreshes, and you'll see the following:




Change the disbursement date

Set or Release a School Hold

Enter the new disbursement amount

When performing a cancellation or decreasing an award (see page 109):

- You must enter a cancellation reason
- You may be required to enter an enrollment change date and/or Consummated Code (See table on next page).

**Important**: **Do not** enter a cancellation reason when:

- You are performing a Reallocation, and reducing one of the Stafford loans (see page 101- 102), or:
- you are redistributing funds across disbursements.

b. View or enter the following:

| Field | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Disb #** | R | Disbursement sequence number you selected |
| **Hold Reason** | R (See note) | Can be one of the following:<br>• School Hold<br>• Disb Non-Apprv (i.e., disbursement pending MPN Completion or issue resolution)<br>• A Copy Missing<br>• Admin Hold<br>• Reallocation<br>• Other<br>**Note:**<br>- **School Hold** and **Disb Non- Approval** are the most common hold reasons.<br>- You can remove a School Hold by modifying the School Hold Flag (see listing later in this table). |
| **Disbursement Date** | U | Can be changed at any time before the scheduled disbursement |
| **Gross Amount** | U | Enter the Gross Amount for the adjusted disbursement (i.e., the amount after your increase or decrease). |
| **School Hold** | U | If the disbursement is currently on a school hold, you can change the hold status (i.e., create a hold or release an existing hold) by selecting a new value (Y/N) form the drop-down list. |
| **Consummated Code** | U (See note) | • Only required when:<br>- you are performing a cancellation (see page 109),<br>- a disbursement has appeared on a roster and:<br>- funds are currently at the school<br>• Select **C** (consummated) or **U** (Unconsummated) from the drop-down list.<br>• **Important**: once the Consummated code is set to **C**, it cannot be modified. |
| **Cancellation Reason** | U (See note) | When performing a Cancellation, this field is required (see page 109)<br>• Select one of the following from the drop-down list:<br>- Eligibility Change,<br>- Borrower Requested<br>- Never Enrolled,<br>- Graduated,<br>- Withdrawn, or:<br>- Less than Half Time |
| **Enrollment Change Date** | See note | Required when:<br>• you are performing a cancellation, and:<br>• the cancellation reason is:<br>- Graduated,<br>- Withdrawn, or:<br>- Less than Half Time<br>**Important**:<br>- The Enrollment Status Date *cannot* be updated if the cancellation reason is Eligibility Change, Borrower Requested or Never Enrolled |

c. *Do you want to modify another disbursement?*

**No**: go to step 5.

**Yes**: Repeat steps a through c.

## Adding a Disbursement

### More About Increasing Disbursements...

**Disbursement Redistribution versus Loan increases:**

- If you add a disbursement, but do not reduce any existing disbursements, MODEL Direct assumes you are performing a loan increase.
- **If you are working with a Disbursement Services loan**: You do not need to adjust the certified amount (MODEL Direct Direct rolls up the disbursement amounts to the certified amounts).
- **If you are working with a Guarantee Only loan**: you must modify the Lender Approved amounts as well as the disbursement amounts.
  For Example:
  - You currently have a loan for $4,250, with two disbursements of $2,125.
  - You add a $100 disbursement. MODEL Direct increases the certified lender/ approved amount to $4,350 (2,125 + 2,125 + 100).
  - For another example of a loan increase, see page 106.
- You can not do a redistribution of an invoiced disbursement, You can only do a redistribution among pending disbursements.

**Invoiced Disbursements:**

- On Disbursement Services loans, *you can not increase a past disbursement once the disbursement has been invoiced.* (unless the disbursement is canceled and then either reinstated or increased).

5. *Do you want to add a new disbursement?*

**No**: go to step b.

**Yes**: Do the following:

a. Click the **Add** link:

| Disb. # | Disbursement Date | Gross Amount | Disbursed? | Disb. Agent Code |
|---|---|---|---|---|
| 1 | 01/05/2005 | $2,125.00 | N | 725 |
| 2 | 01/06/2005 | $2,125.00 | N | 725 |
| Add | | | | |

**Note**: You can have a maximum of four disbursements for a given loan.

The screen refreshes, and you'll see the following:

Subsidized Principal Balance Amount: $4,250.00

| Disb. # | Disbursement Date | Gross Amount | Disbursed? | Disb. Agent Code |
|---|---|---|---|---|
| 1 | 01/05/2005 | $2,125.00 | N | 725 |
| 2 | 01/06/2005 | $2,125.00 | N | 725 |
| 3 | 04/07/2005 | $100.00 | N | |
| Add | | | | |

b. Enter the following (see table on page 98):

i.) Disbursement Date (required),
ii.) Gross Amount (required),
iii.) School Hold (optional)

In the following example, we've added a $100 disbursement on April 7:

Disb #: 3 Hold Reason:
Disbursement Date: 4/7/2005 Gross Amount: $100.00
School Hold: - Consummated Code:
Cancellation Reason: - Enrollment Change Date:
OK Cancel

iv.) Click the **OK** button.

The screen refreshes, and the new disbursement appears in the grid:

Subsidized Principal Balance Amount: $4,250.00

| Disb. # | Disbursement Date | Gross Amount | Disbursed? | Disb. Agent Code |
|---|---|---|---|---|
| 1 | 01/05/2005 | $2,125.00 | N | 725 |
| 2 | 01/06/2005 | $2,125.00 | N | 725 |
| 3 | 04/07/2005 | $100.00 | N | |
| Add | | | | |

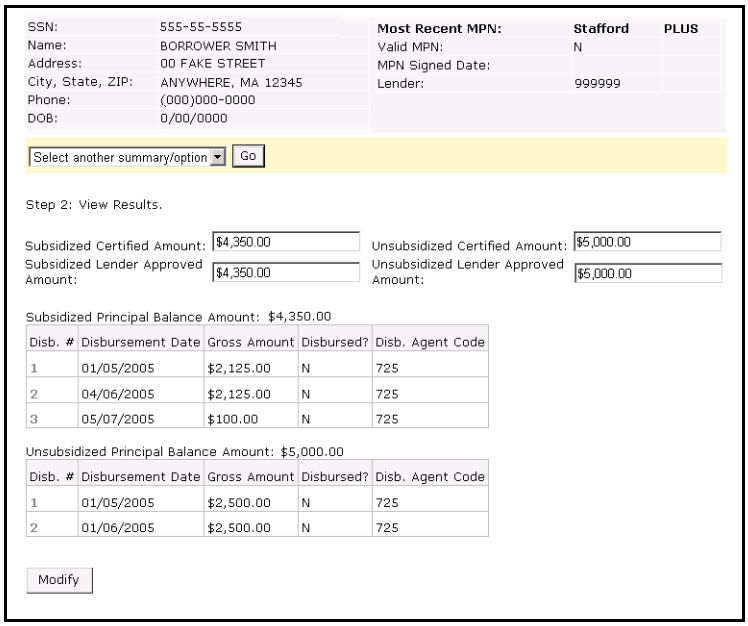
*e. Do you want to add another disbursement?*

**No**: go to step 6.

**Yes**: Repeat steps a through e.

6. Click the **Submit Changes** button.

Your changes are committed, and you'll see the final results:



| | | | | |
|---|---|---|---|---|
| SSN: | 555-55-5555 | **Most Recent MPN:** | **Stafford** | **PLUS** |
| Name: | BORROWER SMITH | Valid MPN: | N | |
| Address: | 00 FAKE STREET | MPN Signed Date: | | |
| City, State, ZIP: | ANYWHERE, MA 12345 | Lender: | 999999 | |
| Phone: | (000)000-0000 | | | |
| DOB: | 0/00/0000 | | | |

Select another summary/option Go

Step 2: View Results.

Subsidized Certified Amount: $4,350.00 Unsubsidized Certified Amount: $5,000.00

Subsidized Lender Approved Amount: $4,350.00 Unsubsidized Lender Approved Amount: $5,000.00

Subsidized Principal Balance Amount: $4,350.00

| Disb. # | Disbursement Date | Gross Amount | Disbursed? | Disb. Agent Code |
|---|---|---|---|---|
| 1 | 01/05/2005 | $2,125.00 | N | 725 |
| 2 | 04/06/2005 | $2,125.00 | N | 725 |
| 3 | 05/07/2005 | $100.00 | N | 725 |

Unsubsidized Principal Balance Amount: $5,000.00

| Disb. # | Disbursement Date | Gross Amount | Disbursed? | Disb. Agent Code |
|---|---|---|---|---|
| 1 | 01/05/2005 | $2,500.00 | N | 725 |
| 2 | 01/06/2005 | $2,500.00 | N | 725 |

Modify

7. Consult the table to determine how to proceed:

| If you want to: | do the following: |
|---|---|
| Further refine this adjustment (or make another adjustment to an application/loan) | Click the **Modify** button. |
| Make an adjustment to a loan on another of the borrower's applications | • Select the **Application** option from the summary view drop-down menu (see figure on page 95), and:<br>• Click the **Go** button. |
| Work with another summary screen for this borrower | • Select a summary option from the summary view drop-down menu (see figure on page 95), and:<br>• Click the **Go** button. |
| See examples of other transactions | • Consult the table on page 92, or view the following:<br>- "Performing a Reallocation of Stafford Loan Pairs" on page 101. |

## Disbursement Sequence Numbers and Disbursement Dates (on Disbursement Service Loans)...

Disbursement sequence numbers are synchronized with disbursement dates, and are resequenced if you:

- create a disbursement with an earlier date that an existing disbursement. or:
- change a date on a lower sequenced disbursement to an earlier date than a higher sequenced disbursement i.e., change the date on disbursement 3 so that it occurs before disbursement 2).

In the following example example:

- Disbursement 1 is scheduled for 1/5 and has been disbursed.
- Disbursement 2 is scheduled on 5/7 and is on hold.
- You create a third disbursement for $100, and schedule it for 4/6. Disbursements 2 and 3 are resequenced (or *flipped*) based on the disbursement dates.

**Important:**

- Applies to Disbursement Service loans only.
- Does not apply to:
  - Disbursements with principal reductions, or:
  - Disbursements Approved for Late Disbursement

## Performing a Reallocation of Stafford Loan Pairs

**Before you Begin...**

**Combining Reallocations on other transactions:**
A reallocation can be combined with the following transactions:
- A Loan Increase (see page 106)
- A Disbursement Add (page 99)
- A modification to an existing disbursement (See page 97) including:
  - a date change, or:
  - a Hold/Release update.

**Reallocations with an Existing Principal Reduction**
- You can reallocate funds if there is a principal reduction one or both of the loans. **Important**: you must make your reallocation based on the *principal balance amounts* available (the certified amount minus the cancellation amount).

When performing a Reallocation between two Stafford Loans (the subsidized and Unsubsidized portions of the loan), you must adjust both the certified amounts and disbursements.

In the following example, you have a $1,250 Subsidized and $1,250 Unsubsidized loan totaling $2,500.

- Both loans have two pending disbursements of $625 each

  We'll reallocate the amounts as follows:

  - decrease the Subsidized amount by $250 (to $1,000) and:
  - increase the Unsubsidized amount by $250 (to $1,500)

  Modify the disbursements as follows:

  - Change the Subsidized disbursements to $500 each, and:
  - Change the Unsubsidized disbursements to $750 each (or any combination thereof).

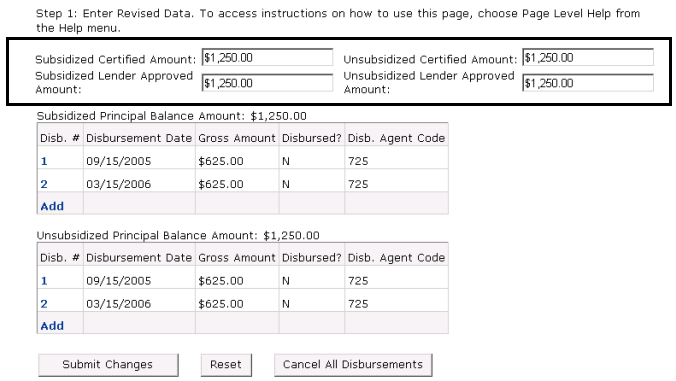
| | Subsidized Amount | Disb 1 | Disb 2 | Unsubsidized Amount | Disb 1 | Disb 2 | Total Guaranteed Amount |
|---|---|---|---|---|---|---|---|
| **Original transaction** | **$1, 250** | $625 | $625 | **$1,250** | $625 | $625 | **$2,500** |
| **Adjusted transaction** | **$1,000** | $500 | $500 | **$1,500** | $750 | $750 | **$2,500** |

## ❑ TO PERFORM A REALLOCATION:

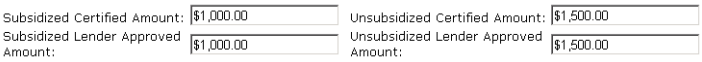
1. Navigate to the Monetary Adjustments screen (See "Monetary Adjustment Basics" on page 95).

   In our example, you'll see the following:

Current Certified/ Lender Approved Amounts (you will change these in the next step).




2. Change the Certified/Lender Approved Amounts (in this example, to $1,000 and $1,500):

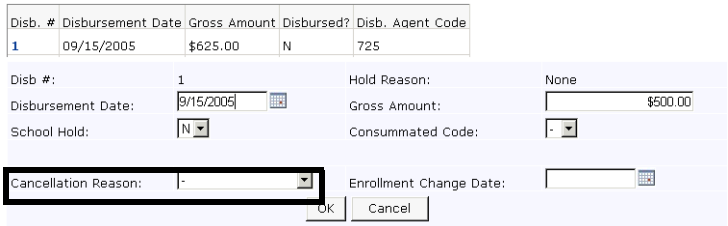



3. Change your disbursements to reflect the new amounts (see "Modifying an Existing Disbursement" on page 97).

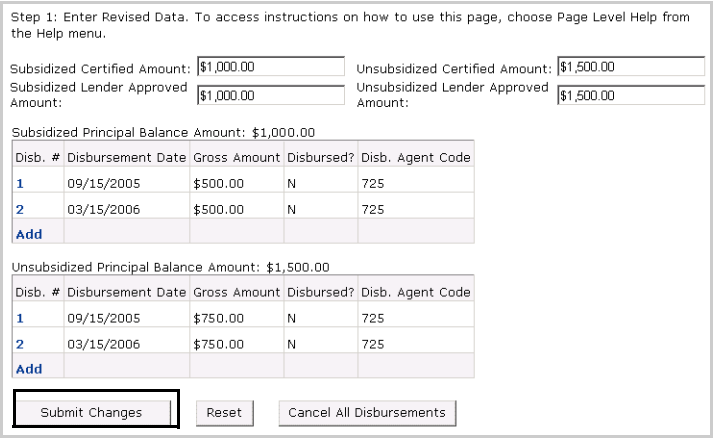
   **Important**: when modifying the reduced Stafford component, *do not enter a cancellation reason:*

**Important**: leave the **Cancellation Reason f**ield blank

- if you enter a reason, MODEL Direct assumes you are performing a cancellation - and you are reallocating, not cancelling, any funds.



You'll see the following screen, where you review and confirm your changes:


Step 1: Enter Revised Data. To access instructions on how to use this page, choose Page Level Help from the Help menu.

Subsidized Certified Amount: $1,000.00
Unsubsidized Certified Amount: $1,500.00
Subsidized Lender Approved Amount: $1,000.00
Unsubsidized Lender Approved Amount: $1,500.00

Subsidized Principal Balance Amount: $1,000.00

| Disb. # | Disbursement Date | Gross Amount | Disbursed? | Disb. Agent Code |
|---|---|---|---|---|
| 1 | 09/15/2005 | $500.00 | N | 725 |
| 2 | 03/15/2006 | $500.00 | N | 725 |
| Add | | | | |

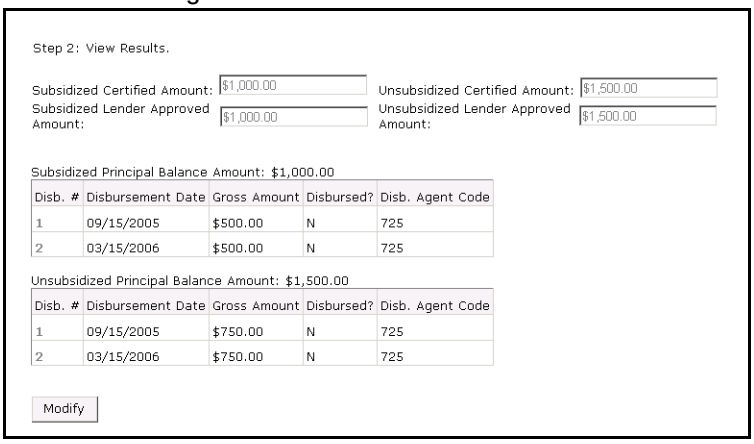
Unsubsidized Principal Balance Amount: $1,500.00

| Disb. # | Disbursement Date | Gross Amount | Disbursed? | Disb. Agent Code |
|---|---|---|---|---|
| 1 | 09/15/2005 | $750.00 | N | 725 |
| 2 | 03/15/2006 | $750.00 | N | 725 |
| Add | | | | |

Submit Changes | Reset | Cancel All Disbursements

4. Click the **Submit Changes** button (see previous figure).

You'll see the confirmation window, with the results of your committed changes:


Step 2: View Results.

Subsidized Certified Amount: $1,000.00
Unsubsidized Certified Amount: $1,500.00
Subsidized Lender Approved Amount: $1,000.00
Unsubsidized Lender Approved Amount: $1,500.00

Subsidized Principal Balance Amount: $1,000.00

| Disb. # | Disbursement Date | Gross Amount | Disbursed? | Disb. Agent Code |
|---|---|---|---|---|
| 1 | 09/15/2005 | $500.00 | N | 725 |
| 2 | 03/15/2006 | $500.00 | N | 725 |

Unsubsidized Principal Balance Amount: $1,500.00

| Disb. # | Disbursement Date | Gross Amount | Disbursed? | Disb. Agent Code |
|---|---|---|---|---|
| 1 | 09/15/2005 | $750.00 | N | 725 |
| 2 | 03/15/2006 | $750.00 | N | 725 |

Modify

5. Consult the table to determine how to proceed:

| If you want to: | do the following: |
|---|---|
| Further refine this adjustment (or make another adjustment to an application/loan) | Click the **Modify** button. |
| Make an adjustment to a loan on another of the borrower's applications | • Select the **Application** option from the summary view drop-down menu (see figure on page 95), and:<br>• Click the **Go** button. |
| Work with another summary screen for this borrower | • Select a summary option from the summary view drop-down menu (see figure on page 95), and:<br>• Click the **Go** button. |

## Adding a Stafford Loan to an Existing Application

On an Stafford application with only a subsidized or unsubsidized loan, you can add the additional loan by simply adding loan amounts to the desired component (i.e., changing the amount of the additional Stafford loan from $0 to the desired amount).

In the following example:

- You have a $1,500 Stafford Subsidized loan, with no Unsubsidized component, and:
- You want to add a $1,000 Unsubsidized loan.

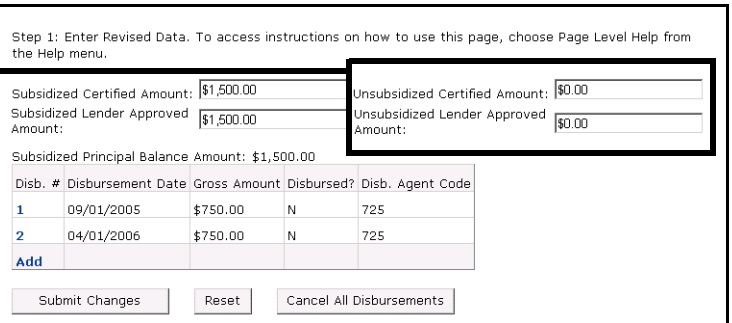
### ❑ TO ADD ANOTHER STAFFORD LOAN:

1. Navigate to the Monetary Adjustments screen (See "Monetary Adjustment Basics" on page 95).

   In our example, you'll see the following:

The certified/lender approved amounts for the Unsubsidized loan are set to zero. Entering amounts in these fields will create the Unsubsidized loan.

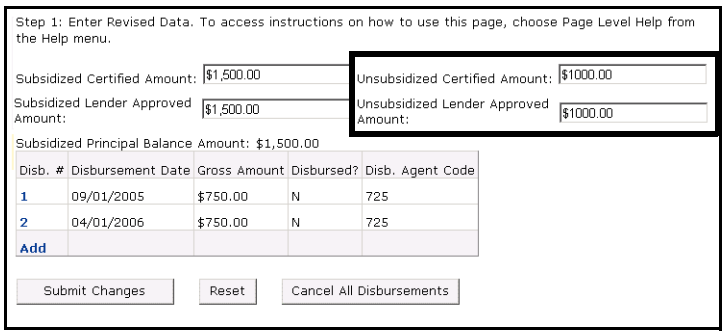
**Reminder**: you will not see the Lender Approved Amount on an ATOM loan.




2. Do the following:

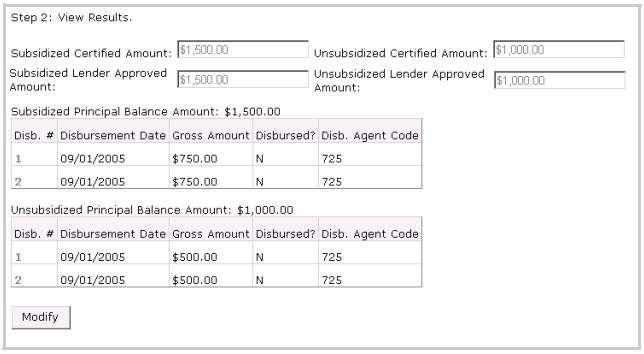
   a. Add the desired amounts to the Certified/Lender Approved amounts (in this example, $1,000), and:

   - Click the **Submit Changes** button.



You'll see the confirmation window, with the results of your committed changes:

You can modify or add disbursements by clicking the **Modify** button.




3. Consult the table to determine how to proceed:

| If you want to: | do the following: |
|---|---|
| Add a new disbursement or change an existing disbursement | Click the **Modify** button to add/modify the disbursement.<br>• To add a disbursement, see page 99<br>• To modify a disbursement, see page 97 |
| Further refine this adjustment (or make another adjustment to an application/loan) | Click the **Modify** button. |
| Make an adjustment to a loan on another of the borrower's applications | • Select the **Application** option from the summary view drop-down menu (see figure on page 95), and:<br>• Click the **Go** button. |
| Work with another summary screen for this borrower | • Select a summary option from the summary view drop-down menu (see figure on page 95), and:<br>• Click the **Go** button. |

# Performing a Loan Increase

**Before you Begin...**

A loan increase can be combined with the following transactions)
- A Disbursement Add (page 99)
- A modification to an existing disbursement (See page 97) including:
  - a date change, or:
  - a Hold/Release update.

You can perform a loan increase by:

- Increasing certified/lender approved amounts, or:
- Increasing disbursement amounts.

In the following example:

- A $10,000 PLUS loan has two disbursements of $5,000, and:
- We're increasing the loan amount to $12,000:

This can be done in two ways:

- Change the Certified Amount, Borrower Requested Amount or Lender Approved Amount of the Loan (if applicable) from $10,000 to $12,000, or:
- Increasing one or both of the disbursements so that the disbursement totals equal $12,000:

| | | Amount | Disb 1 | Disb 2 | Disb3 |
|---|---|---|---|---|---|
| **Option 1**<br>• Adjust the Certified or Lender Approved amounts, and let MODEL Direct adjust the disbursements. | **Original transaction** | $10,000 | $5,000 | $5,000 | -- |
| | **Adjusted transaction** | **$12,000** | **$6,000** | **$6,000** | -- |
| **Option 2**<br>• Add a $2,000 disbursement, let MODEL Direct adjust the certified/lender approved amounts. | **Original transaction** | $10,000 | $5,000 | $5,000 | -- |
| | **Adjusted transaction** | **$12,000** | $5,000 | $5,000 | **$2,000** |

**If you attempt an increase above the grade level or borrower requested amount...**

- An alert message appears, and:
- The increase is done up to the maximum amount allowed.

**Note:**

- The certified amount is recorded as the higher amount, but:
- the loan approved amount and disbursements are recorded as the lower amount.

For Example:
- A freshman is currently certified for $3,000, all on a Stafford Unsubsidized loan
- The maximum allowed for a freshman is $3,500, and:
- You inadvertently raise the certified amount to $4,000

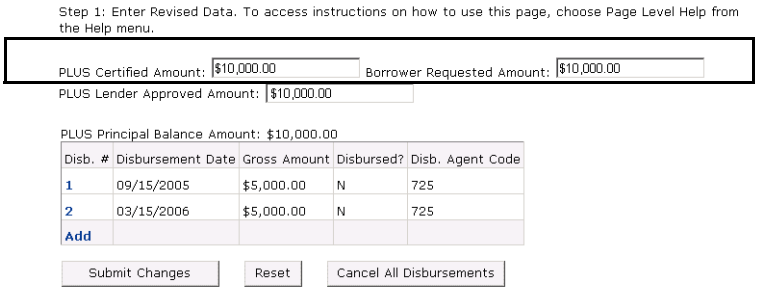
The following occurs:
- You'll see the warning message in the message pane:
  `Unsubsidized Certified Amount exceeds limitation of $3,500 for this loan.`
- The Certified Amount displays as $4,000,
- the Principal Balance Amount displays as $3,500, and:
- Disbursements are created or recalculated to reflect $3,500 (the allowable amount)

## ❑ TO PERFORM A LOAN INCREASE:

1. Navigate to the Monetary Adjustments screen (See "Monetary Adjustment Basics" on page 95).

   In our example, you'll see the following:

Current Certified/Lender Approved Amounts and Borrower Requested Amounts (you will change these in the next step).




2. Do one or more of the following:

   - Change the Certified/Lender Approved Amounts (in this example, to $12,000)
   - Add a new disbursement for $2,000, or:
   - Adjust the exiting disbursements so that they equal $12,000

     **For PLUS Loans**: Regardless of the method used to increase the loan, the borrower requested amount must be equal to (or greater than) the new loan amount

     - In this example, it is currently $10,000, and must be raised to $12,000.

3. Click the **Submit Changes** button.

You'll see the confirmation window, with the results of your committed changes:

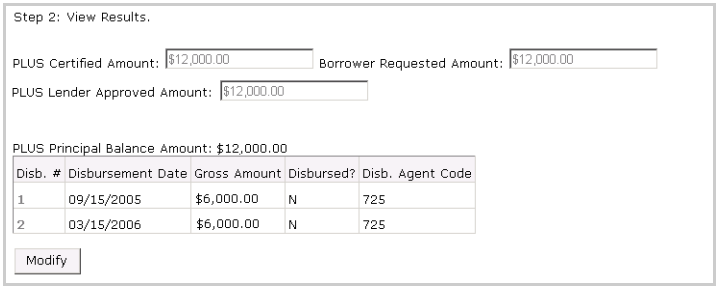
**Note**: where you changed disbursements, MODEL Direct recalculated loan amounts (and where you adjusted loan amounts, MODEL Direct recalculated the disbursement amounts).

## Important:

You must adhere to the following when modifying disbursements, or your adjustment will fail:

- The new loan amount must equal the Gross Disbursement Amounts (if new ones are supplied) plus cancellations (if applicable).
- Disbursement dates cannot be before the guarantee date.
- Disbursements must occur within 120 days after the loan period end date (or separation date).

**Important**: in addition to meeting the above requirements, you must contact your MODEL Direct Client Representative (the change requires a modification to your school profile).


Step 2: View Results.

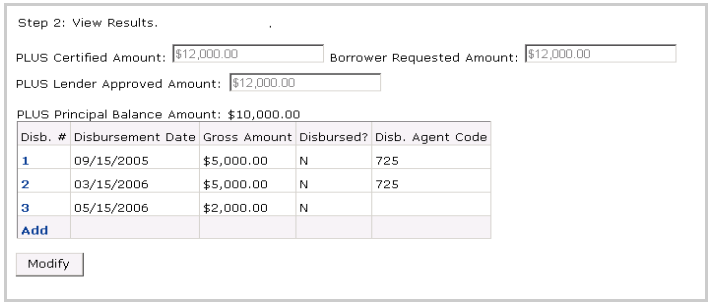
PLUS Certified Amount: $12,000.00 Borrower Requested Amount: $12,000.00

PLUS Lender Approved Amount: $12,000.00

PLUS Principal Balance Amount: $12,000.00

| Disb. # | Disbursement Date | Gross Amount | Disbursed? | Disb. Agent Code |
|---|---|---|---|---|
| 1 | 09/15/2005 | $6,000.00 | N | 725 |
| 2 | 03/15/2006 | $6,000.00 | N | 725 |

Modify


Step 2: View Results.

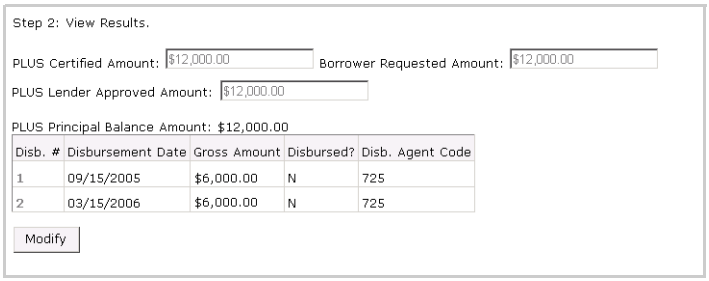
PLUS Certified Amount: $12,000.00 Borrower Requested Amount: $12,000.00

PLUS Lender Approved Amount: $12,000.00

PLUS Principal Balance Amount: $10,000.00

| Disb. # | Disbursement Date | Gross Amount | Disbursed? | Disb. Agent Code |
|---|---|---|---|---|
| 1 | 09/15/2005 | $5,000.00 | N | 725 |
| 2 | 03/15/2006 | $5,000.00 | N | 725 |
| 3 | 05/15/2006 | $2,000.00 | N | |
| Add | | | | |

Modify


Step 2: View Results.

PLUS Certified Amount: $12,000.00 Borrower Requested Amount: $12,000.00

PLUS Lender Approved Amount: $12,000.00

PLUS Principal Balance Amount: $12,000.00

| Disb. # | Disbursement Date | Gross Amount | Disbursed? | Disb. Agent Code |
|---|---|---|---|---|
| 1 | 09/15/2005 | $6,000.00 | N | 725 |
| 2 | 03/15/2006 | $6,000.00 | N | 725 |

Modify

4. Consult the table to determine how to proceed:

| If you want to: | do the following: |
|---|---|
| Further refine this adjustment (or make another adjustment to an application/loan) | Click the **Modify** button. |
| Make an adjustment to a loan on another of the borrower's applications | • Select the **Application** option from the summary view drop-down menu (see figure on page 95), and:<br>• Click the **Go** button. |
| Work with another summary screen for this borrower | • Select a summary option from the summary view drop-down menu (see figure on page 95), and:<br>• Click the **Go** button. |

## Performing Cancellations/Reductions

**Before you begin...**

- Before May 2007, you could perform a loan decrease by reducing the certified loan amount. **This is no longer the case**.
  - After guarantee, you can not decrease the loan by modifying the lender approved amount or certified amount. You must make the reductions at the disbursement level.
- You can elect to cancel individual disbursements, or cancel all disbursements for an application at once.
  - To cancel a single disbursement, see "Cancelling a Single Disbursement" on page 109.
  - To cancel all disbursements at once, see "Cancelling All Disbursements" on page 113.

You perform a cancellation or decrease a loan award, simply decrease the amounts of one or more disbursements - *without* adjusting the certified/lender approved amounts (see sidebar).

In the following example:

- You have a PLUS Loan for $6,000
- one disbursement for $3,000 has already occurred, and a second $3,000 disbursement is scheduled for the second semester

At the start of the second semester:

- There is a change in eligibility for the student in the second semester, and:
- The disbursement has not yet occurred.
- You determine that the remaining disbursement must be reduced to $1,000.

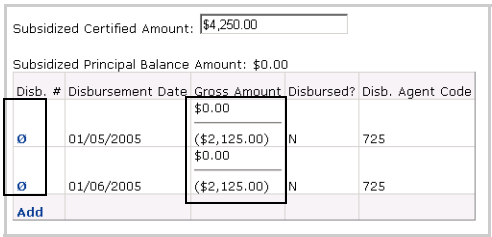
You do the following:

- Change the amount of the second disbursement from $3,000 to $1,000.

**Important**: Disbursements with a cancellation against them display both the current disbursement amounts and the cancelled amounts:

In this figure,

- A loan for 4,250 was fully cancelled.
- it had 2 disbursements of $2,125.




**Note**:

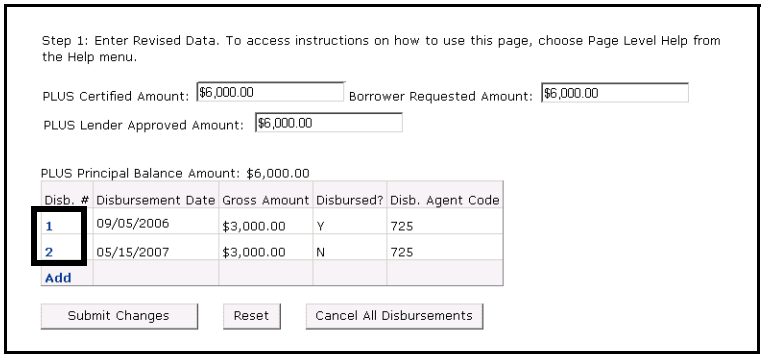
- The original guarantee amount is still displayed.
- the individual disbursements display both the current disbursement amount ($0) and the cancelled amounts ($2,125).

**Cancelling a Single Disbursement**

### ❑ To Cancel a Single Disbursement:

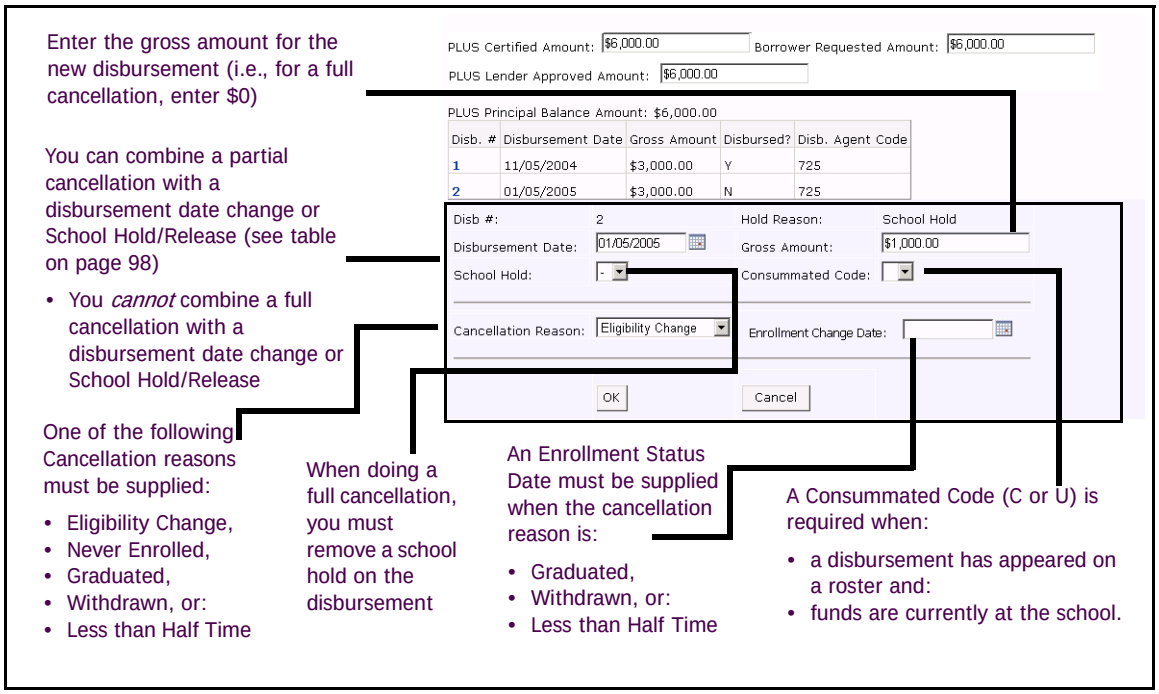
1. Navigate to the Monetary Adjustments screen (See "Monetary Adjustment Basics" on page 95).

   In our example, you'll see the following:




2. Select the disbursement you want to issue the cancellation against.

   The screen refreshes, and you'll see the following:




3. Modify your disbursement as follows (see previous figure)

   a. In the **Gross Amount** field, enter the new gross disbursement amount ($0 for a full cancellation).

   b. In the **Cancellation Reason** field, enter one of the following:
      - Eligibility Change,
      - Never Enrolled,
      - Graduated,
      - Withdrawn

- Less than Half Time, or:
- Borrower Requested

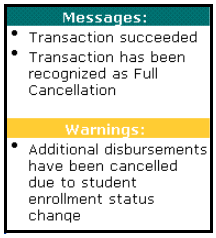
c. *Did you enter one of the following for your cancellation reason?*
   - Graduated,
   - Withdrawn
   - Less than Half Time

   **No**: Go to step d.
   **Yes**: In the **Enrollment Status Date** field, enter the date the student graduated, withdrew, or went to less than half time enrollment.

### Cancellations and their Effects on Future Disbursements...

The cancellation reason you select may result in the cancellation of additional disbursements.
When you enter a cancellation reason (other than **Eligibility Change**), MODEL Direct does the following:

- Recalculates the separation date (based on the (Enrollment Status Date or process date)
- Recalculates the entered repayment date, and:
- **Cancels all disbursement more than 120 days from the separation date**
  If this occurs, you will see the following message in the warnings pane:
  `Additional disbursements have been cancelled due to student enrollment status change:`
  **Note**:
  - MODEL Direct **does not** cancel additional disbursements within the 120 day period, (since they may cover legitimate costs from the student's attendance).
  - If you see the above message, and inadvertently cancelled items you didn't intend to cancel, you may do a reinstatement (see "Performing a Reinstatement" on page 115).
  - Using the **Eligibility Change** option does not change or recalculate enrollment data. Use this option when:
    - You reduce a specific disbursement to $0, and:
    - You do not want to change the student's enrollment information (for example, the enrollment change is temporary, and you do not want to cancel scheduled disbursements).
  - You can use the Data Changes screen to view the specific values modified by your cancellation (see "Viewing Data Changes" on page 118).




d. *Are you doing a full cancellation, and is there a school hold on the disbursement?*

   **No**: Go to step f.
   **Yes**: Change the School Hold field from **Yes** to **No**.

e. *Has the disbursement appeared on a roster and are the funds currently at the school?*
   **No**: Go to step f.
   **Yes**: You must select a **Consummated Code** from the dropdown list (C for Consummated, U for Unconsummated)

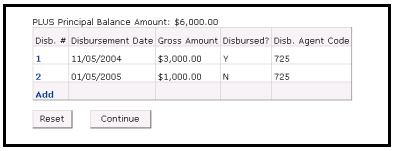
f. *Do you want to change the disbursement date?*
   **No**: Go to step g.
   **Yes**: Enter the new date in the **Disbursement Date** field.

g. *Do you want to change the school hold/release status?*
   **No**: Got to step h.

**Yes**: In the **School Hold** field, select the new status (Y/N) from the drop-down list.

h. Click the **OK** button.

The screen refreshes, and you'll see the new disbursement amount:

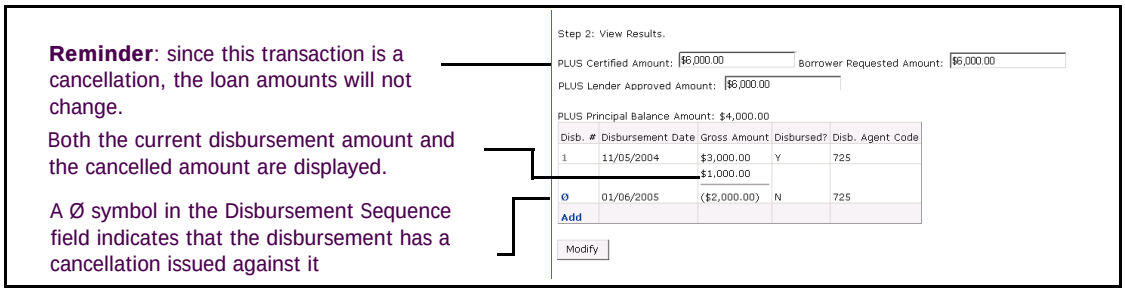



4. *Do you want to issue a cancellation against another disbursement, or modify another disbursement?*

   **No**: Go to step 5
   **Yes**: Repeat step 3.

5. Click the **Submit Changes** button.

   You'll see the confirmation window, with the results of your committed changes:




6. Consult the table to determine how to proceed:

| If you want to: | do the following: |
|---|---|
| Further refine this adjustment (or make another adjustment to an application/loan) | Click the **Modify** button. |
| Make an adjustment to a loan on another of the borrower's applications | • Select the **Application** option from the summary view drop-down menu (see figure on page 95), and:<br>• Click the **Go** button. |
| Work with another summary screen for this borrower | • Select a summary option from the summary view drop-down menu (see figure on page 95), and:<br>• Click the **Go** button. |

## Cancelling All Disbursements

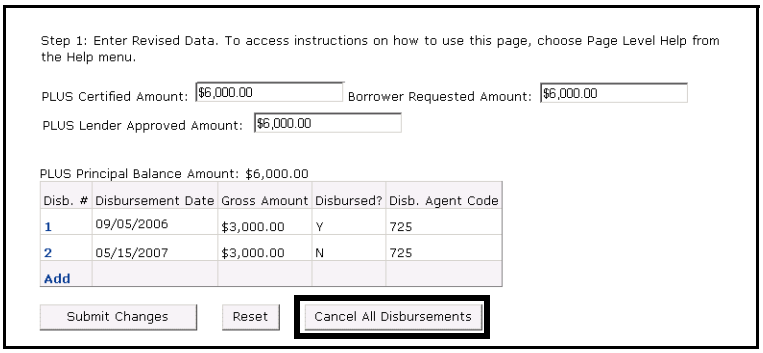
**Before You Begin...**

This procedure assumes you understand the procedure for cancelling an individual disbursement (as outlined in the previous section).

### ❑ TO CANCEL ALL DISBURSEMENTS RELATED TO AN APPLICATION:

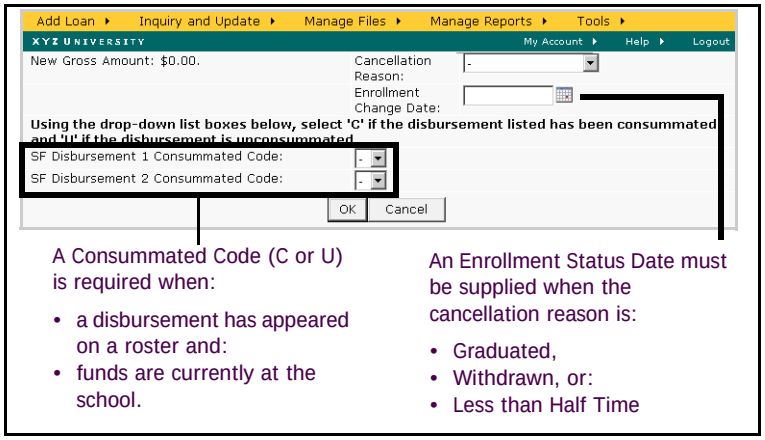
1. Navigate to the Monetary Adjustments screen (See "Monetary Adjustment Basics" on page 95).

   In our example, you'll see the following:




2. Click the **Cancel All Disbursements** button (see previous figure).

   The screen refreshes, and the **Cancel All Disbursements** screen appears:




3. In the **Cancellation Reason** field, select one of the following from the dropdown list:

   - Eligibility Change,
   - Never Enrolled,
   - Graduated,
   - Withdrawn
   - Less than Half Time, or:
   - Borrower Requested

4. *Did you enter one of the following for your cancellation reason?*

- Graduated,
- Withdrawn
- Less than Half Time

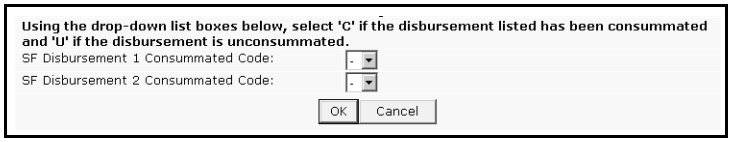
  **No**: Go to step 5.

  **Yes**: In the **Enrollment Status Date** field, enter the date the student graduated, withdrew, or went to less than half time enrollment.

5. *Has the disbursement appeared on a roster and are the funds currently at the school?*

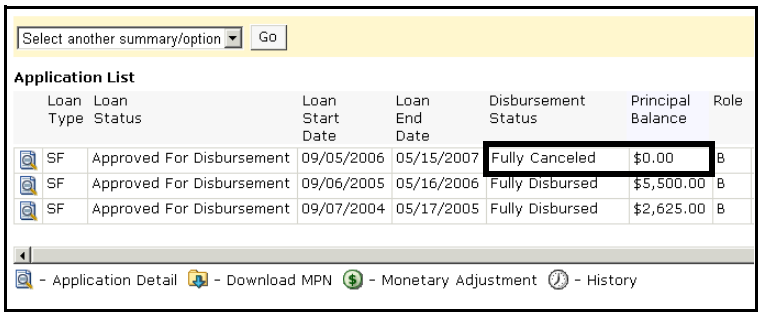
   **No**: Go to step 6.

   **Yes**: You must select a **Consummated Code** from the drop-down list (C for Consummated, U for Unconsummated) for each disbursement:

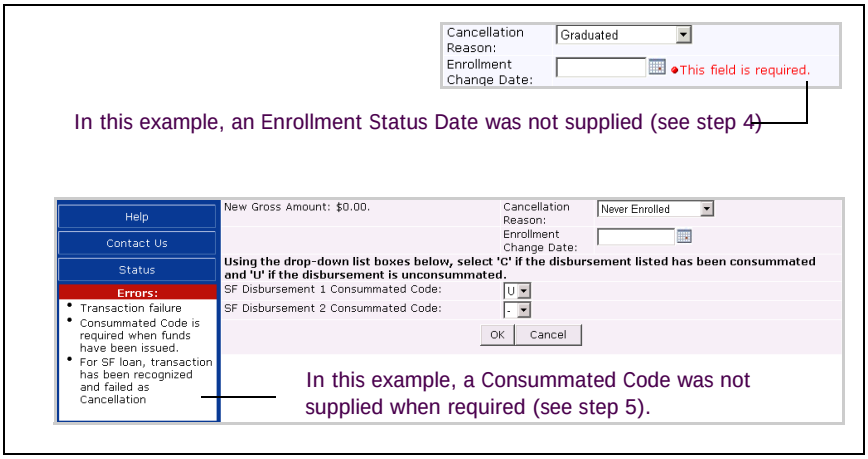



6. Click the **OK** button.

   **If you are returned to the application list**: your cancellation of all disbursement was successful (note that the disbursement status is **Fully Cancelled**, and that the **Principal Balance** is now zero):



**If you are returned to the Cancel All Disbursements screen**: You have omitted a necessary field (check the error listings and/or field messages):




## Performing a Reinstatement

**Before you begin...**

**Do not confuse a reinstatement with a loan increase.**

- You perform a reinstatement by increasing disbursement amounts on a disbursement with an existing cancellation.
- You perform a loan increase by increasing loan amounts (see example on page 106).

**You cannot perform a Reinstatement in conjunction with any of the following transactions on the same loan:**

- a loan decrease,
- a loan increase,
- a reallocation, or:
- a disbursement redistribution

A reinstatement is a reversal of part or all of a previous cancellation. Accordingly, you perform a reinstatement by increasing disbursement amounts on a disbursement with an existing cancellation.

In the following example:

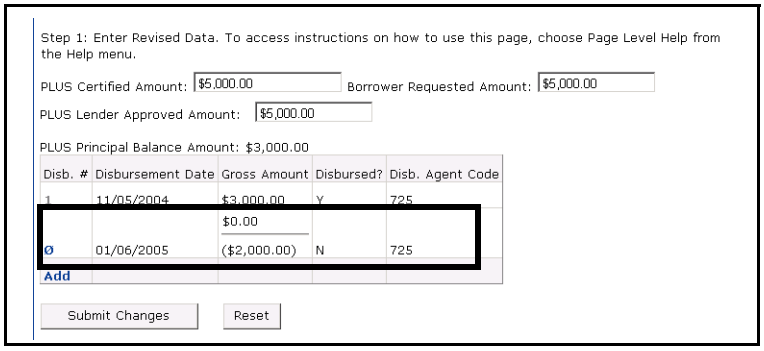
- You have a PLUS loan that was originally certified for $5,000.
- A $2,000 cancellation is issued against the loan, but:
- You find out later that the cancellation was issued in error.

You can reinstate the cancellation made in error, and modify the related disbursements if necessary.

### ❑ To Perform a Reinstatement:

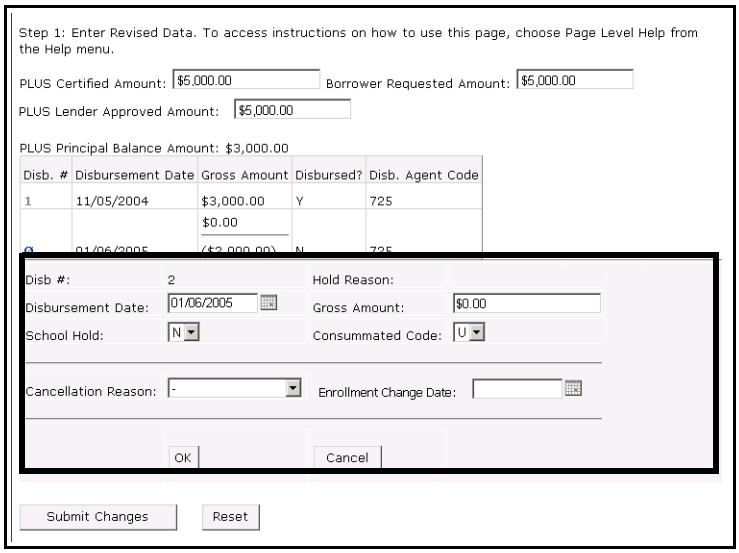
1. Navigate to the Monetary Adjustments screen (See "Monetary Adjustment Basics" on page 95).

   In our example, you'll see the following:




2. Click on the Ø symbol in the Disbursement Sequence field to select the desired disbursement.

   The screen refreshes, and you'll see the following:




3. Modify your disbursement as follows (see previous figure)

   a. In the **Gross Amount** field, enter the new gross disbursement amount.

      - In the above example, we're reinstating the full $2,000 cancellation, so we would enter $2,000.

   *b. Do you want to change the disbursement date?*

   **No**: Go to step g.

   **Yes**: Enter the new date in the **Disbursement Date** field.

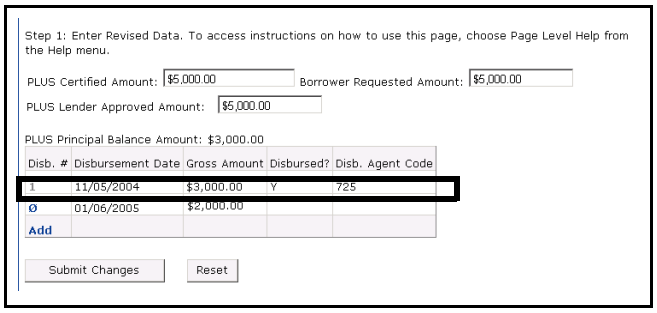
   *c. Do you want to change the school hold/release status?*

   **No**: Got to step h.

**Yes**: In the **School Hold** field, select the new status (Y/N) from the drop-down list.

d. Click the **OK** button.

