

# IT Client Services

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A Division of American Student Assistance

## MODEL Direct User Guide (Lender Version)

**version 2007 Q2**

Rev. Date: 5/8/07



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# **MODEL Direct User Guide (Lender Version)**

**Version 2007 Q2**

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

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

## Overview

Since 1998, the ASA System has provided Lenders, Servicers 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 and intuitive method for:

- adding and modifying loans
- transferring and viewing CommonLine files
- viewing detailed report information - on demand
- entering Credit Approvals
- review an Applicant's pending SCRs (School Certification Requests).

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 creation and disbursement

Understanding of the following concepts is helpful but not required:

- Familiarity with other elements of the ASA System (the ASA System Client, and the ASA System Database).

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## 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 Service Representative
  - Your Browser documentation

Your system should be configured as follows:

### Browser:

- Microsoft Internet Explorer 4.0 or higher (**Note:** version 6.0 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 4.06 and higher

### Important:

- MODEL Direct is NOT compatible with Netscape Navigator 6.
- Your browser must also be configured to:
  - Use Secure Sockets Layer (SSL), and:
  - accept cookies

### Third Party Software

To work with MODEL Direct Reports (see page 105), you need the following applications:

- Adobe Acrobat Reader 4.0 or higher (to view reports and print/download MPNs).
  - 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 or CSV format)
  - You can download a free version of Microsoft Excel Reader at:  
<http://www.microsoft.com/downloads/>

## Logging In

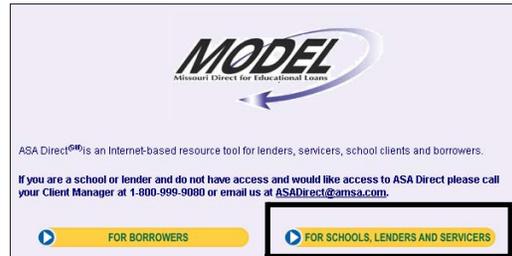
The logon process is simple.

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

- You then:
  - Navigate to the MODEL Directlogin page with your browser.
  - Click on the **For Schools, Lenders and Servicers** Link:

**Note:** schools can also elect to have borrowers access MODEL Direct to:

- initiate loans and
- view status information concerning their loans.



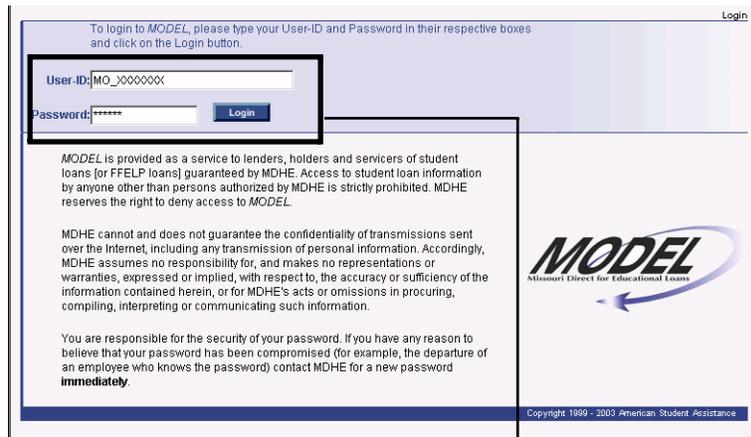
**Note:** Borrower use of MODEL Direct is not covered in this document. Please speak with your MODEL Direct Client Representative for more information on configuring MODEL Direct for borrowers.

- You'll see the following:

### Important:

By logging into MODEL Direct, you agree to the following

- MODEL Direct is provided as a service to lenders, 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. MDHE reserves the right to deny access to MODEL Direct.
- MDHE cannot and does not guarantee the confidentiality of transmissions sent over the Internet, including any transmission of personal information. Accordingly, MDHE assumes no responsibility for, and makes no representations or warranties, expressed or implied, with respect to, the accuracy or sufficiency of the information contained herein, or for MDHE's acts or omissions in procuring, compiling, interpreting or communicating such information.
- You are responsible for the security of your password. If you have any reason to believe that your password has been compromised (for example, the departure of an employee who knows the password) contact MDHE for a new password **immediately**.



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

- *Are you logging on to MODEL Direct for the first time?*  
**Yes:** you will be required to change your password (see page 5).

**No:** you'll be taken to the MODEL Direct Home Page:

**Tip:** regardless of where you are in MODEL Direct, you can return to the Home Page by clicking on the MODEL Direct logo.

**MODEL**  
Missouri Direct for Educational Loans

Δ Password  
Logout

Add Loan    Loan Inquiry/Update    PLUS/Credit Approval    Reports    Tools

**About Menu and Screen Access...**

When your account is created, you are given access to specific menus and screen commands based on your function and/or role. This is done for security reasons. There are three levels of security access to a given screen or menu item:

- **Read/Write Access:** you have menu access to view a screen, and can modify fields on the screen.
- **Read Only Access:** you have menu access to view a screen, but you cannot modify any data on it.
- **No Access:** the menu command is not available

If you do not have access to an item you feel you should have access to, contact your supervisor or support specialist about changing your security permissions.

### MODEL Direct Menu Options:

Change your Password (see page 5)

Log off of MODEL Direct (see page 5).

Enter both Stafford and PLUS Loans (see page 9).

Use the Template feature when entering multiple loans with similar information (see page 21).

Δ Password  
Logout

Add Loan    Loan Inquiry/Update    PLUS/Credit Approval    Reports    Tools

Check the validity of an SSN, and View and/or update an Institution Address (see page 117).

- View/update an individual's Application Record, Loan Record or MPN (see page 39).

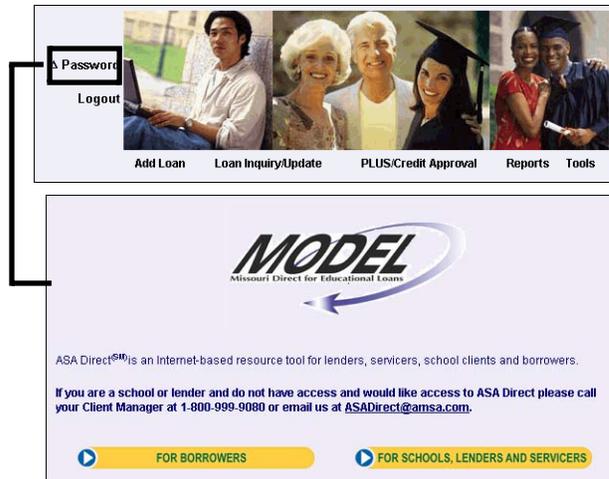
- Enter a credit approval, initiate a PLUS loan, and review an applicant's pending SCRs (School Certification Requests - see page 81).

View and set options for subscription and custom reports (see page 105).

## Logging Out

For security reasons, it is important to log out of MODEL Direct when you've completed a session.

- On clicking the **Log Out** link, you will be returned to the login page:



## Changing Your Password

It is good security practice to change your password periodically. Use the **Password** option to do this:

### Important!

- The first time you log into 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 Representative or Technical Support Representative to obtain a new password.

Click the Password link:



User-ID: **UAWEBSCHOOL99**

Old Password:

New Password:

Verify Password:

Enter your old password, and then enter your new password twice (in the **New Password** and **Confirm New Password** fields)

The parameters for password are as follows:

- It can be eight to fourteen characters in length.
- it can contain any combination of characters or numbers.
- It cannot contain spaces.

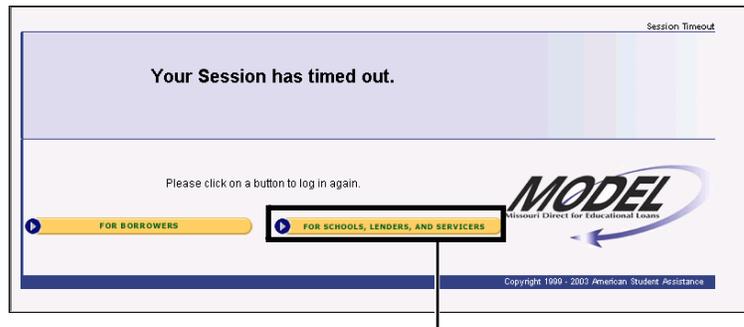
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## Inactivity Time-Out Period

A MODEL Direct session “times out” after 20 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 25 minutes, and attempt to complete the task you were engaged in.
- MODEL Direct displays the following window, alerting you that your session has timed out:



Click on the **For Schools, Lenders and Servicers** button to log in again (see page 2).