The screen refreshes, and you'll see the new disbursement amount:

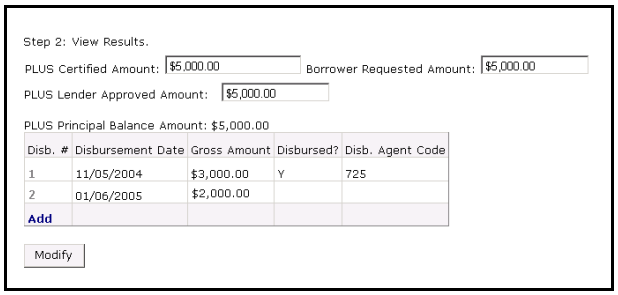



4. *Do you want to issue a reinstatement on another disbursement, or modify another disbursement?*

   **No**: Go to step 5.
   **Yes**: Repeat step 3.

5. Click the **Submit Changes** button.

   You'll see the confirmation window, with the results of your committed changes:




6. Consult the table to determine how to proceed:

| If you want to: | do the following: |
|---|---|
| Further refine this adjustment (or make another adjustment to an application/ loan) | Click the **Modify** button. |
| Make an adjustment to a loan on another of the borrower's applications | • Select the **Application** option from the summary view drop-down menu (see figure on page 95), and:<br>• Click the **Go** button. |
| Work with another summary screen for this borrower | • Select a summary option from the summary view drop-down menu (see figure on page 95), and:<br>• Click the **Go** button. |

# Viewing Data Changes

The Data Changes screen allows you to view a history of updates to data fields including:

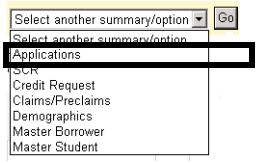
- Application changes
- Loan changes
- Demographic changes
- Disbursement changes
- PreClaim/Claim changes

## ❑ TO WORK WITH THE DATA CHANGES SCREEN:

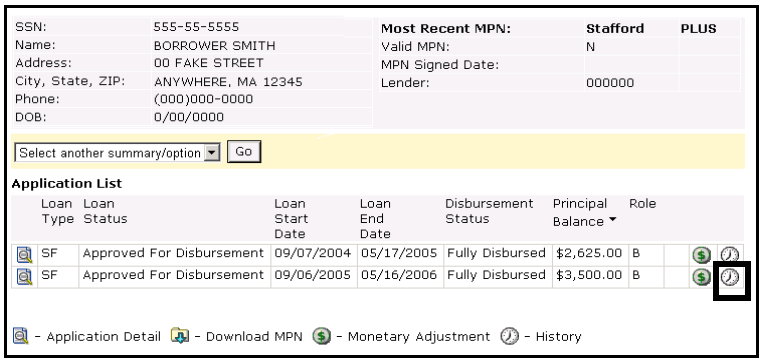
1. *Are you currently on the Application List Screen for the borrower whose MPN you want to view? (see page 82)*

   **Yes**: go to step 2.

   **No**: Navigate to the Application List screen as follows:

| If you: | do the following: |
|---|---|
| Have not yet selected the borrower's account | Perform a search for the borrower's account (see "Doing a Person Search" on page 81). |
| Are currently working with the borrower's account from one of the following screens:<br>• Loan Detail (see page 135).<br>• Application Detail (see page 121). | Click on the **Click Here To View Data Changes...** link. |
| Are working with the borrower's account from one of the following screens:<br>• Application Detail (see page 121).<br>• SCR (see page 143).<br>• Credit Request (see page 143).<br>• Demographics (see page 157).<br>• Master Borrower (see page 160).<br>• Master Student (see page 163).<br>• Claim/PreClaim Summary (see page 151).<br>• PreClaim Detail (see page 153).<br>• Claim Detail (see page 154). | • Select the **Application** option from the summary view drop-down menu (see below), and:<br>• Click the **Go** button:<br>  |

2. From the Application List screen, click the **History** link for the desired loan:



| | | | | |
|---|---|---|---|---|
| SSN: | 555-55-5555 | **Most Recent MPN:** | **Stafford** | **PLUS** |
| Name: | BORROWER SMITH | Valid MPN: | N | |
| Address: | 00 FAKE STREET | MPN Signed Date: | | |
| City, State, ZIP: | ANYWHERE, MA 12345 | Lender: | 000000 | |
| Phone: | (000)000-0000 | | | |
| DOB: | 0/00/0000 | | | |

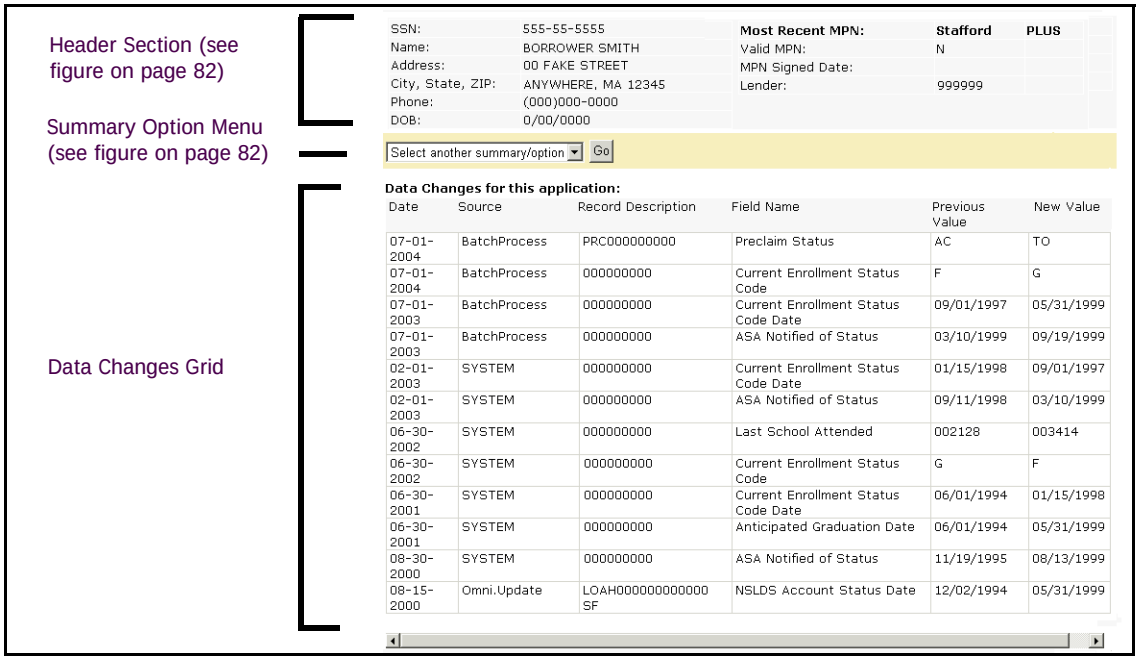
Select another summary/option Go

**Application List**

| Loan Type | Loan Status | Loan Start Date | Loan End Date | Disbursement Status | Principal Balance | Role |
|---|---|---|---|---|---|---|
| SF | Approved For Disbursement | 09/07/2004 | 05/17/2005 | Fully Disbursed | $2,625.00 | B |
| SF | Approved For Disbursement | 09/06/2005 | 05/16/2006 | Fully Disbursed | $3,500.00 | B |

- Application Detail - Download MPN - Monetary Adjustment - History

The **Data Changes** screen appears:




| | | | | |
|---|---|---|---|---|
| SSN: | 555-55-5555 | **Most Recent MPN:** | **Stafford** | **PLUS** |
| Name: | BORROWER SMITH | Valid MPN: | N | |
| Address: | 00 FAKE STREET | MPN Signed Date: | | |
| City, State, ZIP: | ANYWHERE, MA 12345 | Lender: | 999999 | |
| Phone: | (000)000-0000 | | | |
| DOB: | 0/00/0000 | | | |

Select another summary/option Go

**Data Changes for this application:**

| Date | Source | Record Description | Field Name | Previous Value | New Value |
|---|---|---|---|---|---|
| 07-01-2004 | BatchProcess | PRC000000000 | Preclaim Status | AC | TO |
| 07-01-2004 | BatchProcess | 000000000 | Current Enrollment Status Code | F | G |
| 07-01-2003 | BatchProcess | 000000000 | Current Enrollment Status Code Date | 09/01/1997 | 05/31/1999 |
| 07-01-2003 | BatchProcess | 000000000 | ASA Notified of Status | 03/10/1999 | 09/19/1999 |
| 02-01-2003 | SYSTEM | 000000000 | Current Enrollment Status Code Date | 01/15/1998 | 09/01/1997 |
| 02-01-2003 | SYSTEM | 000000000 | ASA Notified of Status | 09/11/1998 | 03/10/1999 |
| 06-30-2002 | SYSTEM | 000000000 | Last School Attended | 002128 | 003414 |
| 06-30-2002 | SYSTEM | 000000000 | Current Enrollment Status Code | G | F |
| 06-30-2001 | SYSTEM | 000000000 | Current Enrollment Status Code Date | 06/01/1994 | 01/15/1998 |
| 06-30-2001 | SYSTEM | 000000000 | Anticipated Graduation Date | 06/01/1994 | 05/31/1999 |
| 08-30-2000 | SYSTEM | 000000000 | ASA Notified of Status | 11/19/1995 | 08/13/1999 |
| 08-15-2000 | Omni.Update | LOAH000000000000 SF | NSLDS Account Status Date | 12/02/1994 | 05/31/1999 |

3 If desired, review the **Header** section (see "Viewing Header Section Information" on page 82).

4 In the **Data Changes** Grid, view the following:

| Field Name | Description |
|---|---|
| **Date** | Date transaction occurred |
| **Source** | Process or operator that created the transaction.<br>• May be any of the following:<br>- Internal employee of the Operating Organization<br>- A School user with Read/Write access<br>- An external feed (Commonline, CR:C, CAM, etc.)<br>- A script run by the operating organization<br>- A batch process |
| **Record Description** | Unique ID of modified record.<br>• This ID will be related to one of the following:<br>- an application change,<br>- a loan change,<br>- a demographic change,<br>- a disbursement change, or:<br>- a change to a claim/preclaim. |
| **Field Name** | Name of the specific field that was updated. |
| **Previous Value** | Side by side comparison of previous and updated (current) value for the modified field/record. |
| **New Value** | |

5. *Do you want to access another summary view of this account?*

**No:** the procedure is complete (navigate to another task, or log off of MODEL Direct).

**Yes**: Select another summary view from the drop-down list (see figure on page 82).

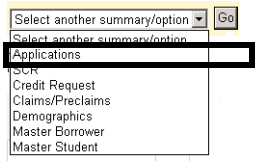
# Working With Application Detail

## ❑ TO VIEW A BORROWER'S APPLICATION DETAIL:

1. *Are you currently on the Application List Screen for the borrower whose MPN you want to view? (see page 82)*

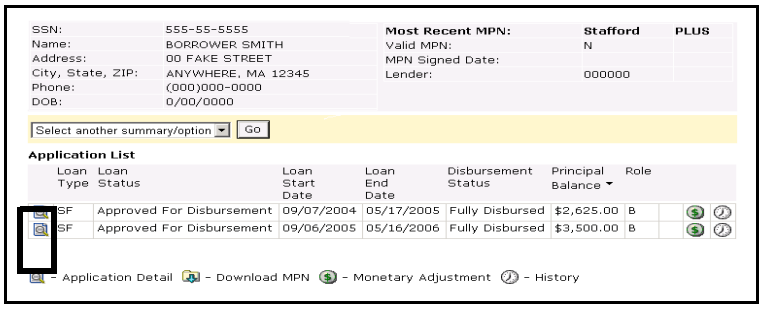
   **Yes**: go to step 2.

   **No**: Navigate to the Application List screen as follows:

| If you: | do the following: |
|---|---|
| Have not yet selected the borrower's account | Perform a search for the borrower's account (see "Doing a Person Search" on page 81). |
| Are working with the borrower's account from one of the following screens:<br>• Loan Detail (see page 135).<br>• SCR (see page 143).<br>• Credit Request (see page 143).<br>• Demographics (see page 157).<br>• Master Borrower (see page 160).<br>• Master Student (see page 163).<br>• Claim/PreClaim Summary (see page 151).<br>• PreClaim Detail (see page 153).<br>• Claim Detail (see page 154) | • Select the **Application** option from the summary view drop-down menu (see below), and:<br>• Click the **Go** button:<br>  |

2. If desired, review the **Header** section (see "Viewing Header Section Information" on page 82).

3. From the Application List screen, click the **Application ID** icon:




The **Application Detail** window appears:

Header Section (see figure on page 82)

Summary Option Menu (see figure on page 82)

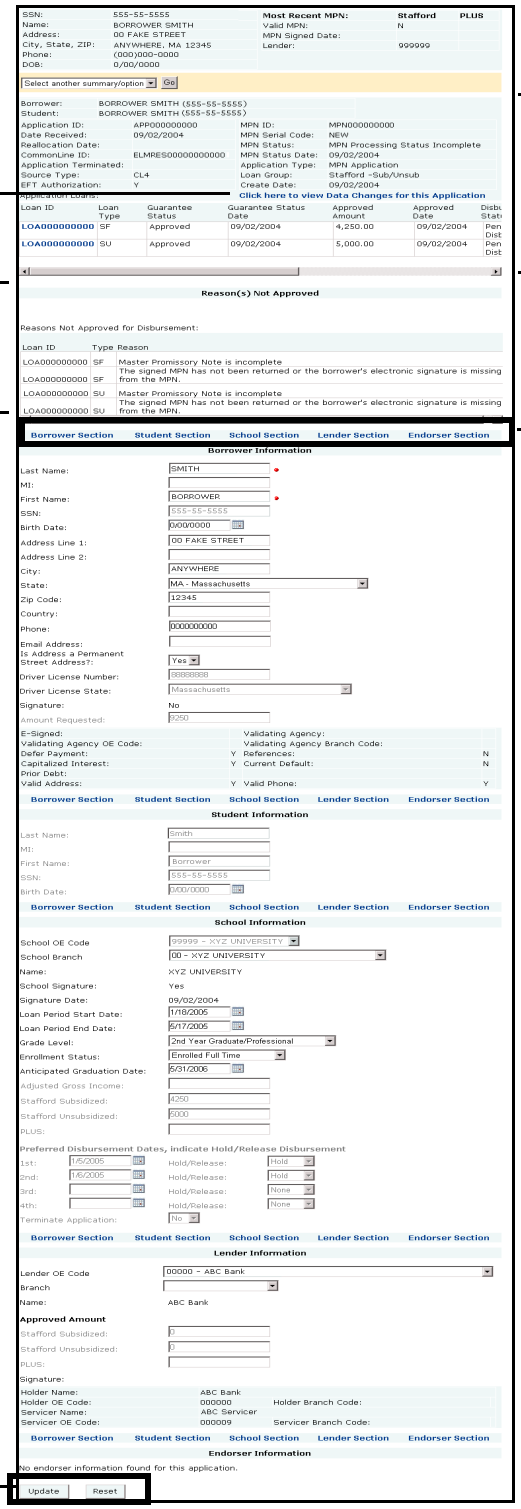
- Click this link to view data changes (see page 101).
- If this application is linked to an electronically signed (E-Signed) MPN, you will see a link to download an authoritative copy of the MPN ("Click here to download E-Signed MPN" - see page 125)

**Important**: you will see additional sections on this screen under the following conditions:

- If Application Loans cannot be approved for disbursement, (for example, the MPN is missing or incomplete) you will see the **Reasons Not Approved for Disbursement** section (See detail on page 127).
- If the application could not be approved, you will see the **Reasons for Non-Approval** section (See detail on page 126)

Click the **Update** button to commit your changes

Click the **Reset** button to clear all edits currently in process (i.e., any fields you've changed but not saved).




Application Summary (See detail on page 123)

Use these links to quickly jump to a given section of the screen

Borrower Information (See detail on page 127)

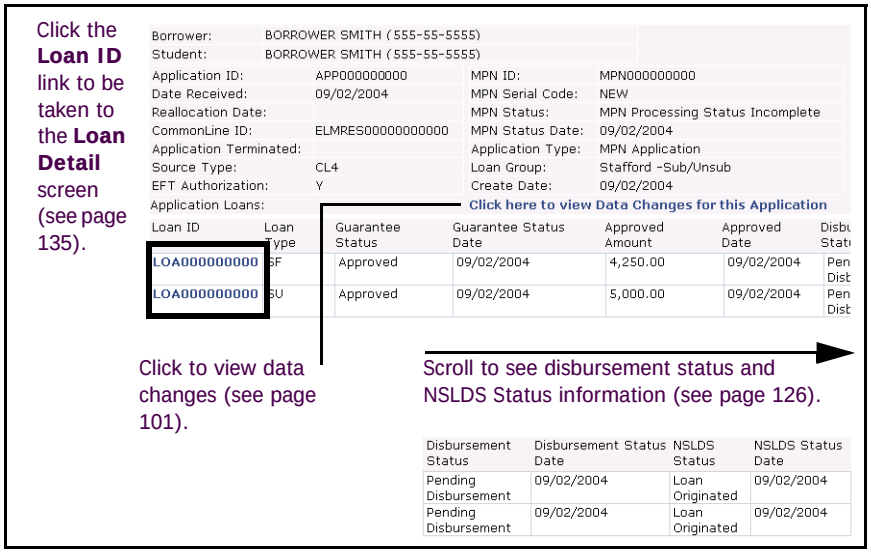
Student Information (See detail on page 130)

School Information (See detail on page 131)

Lender Information (See detail on page 134)

Endorser Information (PLUS Loans Only - see detail on page 134)

4. In the **Summary** section, do the following:




a. View the following application summary data:

| Field | Description/Notes |
|---|---|
| **Borrower Name/SSN** | Will be two different individuals on a PLUS application. For a Stafford application, the borrower and student will be the same. |
| **Student Name/SSN** | |
| **Application ID** | Unique Application ID is in format APP0000XXXXX. (assigned by the ASA System) |
| **Application Date Received** | The date the application was received as provided on the detail record.<br>• If a date is not provided, the process date the file was received is used. |
| **Reallocation Date** | If loan amounts have been changed (for example, a reallocation between Stafford Sub and Unsub Loan pairs), this field displays the date the adjustment occurred. |
| **Commonline ID** | If the application was submitted via a CommonLine process, this field contains the CommonLine ID.<br>• You can also search for an application via CommonLine ID - see page 85. |
| **Application Terminated** | If a Y appears in this field, the application (and associated loans) have been terminated.<br>• For more information on terminating an application, see page 133. |
| **Source Type** | One of the following:<br>• ASAP<br>• CommonLine_4<br>• CommonLine_5<br>• Conversion from Mainframe<br>• Enterprise Web Client<br>• Electronic<br>• Paper |

| Field | Description/Notes |
|---|---|
| **EFT Authorization** | If a **Y** is in this field, the borrower has authorized EFT transfer of funds to the student's account. |
| **MPN ID** | Unique MPN (Master Promissory Note) ID is in format MPN0000XXXXX. (assigned by the ASA System) |
| **MPN Serial Loan Code** | One of the following:<br>• New (First application on MPN)<br>• Serial (Additional application on MPN) |
| **MPN Status Code** | One of the following:<br>• Complete<br>• Incomplete<br>• Revoked |
| **MPN Status Date** | Date current MPN Status was established. |
| **Application Type** | One of the following:<br>• Common Full App<br>• MPN Application<br>• Non-Common FASTAP<br>• Non-Common Full App<br>• Common FASTAP |
| **Loan Group** | One of the following:<br>• SF Stafford Subsidized<br>• SU Stafford Unsubsidized<br>• SX Stafford -Sub/Unsub<br>• PL PLUS<br>• SL SLS<br>• CO Stafford -Sub/Unsub, AND SLS (conversion only) |
| **Create Date** | Date and time application was entered/accepted into the MODEL Direct database. |

b *Do you want to view Data Changes related to the application?*

**No**: go to step d.

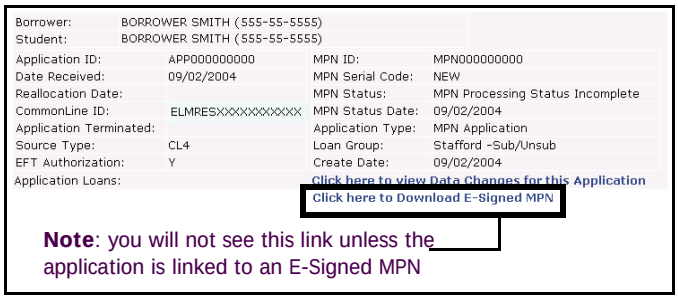
**Yes**: Click on the **view data changes** link:

You're taken to the Data Changes screen (see "When performing a Reallocation between two Stafford Loans (the subsidized and Unsubsidized portions of the loan), you must adjust both the certified amounts and disbursements." on page 101).

c. *Do you want to view or download an authoritative copy of the borrower's E-Signed MPN?*

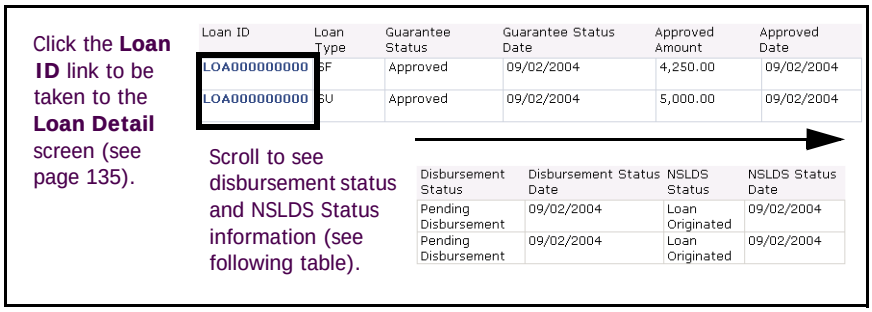
**No**: go to step d.

**Yes**: Click on the **Click here to Download E-Signed MPN** link:




You'll be taken to the Download MPN screen (see figure on page 88).

d. In the Application Loan Grid, view the following:




| Field | Description / Notes |
|---|---|
| **Loan ID** | In format LOAXXXXXXXXX<br>• This field is also a live link to the Loan Detail screen (see page 135). |
| **Loan Type** | One of the following:<br>• Stafford Subsidized<br>• Stafford Unsubsidized<br>• PLUS<br>• SLS |
| **Status / Date** | Current Loan Status, and date current status was established.<br>• Loan Status can be one of the following:<br>- Approved<br>- Approved For Disbursement<br>- Incomplete<br>- Rejected |
| **Approval Amount / Date** | Approved amount for this loan, and date of approval. |

| Field | Description/Notes |
|---|---|
| **Disbursement Status/ Disbursement Status Date** | Current Disbursement Status, and date current status was established. Disbursement Status can be one of the following:<br>• All Disbursements Fully Canceled<br>• Fully Disbursed<br>• Pending Disbursement<br>• Partially Disbursed |
| **NSLDS Status/Date** | Current NSLDS (National Student Loan Data System) status for the borrower, and the date the status was established (as reported by the lender on the Lender Manifest).<br>• For a complete list of open and closed NSLDS Status Codes, see Appendix D, *NSLDS Loan Status Codes*.). |

*e. Do you want to view the detail of a a loan on this application?*

**No**: go to step 5.

**Yes:** Click on the **Loan ID** of the loan whose detail you want to view (see previous figure).

The **Loan Detail** screen appears (see "Viewing Loan Detail" on page 135).

**5.** *Do you see the following section beneath the summary data?*

**Reason(s) Not Approved**

Reasons Not Approved for Disbursement:

| Loan ID | Type | Reason |
|---|---|---|
| LOA000000000 | SF | Master Promissory Note is incomplete |
| LOA000000000 | SF | The signed MPN has not been returned or the borrower's electronic signature is missing from the MPN. |
| LOA000000000 | SU | Master Promissory Note is incomplete |
| LOA000000000 | SU | The signed MPN has not been returned or the borrower's electronic signature is missing from the MPN. |

**No**: Proceed to step 5.

**Yes**: The loan(s) cannot be approved for disbursement. Review the following:

| Field | Description/Notes |
|---|---|
| **Loan ID** | In format LOA000XXXXX<br>• This field is also a live link to the Loan Detail screen (see figure above and page 135). |
| **Loan Type** | One of the following:<br>• SF Stafford Subsidized<br>• SU Stafford Unsubsidized<br>• PL PLUS<br>• SL SLS |
| **Reason(s)** | Reason for the delay (usually missing MPN information) |

6. *Do you see the following section beneath the summary data?*

**Reason(s) Not Approved**

Reasons for NON-Approval:

| Loan ID | Type | Reason |
|---|---|---|
| LOA000000000 | PL | Borrower Credit Denied |

**No**: Proceed to step 6.

**Yes**: The loan was denied. Review the following:

| Field | Description / Notes |
|---|---|
| **Loan ID** | In format LOA000XXXXX |
| **Loan Type** | One of the following:<br>• Stafford Subsidized<br>• Stafford Unsubsidized<br>• PLUS<br>• SLS |
| **Reason(s)** | Reason for the denial (usually an incomplete MPN, or denied credit for a PLUS loan applicant). |

**Note...**

You can also change Demographic Information directly from the Demographics screen (see "Viewing and Modifying Demographic Information" on page 157).

7. In the **Borrower Information** Section, view or modify the following:

**Borrower Information**

| | |
|---|---|
| Last Name: | SMITH |
| MI: | |
| First Name: | BORROWER |
| SSN: | 555-55-5555 |
| Birth Date: | 0/00/0000 |
| Address Line 1: | 00 FAKE STREET |
| Address Line 2: | |
| City: | ANYWHERE |
| State: | MA - Massachusetts |
| Zip Code: | 12345 |
| Country: | |
| Phone: | 0000000000 |
| Email Address: | |
| Is Address a Permanent Street Address?: | Yes |
| Driver License Number: | 88888888 |
| Driver License State: | Massachusetts |
| Signature: | No |
| Amount Requested: | 9250 |

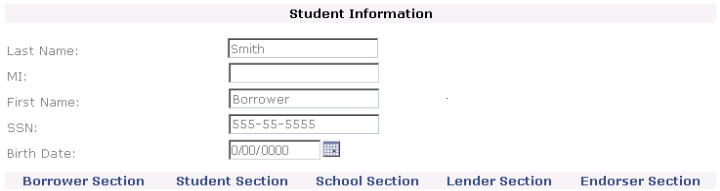
| | | | |
|---|---|---|---|
| E-Signed: | | Validating Agency: | |
| Validating Agency OE Code: | | Validating Agency Branch Code: | |
| Defer Payment: | Y | References: | N |
| Capitalized Interest: | Y | Current Default: | N |
| Prior Debt: | | | |
| Valid Address: | Y | Valid Phone: | Y |

Borrower Section | Student Section | School Section | Lender Section | Endorser Section

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Last Name / First Name / MI** | R | |
| **SSN** | R | *Can only be changed by the guarantor, with appropriate documentation* (contact your MDHE client representative for more information). |
| **Date of Birth** | U (See Note) | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• In format MM/DD/YYYY.<br>• Must be between 12 and 99 years from either:<br>- the current process date, or:<br>- the date of any approved loan<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **Address Line 1** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Each Address Line can have a maximum length is 36 characters (i.e., 72 for both). |
| **Address Line 2** | U | |
| **City** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Maximum length is 36 characters. |
| **State** | U (See Note) | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province.<br>• For foreign countries, select FC. |
| **Zip / Postal Code** | U | Enter a valid 5 or 9 digit zip code.<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **Country** | U (See Note) | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Only required for addresses outside the U.S. |
| **Telephone** | U | Enter a ten digit number in format XXXXXXXXXX<br>• Can be updated through disbursement (as long as no claim or preclaim exists on the loan). |
| **E-mail Address** | U | Can be updated through disbursement (as long as no claim or preclaim exists on the loan).<br>• Email Address of borrower (not required)<br>- Must be in valid format (for example, yourname@domain.com)<br>- Maximum length is 60 characters |
| **Driver's License #** | U (See Note) | Can only be updated if the Application has not yet been approved.<br>• If the borrower does not have (or did not provide) a Driver's License, select NA in the **Lic. State** field. |
| **Lic. State** | | |
| **Citizenship** | R (See note) | Displayed only for PLUS Common Full Apps and FastApps. Not displayed for PLUS/Stafford MPN applications. |
| **Alien ID #** | | |
| **Signature** | R | A Y in this field indicates that the application has a valid signature. |

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Amount Requested** | U (see note and sidebar at right) | Can only be updated if:<br>• you are processing a PLUS MPN application,<br>• the application loan is a disbursement services loan, and:<br>• a disbursement has not yet been made on the loan (i.e., through disbursement invoicing). |
| **E-Signed** | R | A Y in this field indicates that the application has been electronically signed. |
| **Validating Agency** | R | If the application has a electronic signature, this field contains the name of the Validating Agency. |
| **Validating Agency OE Code** | R | If the application has a electronic signature, this field contains the OE Code of the Validating Agency. |
| **Validating Agency Branch Code** | R | If the application has a electronic signature, this field contains the Branch Code of the Validating Agency (if applicable). |
| **Defer Payment** | R | **Y** indicates that the borrower elected to defer payment based on in-school status (PLUS loans only). |
| **Capitalized Interest** | R | **Y** indicates that the borrower elected to capitalize interest payment (Stafford Unsub loans only). |
| **References** | R | **Y** indicates that the borrower has provided valid references. |
| **Current Default** | R | **Y** indicates that the borrower is currently in default on an FFELP, FDLP or Perkins loan. |
| **Prior Debt** | R | **Y** indicates that the borrower has existing Stafford or PLUS Loans.<br>• Field is no longer in use. At one time, prior debt was used to determine the current loan's interest rate |
| **Valid Address / Valid Phone** | R | **Y** indicates that the borrower has provided a valid address and phone. |

8. In the **Student** Section, view or modify the following:

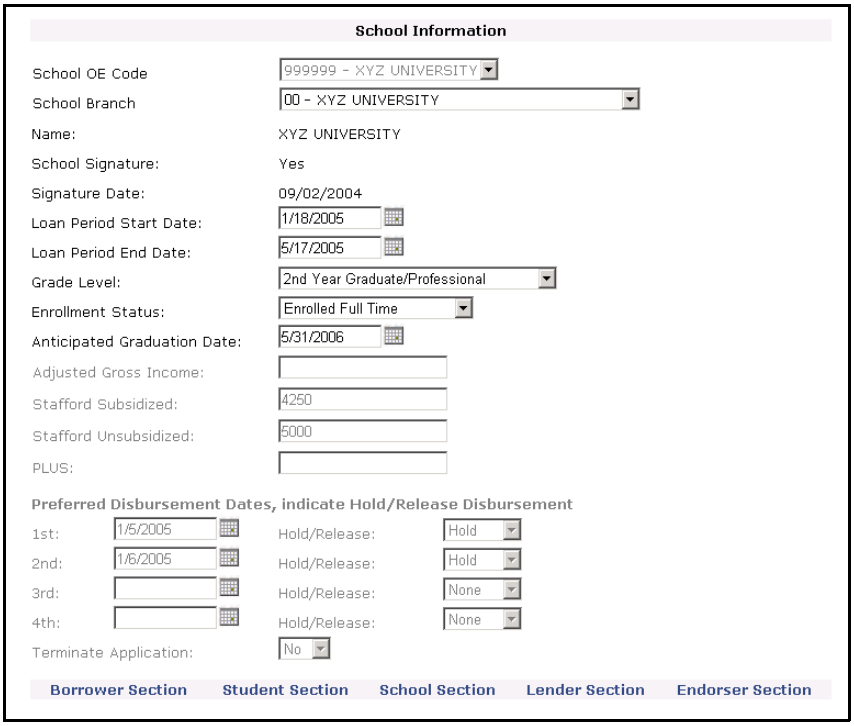



Note:

- Fields are only editable for PLUS loans
- Field cannot be editable if the PLUS loan has gone past disbursement (as long as no claim or preclaim exists on the loan).
- SSN is read only in all cases.

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **SSN** | R | *Can only be changed by the guarantor, with appropriate documentation* (contact your MDHE client representative for more information). |
| **Last Name / First Name / MI** | R | |
| **Date of Birth** | U | In format mm/dd/yyyy |
| **Citizenship** | R | Displayed for PLUS Common Full Apps and FastApps; not displayed for Plus and Stafford MPN applications.<br>• Valid values are:<br>- US Citizen<br>- Eligible Non-Citizen<br>- Non-Eligible Non-Citizen |
| **Alien ID #** | R | Alien ID number of the student as reported on the application<br>• Only applicable if the student is not a U.S. citizen<br>• Displayed for PLUS Common Full Apps and FastApps; not displayed for Plus and Stafford MPN applications. |

9. In the **School** Section, do the following:




a. View or modify the following school/financial information:

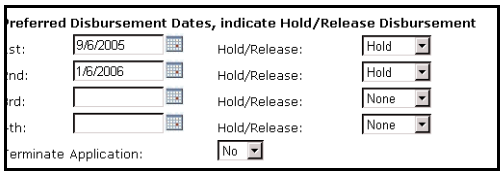
| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **School OE Code** | R | Six digit OE Code of your school. |
| **Branch** | U | **For Disbursement Services loans:**<br>• cannot be updated once the loan appears on a Paid Disbursement Invoice.<br>**For Non-Disbursement Services loans:**<br>• cannot be changed if:<br>- the current date is more than seven days after the approval date, or:<br>- the loan's earliest disbursement date is less than eight days from the current date. |
| **Name** | R | Name of your school (as listed in the MDHE database). |
| **School Signature** | R | One of the following: **Yes**, **No**, or **Invalid**. |
| **Signature Date** | R | Date school signature status was assigned |
| **Start Date** | U | • Can be updated at any time through disbursement (as long as no claim or preclaim exists on the loan).<br>• In format MM/DD/YYYY. |
| **End Date** | | |

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Grade Level** | U | • Select one of the following from the drop-down list:<br>- Freshman/First Year<br>- Sophomore/Second Year<br>- Junior/Third Year<br>- Senior/Fourth Year<br>- Fifth Year/Other Undergraduate<br>- 1st Year Graduate/Professional<br>- 2nd Year Graduate/Professional<br>- Beyond 3rd Year Graduate/Professional<br>• Can be updated at any time through disbursement (as long as no claim or preclaim exists on the loan).<br>**Important**: you will receive an error message if:<br>- you lower the grade level (for example, from Sophomore to Freshman), and:<br>- the current balances exceed the maximum for the new grade level.<br><br>When this occurs, You must perform the principal reduction first, and then change the grade level (see "Performing Cancellations/Reductions" on page 109). |
| **Enrollment Status** | U | • Select one of the following:<br>- Enrolled Full Time<br>- Enrolled Half Time or More<br>• Can be updated at any time through disbursement (as long as no claim or preclaim exists on the loan). |
| **Anticipated Graduation Date** | U | • In format MM/DD/YYYY.<br>• Can be updated at any time through disbursement (as long as no claim or preclaim exists on the loan). |
| **Cost of Attendance** | U (see note) | • Not displayed on Plus and Stafford MPN applications<br>• Can be updated on PLUS Common Full Apps and FastApps through disbursement (as long as no claim or preclaim exists on the loan). |
| **Estimated Financial Aid** | | |
| **Expected Family Contribution** | | |
| **Adjusted Gross Income** | R | |
| **Stafford Subsidized** | U | Can only be updated for Stafford loans that have not been approved.<br>**Important**: after approval, these fields can be updated from the Monetary Adjustments page (see page 89). |
| **Stafford Unsubsidized** | | |
| **PLUS** | U | Can only be updated for PLUS loans that have not been approved.<br>**Important**: after approval, these fields can be updated from the Monetary Adjustments page (see page 89). |

**Adding or Modify Disbursement Information**

> **Important...**
>
> You cannot modify preferred disbursement dates once a loan connected to the application has been approved.

*b. Do you want to add or modify preferred disbursement dates or statuses? (see sidebar at right)*:




**No**: Go to step c

**Yes**: Do the following:

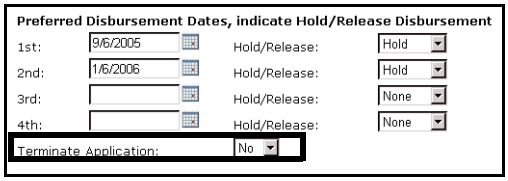
i.) Enter or change the disbursement date (in format mm/dd/yyyy).

ii.) Select a status from the dropdown menu (**Hold**, **Release**, or **None**).

**Terminating an Application**

> **Important...**
>
> You cannot terminate an application once a loan connected to the application has been approved.
>
> - While the loan may be cancelled, the loan record - and therefore the application associated with the loan record - must remain on the system.

*c. Do you want to terminate the application?*



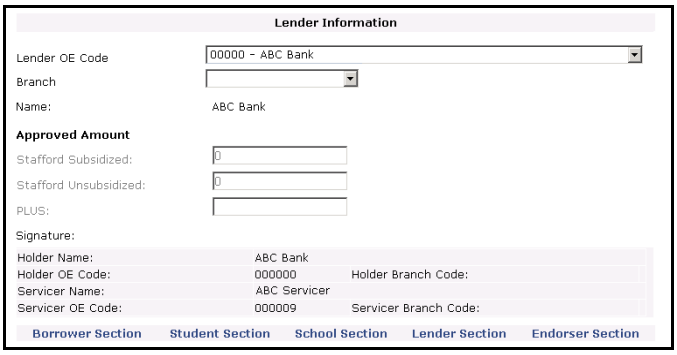

**No**: You are done working in the school information section. Go to step 9.

**Yes**: Do the following:

i.) Select **Yes** from the dropdown list (See figure above).

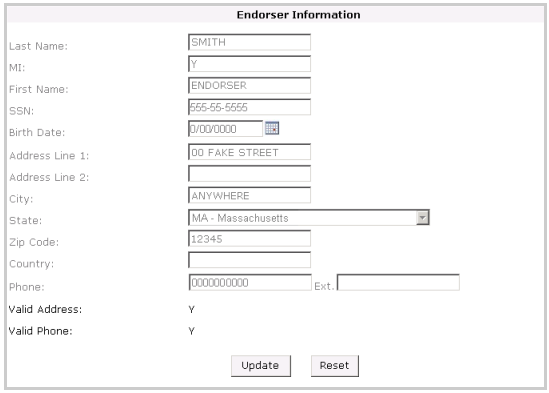
ii.) Click the **Update** button at the bottom of the screen (see figure on page 122).

10. In the **Lender** section, modify or view the following:




| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Lender OE Code / Branch** | U (see note) | **For Disbursement Services Loans:**<br>• Field can be changed prior to disbursement invoicing (provided origination rights have not been sold)<br>**For Non-Disbursement Service Loans:**<br>• Field cannot be changed after approval. |
| **Name** | R | Name of lender of record (as listed in the MDHE database). |
| **Stafford Subsidized / Unsubsidized / PLUS** | U (see note) | Field(s) cannot be changed after approval |
| **Signature** | R | One of the following:<br>Yes (Y), No (N), Invalid (I) |
| **Holder Name / OE Code / Branch** | R | Name and OE Code branch of current loan holder (i.e., lender or servicer) |
| **Servicer Name / OE Code / Branch** | R | Name and OE Code branch of current loan servicer (relevant if a servicer is acting on behalf of the current loan holder) |

11. In the **Endorser** section, view the endorser's demographic information:




**Note**: This section is only populated when:

- you are viewing a PLUS Loan, and:
- an endorser was required (i.e., the principal borrower was denied credit).

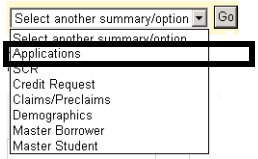
# Viewing Loan Detail

You can access Loan Detail in three ways:

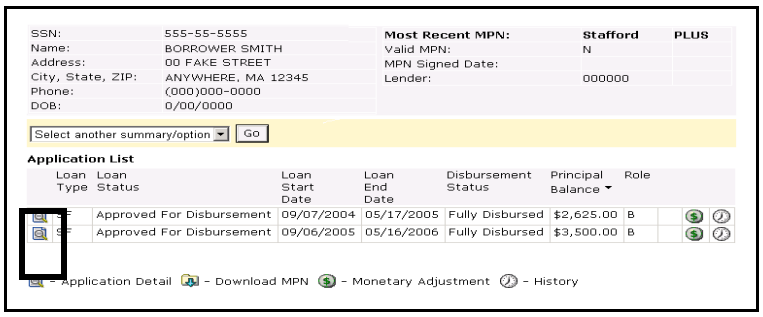
- From the Application Detail screen (by clicking on a Loan ID link - see page 123), or:
- by performing a Loan ID search (which takes you directly to the **Loan Detail** screen - see page 86).

## ❑ TO VIEW LOAN DETAIL:

1. Do one of the following:

| If you: | do the following: |
|---|---|
| • Have the MDHE Loan ID | a Perform a Loan ID search (see page 86).<br>You will be taken directly to the Loan Detail screen<br>b Go to step . |
| • Do not have the MDHE Loan ID, and:<br>• Have not yet selected the borrower's account | a Perform a search for the borrower's account (see "Doing a Person Search" on page 81).<br>You will be taken to the Application Summary screen<br>b Go to step 4. |
| • Are working with the borrower's account from one of the following screens:<br>- Application Detail (see page 121).<br>- Loan Detail (see page 135).<br>- SCR (see page 143).<br>- Credit Request (see page 143).<br>- Demographics (see page 157).<br>- Master Borrower (see page 160).<br>- Master Student (see page 163).<br>- Claim/PreClaim Summary (see page 151).<br>- PreClaim Detail (see page 153).<br>- Claim Detail (see page 154). | a Select the **Application** option from the summary view drop-down menu (see below):<br>b Click the **Go** button:<br>  <br><br>c Go to step 4. |

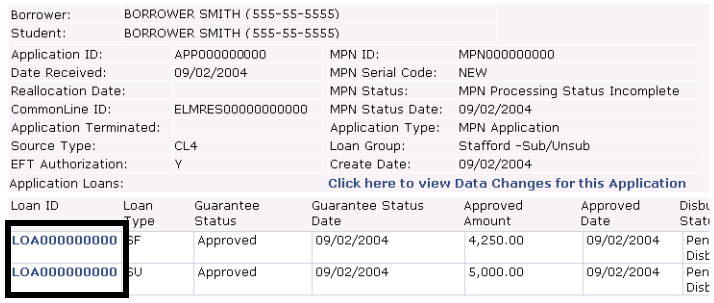
2. From the Application List screen, click the **Application ID** icon (for the application that contains the loan you want to view):




3. The **Application Detail** screen appears (see figure on page 122).

4. From the **Application Detail** Screen, click on the desired **Loan ID** link:

For more information on the Application Detail screen, see "Working With Application Detail" on page 121.



| | | | |
|---|---|---|---|
| Borrower: | BORROWER SMITH (555-55-5555) | | |
| Student: | BORROWER SMITH (555-55-5555) | | |
| Application ID: | APP000000000 | MPN ID: | MPN000000000 |
| Date Received: | 09/02/2004 | MPN Serial Code: | NEW |
| Reallocation Date: | | MPN Status: | MPN Processing Status Incomplete |
| CommonLine ID: | ELMRES00000000000 | MPN Status Date: | 09/02/2004 |
| Application Terminated: | | Application Type: | MPN Application |
| Source Type: | CL4 | Loan Group: | Stafford -Sub/Unsub |
| EFT Authorization: | Y | Create Date: | 09/02/2004 |
| Application Loans: | | Click here to view Data Changes for this Application | |

| Loan ID | Loan Type | Guarantee Status | Guarantee Status Date | Approved Amount | Approved Date | Disbu Stat |
|---|---|---|---|---|---|---|
| LOA000000000 | SF | Approved | 09/02/2004 | 4,250.00 | 09/02/2004 | Pen Disb |
| LOA000000000 | SU | Approved | 09/02/2004 | 5,000.00 | 09/02/2004 | Pen Disb |

The Loan Detail Screen appears (see figure in next step).

5. On the **Loan Detail** screen, do the following:

Header Section (see figure on page 82)

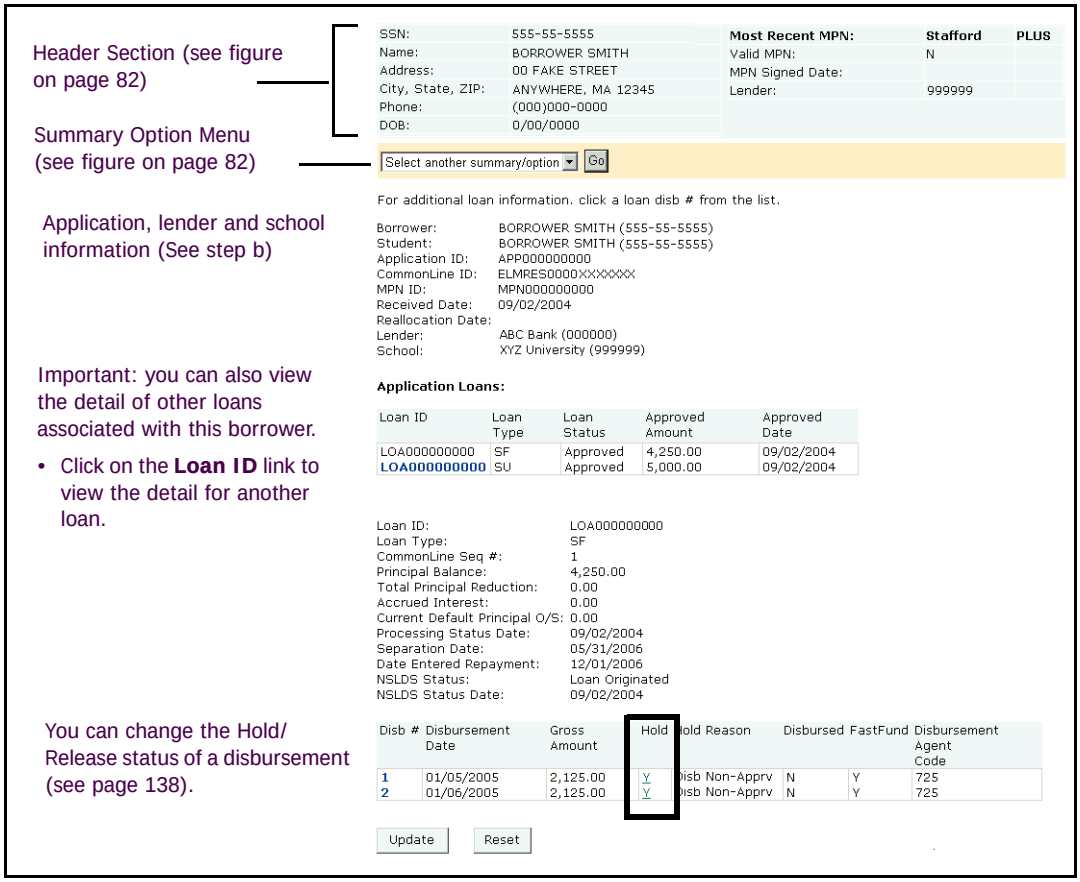
Summary Option Menu (see figure on page 82)

Application, lender and school information (See step b)

Important: you can also view the detail of other loans associated with this borrower.

- Click on the **Loan ID** link to view the detail for another loan.

You can change the Hold/ Release status of a disbursement (see page 138).



| | | | | |
|---|---|---|---|---|
| SSN: | 555-55-5555 | **Most Recent MPN:** | **Stafford** | **PLUS** |
| Name: | BORROWER SMITH | Valid MPN: | N | |
| Address: | 00 FAKE STREET | MPN Signed Date: | | |
| City, State, ZIP: | ANYWHERE, MA 12345 | Lender: | 999999 | |
| Phone: | (000)000-0000 | | | |
| DOB: | 0/00/0000 | | | |

Select another summary/option Go

For additional loan information. click a loan disb # from the list.

| | |
|---|---|
| Borrower: | BORROWER SMITH (555-55-5555) |
| Student: | BORROWER SMITH (555-55-5555) |
| Application ID: | APP000000000 |
| CommonLine ID: | ELMRES0000XXXXXX |
| MPN ID: | MPN000000000 |
| Received Date: | 09/02/2004 |
| Reallocation Date: | |
| Lender: | ABC Bank (000000) |
| School: | XYZ University (999999) |

**Application Loans:**

| Loan ID | Loan Type | Loan Status | Approved Amount | Approved Date |
|---|---|---|---|---|
| LOA000000000 | SF | Approved | 4,250.00 | 09/02/2004 |
| LOA000000000 | SU | Approved | 5,000.00 | 09/02/2004 |

| | |
|---|---|
| Loan ID: | LOA000000000 |
| Loan Type: | SF |
| CommonLine Seq #: | 1 |
| Principal Balance: | 4,250.00 |
| Total Principal Reduction: | 0.00 |
| Accrued Interest: | 0.00 |
| Current Default Principal O/S: | 0.00 |
| Processing Status Date: | 09/02/2004 |
| Separation Date: | 05/31/2006 |
| Date Entered Repayment: | 12/01/2006 |
| NSLDS Status: | Loan Originated |
| NSLDS Status Date: | 09/02/2004 |

| Disb # | Disbursement Date | Gross Amount | Hold | Hold Reason | Disbursed | FastFund | Disbursement Agent Code |
|---|---|---|---|---|---|---|---|
| 1 | 01/05/2005 | 2,125.00 | Y | Disb Non-Apprv | N | Y | 725 |
| 2 | 01/06/2005 | 2,125.00 | Y | Disb Non-Apprv | N | Y | 725 |

Update Reset

a. If desired, review the **Header** section (see "Viewing Header Section Information" on page 82).

b. View the following application, lender and school information:

For additional loan information, click a loan disb # from the list.

| | |
|---|---|
| Borrower: | BORROWER SMITH (555-55-5555) |
| Student: | BORROWER SMITH (555-55-5555) |
| Application ID: | APP000000000 |
| CommonLine ID: | ELMRES0000WIZXXXX |
| MPN ID: | MPN000000000 |
| Received Date: | 0 /02/2004 |
| Reallocation Date: | |
| Lender: | ABC Bank (000000) |
| School: | XYZ University (999999) |

| Field Name | Description/Notes |
|---|---|
| **Borrower Name/SSN** | |
| **Student Name/SSN** | |
| **Application ID** | In format APP0000XXXXX<br>• To view Application Detail, see page 121. |
| **MPN ID** | In format MPN0000XXXXX<br>• To view a copy of an MPN, see page 87. |
| **Receive Date** | Date application was received by your organization |
| **Reallocation Date** | If funds were reallocated on this loan (i.e., between Stafford Sub and Unsub amounts), the date the reallocation occurred.<br>• For more information on performing reallocations, see "Performing a Reallocation of Stafford Loan Pairs" on page 101. |
| **Lender Name/ OE Code** | |
| **School Name/ OE Code** | |

c. In the Application Loans area, view the following fields:

To view detail for another loan, click the **Loan ID** link.

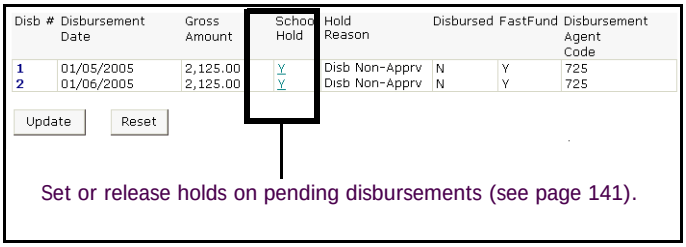
**Application Loans:**

| Loan ID | Loan Type | Loan Status | Approved Amount | Approved Date |
|---|---|---|---|---|
| LOA000000000 | SF | Approved | 4,250.00 | 09/02/2004 |
| LOA000000000 | SU | Approved | 5,000.00 | 09/02/2004 |

| | |
|---|---|
| Loan ID: | LOA000000000 |
| Loan Type: | SF |
| CommonLine Seq #: | 1 |
| Principal Balance: | 4,250.00 |
| Total Principal Reduction: | 0.00 |
| Accrued Interest: | 0.00 |
| Current Default Principal O/S: | 0.00 |
| Processing Status Date: | 09/02/2004 |
| Separation Date: | 05/31/2006 |
| Date Entered Repayment: | 12/01/2006 |
| NSLDS Status: | Loan Originated |
| NSLDS Status Date: | 09/02/2004 |

| Field Name | Description/Notes |
|---|---|
| **Loan ID** | In format LOA000XXXXX |
| **Loan Type** | One of the following:<br>• SF Stafford Subsidized<br>• SU Stafford Unsubsidized<br>• PL PLUS<br>• SL SLS |
| **Loan Status** | One of the following:<br>• Approved (A)<br>• Approved For Disbursement (B)<br>• Incomplete (I)<br>• Rejected (R) |
| **Amount Approved** | |
| **Approval Date** | |
| **Commonline ID Sequence Number** | If a Stafford sub/unsub loan pair is submitted via a Commonline file, the sequence number is used to distinguish the two loans. |
| **Principal Balance** | Balance currently due on loan. |
| **Total Principal Reduction** | If principal was reduced on this loan, the amount of the reduction. |
| **Accrued Interest** | If interest has accrued on the loan, the amount accrued. |
| **Current Default Principal O/S** | If loan is in default, the principal amount in default<br>• To view Claims and Preclaims information, see pages 153 - 154). |
| **Processing Status Date** | Date current Processing status (as listed in the Application Loan Grid) was established. |
| **Separation Date** | Date student graduated or left school (or is scheduled to leave). |
| **Date Entered Repayment** | Date student entered (or is expected to enter) into repayment. |
| **NSLDS Status/Status Date** | For a complete list of NSLDS Statuses, see Appendix D, *NSLDS Loan Status Codes.* |

d. View and/or change the following hold/release information:



| Disb # | Disbursement Date | Gross Amount | Schoo Hold | Hold Reason | Disbursed | FastFund | Disbursement Agent Code |
|---|---|---|---|---|---|---|---|
| 1 | 01/05/2005 | 2,125.00 | Y | Disb Non-Apprv | N | Y | 725 |
| 2 | 01/06/2005 | 2,125.00 | Y | Disb Non-Apprv | N | Y | 725 |

Update Reset

Set or release holds on pending disbursements (see page 141).

| Field Name | Description/Notes |
|---|---|
| **Disb #** | Sequence number of the disbursement (1-4)<br>• Click this link to view disbursement detail (see step e). |
| **Disbursement Date** | Date of actual (or scheduled) disbursement. |
| **Gross Amount** | Disbursement amount plus applicable fees. |
| **School Hold** | Use the dropdown menu to change, add or remove a disbursement hold (see next section). |
| **Hold Reason** | One of the following:<br>• A Copy Missing<br>• Admin Hold<br>• Disb Non-Apprv<br>• Other<br>• Reallocation<br>• School Hold |
| **Disbursement Flag** | A **Y** indicates the funds have been disbursed. |
| **ATOM II** | • An **N** in this field indicates that the lender made (or is scheduled to make) the disbursement.<br>• A **Y** indicates that the Guarantor (or the Guarantor's agent) made the disbursement. |
| **Disbursement Agent Code** | **For non disbursement services loans**<br>• the disbursing lender's OE code appears in this field.<br>**For disbursement services loans**<br>One of the following appears in this field:<br>- the OE Code of the guarantor, or:<br>- the OE Code of the school's agent (i.e, ELM). |

e. *Do you want to view the detail of a specific disbursement?*

**No**: go to step f.

**Yes**: do the following:

i.) Click on the **Disb #** link:

| Disb # | Disbursement Date | Gross Amount | Hold | Hold Reason | Disbursed | FastFund | Disbursement Agent Code |
|---|---|---|---|---|---|---|---|
| 1 | 01/05/2005 | 2,125.00 | Y | Disb Non-Apprv | N | Y | 725 |
| 2 | 01/06/2005 | 2,125.00 | Y | Disb Non-Apprv | N | Y | 725 |

The following screen appears:

| | | | | |
|---|---|---|---|---|
| SSN: | 555-55-5555 | **Most Recent MPN:** | **Stafford** | **PLUS** |
| Name: | BORROWER SMITH | Valid MPN: | N | |
| Address: | 00 FAKE STREET | MPN Signed Date: | | |
| City, State, ZIP: | ANYWHERE, MA 12345 | Lender: | 000000 | |
| Phone: | (000)000-0000 | | | |
| DOB: | 0/00/0000 | | | |

Select another summary/option Go

Borrower: BORROWER SMITH (555-55-5555)
Student: BORROWER SMITH (555-55-5555)
Application ID: APP000000000
Loan ID: LOA000000000
Lender: ABC Bank (000000)
School: XYZ University (999999)
Interest Rate: 3.37%
Federal Default Fee Rate: 1%
FD Subsidy Fee Rate:
School Hold: N
Hold Reason:
Lender Billed Date: 08/23/2005
Lender Paid Date: 08/24/2005
Disbursement Method: FastFund
Consummated:

| | Current Calculated Amount | Lender Paid Amount |
|---|---|---|
| **Gross Disbursement** | 1,750.00 | |
| **Net Disbursement** | 1,697.50 | 1,697.50 |
| **Federal Default Fee** | 17.50 | 17.50 |
| **FD Subsidy Fee** | | |
| **Origination Fee** | 52.50 | |
| **Processing Fee** | 10.00 | 10.00 |

ii.) View the following:

| Field Name | Description/Notes |
|---|---|
| **Borrower Name/SSN** | |
| **Student Name/SSN** | |
| **Application ID** | In format APP0000XXXXX<br>• To view Application Detail, see page 121. |
| **Loan ID** | In format LOA000XXXXX |
| **Lender Name/OE Code** | |
| **School Name/OE Code** | |
| **Interest Rate** | Current interest rate on loan |
| **Federal Default Fee Rate** | 1% of the Gross Disbursement amount (mandated by regulation). |
| **FD Subsidy Fee Rate** | If the lender (or a third party) subsidizes the Federal Default Fee, the percentage of the fee that is subsidized (Field is blank if there is no subsidy). |
| **School Hold** | a Y indicates that the school has placed a hold on the loan.<br>If an N is in this field, and there is a hold on the loan, see the Hold Reason field (below). |
| **Hold Reason** | One of the following:<br>• A Copy Missing<br>• Admin Hold<br>• MPN Hold<br>• Reallocation<br>• School Hold<br>• Other |
| **Lender Billed Date** | If disbursement has occurred, the date the lender was invoiced for applicable fees. |

| Field Name | Description / Notes |
|---|---|
| **Lender Paid Date** | If disbursement has occurred, the date the lender paid the invoice. |
| **Disbursement Method** | **If you are referencing a Disbursement Services loan:**<br>• **ATOM II** appears in this field.<br>**If you are not referencing a Disbursement Services loan:**<br>• **Guarantee Only appears** in this field. |
| **Consummated** | **If the disbursement funds have been placed in the student's account:**<br>• A **C** appears in this field.<br>**If the disbursement funds have not been placed in the student's account:**<br>• A **U** appears in this field. |
| **Gross Disb. Amount** | Disbursement amount before applicable fees are assessed. |
| **Net Disbursement Amount** | Disbursement amount minus applicable fees (See below) |
| **Federal Default Fee** | Amount of Default Fee assessed (1% of Gross Disbursement amount) |
| **FD Subsidy Fee** | If the lender (or a third party) subsidizes the Federal Default Fee, the amount of the fee that is subsidized (field is blank if there is no subsidy). |
| **Origination Fee** | A fee due by the lender to the Department of Ed<br>• The guarantor may elect to bill the fee as a courtesy to the lender.<br>• The amount of the fee as displayed on this page is: Origination Fee Rate * Gross Disb. Amount |
| **Processing Fee** | On disbursement service loans, a processing fee charged to the lender<br>• Fee does not affect the net disbursement amount. |

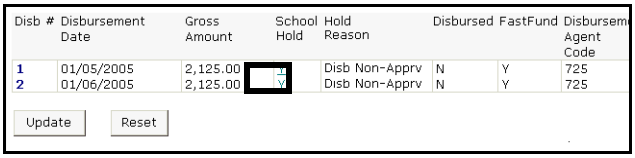
**Changing a Hold Status**

f. *Do you want to change a hold status for this disbursement?*

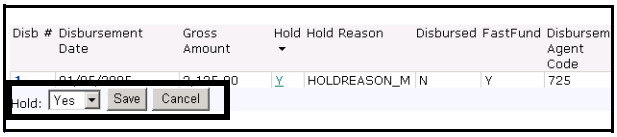
**No**: Go to step 6.

**Yes**: do the following:

i.) In the **Hold** column, click the link for the disbursement you want to modify:




You'll see the following overlay window (beneath the row you selected):



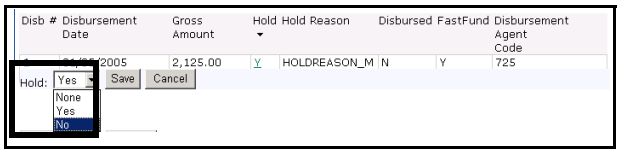

## Before you attempt to change a hold status...

You can only edit a hold flag when you are working with a Disbursement Service loan in an approved status - i.e.:

- the ATOM II flag equals Y
- the loan status is either **Approved** or **Approved for Disbursement**,
- The loan has not been fully disbursed (or fully cancelled), and:
- the disbursement has not been invoiced.

If you attempt to change a hold in violation of MODEL Direct business rules, you will see an error message.

ii.) Select the new value (Yes, No, None) from the drop-down list:




iii.) Click the **Save** Button

*iv.) Do you want to update another hold status in the grid?*

**Yes**: Repeat steps i through iv.

**No**: Click the **Update** button to commit your hold status changes.

6. *Do you want to view another loan linked to this application?*

   **No**: go to step 7.

   **Yes**: Repeat steps 4 through 6.

7. *Do you want to access another summary view of this account?*

   **No:** the procedure is complete (navigate to another task, or log off of MODEL Direct).

   **Yes**: Select another summary view from the drop-down list (see figure on page 82).

**Before You Begin...**

In order to use this feature:

- your organization must participate in one or both of the following products:
  - Borrower Initiated PLUS
  - Borrower Initiated Stafford

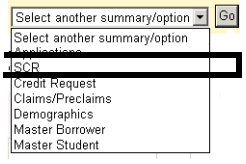
  Contact your MDHE Client Representative to subscribe to/obtain more information about these products.
- You can view/process all of your pending SCR by using the **Certify Borrower Initiated Loans Command** (see "Performing Multiple Loan Certifications" on page 181).

# Viewing and Processing School Certification Requests (SCRs)

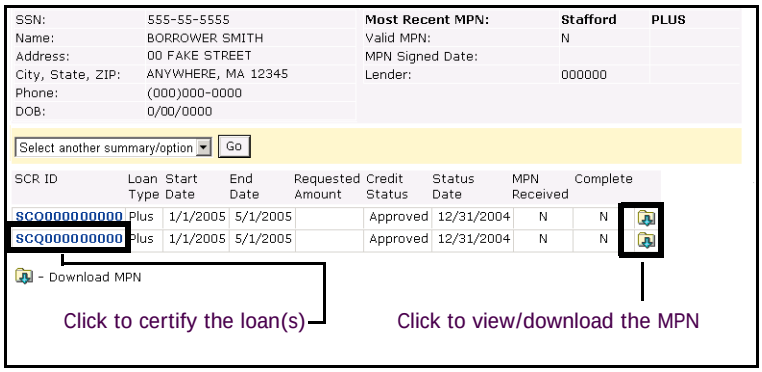
You can view and process pending SCRs for a borrower.

## ❑ To view and process a Borrower's SCR Records:

1. Navigate to the SCR Summary screen as follows:

| If you: | do the following: |
|---|---|
| Have not yet selected the borrower's account | Perform a search for the borrower's account (see "Doing a Person Search" on page 81). |
| Are working with the borrower's account from one of the following screens:<br>• Loan Detail (see page 135).<br>• Credit Request (see page 143).<br>• Demographics (see page 157).<br>• Master Borrower (see page 160).<br>• Master Student (see page 163).<br>• Claim/PreClaim Summary (see page 151).<br>• PreClaim Detail (see page 153).<br>• Claim Detail (see page 154). | • Select the **SCR** option from the summary view drop-down menu (see below), and:<br>• Click the **Go** button:<br>  |

The **SCR Summary** screen appears:




2. View the following:

| Field Name | Description/Notes |
|---|---|
| **SCR ID** | In format SCQ000XXXXX.<br>• Click on this link to certify the loan (see page 145). |
| **Loan Type** | Either **PLUS** or **Stafford** |
| **Start/End Date** | Start and end date of academic year for which loan funds are used. |

| Field Name | Description / Notes |
|---|---|
| **Requested Amount** | • As entered by borrower<br>• Available only for PLUS SCRs. |
| **Credit Status** | • Available only for PLUS SCRs.<br>• One of the following:<br>- Approved<br>- Denied<br>- Denied Pending Appeal<br>- Appeal Approved<br>- Appeal Denied<br>**Note**: To view more detail of a credit check, jump to the **Credit Requests** summary view (where you can also perform a credit check or work with application detail - see page 149). |
| **Status Date** | Date current credit status was established. |
| **Download Icon** | Click the **Download** link to view a copy of the MPN (see next step). |

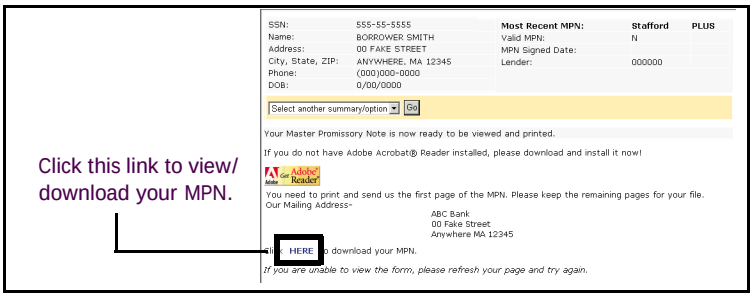
3. *Do you want to view a copy of the MPN?*

   **No**: go to step 4.

   **Yes**: do the following:

   a. Click the **Download** icon (See figure on page 143)

   You'll see the following:




   b. Click on the **here** link ("Click **here** to download your MPN" - see previous figure).

   MODEL Direct launches Adobe Acrobat, which displays a copy of the MPN:

You can save or print the MPN:

- To save the MPN, you must have:
  - the full version of Adobe Acrobat, or:
  - Acrobat Reader 5 or greater.

Consult your Acrobat documentation or Online Help for more information.

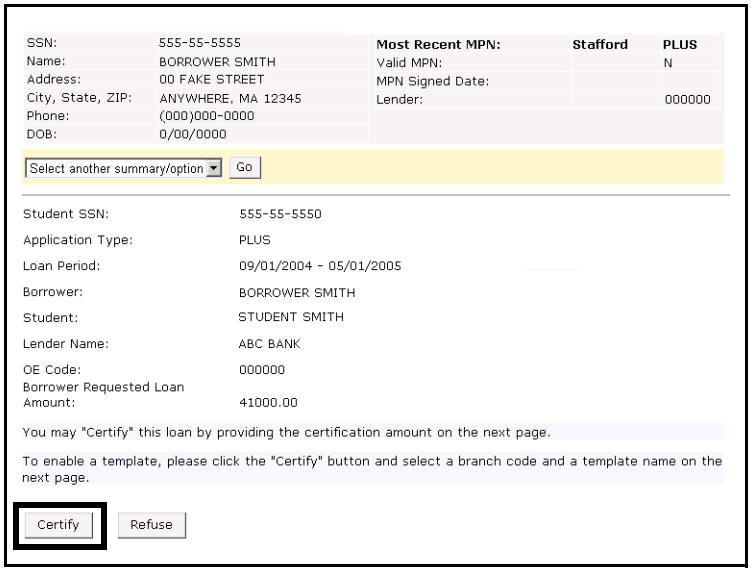
**Certifying the Associated Loans (SCR Summary)**

4. *Do you want to certify the associated loans?*

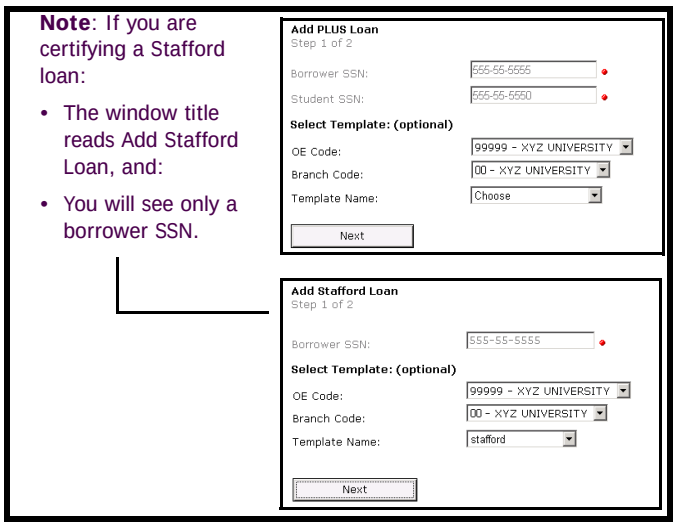
   **No**: Go to step 5.

   **Yes**: Do the following:

   a. Click on the SCR ID link (see figure on page 143). You'll see the following:




   b. Click the **Certify** link (see previous figure). You'll see the following screen:




   c. Click the **Next** button. You'll see one of the following screens:

## Certify PLUS Loan Step 2

## Certify Stafford Loan Step 2

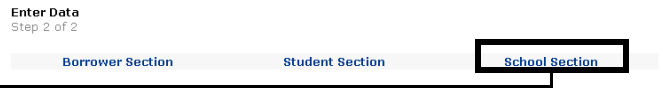
In both cases, click the **School Section** link to complete your certification

**Note**:

- When certifying a PLUS Graduate loan, you will not see student information, or links to the Student section
- You may update any of the fields in this section, with the exception of the borrower/ student SSN and First Name/Last Name/MI.

d. Click the **School Section** link to jump to your certification data:

When working with a PLUS Undergraduate Loan (with a parent as the borrower, you'll see this:



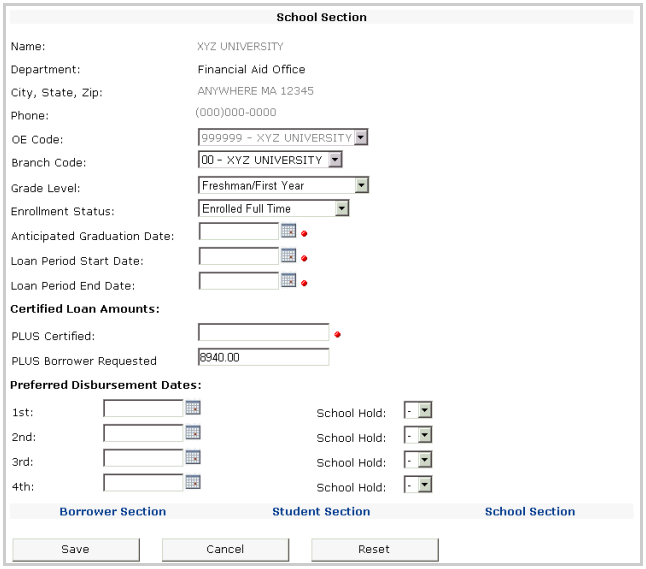

When working with a Stafford or PLUS Graduate Loan (where the student is the borrower, you'll see this:

You'll see one of the following:

## School Section of a PLUS Loan (graduate or undergraduate):

The following fields are required:

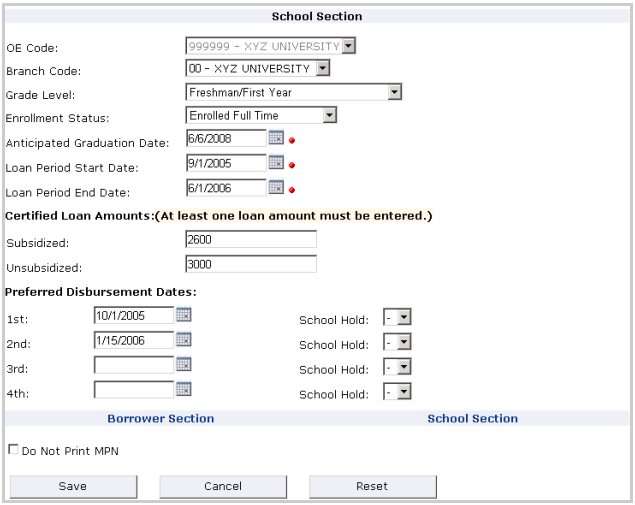
- Anticipated Graduation Date
- Loan Period Start/End Date, and
- PLUS Certified Amount (See next step)




## School Section of a Stafford Loan:

The following fields are required:

- Anticipated Graduation Date,
- Loan Period Start/End Date, and
- At least one Stafford amount (i.e., subsidized or unsubsidized).



e. Complete your certification as follows:

| If you are certifying a PLUS Loan | If you are certifying a Stafford Loan |
|---|---|
| 1 Enter the following fields:<br>- Anticipated Graduation Date<br>- Loan Period Start/End Date, and<br>- PLUS Certified Amount<br>2 Review the following fields, and modify as necessary:<br>- Grade Level, and:<br>- Enrollment Status<br>3 Click the **Save** button.<br>The loan is certified once the screen is refreshed. | 1 Enter the following fields:<br>- Anticipated Graduation Date<br>- Loan Period Start/End Date<br>2 Enter **at least** one of the following:<br>- Stafford **Subsidized** Amount<br>- Stafford **Unsubsidized** Amount<br>3 Click the **Save** button.<br>The loan is certified once the screen is refreshed. |

*d. Does the borrower have any other loans awaiting certification?*

**No**: go to step 7.

**Yes**: Repeat steps a through d.

5. *Do you want to refuse the certification?*

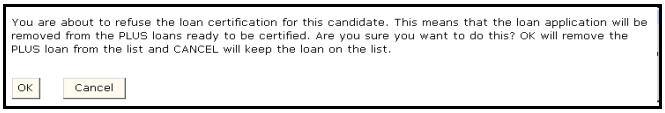
**No**: go to step 7.

**Yes**: Do the following:

6. Consult the following table to determine how to proceed:

a. Click the **Refuse** button (see figure on page 145).

You'll see the following:




b. Click the **OK** button.

The screen refreshes, and the loan is removed from the certification grid. Proceed to step 7.

7. *Do you want to access another summary view of this account?*

**No:** the procedure is complete (navigate to another task, or log off of MODEL Direct).

**Yes**: Select another summary view from the drop-down list (see figure on page 82).

# Viewing Credit Requests

**Before You Begin...**

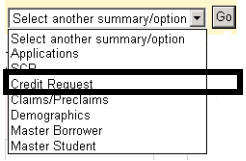
You can view/process all of your pending SCRs by using the Certify Borrower Initiated Loans Command (see "Performing Multiple Loan Certifications" on page 181).

Use the Credit request summary screen to:

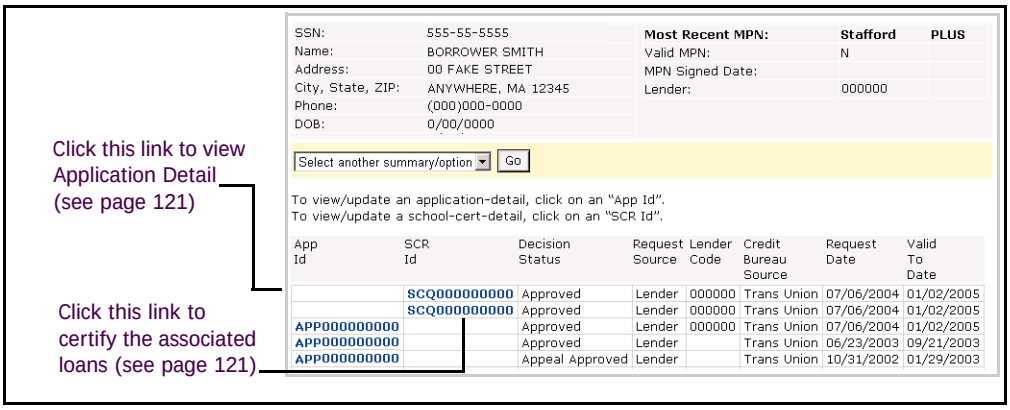
- View a borrower's credit requests,
- Certify their loans, and/or:
- View or modify their Application Detail.

## ❑ TO VIEW CREDIT REQUESTS AND SCR RECORDS:

1. Navigate to the Credit Request Summary screen as follows:

| If you: | do the following: |
|---|---|
| Have not yet selected the borrower's account | • Perform a search for the borrower's account (see "Doing a Person Search" on page 81).<br>• See the following listing in this table. |
| Are working with the borrower's account from one of the following screens:<br>• Application Summary (see page 82<br>• Loan Detail (see page 135).<br>• SCR (see page 143).<br>• Demographics (see page 157)<br>• Master Borrower (see page 160).<br>• Master Student (see page 163)<br>• Claim/PreClaim Summary (see page 151)<br>• Claim Detail (see page 154)<br>• PreClaim Detail (see page 153). | • Select the **Credit Request** option from the summary view drop-down menu (see below), and:<br>• Click the **Go** button:<br>  |

The Credit Request Summary screen appears:



2. View the following fields:

| Field Name | Description / Notes |
|---|---|
| **Application ID** | In format APP0000XXXXX<br>• Click this link to view Application Detail (see page 121). |
| **SCR ID** | In format SCQ000XXXXX.<br>• Click this link to certify the loan (see page 150). |
| **Decision Status** | One of the following:<br>• Approved<br>• Denied<br>• Denied Pending Appeal<br>• Appeal Approved<br>• Appeal Denied |
| **Request Source** | Either **MDHE** or **Lender** |
| **Lender Code** | Lender of record on the application. |
| **Credit Bureau Source** | One of the following:<br>• Not Provided<br>• TransUnion<br>• Equifax<br>• Experian |
| **Request Date** | Date credit check was requested. |
| **Valid to Date** | By default, 90 days after the Request date.<br>• If the lender has elected a different time frame (using the **Lender Specific Credit Check Time Frame** product), the date references the value the lender has selected. |

**Jumping to Application Detail (Credit Request Summary)**

3. *Do you want to work with Application Detail?*

   **No**: Go to step 5

   **Yes**: Click on the Application Detail link (see previous figure)

   The Application Detail Screen appears (see "Working With Application Detail" on page 121).

**Certifying the Associated Loans (Credit Request Summary)**

4. *Do you want to certify the associated loans?*

   **No**: Go to step 5.

   **Yes**: Click on the SCR ID link to certify the loan (see "Certifying the Associated Loans (SCR Summary)" on page 145).

5. *Do you want to access another summary view of this account?*

   **No:** the procedure is complete (navigate to another task, or log off of MODEL Direct).

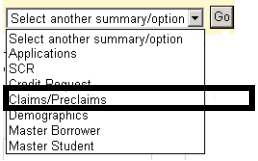
   **Yes**: Select another summary view from the drop-down list (see figure on page 82).

# Working with Preclaims and Claims

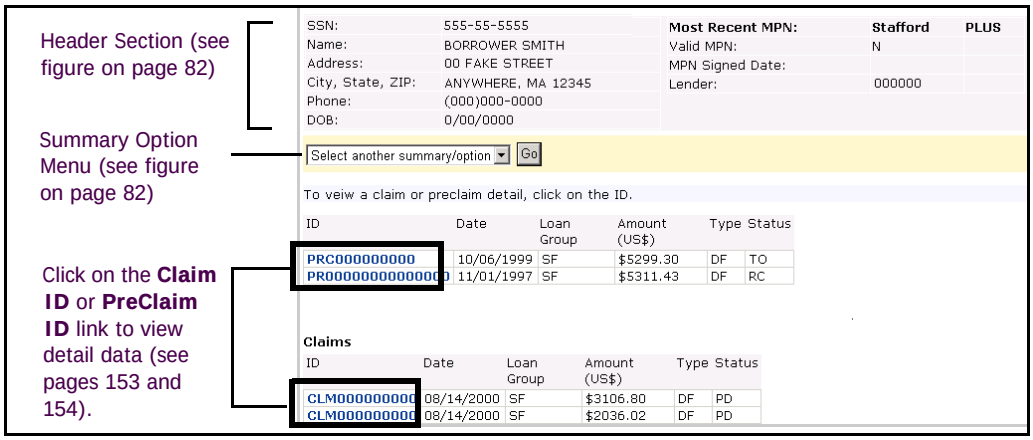
MODEL Direct allows you to view both the summary and detail of a borrower's claim and/or preclaim records.

## ❑ TO WORK WITH THE CLAIM AND PRECLAIM SCREEN:

1. Navigate to the Claim and PreClaim Screen as follows:

| If you: | do the following: |
|---|---|
| Have not yet selected the borrower's account | • Perform a search for the borrower's account (see "Doing a Person Search" on page 81).<br>• See the following listing in this table. |
| Are working with the borrower's account from one of the following screens:<br>• Application Summary (see page 82).<br>• Application Detail (see page 121).<br>• Loan Detail (see page 135).<br>• SCR (see page 143).<br>• Credit Request (see page 143).<br>• Demographics (see page 157)<br>• Master Borrower (see page 160).<br>• Master Student (see page 163).<br>• Claim/PreClaim Summary (see page 151).<br>• Claim Detail (see page 154). | • Select the **Claims/PreClaims** option from the summary view drop-down menu (see below), and:<br>• Click the **Go** button:<br>  |

The **Claim/Preclaim** screen appears:




2. If desired, review the **Header** section (see "Viewing Header Section Information" on page 82).

3. In the Claim and/or PreClaim grid, view the following:

| Field Name | Description/Notes |
|---|---|
| **ID** | • PreClaim IDs have a PRC prefix.<br>• Claim IDs have a CLM prefix. |
| **Date** | Date Claim/Preclaim was received by guarantor |
| **Loan Group** | One of the following:<br>• Stafford Subsidized<br>• Stafford Unsubsidized<br>• Stafford -Sub/Unsub<br>• PLUS<br>• SLS |
| **Amount (US$)** | Amount (in U.S. Dollars) of Claim /PreClaim. |
| **Type** | **For PreClaims:** One of the following:<br>• DF Default<br>• DQ Default Less Freq than 1 month<br>• SK Skip<br>**For Claims:** One of the following:<br>• BC Bankruptcy, Chapter 12 or 13<br>• BH Bankruptcy, Hardship Petition<br>• BO Bankruptcy, Chapter 7 or 11<br>• CS Closed School<br>• DB Default prior to Bankruptcy Notification<br>• DE Death<br>• DF Default, Failure to Make Monthly Payments<br>• DI Disability, Total and Permanent<br>• DQ Default, Failure to Make Quarterly Payments<br>• DU Abbreviated Cure<br>• FC False Certification<br>• IN Ineligible<br>• UR Unpaid Refund |
| **Status** | **For PreClaims:** One of the following:<br>• AC Active/Complete<br>• AI Active/Incomplete<br>• CL Claim Filed<br>• RC Recalled<br>• SS Superseded<br>• TO Timed Out<br>• UR Untimely/Rejected<br>**For Claims:** one of the following:<br>• AP Approved for Payment<br>• IP In Process<br>• PD Paid<br>• RI Reinstated<br>• RJ Rejected<br>• RP Repurchased<br>• RT Returned<br>• SP Scheduled for Payment<br>• UP Urgent Payment |

**Viewing PreClaim Detail**

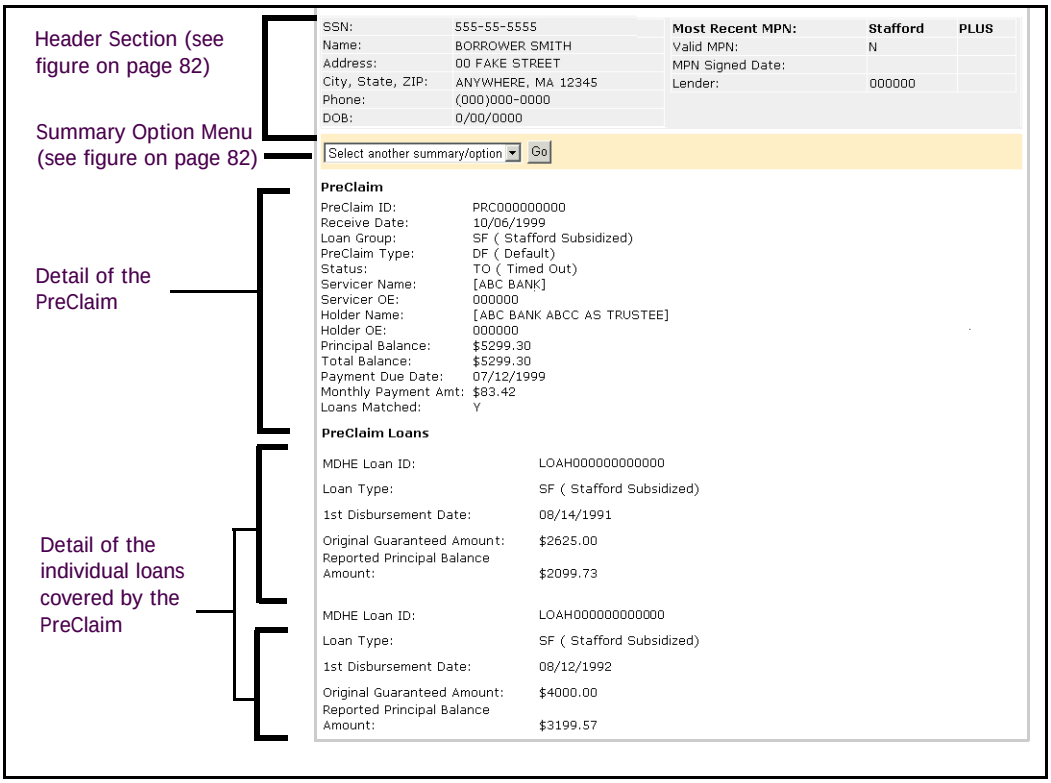
4. *Do you want to view PreClaim detail?*

**No**: Go to step 5.

**Yes**: Click on the **PreClaim ID** link for the desired PreClaim:

| ID | Date | Loan Group | Amount (US$) | Type | Status |
|---|---|---|---|---|---|
| PRC000000000 | 10/06/1999 | SF | $5299.30 | DF | TO |
| [illegible]000 | 11/01/1997 | SF | $5311.43 | DF | RC |

The **PreClaim Detail** screen appears:




a. View the following PreClaim information:

| Field Name | Description |
|---|---|
| **PreClaim ID** | • PreClaim IDs have a PRC prefix.<br>• Claim IDs have a CLM prefix. |
| **Receive Date** | Date Claim/Preclaim was received by guarantor. |
| **Loan Group** | One of the following:<br>• Stafford Subsidized<br>• Stafford Unsubsidized<br>• Stafford -Sub/Unsub<br>• PLUS<br>• SLS |

| Field Name | Description |
|---|---|
| **PreClaim Type** | • DF Default<br>• DQ Default Less Freq than 1 month<br>• SK Skip |
| **Status** | One of the following:<br>• AC Active/Complete<br>• AI Active/Incomplete<br>• CL Claim Filed<br>• RC Recalled<br>• SS Superseded<br>• TO Timed Out<br>• UR Untimely/Rejected |
| **Servicer Name/OE Code** | |
| **Holder Name/OE Code** | |
| **Principal Balance** | |
| **Total Balance** | |
| **Payment Due Date** | |
| **Monthly Payment Amt** | |
| **Loans Matched** | A **Y** in this field indicates that loans were matched to the preclaim. |

b. View the following information for the associated loan:

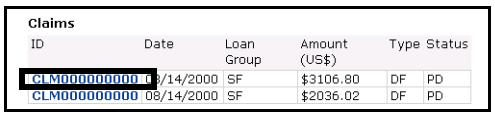
| Field Name | Description |
|---|---|
| **Loan ID** | In format LOA0000XXXXX |
| **Loan Type** | One of the following:<br>• Stafford Subsidized<br>• Stafford Unsubsidized<br>• Stafford -Sub/Unsub<br>• PLUS<br>• SLS |
| **1st Disbursement Date** | |
| **Original Guaranteed Amt** | |
| **Reported Principal Bal. Amt** | Balance as of time PreClaim was filed |

**Viewing Claim Detail**

5. *Do you want to view claim detail?*

**No**: The procedure is complete.

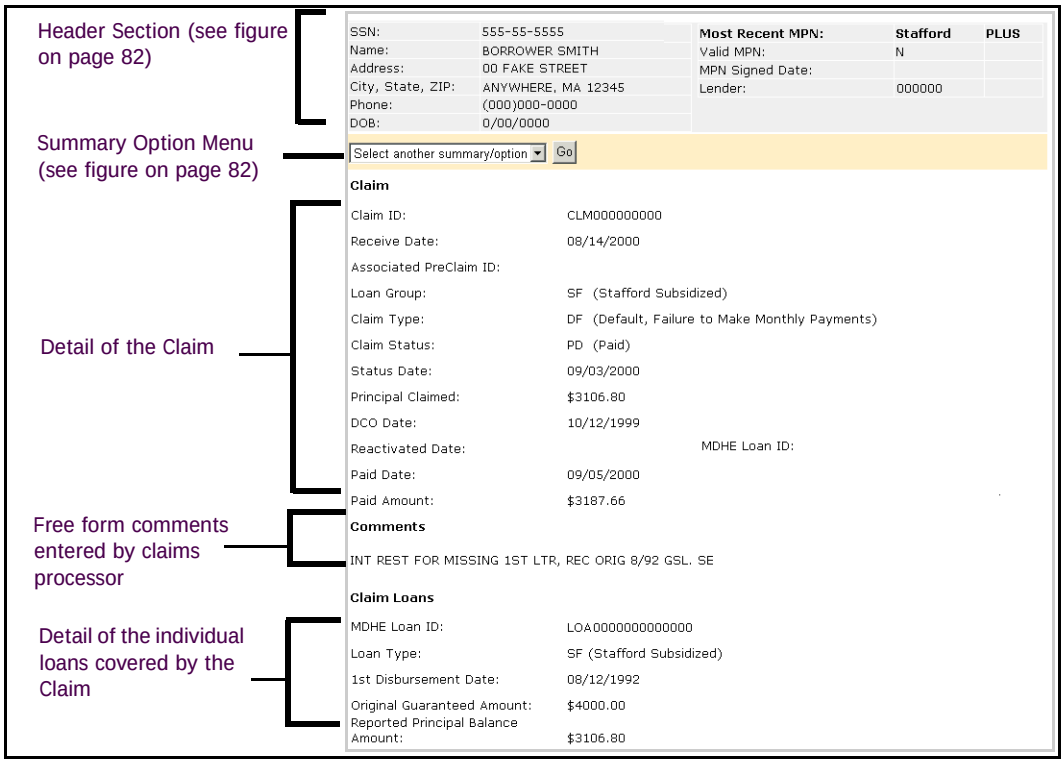
**Yes**: Click on the **Claim ID** link for the desired claim:



Claims

| ID | Date | Loan Group | Amount (US$) | Type | Status |
|---|---|---|---|---|---|
| CLM000000000 | 08/14/2000 | SF | $3106.80 | DF | PD |
| CLM000000000 | 08/14/2000 | SF | $2036.02 | DF | PD |

The **Claim Detail** screen appears:




a. View the following claim information:

| Field Name | Description |
|---|---|
| **Claim ID** | In format CLM0000XXXXX. |
| **Receive Date** | Date Claim was received by guarantor. |
| **Associated PreClaim ID** | MODEL Direct matches the person code on the claim with the person code of an existing PreClaim record. |
| **Loan Group** | One of the following:<br>• Stafford Subsidized<br>• Stafford Unsubsidized<br>• Stafford -Sub/Unsub<br>• PLUS<br>• SLS |
| **Claim Type** | • DF Default<br>• DQ Default Less Freq than 1 month<br>• SK Skip |
| **Principal Claimed** | Amount of principal claimed by holder. |
| **DCO Date** | Date condition occurred<br>• For certain claims (for example, a bankruptcy claim), the claim must be filed within a certain time period after the date the condition occurred. |

| Field Name | Description |
|---|---|
| **Claim Status/ Status Date** | One of the following:<br>• AC Active/Complete<br>• AI Active/Incomplete<br>• CL Claim Filed<br>• RC Recalled<br>• SS Superseded<br>• TO Timed Out<br>• UR Untimely/Rejected |
| **Reactivated Date** | The date a previously returned or rejected claim is resubmitted to the guarantor.<br>• When a claim is resubmitted, its status is changed to IP (in process) and is considered to be reactivated. |
| **Paid Date/Paid Amount** | Amount paid by guarantor to holder. |

b. View comments (if entered), from the original claims processor

**Comments**

INT REST FOR MISSING 1ST LTR, REC ORIG 8/92 GSL. SE

c. View the following information for associated loans:

**Claim Loans**

| | |
|---|---|
| Loan ID: | LOAH000000000000 |
| Loan Type: | SF (Stafford Subsidized) |
| 1st Disbursement Date: | 08/12/1992 |
| Original Guaranteed Amount: | $4000.00 |
| Reported Principal Balance Amount: | $3106.80 |

| Field Name | Description |
|---|---|
| **Loan ID** | In format LOA0000XXXXX. |
| **Loan Type** | One of the following:<br>• Stafford Subsidized<br>• Stafford Unsubsidized<br>• Stafford -Sub/Unsub<br>• PLUS<br>• SLS |
| **1st Disbursement Date** | |
| **Original Guaranteed Amt** | |
| **Reported Prin. Bal. Amount** | Balance as of time PreClaim was filed. |

## Associating a PreClaim with a Claim...

While not required, a Claim may have an associated PreClaim.

- The following PreClaim types cannot be linked to an incoming claim:
  - Skip
  - Superseded
  - Recalled
- A Claim may be associated with a Preclaim that is already associated with one or more other Claims.
- The loan groups on the Claim and PreClaim must be of the same loan type.
- The PreClaim original received date must be within 330 days of the Claim received date.
- If more than one PreClaim match is found for a Claim, the Claim is associated with the PreClaim that has the most recent received date.

**6.** *Do you want to access another summary view of this account?*

**No:** the procedure is complete (navigate to another task, or log off of MODEL Direct).

**Yes**: Select another summary view from the drop-down list (see figure on page 82).

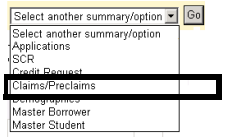
# Viewing and Modifying Demographic Information

## ❑ To View or Modify Demographic Information:

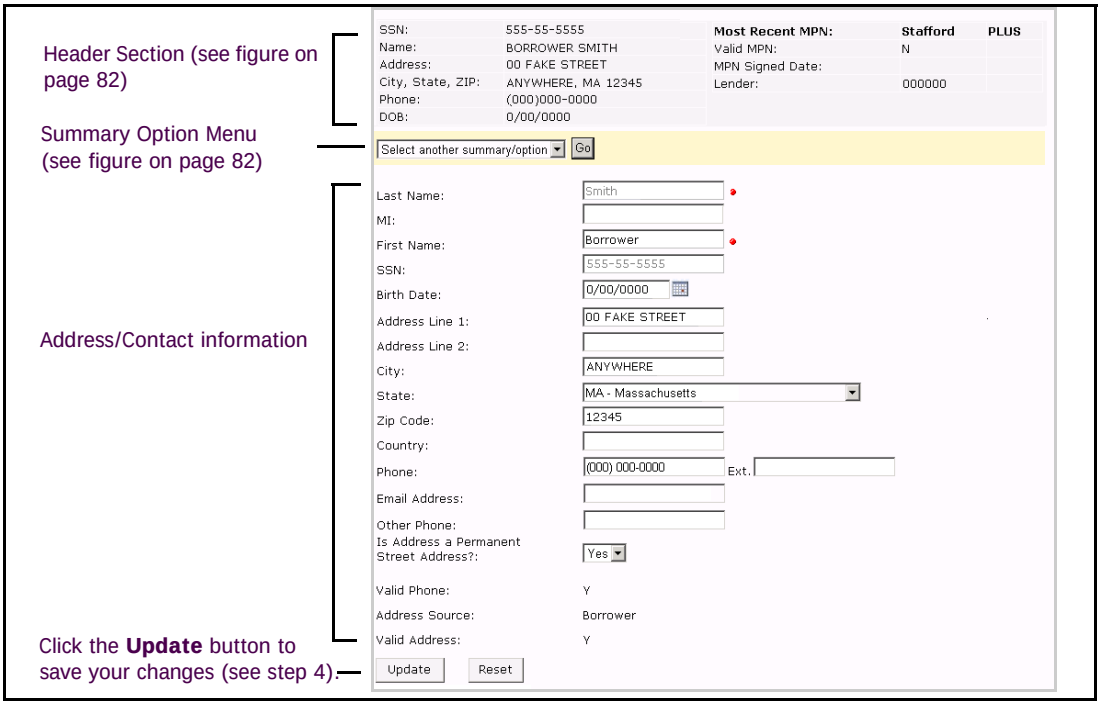
**Note...**

You can also change borrower demographic information from the Application Detail screen (in the borrower section - see page 127).

1. Do one of the following:

| If you: | do the following: |
|---|---|
| Have not yet selected the borrower's account | Perform a search for the borrower's account (see "Doing a Person Search" on page 81).<br>• See the following listing in this table. |
| Are working with the borrower's account from one of the following screens:<br>• Application Summary (see page 82).<br>• Application Detail (see page 121).<br>• Loan Detail (see page 135).<br>• SCR (see page 143).<br>• Credit Request (see page 143).<br>• Master Borrower (see page 160).<br>• Master Student (see page 163).<br>• Claim/PreClaim Summary (see page 151).<br>• Claim Detail (see page 154). | • Select the **Demographics** option from the summary view drop-down menu (see below), and:<br>• Click the **Go** button:<br>  |

The **Demographics** screen appears:



2 If desired, review the **Header** section (see "Viewing Header Section Information" on page 82).

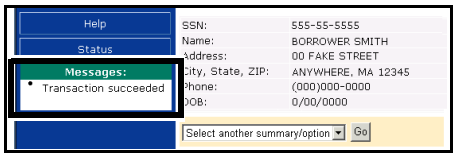
3. View or modify the following:

| Field Name | Read Only (R) /Update (U) | Description/Notes |
|---|---|---|
| **Last Name/First Name/MI** | R | |
| **SSN** | R | *Can only be changed by the guarantor, with appropriate documentation* (contact your MDHE client representative for more information). |
| **Birth Date** | U | In format MM/DD/YYYY. |
| **Address Line 1** | U | Each Address Line can have a maximum length of 36 characters (i.e., 72 for both). |
| **Address Line 2** | U | |
| **City** | U | Maximum length is 36 characters |
| **State** | U | Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province.<br>• For foreign countries, select FC. |
| **Zip/Postal Code** | U | • Enter a valid 5 or 9 digit zip code. |
| **Country** | U | Only required for addresses outside the U.S. |
| **Phone** | U | • Enter a ten digit number in format XXXXXXXXXX |
| **E-mail Address** | U | Email Address of borrower (not required)<br>• Must be in valid format (for example, yourname@domain.com)<br>Maximum length is 60 characters |
| **Other Phone** | U | Secondary Phone (work, residence, secondary residence, etc.) |
| **Is Address a Permanent Street Address?** | U | Select **Yes** or **No** from the dropdown list.<br>**Important**:<br>• Set this field to Y before updating the record (your update will fail if the value of this field is **N**).<br>• Address cannot contain a P.O. Box. |
| **Valid Phone** | R | System will update this value if:<br>• The original value of this field was N (i.e., the record did not contain a valid phone number), and:<br>• You update the phone number during this session. |

| Field Name | Read Only (R) / Update (U) | Description / Notes |
|---|---|---|
| **Address Source** | U | Indicates how address was obtained.<br>• Select one of the following from the drop-down list:<br>- Borrower Web Client<br>- AWG Feed<br>- Borrower<br>- CoBorrower<br>- Collections System<br>- Credit Agency<br>- Endorser<br>- Holder<br>- Internal Revenue Service<br>- Lender<br>- Other<br>- Reference<br>- School<br>- Servicer<br>- Student |
| **Valid Address** | R | System will update this value if:<br>• The original value of this field was N (i.e., the record did not contain a valid address), and:<br>• You update any of the address fields during this session. |

4. Click the **Update** button to save your changes (see figure on page 157).

   **Important**: Wait until you see a **Transaction Succeeded** message in the status pane before continuing:




5. *Do you want to access another summary view of this account?*

   **No:** the procedure is complete (navigate to another task, or log off of MODEL Direct).

   **Yes**: Select another summary view from the drop-down list (see figure on page 82).

# Working with the Master Borrower Screen

**Note...**

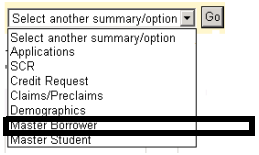
The Master Borrower screen only displays loans that are:
- associated with your institution, and:
- guaranteed by your operating organization.