# ADDING LOANS IN MODEL DIRECT

From the **Add Loan** menu option, you can

- Add Stafford Loans,
- Add PLUS Loans (both undergraduate and graduate), and:
- Create a template (to automate the processing of groups of loans with similar information).

## Adding a Stafford Loan

### TO ADD A STAFFORD LOAN IN MODEL DIRECT

1. From the MODEL Direct Home page, select the **Add Loan** link:



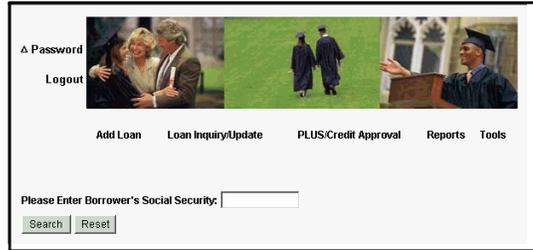
2. Click the **Stafford** link:



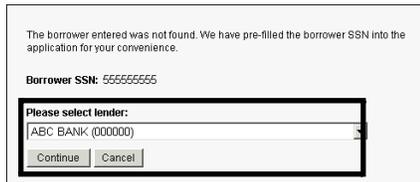
You'll see the following screen, where you are prompted for the borrower's Social Security Number:

3. Do the following:

- a. Enter the borrower's SSN, and:
- b. Click the **Search** Button.



The following screen appears:



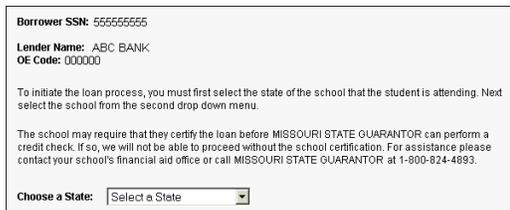
4. *Does your institution have Branch Codes?*

**No:** go to step 5.

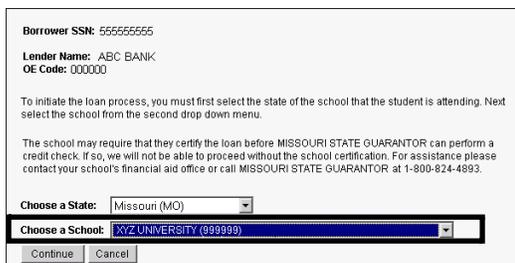
**Yes:** select the applicable code from the dropdown list.

5. Click the **Continue** Button.

6. Select the state of the school the student is attending:



The screen refreshes, and the following screen appears:



7. Do the following:

- a. Select a school from the dropdown list, and:
- b. Click the **Continue** button.

The **Add Stafford Loan** screen appears:

**MODEL**  
Missouri Direct for Educational Loans

Δ Password  
Logout

• Termplate  
• Stafford  
• PLUS

\*Required

Add Loan   Loan Inquiry/Update   PLUS/Credit Approval   Reports   Tools

Stafford Loan Information - Borrower Section

Lender Name: ABC BANK  
Lender OE Code: 000000   Branch Code:

Borrower's Last Name:   
First Name:    MI:

SSN: 555-55-5555   Birth Date:  /  /

Perm. Address:   
Address Line 2:   
City:    State: NA - Not Provided  
Zip Code:    Country:

Is this a valid address? Yes  No

Phone Number:    Email:

Stafford Loan Information - School Section

School Name: XYZ UNIVERSITY  
School OE Code: 999999   Branch Code: 00

Grade Level: Freshman  
Enrollment Status: Full Time

Anticipated Graduation Date:  /  /

Loan Period  
From Date:  /  /    To Date:  /  /

Certified Loan Amounts (At least one Certified Loan Amount must be completed).  
Subsidized:    Unsubsidized:

Recommended Disbursement Dates

1st  /  /   
2nd  /  /   
3rd  /  /   
4th  /  /

Do Not Print MPN.  
 Download MPN and Print Locally.  
 MDHE to Print and Mail MPN.

Save   Reset   Cancel

Fields with a red asterisk (or comments in red) indicate that the field is required.

**Note:** if an editable field is not required, you can add it later via the **Loan Inquiry/Update** menu (see page 39).

**Note:** if a borrower application was already on file, existing demographic fields will be filled in as available.

8. In the **Borrower** section, add or view the following:

Stafford Loan Information - Borrower Section

Lender Name: ABC BANK  
Lender OE Code: 000000 Branch Code:

Borrower's Last Name:

First Name:  MI:

SSN: 555-55-5555 Birth Date:  /  /

Perm. Address:

Address Line 2:

City:  State:

Zip Code:  Country:

Is this a valid address?

Phone Number:  Email:

Field	Notes
Borrower Last Name	<p><b>If the borrower was not already in the database:</b> Enter borrower information (Last Name and First Name are required)</p> <p><b>If the borrower already was in the database (i.e., the borrower information was populated by the system):</b> You can not modify the name fields (Contact your MODEL Direct client representative for information on modifying the borrower's name).</p>
Borrower First Name	
Borrower MI	
Borrower SSN	Read Only
Borrower Birth Date	
Borrower Perm Address	
Borrower Address Line 2	
Borrower City/State/Zip Code/Country	Select the two character state code from the dropdown list.
Is this a valid address?	Select <b>Yes</b> or <b>No</b> from the dropdown menu.
Borrower Phone Number	
Borrower Email Address	

9. In the **School** section, add or view the following:

Field	Notes
<b>Grade Level</b>	Select one of the following from the dropdown list: <ul style="list-style-type: none"> <li>• Freshman (GRADELEVEL_01)</li> <li>• Sophomore (GRADELEVEL_02)</li> <li>• Junior (GRADELEVEL_03)</li> <li>• Senior (GRADELEVEL_04)</li> <li>• Year 5 Undergrad (GRADELEVEL_05)</li> <li>• 1st Year Grad (GRADELEVEL_A)</li> <li>• 2nd Year Grad (GRADELEVEL_B)</li> <li>• 3rd Year Grad (GRADELEVEL_C)</li> <li>• 4th Year + Grad (GRADELEVEL_D)</li> </ul>
<b>Enrollment Status</b>	Select one of the following from the dropdown list: <ul style="list-style-type: none"> <li>• Full Time (F)</li> <li>• At Least Half Time (H)</li> </ul>
<b>Anticipated Graduation Date</b>	Enter in format MM/DD/YYYY.
<b>Loan Period from/to date</b>	Enter in format MM/DD/YYYY
<b>Certified Loan Amounts</b>	<b>Important:</b> at least one certified loan amount (i.e., either the Subsidized or Unsubsidized Loan Amount) must be entered.
<b>Recommended Disbursement Date(s)</b>	Process as follows: <ol style="list-style-type: none"> <li>1 Enter the disbursement date, and:</li> <li>2 select the <b>Hold</b> or <b>Release</b> button (optional).</li> </ol> <p><b>Important:</b></p> <ul style="list-style-type: none"> <li>• The Recommended Disbursement Date can not be modified once the application has been approved, since actual disbursement dates are assigned at that point (i.e., changing the Preferred Disbursement Date after approval has no effect on the actual assigned disbursement date, and thus you can only view the Recommended Disbursement Date).</li> </ul>

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

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 filled out 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. Select one of the following options for MPN Processing:

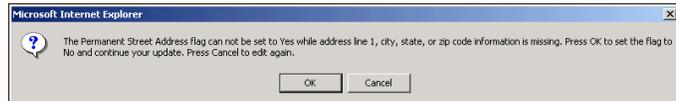
Select this option...	If you...
<b>Do Not Print MPN (default)</b>	Do not want to print MPN (see sidebar at right).
<b>Download MPN and Print Locally</b>	Want to download a preprinted MPN, and mail it to the borrower.
<b>MDHE to Print and Mail MPN</b>	Want the guarantor to print and mail the MPN.

11. Click the **Save** button

You'll see one of the following:

- o **If you've violated a business rule:**

You'll see an error message dialog box (similar to the following):



In this example, the Valid Address flag was set to Yes, but no address information was provided.

- o If you selected the **Do Not Print MPN** or **MDHE to Print and Mail MPN** Option:

You'll see the **Transaction succeeded** message:

**Important:**  
You will see additional warnings if:

- MODEL Direct saved your application, but:
- other issues could result in processing problems



# Adding a PLUS Undergraduate Loan

## Adding a PLUS Loan versus Initiating a PLUS Loan...

In the PLUS/Credit Approval menu (see page 84), there is an option to initiate a PLUS Loan. At first glance, it may appear that these are identical activities, but there is an important difference between the two.

### Use the Add PLUS Loan Option (described in this section) when:

- you have obtained a school certification for the borrower, and:
- have obtained the borrower's written permission to perform a Credit Check.