Use the Master Borrower Screen to view summary information concerning the borrower's indebtedness, including:

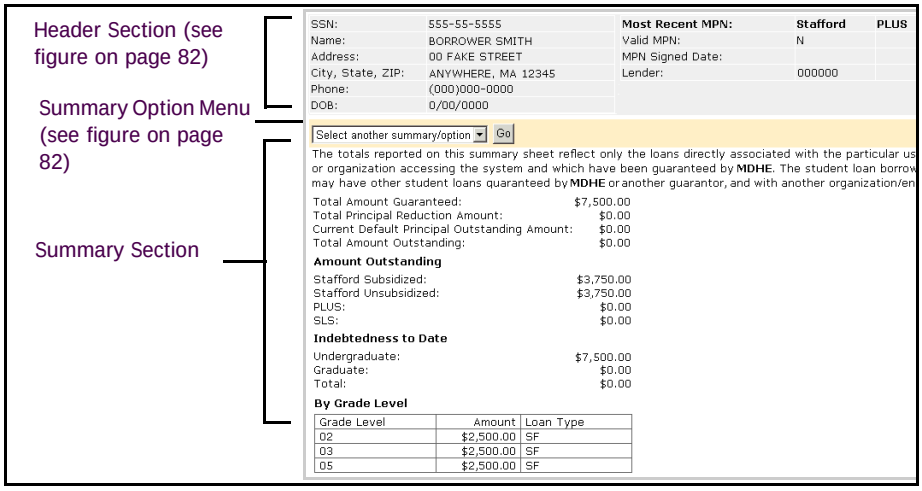
- Total amount guaranteed,
- Total principal reductions,
- Total defaulted principal,
- Indebtedness by loan type,
- Indebtedness by Graduate/Undergraduate loans, and:
- Indebtedness by academic year

## ❑ TO WORK WITH THE MASTER BORROWER SCREEN:

1. Do one of the following:

| If you: | do the following: |
|---|---|
| Have not yet selected the borrower's account | • Perform a search for the borrower's account (see "Doing a Person Search" on page 81).<br>• See the following listing in this table. |
| Are working with the borrower's account from one of the following screens:<br>• Application Summary (see page 82).<br>• Application Detail (see page 121).<br>• Loan Detail (see page 135).<br>• SCR (see page 143).<br>• Demographics (see page 157).<br>• Credit Request (see page 143).<br>• Master Student (see page 163).<br>• Claim/PreClaim Summary (see page 151).<br>• Claim Detail (see page 154) | • Select the **Master Borrower** option from the summary view drop-down menu (see below), and:<br>• Click the **Go** button:<br>  |

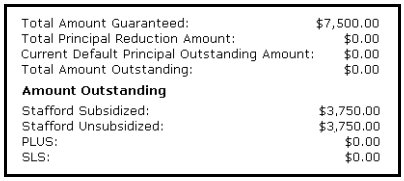
The **Master Borrower** screen appears:




2 If desired, review the **Header** section (see "Viewing Header Section Information" on page 82).

3. In the **Summary** section, view the following information concerning the borrower's indebtedness:

   a. **Amount Outstanding:** lists borrower's indebtedness by the following totals and loan types:




| Field | Description / Notes |
|---|---|
| **Total Guaranteed Amount** | Total approved amount for all borrower loans. |
| **Total Principal Reduction** | This amount is subtracted from the total amount outstanding (see final listing in this table). |
| **Current Default Principal Outstanding** | Outstanding principal in default<br>• included in totals for Undergraduate and Graduate balances above. |
| **Total Amount Outstanding** | Equals:<br>• (The Total Guaranteed Amount + the Current Default Principal Outstanding) - the Total Principal Reduction |
| **Amount Outstanding (by Loan Type)** | Breakdown of outstanding indebtedness by loan type (Stafford Sub/Unsub, PLUS, SLS). |

b. **Indebtedness to Date**: lists borrower's indebtedness by Graduate/Undergraduate status:

| Indebtedness to Date | |
|---|---|
| Undergraduate: | $7,500.00 |
| Graduate: | $0.00 |
| Total: | $0.00 |

| Field | Description / Notes |
|---|---|
| **Undergraduate Loans** | For all loans with a grade level of 0 through 5, the sum of:<br>• the Principal Balance, plus:<br>• Defaulted Principal Amounts Outstanding. |
| **Graduate Loans** | The sum of:<br>• the Principal Balance, plus:<br>• Defaulted Principal Amounts Outstanding<br>for all loans with a grade level of:<br>• 6 through 20, or<br>• A through D. |
| **Total (of both Graduate and Undergraduate Loans)** | Sum of two rows above. |

c. **By Grade Level:** lists all loan balances by Grade Level, Amount, and Loan Type.

By Grade Level

| Grade Level | Amount | Loan Type |
|---|---|---|
| 02 | $2,500.00 | SF |
| 03 | $2,500.00 | SF |
| 05 | $2,500.00 | SF |

4. *Do you want to access another summary view of this account?*

**No:** the procedure is complete (navigate to another task, or log off of MODEL Direct).

**Yes**: Select another summary view from the drop-down list (see figure on page 82).

figure on page 82).

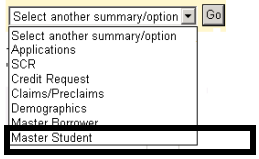
# Working with the Master Student Screen

Use the Master Student Screen to view enrollment information, including:

- enrollments status,
- enrollment notification dates, and:
- anticipated graduation date.

## ❑ TO WORK WITH THE MASTER STUDENT SCREEN:

1. Do one of the following:

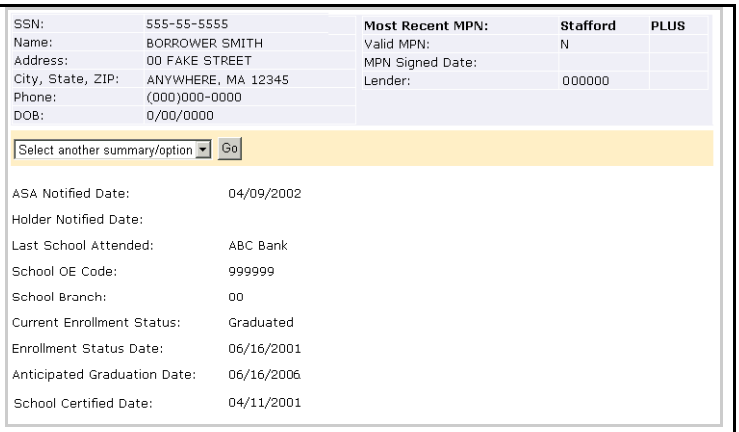
| If you: | do the following: |
|---|---|
| Have not yet selected the borrower's account | Perform a search for the borrower's account (see "Doing a Person Search" on page 81). |
| Are working with the borrower's count from one of the following screens:<br>• Application Summary (see page 82)<br>• Application Detail (see page 121).<br>• Loan Detail (see page 135).<br>• SCR (see page 143).<br>• Demographics (see page 157)<br>• Credit Request (see page 143).<br>• Master Borrower (see page 160).<br>• Claim/PreClaim Summary (see page 151)<br>• Claim Detail (see page 154) | • Select the **Master Borrower** option from the summary view drop-down menu (see below), and:<br>• Click the **Go** button:<br>  |

The **Master Student** screen appears:

Header Section (see figure on page 82)

Summary Option Menu (see figure on page 82)

Student Enrollment Section



| | | | | |
|---|---|---|---|---|
| SSN: | 555-55-5555 | **Most Recent MPN:** | **Stafford** | **PLUS** |
| Name: | BORROWER SMITH | Valid MPN: | N | |
| Address: | 00 FAKE STREET | MPN Signed Date: | | |
| City, State, ZIP: | ANYWHERE, MA 12345 | Lender: | 000000 | |
| Phone: | (000)000-0000 | | | |
| DOB: | 0/00/0000 | | | |

Select another summary/option Go

| | |
|---|---|
| ASA Notified Date: | 04/09/2002 |
| Holder Notified Date: | |
| Last School Attended: | ABC Bank |
| School OE Code: | 999999 |
| School Branch: | 00 |
| Current Enrollment Status: | Graduated |
| Enrollment Status Date: | 06/16/2001 |
| Anticipated Graduation Date: | 06/16/2006 |
| School Certified Date: | 04/11/2001 |

2 If desired, review the **Header** section (see "Viewing Header Section Information" on page 82).

3. View the following enrollment information:

| Field Name | Description / Notes |
|---|---|
| **MDHE Notified Date** | Date guarantor was notified of student enrollment |
| **Holder Notified Date** | Date holder was notified of student enrollment |
| **Last School Attended / OE Code / Branch** | |
| **Current Enrollment Status / Current Enrollment Status Date** | Valid values are:<br>• Approved Leave of Absence<br>• Deceased<br>• Enrolled Full Time<br>• Graduated<br>• Enrolled Half Time or More<br>• Enrolled Less Than Half Time<br>• Not Available<br>• Withdrawn<br>• Never Attended |
| **Anticipated Graduation Date** | As reported by school |
| **School Certified Date** | Date that school last certified student enrollment information to NSLDS. |

4. *Do you want to access another summary view of this account?*

   **No:** the procedure is complete (navigate to another task, or log off of MODEL Direct).

   **Yes**: Select another summary view from the drop-down list (see figure on page 82).

# Changing the Hold Status of Multiple Records

**Before You Begin...**

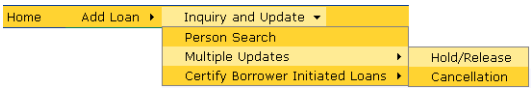
While you can modify a single hold or release using the following procedure, you may want to modify a single hold or release via the Loan Detail screen (see page 135).

You can change multiple hold statuses at one time by selecting:

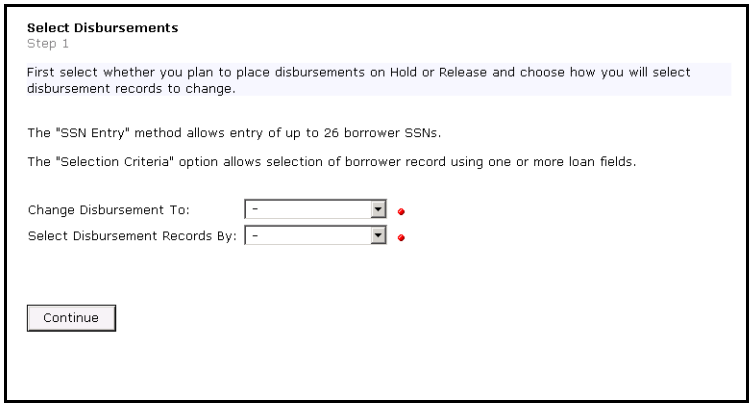
- a series of SSNs, or:
- all disbursements with a specific set of conditions.

## ❑ To Change the Hold Status of Multiple Records:

1. Log into MODEL Direct, if you have not already done so (See page 3).
2. From the MODEL Direct Main Menu, select **Inquiry and Update > Multiple Updates > Hold/Release**:




You'll see the following:

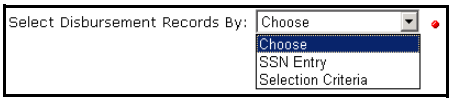



3. In the **Change Disbursement to** field, select **Hold** or **Release** from the drop-down list:

- Select Release to change a group of disbursements currently on hold.
- Select Hold to change a group of disbursements currently scheduled for release.

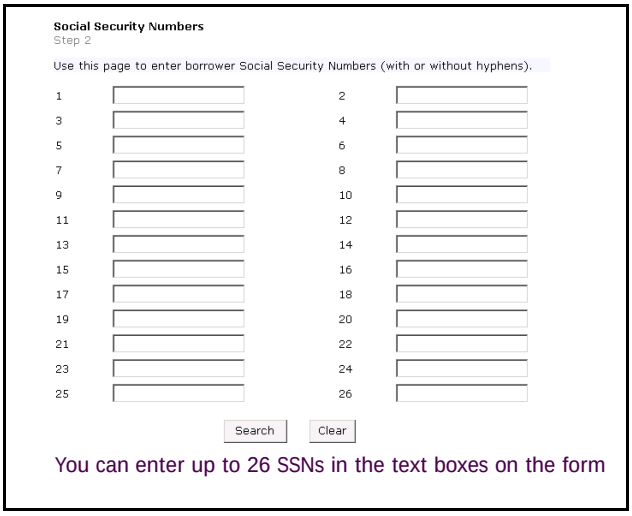
4. In the **Select Disbursements By** field, select **SSN Entry** or **Selection Criteria** from the dropdown list:

- The SSN entry method allows you to select up to 26 SSNs
- The Selection Criteria method allows you to select disbursements by Date Range, Grade Level, or disbursement sequence.



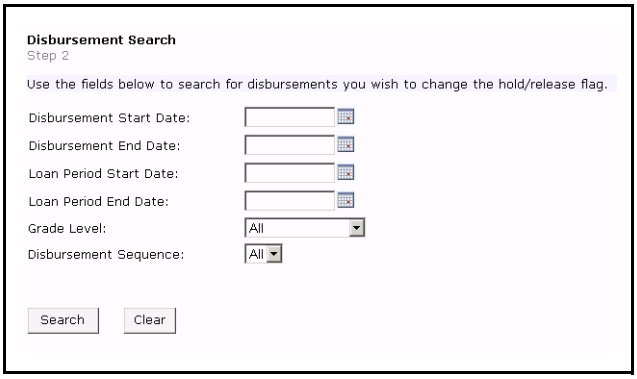

5. Click the **Continue** button (see figure above).

   - If you chose the **SSN Entry** Method in step 4, you'll see the following:




You can enter up to 26 SSNs in the text boxes on the form

   - If you chose the **Selection Criteria** method in step 4, you'll see the following:



6. Enter the following, based on the selection method you chose (see previous figures):

| If you chose: | Enter the following: |
|---|---|
| **SSN Entry** | The SSNs of the records you want to change (up to 26) |
| **Selection Criteria** | Any combination of:<br>• Disbursement Start Date/End Date<br>• Loan Period Start Date/End Date<br>• Grade Level: One of the following:<br>- All<br>- Freshman<br>- Sophomore<br>- Junior<br>- Senior<br>- Year 5 Undergrad<br>- 1st Year Grad<br>- 2nd Year Grad<br>- 3rd Year Grad<br>- 4th Year + Grad<br>• Disbursement Sequence (All or 1-4) |

7. Click the **Search** button

You'll see the following:

**Important:** If a selection criteria search contains more that 50 records:

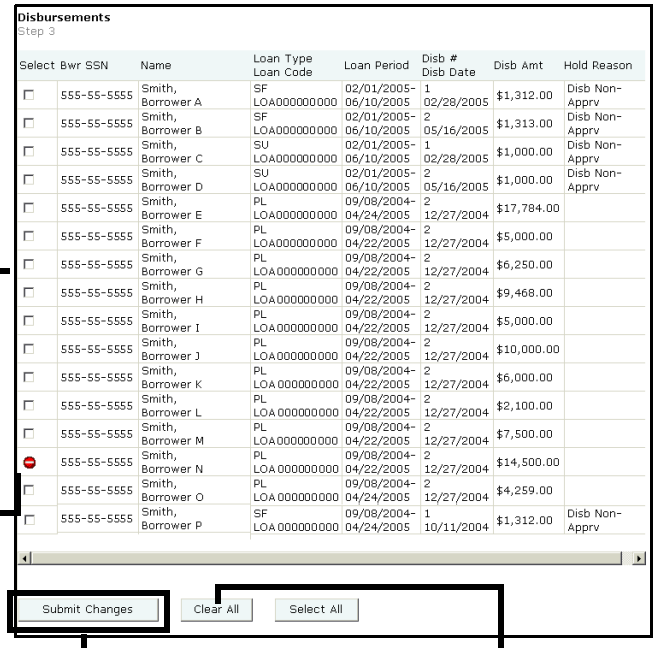
- MODEL Direct returns the records in groups of 50, and:
- Prompts you to do a selection for each set of records until all records are reviewed (see page 169).

The text at right will include the following alert message:

- `Your search criteria has returned 50 disbursements, we are displaying the first 100 disbursements on this page. After processing these items, you will be able to continue processing the remaining disbursements that match your input criteria.`

Check the items whose status you want to change (or click the **Select All** button).

- This symbol indicates that the SSN was not found (or that no loan disbursement record matched your input search criteria).




| Select | Bwr SSN | Name | Loan Type Loan Code | Loan Period | Disb # Disb Date | Disb Amt | Hold Reason |
|---|---|---|---|---|---|---|---|
| ☐ | 555-55-5555 | Smith, Borrower A | SF LOA000000000 | 02/01/2005-06/10/2005 | 1 02/28/2005 | $1,312.00 | Disb Non-Apprv |
| ☐ | 555-55-5555 | Smith, Borrower B | SF LOA000000000 | 02/01/2005-06/10/2005 | 2 05/16/2005 | $1,313.00 | Disb Non-Apprv |
| ☐ | 555-55-5555 | Smith, Borrower C | SU LOA000000000 | 02/01/2005-06/10/2005 | 1 02/28/2005 | $1,000.00 | Disb Non-Apprv |
| ☐ | 555-55-5555 | Smith, Borrower D | SU LOA000000000 | 02/01/2005-06/10/2005 | 2 05/16/2005 | $1,000.00 | Disb Non-Apprv |
| ☐ | 555-55-5555 | Smith, Borrower E | PL LOA000000000 | 09/08/2004-04/24/2005 | 2 12/27/2004 | $17,784.00 | |
| ☐ | 555-55-5555 | Smith, Borrower F | PL LOA000000000 | 09/08/2004-04/22/2005 | 2 12/27/2004 | $5,000.00 | |
| ☐ | 555-55-5555 | Smith, Borrower G | PL LOA000000000 | 09/08/2004-04/22/2005 | 2 12/27/2004 | $6,250.00 | |
| ☐ | 555-55-5555 | Smith, Borrower H | PL LOA000000000 | 09/08/2004-04/22/2005 | 2 12/27/2004 | $9,468.00 | |
| ☐ | 555-55-5555 | Smith, Borrower I | PL LOA000000000 | 09/08/2004-04/22/2005 | 2 12/27/2004 | $5,000.00 | |
| ☐ | 555-55-5555 | Smith, Borrower J | PL LOA000000000 | 09/08/2004-04/22/2005 | 2 12/27/2004 | $10,000.00 | |
| ☐ | 555-55-5555 | Smith, Borrower K | PL LOA000000000 | 09/08/2004-04/22/2005 | 2 12/27/2004 | $6,000.00 | |
| ☐ | 555-55-5555 | Smith, Borrower L | PL LOA000000000 | 09/08/2004-04/22/2005 | 2 12/27/2004 | $2,100.00 | |
| ☐ | 555-55-5555 | Smith, Borrower M | PL LOA000000000 | 09/08/2004-04/22/2005 | 2 12/27/2004 | $7,500.00 | |
| ⛔ | 555-55-5555 | Smith, Borrower N | PL LOA000000000 | 09/08/2004-04/22/2005 | 2 12/27/2004 | $14,500.00 | |
| ☐ | 555-55-5555 | Smith, Borrower O | PL LOA000000000 | 09/08/2004-04/24/2005 | 2 12/27/2004 | $4,259.00 | |
| ☐ | 555-55-5555 | Smith, Borrower P | SF LOA000000000 | 09/08/2004-04/24/2005 | 1 10/11/2004 | $1,312.00 | Disb Non-Apprv |

Click when you are ready to process your selection.

Click to clear all checked items.

8. Process your selection as follows:

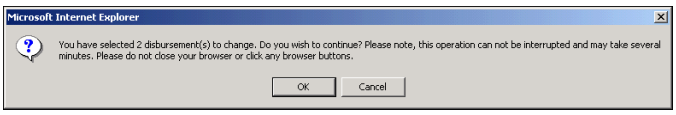
   a. View the following fields as desired:

| Field Name | Description |
|---|---|
| **Borrower SSN / Name** | |
| **Loan Type / Loan Code** | • Loan type is one of the following:<br>- Stafford Subsidized<br>- Stafford Unsubsidized<br>- Stafford -Sub/Unsub<br>- PLUS<br>- SLS<br>• Loan Code is in the format LOA0000XXXXX |
| **Loan Period** | Academic year for which the loan funds are allocated. |
| **Disb Seq / Disb Date / Disb. Amount** | • Disbursement sequence (1-4) and date of disbursement. |
| **Hold Reason** | One of the following:<br>• A Copy Missing<br>• Admin Hold<br>• Disb Non-Approve<br>• Reallocation<br>• School Hold<br>• Other |

   b. Select the records you want to process, or click the **Select All** button (see figure on page 167).

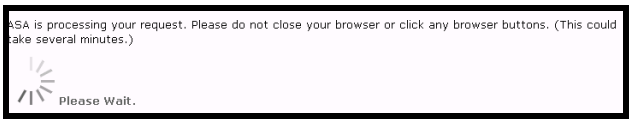
   c. Click the **Submit Changes** button.

   You'll see the following window:




   d. Click **Yes** to start the update:

   You'll see the following window while your request is processing:




**Important**: do not close your browser window, click browser buttons, or engage in any other internet activity while this window is on screen.

When processing is complete, you'll see one of the following windows:

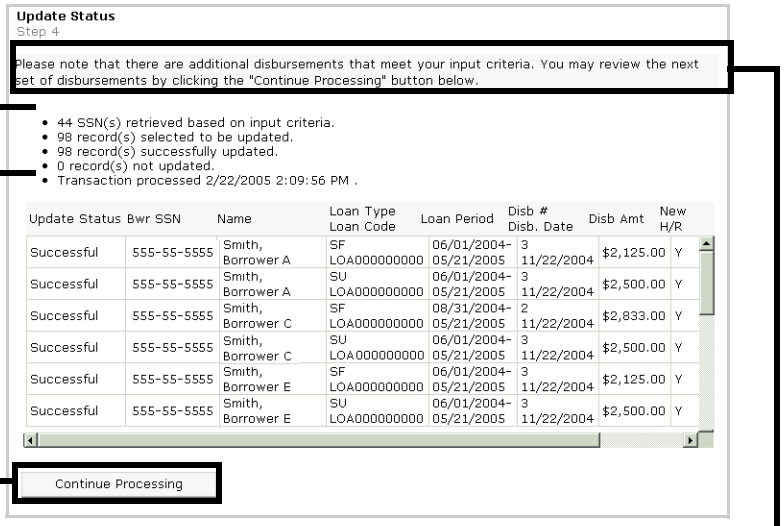
View the following:

- Number of SSNs in set,
- Total number of loans processed,
- Number of successful and unsuccessful updates, and:
- the time of the transaction.

If the selection contained more than 50 records, you will also see

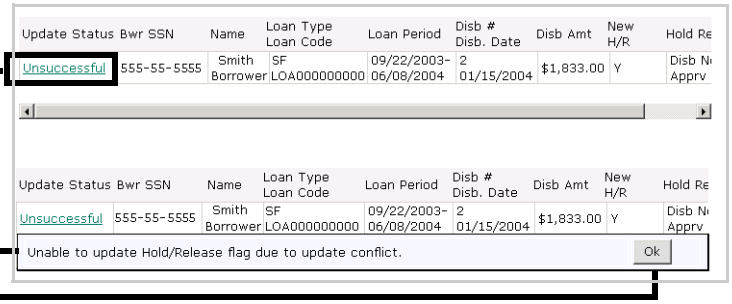
- the **Continue Processing** Button, and:
- the following alert message:

  `Please note that there are additional disbursements that meet your input criteria. You may review the next set of disbursements by clicking on the` **`Continue Processing`** `button below.`




If an update is unsuccessful: click on the **Unsuccessful** link to view the reason(s) the update failed.

- Click the OK button to close the overlay window




e. *Do you see the Continue Processing button?* (see figure above).

**No**: Your update is complete.

**Yes**: Repeat steps 8a through 8e (your search turned up more than 50 records, and you have records remaining to process).

# Performing Cancellations on Multiple Individuals

**Before You Begin...**

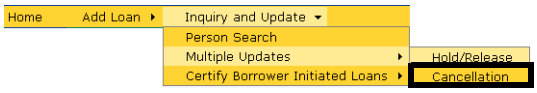
While you can modify a single disbursement record using the following procedure, you may want to modify a single disbursement via the Monetary Adjustments screen (see page 89).

You can cancel the disbursement records of up to 12 individuals if:

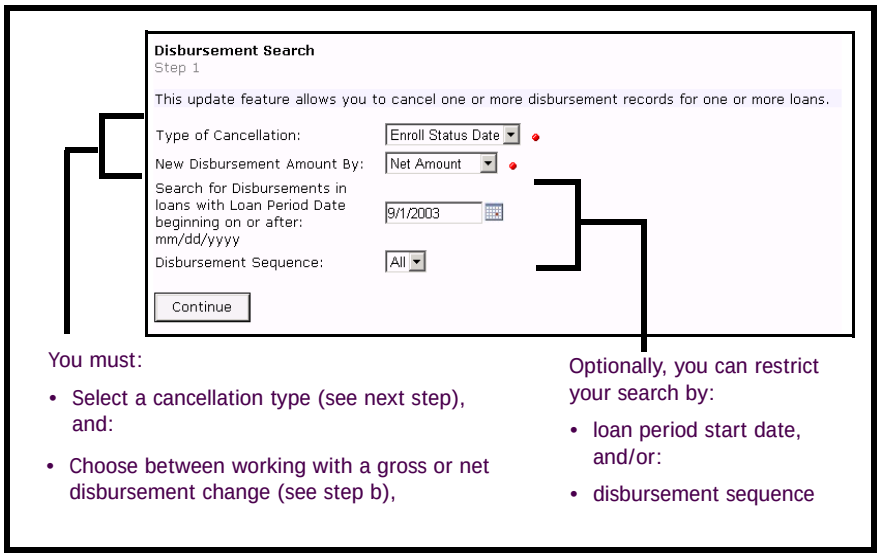
- A student decides not to enroll
- A student's enrollment status date changes, or:
- A student's eligibility changes.

## ❑ TO CANCEL MULTIPLE RECORDS:

1. Log into MODEL Direct, if you have not already done so (See page 3).
2. From the MODEL Direct Main Menu, select **Inquiry and Update > Multiple Updates > Cancellation**:

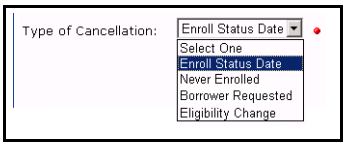



You'll see the following:



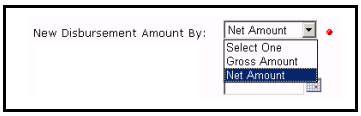
3. Select your disbursement criteria as follows:

   a. In the **Type of Cancellation** field, select one of the following from the drop-down list (required):




      - **Enroll Status Date**
      - **Never Enrolled**
      - **Borrower Requested**
      - **Eligibility Change**

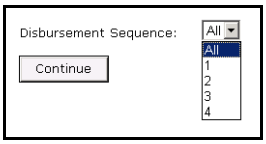
   b. In the **New Disbursement Amount By** field, select one of the following (required):




      - **Gross Amount** (total disbursement amount, including origination and or guarantee fee).
      - **Net Amount** (disbursement amount minus origination and or/guarantee fee).

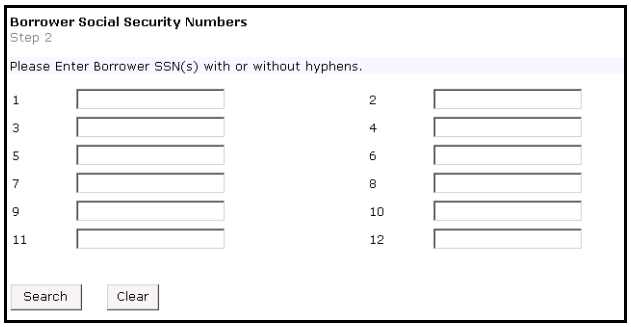
   c. Optionally, select a loan period begin date to narrow your search (in the **Search for Disbursements in Loans with Loan Period Date...** field)

   d. Optionally, select a disbursement sequence number to narrow your search (i.e., view only first, second, third or fourth disbursements)




   e. Click the **Continue** button (see previous figure).

      You'll see the following:




4. Do the following:

- Enter the social security numbers of the individuals whose disbursements you want to cancel (up to 12), and:
- Click the **Search** button.

  You'll see a list of all disbursement records for the SSNs you entered:

If your search returns more than 50 records, you will see the following additional message:

`Your search criteria has returned 50 disbursements, we are displaying the first 50 disbursements on this page.`

**Selected Loan Disbursements**
Step 3

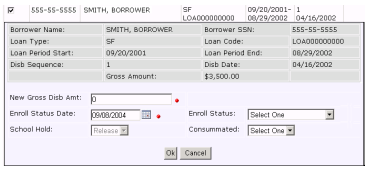
| Select | Borrower SSN | Borrower Name | Loan Type / Code | Loan Period | Disb # / Date |
|---|---|---|---|---|---|
| | 555-55-5555 | Smith, Borrower A | | | |
| | 555-55-5555 | Smith, Borrower B | SF LOA000000000 | 09/20/2001-08/29/2002 | 1 04/16/2002 |
| | 555-55-5555 | Smith, Borrower B | SU LOA000000000 | 09/20/2001-08/29/2002 | 1 04/16/2002 |
| | 555-55-5555 | Smith, Borrower C | | | |
| | 555-55-5555 | Smith, Borrower D | | | |
| | 555-55-5555 | Smith, Borrower E | | | |
| | 555-55-5555 | Smith, Borrower F | SF LOA000000000 | 09/23/1999-06/09/2000 | 1 10/29/1999 |
| | 555-55-5555 | Smith, Borrower F | SF LOA000000000 | 09/23/1999-06/09/2000 | 2 12/27/1999 |
| | 555-55-5555 | Smith, Borrower F | SF LOA000000000 | 09/23/1999-06/09/2000 | 3 03/16/2000 |
| | 555-55-5555 | Smith, Borrower F | SF LOA000000000 | 09/20/2000-08/30/2001 | 1 09/28/2000 |
| | 555-55-5555 | Smith, Borrower F | SF LOA000000000 | 09/20/2000-08/30/2001 | 2 12/26/2000 |
| | 555-55-5555 | Smith, Borrower F | SF LOA000000000 | 09/20/2000-08/30/2001 | 3 06/11/2001 |
| | 555-55-5555 | Smith, Borrower F | SF LOA000000000 | 09/20/2001-08/29/2002 | 1 10/03/2001 |
| | 555-55-5555 | Smith, Borrower F | SF LOA000000000 | 09/20/2001-08/29/2002 | 2 01/02/2002 |
| | 555-55-5555 | Smith, Borrower F | SF LOA000000000 | 09/20/2001-08/29/2002 | 3 03/22/2002 |
| | 555-55-5555 | Smith, Borrower F | SF LOA000000000 | 09/20/2001-08/29/2002 | 4 06/13/2002 |
| | 555-55-5555 | Smith, Borrower G | PL LOA000000000 | 09/20/2001-08/29/2002 | 4 06/13/2002 |
| | 555-55-5555 | Smith, Borrower H | | | |
| | 555-55-5555 | Smith, Borrower I | | | |
| | 555-55-5555 | Smith, Borrower J | | | |
| | 555-55-5555 | Smith, Borrower K | | | |
| | 555-55-5555 | Smith, Borrower L | | | |
| | 555-55-5555 | Smith, Borrower M | | | |

- No loan disbursement record matched your input search criteria.

Submit Changes | Clear All

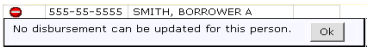
Click the **Select** checkbox to modify the disbursement data for the individual

- An Overlay window appears when you make your selection (see step 6):



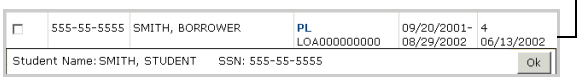

If there are no disbursements available for a specific individual:

- An icon appears in the Select column (instead of a checkbox)
  - Click on the icon for further information (click the OK link to close the overlay window)




If there are more than 50 disbursement records: you'll see the **Continue Processing** button (click to view the next 50 records).

For PLUS Loans: Click on the Loan Type hyperlink to view the corresponding student name and SSN:



5. View the following fields as necessary:

| Field | Description / Notes |
|---|---|
| **Borrower SSN / Name** | • **For a Stafford Loan**: the borrower and student are the same<br>• **For a PLUS Loan**: click on the Loan Type link to view name and SSN of borrower (see next listing). |
| **Loan Type / Code** | • **Loan Type** is one of the following:<br>- SF Stafford Subsidized<br>- SU Stafford Unsubsidized<br>- PL PLUS<br>- For PLUS loans, click on the Loan Type link to view name and SSN of the borrower (see figure on page 172).<br>• Loan Code is in format LOAXXXXXXXXX or LNAXXXXXXXXX). |
| **Loan Period** | Start and end date of academic year for which loan funds are used. |
| **Disb # / Date** | Disbursement sequence number and actual/scheduled disbursement date. |

6. Click the **Select** checkbox for the disbursement you want to modify.

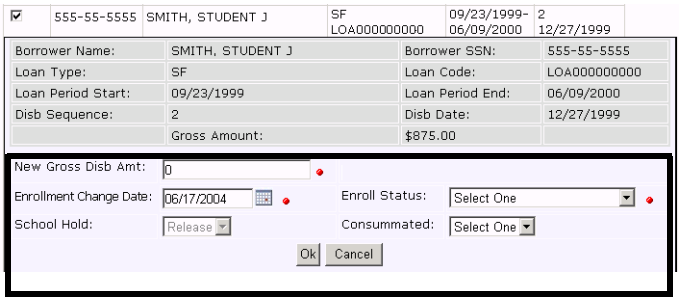
   The following overlay window appears:

**Important**:

- the fields you enter to process your cancellation vary according to the type of cancellation you selected in step 3a (see page 171)

  **Reminder**: required fields have a red icon to the right.

If you elected to use a net amount is step 3b (see page 171) the disbursement field is labelled **New Net Disbursement Amount**




- Click the **OK** button to process your disbursement cancellation.
- Click **Cancel** to return to the disbursement list.

**If you make a cancellation in error...**

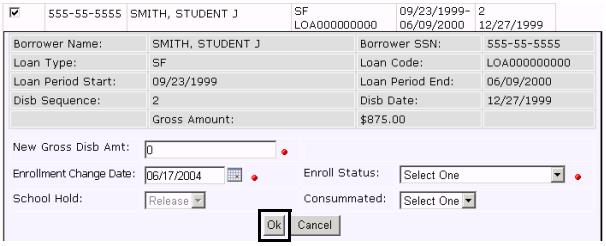
You can correct the transaction on the Monetary Adjustments screen (see page 89).

7. Consult the follow table to determine how to proceed:

| If you entered this type of Cancellation in Step 3a (see page 171): | Do the following: |
|---|---|
| **Enroll Status Date** | a In the **New Gross Disb Amount** or **New Net Disb Amount field**, enter the new amount (default is zero)<br>- You enter a gross or net amount based on the selection you made in step 3b (see page 171).<br>b In the **Enroll Status** field, select one of the following from the drop-down list:<br>- Graduated<br>- Withdrawn<br>- Enrolled Less than Half Time<br>c In the **Enroll Status Date** field, enter the Date of the status change.<br>d In the **Consummated** field, select C (consummated) from the drop-down list if:<br>- the current Consummated Code is **U** (unconsummated), and:<br>- funds will be (or have been) transferred to the student's account as a result of this transaction (i.e, you entered an amount greater than zero in step a). |
| **Never Enrolled** | a Click the OK button (all of the fields are grayed out).<br>b Go to step 8. |
| **Eligibility Change or Borrower Requested** | a In the **New Gross Disb Amount** or **New Net Disb Amount field**, enter the new amount (default is zero)<br>- You enter a gross or net amount based on the selection you made in step 3b (see page 171).<br>*b Has the disbursement appeared on a roster, and are the funds currently with your school?*<br>**Yes**: you *must* select a value in the Consummated field<br>- C (consummated) or<br>- U (unconsummated)<br>c Go to step 8. |

8. Complete your processing as follows:

   a. Click the **OK** button:




   You are returned to your selection list (see figure on page 172).

*b. Do you want to modify another disbursement record?*

**No**: Go to step c.

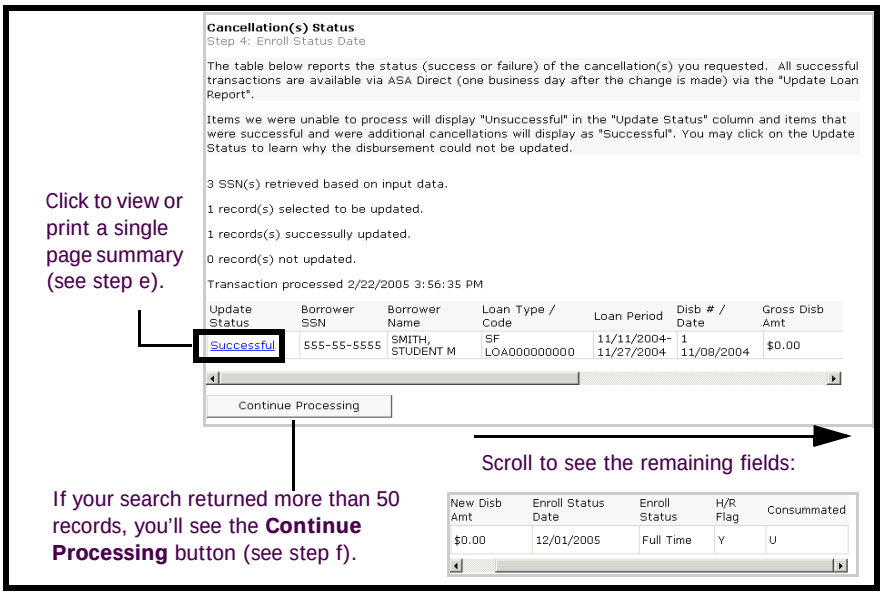
**Yes**: Repeat steps 5 through 8.

c. Click the **Submit Changes** button.

Once your changes have been processed, you'll see the results window below:

**Important!**

Once you submit your changes, do not engage in any browser activity until you see the results window (see figure at right).




d. View the following in the summary grid:

| Name | Description / Name |
|---|---|
| **Update Status** | Click on the **Successful** or **Unsuccessful** link to view or print a summary of your changes (see next step). |
| **Borrower SSN / Name** | |
| **Loan Type / Loan Code** | • Loan type is one of the following:<br>- SF Stafford Subsidized<br>- SU Stafford Unsubsidized<br>- PL PLUS<br>• Loan Code is in the format LOA0000XXXXX or LNAXXXXXXXXX. |
| **Loan Period** | Academic year for which the loan funds are allocated |
| **Disb Seq / Disb Date** | • Disbursement sequence (1-4) and date of disbursement |
| **Gross / Net Disb. Amount** | Adjusted disbursement value you entered. |

| Name | Description / Name |
|---|---|
| **New Disb. Amount** | Disbursement amount after your adjustment.<br>• If your adjustment was unsuccessful, this will be the original disbursement amount |
| **Enrollment Status Date** | Date current enrollment status was established. |
| **Enroll Status** | One of the following:<br>- Graduated<br>- Withdrawn<br>- Full Time<br>- Enrolled Less than Half Time |
| **H / R Flag** | One of the following:<br>• **H** (disbursement is on hold)<br>• **R** (disbursement has been released, or may be released on the scheduled disbursement date). |
| **Consummated** | One of the following:<br>• **C** (consummated - funds from the disbursement are in student's account) or<br>• **U** (funds are not at the school, or are not yet transferred to the student's account) |

**Important!**

Popup blockers must be disabled in your browser to view/print a summary of your changes. Consult the following for more information:

- "Required Configuration" on page 2
- Your browser documentation or help
- Your system administrator

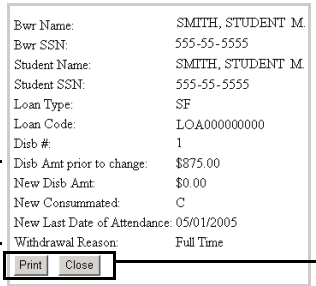
e. *Do you want to print a summary of your changes?*

**No**: Go to step f.

**Yes**: Click on the **Update Status** link (see previous figure).

You'll see the following:

View the disbursement amount prior to the change, as well as the updated disbursement information (new amount, consummated code, and last day of attendance).



| | |
|---|---|
| Bwr Name: | SMITH, STUDENT M. |
| Bwr SSN: | 555-55-5555 |
| Student Name: | SMITH, STUDENT M. |
| Student SSN: | 555-55-5555 |
| Loan Type: | SF |
| Loan Code: | LOA000000000 |
| Disb #: | 1 |
| Disb Amt prior to change: | $875.00 |
| New Disb Amt: | $0.00 |
| New Consummated: | C |
| New Last Date of Attendance: | 05/01/2005 |
| Withdrawal Reason: | Full Time |

Print Close

- Click the **Print** button to get a hard copy of your change.
- Click the **Close** button to return to the results window

f. On closing the **Update Status** window (see above), *Do you see the **Continue Processing** button?* (see figure on page 175)

**No**: the procedure is complete.

**Yes**: do the following:

- Click the **Continue Processing** button, and:
- Repeat steps 5 through 8.

CHAPTER 4

# PERFORMING MULTIPLE LOAN CERTIFICATIONS

**Before You Begin...**

**In order to use this feature:**

- your organization must participate one or both of the following products:
  - Borrower Initiated PLUS
  - Borrower Initiated Stafford

  Contact your MDHE Client Representative to subscribe to/obtain more information about these products.

**You can also perform a certification for a particular borrower.**

- *If you want to perform only a certification:*
  - See "Viewing and Processing School Certification Requests (SCRs)" on page 143.
- *If you want to perform a certification and modify application data:*
  - See "Viewing and Processing School Certification Requests (SCRs)" on page 143.

MODEL Direct makes it easy for you to:

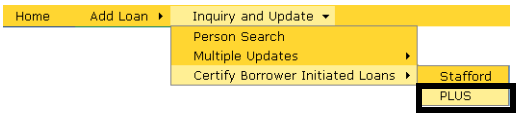
- Certify and refuse new borrower initiated loans,
- Certify a borrower initiated loan you have previously refused, and:
- Work with declined loans (and review loans by status).

## Working With PLUS Loans

### Certifying or Refusing a PLUS Loan

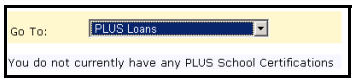
❑ **TO CERTIFY OR REFUSE A PLUS LOAN:**

1. Log into MODEL Direct, if you have not already done so (See page 3).
2. From the MODEL Direct Main Menu, select **Inquiry and Update > Certify Borrower Initiated Loans > PLUS:**




You'll see the following:

**If no loans are awaiting certification**: you'll see an alert message:



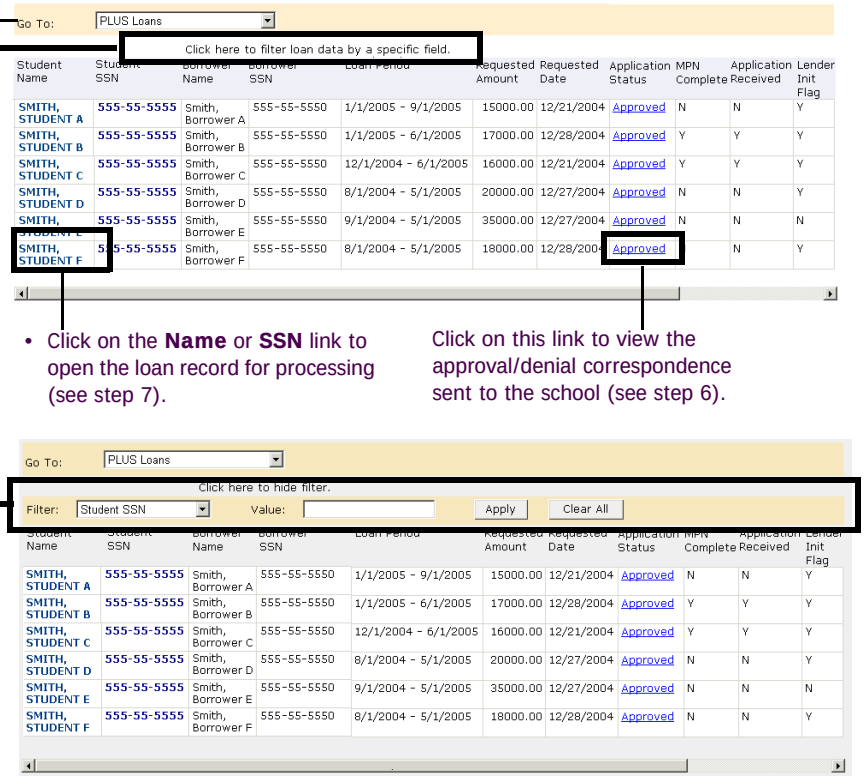

**If loans are awaiting certification**: you'll see a window similar to the following:

You can jump to any of the following views of your certifications:

- PLUS Loans
- Refused PLUS Loans
- Declined PLUS Loans
- PLUS Loans w/Expired Credit
- Stafford Loans
- Refused Stafford Loans

**Note**: By default, records sort by borrower last name.

- You can filter the SCR Grid by specific fields (see page 183)




- Click on the **Name** or **SSN** link to open the loan record for processing (see step 7).

Click on this link to view the approval/denial correspondence sent to the school (see step 6).




## Selecting a PLUS SCR Summary View

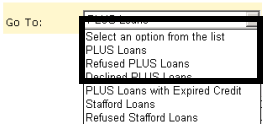
3. *Do you want to select a different summary view of your certification records?*

   **No**: Go to step 4

   **Yes**: Select one of the following from the **Go To** drop-down list:

   - PLUS Loans (the default view)
   - Refused PLUS Loans (see page 190)
   - Declined PLUS Loans (see page 192)
   - PLUS Loans with Expired Credit (see page 197).

**Note**: you can also jump to summary views of your Stafford certifications (see the following topics):




- "Certifying or Refusing a Stafford Loan" on page 203.
- "Certifying a Previously Refused Stafford Loan" on page 211.

**Filtering your PLUS SCR Records**

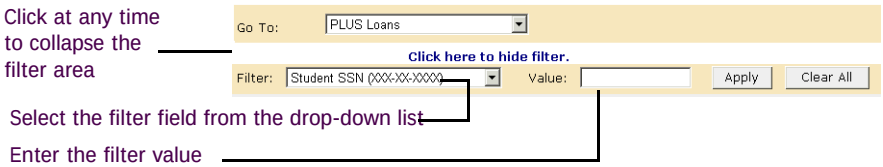
4. *Do you want to filter the items in the grid?*

**No**: Go to step 5.

**Yes**: Do the following:

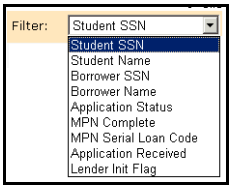
a. Click on the text below ("Click on icon to filter loan data by a specific field"):

The screen expands, and you'll see the following:



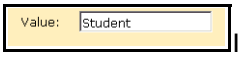

b. Do the following:

i.) In the **Filter** field, select one of the following from the drop-down list:




- Student SSN (XXX-XX-XXXX)
- Student Name
- Borrower SSN (XXX-XX-XXXX)
- Borrower Name
- Application Status (Approved/Denied)
- MPN Complete (Y/N)
- MPN Serial Loan Code (New/Serial)
- Application Received (Y/N)
- Lender Init Flag (Y/N)

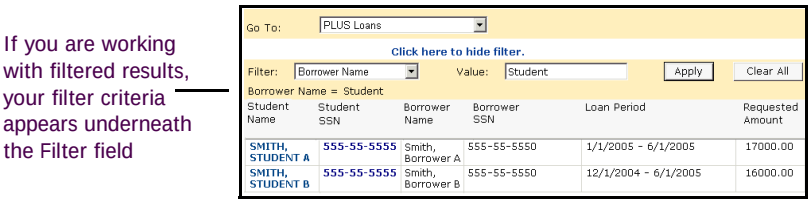
ii.) n the **Value** field, enter the value to restrict your search by (i.e., the SSN, Name, flag field value, etc.)




iii.) Click the **Apply** button.

The screen refreshes and displays:

- The results of your filtering, and:
- the field(s) you are currently using for the filter:




## Filtering Tips...

- SSNs *must* be entered using dashes (i.e., xxx-xx-xxxx)
- Alphabetic entries are not case sensitive (i.e.,entering "y" and "Y" produces the same results; entering "anders" and "Anders" produces the same results).
- You can use partial search strings for the beginning of a string - i.e., "Anders" will find all of the following:
  - Anders
  - Anderson
  - Andersen

c. *Do you want to further refine your filtered results?*

**No**: go to step d.

**Yes**: repeat steps i through iii.

d. *Do you want to clear your current filter?*

**No**: go to step 5.

**Yes**: Click the **Clear All** button.

The screen refreshes, and you are now viewing your unfiltered list.

**Important!**

If you have created a filter with multiple search criteria, clicking the Clear All button deletes all of your search criteria - and you will need to recreate your filter from the beginning.

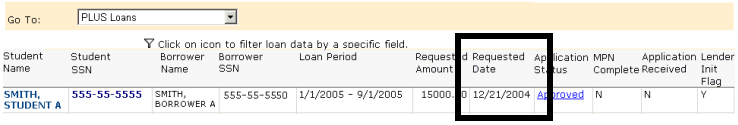
5. View the following fields if desired:

| Field | Description / Notes |
|---|---|
| **Student SSN / Name** | Click on this link to go to the Certification to be processed (See step 7) |
| **Borrower Name / SSN** | |
| **MPN Serial Loan Code** | Either **New** (first application on MPN) or **Serial** (Additional application on MPN). |
| **Loan Period** | As entered by borrower |
| **Requested Amount / Date** | |
| **Application Status** | One of the following:<br>• Approved<br>• Denied<br>• Denied Pending Appeal<br>• Appeal Approved<br>• Appeal Denied. |
| **MPN Complete (Y / N)** | |
| **Application Received (Y / N)** | |
| **Lender Initiated Flag** | A **Y** in this field indicates that the lender of record initiated the application. |

6. *Do you want to view the approval correspondence?*

**No**: Proceed to step 7.

**Yes**: Click on the **Application Status** link:



You'll see the following:

- Click the **Print** button to get a copy of the notification letter.
- Click the **Close** button to return to the certification list.

Dear Financial Aid Officer:

The request for the following Federal PLUS loan is approved:

| | |
|---|---|
| **Borrower Name:** | BORROWER A. SMITH |
| **Borrower SSN:** | 555-55-5550 |
| **Student Name:** | STUDENT A. SMITH |
| **Student SSN:** | 555-55-5555 |
| **Amount Requested:** | 15000.00 |
| **Credit Check Run Date:** | 9/22/2005 |
| **Credit Bureau Name:** | Trans Union |
| **Credit Bureau Address:** | P.O. Box 1000, Chester, PA 19022-1000, 1-800-888-4213 |

We have notified the applicant of the decision. If you have any further questions pertaining to this notification, please contact MISSOURI STATE GUARANTOR at (800)999-9080 .

Print Close

7. Click on the Student **SSN** link for the loan you want to certify:

Go To: PLUS Loans

Click on icon to filter loan data by a specific field.

| Student Name | Student SSN | Borrower Name | Borrower SSN | Loan Period | Requested Amount | Requested Date | Application Status | MPN Complete | Application Received | Lender Init Flag |
|---|---|---|---|---|---|---|---|---|---|---|
| SMITH, STUDENT A | 555-55-5555 | SMITH, BORROWER A | 555-55-5550 | 1/1/2005 - 9/1/2005 | 15000.00 | 12/21/2004 | Approved | N | N | Y |

You'll see the following screen:

| | |
|---|---|
| Student SSN: | 555-55-5555 |
| Application Type: | PLUS |
| Loan Period: | 09/01/2004 - 05/01/2005 |
| Borrower: | BORROWER A. SMITH |
| Student: | STUDENT A. SMITH |
| Lender Name: | ABC BANK |
| OE Code: | 000000 |
| Borrower Requested Loan Amount: | 20000.00 |

You may "Certify" this loan by providing the certification amount on the next page, OR "Refuse" certification, OR "Cancel" your operation.

To enable a template, please click the "Certify" button and select a branch code and a template name on the next page.

Certify Refuse

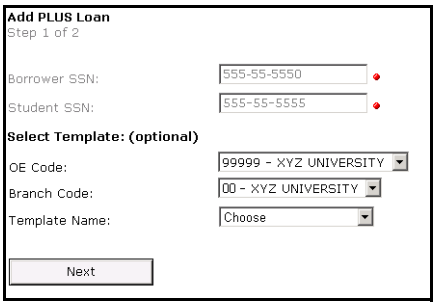
8. Consult the following table to determine how to proceed:

| If you want to... | proceed as follows: |
|---|---|
| **Certify** the loan | Go to step 9. |
| **Refuse** Certification | a. Click the **Refuse** button (see previous figure).<br>You'll see the following:<br>You are about to refuse the loan certification for this candidate. This means that the loan application will be removed from the PLUS loans ready to be certified. Are you sure you want to do this? OK will remove the PLUS loan from the list and CANCEL will keep the loan on the list.<br>OK Cancel<br>b. Click the **OK** button.<br>The screen refreshes, and the loan is removed from the certification grid. Proceed to step h.<br>**Important**: you can certify a loan you have previously refused (see "Certifying a Previously Refused PLUS Loan" on page 190) |

9. Complete your certification as follows:

   a. Click the **Certify** button (see figure on page 185).

   You'll see the following:




   b. *Do you want to use a template with this certification?* (see page 255).

   **No**: Do the following:

   - Click the **Next** button, and:
   - Go to step c.

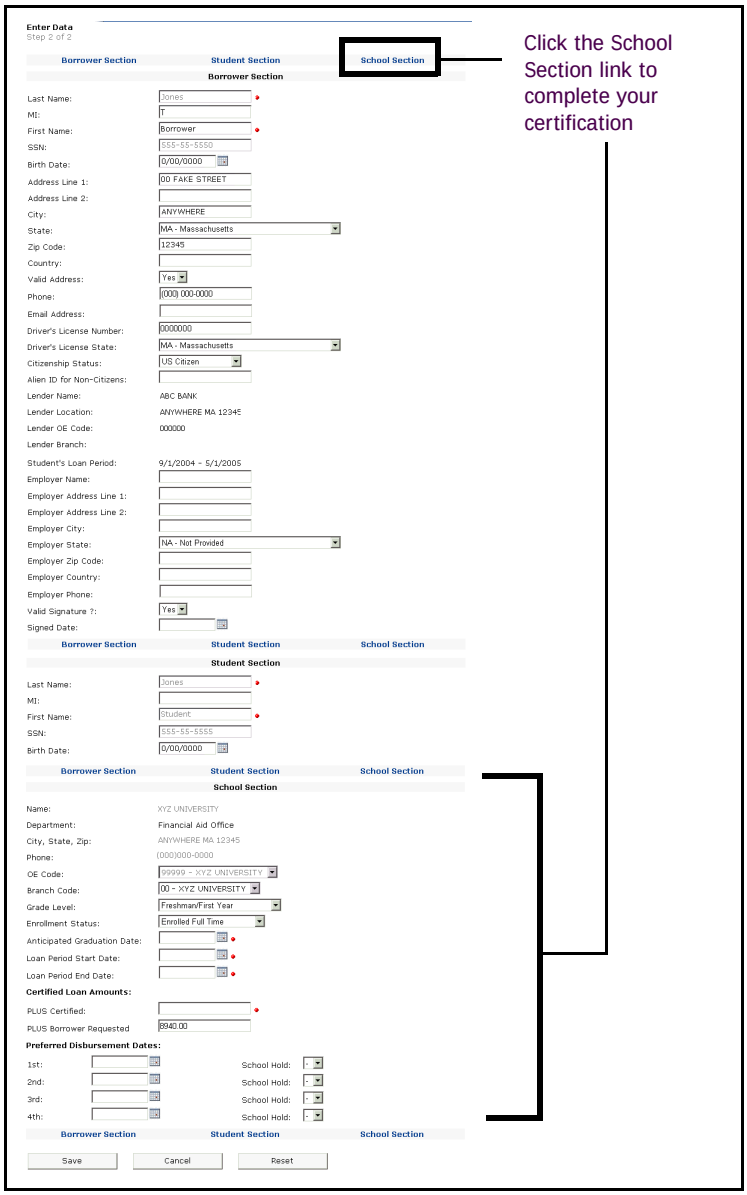
   **Yes**: Do the following:

   - In the Template Name field, select the template you want to use,
   - Click the Next button, and:
   - Go to step c.

   The following screen appears:

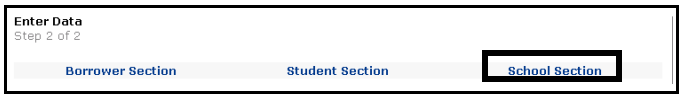
**Note...**

Some or all of these fields will be populated if you've used a template to certify the loan (see step 9b).




Click the School Section link to complete your certification

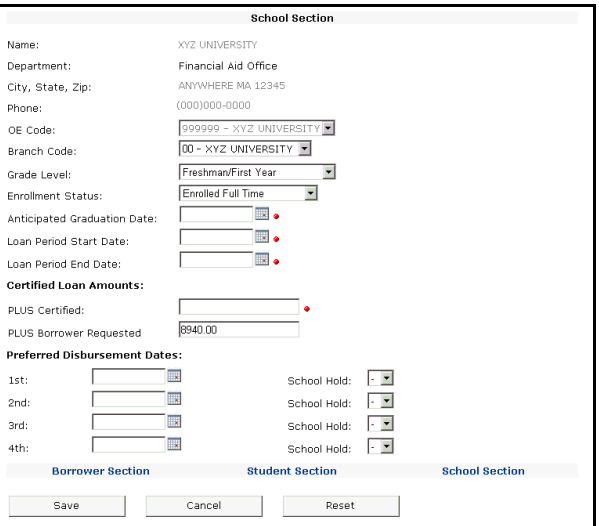
c. Click the **School Section** link to jump to your certification data:




You'll see the following:

The following fields are required:

- Anticipated Graduation Date
- Loan Period Start/End Date, and
- PLUS Certified Amount (See next step)



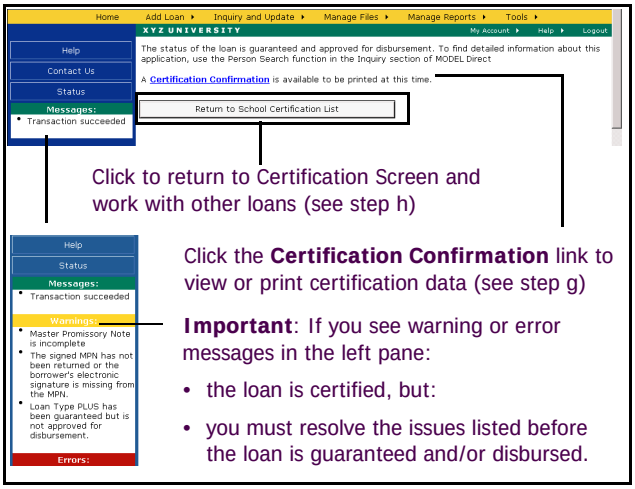

d. If not already populated, enter the following fields:
   - Anticipated Graduation Date
   - Loan Period Start/End Date, and
   - PLUS Certified Amount

*e. Are you using a template, and does the template populate the Grade Level and Enrollment Status fields?*

**Yes**: Go to step f.
**No**: Check the default values in the Grade Level and Enrollment Status fields, and modify as appropriate.

f. Click the **Save** button.

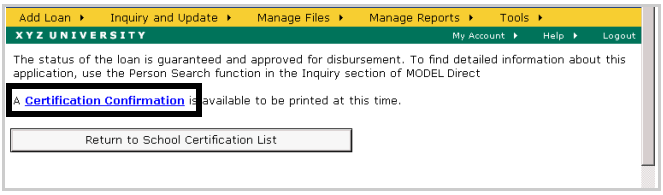
The loan is certified, and you'll see the following:



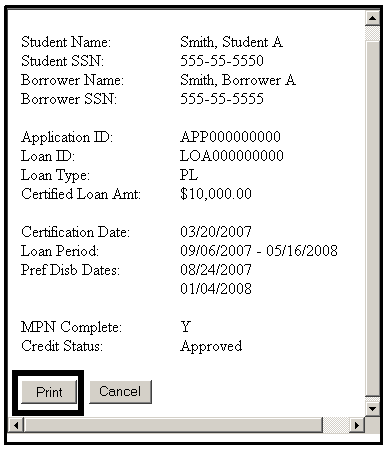
*g. Do you want to view or print a certification confirmation?*

**No**: go to step h.

**Yes**: Click on the **Certification Confirmation** Link:



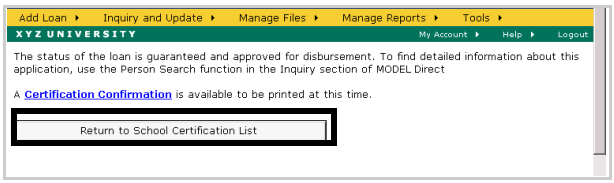

You'll see the following (click the **Print** button for a hard copy):




*h. Do you want to certify or refuse another loan?*

**No**: the process is complete.
**Yes**: Do the following:

- Click the **Return to School Certification List** button, and:
- repeat steps 3 through 9.

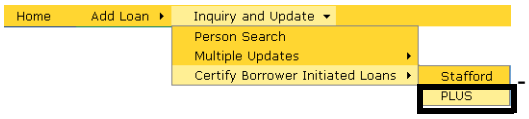


## Certifying a Previously Refused PLUS Loan

You can certify a PLUS Loan you have previously refused.

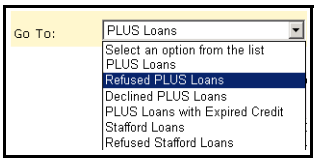
### ❑ TO CERTIFY A PREVIOUSLY REFUSED PLUS LOAN:

1. Log into MODEL Direct, if you have not already done so (See page 3).
2. From the MODEL Direct Main Menu, select **Inquiry and Update > Certify Borrower Initiated Loans > PLUS:**




The PLUS Loan screen appears (see pages 181 - 182).

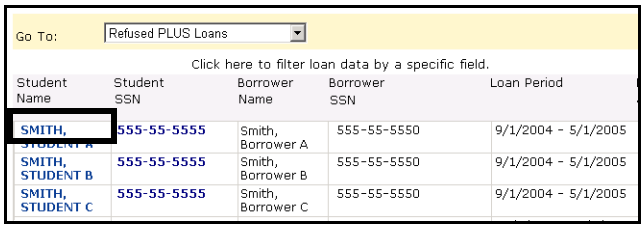
3. From the **Go To** Menu, select **Refused PLUS Loans** from the drop-down list:



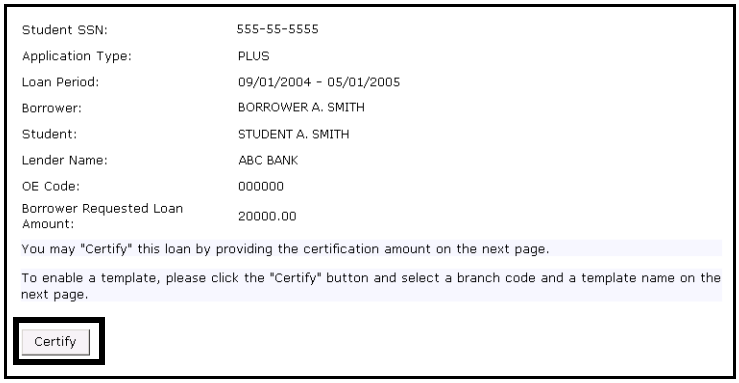

The screen refreshes, and you'll see a gird containing refused PLUS Loans.

- **Note**: the grid will contain the same fields as the PLUS Loan default view (see figure on page 182).

4. If desired, do the following:
   a. Filter your results (see "Filtering your PLUS SCR Records" on page 183).
   b. View the fields in the grid for the individual records (see table on page 184)
   c. View correspondence concerning the SCR (see page 184).
5. Click on the **Student SSN** link for the loan you want to certify:



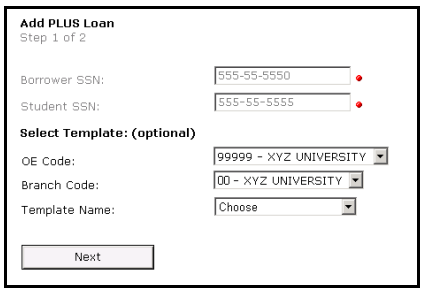

You'll see the following screen:




6. Complete your certification as follows:

   a. Click the **Certify** button (see previous figure).

      You'll see the following:




   b. *Do you want to use a template with this certification?* (see page 255).

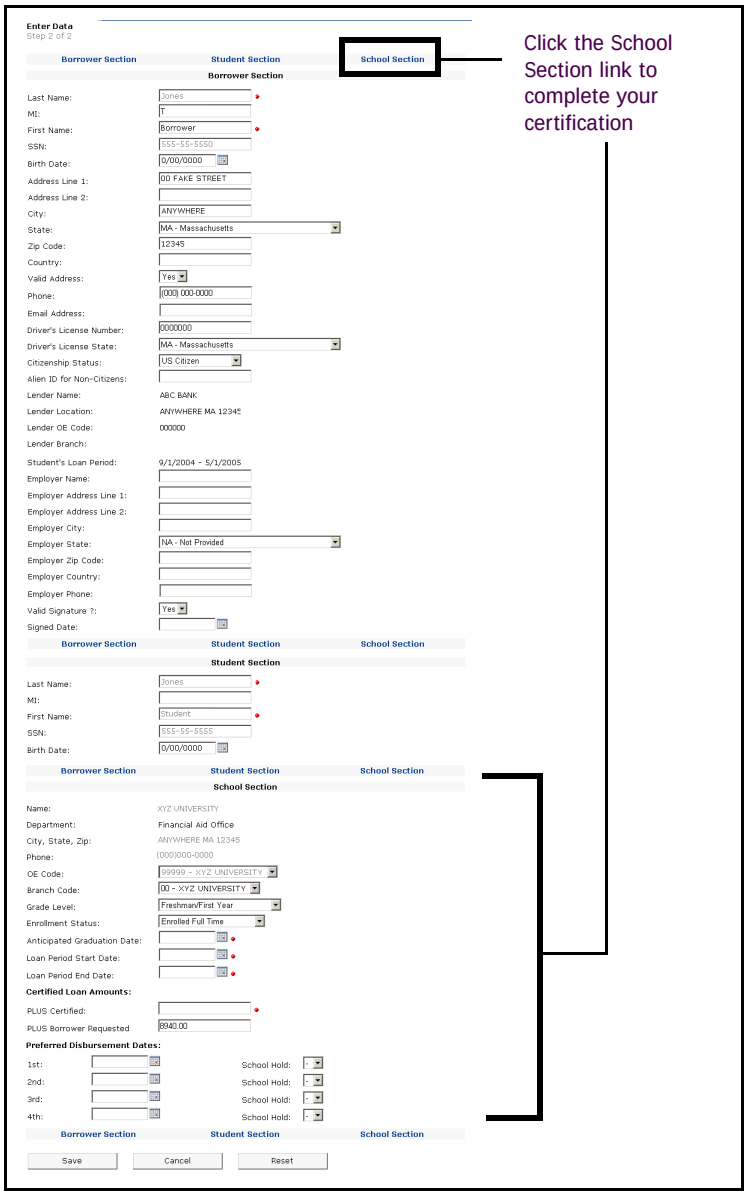
      **No**: Do the following:

      - Click the **Next** button, and:
      - Go to step c.

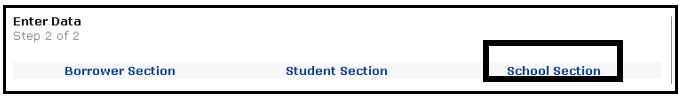
      **Yes**: Do the following:

      - In the **Template Name** field, select the template you want to use,
      - Click the Next button, and:
      - Go to step c.

The following screen appears:



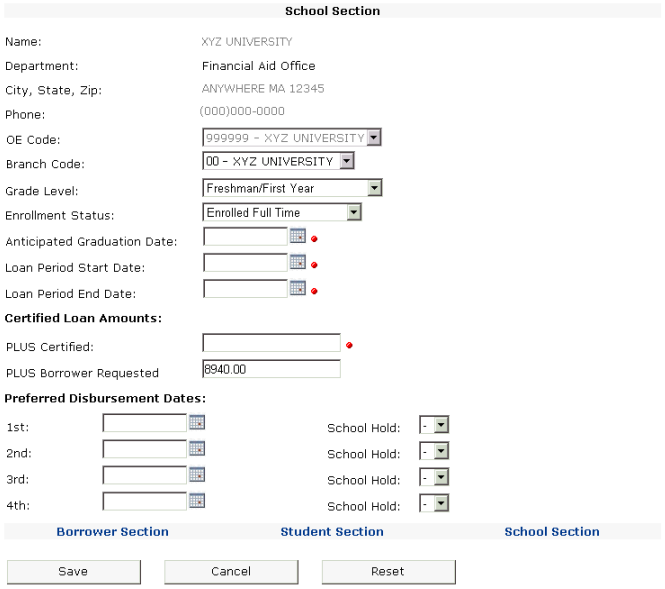

c. Click the **School Section** link to jump to your certification data:




You'll see the following:

The following fields are required:

- Anticipated Graduation Date
- Loan Period Start/End Date, and
- PLUS Certified Amount (See next step)




d. If not already populated, enter the following fields:
   - Anticipated Graduation Date
   - Loan Period Start/End Date, and
   - PLUS Certified Amount

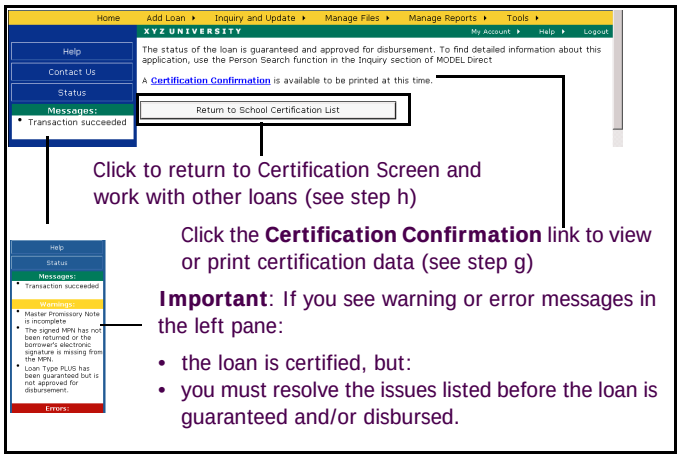
e. *Are you using a template, and does the template populate the Grade Level and Enrollment Status fields?*

   **Yes**: go to step f.

   **No**: Check the default values in the Grade Level and Enrollment Status fields, and modify as appropriate.

f. Click the **Save** button.

   The loan is certified, and you'll see the following:



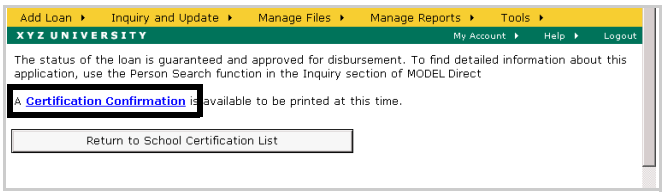

**Important**: If you see warning or error messages in the left pane:

- the loan is certified, but:
- you must resolve the issues listed before the loan is guaranteed and/or disbursed.

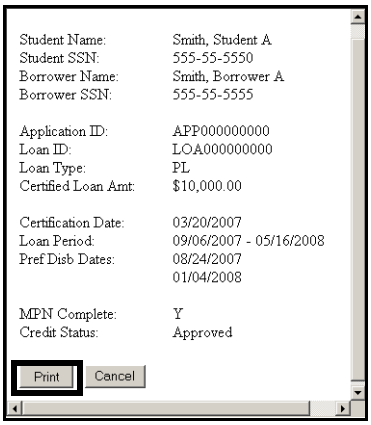
*g. Do you want to view or print a certification confirmation?*

**No**: go to step h.

**Yes**: Click on the **Certification Confirmation** Link:



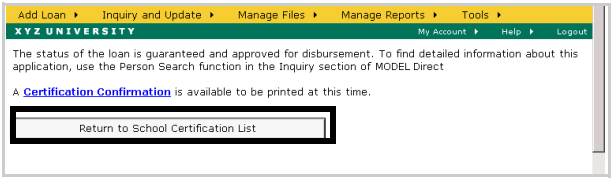

You'll see the following (click the **Print** button for a hard copy):




*h. Do you want to certify or refuse another loan?*

**No**: the process is complete.
**Yes**: Do the following:

- Click the **Return to School Certification List** button, and:
- repeat steps 3 through 6.



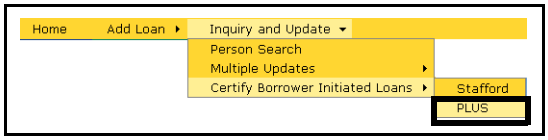
# Working With Declined PLUS Loans

MODEL Direct allows you to:

- view the detail of declined loans, and:
- send notification to the school.

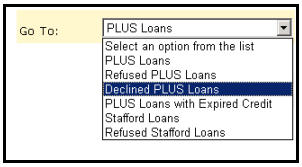
## ❑ TO REVIEW A DECLINED PLUS LOAN:

1. Log into MODEL Direct, if you have not already done so (see page 3).
2. From the MODEL Direct Main Menu, select **Inquiry and Update > Certify Borrower Initiated Loans > PLUS:**

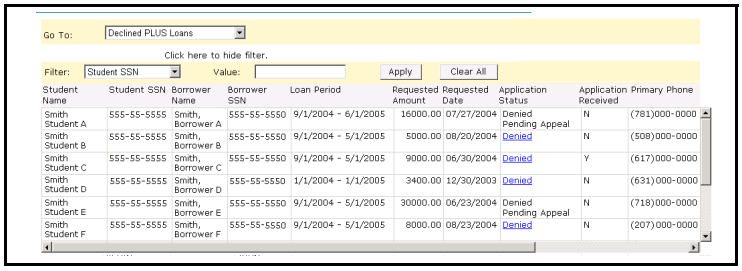



The PLUS Loan screen appears (see pages 181 - 182).

3. From the **Go To** Menu, select **Declined PLUS Loans** from the drop-down list (see figure at right).




The screen refreshes, and you'll see a gird containing declined PLUS loans:




| Student Name | Student SSN | Borrower Name | Borrower SSN | Loan Period | Requested Amount | Requested Date | Application Status | Application Received | Primary Phone |
|---|---|---|---|---|---|---|---|---|---|
| Smith Student A | 555-55-5555 | Smith, Borrower A | 555-55-5550 | 9/1/2004 - 6/1/2005 | 16000.00 | 07/27/2004 | Denied Pending Appeal | N | (781)000-0000 |
| Smith Student B | 555-55-5555 | Smith, Borrower B | 555-55-5550 | 9/1/2004 - 5/1/2005 | 5000.00 | 08/20/2004 | Denied | N | (508)000-0000 |
| Smith Student C | 555-55-5555 | Smith, Borrower C | 555-55-5550 | 9/1/2004 - 5/1/2005 | 9000.00 | 06/30/2004 | Denied | Y | (617)000-0000 |
| Smith Student D | 555-55-5555 | Smith, Borrower D | 555-55-5550 | 1/1/2004 - 1/1/2005 | 3400.00 | 12/30/2003 | Denied | N | (631)000-0000 |
| Smith Student E | 555-55-5555 | Smith, Borrower E | 555-55-5550 | 9/1/2004 - 5/1/2005 | 30000.00 | 06/23/2004 | Denied Pending Appeal | N | (718)000-0000 |
| Smith Student F | 555-55-5555 | Smith, Borrower F | 555-55-5550 | 9/1/2004 - 5/1/2005 | 8000.00 | 08/23/2004 | Denied | N | (207)000-0000 |

4. If desired, filter your results (see "Filtering your PLUS SCR Records" on page 183).

   **Note**: when working with declined PLUS Loans, you can only filter by the following fields:

   - Student SSN (XXX-XX-XXXX),
   - Student Name,
   - Borrower SSN (XXX-XX-XXXX),
   - Application Status (Approved/Denied), and:
   - Application Received (Y/N).

5. View the following fields if desired:

| Field | Description / Notes |
|---|---|
| **Student SSN / Name** | |
| **Borrower SSN / Name** | |
| **Loan Period** | As entered by borrower |
| **Requested Amount / Date** | |
| **Application Status** | One of the following<br>• **Denied**<br>• **Appeal Denied**, or:<br>• **Denied Pending Appeal**<br>**Note**: if the status is **Denied** or **Appeal Denied**, you can view or print a copy of the denial correspondence (see next step). |
| **Application Received (Y / N)** | |
| **Primary Phone** | Primary phone number of borrower. |

6. *Do you want to view the denial correspondence?*

**No**: the procedure is complete.

**Yes**: In the **Application Status** column, click on the **Denied** or **Appeal Denied** link for the desired loan:

| Student SSN Name | Student SSN | Borrower Name | Borrower SSN | Loan Period | Requested Amount | Requested Date | Application Status |
|---|---|---|---|---|---|---|---|
| Smith Student A | 555-55-5555 | Smith, Borrower A | 555-55-5550 | 9/1/2004 - 5/1/2005 | 16000.00 | 07/27/2004 | Denied |
| Smith Student B | 555-55-5555 | Smith, Borrower B | 555-55-5550 | 9/1/2004 - 5/1/2005 | 5000.00 | 08/20/2004 | Denied |

You'll see the following:

- Click the **Print** button to get a copy of the notification letter.
- Click the **Close** button to return to the certification list.

Dear Financial Aid Officer:

The request for the following Federal PLUS loan is denied:

| | |
|---|---|
| **Borrower Name:** | Borrower B. Smith |
| **Borrower SSN:** | 555-55-5550 |
| **Student Name:** | Student B. Smith |
| **Student SSN:** | 555-55-5555 |
| **Amount Requested:** | 15000.00 |
| **Credit Check Run Date:** | 9/22/2005 |
| **Credit Bureau Name:** | ABC Credit |
| **Credit Bureau Address:** | 00 Fake Street, Anywhere MA 12345<br>1-800-555-5555 |

We have notified the applicant of the decision. If you have any further questions pertaining to this notification, please contact MISSOURI STATE GUARANTOR at (800)000-0000.

Print Close

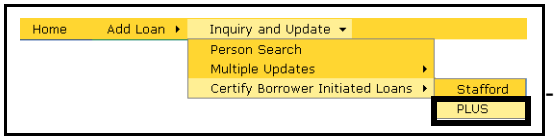
# Viewing SCR Records with Expired Credit Checks

## ❑ To View SCR Records with Expired Credit Checks:

**Before You Begin...**

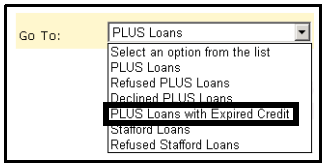
- A Credit Check is considered to be expired based on the Lender's participation in the "Lender Specific Credit Check Timeframe" product (See Chapter 4, *Working with Lender Profiles*, in the ASA System User Guide).
  For Example:
  - The Lender of record on a given application considers a credit check to be current until it is 90 days old.
  - If the loan is not certified after 91 days, it appears in the grid.

1. Log into MODEL Direct, if you have not already done so (See page 3).
2. From the MODEL Direct Main Menu, select **Inquiry and Update > Certify Borrower Initiated Loans > PLUS:**




The PLUS Loan screen appears (see pages 181 - 182).

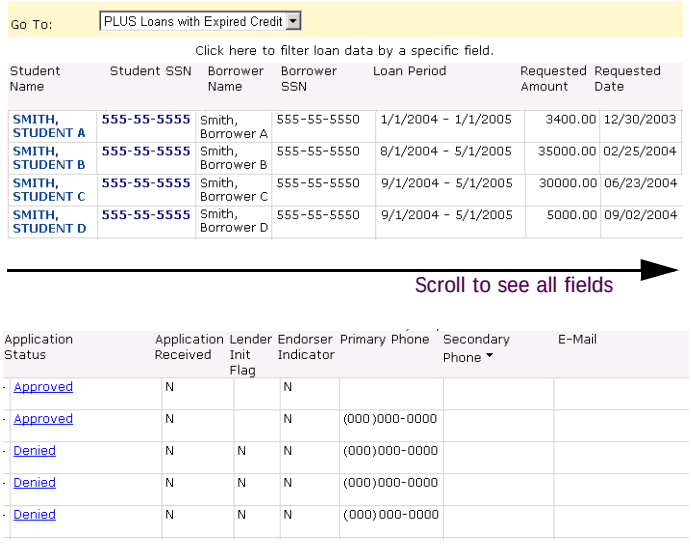
3. From the **Go To** Menu, select **PLUS Loans With Expired Credit** from the drop-down list (see figure at right).




The screen refreshes, and you'll see all SCR records with expired credit checks:

**Note**: An SCR remains in the grid until:

- The School certifies the loan (a new credit check will be required
- The borrower authorizes the Operating Organization to perform a new credit check, or.
- Thirty days after the loan period end date.




| Student Name | Student SSN | Borrower Name | Borrower SSN | Loan Period | Requested Amount | Requested Date |
|---|---|---|---|---|---|---|
| SMITH, STUDENT A | 555-55-5555 | Smith, Borrower A | 555-55-5550 | 1/1/2004 - 1/1/2005 | 3400.00 | 12/30/2003 |
| SMITH, STUDENT B | 555-55-5555 | Smith, Borrower B | 555-55-5550 | 8/1/2004 - 5/1/2005 | 35000.00 | 02/25/2004 |
| SMITH, STUDENT C | 555-55-5555 | Smith, Borrower C | 555-55-5550 | 9/1/2004 - 5/1/2005 | 30000.00 | 06/23/2004 |
| SMITH, STUDENT D | 555-55-5555 | Smith, Borrower D | 555-55-5550 | 9/1/2004 - 5/1/2005 | 5000.00 | 09/02/2004 |

| Application Status | Application Received | Lender Init Flag | Endorser Indicator | Primary Phone | Secondary Phone | E-Mail |
|---|---|---|---|---|---|---|
| Approved | N | | N | | | |
| Approved | N | | N | (000)000-0000 | | |
| Denied | N | N | N | (000)000-0000 | | |
| Denied | N | N | N | (000)000-0000 | | |
| Denied | N | N | N | (000)000-0000 | | |

4. If desired, filter your results (see “Filtering your PLUS SCR Records” on page 183).

   **Note**: when working with declined PLUS Loans, you can only filter by the following fields:

   - Student SSN (XXX-XX-XXXX),
   - Student Name,
   - Borrower SSN (XXX-XX-XXXX), and:
   - Application Received (Y/N).

5. View the following fields if desired:

| Field | Description / Notes |
|---|---|
| **Student SSN / Name** | Click on this link to go to the Certification to be processed (see step 7) |
| **Borrower SSN / Name** | |
| **Loan Period** | As entered by borrower |
| **Requested Amount / Date** | |
| **Application Status** | One of the following:<br>• Denied<br>• Appeal Denied<br>• Denied Pending Appeal<br>**Note**: if the status is Denied or Appeal Denied, you can view/print the denial correspondence (see step 6). |
| **Application Received (Y/N)** | |
| **Lender Initiated Flag** | A **Y** in this field indicates that the lender of record initiated the application. |
| **Endorser Indicator** | A **Y** in this field indicates that an approved endorser is attached to the application. |
| **Primary Phone** | Phone(s)/Email address of borrower. |
| **Secondary Phone** | |
| **Email** | |

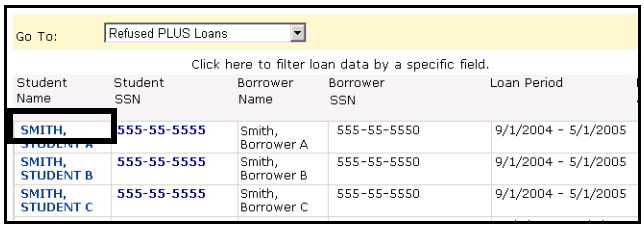
6. *Do you want to view the approval or denial correspondence?*

   **No**: Go to step 7.

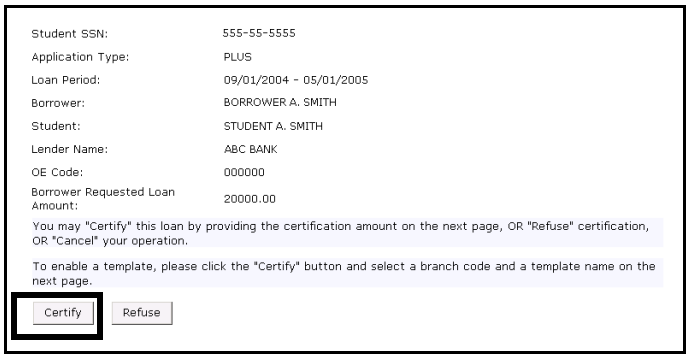
   **Yes**: In the **Application Status** column, click on the link for the desired loan (see figure on page 197).

   - For an example of **Approval** correspondence, see figure on page 185.
   - For an example of **Denial** correspondence, see figure on page 196.

7. Click on the **Student SSN** link for the loan you want to certify:




You'll see the following screen:




**Important**:

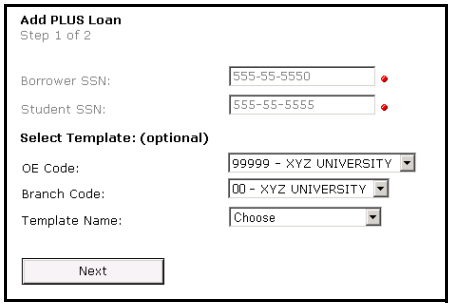
The Operating Organization must perform a new credit check for the borrower.

- **If a valid MPN is on file**: the credit check occurs immediately
- **If a valid MPN is not on file**: the credit check occurs once a signed MPN is available

8. Complete your certification as follows:

   a. Click the **Certify** button (see previous figure).

   You'll see the following:




   b. *Do you want to use a template with this certification?* (see page 255).

   **No**: Do the following:

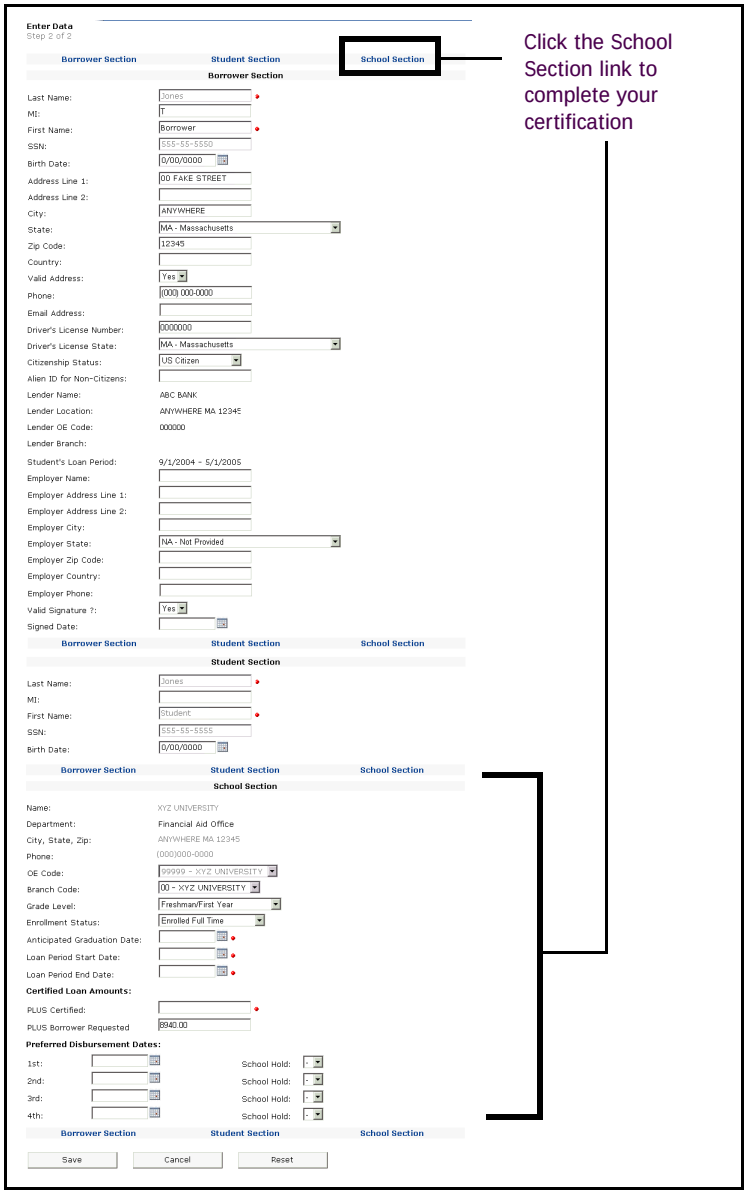
   - Click the **Next** button, and:
   - Go to step c.

   **Yes**: Do the following:

   - In the **Template Name** field, select the template you want to use,

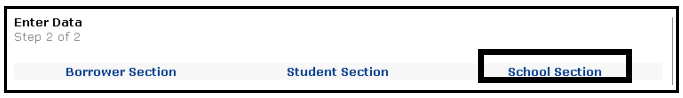
- Click the **Next** button, and:
- Go to step c.

The following screen appears:




Click the School Section link to complete your certification

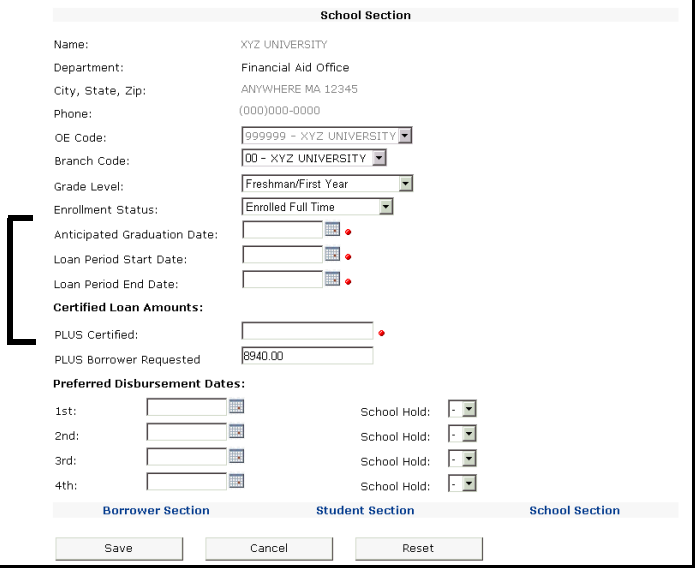
c. Click the **School Section** link to jump to your certification data:




You'll see the following:

The following fields are required:

- Anticipated Graduation Date
- Loan Period Start/End Date, and
- PLUS Certified Amount (See next step)




d. If not already populated, enter the following fields:
   - Anticipated Graduation Date
   - Loan Period Start/End Date, and
   - PLUS Certified Amount

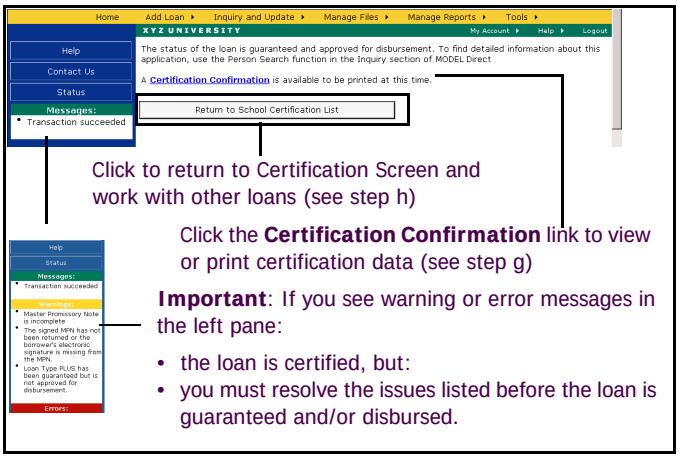
e. *Are you using a template, and does the template populate the Grade Level and Enrollment Status fields?*

   **Yes**: go to step f.

   **No**: Check the default values in the Grade Level and Enrollment Status fields, and modify as appropriate.

f. Click the **Save** button.

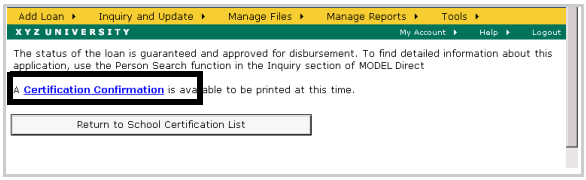
   The loan is certified, and you'll see the following:



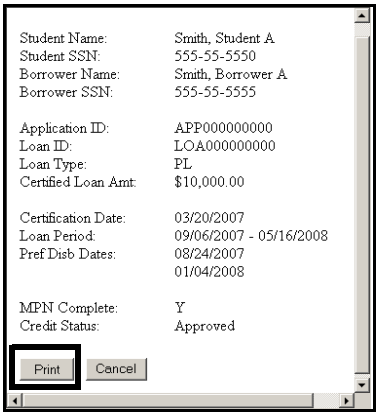

*g. Do you want to view or print a certification confirmation?*

**No**: go to step h.

**Yes**: Click on the **Certification Confirmation** Link:




You'll see the following (click the **Print** button for a hard copy):




*h. Do you want to certify or refuse another loan?*

**No**: the process is complete.
**Yes**: Do the following:

- Click the **Return to School Certification List** button (see figure in step f), and:
- repeat steps 3 through 8.

# Working With Stafford Loans

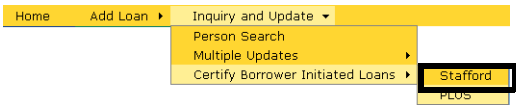
You certify Stafford loans in a similar manner to the way you certify PLUS loans. The major differences are:

- you have only two summary views (Pending Stafford Certifications and Refused Stafford Certifications),
- you have fewer fields in the summary views, (see page 204), and:
- you have fewer filter fields (see pages 183 and 204).

## Certifying or Refusing a Stafford Loan

### ❑ TO CERTIFY OR REFUSE A STAFFORD LOAN:

1. Log into MODEL Direct, if you have not already done so (See page 3).
2. From the MODEL Direct Main Menu, select **Inquiry and Update > Certify Borrower Initiated Loans > Stafford:**



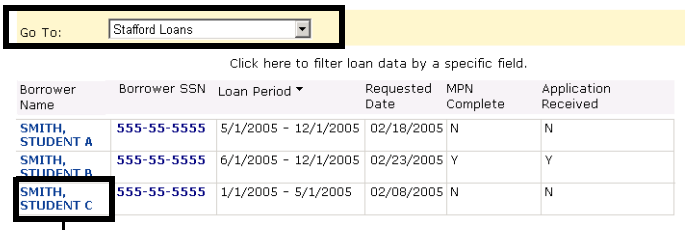

You'll see the following:

**If no loans are awaiting certification**: you'll see an alert message:

**If loans are awaiting certification**: you'll see a window similar to the following:

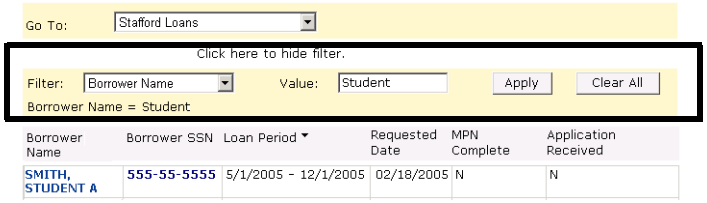
You can jump to any of the following views of your certifications:

- Stafford Loans
- Refused Stafford Loans
- PLUS Loans
- Refused PLUS Loans
- Declined PLUS Loans
- PLUS Loans w/Expired Credit




- Click on the **SSN** link to open the loan record for processing (see page 206).

You can filter the SCR Grid by specific fields (See step 4)




### Selecting a Stafford SCR Summary View

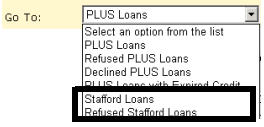
3. *Do you want to select a different summary view of your certification records?*

   **No**: Go to step 5.

   **Yes**: Select one of the following from the Go To drop-down list:

   - Stafford Loans (the default view)
   - Refused Stafford Loans (see page 211).

**Note**: you can also jump to summary views of your PLUS certifications (see "Selecting a PLUS SCR Summary View" on page 182).




### Filtering your Stafford SCR Records

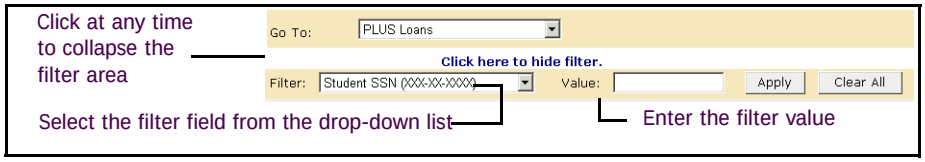
4. *Do you want to filter the items in the grid?*

   **No**: Go to step 5.

   **Yes**: Do the following:

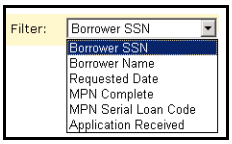
   a. Click on the icon/text below ("Click on icon to filter loan data by a specific field"):

   The screen expands, and you'll see the following:



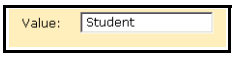

b. Do the following:

i.) In the **Filter** field, select one of the following from the drop-down list:




- Borrower SSN (XXX-XX-XXXX)
- Borrower Name
- Requested Date (MM/DD/YYYY)
- MPN Complete (Y/N)
- MPN Serial Loan Code (New/Serial)
- Application Received (Y/N)

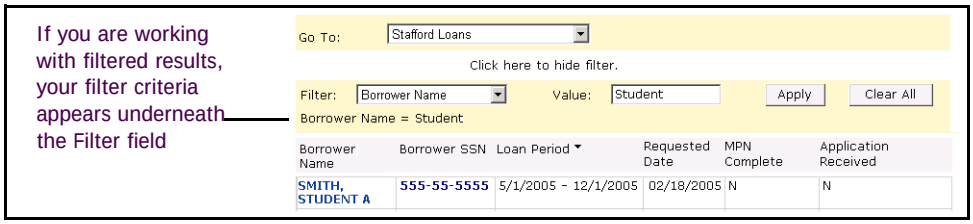
ii.) In the **Value** field, enter the value to restrict your search by (i.e., the SSN, Name, flag field value, etc.):




iii.) Click the **Apply** button.

The screen refreshes and displays:

- The results of your filtering, and:
- the field(s) you are currently using for the filter:




c. *Do you want to further refine your filtered results?*

**No**: go to step d.

**Yes**: repeat steps i through iii.

**Important!**

If you have created a filter with multiple search criteria, clicking the Clear All button deletes all of your search criteria - and you will need to recreate your filter from the beginning.

*d. Do you want to clear your current filter?*

**No**: go to step 5.

**Yes**: Click the **Clear All** button.

The screen refreshes, and you are now viewing your unfiltered list.

5. View the following fields if desired:

| Field | Description/Notes |
|---|---|
| **Borrower Name/SSN** | Click on this link to go to the Certification to be processed (see step 6). |
| **Loan Period** | As entered by borrower |
| **Requested Date** | |
| **MPN Complete (Y/N)** | |
| **Application Received (Y/N)** | |

6. Click on the **Borrower SSN** link for the loan you want to certify:

| Borrower Name | Borrower SSN | Loan Period | Requested Date | MPN Complete | Application Received |
|---|---|---|---|---|---|
| SMITH, STUDENT A | 555-55-5555 | 5/1/2005 - 12/1/2005 | 02/18/2005 | N | N |
| SMITH, STUDENT B | 555-55-5555 | 6/1/2005 - 12/1/2005 | 02/23/2005 | Y | Y |
| SMITH, STUDENT C | 555-55-5555 | 1/1/2005 - 5/1/2005 | 02/08/2005 | N | N |

You'll see the following screen:

| | |
|---|---|
| Student SSN: | 555-55-5555 |
| Application Type: | Stafford |
| Loan Period: | 05/01/2005 - 12/01/2005 |
| Borrower: | Student L Smith |
| Lender Name: | ABC Bank |
| OE Code: | 000000 |

You may "Certify" this loan by providing the certification amount on the next page OR "Refuse" certification.

To enable a template, please click the "Certify" button and select a branch code and a template name on the next page.

Certify Refuse

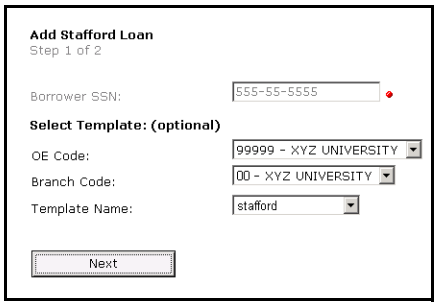
7. Consult the following table to determine how to proceed:

| If you want to... | proceed as follows: |
|---|---|
| **Certify** the loan | a. Click the **Certify** button (see previous figure).<br>The **Add Stafford** screen appears. Go to step 8. |
| **Refuse** Certification | a. Click the **Refuse** button (see previous figure).<br>You'll see the following:<br>You are about to refuse the loan certification for this candidate. This means that the loan application will be removed from the PLUS loans ready to be certified. Are you sure you want to do this? OK will remove the PLUS loan from the list and CANCEL will keep the loan on the list.<br>OK Cancel<br>b. Click the **OK** button.<br>The screen refreshes, and the loan is removed from the certification grid Proceed to step 8).<br>**Important**: you can certify a loan you have previously refused (see "Certifying a Previously Refused Stafford Loan" on page 211) |

8. Complete your certification as follows:

   a. Click the **Certify** button (see figure on page 206).

   You'll see the following:




   b. *Do you want to use a template with this certification?* (see page 255).

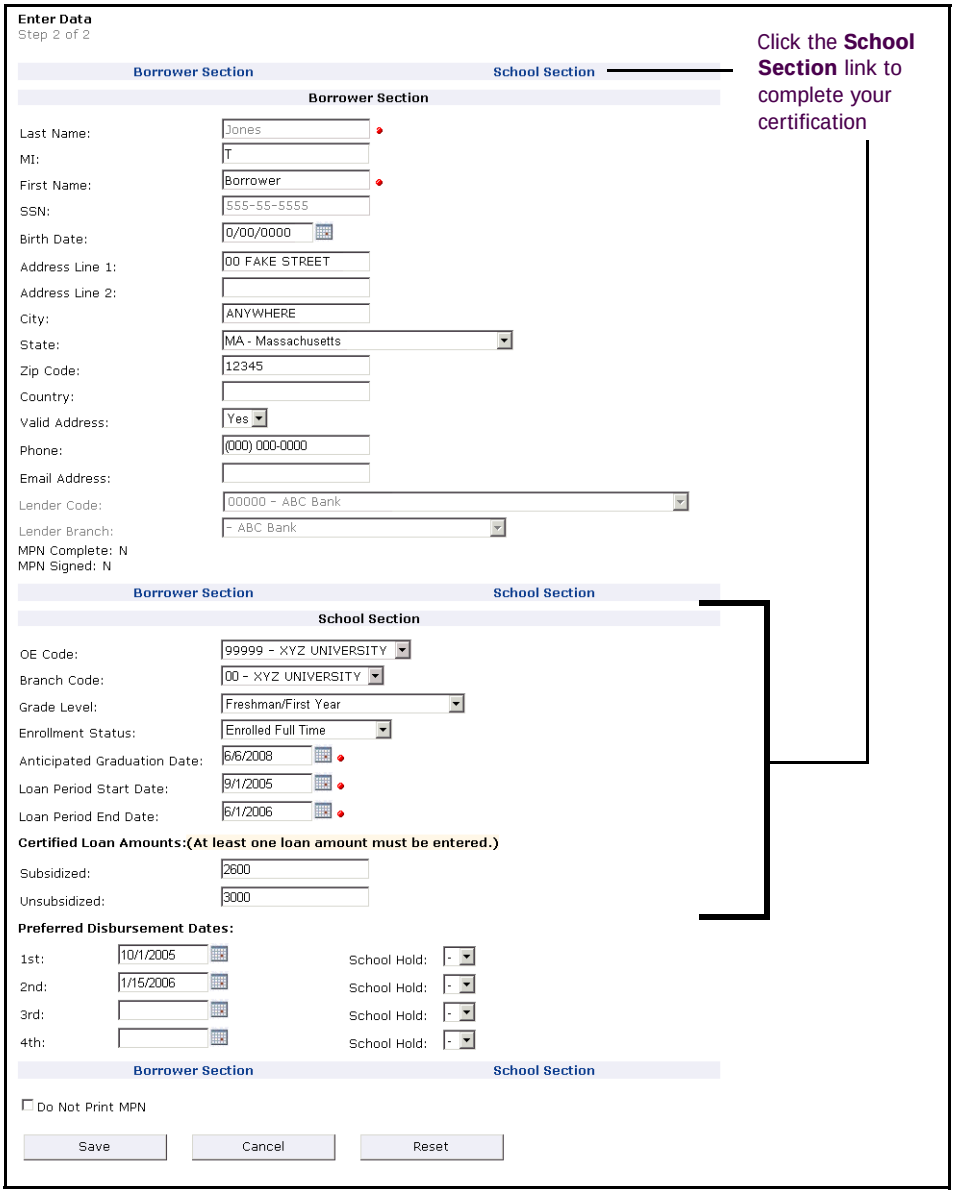
   **No**: Do the following:

   - Click the **Next** button, and:
   - Go to step c.