As part of the Add Loan process, you are asked if:

- You want to perform the Credit Check, or:
- have the guarantor perform the credit check.

The loan comes to guarantee:

- immediately (if you perform the credit check) or:
- on credit approval (if the guarantor performs the credit check).

### Use the Initiate PLUS Loan Option (described on page 84) when:

- A borrower has directed you to initiate a loan, and has authorized a credit check.

Once the loan is initiated:

- MODEL Direct creates an application record, and:
- sends an SCR (School Certification Request) to the school.

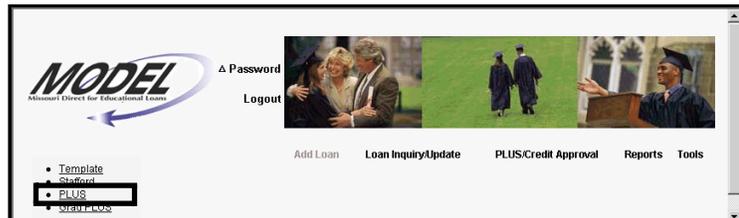
**Important:** For non-pre approval lenders, credit check options are disabled.

## TO ADD A PLUS LOAN IN MODEL DIRECT

1. From the MODEL Direct Home page, select the Add Loan link:



2. Click the PLUS link:



**Important:** use this link when you are working when a **parent borrower is taking out a PLUS loan for a dependant student.**

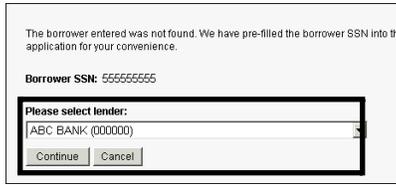
If you are adding a graduate PLUS loan (where the borrower and student are the same, see Adding a Graduate PLUS Loan on page 25.

You'll see the following screen:



3. Do the following:
  - a. Enter the borrower's SSN,
  - b. Enter the student's SSN, and:
  - c. Click the **Search** button.

The following screen appears:



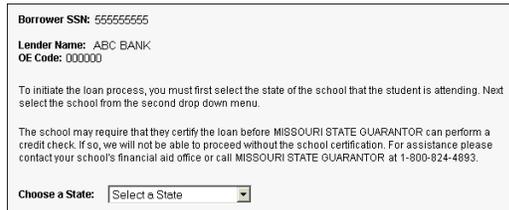
4. *Does your institution have Branch Codes?*

**No:** go to step 5.

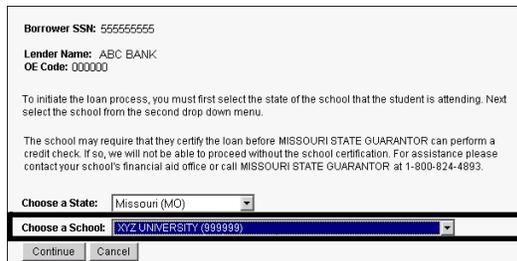
**Yes:** select the applicable code from the dropdown list.

5. Click the **Continue** button.

6. Select the state of the school the student is attending:



The screen refreshes, and the following screen appears:



7. Do the following:

- Select a school from the dropdown list, and:
- Click the **Continue** button.

The **Add PLUS App** screen appears:

**Important - Not all schools...**

allow lenders or borrowers to initiate PLUS loans.

If this is the case for the school you select, you'll see the following message:

**The School you have selected <name of school> does not participate in this service, or you may be choosing an incorrect school code. You may select another school code by clicking OK, or return to the Lender Welcome Page by clicking Cancel".**

- If you continue to get this message - or believe to be getting it in error - contact your Client Services Representative.

Fields with a red asterisk (or comments in red) indicate that the field is required.

**Note:** if an editable field is not required, you can add it later via the **Loan Inquiry/Update** menu (see page 39).

**Note:** if a borrower application was already on file, existing fields will be filled in as available.

Credit Check Section (only appears if you are a preapproval lender).

Click a button to jump to the given section on the page.

Borrower Section

Student Section

School Information

Disbursement Information

MPN Options

The screenshot shows the MODEL PLUS Loan Information form, divided into four sections: Borrower, Student, School, and Credit Check. The Borrower section includes fields for Lender Name, Borrower's Last Name, First Name, SSN, Birth Date, Perm. Address, Address Line 2, City, Zip Code, Phone Number, Driver's License Number, Requested Loan Amount, Citizenship Status, Alien Registration #, Employer Name, City, and State. The Student section includes Last Name, First Name, SSN, and Birth Date. The School section includes School Name, School OE Code, Branch Code, Loan Period (From Date, To Date), Grade Level, Enrollment Status, Anticipated Graduation Date, PLUS Certified Loan Amount, and Recommended Disbursement Dates (1st, 2nd, 3rd, 4th). The Credit Check section includes options for entering credit check data and running a credit check, with fields for Credit Bureau, Credit Approval Date, and Borrower Authorization Signature Date. The form also includes a navigation menu at the top with buttons for Add Loan, Loan Inquiry/Update, PLUS/Credit Approval, Reports, and Tools, and a sidebar with buttons for Borrower Section, Student Section, School Section, and Credit Check Section. A red asterisk indicates required fields. A note at the bottom right states: "Do Not Print MPN. Download MPN and Print Locally. MDHE to Print and Mail MPN." Buttons for Save, Reset, and Cancel are at the bottom.

8. Modify or view the following information in the **Borrower** section:

a. Enter the following demographic information:

PLUS Loan Information - Borrower Section

Lender Name: ABC BANK  
 Lender OE Code: 000000 Branch Code:

Borrower's Last Name:   
 First Name:  MI:   
 SSN: 555-55-5555 Birth Date:  /  /   
 Perm. Address:   
 Address Line 2:   
 City:  State: [NA - Not Provided]   
 Zip Code:  Country:   
 Phone Number:  Email:

Field	Notes
<b>Borrower Last Name/ First Name/MI</b>	<b>If the borrower was not already in the database:</b> Enter borrower information (Last Name and First Name are required) <b>If the borrower already was in the database (i.e., the borrower information was populated by the system):</b> You can not modify the name fields (Contact your MODEL Direct client representative for information on modifying the borrower's name).
<b>Borrower SSN</b>	Read Only
<b>Borrower Birth Date</b>	
<b>Borrower Perm Address</b>	
<b>Borrower Address Line 2</b>	
<b>Borrower City/State/Zip Code/Country</b>	
<b>Phone Number</b>	
<b>EMail</b>	

b. Enter the following License, Citizenship, Employer and Reference information:

Driver's License  
 Number:  State: [NA - Not Provided]

Requested Loan Amount:

Citizenship Status: [US Citizen]   
 Alien Registration #:  (If Borrower is non-citizen)

Employer  
 Name:   
 City:  State: [NA - Not Provided]   
 Phone Number:

Borrower completed References?  Yes  No  
 Valid Borrower Signature?  Yes  No  
 Borrower Signed Date:  /  /

Field	Notes
Driver's License Number	
Driver's License State	Select the state/territory from the dropdown list.
Requested Loan Amount	
Citizenship Status	Select either <b>US Citizen</b> or <b>Qualified non-citizen</b> from the dropdown list.
Alien Registration Number	Non-Citizens only: Enter your Alien registration number (in form Axx-xxx-xxx)
Employer Name/City/Phone/State	Select a two letter state code from the dropdown list.

- c. Answer the following questions (by clicking the **Yes** or **No** radio button):

Borrower completed References? <input type="radio"/> Yes <input checked="" type="radio"/> No
Valid Borrower Signature? <input type="radio"/> Yes <input checked="" type="radio"/> No
Borrower Signed Date: <input type="text"/> / <input type="text"/> / <input type="text"/>

- Borrower currently delinquent?
- Valid Borrower Signature?

- d. *Do you have a Valid Borrower Signature?*

**No:** Go to step 5.

**Yes:** Enter the borrower sign date (in MM/DD/YYYY format - see previous figure).

9. *Do you see the following section underneath the Borrower section?*

PLUS Loan Information - Credit Check Section	
<input checked="" type="radio"/> I would like to enter Credit Check data for the borrower.	Credit Bureau: <input type="text" value="Equifax"/>
	Credit Approval Date: <input type="text"/> / <input type="text"/> / <input type="text"/>
<input type="radio"/> I would like MDHE to run a Credit Check on the borrower.	Borrower Authorization Signature Date: <input type="text"/> / <input type="text"/> / <input type="text"/>

**No:** You are a non preapproval lender, and can not authorize a credit check when adding a loan. Go to step 10.

**Yes:** Do one of the following:

If you are *entering the results of your credit check*:

- a. Select the **I Would Like to Enter Credit Check Data for the Borrower** radio button.