   **Yes**: Do the following:

   - In the Template Name field, select the template you want to use,
   - Click the Next button, and:
   - Go to step c.

   The following screen appears:

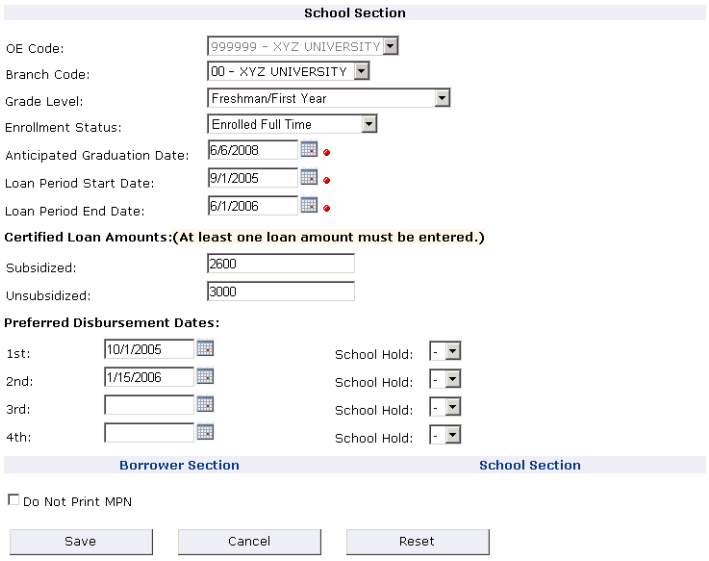



c. Click the **School Section** link to jump to your certification data:

You'll see the following:

The following fields are required:

- Anticipated Graduation Date,
- Loan Period Start/End Date, and
- At least one Stafford amount (i.e., subsidized or unsubsidized).




d. If not already populated, enter the following fields:

- Anticipated Graduation Date
- Loan Period Start/End Date, and
- Stafford Subsidized and/or Unsubsidized Amounts.

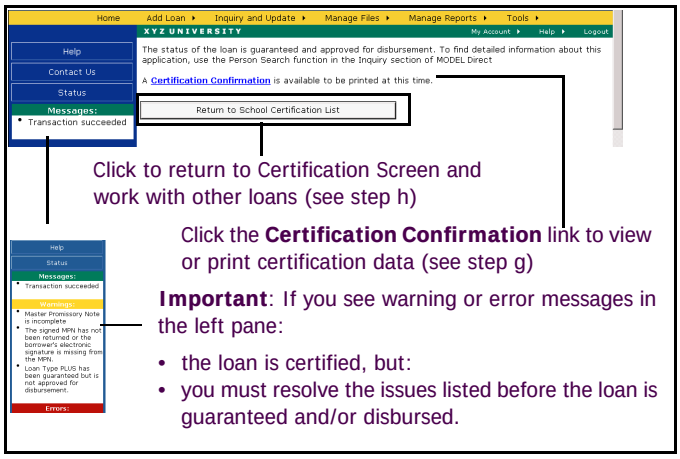
*e. Are you using a template, and does the template populate the Grade Level and Enrollment Status fields?*

**Yes**: go to step f.

**No**: Check the default values in the Grade Level and Enrollment Status fields, and modify as appropriate.

f. Click the **Save** button.

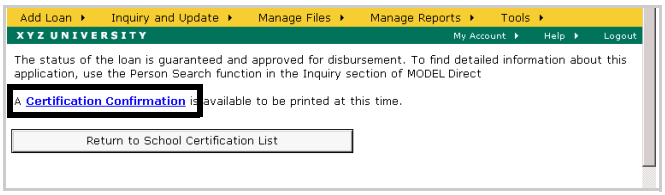
The loan is certified, and you'll see the following:



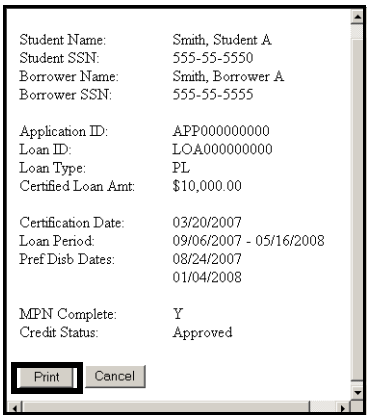
*g. Do you want to view or print a certification confirmation?*

**No**: go to step h.

**Yes**: Click on the **Certification Confirmation** Link:



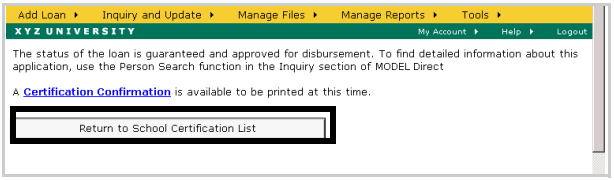

You'll see the following (click the **Print** button for a hard copy):




*h. Do you want to certify or refuse another loan?*

**No**: the process is complete.
**Yes**: Do the following:

- Click the **Return to School Certification List** button (see previous figure), and:
- repeat steps 3 through 8.

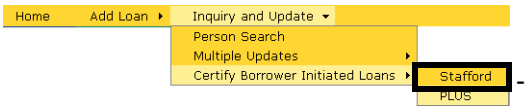


## Certifying a Previously Refused Stafford Loan

You can certify a Stafford Loan you have previously refused.

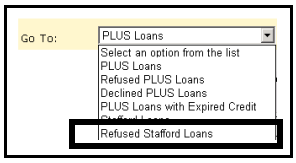
### ❑ TO CERTIFY A PREVIOUSLY REFUSED STAFFORD LOAN:

1. Log into MODEL Direct, if you have not already done so (See page 3).
2. From the MODEL Direct Main Menu, select **Inquiry and Update > Certify Borrower Initiated Loans > Stafford:**




The Stafford Loan screen appears (see pages 181 - 182).

3. From the **Go To** Menu, select **Refused Stafford Loans** from the drop-down list:



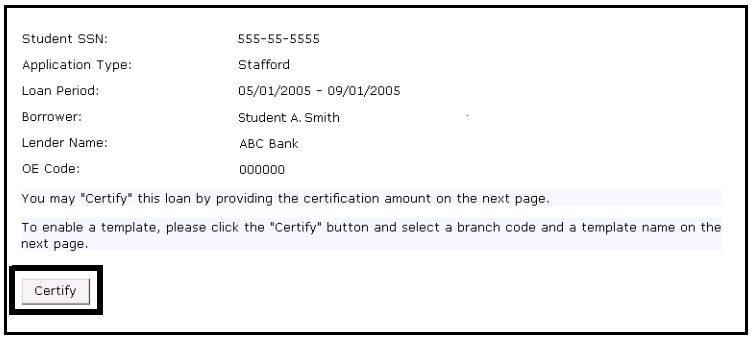

The screen refreshes, and you'll see a gird containing refused Stafford Loans.

- **Note**: the grid will contain the same fields as the Stafford Loan default view (see figure on page 204).

4. If desired, do the following:
   a. Filter your results (see "Filtering your Stafford SCR Records" on page 204).
   b. View the fields in the grid for the individual records (see table on page 206)
5. Click on the Student **SSN** link for the loan you want to certify (see previous figure):

| Borrower Name | Borrower SSN | Loan Period | Requested Date | MPN Complete | Application Received |
|---|---|---|---|---|---|
| SMITH, STUDENT A | 555-55-5555 | 5/1/2005 - 12/1/2005 | 02/18/2005 | N | N |
| SMITH, STUDENT B | 555-55-5555 | 6/1/2005 - 12/1/2005 | 02/23/2005 | Y | Y |
| SMITH, STUDENT C | 555-55-5555 | 1/1/2005 - 5/1/2005 | 02/08/2005 | N | N |

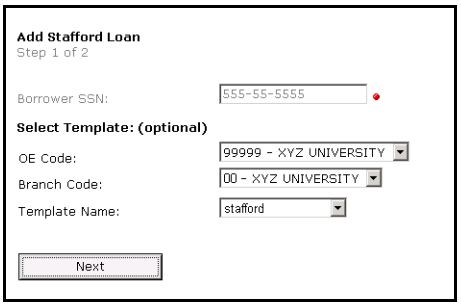
You'll see the following screen:




6. Complete your certification as follows:

   a. Click the **Certify** button (see previous figure).

      You'll see the following:




   b. *Do you want to use a template with this certification?* (see page 255).

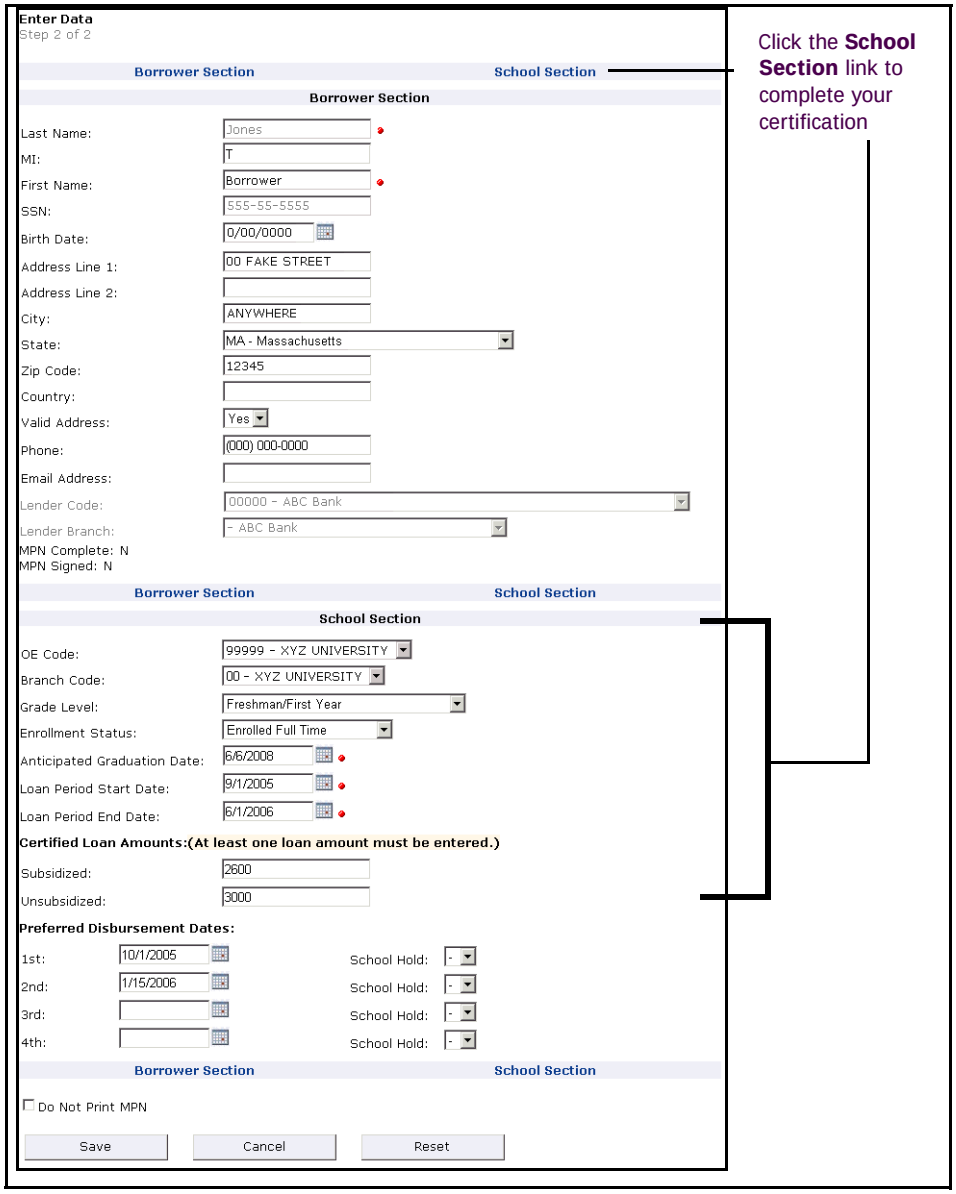
      **No**: Do the following:

      - Click the **Next** button, and:
      - Go to step c.

      **Yes**: Do the following:

      - In the Template Name field, select the template you want to use,
      - Click the Next button, and:
      - Go to step c.

      The following screen appears:

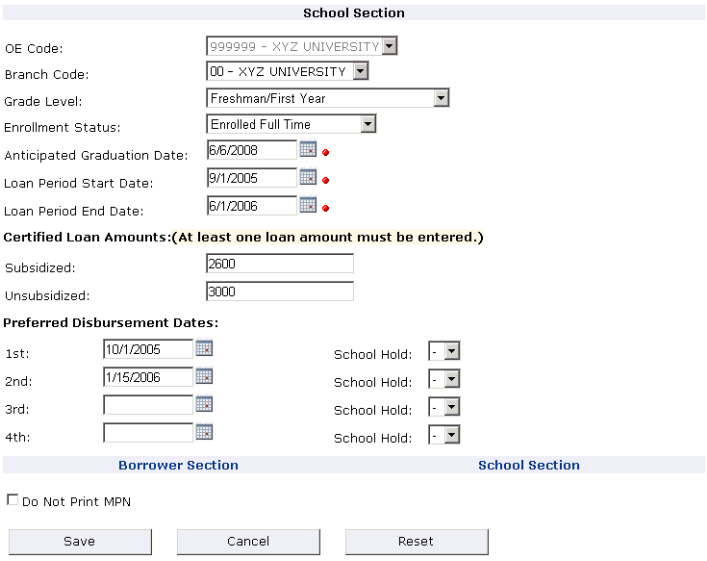



c. Click the **School Section** link to jump to your certification data:

You'll see the following:

The following fields are required:

- Anticipated Graduation Date,
- Loan Period Start/End Date, and
- At least one Stafford amount (i.e., subsidized or unsubsidized).




d. If not already populated, enter the following fields:
   - Anticipated Graduation Date
   - Loan Period Start/End Date, and
   - PLUS Certified Amount

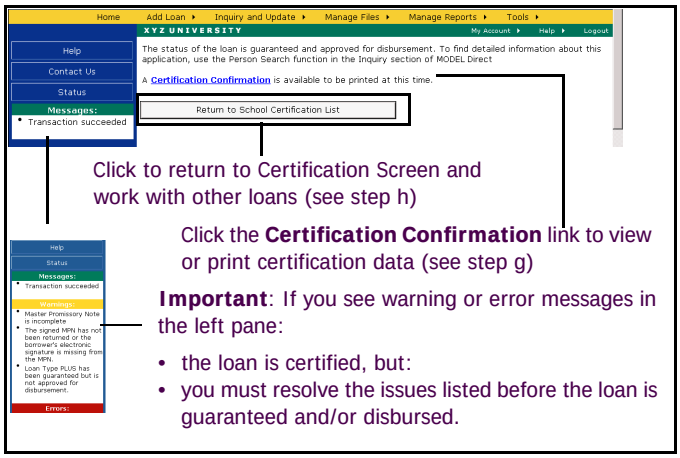
*e. Are you using a template, and does the template populate the Grade Level and Enrollment Status fields?*

**Yes**: go to step f.

**No**: Check the default values in the Grade Level and Enrollment Status fields, and modify as appropriate.

f. Click the **Save** button.

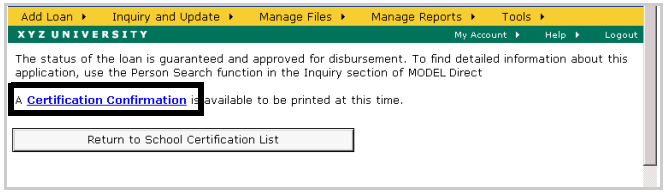
The loan is certified, and you'll see the following:



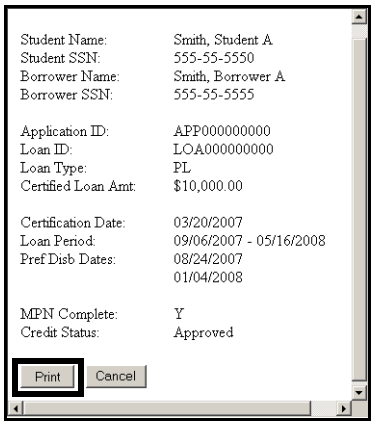

*g. Do you want to view or print a certification confirmation?*

**No**: go to step h.

**Yes**: Click on the **Certification Confirmation** Link:




You'll see the following (click the **Print** button for a hard copy):




*h. Do you want to certify or refuse another loan?*

**No**: the process is complete.

**Yes**: Do the following:

- Click the **Return to School Certification List** button (see previous figure), and:
- repeat steps 4 through 6.

CHAPTER 5

# MANAGING YOUR COMMONLINE FILES

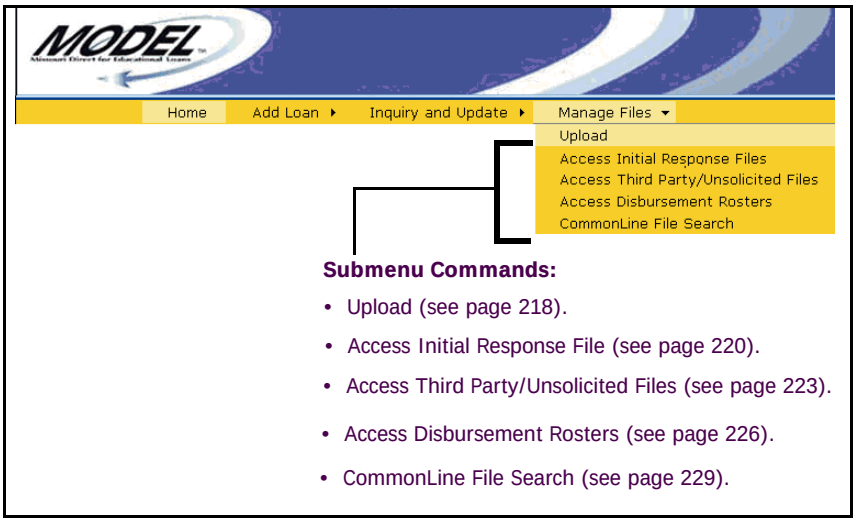
**Before You Begin...**

- This section assumes you have an understanding of the formats and functions of CommonLine files.
  - For detailed information, visit the NCHELP e-Library at http://www.nchelp.org
- For the purposes of this document, the term *CommonLine file* refers to files in any of the following formats:
  - CommonLine 4 (CL4),
  - CommonLine 5 (CL5), or:
  - Common Record: CommonLine (CR:C)
- You can only download Commonline files if the guarantor's data center configures your school for download via MODEL Direct. Contact your MODEL Direct Client Services Representative for more information.
- If you use a FAM application you CANNOT submit files with multiple guarantor records.
  - If your institution requires the ability to work with multiple guarantors, consider using the MODEL Gateway.

    Contact your Client Services Representative, or the *MODEL Gateway User Guide*, for more information

From the **Manage Files** menu, MODEL Direct gives you the ability to:

- submit, view and upload Commonline files,
- work with Third Party/Unsolicited Response Files,
- work with Disbursement Roster Files, and:
- perform a CommonLine File Search

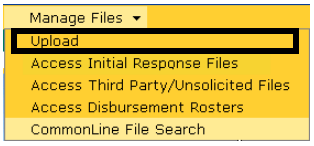



If you use a Financial Aid Management (FAM) application (such as Powerfaids, Colleague or Banner) you can easily integrate it into the MODEL Direct environment.

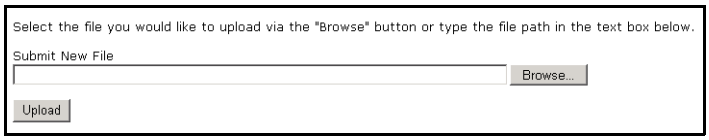
# Submitting a Commonline File

## ❑ To Submit a Commonline File:

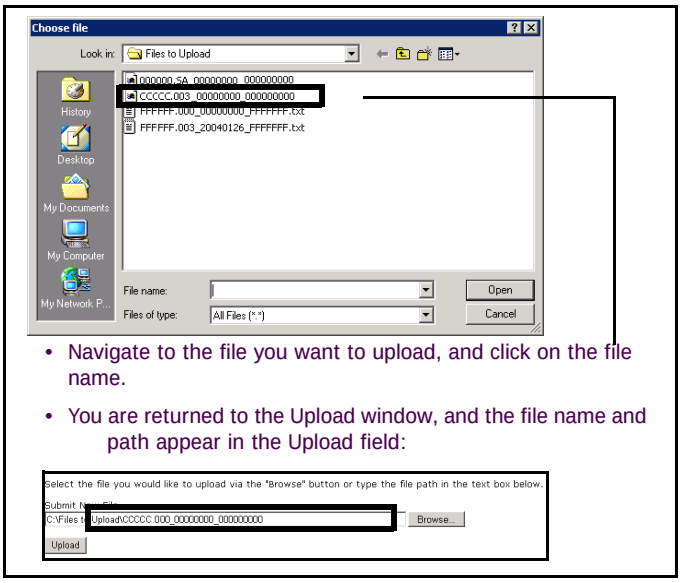
1. Log into MODEL Direct, if you have not already done so (see page 3).
2. From the MODEL Direct Main Menu, select **Manage Files > Upload**:




You'll see the following:




3. Do one of the following:
   - Enter the filename and path in the **Submit New File** field (see above), or:
   - Click the **Browse** button to locate the file you want to submit (recommended)



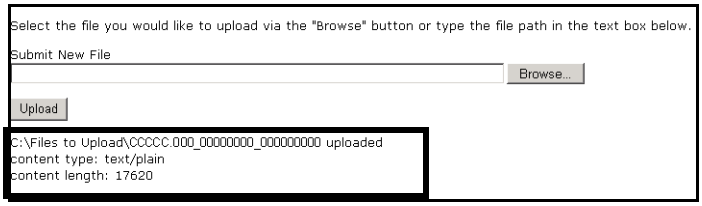
**Important!**

When MODEL Direct uploads your file(s), it does the following:

- validates the file to ensure that you have submitted a valid CommonLine or CR:C file,
- sends the valid CommonLine/CR:C file to the ASA Feed File Handler.

4. Click the **Upload** button.

   The screen refreshes, and you'll see a status message:




A status message for a successful transfer, listing

- The path to the file directory
- The content type, and:
- The file size

The following table lists all status messages:

| If you see this message: | then the following has occurred: | Notes: |
|---|---|---|
| `<PATH> <FILENAME> uploaded content type: text/<format>) content length: 17620` | The file has been successfully transferred to the ASA System for processing.<br>• Once the file has been successfully transferred to the ASA System, you will receive a Response File.<br>• To view your response files, see page 220. | • `<PATH>` is the path to the MODEL Direct Feed File Handler (for example, D:/network/folder/<br>• The content type for CL4/CL5 files is `text/plain`<br>• The content type for CR:C files is `text/xml`<br>• The content length is the size of the file (in bytes) |
| `An error occurred while trying to identify the submitted file. Please verify that your file is in a valid format and try again. If you continue to have problems please contact customer service.` | The MDHE Feed File Handler determined that you didn't submit a valid CommonLine or CR:C file. | Either:<br>• you selected the wrong file, or:<br>• The file is has format errors or has been corrupted. |
| `The file chosen for uploading does not exist or is empty. Please verify that the file exists and is not empty.` | You've upload a file with no data | Either:<br>• you selected the wrong file, or:<br>• the file has been overwritten |

5. *Do you want to view or download your initial response file?*

   **No**: go to step 6.

   **Yes**: See "Viewing and Downloading Initial Response Files" on page 220.

6. *Do you want to upload another file?*

   **No**: The procedure is complete.

   **Yes**: Repeat steps 3 through 6.

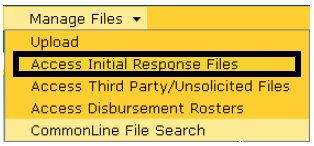
# Viewing and Downloading Initial Response Files

MODEL Directgives you the option of:

- Viewing the response file data within MODEL Direct, or:
- Downloading and working with the actual response file.

## ❑ TO VIEW OR DOWNLOAD INITIAL RESPONSE FILES:

1. Log into MODEL Direct, if you have not already done so (see page 3).
2. From the MODEL Direct Main Menu, select **Manage Files > Access Initial Response Files**:

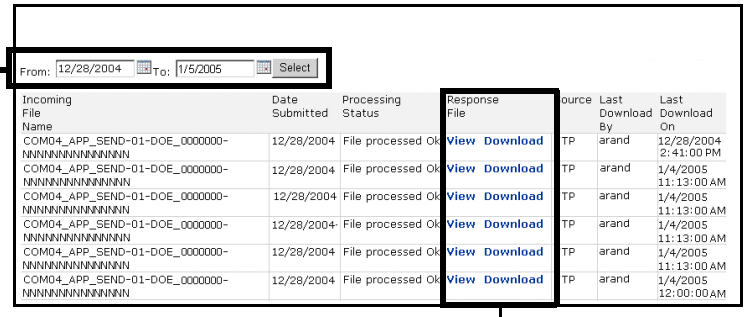



You'll see the following:

By default, the search date range is two weeks (i.e., two weeks from the current business day through the current business day).

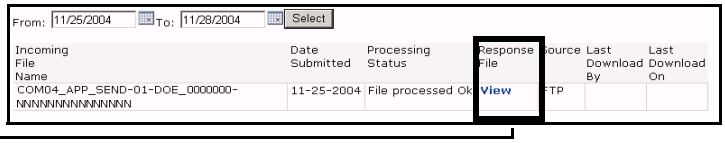
**Important**: Initial response files are only available for download for ten business days.

If you expand your search date range, files greater than ten days old have only the **View** link available




In the **Response File** column:

- Click the **View** link to view the data in the response file on screen (see step
- Click the **Download** link to transfer the file to your workstation or network (see step 6)




3. *Do you want to change the default search range?* (see previous figure)

   **No**: go to step 4.

**Yes**: do the following:

a. Enter a new date range (from/to dates) and:

b. Click the **Select** button

The screen refreshes and your grid is updated.

4. View the following information in the grid:

| Field | Description / Notes |
|---|---|
| **Incoming File Name** | Name and submission date of the file. |
| **Date Submitted** | |
| **Processing Status** | One of the following:<br>• File processed Ok(FILE_OK)<br>• File is Currently being Processed(FILE_PROCESSING)<br>• Termination due to Duplicate file conditions(FILE_DUP)<br>• File processed Ok In Duplicate Override Mode(FILE_DUP_OVERIDE)<br>• Termination due to Enterprise not responding(FILE_ENT_TIMEOUT)<br>• File failed to process to completion(FILE_FAIL)<br>• Termination due to missing header(FILE_HDR_MISSING)<br>• Termination due to found invalid(FILE_INVALID) |
| **Response File** | • Click the **View** link to view the data in the response file on screen (see step 5x)<br>• Click the **Download** link to transfer the file to your workstation or network (see step 6) |
| **Source** | Source of the original CommonLine/CR:C file.<br>Valid values are:<br>• EMail<br>• FTP<br>• Web |
| **Last Downloaded By** | User ID of last operator to download the file |
| **Last Download On** | Date and time of download. |

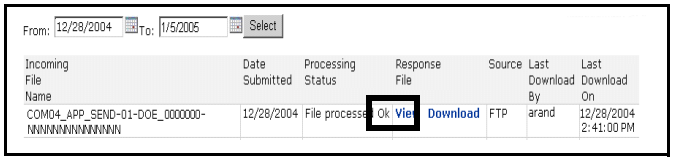
**Viewing Initial Response Files**

5. *Do you want to view the response file detail on screen?*

**No**: go to step 6.

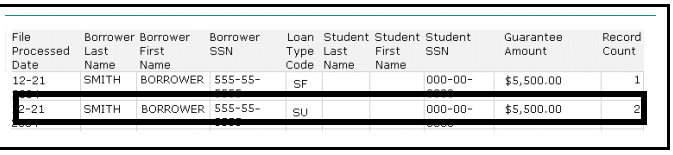
**Yes**: do the following:

a. In the **Response File** column, click on the **View** link:




You'll see the following:

Each row in the grid represents a detail record in the file



b. View the following fields for the given detail records:

| Name | Description |
|---|---|
| **File Processed Date** | Date the file was processed in the ASA System (from the file header). |
| **Borrower First Name** | Borrower Name/SSN for the individual detail record(s).<br>• For PLUS Loans, see Student Name/ SSN field description below. |
| **Borrower Last Name** | |
| **Borrower SSN** | |
| **Loan Type Code** | One of the following:<br>• SF (Stafford Subsidized)<br>• SU (Stafford Unsubsidized)<br>• PL (PLUS Loan) |
| **Student Last Name** | For PLUS loans only: name/SSN of student benefitting from the parent/ guardian's PLUS loan<br>• For Stafford Sub/Unsub loans, there fields are blank. |
| **Student First Name** | |
| **Student SSN** | |
| **Guarantee Amount** | Guarantee amount for this specific loan. |
| **Record Count** | Total number of records in the response file (from the trailer record). |

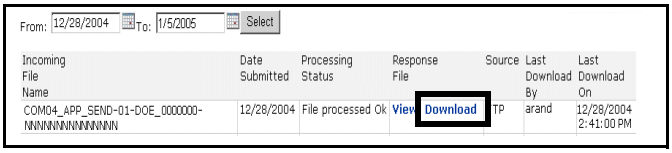
**Downloading Initial Response Files**

6. *Do you want to download the response file to your workstation or network?*

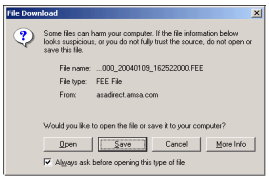
**No**: go to step 7.

**Yes**: do the following:

a. In the **Response File** column, click the **Download** link:




You'll see a screen similar to the following:




**Note**: once you click the **Save** button, the process of downloading files may vary slightly, depending on your browser (IE, Netscape, Firefox).

Follow the on screen prompts, or consult your browser documentation.

b. Click the **Save** button to copy the file to your hard drive or network (see caption in previous figure).

7. *Do you want to view or download another file?*

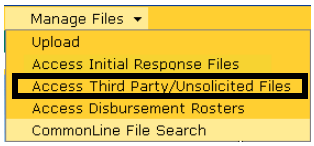
**No**: the procedure is complete.
**Yes**: Repeat steps 3 through 7.

# Working with Third Party/ Unsolicited Response Files

You can also view and download Third Party/Unsolicited Response files in MODEL Direct. The process is similar to the process of viewing and downloading Initial Response files.

## ❑ TO VIEW OR DOWNLOAD THIRD PARTY/UNSOLICITED RESPONSE FILES:

1. Log into MODEL Direct, if you have not already done so (see page 3).
2. From the MODEL Direct Main Menu, select **Manage Files > Access Third Party/Unsolicited Response Files**:

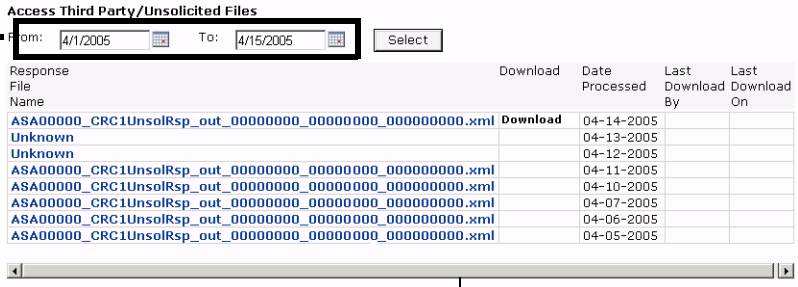



You'll see the following:

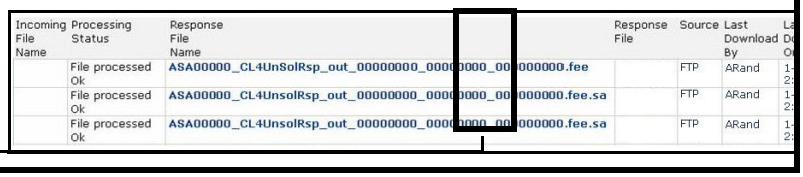
By default, the search date range is two weeks (i.e., two weeks from the current business day through the current business day).

**Important**: Unsolicited response files are only available for download for ten business days.

If you expand your search date range, files greater than ten business days old do not have the Download link available




- Click the **Response File Name** link to view the data in the response file on screen (see step 5).
- Click the **Download** link to transfer the file to your workstation or network (see step 6).



3. *Do you want to change the default search range?* (see previous figure)

   **No**: go to step 4.

   **Yes**: do the following:

   a. Enter a new date range (from/to dates) and:
   b. Click the **Select** button

   The screen refreshes, and your grid is updated.

4. View the following information in the grid:

| Field | Description / Notes |
|---|---|
| **Response File Name** | • Click the name of the unsolicited response file to view the file contents on screen (see step 5x) |
| **Download** | • Click the **Download** link to transfer the file to your workstation or network (see step 6) |
| **Date Processed** | Date the file was processed in the ASA System (from the file header). |
| **Last Downloaded By** | User ID of last operator to download the file |
| **Last Download On** | Date and time of download. |

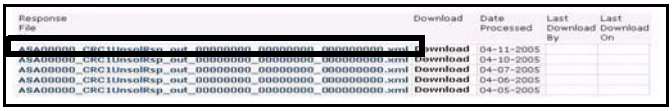
**Viewing Third Party / Unsolicited Response Files**

5. *Do you want to view the response file detail on screen?*

   **No**: go to step 6.

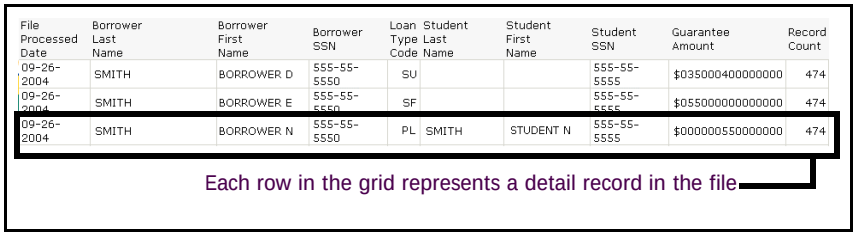
   **Yes**: do the following:

   a. In the **Response File Name** column, click on the name of the Unsolicited Response File:



| Response File | Download | Date Processed | Last Download By | Last Download On |
|---|---|---|---|---|
| ASA00000_CRC1UnsolRsp_out_00000000_00000000_000000000.xml | Download | 04-11-2005 | | |
| ASA00000_CRC1UnsolRsp_out_00000000_00000000_000000000.xml | Download | 04-10-2005 | | |
| ASA00000_CRC1UnsolRsp_out_00000000_00000000_000000000.xml | Download | 04-07-2005 | | |
| ASA00000_CRC1UnsolRsp_out_00000000_00000000_000000000.xml | Download | 04-06-2005 | | |
| ASA00000_CRC1UnsolRsp_out_00000000_00000000_000000000.xml | Download | 04-05-2005 | | |

You'll see the following:



| File Processed Date | Borrower Last Name | Borrower First Name | Borrower SSN | Loan Type Code | Student Last Name | Student First Name | Student SSN | Guarantee Amount | Record Count |
|---|---|---|---|---|---|---|---|---|---|
| 09-26-2004 | SMITH | BORROWER D | 555-55-5550 | SU | | | 555-55-5555 | $035000400000000 | 474 |
| 09-26-2004 | SMITH | BORROWER E | 555-55-5550 | SF | | | 555-55-5555 | $055000000000000 | 474 |
| 09-26-2004 | SMITH | BORROWER N | 555-55-5550 | PL | SMITH | STUDENT N | 555-55-5555 | $000000550000000 | 474 |

Each row in the grid represents a detail record in the file.

b. View the following fields for the given detail records:

| Name | Description |
|---|---|
| **File Processed Date** | Date the file was processed in the ASA System (from the file header). |
| **Borrower First Name** | Borrower Name/SSN for the individual detail record(s).<br>• For PLUS Loans, see Student Name/ SSN field description below. |
| **Borrower Last Name** | |
| **Borrower SSN** | |
| **Loan Type Code** | One of the following:<br>• SF (Stafford Subsidized)<br>• SU (Stafford Unsubsidized)<br>• PL (PLUS Loan) |
| **Student First Name** | For PLUS loan only: name/SSN of student benefitting from the parent/ guardian's PLUS loan<br>• For Stafford Sub/Unsub loans, there fields are blank. |
| **Student Last Name** | |
| **Student SSN** | |
| **Guarantee Amount** | Guarantee amount for this specific loan. |
| **Record Count** | Total number of records in the response file (from the trailer record). |

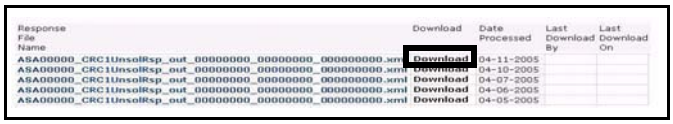
**Downloading Third Party/Unsolicited Response Files**

6. *Do you want to download the response file to your workstation or network?*

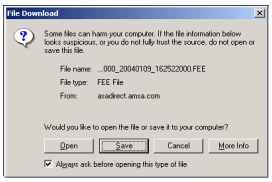
   **No**: go to step 7.

   **Yes**: do the following:

   a. In the **Response File** column, click on the **Download** link:




   You'll see a screen similar to the following:




   **Note**: once you click the **Save** button, the process of downloading files may vary slightly, depending on your browser (IE, Netscape, Firefox).

   Follow the on screen prompts, or consult your browser documentation.

   b. Click the **Save** button to copy the file to your hard drive or network (see caption in previous figure).

7. *Do you want to view or download another file?*

   **No**: the procedure is complete.

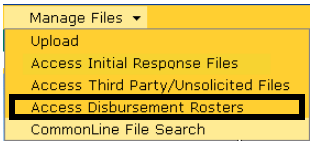
   **Yes**: Repeat steps 3 through 7.

# Working with Disbursement Rosters

You can also view and download Disbursement Rosters in MODEL Direct.

## ❑ To View or Download Disbursement Roster Files:

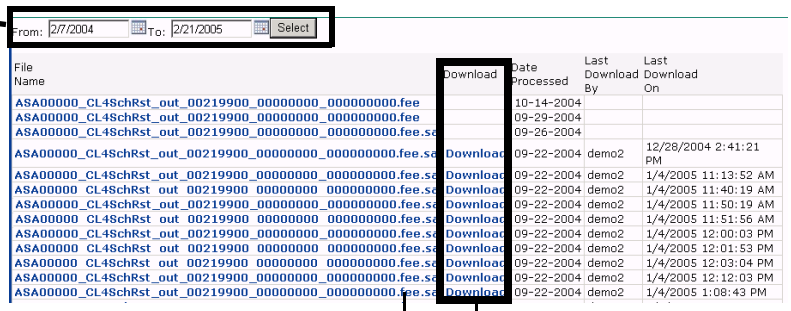
1. Log into MODEL Direct, if you have not already done so (see page 3).
2. From the MODEL Direct Main Menu, select **Manage Files > Access Disbursement Rosters**:




You'll see the following:

By default, the search date range is two weeks (i.e., two weeks from the current business day through the current business day).

**Important**: Initial response files are only available for download for ten business days.




- Click the **File Name** link to view the data in the Disbursement Roster on screen (see step 5)
- Click the **Download** link to transfer the file to your workstation or network (see step 6)

**Note**: If you expand your search date range, files greater than ten days old do not have the Download link available (see first item in grid).

3. *Do you want to change the default search range?* (see previous figure)

   **No**: go to step 4.

   **Yes**: do the following:

   a. Enter a new date range (from/to dates) and:

   b. Click the **Select** button

   The screen refreshes and your grid is updated.

4. View the following information in the grid:

| Field | Description / Notes |
|---|---|
| **File Name** | Name of the Disbursement Roster File file.<br>• Click the name of the disbursement roster file to view the file contents on screen (see step 5x) |
| **File** | • Click the **Download** link to transfer the file to your workstation or network (see step 6) |
| **Date Processed** | Date the file was processed in the ASA System. |
| **Last Downloaded By** | User ID of last operator to download the file |
| **Last Download On** | Date and time of download. |

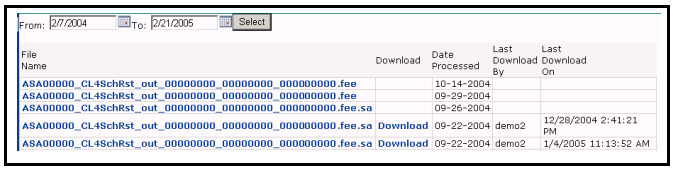
**Viewing Disbursement Roster File Detail**

5. *Do you want to view the disbursement detail on screen?*

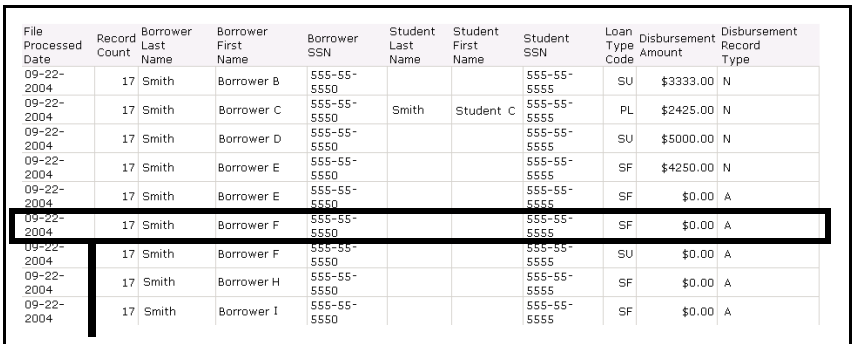
**No**: go to step 6.

**Yes**: do the following:

a. In the **File Name** column, click on the name of the Disbursement Roster File:




You'll see the following:



| File Processed Date | Record Count | Borrower Last Name | Borrower First Name | Borrower SSN | Student Last Name | Student First Name | Student SSN | Loan Type Code | Disbursement Amount | Disbursement Record Type |
|---|---|---|---|---|---|---|---|---|---|---|
| 09-22-2004 | 17 | Smith | Borrower B | 555-55-5550 | | | 555-55-5555 | SU | $3333.00 | N |
| 09-22-2004 | 17 | Smith | Borrower C | 555-55-5550 | Smith | Student C | 555-55-5555 | PL | $2425.00 | N |
| 09-22-2004 | 17 | Smith | Borrower D | 555-55-5550 | | | 555-55-5555 | SU | $5000.00 | N |
| 09-22-2004 | 17 | Smith | Borrower E | 555-55-5550 | | | 555-55-5555 | SF | $4250.00 | N |
| 09-22-2004 | 17 | Smith | Borrower E | 555-55-5550 | | | 555-55-5555 | SF | $0.00 | A |
| 09-22-2004 | 17 | Smith | Borrower F | 555-55-5550 | | | 555-55-5555 | SF | $0.00 | A |
| 09-22-2004 | 17 | Smith | Borrower F | 555-55-5550 | | | 555-55-5555 | SU | $0.00 | A |
| 09-22-2004 | 17 | Smith | Borrower H | 555-55-5550 | | | 555-55-5555 | SF | $0.00 | A |
| 09-22-2004 | 17 | Smith | Borrower I | 555-55-5550 | | | 555-55-5555 | SF | $0.00 | A |

Each row in the grid represents a detail record in the file

b. View the following fields for the given detail records:

| Name | Description |
|---|---|
| **File Processed Date** | Date the file was processed in the ASA System (from the file header). |
| **Record Count** | Total number of records in the response file (from the trailer record). |

| Name | Description |
|---|---|
| **Borrower First Name** | Borrower Name/SSN for the individual detail record(s).<br>• For PLUS Loans, see Student Name/ SSN field description below. |
| **Borrower Last Name** | |
| **Borrower SSN** | |
| **Student First Name** | For PLUS loans only: name/SSN of student benefitting from the parent/ guardian's PLUS loan<br>• For Stafford Sub/Unsub loans, there fields are blank. |
| **Student Last Name** | |
| **Student SSN** | |
| **Loan Type Code** | One of the following:<br>• SF (Stafford Subsidized)<br>• SU (Stafford Unsubsidized)<br>• PL (PLUS Loan) |
| **Disbursement Amount** | Amount for the specific disbursement or adjustment (see below). |
| **Disbursement Record Type** | One of the following:<br>• New<br>• Adjustment<br>• Reissue |

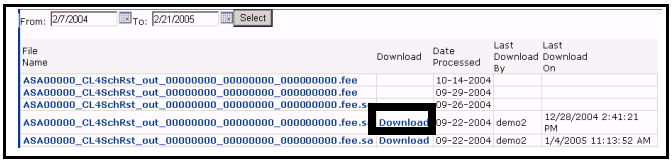
## Downloading Disbursement Roster Files

6. *Do you want to download the response file to your workstation or network?*

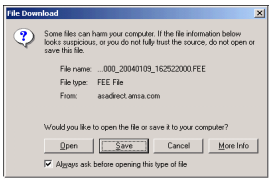
   **No**: go to step 7.

   **Yes**: do the following:

   a. In the **File** column, click on the **Download** link:




   You'll see a screen similar to the following:




   **Note**: once you click the **Save** button, the process of downloading files may vary slightly, depending on your browser (IE, Netscape, Firefox).

   Follow the on screen prompts, or consult your browser documentation.

   b. Click the **Save** button to copy the file to your hard drive or network (see caption in previous figure).

7. *Do you want to view or download another file?*

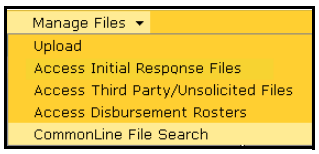
   **No**: the procedure is complete.