- b. In the **Credit Bureau** field, select the Credit Bureau your institution used from the dropdown list (Equifax, Trans Union, Experian).
- c. Enter the **Credit Approval Date** (in MM/DD/YYYY format).

If you *would like the guarantor to perform the credit check*:

- a. Select the **I Would Like MDHE to run a Credit Check on the borrower** radio button.
- b. Enter the Borrower Authorization Signature Date (in MM/DD/YYYY format).

10. In the **Student** section, enter or view the student's:

- o Name information
- o Birth Date
- o SSN (View only)

PLUS Loan Information - Student Section

Last Name:  MI:

First Name:  Birth Date:  /  /

SSN: 555-55-5555

11. Enter or view the following in the **School Information** section:

PLUS Loan Information - School Section

School Name: XYZ UNIVERSITY  
School OE Code: 999999 Branch Code: 00

Loan Period  
From Date:  /  /  To Date:  /  /

Grade Level:

Enrollment Status:

Anticipated Graduation Date:  /  /

PLUS Certified Loan Amount:

Field	Notes
School OE Code/Branch Code	Read only
Loan Period From/to Date	Enter in format MM/DD/YYYY
Grade Level	Select one of the following from the dropdown list: <ul style="list-style-type: none"> <li>• Freshman (GRADELEVEL_01)</li> <li>• Sophomore (GRADELEVEL_02)</li> <li>• Junior (GRADELEVEL_03)</li> <li>• Senior (GRADELEVEL_04)</li> <li>• Year 5 Undergrad (GRADELEVEL_05)</li> <li>• 1st Year Grad (GRADELEVEL_A)</li> <li>• 2nd Year Grad (GRADELEVEL_B)</li> <li>• 3rd Year Grad (GRADELEVEL_C)</li> <li>• 4th Year + Grad (GRADELEVEL_D)</li> </ul>

Field	Notes
<b>Enrollment Status</b>	Select one of the following from the dropdown list: <ul style="list-style-type: none"> <li>• Full Time (F)</li> <li>• At Least Half Time (H)</li> </ul>
<b>Anticipated Graduation Date</b>	Enter in format MM/DD/YYYY.
<b>PLUS Certified Loan Amount</b>	Required

12. Process Recommended Disbursement Dates as follows:

- Enter the disbursement date, and:
- Select the **Hold** or **Release** button (optional).

Important:

- The Recommended Disbursement Date can not be modified once the application has been approved, since actual disbursement dates are assigned at that point (i.e., changing the Preferred Disbursement Date after approval has no effect on the actual assigned disbursement date, and thus you can only view the Recommended Disbursement Date).

13. Select one of the following options for MPN Processing:

Select this option...	If you...
<b>Do Not Print MPN (default)</b>	Do not want to print MPN (see sidebar at right).
<b>Download MPN and Print Locally</b>	Want to download a preprinted MPN, and mail it to the borrower
<b>MDHE to Print and Mail MPN</b>	Want the guarantor to print and mail the MPN

14. Click the **Save** button

You'll see one of the following:

- o **If you've violated a business rule:**

You'll see a error message dialog box (similar to the following):



In this example, the Valid Address flag was set to Yes, but no address information was provided.

- o If you selected the **Do Not Print MPN or MDHE to Print and Mail MPN** Option:

You'll see the **Transaction succeeded** message:

**Important:**  
You will see additional warnings if:

- MODEL Direct saved your application, but:
- other issues could result in processing problems

- o If you selected the **Download MPN and Print Locally** option:

You'll see the following screen:



---

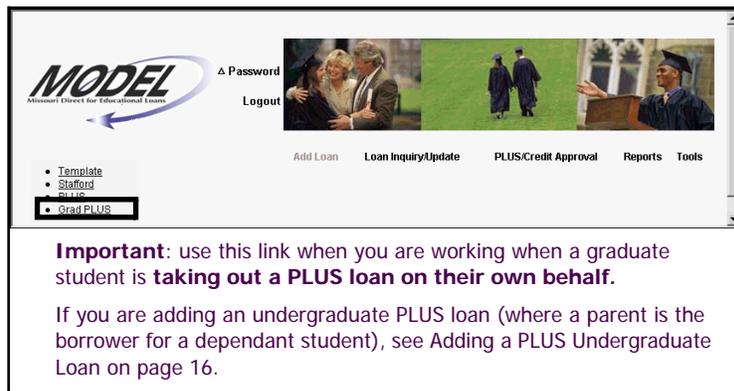
# Adding a Graduate PLUS Loan

## ☐ To ADD A GRADUATE PLUS LOAN IN MODEL DIRECT

1. From the MODEL Direct Home page, select the Add Loan link:



2. Click the **Grad PLUS** link:



You'll see the following screen:



3. Do the following:
  - a. Enter the borrower's SSN, and:
  - b. Click the **Search** button.

The following screen appears:

4. *Does your institution have Branch Codes?*

**No:** go to step 5.

**Yes:** select the applicable code from the dropdown list.

5. Click the **Continue** button.
6. Select the state of the school the student is attending:

The screen refreshes, and the following screen appears:

7. Do the following:
  - a. Select a school from the dropdown list, and:
  - b. Click the **Continue** button.

### Important - Not all schools...

allow lenders or borrowers to initiate PLUS loans. If this is the case for the school you select, you'll see the following message:

**The School you have selected <name of school> does not participate in this service, or you may be choosing an incorrect school code. You may select another school code by clicking OK, or return to the Lender Welcome Page by clicking Cancel".**

- If you continue to get this message - or believe to be getting it in error - contact your Client Services Representative.

The Add PLUS App screen appears:

Fields with a red asterisk (or comments in red) indicate that the field is required.

**Note:** if an editable field is not required, you can add it later via the **Loan Inquiry/Update** menu (see page 39).

**Note:** if a borrower application was already on file, existing fields will be filled in as available.

Credit Check Section (only appears if you are a preapproval lender).

School Information  
 Disbursement Information  
 MPN Options

**MODEL**  
 Missouri Direct for Educational Loans

△ Password  
 Logout

Add Loan   Loan Inquiry/Update   PLUS/Credit Approval   Reports   Tools

Borrower Section   Student Section   School Section   Credit Check Section

\*Required

PLUS Loan Information - Borrower Section

Lender Name: ABC BANK  
 Lender OE Code: 000000   Branch Code:

Borrower's Last Name:   
 First Name:    MI:   
 SSN: 555-55-5555   Birth Date:  /  /   
 Perm. Address:   
 Address Line 2:   
 City:    State: [NA - Not Provided]   
 Zip Code:    Country:   
 Phone Number:    Email:   
 Driver's License  
 Number:    State: [NA - Not Provided]   
 Requested Loan Amount:   
 Citizenship Status: [US Citizen]   
 Alien Registration #:  (if Borrower is non-citizen)  
 Employer  
 Name:   
 City:    State: [NA - Not Provided]   
 Phone Number:   
 Borrower completed References?  Yes  No  
 Valid Borrower Signature?  Yes  No  
 Borrower Signed Date:  /  /

PLUS Loan Information - Credit Check Section

I would like to enter Credit Check data for the borrower.  
 Credit Bureau: [Equifax]   
 Credit Approval Date:  /  /   
 I would like ASA to run a Credit Check on the borrower.  
 Borrower Authorization Signature Date:  /  /

PLUS Loan Information - School Section

School Name: XYZ UNIVERSITY  
 School OE Code: 999999   Branch Code: 00

Loan Period  
 From Date:  /  /    To Date:  /  /   
 Grade Level: [Freshman]   
 Enrollment Status: [Full Time]   
 Anticipated Graduation Date:  /  /   
 PLUS Certified Loan Amount:

Recommended Disbursement Dates

1st  /  /   
 2nd  /  /   
 3rd  /  /   
 4th  /  /

Do Not Print MPN.  
 Download MPN and Print Locally.  
 MDHE to Print and Mail MPN.

Save   Reset   Cancel

8. Modify or view the following information in the **Borrower** section:

a. Enter the following demographic information:

PLUS Loan Information - Borrower Section	
Lender Name: ABC BANK	
Lender OE Code: 000000 Branch Code:	
Borrower's Last Name:	<input type="text"/>
First Name:	<input type="text"/>
MI:	<input type="text"/>
SSN: 555-55-5555	Birth Date: <input type="text"/> / <input type="text"/> / <input type="text"/>
Perm. Address:	<input type="text"/>
Address Line 2:	<input type="text"/>
City:	State: <input type="text" value="NA - Not Provided"/>
Zip Code:	Country: <input type="text"/>
Phone Number:	Email: <input type="text"/>

Field	Notes
<b>Borrower Last Name/ First Name/MI</b>	<b>If the borrower was not already in the database:</b> Enter borrower information (Last Name and First Name are required) <b>If the borrower already was in the database (i.e., the borrower information was populated by the system):</b> You can not modify the name fields (Contact your MODEL Direct client representative for information on modifying the borrower's name).
<b>Borrower SSN</b>	Read Only
<b>Borrower Birth Date</b>	
<b>Borrower Perm Address</b>	
<b>Borrower Address Line 2</b>	
<b>Borrower City/State/Zip Code/Country</b>	
<b>Phone Number</b>	
<b>EMail</b>	

- b. Enter the following License, Citizenship, Employer and Reference information:

Driver's License  
 Number:  State:

Requested Loan Amount:

Citizenship Status:

Alien Registration #:  (If Borrower is non-citizen)

Employer  
 Name:   
 City:  State:

Phone Number:

Borrower completed References?  Yes  No  
 Valid Borrower Signature?  Yes  No  
 Borrower Signed Date:  /  /

Field	Notes
Driver's License Number	
Driver's License State	Select the state/territory from the dropdown list.
Requested Loan Amount	
Citizenship Status	Select either <b>US Citizen</b> or <b>Qualified non-citizen</b> from the dropdown list.
Alien Registration Number	Non-Citizens only: Enter your Alien registration number (in form Axx-xxx-xxx)
Employer Name/City/Phone/State	Select a two letter state code from the dropdown list.

- c. Answer the following questions (by clicking the **Yes** or **No** radio button):

Borrower completed References?  Yes  No  
 Valid Borrower Signature?  Yes  No  
 Borrower Signed Date:  /  /

- Borrower currently delinquent?
- Valid Borrower Signature?

- d. *Do you have a Valid Borrower Signature?*

**No:** Go to step 5.

**Yes:** Enter the borrower sign date (in MM/DD/YYYY format - see previous figure).

9. *Do you see the following section underneath the Borrower section?*

PLUS Loan Information - Credit Check Section

I would like to enter Credit Check data for the borrower.  
 Credit Bureau:   
 Credit Approval Date:  /  /

I would like MDHE to run a Credit Check on the borrower.  
 Borrower Authorization Signature Date:  /  /

**No:** You are a non preapproval lender, and can not authorize a credit check when adding a loan. Go to step 10.

**Yes:** Do one of the following:

If you are *entering the results of your credit check*:

- a. Select the **I Would Like to Enter Credit Check Data for the Borrower** radio button.
- b. In the **Credit Bureau** field, select the Credit Bureau your institution used from the dropdown list (Equifax, Trans Union, Experian).
- c. Enter the **Credit Approval Date** (in MM/DD/YYYY format).

If you *would like the guarantor to perform the credit check*:

- a. Select the **I Would Like MDHE to run a Credit Check on the borrower** radio button.
- b. Enter the Borrower Authorization Signature Date (in MM/DD/YYYY format).

10. Enter or view the following in the **School Information** section:

PLUS Loan Information - School Section

School Name: XYZ UNIVERSITY  
 School OE Code: 999999 Branch Code: 00

Loan Period  
 From Date: [ ]/[ ]/[ ] To Date: [ ]/[ ]/[ ]

Grade Level: Freshman

Enrollment Status: Full Time

Anticipated Graduation Date: [ ]/[ ]/[ ]

PLUS Certified Loan Amount: [ ]

Field	Notes
School OE Code/Branch Code	Read only
Loan Period From/to Date	Enter in format MM/DD/YYYY
Grade Level	Select one of the following from the dropdown list: <ul style="list-style-type: none"> <li>• Freshman (GRADELEVEL_01)</li> <li>• Sophomore (GRADELEVEL_02)</li> <li>• Junior (GRADELEVEL_03)</li> <li>• Senior (GRADELEVEL_04)</li> <li>• Year 5 Undergrad (GRADELEVEL_05)</li> <li>• 1st Year Grad (GRADELEVEL_A)</li> <li>• 2nd Year Grad (GRADELEVEL_B)</li> <li>• 3rd Year Grad (GRADELEVEL_C)</li> <li>• 4th Year + Grad (GRADELEVEL_D)</li> </ul>
Enrollment Status	Select one of the following from the dropdown list: <ul style="list-style-type: none"> <li>• Full Time (F)</li> <li>• At Least Half Time (H)</li> </ul>
Anticipated Graduation Date	Enter in format MM/DD/YYYY.

Field	Notes
PLUS Certified Loan Amount	Required

11. Process Recommended Disbursement Dates as follows:

Recommended Disbursement Dates, indicate Hold/Release Disbursement

1st  /  /  Hold  Release

2nd  /  /  Hold  Release

3rd  /  /  Hold  Release

4th  /  /  Hold  Release

- a. Enter the disbursement date, and:
- b. Select the **Hold** or **Release** button (optional).

---

Important:

- The Recommended Disbursement Date can not be modified once the application has been approved, since actual disbursement dates are assigned at that point (i.e., changing the Preferred Disbursement Date after approval has no effect on the actual assigned disbursement date, and thus you can only view the Recommended Disbursement Date).

12. Select one of the following options for MPN Processing:

Do Not Print MPN.  
 Download MPN and Print Locally.  
 MDHE to Print and Mail MPN.  
Save Reset Cancel

Select this option...	If you...
<b>Do Not Print MPN (default)</b>	Do not want to print MPN (see sidebar at right).
<b>Download MPN and Print Locally</b>	Want to download a preprinted MPN, and mail it to the borrower
<b>MDHE to Print and Mail MPN</b>	Want the guarantor to print and mail the MPN

13. Click the **Save** button

You'll see one of the following:

- o **If you've violated a business rule:**

You'll see a error message dialog box (similar to the following):



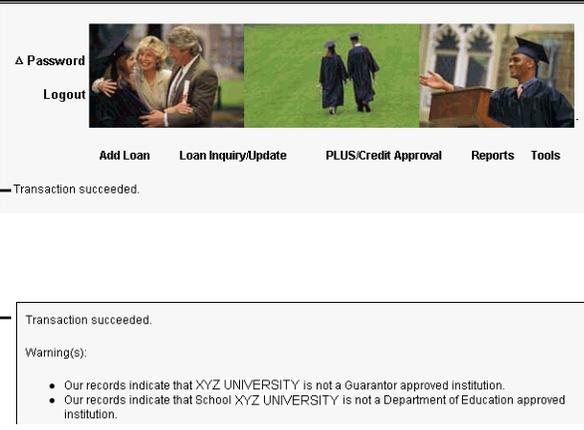
In this example, the Valid Address flag was set to Yes, but no address information was provided.

- o If you selected the **Do Not Print MPN** or **MDHE to Print and Mail MPN** Option:

You'll see the **Transaction succeeded** message:

**Important:**  
You will see additional warnings if:

- **MODEL Direct** saved your application, but:
- other issues could result in processing problems



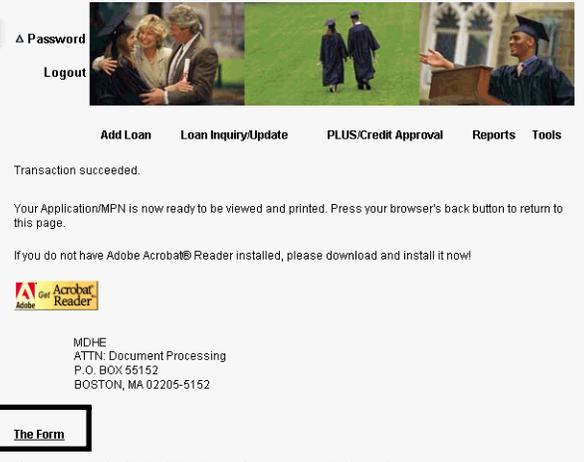
The screenshot shows the MODEL Direct interface. At the top, there are navigation links: Add Loan, Loan Inquiry/Update, PLUS/Credit Approval, Reports, and Tools. Below these, a message states 'Transaction succeeded.' A warning box follows, stating 'Warning(s):' and listing two points: 'Our records indicate that XYZ UNIVERSITY is not a Guarantor approved institution.' and 'Our records indicate that School XYZ UNIVERSITY is not a Department of Education approved institution.'