   **Yes**: Repeat steps 3 through 7.

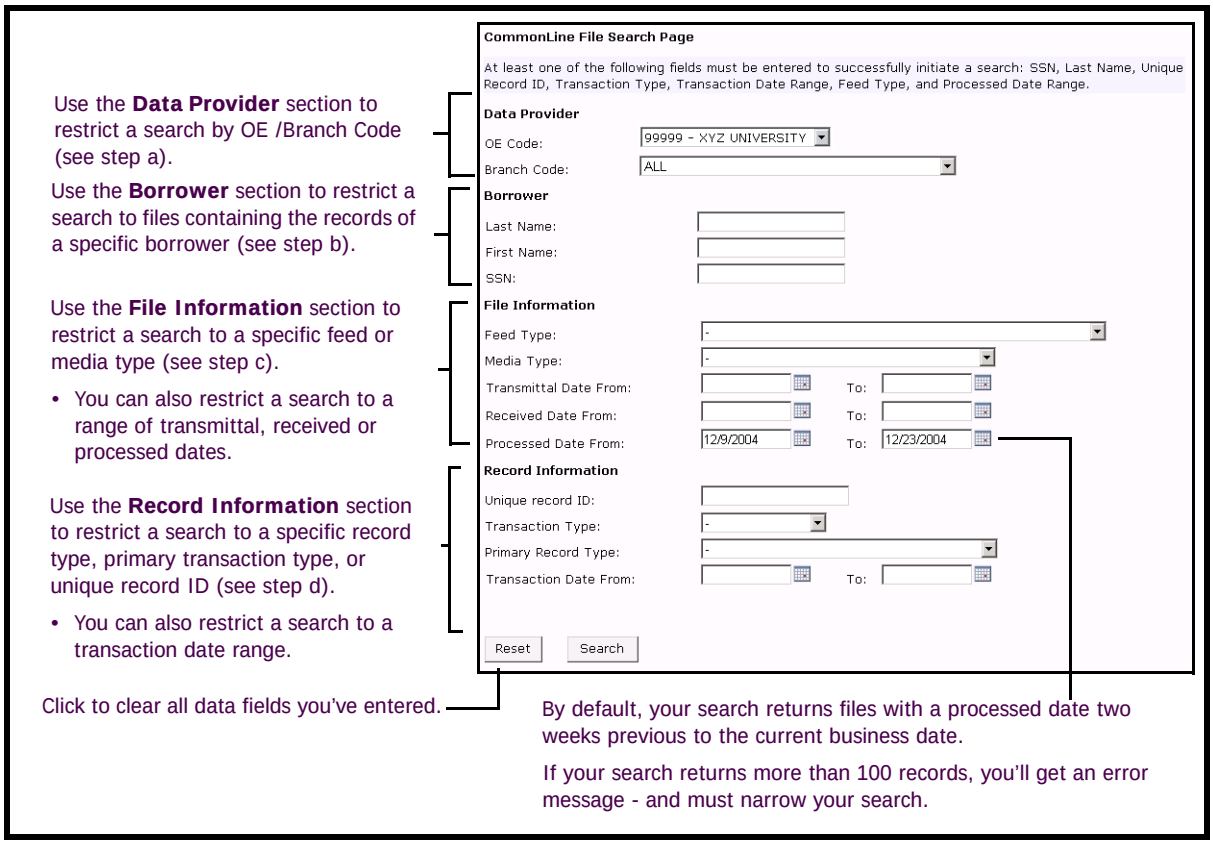
# Performing a CommonLine File Search

## ❑ TO SEARCH FOR COMMONLINE FILES:

1. Log into MODEL Direct, if you have not already done so (see page 3).
2. From the MODEL Direct Main Menu, select **Manage Files > Commonline File Search**:

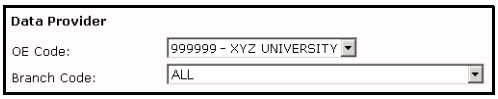



You'll see the following:



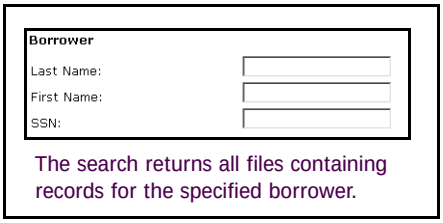
3. Enter any of the following fields to define (or narrow) your search:

   a. In the **Data Provider** section, modify or view the following:

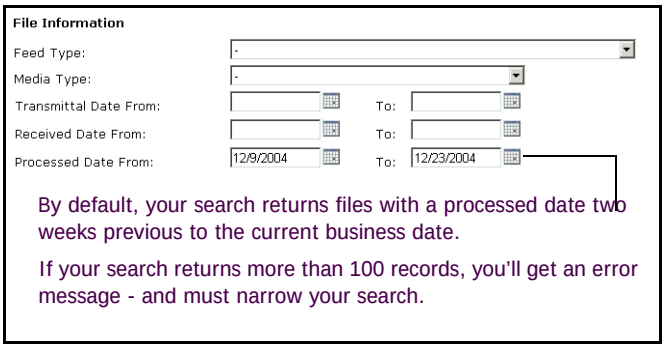



| Field | Description |
|---|---|
| **OE Code** | OE Code of your organization |
| **OE Branch Code** | Default value is ALL (i.e., the search includes all branch codes for your organization).<br>• Optionally, select a single branch code from the dropdown list. |

   b. In the **Borrower** section, enter the social security number and/or first name/last name of the borrower:

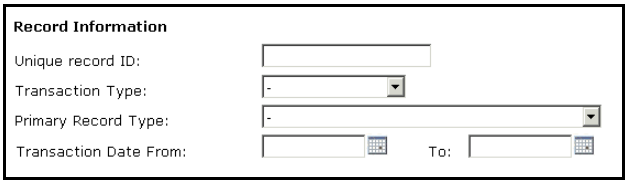



   c. In the **File Information** section, modify or view the following:



| Fields | Description |
|---|---|
| **Feed Type** | **To search all CommonLine feeds**: leave this field blank.<br>**To restrict the search to a specific CommonLine feed:** select one of the following from the dropdown list<br>• CommonLine 4 Application Send File<br>• CommonLine 4 Change Send File<br>• CommonLine 4 Lender Disbursement Roster<br>• CommonLine 4 Response File<br>• CommonLine 4 School Disbursement Roster<br>• CommonLine 4 Unsolicited Response<br>• CommonLine 5 Application Send File<br>• CommonLine 5 Response File<br>• CommonLine 5 Unsolicited Response<br>• CRC1 Disbursement Roster Acknowledgement File<br>• CRC1 Copayable Check School Disbursement Roster File<br>• CRC1 Credit ACH School Disbursement Roster File<br>• CRC1 Debit ACH School Disbursement Roster File<br>• CRC1 EFT School Disbursement Roster File<br>• CRC1 Individual Check School Disbursement Roster File<br>• CRC1 Request File<br>• CRC1 Solicited Response File<br>• Instance of the CRC1SchRos_out.mdb<br>• CRC1 Unsolicited Response File<br>• CommonLine 4 Disbursement Roster Ack. Inbound File |
| **Media Type** | **To search all media types**: leave this field blank.<br>**To restrict the search to a specific media type:** select one of the following from the dropdown list:<br>• Electronic mail transfer<br>• EWC<br>• File from Gateway<br>• Available for transfer on ASA's FTP site<br>• Guarantor delivers via FTP<br>• File is from or delivered to ASA's FTP site<br>• File is from or delivered to Recipient's FTP site<br>• File was transferred using Proginet Fusion FTMS<br>• Mag Tape<br>• Miscellaneous electronic transfer<br>• Paper<br>• Paper US Size A4<br>• Tape<br>• File sent to Gateway<br>• Web Client Download<br>• Web Client Upload |
| **From / to Transmittal Date** | If desired, narrow your search by file transmittal date (i.e., the date the file was sent from your institution).<br>• If you enter a start date, you must also enter an end date. |
| **From / to Received Date** | If desired, narrow your search by file received date (i.e., the date the file was received by the operating organization).<br>• If you enter a start date, you must also enter an end date. |
| **From / to Processed Date** | If desired, narrow your search by file processed date (i.e., the date the file was processed by the operating organization).<br>• Default is the two weeks proceeding the current process date.<br>• If you enter a start date, you must also enter an end date. |

d. In the **Record Information** section, modify or view the following:




| Field | Description |
|---|---|
| **Unique Record ID** | If desired, restrict your search to:<br>• a specific Loan ID (in format LOAXXXXXXXXX),<br>• a specific Application ID (in format APPXXXXXXXXX),<br>• a specific Commonline ID (in format XXXXXXXXXXXXXXXXX) or:<br>• records with a NULL value in the field (i.e., records that do not have an associated loan or application ID. |
| **Transaction Type** | **To search all transaction types**: leave this field blank.<br>**To restrict the search to a specific transaction type:** select one of the following from the dropdown list:<br>• Acknowledgement<br>• Add<br>• Hold<br>• Release<br>• Unknown<br>• Update |
| **From Transaction Date** | If desired, limit your search to a specific range of transaction dates.<br>**Note**: if you enter a **From Transaction Date**, you must enter a **To Transaction Date.** |
| **To Transaction Date** | |

| Field | Description |
| --- | --- |
| **Primary Record Type** | **To search all primary record types**: leave this field blank.<br>**To restrict the search to a specific primary record type:** select one of the following from the dropdown list:<br>• Adjusted<br>• Application<br>• CAM Record Type 02 - 05<br>• CAM Record Type 07<br>• CAM Record Type 09<br>• CAM Record Type 10<br>• CAM Record Type 13-20<br>• CAM Record Type 24<br>• CAM Record Type 26-29<br>• CAM Record Type 40-44<br>• CAT Form<br>• Claim<br>• Cleared Check<br>• Cubs NSLDS<br>• Davox<br>• Endorser Addendum<br>• Guarantee Increase<br>• Invoice<br>• Master Promissory Note<br>• Mapping Your Future<br>• New<br>• Preclaim<br>• Fast-Fund Pre Disbursement Record<br>• Pre Disbursement Add<br>• Pre Disbursement Cancellation<br>• Pre Disbursement Date Change<br>• Pre Disbursement Hold/Release Change<br>• Pre Disbursement Redistribution<br>• Pre Disbursement Reinstatement<br>• Post Disbursement Cancellation<br>• Post Disbursement Full Reissue<br>• Post Disbursement Partial Reissue<br>• Post Disbursement Reinstatement<br>• Post Disbursement Withdrawal Return Correction<br>• Post Disbursement Withdrawal Return<br>• Post Guarantee Application Dates Change<br>• Post Guarantee Student Grade Level Change<br>• Post Guarantee Student/Borrower Change<br>• Reallocation Decrease<br>• Reallocation Increase<br>• Reissued<br>• Roster<br>• SSCR<br>• Unknown |

4. Click the **Search** button.

One of the following occurs:

- **If your search was unsuccessful**:

  You will see an error message indicating that:

  - you did not use a required field,
  - your search returned more than 100 records, or:
  - your search did not return any records.

  Return to step  and refine your search.

**If you search was successful**: The **Data File Match** screen appears:

**Data File Match**

Media Files will be available for viewing for twenty days

| In/Out | Data Provider Name | OE Code | Branch Code | Received Date | Transm Date | Processed Date | File Status | File Name |
|---|---|---|---|---|---|---|---|---|
| O | XYZ UNIVERSITY | 999999 | 00 | 12/9/2004 12:00:00 AM | 12/9/2004 12:00:00 AM | 12/9/2004 10:19:08 PM | File Processed OK | ASA00000_CL4SchRst_out_00000000_00000000_000000000.fee |
| O | XYZ UNIVERSITY | 999999 | 00 | 12/9/2004 12:00:00 AM | 12/9/2004 12:00:00 AM | 12/9/2004 10:19:08 PM | File Processed OK | ASA00000_CL4SchRst_out_00000000_00000000_000000000.fee |
| O | XYZ UNIVERSITY | 999999 | 00 | 12/9/2004 12:00:00 AM | 12/9/2004 12:00:00 AM | 12/9/2004 10:19:08 PM | File Processed OK | ASA00000_CL4SchRst_out_00000000_00000000_000000000.fee |
| O | XYZ UNIVERSITY | 999999 | 00 | 12/9/2004 12:00:00 AM | 12/9/2004 12:00:00 AM | 12/9/2004 10:19:08 PM | File Processed OK | ASA00000_CL4SchRst_out_00000000_00000000_000000000.fee |
| O | XYZ UNIVERSITY | 999999 | 00 | 12/9/2004 12:00:00 AM | 12/9/2004 12:00:00 AM | 12/9/2004 10:19:08 PM | File Processed OK | ASA00000_CL4SchRst_out_00000000_00000000_000000000.fee |
| O | XYZ UNIVERSITY | 999999 | 00 | 12/9/2004 12:00:00 AM | 12/9/2004 12:00:00 AM | 12/9/2004 10:19:08 PM | File Processed OK | ASA00000_CL4SchRst_out_00000000_00000000_000000000.fee |

By default, files are sorted by Received Date.

- You can sort by a different column by double clicking on the column header.

Click on a row in the grid to view record detail (see step 6).

5. On the **Data File Match** screen, view the following fields:

| Name | Description/Notes |
|---|---|
| **In/Out** | One of the following:<br>• I (inbound feed)<br>• O (outbound feed) |
| **Data Provider Name** | Name and OE Branch Code of file provider (i.e., your associated institution). |
| **OE Code/Branch Code** | |
| **Received Date** | Date/time file was received by the guarantor |
| **Transmittal Date** | Date/time file was transmitted by the file provider |
| **Processed Date** | Date/time file was processed by the guarantor |

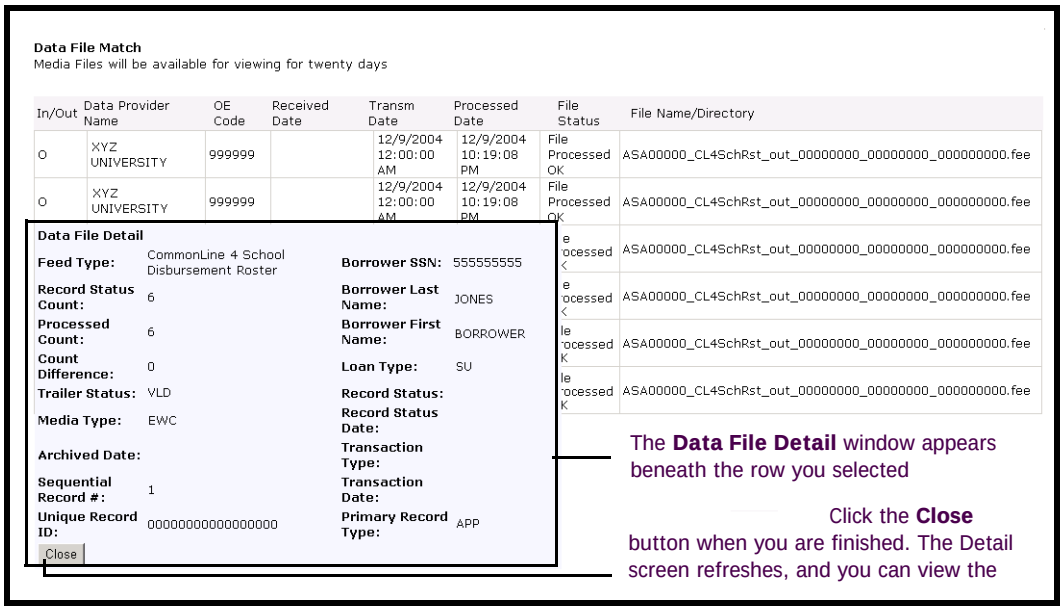
| Name | Description/Notes |
|---|---|
| **File Status** | One of the following:<br>• File processed Ok (FILE_OK)<br>• File is Currently being Processed (FILE_PROCESSING)<br>• Termination due to Duplicate file conditions (FILE_DUP)<br>• File processed Ok In Duplicate Override Mode(FILE_DUP_OVERIDE)<br>• Termination due to Enterprise not responding(FILE_ENT_TIMEOUT)<br>• File failed to process to completion (FILE_FAIL)<br>• Termination due to missing header (FILE_HDR_MISSING)<br>• Termination due to found invalid (FILE_INVALID) |
| **File Name/Directory** | Path to the referenced file |

6. *Do you want to view file detail?*

   **No**: The procedure is complete.

   **Yes**: Click on a row in the data grid.

   The screen refreshes, and you'll see the following:



| Data Element | Field Name |
|---|---|
| **Feed Type** | Select one of the following from the dropdown list<br>• CommonLine 4 Application Send File<br>• CommonLine 4 Change Send File<br>• CommonLine 4 Lender Disbursement Roster<br>• CommonLine 4 Response File<br>• CommonLine 4 School Disbursement Roster<br>• CommonLine 4 Unsolicited Response<br>• CommonLine 5 Application Send File<br>• CommonLine 5 Response File<br>• CommonLine 5 Unsolicited Response<br>• CRC1 Disbursement Roster Acknowledgement File<br>• CRC1 Copayable Check School Disbursement Roster File<br>• CRC1 Credit ACH School Disbursement Roster File<br>• CRC1 Debit ACH School Disbursement Roster File<br>• CRC1 EFT School Disbursement Roster File<br>• CRC1 Individual Check School Disbursement Roster File<br>• CRC1 Request File<br>• CRC1 Solicited Response File<br>• Instance of the CRC1SchRos_out.mdb<br>• CRC1 Unsolicited Response File<br>• CommonLine 4 Disbursement Roster Acknowledgement Inbound File |
| **Record Status Counts** | Number of records in file (as per the record header) |
| **Processed Counts** | Number of records in the file that were successfully processed into the ASA System |
| **Count Difference** | Number of file records not processed by the ASA System (i.e., the difference between the Record Status Counts filed and the Processed Counts field). |
| **Trailer Status** | If there were specific issues with the trailer (or footer) record, they are indicated in this field. Valid values are:<br>• VLD (Footer record contains an accurate record count)<br>• AMTIN (Footer record contains an incorrect totals field)<br>• DISP (Footer record contains an inaccurate record count)<br>• MIS (Footer record not found.<br>• NR (Footer record was not parsed due) to abnormal termination |
| **Media Type** | One of the following:<br>• Electronic mail transfer<br>• EWC<br>• File from Gateway<br>• Available for transfer on Guarantor's FTP site<br>• Guarantor delivers via FTP<br>• File is from or delivered to Guarantor's FTP site<br>• File is from or delivered to Recipient's FTP site<br>• File was transferred using Proginet Fusion FTMS<br>• Mag Tape<br>• Miscellaneous electronic transfer<br>• Paper<br>• Paper US Size A4<br>• Tape<br>• File sent to Gateway<br>• Web Client Download<br>• Web Client Upload |
| **Archived Date** | Date and time file was archived to an external location (if applicable). |
| **Sequential Record #** | Position of record in the original file (i.e., Nth record of xx records in file). |

| Data Element | Field Name |
|---|---|
| **Borrower SSN** | Borrower Name/SSN for the individual detail record(s).<br>• For PLUS Loans, see Student Name/SSN field description below. |
| **Borrower Last Name** | |
| **Borrower First Name** | |
| **Loan Type** | One of the following:<br>• SF (Stafford Subsidized)<br>• SU (Stafford Unsubsidized)<br>• PL (PLUS Loan) |
| **Record Status** | One of the following:<br>• Y (Accepted by Enterprise)<br>• R (Under review by Guarantor)<br>• P (Submitted for processing)<br>• U (Unaccepted by Enterprise)<br>• X (Unaccepted by External Interfaces) |
| **Record Status Date** | Date current record status was established. |
| **Transaction Type** | One of the following:<br>• Acknowledgement<br>• Add<br>• Hold<br>• Release<br>• Unknown<br>• Update |
| **Transaction Date** | Date transaction occurred (if applicable). |

| Data Element | Field Name |
|---|---|
| **Primary Record Type** | One of the following:<br>• APP (Application)<br>• CATFORM (CAT Form)<br>• Change (Post-Guarantee Change)<br>• CLAIM (Claim)<br>• CLEARED CHECK (Cleared Check)<br>• Correction (Pre-Guarantee Correction)<br>• CUBS NSLDS (Cubs NSLDS)<br>• DAVOX (Davox)<br>• ENDORSER (Endorser Addendum)<br>• INVOICE (Invoice)<br>• MPN (Master Promissory Note)<br>• N (New)<br>• PRECLAIM (Preclaim)<br>• PreDisb Record (Fast-Fund PreDisbursement Record)<br>• R (Reissued)<br>• Reprint (Reprint)<br>• ROSTER (Roster)<br>• SCCERT (School Certification)<br>• 2 (CAM Record Type 02)<br>• 3 (CAM Record Type 03)<br>• 4 (CAM Record Type 04)<br>• 5 (CAM Record Type 05)<br>• 7 (CAM Record Type 07)<br>• 9 (CAM Record Type 09)<br>• 10 (CAM Record Type 10)<br>• 13 (CAM Record Type 13)<br>• 14 (CAM Record Type 14)<br>• 15 (CAM Record Type 15)<br>• 16 (CAM Record Type 16)<br>• 17 (CAM Record Type 17)<br>• 18 (CAM Record Type 18)<br>• 19 (CAM Record Type 19)<br>• 20 (CAM Record Type 20)<br>• 24 (CAM Record Type 24)<br>• 26 (CAM Record Type 26)<br>• 27 (CAM Record Type 27)<br>• 28 (CAM Record Type 28)<br>• 29 (CAM Record Type 29)<br>• 40 (CAM Record Type 40)<br>• 41 (CAM Record Type 41)<br>• 42 (CAM Record Type 42)<br>• 43 (CAM Record Type 43)<br>• 44 (CAM Record Type 44) |
| **Unique Record ID** | Unique CommonLine file ID Number |

CHAPTER 6

# WORKING WITH REPORTS

**Viewing Samples of MODEL Direct Reports...**

TheMODEL Direct *Reports Guide* contains samples of the reports discussed in this chapter. Contact your MODEL Direct Client Services Representative for more information.

MODEL Direct provides you with extensive reporting capabilities. You can:

- subscribe to any or all of the following reports:
  - Claims Paid Report
  - Copayable Check Roster
  - Cumulative Borrower Report
  - Disbursement Roster
  - Individual Check Roster
  - Notice of Loan Approval
  - Preclaims Assistance For Schools
  - Pre-Disbursement Report
  - Processing Summary Report
  - Promissory Note Feed Error Report
  - School Missing Promissory Note Report
- manage your subscriptions (i.e., elect which reports you want to receive).
- view and/or download the following custom reports on demand:
  - Add Loan Report
  - Approved Loans With Disbursement Information (Detail)
  - Approved Loans With Disbursement Information (Summary)
  - CommonLine M-Record Suppression Report
  - Loan Volume by Lender Report
  - Loans by Signature Date Method
  - Loans Not Approved with Reason Code
  - MPN Incomplete or Not Returned Report
  - MPN Receipt by SSN
  - Pending Disbursements with Hold and Release Status (Detail)
  - Pending Disbursements with Hold and Release Status (Summary)
  - Refunded/Cancelled Loans
  - School Certification Request
  - Update Loan Report

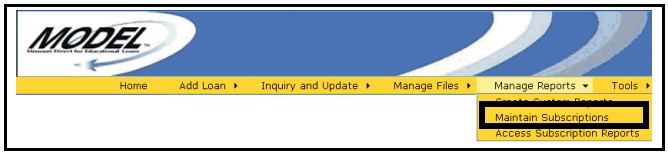
# Working with Subscription Reports

Your school has a profile in the MODEL Direct database. Part of the profile includes the output (reports and feeds) your school elected to receive. A subset of these reports is available through MODEL Direct (see list on previous page), and you can subscribe to these reports (i.e., elect to view/download them on the web).

**Subscribing to a Report**

## ❑ TO SUBSCRIBE TO A MODEL DIRECT REPORT:

1. Log into MODEL Direct, if you have not already done so (see page 3).
2. From the MODEL Direct Main Menu, select **Manage Reports > Maintain Subscriptions**:




The screen refreshes, and you'll see the **Manage Subscriptions** page:

Each column represent the options available to the given Branch Code (if your institution doesn't not use branch codes, you will see only one column).

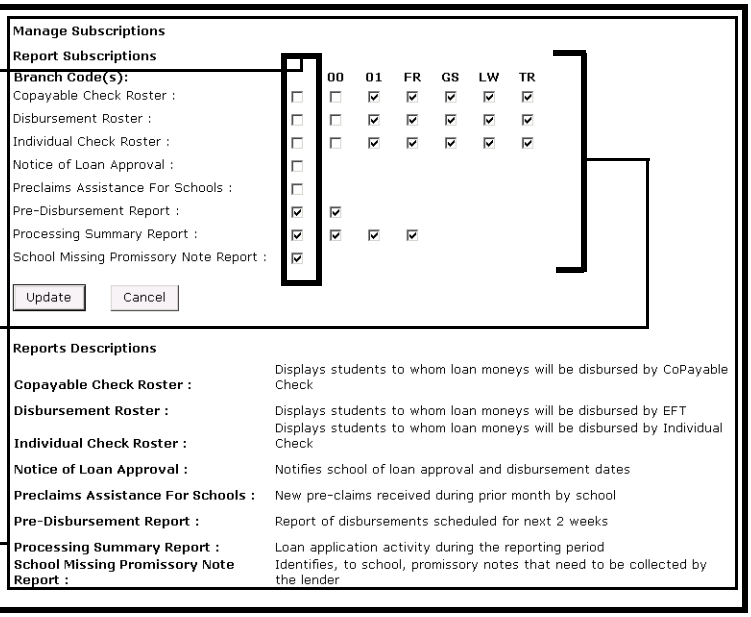
Click on the check box to select/deselect a specific report.

**Important:** Not all reports may be available to all branches. If the report is not currently available to a branch, you will not see a checkbox in the column for the branch.

- If you want a report you cannot access via this window, contact your Client Service Representative to have your school profile modified.

A brief description of the report.

**Note**: For report samples, consult the MODEL Direct Reports Guide.




3. Click on the report checkbox to subscribe or unsubscribe to the desired report.

4. Click the **Update** button.

   You'll see a message in the Status pane when the update is complete (see page 10).

**Viewing and Downloading Subscription Reports**

**Before you begin...**

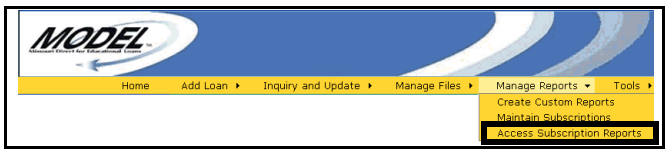
MODEL Direct groups your reports into three categories:

- reports that are 1 - 5 days old,
- reports that are 6 - 20 days old, and:
- Reports over 20 days old.

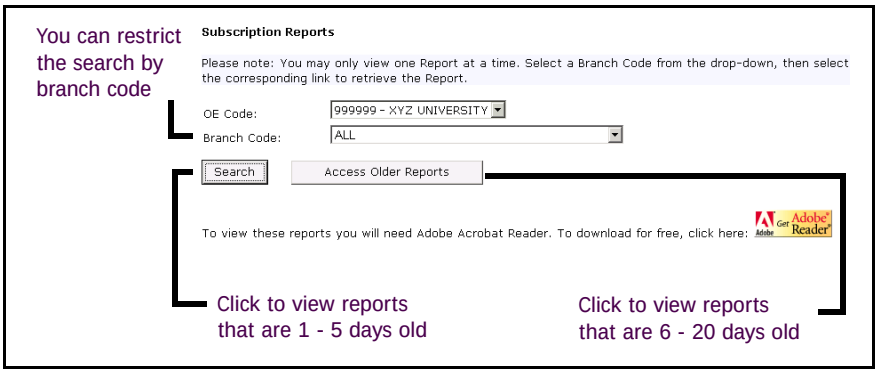
If a report is over 20 days old, you cannot view it through MODEL Direct. You must contact MDHE to obtain a printed copy of the report.

## ❑ To View or Download a Subscription Report:

1. From the MODEL Direct Main Menu, select **Manage Reports > Access Subscription Reports**:




   The screen refreshes, and you'll see the following page:




2. *Does your organization use branch codes?*

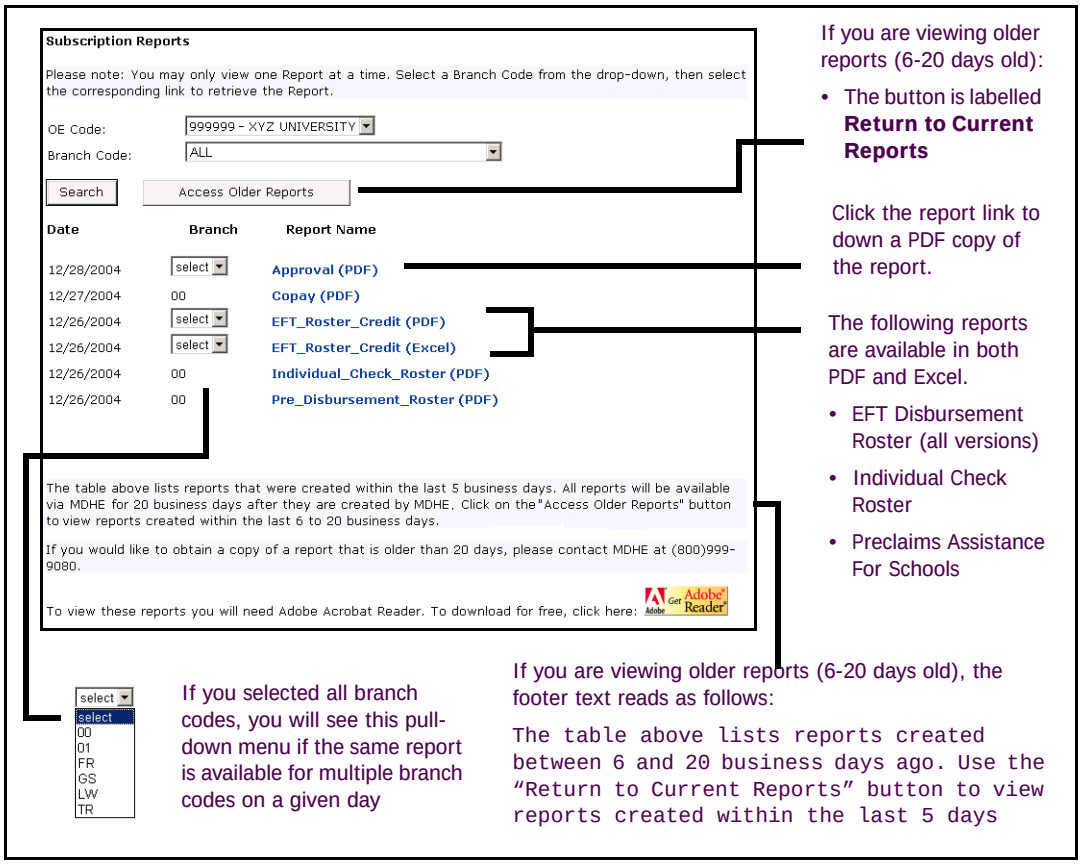
   **No**: go to step 3.

   **Yes**: If desired, restrict your search by selecting a branch code (see previous figure).

3. Do one of the following:

   - **To view reports that are 1 - 5 days old**: Click the **Search** button.
   - **To view reports that are 6 - 20 days old:** Click the **Access Older Reports** button.

The **Subscription Reports** page appears:




4. *Do you see the desired report in the grid?*

   **Yes**: Go to step 5.

   **No**: Click on the **Access Older Reports** or **Return to Current Reports** button (see previous figure)

5. *Do you see a drop-down list in the branch column?* (see previous figure)

   **No**: Go to step 6.

   **Yes**: the same report is available for different branch codes. You must select a branch code from the drop-down list for the report you want to view.

6. Click on the **Report Name** link:

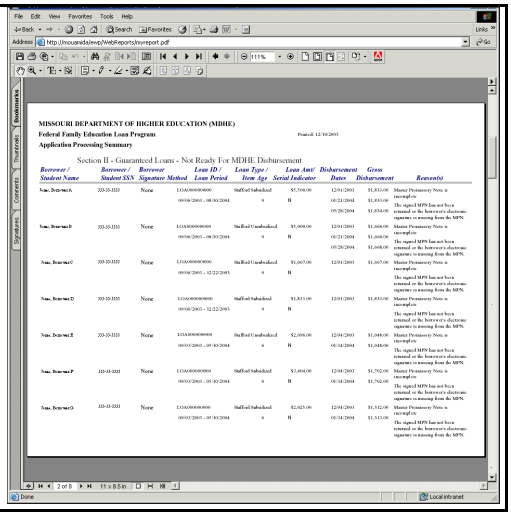
| Date | Branch | Report Name |
|---|---|---|
| 12/29/2004 | 00 | Approval.PDF (PDF) |
| 12/28/2004 | 00 | Approval.PDF (PDF) |
| 12/27/2004 | 00 | Approval.PDF (PDF) |
| 12/26/2004 | 00 | Approval.PDF (PDF) |
| 12/26/2004 | 00 | Pre_Disbursement_Roster (PDF) |
| 12/26/2004 | 00 | Processing_Summary_Report (PDF) |
| 12/26/2004 | 00 | School_Missing_Promissory (PDF) |

Your report opens in Adobe Acrobat or Acrobat Reader (in a separate browser window):

You can save or print the report:

- To save the report, you must have:
  - the full version of Adobe Acrobat, or:
  - Acrobat Reader 5 or greater.

Consult your Acrobat documentation or Online Help for more information.




7. *Do you want to view another report?*

**No**: the procedure is complete.

**Yes**: do the following:

a. Click on the **Subscription Reports** page (to reactivate the original browser window), and:

b. Repeat steps 4 through 7.

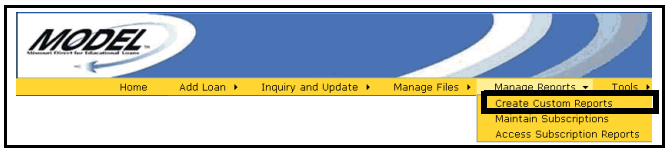
# Working with Custom Reports

Custom reports differ from subscription reports in that:

- they are not dependant on your school profile (see page 240),
- they can be run at any time, and:
- you can enter report parameters (such as date ranges).

## ❑ To Run a Custom Report:

1. From the MODEL Direct Main Menu, select **Manage Reports > Create Custom Reports**:



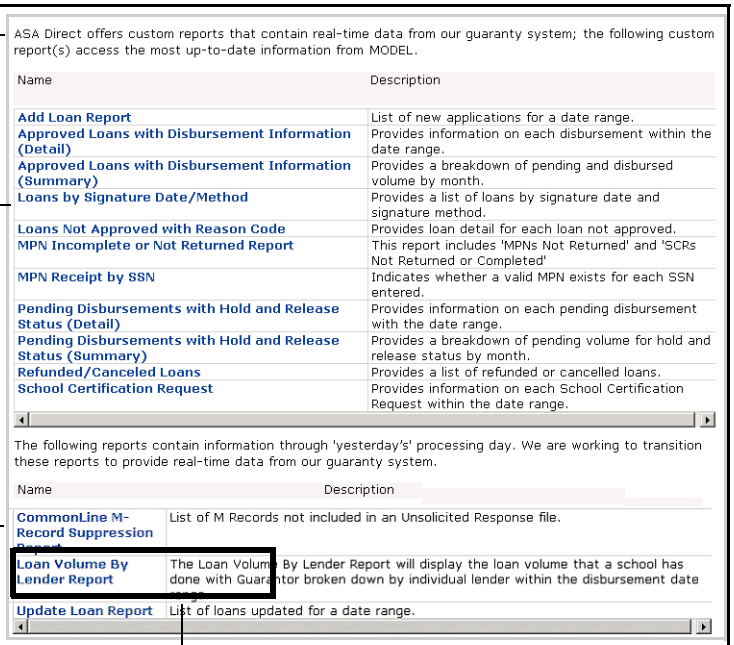

A list of all available custom reports appears:

**Important**: the majority of custom reports use real time data:

- Add Loan Report
- Approved Loans With Disbursement Information (Summary)
- Approved Loans With Disbursement Information (Detail)
- Loans by Signature Date Method
- Loans Not Approved with Reason Code
- MPN Incomplete or Not Returned Report
- MPN Receipt by SSN
- Pending Disbursements with Hold and Release Status (Detail)
- Pending Disbursements with Hold and Release Status (Summary)
- Refunded/Cancelled Loans
- School Certification Request

These reports use data from the previous business day:

- CommonLine M-Record Suppression Report
- Loan Volume by Lender Report
- Update Loan Report

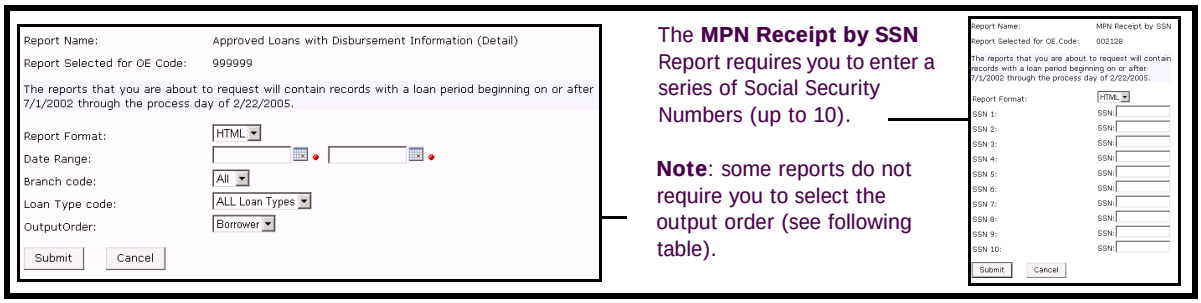



Click on a link to work with a specific report

2. Click on the title of the report you want to generate (see previous figure).

   You will be prompted to enter report parameters.

- You will see one of the following windows (depending on the report you are generating):




3. Enter the following as necessary:

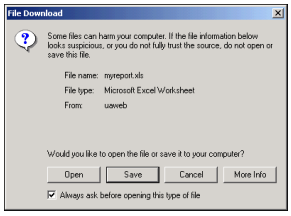
| Field | Description / Notes |
|---|---|
| **Report Format** | The following output formats are available:<br>• HTML (View your report on screen), or:<br>• Excel (download a Microsoft Excel file to your workstation) |
| **Date Range** | Enter a date range for the given report.<br>• Field labels may differ based on report type (i.e., “Enter Disbursement Date”, “Enter SCR Create Date Range”, etc.).<br>Not available for the following reports:<br>• MPN Receipt by SSN |
| **Branch Code** | By default, all branches are selected.<br>• Optionally, you can select a specific branch code from the dropdown list.<br>Not available for the following reports:<br>• Add Loan Report<br>• MPN Receipt by SSN<br>• Update Loan Report |
| **Loan Type Code** | Some reports allow you to select one of the following loan types from the dropdown list:<br>• SF (Stafford Subsidized)<br>• SU (Stafford Unsubsidized<br>• PL (PLUS Loan)<br>The reports that allow you to select a loan type are:<br>• Approved Loans With Disbursement Information (Summary)<br>• Approved Loans With Disbursement Information (Detail)<br>• Loans Not Approved with Reason Code<br>• MPN Incomplete or Not Returned Report<br>• Pending Disbursements with Hold and Release Status (Detail)<br>• Pending Disbursements with Hold and Release Status (Summary)<br>• Refunded/Cancelled Loans<br>• School Certification Request |
| **Report Type** | Applies only to the MPN Incomplete or Not Returned Report. Select one of the following versions of the report:<br>• MPN Not Returned<br>• SCR Not Returned or Completed<br>**Note**: both reports have the same fields. |

| Field | Description/Notes |
|---|---|
| **(MPN) Signature Method** | For Loans by Signature Date/Method Report and Loan Volume by Lender Reports.<br>**For Loans by Signature Date/Method Report**:<br>select one of the following:<br>• Paper, Electronic or Unknown<br>**For Loan Volume by Lender Report**:<br>select one of the following:<br>• Paper, Electronic or All |
| **SSN** | For MPN Receipt by SSN Report only (enter a series of SSNs - see figure on page 245). |
| **Output Order** | From the dropdown menu, select **Borrower**, **Lender**, or **School** order.<br>• This option is not available for the following reports:<br>- Approved Loans with Disbursement Information (Summary)<br>- Pending Disbursements with Hold/Release Status (Summary)<br>- MPN Receipt by SSN<br>- CommonLine M-Record Suppression Report<br>- Update Loan report |

4. Click the **Submit** button.
5. *Did you choose HTML or Excel for a Report format?*

**Reports in Excel Format**

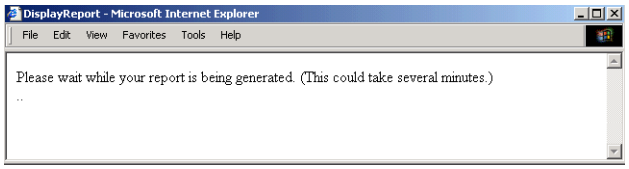
**If you chose Excel:** You'll see the following:




- Click the **Open** button to view the report in your browser (or helper application - i.e., Excel), or:
- Click the **Save** button (to view the file at a later time).

**Reports in HTML Format**

**If you chose HTML**: A new browser window opens, and you'll see the following. Wait for processing to complete:

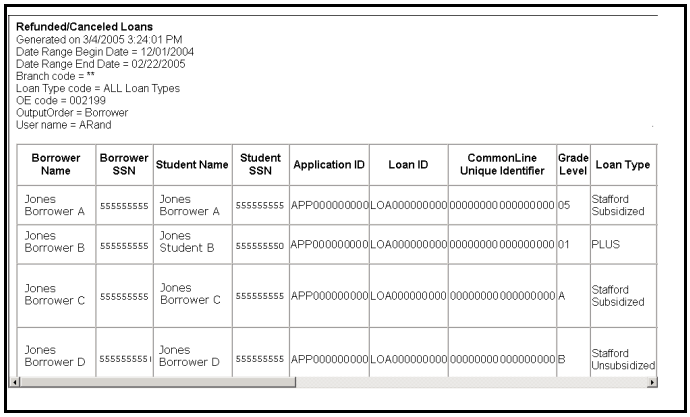



**Important...**

You can only generate one report at a time.

- If you attempt to generate a second report when another report is processing, MODEL Direct alerts you with a dialog box.
  Generate the second report once the first is complete.

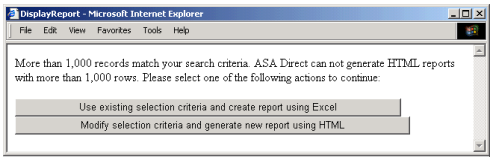
- **If you see the following when processing is complete:** Your report was successfully generated:



**Refunded/Canceled Loans**
Generated on 3/4/2005 3:24:01 PM
Date Range Begin Date = 12/01/2004
Date Range End Date = 02/22/2005
Branch code = ""
Loan Type code = ALL Loan Types
OE code = 002199
OutputOrder = Borrower
User name = ARand

| Borrower Name | Borrower SSN | Student Name | Student SSN | Application ID | Loan ID | CommonLine Unique Identifier | Grade Level | Loan Type |
|---|---|---|---|---|---|---|---|---|
| Jones Borrower A | 555555555 | Jones Borrower A | 555555555 | APP000000000 | LOA000000000 | 000000000 000000000 | 05 | Stafford Subsidized |
| Jones Borrower B | 555555555 | Jones Student B | 555555550 | APP000000000 | LOA000000000 | 000000000 000000000 | 01 | PLUS |
| Jones Borrower C | 555555555 | Jones Borrower C | 555555555 | APP000000000 | LOA000000000 | 000000000 000000000 | A | Stafford Subsidized |
| Jones Borrower D | 555555555 | Jones Borrower D | 555555555 | APP000000000 | LOA000000000 | 000000000 000000000 | B | Stafford Unsubsidized |

- **If you see the following when processing is complete**:




Your search criteria returned more than 1000 records, and your report will not display on screen. Do one of the following:

| Click this button... | to perform this action... |
|---|---|
| **Use Existing Selection Criteria and create report using Excel** | Download the current search as an Excel Spreadsheet |
| **Modify Selection Criteria and Generate a New Report using HTML** | Narrow your search (so that you can view all records on screen) |

6. *Do you want to generate another report?*

**No**: the procedure is complete. Do the following to return to MODEL Direct:

a. Click on the **Report Parameters** page (to reactivate the original browser window), and:
b. Select another task.

**Yes**: do the following:

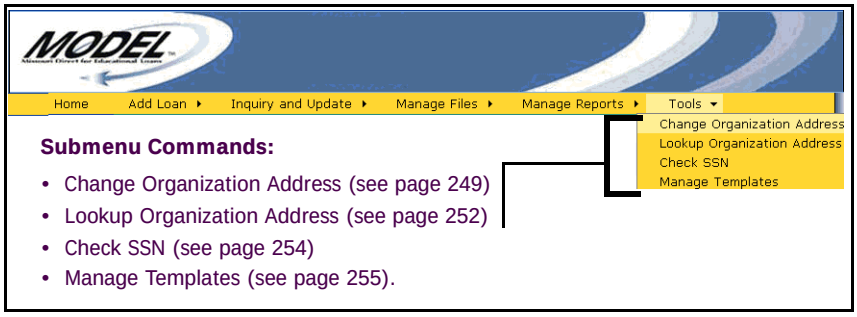
a. Click on the **Report Parameters** page (to reactivate the original browser window), and:
b. Repeat steps 1 through 6.

CHAPTER 7

# WORKING WITH THE TOOLS MENU

From the Tools menu, you can:

- Update addresses/contact information (for your institution and/ or branches).
- View contact information (for any institution in the database),
- Validate an SSN, and:
- Manage your loan templates:

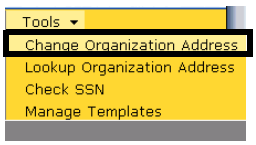



## Changing Your Institution's Contact Information

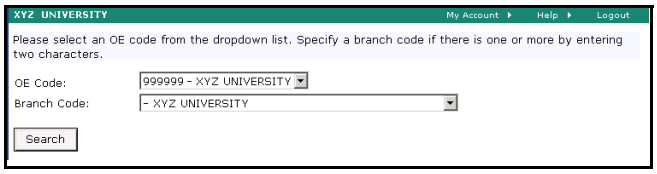
You can update contact information for your institution and/or its branches.

### ❑ TO MODIFY YOUR CONTACT INFORMATION:

1. Log into MODEL Direct, if you have not already done so (see page 3).
2. From the MODEL Direct main menu, select **Tools > Change Organization Address**:



The following screen appears:




3 If needed, Select the OE Code and Branch Code(s) you want to work with:

a. In the OE Codes box (see figure above), *do you see more than one institution?*

**No**: You are only associated with one institution. Proceed to step b.

**Yes**: Click on the desired institution to select it. Proceed to step b.

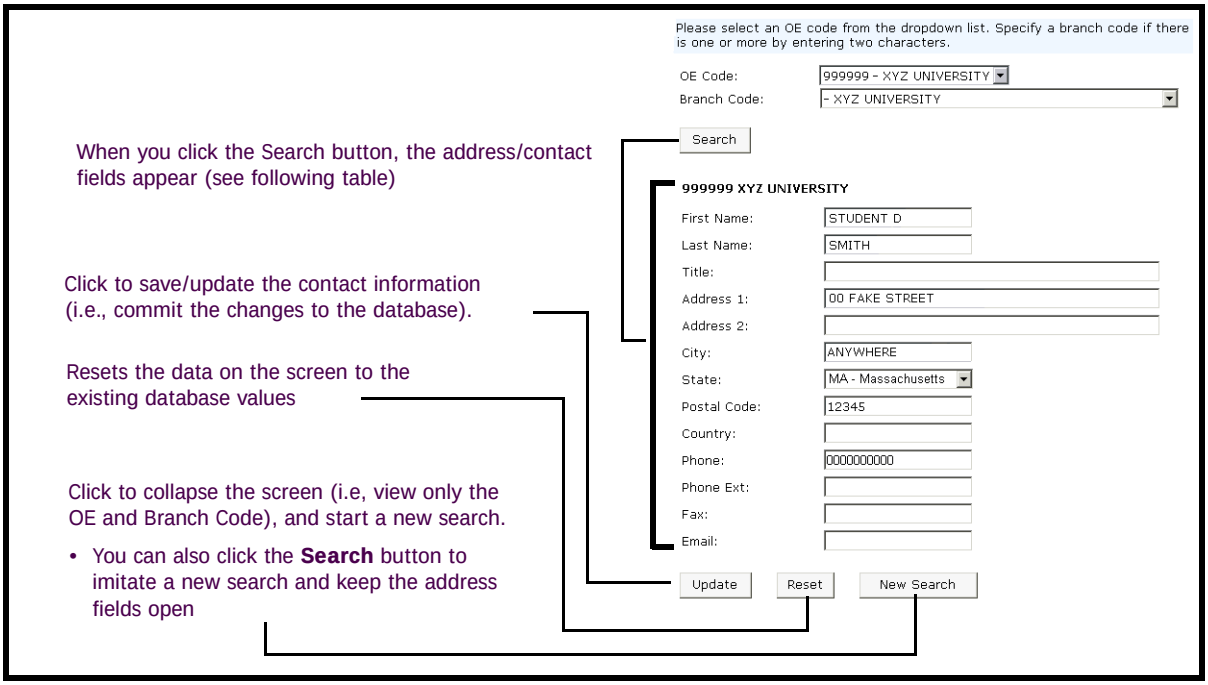
*b. Does your institution have branch codes?*

**No**: Go to step c.

**Yes**: In the Branch Codes box, click on the desired Branch Code (by default the parent institution is selected).

c. Click the **Search** button.

The screen refreshes, and you'll see the following:



4 Edit any of the address fields as necessary:

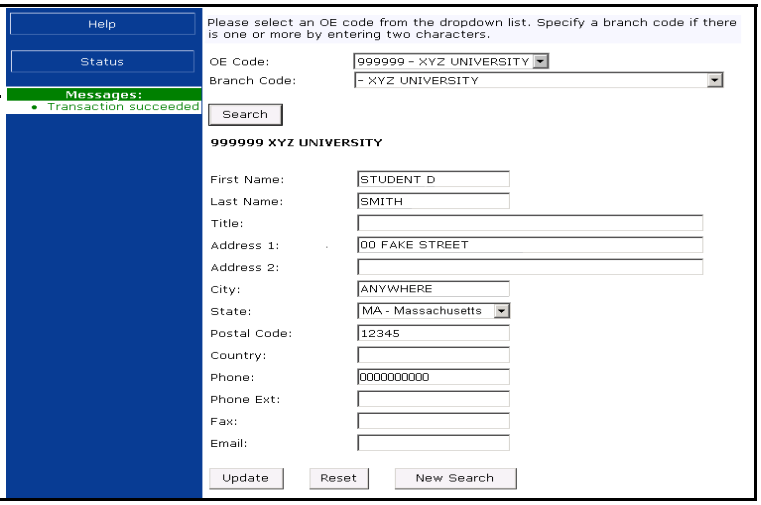
| Field | Description / Notes |
|---|---|
| **First Name** | Maximum length is 17 characters. |
| **Last Name** | Maximum length is 20 characters. |
| **Title** | Maximum length is 60 characters |
| **Address Line 1** | Maximum length is 36 characters for each address line (i.e., 72 in all) |
| **Address Line 2** | |
| **City** | Maximum length is 60 characters. |
| **State** | Select a two character code from the drop down lists for the desired US State, US Territory or Canadian Province;<br>• For foreign countries, select FC. |
| **Postal Code** | Enter a valid 5 or 9 digit zip code. |
| **Country** | Only required for addresses outside the U.S. |
| **Phone** | • Enter a ten digit number in format XXXXXXXXXX |
| **Phone Ext** | |
| **Fax** | |
| **EMail** | • Maximum length is 60 characters.<br>• Must be in valid format (for example, yourname@domain.com) |

5 Click the **Update** button.

You'll see the following:

When you click the **Update** button, you see one of the following messages in the Status area:

- `Transaction Succeeded`
- `No changes were made, database not updated`




6 *Do you want to update another contact?*

**No**: The procedure is complete.

**Yes**: Do the following:

- Click the **New Search** or **Search** button, and:
- Repeat steps 3 through 6.

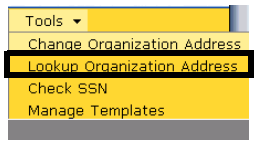
  **Note**: Use the New Search button if you want to collapse the address fields (i.e., view only the OE and Branch Code).

# Viewing Institution Contact Information

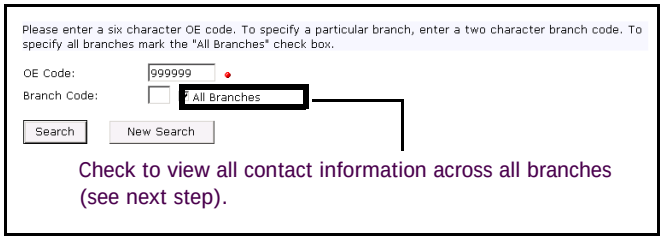
You can view contact information for any institution in the MODEL Direct database.

## ❑ TO VIEW AN INSTITUTION'S CONTACT INFORMATION:

1. Log into MODEL Direct, if you have not already done so (see page 3).
2. From the MODEL Direct main menu, select **Tools > Lookup Organization Address**:




   The following screen appears:

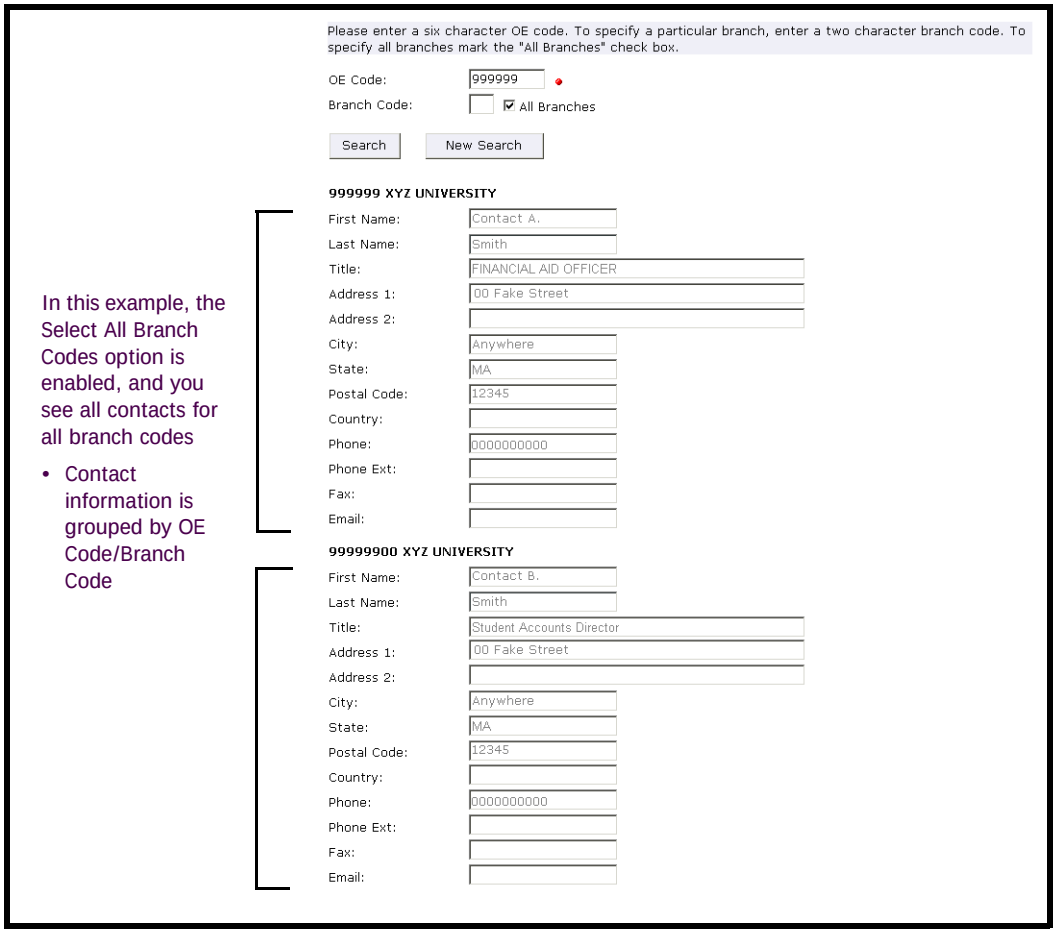



3. Enter the following as applicable:
   - The institution's OE Code (in format XXXXXX), and:
   - The Institution's Branch Code (if applicable)

     **Note**: Check the **All Branches** checkbox to view all contacts across all branch codes (see previous figure).

4 Click the **Search** button.

You'll see a window similar to the following:




5 Review the desired contact information (Name, Title, Address, Phone/Fax/EMail).

6 *Do you want to view another organization's contact information?*

**No**: The procedure is complete.

**Yes**: Do the following:

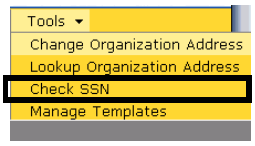
- Click the **New Search** or **Search** button, and:
- Repeat steps 3 through 6.