- o If you selected the **Download MPN and Print Locally** option:

You'll see the following screen:



- [Template](#)
- [Stafford](#)
- [PLUS](#)



The screenshot shows the MODEL Direct interface. At the top, there are navigation links: Add Loan, Loan Inquiry/Update, PLUS/Credit Approval, Reports, and Tools. Below these, a message states 'Transaction succeeded.' The text continues: 'Your Application/MPN is now ready to be viewed and printed. Press your browser's back button to return to this page.' Below this, it says 'If you do not have Adobe Acrobat® Reader installed, please download and install it now!' followed by the Adobe Acrobat Reader logo. The MDHE contact information is listed: 'MDHE, ATTN: Document Processing, P.O. BOX 55152, BOSTON, MA 02205-5152'. A box labeled 'The Form' is highlighted. At the bottom, it says 'If you are unable to view the form, please refresh your page and try again.'



---

## Working with a Loan Template

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.

In the following example, we're planning to add all 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 in which all available fields are filled in:

**MODEL**  
Missouri Direct for Educational Loans

△ Password  
Logout

**Add Loan**   **Loan Inquiry/Update**   **PLUS/Credit Approval**   **Reports**   **Tools**

• Template  
• Stafford  
• PLUS

**Loan Information**

Loan Period  
From Date: 09 / 01 / 2003   To Date: 05 / 31 / 2004

Certified Loan Amounts  
Subsidized: 1312   Unsubsidized: 1313

Recommended Disbursement Dates  
1st: 02 / 21 / 2004  
2nd: 04 / 21 / 2004  
3rd:   /   /   /  
4th:   /   /   /

Grade Level: Freshman  
Enrollment Status: Full Time  
Anticipated Graduation Date: 05 / 31 / 2007

Do Not Print MPN.  
 Download MPN and Print Locally.  
 MDHE to Print and Mail MPN.

Save   Clear

Loan Period  
(Start Date/End Date)

MPN Printing Option you want for  
each loan (see page 22)

Grade Level,  
Enrollment Status,  
and Anticipated  
Graduation Date

Sub/UnSub  
Amounts

Disbursement  
Dates

When we go to add a new Loan, all fields from the template are filled in for the new loan. We need only add student-specific information:

Information added to a new Stafford Loan

Stafford Loan Information - School Section

School Name: XYZ UNIVERSITY  
School OE Code: 999999 Branch Code: 00

Grade Level:

Enrollment Status:

Anticipated Graduation Date:  /  /

Loan Period  
From Date:  /  /  To Date:  /  /

Certified Loan Amounts (At least one Certified Loan Amount Must be completed).

Subsidized:  Unsubsidized:

Recommended Disbursement Dates

1st  /  /

2nd  /  /

3rd  /  /

4th  /  /

Do Not Print MPN.  
 Download MPN and Print Locally.  
 MDHE to Print and Mail MPN.

Information added to a new PLUS Loan

PLUS Loan Information - School Section

School Name: XYZ UNIVERSITY  
School OE Code: 999999 Branch Code: 00

Loan Period  
From Date:  /  /  To Date:  /  /

Grade Level:

Enrollment Status:

Anticipated Graduation Date:  /  /

PLUS Certified Loan Amount:

Recommended Disbursement Dates

1st  /  /

2nd  /  /

3rd  /  /

4th  /  /

Do Not Print MPN.  
 Download MPN and Print Locally.  
 MDHE to Print and Mail MPN.

**Note:** you can choose to override the template fields if necessary

**☐ To CREATE A LOAN TEMPLATE:**

1. From the MODEL Direct Home page, select the **Add Loan** link:



2. Click the **Template** link:



You'll see the **Loan Template** Screen:

A screenshot of the 'Loan Template' screen in MODEL Direct. The page features the MODEL logo and navigation links. A blue header bar reads 'Loan Information'. Below this, there are several input fields and sections:

- Loan Period:** From Date: 09 / 01 / 2003, To Date: 05 / 31 / 2004
- Certified Loan Amounts:** Subsidized: 1312, Unsubsidized: 1313
- Recommended Disbursement Dates:** 1st: 02 / 21 / 2004, 2nd: 04 / 21 / 2004, 3rd: / / , 4th: / /
- Grade Level:** Freshman (dropdown)
- Enrollment Status:** Full Time (dropdown)
- Anticipated Graduation Date:** 05 / 31 / 2007
- Print Options:**  Do Not Print MPN,  Download MPN and Print Locally,  MDHE to Print and Mail MPN
- Buttons:** Save, Clear

3. Enter any or all of the following fields:

Field	Notes
<b>Loan Period From/to Date</b>	Enter in format MM/DD/YYYY
<b>Certified Loan Amount</b>	While not required for the template, all Stafford loans must have either a subsidized or unsubsidized amount specified.
<b>Disbursement Date/Status</b>	<ul style="list-style-type: none"> <li>Enter Date (in MM/DD/YYYY format), and:</li> <li>Select the <b>Hold</b> or <b>Release</b> radio button (optional).</li> </ul>
<b>Grade Level</b>	Select one of the following from the dropdown list: <ul style="list-style-type: none"> <li>Freshman (GRADELEVEL_01)</li> <li>Sophomore (GRADELEVEL_02)</li> <li>Junior (GRADELEVEL_03)</li> <li>Senior (GRADELEVEL_04)</li> <li>Year 5 Undergrad (GRADELEVEL_05)</li> <li>1st Year Grad (GRADELEVEL_A)</li> <li>2nd Year Grad (GRADELEVEL_B)</li> <li>3rd Year Grad (GRADELEVEL_C)</li> <li>4th Year + Grad (GRADELEVEL_D)</li> </ul>
<b>Enrollment Status</b>	Select one of the following from the dropdown list: <ul style="list-style-type: none"> <li>Full Time (F)</li> <li>At Least Half Time (H)</li> </ul>
<b>Anticipated Graduation Date</b>	Enter in format MM/DD/YYYY.
<b>One of the following MPN Printing Options:</b> <ul style="list-style-type: none"> <li>Do not Print MPN</li> <li>Download MPN and Print Locally</li> <li>MDHE to Print and Mail MPN.</li> </ul>	For more information on these options, see page 22

**Important...**

- Your template is only available to you during your current login session.
  - You cannot share a template across multiple browser sessions on the same machine.
  - Your template is not saved if your session times out due to inactivity.
- You can modify your template by:
  - returning to the Template Screen,
  - editing your template, and:
  - saving your changes.
- When adding a loan, you can override fields populated by the template.

4. Click the **Save** button.

5. The following occurs:

- You'll see the following screen, alerting you that your template was saved and is available:



- When you create new loans, your template information will appear in the field(s) you added (see page 36).

# 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 Client Service Representative.

From the Loan Inquiry/Update Menu you can view and/or modify:

- Application Detail (including a PDF copy of the borrower's MPN - see page 47)
- Loan Detail (see page 58)
- Demographic Information (see page 62)
- Summary information for the borrower (on the Master Borrower Screen - see page 64)
- Summary information for the Student (on the Master Student Screen - see page 69)
- Data on borrower Claims and Preclaims (see page 74 and page 76)
- Holds and Releases (see page 78)

You can also:

- Verify a Promissory Note (see page 43).

## The Inquiry Search Screen

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

- Demographic information (SSN, Last Name/First Name combination),
- CommonLine ID, or:
- Loan ID.



From the MODEL Direct Home Page, click the Loan Inquiry/Update link.

- The Search screen appears, as shown below:

Person Search  
 • see page 41 for restrictions on Person searches

CommonLine ID Search

Loan ID Search

• Person Search

To Search for a person, please enter SSN or Name, or you may search by the CommonLine Unique ID or MDHE Loan ID. If the search is performed utilizing name, please enter the entire last name and a minimum of two characters of the first name. All results presented are for person(s) which have applications associated to the organization of the individual logging in.

Social Security Number:

Last Name:

First Name:  MI:

Date of Birth:  /  /

---

To search for applications by a CommonLine ID, please enter the ID.

CommonLine ID:

---

To search for a loan, please enter the loan ID.

Loan ID:

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:
<b>Person Search</b>	<ul style="list-style-type: none"> <li>• SSN, or:</li> <li>• a Name/Phone Number combination</li> </ul>	<ul style="list-style-type: none"> <li>• View Application Data (see page 41)</li> <li>• Download a borrower's MPN (see page 44).</li> <li>• View/modify Loan Detail (see page 58).</li> <li>• View/modify Demographic Information (see page 62).</li> <li>• View Borrower Summary Information (see page 64).</li> </ul>
<b>CommonLine ID</b>	a Commonline File ID	<ul style="list-style-type: none"> <li>• view an application submitted via a CommonLine file (see page 41).</li> </ul>
<b>Loan ID</b>	a Loan ID (in the format LOA0000XXXXX)	<ul style="list-style-type: none"> <li>• view specific loans associated with a borrower/student of your institution (see page 58).</li> </ul>

## Doing an Application Search

### ☐ TO PERFORM AN APPLICATION SEARCH:

1. Log into MODEL Direct, if you have not already done so (See page 2).
2. From the MODEL Direct Home Page, select the Loan Inquiry/Update link (see figure on page 40).
3. In the Person section, enter:
  - an SSN,
  - a Name/Date of Birth combination, or:
  - a Commonline ID.

If you search by SSN or Commonline ID, the Application detail window appears (See page 47).

The screenshot shows a search form with two sections. The top section is for searching by SSN or Name/Date of Birth, with fields for Social Security Number, Last Name, First Name, MI, and Date of Birth. The bottom section is for searching by Commonline ID, with a field for CommonLine ID. Both sections have Search and Reset buttons.

You can also search by:

- last name, or:
- a combination of name (First/Last/MI) and date of birth.

The screenshot shows a search form with fields for Social Security Number, Last Name (containing 'Student'), First Name, MI, and Date of Birth (containing '12 / 16 / 9999'). It includes Search and Reset buttons.

## Searches Returning Multiple Records...

The screenshot shows the MODEL Direct interface with a search results table. The table has columns for SSN, Last Name, First Name, Middle Initial, and Date of Birth. Three records are shown, all with the last name 'SMITH' and first name 'BORROWER'. The SSN column is highlighted with a red box.

SSN	Last Name	First Name	Middle Initial	Date of Birth
555-55-5555	SMITH	BORROWER	M	00/00/0000
555-55-5555	SMITH	BORROWER	J	00/00/0000
555-55-5555	SMITH	BORROWER	G	00/00/0000

3 matches were found.

- If your search returns between 2 and 20 names, you'll see a screen similar to the figure above. Click on the SSN link to open the Application Detail window (see page 47).
- If your search returns more that 20 names, you will be advised to refine your search by entering a first name and/or Date of Birth.

Once you've selected a specific account, the **Application List** window appears:

**Save yourself time...**

If you need to perform more than one task for an individual, use the links at right to work with their account. It will save you the effort of having to re-enter your search criteria.

Click this link to view Application Detail (see page 47).

**Note:** you can only view Application Detail if the Application Details field equals Y.

Click the Download link to view and/or print a PDF copy of the borrower's MPN (see page 44)

- Only available when:
  - the guarantor holds the original MPNs, or:
  - the ESign process is used by the guarantor.

Click this link to verify the receipt of a Promissory Note.

- Only applicable if your institution is responsible for tracking MPNs.

**4. View the following:**

Field	Description/Notes
<b>Loan Type</b>	One of the following: <ul style="list-style-type: none"> <li>• SF Stafford Subsidized</li> <li>• SU Stafford Unsubsidized</li> <li>• PL PLUS</li> <li>• SL SLS</li> <li>• CL Consolidation</li> <li>• RF Refinanced</li> </ul>
<b>Loan Status</b>	One of the following: <ul style="list-style-type: none"> <li>• A Approved</li> <li>• B Approved For Disbursement</li> <li>• I Incomplete</li> <li>• R Rejected</li> </ul>
<b>Approved/Certified Amount/Date Approved</b>	
<b>Application Receive Date</b>	
<b>B</b>	Borrower Indicator (a Y in this field indicates that this individual is the borrower of record on the corresponding application).

Field	Description/Notes
<b>S</b>	Student Indicator (a Y in this field indicates that this individual is the student of record on the corresponding application).
<b>View Details</b>	A Y in this field indicates that you can view Application and Loan Detail for this account (see step 5)
<b>MPN Verification</b>	Click the Verify link to enter a borrower sign date, and verify MPN Receipt <b>Note:</b> this field is only applicable if the lender/servicer tracks MPN receipt.

5. *Do you want to view Application Detail?*

**No:** Go to Step 6.

**Yes:** see page 47.

6. *Do you want to view/download a borrower MPN?*

**No:** the procedure is complete.

**Yes:** see page 44.

7. *Do you want to verify the receipt of a Master Promissory Note (MPN)?*

**No:** the procedure is complete.

**Yes:** see the next section.

### To Verify the Receipt of a Master Promissory Note (MPN)

#### Before you Begin...

- This Feature only available if:
- the lender holds the original MPNs, or:
  - the ESign process is used by the guarantor.

### TO VERIFY THE RECEIPT OF AN MPN:

1. Log into MODEL Direct, if you have not already done so (See page 2).
2. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 40).
3. Locate the person whose MPN you want to verify (see page 41).
4. From the Application List screen, click the **Verify** link for the desired loan:

**MODEL**  
Missouri Direct for Educational Loans

Δ Password  
Logout

Add Loan    Loan Inquiry/Update    PLUS/Credit Approval    Reports    Tools

- Person Search
  - Application List
  - Loan Detail
  - Demographics
  - Master Borrower
  - Master Student
  - Claims and Preclaims
  - Hold and Release

To view/update application detail, click on the application ID.

SSN: 555-55-5555  
Name: BORROWER SMITH

Application ID: APP000000000

Loan Type	Loan Status	Approved/Certified Amount Date Approved	Application Receive Date	B	S	View Details	Promote	MPN Verification
SF	Approved	\$1,833.00 12/01/0000	12/01/0000	Y	Y	Y	Download	Verify
SU	Approved	\$1,667.00 12/01/0000	12/01/0000	Y	Y	Y	Download	Verify

**View Details** column identifies loans/applications you may view in detail. For privacy reasons, you may view only the detail for loans and applications associated with your institution, i.e., your institution is the lender, holder, servicer or school on the application record.

You'll see the following screen:

**MODEL**  
Missouri Direct for Educational Loans

Δ Password  
Logout

Add Loan    Loan Inquiry/Update    PLUS/Credit Approval    Reports    Tools

- Person Search
  - Application List
  - Loan Detail
  - Demographics
  - Master Borrower
  - Master Student
  - Claims and Preclaims
  - Hold and Release

Lender Name: ABC BANK  
Lender OE Code: 000000  
Lender Branch Code: 50  
Borrower Name: BORROWER SMITH  
Borrower SSN: 555-55-5555  
Borrower Signature Date:  /  /

Verify MPN    Reset

5. Do the following:

- Enter the Borrower Signature Date (in format MM/DD/YYYY), and:
- Click the **Verify MPN** button.

## Viewing and Printing an MPN

### Before you Begin...

This Feature only available if the guarantor holds the original MPNs,

## ☐ To VIEW OR PRINT A BORROWER MPN:

- Log into MODEL Direct, if you have not already done so (See page 2).
- From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 40).
- Locate the person whose MPN you want to view (see page 41).
- From the Application List screen, click the download link for the desired loan:



[Δ Password](#)  
[Logout](#)

[Add Loan](#)   [Loan Inquiry/Update](#)   [PLUS/Credit Approval](#)   [Reports](#)   [Tools](#)

- Person Search
  - Application List
  - Loan Detail
  - Demographics
  - Master Borrower
  - Master Student
  - Claims and Preclaims
  - Hold and Release

To view/update application detail, click on the application ID.

**SSN:** 555-55-5555  
**Name:** BORROWER SMITH  
**Application ID:** APP000000000

Loan Type	Loan Status	Approved/Certified Amount Date Approved	Application Receive Date	B	S	View Details	Promnote	MPN Verification
SF	Approved	\$1,833.00 12/01/0000	12/01/0000	Y	Y	Y	<a href="#">Download</a>	<a href="#">Verify</a>
SU	Approved	\$1,667.00 12/01/0000	12/01/0000	Y	Y	Y	<a href="#">Download</a>	<a href="#">Verify</a>

**View Details** column identifies loans/applications you may view in detail. For privacy reasons, you may view only the detail for loans and applications associated with your institution, i.e., your institution is the lender, holder, servicer or school on the application record.

You'll see the following screen:



[Δ Password](#)  
[Logout](#)

[Loan Inquiry/Update](#)   [PLUS/Credit Approval](#)   [Reports](#)   [Tools](#)

- Person Search
  - Application List
  - Loan Detail
  - Demographics
  - Master Borrower
  - Master Student
  - Claims and Preclaims
  - Hold and Release

**Loan Period From:** 05/26/1998   **To:** 05/22/1999  
**Application Type:** Stafford-Sub/Unsub  
**Borrower:** BORROWER SMITH  
**Student:** BORROWER SMITH

Your Application/MPN is now ready to be viewed and printed. Press your browser's back button to return to this page.

If you do not have Adobe Acrobat® Reader installed, please download and install it now!



You need to print and send us only the first page. Please keep the remaining pages for your file.