  Note: Use the New Search button if you want to collapse the address fields (i.e., view only the OE and Branch Code).

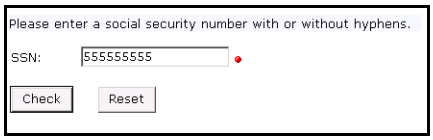
# Validating a Social Security Number (SSN)

## ❑ TO VALIDATE AN SSN:

1. Log into MODEL Direct, if you have not already done so (see page 3).
2. From the MODEL Direct main menu, select **Tools >Check SSN**:

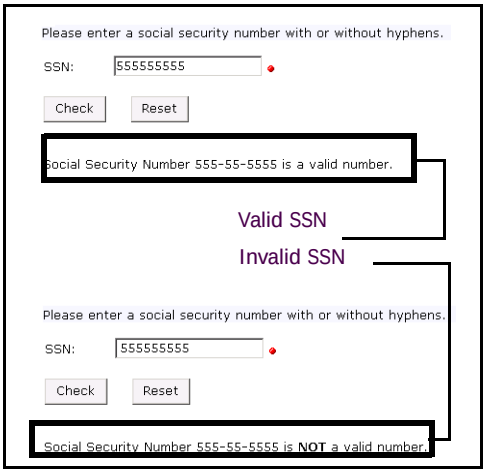



The following screen appears:




3. Do the following:
   - Enter a 9 digit SSN, and:
   - Click the **Check** button.

   The screen refreshes, and one of the following messages appears:




4. Repeat steps 4 and 5 for each SSN you want to validate.

# Managing Loan Templates

When you need to enter or certify multiple loans with similar information (i.e., several loans with the same disbursement date, same loan period, etc.), you can create a template - and avoid keying repetitive data.

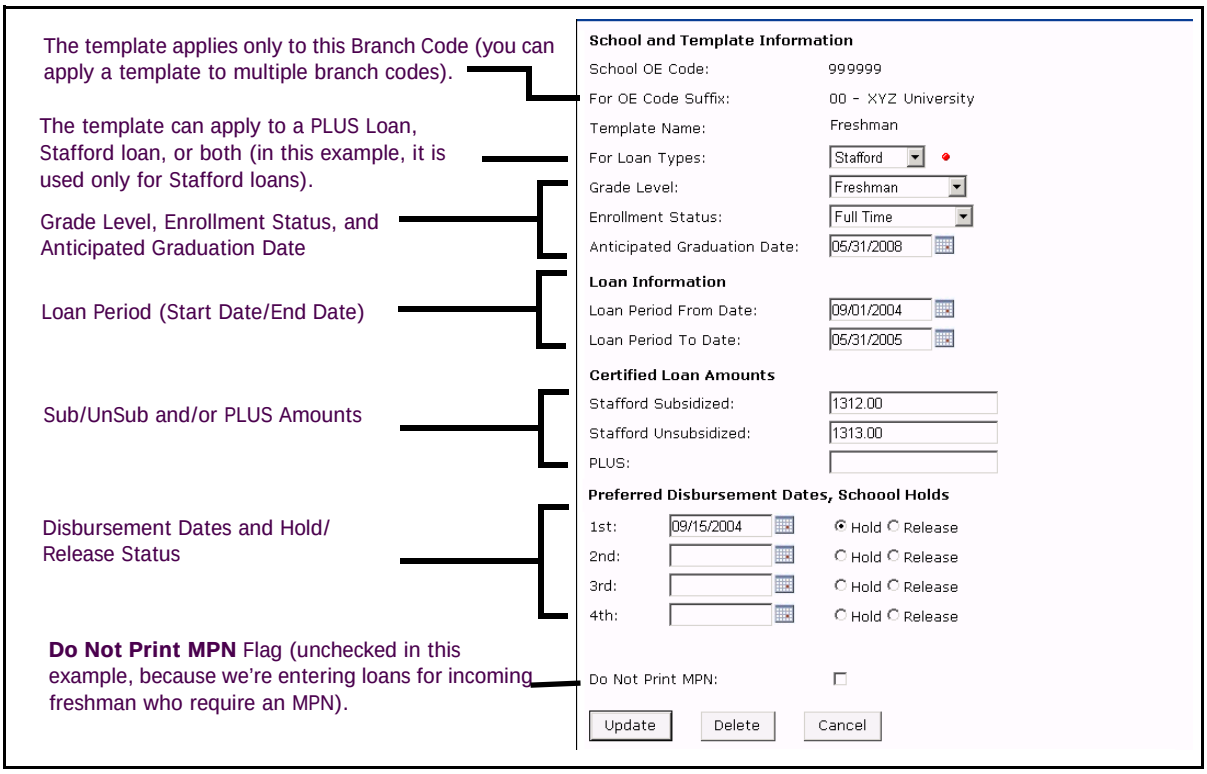
In the following example, we're planning to add loan data for incoming freshman. All of them have the same:

- Branch Code,
- Loan Period Dates,
- Stafford Subsidized/Unsubsidized split,
- Disbursement Dates,
- Grade Level, and:
- Enrollment Status.

Lastly:

- All require the printing/processing of an MPN.

We create a template called "Freshman" in which all the above fields are filled in:



When we go to add or certify a new Stafford Loan, all fields from the template are filled in for the new loan. We need only add the student's demographic information:

Information from the template is automatically added when you enter a new loan.

**Note**: you can choose to override the template fields if necessary.

**Borrower Section** | **School Section**

SSN: 555-55-5555
Birth Date:
First Name:
MI:
Last Name:
Address Line 1:
Address Line 2:
City:
State: NA - Not Provided
Zip Code:
Country:
Valid Address: Yes
Phone:
Email Address:

**Borrower Section** | **School Section**

**School Information**

OE Code: 999999 - XYZ UNIVERSITY
Branch Code: 00 - XYZ UNIVERSITY
Grade Level: Freshman/First Year
Enrollment Status: Enrolled Full Time
Anticipated Graduation Date: 5/31/2008
Loan Period Start Date: 9/1/2004
Loan Period End Date: 5/31/2005

**Certified Loan Amounts:(At least one loan amount must be entered.)**
Subsidized: 1312
Unsubsidized: 1313

**Preferred Disbursement Dates:**

1st: 9/15/2004 Hold
2nd: Hold
3rd: Hold
4th: Hold

The following sections show you how to:

- Add a template (see page 257).
- Modify a Template (see page 261) and:
- Delete a template (see page 264).

# Creating a Loan Template

## ❑ To Create a Loan Template:

**Before You Begin...**

No single branch code may have more than ten templates assigned to it, and a template assigned to multiple branches counts against all branches to which it is assigned.

In the following examples, the ABC School has branch codes 01, 02 and 03.

**Example 1:**

- All three branch codes have nine templates assigned to them.
- You assign one template to all three branch codes

  You will be allowed to save the template, but will not be able to assign any more templates to any branch codes (i.e., all are now considered to have ten templates assigned to them).

**Example 2:**

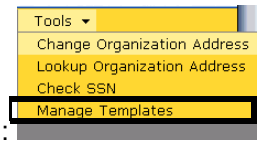
- Branch 01 has one assigned template, Branch 02 has five assigned templates, and Branch 03 has ten assigned templates
- You attempt to assign one template to all three branch codes

  The following occurs:

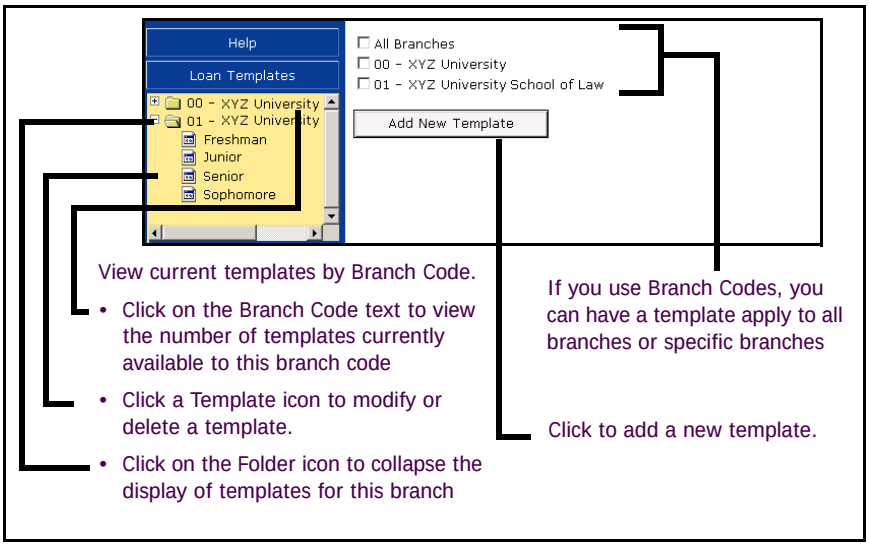
  - Your template is saved to Branch Codes 01 and 02.
  - Your template is **not** saved to Branch Code 03, and you'll see the message below:

  `The following branches have exceeded the maximum number of templates: To save the data you have entered, delete an existing template and select the Add New Template link.`
  `03 - <<School Name>>.`

1. Log into MODEL Direct, if you have not already done so (see page 3).
2. From the MODEL Direct main menu, select **Tools > Manage Templates**




The following screen appears:

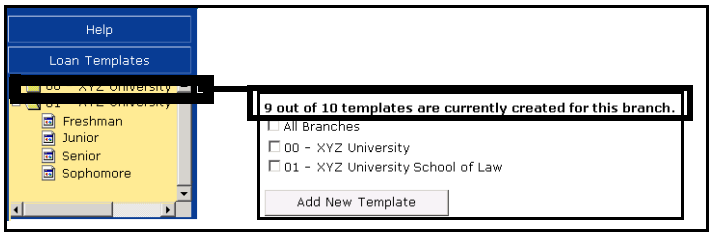



3. *Do you want to know how many templates are assigned to this branch?* (You can have a maximum of ten - see sidebar):

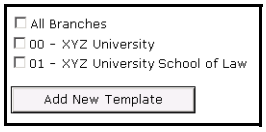
   **No**: go to step 4.

   **Yes**: In the Loan Templates pane, click on the branch code text.

   The screen refreshes, and displays the number of templates associated with this branch code:

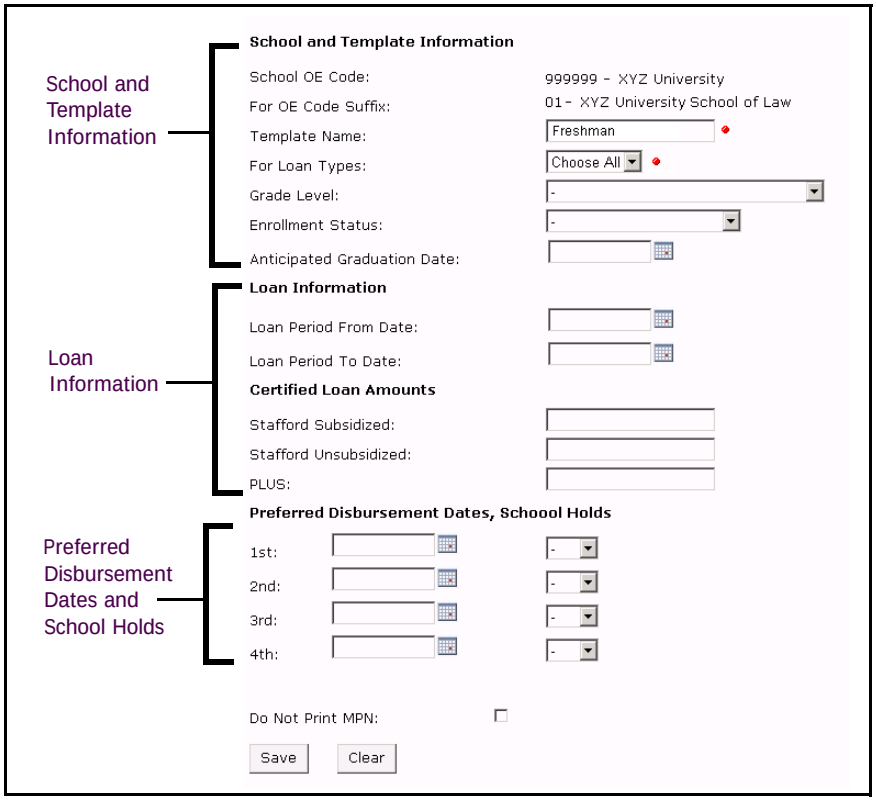



4 If applicable select the Branch Code(s) the template applies to (or click the **All Branches** checkbox):

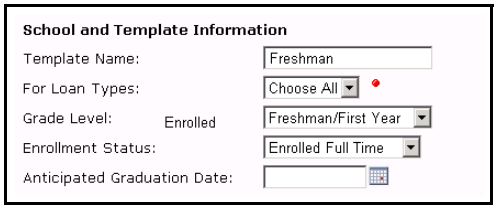



5 Click the **Add New Template** button (see previous figure).

You'll see the following:

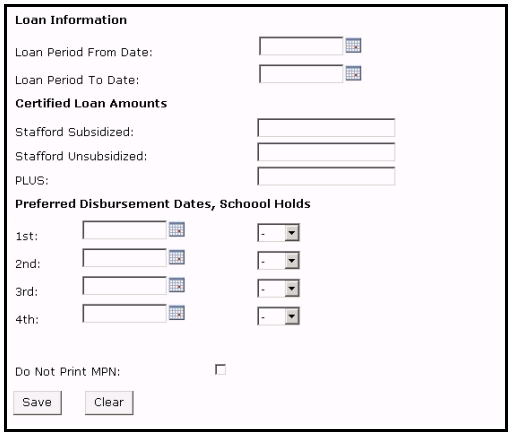


6 In the **School Information** section, enter the following:




| Field | Notes |
|---|---|
| **Template Name** | Required. Maximum length is 60 characters.<br>**Tip**: Give your templates names that describe their function (for example, **Freshman Stafford Sub/UnSub Split**). |
| **For Loan Types** | Select the loan type the template applies to:<br>• Stafford<br>• All PLUS, (applies to PLUS Undergraduate and PLUS Graduate loans) or:<br>• Choose All (i.e., applies to Stafford, PLUS Undergraduate and PLUS Graduate loans). |
| **Grade Level** | Select one of the following from the dropdown list:<br>• Freshman/First Year<br>• Sophomore/Second Year<br>• Junior/Third Year<br>• Senior/Fourth Year<br>• Fifth Year / Other Undergraduate<br>• 1st Year Graduate / Professional<br>• 2nd Year Graduate / Professional<br>• 3rd Year Graduate / Professional<br>• Beyond 3rd Year Graduate / Professional |
| **Enrollment Status** | Select one of the following from the dropdown list:<br>• Enrolled Full Time<br>• Enrolled Half Time or More |
| **Anticipated Graduation Date** | Enter in format MM/DD/YYYY. |

7 In the **Loan Information** Section, enter any or all of the following:



| Field | Notes |
|---|---|
| **Loan Period From/to Date** | Enter in format MM/DD/YYYY. |
| **Certified Loan Amount** | Enter Stafford Subsidized, Stafford Unsubsidized, and PLUS amounts as desired.<br>• While not required for the template, all Stafford loans must have either a subsidized or unsubsidized amount specified.<br>• If you want to use the same template for both Stafford and PLUS loans, MODEL Direct will populate the appropriate amount for the loan type you use with the template. |
| **Preferred Disbursement Dates/School Holds** | • Enter Date (in MM/DD/YYYY format), and:<br>• Select Yes or No from the drop-down list (optional). |
| **Do Not Print MPN** | See sidebar on page 45. |

8 Click the **Save** button.

You are returned to the main loan template view (see figure in step 5).

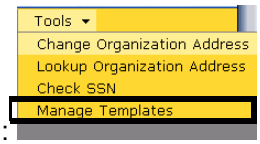
9 Consult the following table to determine how to proceed:

| If you want to: | do the following: |
|---|---|
| Create another template | Repeat steps 3 - 9. |
| Modify a template | See the next section. |
| Delete a template | See "Deleting a Template" on page 264. |

## Modifying an Existing Template

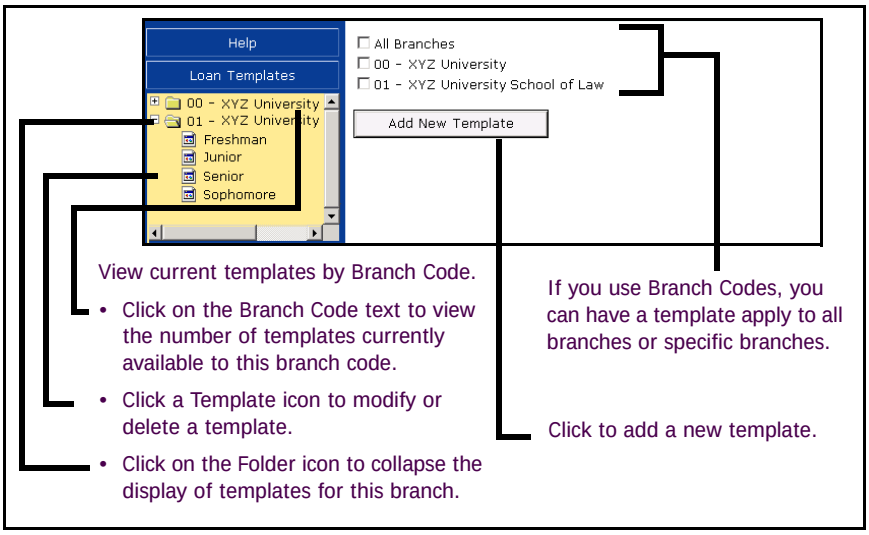
### ❑ TO MODIFY A TEMPLATE:

1. Log into MODEL Direct, if you have not already done so (see page 3).
2. From the MODEL Direct main menu, select **Tools > Manage Templates:**




:

The following screen appears:

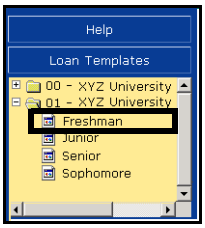



3. In the **Loan Templates** pane, select the desired template:

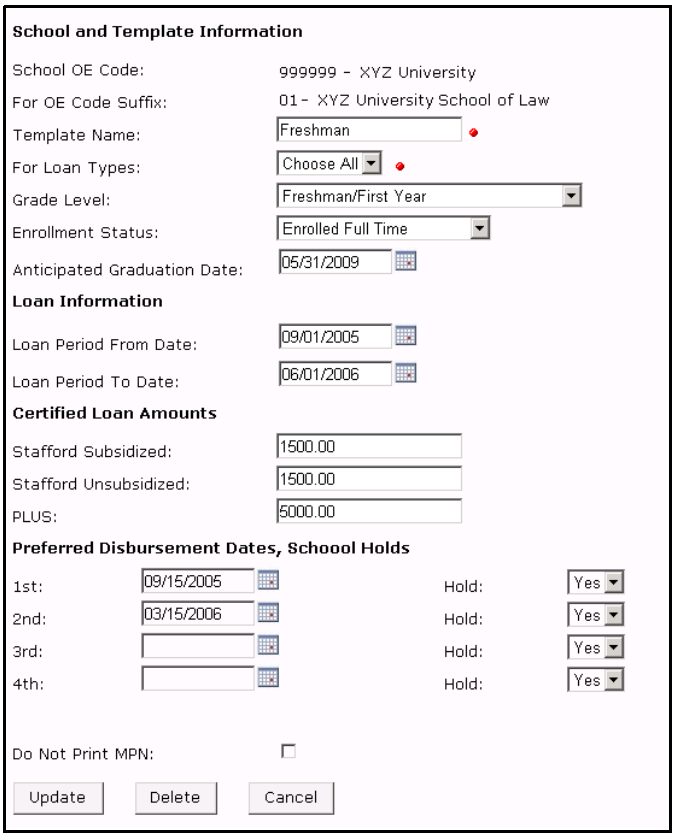
   a *Is the template you want to modify currently displayed?*
   **Yes**: Go to step b.
   **No**: Click on the folder icon for the given branch:

The templates for Branch 01 are not visible. Click on the folder icon to view templates associated with this branch.

b. Click on the icon for the desired template:




The template appears in the Content Pane:




**4** Modify the following fields as desired:.

| Field | Notes |
|---|---|
| **Template Name** | Required. Maximum length is 60 characters.<br>**Tip**: Give your templates names that describe their function (for example, **Freshman Stafford Sub/UnSub Split**). |

| Field | Notes |
|---|---|
| **For Loan Types** | Select the loan type the template applies to:<br>• Stafford<br>• All PLUS, (applies to PLUS Undergraduate and PLUS Graduate loans) or:<br>• Choose All (i.e., applies to Stafford, PLUS Undergraduate and PLUS Graduate loans). |
| **Grade Level** | Select one of the following from the dropdown list:<br>• Freshman/First Year<br>• Sophomore/Second Year<br>• Junior/Third Year<br>• Senior/Fourth Year<br>• Fifth Year / Other Undergraduate<br>• 1st Year Graduate / Professional<br>• 2nd Year Graduate / Professional<br>• 3rd Year Graduate / Professional<br>• Beyond 3rd Year Graduate / Professional |
| **Enrollment Status** | Select one of the following from the dropdown list:<br>• Enrolled Full Time<br>• Enrolled at Least Half Time or More. |
| **Anticipated Graduation Date** | Enter in format MM/DD/YYYY. |
| **Loan Period From/to Date** | Enter in format MM/DD/YYYY. |
| **Certified Loan Amounts** | Enter Stafford Subsidized, Stafford Unsubsidized, and PLUS amounts as desired.<br>• While not required for the template, all Stafford loans must have either a subsidized or unsubsidized amount specified.<br>• If you want to use the same template for both Stafford and PLUS loans, MODEL Direct will populate the appropriate amount for the loan type you use with the template. |
| **Preferred Disbursement Dates/School Holds** | • Enter Date (in MM/DD/YYYY format), and:<br>• Select Yes or No from the drop-down list (optional). |
| **Do Not Print MPN** | See sidebar on page 45. |

5 Click the **Save** button.

You are returned to the main loan template view (see figure in step 3).

6 Consult the following table to determine how to proceed:

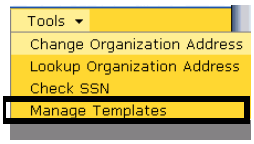
| If you want to: | do the following: |
|---|---|
| Modify another template | Repeat steps 3- 6. |
| Create a new template | See "Creating a Loan Template" on page 257. |
| Delete a template | See next section. |

# Deleting a Template

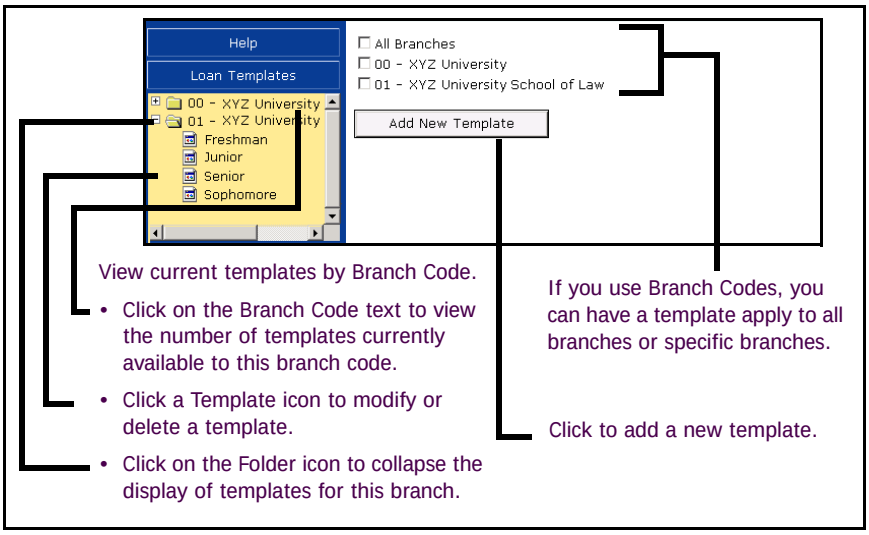
## ❑ TO DELETE A TEMPLATE:

1 Log into MODEL Direct, if you have not already done so (see page 3).

2 From the MODEL Direct main menu, select **Tools > Manage Templates**:



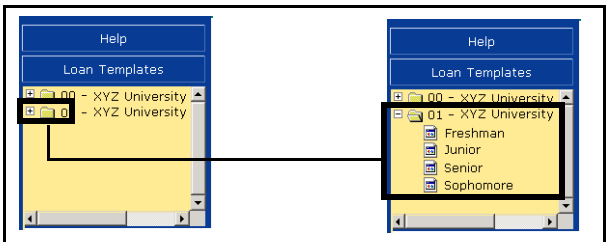

The following screen appears:




3 In the **Loan Templates** pane, select the desired template:

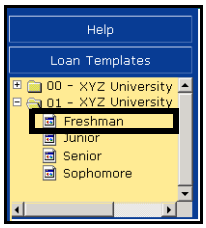
*a Is the template you want to modify currently displayed?*

**Yes**: Go to step b.
**No**: Click on the folder icon for the given branch:

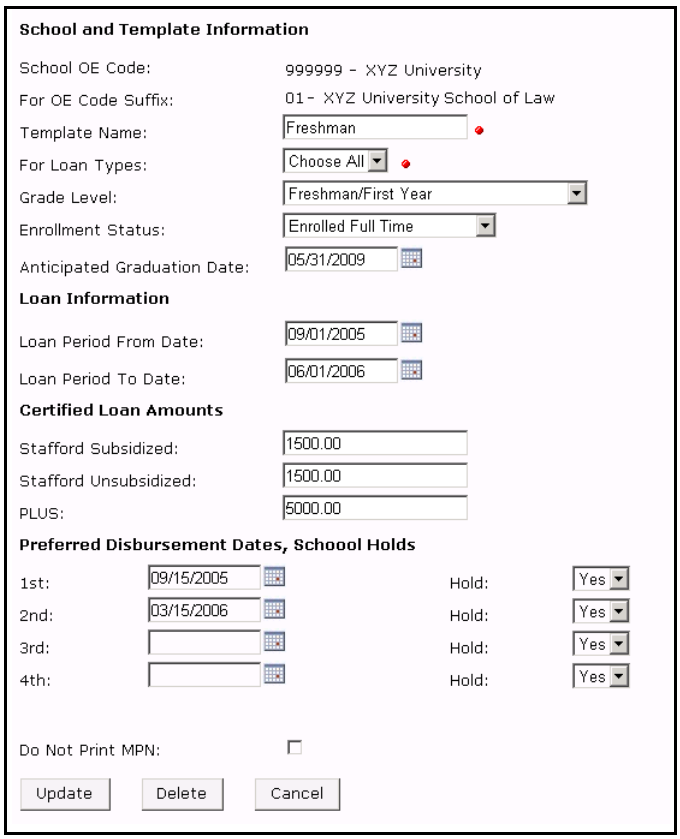



The templates for Branch 01 are not visible. Click on the folder icon to view templates associated with this branch.

b. Click on the icon for the desired template:

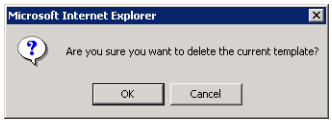



The template appears in the Content Pane:



4 Click the **Delete** button.

You'll see the following alert message:




5 Click OK to confirm the deletion.

You are returned to the main loan template view (see figure in step 3).

6 Consult the following table to determine how to proceed:

| If you want to: | do the following: |
|---|---|
| Delete another template | Repeat steps 3 - 6. |
| Modify another template | See ""Modifying an Existing Template" on page 261. |
| Create a new template | See "Creating a Loan Template" on page 257. |

APPENDIX A

# MDHE PRIVACY POLICY

## Notice of Information Collection and Use

The Missouri Department of Higher Education (MDHE) is committed to protecting borrower and student privacy and follows all applicable laws and regulations when handling your personal information.

### INFORMATION COLLECTION

Our web sites have features that automatically collect information from users to help us to deliver our services according to users' interests and preferences. For our internal purposes, we may gather date, time, browser type, navigation history and Internet Protocol address from our users and visitors.

Some of our web sites use “cookies” or other tracking technologies that are placed on your computer when you visit MDHE web sites. Our use of cookies and other tracking technologies allows us to improve our web site and your web experience. We do NOT use cookies to collect any personally identifiable information. Most browsers allow you to control cookies, including whether or not to accept them and how to remove them. If you are not already, we suggest you become familiar with cookies and your browser's settings.

In addition, MDHE may gather broad demographic information about our user base for aggregate use. MDHE uses the aggregate data to perform statistical analyses of the collective characteristics and behavior of our users and visitors to measure user demographics and interests regarding specific areas of the web sites, and to analyze how and where best to allocate our resources.

We do not collect personally identifiable information from visitors to our sites unless you expressly provide it to us. Personally identifiable information is information about you such as your name, address, phone number and e-mail address. We gather this information so we can deliver informational newsletters and special offers from MDHE.

### INFORMATION USE

In addition, when you register for a contest or other promotion, we may ask for your name, address, and e-mail address so we can administer the contest and notify winners. Participation in surveys or contests is completely voluntary and the user therefore has a choice whether to supply the requested information.

In order to best serve our customers, we may send you updates that contain important information about our sites and services. We may also send you information about products or services that we feel may be of interest to you and we may combine information we have about you with

information about you from third parties or information regarding your student loans for the purpose of providing you with more appropriate products, services, and offerings.

### INFORMATION SHARING AND DISCLOSURE

MDHE uses the information you provide about yourself or others to complete the transaction for which the information is intended. We do not share this information with outside parties without your permission except to the extent that is necessary to administer the services we offer or as provided in this Notice or as allowed by the Department of Education rules and regulations.

From time to time, you may access our sites through the site of one of our partners. When we have co-branded, customized, private label, or sponsored products or when we join with other parties to provide specific services, we may share your personal information with these other parties.

### INFORMATION SECURITY

To prevent unauthorized access, maintain data accuracy, and ensure the appropriate use of information, we have put in place appropriate physical, electronic, and managerial procedures reasonably designed to safeguard and secure the information we collect online.

We use SSL (Secure Socket Layer) encryption to protect personal information. In addition, personnel who have access to our database are trained to maintain and secure all information. Only employees who need access to information to perform a specific job are granted rights to view personally identifiable information.

At some of our sites, we may offer interactive and community features such as discussion boards and other services. Please note that MDHE cannot guarantee the security and privacy of all information sent or posted via these features and MDHE is not responsible for any information posted on such services.

Our web sites contain links to other sites. MDHE accepts no liability for and is not responsible for the privacy or security practices of other sites. We encourage our users to be aware when they leave our site to read the privacy policies or statements of each web site to which we may link that may collect personally identifiable information.

### GENERAL

If we change our information sharing practices, we will post those changes on this page so our users are aware of the information we collect, how we use it and under which circumstances, if any, we disclose information to third parties. Please check this policy frequently to keep abreast of any changes.

If you do not wish to be included in mailings for products and services you should notify us in writing at Missouri State Guarantor, 100 Cambridge Street Suite 1600, Boston, MA 02114 Attn: Marketing Department.

APPENDIX B

# MODEL DIRECT TERMS OF USE

## TERMS OF USE: Missouri Department of Education (MDHE) Website

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By gaining access to this site, You certify that You are a borrower, Lender, School or other MDHE partner who has been granted express permission to access the available information. Violation of this provision may constitute fraud or other violations of law, which could subject the user to civil and/or criminal penalties.

MDHE shall have the right, at its sole discretion, to modify, add, or remove any terms or conditions of these Terms of Use without notice. Any changes to these Terms of Use shall be effective immediately following the posting of such changes on this Website. The most recent version of these Terms of Use may always be found at _____. You agree to review these Terms of Use from time to time and agree that any subsequent use by You of this Website following any changes to these Terms of Use shall constitute your continued acceptance of the Terms of Use and your acceptance of all such changes.

Please note that You may also be subject to additional terms contained in separate contractual agreements between You and MDHE.

### GENERAL CONDITIONS

MDHE shall have the right to immediately terminate access to the Website with respect to any user which MDHE, in its sole discretion, determines has used or suspects will use this site for purposes that are unacceptable, or in the event of any breach by You of any of these Terms of Use. The provisions pertaining to confidential and proprietary information shall survive termination of this agreement.

MDHE reserves the right, but not the obligation, to take any of the following actions in our sole discretion at any time and for any reason, without

giving you any prior notice: (a) restrict, suspend or terminate your access to all or any part of MODEL Direct, (b) change, suspend or discontinue all or any part of MODEL Direct, and (c) establish general practices and limits concerning use of our sites.

MDHE reserves the right, at its sole discretion, to modify, disable access to, or discontinue, temporarily or permanently, any part or this entire Website or any information contained thereon without liability or notice to you.

**CONFIDENTIALITY OF INFORMATION**

You may obtain direct access via MODEL Direct® to certain confidential information of MDHE and its partners, including without information, non-public personal information of borrowers or confidential information. You must hold such information in strict confidence.

**CONFIDENTIALITY AND TRANSMISSIONS OVER THE INTERNET**

Although this site conforms to industry security standards, no one can certify that Internet transactions cannot be intercepted or interfered with. Please do not email MDHE with information about your account; email is not a secure medium. The transmission of data or information (including communications by e-mail) over the Internet or other publicly accessible networks is not secure, and is subject to possible loss, interception or alteration while in transit. Accordingly, we do not assume any liability for any damage You may experience or costs You may incur as a result of any transmissions over the Internet or other publicly accessible networks, such as transmissions involving the exchange of e-mail with us (including those which may contain personal information). See page 275 to learn more about security.

If your state does not permit this waiver of liability, MDHE's liability shall be limited to the amount you paid to access this site.

**USE OF SITE**

MDHE reserves the right to change its services and loan programs at any time without prior notice. If You wish to apply for financial aid, You must first contact the financial aid office at your school or your lender for forms to apply for a student loan. Where forms are available on this site for borrowers of existing loans (for example, forms for deferment or forbearance) these forms are to be printed by you and mailed either to your servicer or lender. Check with our Call Center for mailing instructions.

MDHE may use any material or information posted by You to this site for any purpose permissible by law. You certify that all information you submit to MDHE, whether by this site or otherwise, is true, current, correct and complete. MDHE may create, distribute or use activity reports or similar abstracts of material provided by users of this site. Do not post any information on this site that infringes the copyright or property rights of others.

Although the information accessed via this site is as accurate as possible, there may be some data, information or transactions which have yet to be

processed or posted. Please contact MDHE before acting in reliance on this site.

**USER CONDUCT AND OBLIGATIONS**

In consideration of your use of this Website, You agree to provide true, accurate, current and complete information about and promptly update such information as needed and accept all risks of unauthorized access to information and the data You provide MDHE.

Furthermore, You agree that You shall not:

1. Upload, post or otherwise transmit through or to this Website any content, information or data, unless such data is pursuant to a specific option or process facilitated by this Website as a service provided by MDHE and for which MDHE has granted you authorized access;
2. Disrupt, place unreasonable burdens or excessive loads on, interfere with or attempt to gain unauthorized access to any portion of our Website, its computer systems, servers or networks;
3. Provide false information about yourself to us, impersonate any other person, or otherwise attempt to mislead others about your identity or the origin of any content, message or other communication;
4. Transmit any unsolicited bulk-mail or duplicative message to or from this Website;
5. Collect information about other visitors to our Website or otherwise systematically extract data or data fields, including without limitation any financial data or e-mail addresses;
6. Sell access to, redistribute or use of this Website, including any content contained hereon, downloaded or accessed from this Website; and
7. Intentionally alter the format of any data contained on this Website or otherwise circumvent our regular interfaces to such data, except pursuant to a specific option or process facilitated by this Website as a service provided by MDHE and for which MDHE has granted you authorized access.

**PASSWORD ACCESS**

If You are issued a Password for use on MODEL Direct®, You may not reveal it to anyone else. You may not use anyone else's password. You are responsible for maintaining the confidentiality of your accounts and passwords. You agree to immediately notify MDHE of any unauthorized use of your passwords or accounts or any other breach of security. If you believe that your password has been compromised, you must contact MDHE immediately for a new password. You agree to properly exit from your ac-

counts at the end of each session. MDHE is not responsible for any loss or damage that may result if You fail to comply with these requirements. Once a password has been issued, you or the institution with which you are associated, are fully responsible for and agree to indemnify MDHE for any liability from any unauthorized use unless it has notified MDHE to cancel the password.

MODEL Direct is provided through password access as a service to lenders, schools, borrowers, holders, and servicers of student loans [or FFELP loans] guaranteed by MDHE. Access to student loan information by anyone other than persons authorized by MDHE is strictly prohibited.

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You agree to indemnify, defend and hold MDHE harmless from any loss, liability, claim, demand, damage or expense (including reasonable legal fees) asserted by any third party relating in any way to your use of this Website or breach of these Terms of Use. MDHE reserves the right to assume the exclusive right to defend any such claims or actions, such right shall in no way excuse your indemnity obligations.

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If any of the provisions of these Terms of Use is held invalid or unenforceable in any respect by any court having competent jurisdiction, such provision shall be enforced to the maximum extent permitted by law, and the remaining provisions of these Terms of Use shall continue in full force and effect.

If you have any questions or concerns about our Website or the Terms of Use, please feel free to contact us at 1-800-824-4893.

Except where federal law governs, this site will be governed under the laws of the Commonwealth of Massachusetts and users agree to submit to the jurisdiction of the courts of the Commonwealth, without regard to conflict of laws provisions thereof.

The borrower information shown is only a summary of the account. Activity may have occurred which is not yet posted. Please contact MDHE by telephone to help you interpret this information if you have any questions.

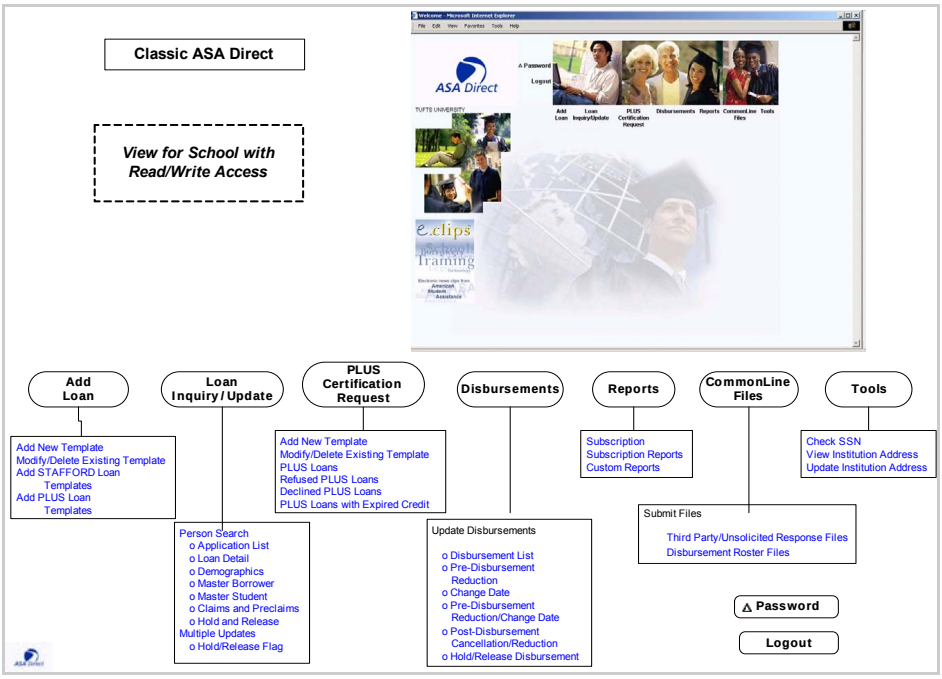
APPENDIX C

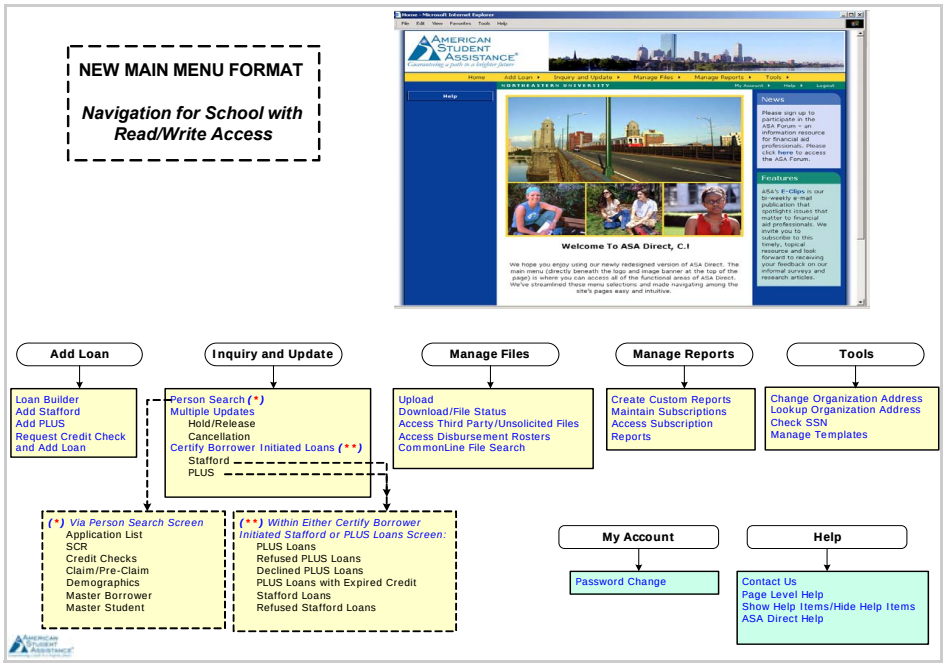
# NAVIGATION FOR PREVIOUS MODEL DIRECT USERS

## Main Menu Comparison

The figures on the following page display side by side comparisons of:

- The main menu structure of the classic MODEL Direct, and:
- The main menu structure of the new MODEL

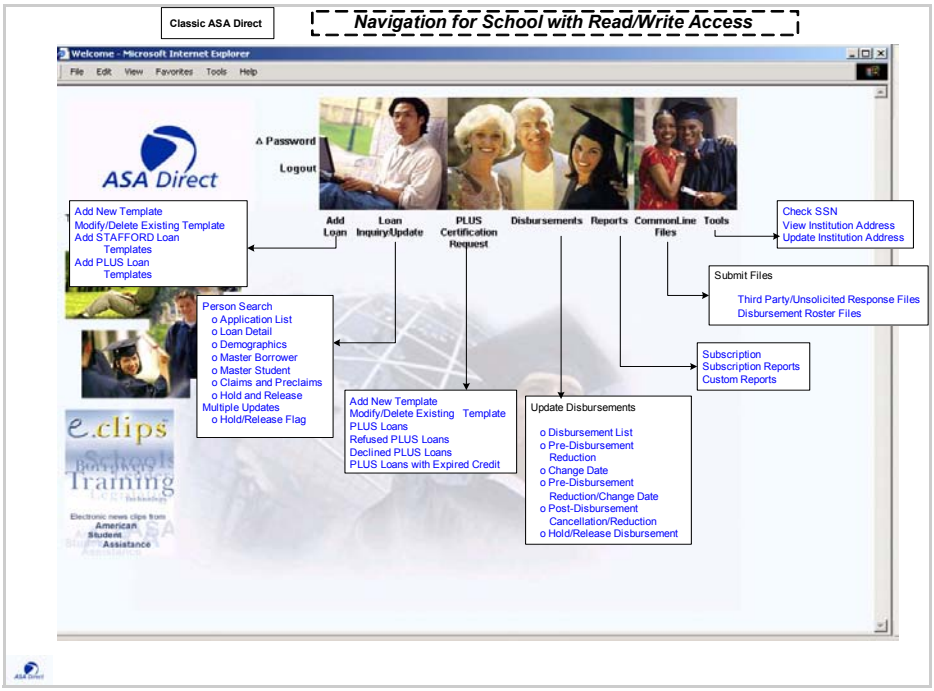


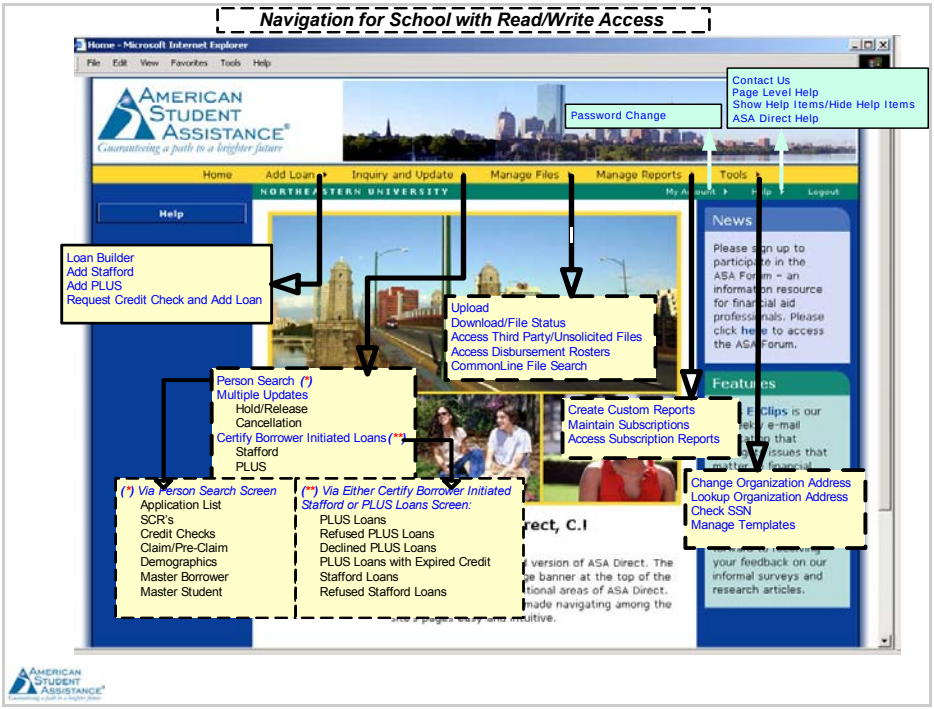



## Detail Menu Comparison

The figures on the following page display side by side comparisons of:

- The detail menu structure of the classic MODEL Direct, and:
- The detail menu structure of the new MODEL Direct.



APPENDIX D

# NSLDS LOAN STATUS CODES

**For more Information...**

go to the following URL:
http://www.fp.ed.gov/PORTALSWebApp/fp/codes.jsp

The table below lists:

- all NSLDS Status Codes,
- the effective date for the status,
- whether the code represents an open or closed status, and:
- whether the code represents defaulted or non-defaulted status.

| Code | Status | Effective Date | Open/ Closed | Default/ Non-Default |
|---|---|---|---|---|
| AL | Abandoned Loan | >= 1/1/01 | Open | Non-Default |
| BC | Bankruptcy Claim, Discharged | Anytime | Closed | Default |
| BK | Bankruptcy Claim, Active | Anytime | Open | Default |
| CA | Cancelled | Anytime | Closed | Non- Default |
| CS | Closed School Discharge | >= 1/1/01 | Closed | Default |
| DA | Deferred | Anytime | Open | Non- Default |
| DB | Defaulted, Then Bankrupt, Active, Chapter 13 | Anytime | Open | Default |
| DC | Defaulted, Compromise | Anytime | Closed | Default |
| DD | Defaulted, Then Died | Anytime | Closed | Default |
| DE | Death | Anytime | Closed | Default |
| DF | Defaulted, Unresolved | >= 1/1/01 | Open | Default |
| DI | Disability | Anytime | Closed | Default |
| DK | Defaulted, Then Bankrupt, Discharged, Chapter 13 | Anytime | Closed | Default |
| DL | Defaulted, In Litigation | Anytime | Open | Default |
| DN | Defaulted, Then Paid in Full by Consolidation | >= 1/1/01 | Closed | Default |
| DO | Defaulted, Then Bankrupt, Active, Other | Anytime | Open | Default |
| DP | Defaulted, Paid in Full | Anytime | Closed | Default |
| DR | Defaulted, Loan Included in Roll-up | >= 1/1/01 | Closed | Default |
| DS | Defaulted, Then Disabled | Anytime | Closed | Default |
| DT | Defaulted, Collection Terminated | Anytime | Open | Default |
| DU | Defaulted, Unresolved | <= 12/31/01 | Open | Default |
| DW | Defaulted, Write-Off | Anytime | Closed | Default |

| Code | Status | Effective Date | Open/ Closed | Default/ Non-Default |
|---|---|---|---|---|
| DX | Defaulted, Six Consecutive Payments | <= 12/31/ 01 | Open | Default |
| DZ | Defaulted, Six Consecutive Payments, Then Missed Payments | >= 1/1/01 | Open | Default |
| FB | Forbearance | Anytime | Open | Non- Default |
| FC | False Certification Discharge | >= 1/1/01 | Closed | Default |
| FR | Borrower Convicted of Fraud in Obtaining Title IV Aid | >=12/3106 | All | All |
| IA | Loan Originated | >= 1/1/01 | Open | Non- Default |
| ID | In School or Grace Period | <=12/31/ 01 | Open | Non- Default |
| IG | In Grace Period | >= 1/1/01 | Open | Non- Default |
| IM | In Military Grace | >= 1/1/01 | Open | Non- Default |
| OD | Defaulted, Then Bankrupt, Discharged, Other | Anytime | Closed | Default |
| PC | Paid in Full Through Consolidation Loan | <= 12/31/ 01 | Closed | Non- Default |
| PF | Paid in Full | Anytime | Closed | Non- Default |
| PM | Presumed Paid in Full | >= 1/1/01 | Closed | Non- Default |
| PN | Non-defaulted, Paid in Full Through Consolidation Loan | >= 1/1/01 | Closed | Non- Default |
| RF | Refinanced | Anytime | Closed | Non- Default |
| RP | In Repayment | Anytime | Open | Non- Default |
| UA | Temporarily Uninsured, No Default Claim Requested | >= 1/1/01 | Open | Non- Default |
| UB | Temporarily Uninsured, Default Claim Denied | >= 1/1/01 | Open | Non- Default |
| UC | Permanently Uninsured/Unreinsured, No Default Claim Requested | >= 1/1/01 | Closed | Non- Default |
| UD | Permanently Uninsured/Unreinsured, Default Claim Denied | >= 1/1/01 | Closed | Non- Default |
| UI | Uninsured/Unreinsured | <= 12/31/ 01 | Closed | Non- Default |
| XD | Defaulted, Six Monthly Payments | >= 1/1/01 | Open | Default |

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