Our Mailing Address -  
 American Student Assistance  
 ATTN: Document Processing  
 P.O. BOX 55152  
 BOSTON, MA 02205-5152

[The Form](#)

*If you are unable to view the form, please refresh your page and try again.*

5. Click on the **Form** link (See previous figure).

MODEL Direct launches Adobe Acrobat, which displays a scanned 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.

The screenshot shows a Microsoft Internet Explorer browser window displaying a PDF form titled "Federal Family Education Loan Program (FFELP) Federal Stafford Loan Master Promissory Note". The browser's address bar shows the URL: "http://uaweb/SIBorrowerUpdate\_Inf/Stafford\_0\_200312114588.pdf". The form is a PDF document with the following sections:

- Guarantor, Program, or Lender Identification:** AMERICAN STUDENT ASSISTANCE, P.O. BOX 55152, BOSTON, MA 02205-5152, 1-800-399-5180 phone, 1-800-399-5223 fax, www.aasa.com.
- WARNING:** Any person who knowingly makes a false statement or misrepresentation on this form is subject to penalties which may include fines, imprisonment or both, under the United States Criminal Code and 20 U.S.C. 1092.
- Borrower Information:** Please print neatly or type. Read the instructions carefully.
  - 1. Last Name: SMITH
  - 2. Social Security Number: 555-55-5555
  - 3. Present Street Address (If P.O. Box, see instructions.): 00 FAKE STREET
  - 4. Home Address: ANYWHERE, MA 02345
  - 5. Home Address: ANYWHERE, MA 02345
  - 6. Driver's License State and Number: MA 12345
  - 7. E-mail Address: ANYWHERE
  - 8. Lender Code, if known: MA 12345
- Relationships to Borrower:** A. \_\_\_\_\_ B. \_\_\_\_\_
- 11. Requested Loan Amount:** I request a total amount of unsubsidized and unsubsidized loans under the Master Promissory Note not to exceed the allowable maximum under the Higher Education Act. My school will notify me of the types and amount(s) of loan(s) that I am eligible to receive. I may cancel my loan or request a lower amount by contacting my lender or school. Additional information about my right to cancel a loan or request a lower amount is included in the Borrower's Rights and Responsibilities Statement and Disclosure Statements that have been or will be provided to me.
- 12. Interest Payments (Optional):**  I want to pay unsubsidized interest while I am in school.
- Borrower Certifications and Authorizations:** Read carefully before signing below.
  - 13. Under penalty of perjury I certify that:
    - A. The information I have provided on this Master Promissory Note and so included by
    - C. I authorize my school to pay to the lender any refund that may be due up to the full amount of the loan(s).

## Viewing Application Detail

### You can also view Application Detail...

- from the Master Borrower Screen (see page 64), and:
- the Master Student Screen (see page 69).

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

1. Navigate to the Application ID you want to view:
  - a. Log into MODEL Direct, if you have not already done so (see page 2).
  - b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 40).
  - c. Locate the person whose Application you want to view (see page 41).
2. From the Application List screen, click the **Application ID** link:

**MODEL**  
Missouri Direct for Educational Loans

Δ Password  
Logout

Add Loan    Loan Inquiry/Update    PLUS/Credit Approval    Reports    Tools

- Person Search
  - Application List
  - **Loan Detail**
  - Demographics
  - Master Borrower
  - Master Student
  - Claims and Preclaims
  - Hold and Release

To view/update application detail, click on the application ID.

SSN: 555-55-5555  
Name: BORROWER SMITH  
Application ID: APP000000000

Loan Type	Loan Status	Approved/Certified Amount Date Approved	Application Receive Date	B	S	View Details	Promote	MPN Verification
SF	Approved	\$1,833.00 12/01/0000	12/01/0000	Y	Y	Y	Download	Verify
SU	Approved	\$1,667.00 12/01/0000	12/01/0000	Y	Y	Y	Download	Verify

**View Details** column identifies loans/applications you may view in detail. For privacy reasons, you may view only the detail for loans and applications associated with your institution, i.e., your institution is the lender, holder, servicer or school on the application record.

The **Application Detail** window appears:



3. In the **Summary** Section, view the following:

Click the **Loan ID** link to be taken to the **Loan Detail** screen (see page 58).

For additional information, click a loan from the list.

<b>Borrower:</b>	BORROWER SMITH (555-55-5555)	<b>MPN ID:</b>	MPN000000000
<b>Student:</b>	BORROWER SMITH (555-55-5555)	<b>MPN Serial Loan Code:</b>	NEW
<b>Application ID:</b>	APP000000000	<b>Application Type:</b>	MPN Application
<b>Date Received:</b>	12/01/0000	<b>Loan Group:</b>	(Sx) Stafford -Sub/Unsub
<b>Reallocation Date:</b>		<b>Create Date:</b>	12/01/2003
<b>Commonline ID:</b>	000000000P00	<b>EFT Authorization:</b>	Y
<b>Application Terminated:</b>			
<b>Source Type:</b>	CommonLine_4		

**Application Loans:**

Loan ID	Loan Type	Status / Date	Approved Amount / Date	Disbursement Status	Disbursement Status Date
<a href="#">LOA000000000</a>	SF	Approved 12/01/2003	\$1,833.00 12/01/2003	Pending Disbursement	12/01/2003
<a href="#">LOA000000000</a>	SU	Approved 12/01/2003	\$1,667.00 12/01/2003	Pending Disbursement	12/01/2003

Borrower Section   Student Section   School Section   Lender Section   Endorser Section

Field	Description/Notes
<b>Borrower Name/SSN</b>	Will be two different individuals on a PLUS application. Otherwise, the borrower and student will be the same.
<b>Student Name/SSN</b>	
<b>Application ID/Date Received</b>	Application ID is in format APP0000XXXXX
<b>Reallocation Date</b>	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.
<b>Commonline ID</b>	If the application was submitted via a CommonLine process, this field contains the CommonLine ID. <ul style="list-style-type: none"> <li>You can also search for an application via CommonLine ID - see page 41.</li> </ul>
<b>Application Terminated</b>	If a Y appears in this field, the application has been terminated by the school.
<b>Source Type</b>	One of the following: <ul style="list-style-type: none"> <li>ASAP</li> <li>CommonLine_4</li> <li>CommonLine_5</li> <li>Conversion from Mainframe</li> <li>Enterprise Web Client</li> <li>Electronic</li> <li>Paper</li> </ul>
<b>MPN ID</b>	In format MPN000XXXXXX
<b>MPN Serial Code</b>	One of the following: <ul style="list-style-type: none"> <li>New (First application on MPN)</li> <li>Serial (Additional application on MPN)</li> </ul>
<b>Application Type</b>	One of the following: <ul style="list-style-type: none"> <li>Common Full App</li> <li>Consolidated App</li> <li>MPN Application</li> <li>Non-Common FASTAP</li> <li>Non-Common Full App</li> <li>Common FASTAP</li> </ul>

Field	Description/Notes
<b>Loan Group</b>	One of the following: <ul style="list-style-type: none"> <li>• CL Consolidation</li> <li>• CO Stafford -Sub/Unsub, AND SLS (conversion only)</li> <li>• PL PLUS</li> <li>• RF Refinanced</li> <li>• SF Stafford Subsidized</li> <li>• SL SLS</li> <li>• SU Stafford Unsubsidized</li> <li>• SX Stafford -Sub/Unsub</li> </ul>
<b>Create Date</b>	Date application was entered/accepted into the MODEL Direct database.
<b>EFT Authorization</b>	A Y in this field indicates that the borrower has approved EFT transfer of funds into the student's account.
<b>Loan ID</b>	In format LOA000XXXXX <ul style="list-style-type: none"> <li>• This field is also a live link to the Loan Detail screen (see previous figure and page 58).</li> </ul>
<b>Loan Type</b>	One of the following: <ul style="list-style-type: none"> <li>• SF Stafford Subsidized</li> <li>• SU Stafford Unsubsidized</li> <li>• PL PLUS</li> <li>• SL SLS</li> <li>• CL Consolidation</li> <li>• RF Refinanced</li> </ul>
<b>Status/Date</b>	Current Loan Status, and date current status was established. <ul style="list-style-type: none"> <li>• Loan Status can be one of the following: <ul style="list-style-type: none"> <li>- A Approved</li> <li>- B Approved For Disbursement</li> <li>- I Incomplete</li> <li>- R Rejected</li> </ul> </li> </ul>
<b>Approval Amount/Date</b>	Approved amount for this loan, and date of approval.
<b>Disbursement Status/Disbursement Status Date</b>	Current Disbursement Status, and date current status was established. Disbursement Status can be one of the following: <ul style="list-style-type: none"> <li>• All Disbursements Fully Canceled</li> <li>• Fully Disbursed</li> <li>• Pending Disbursement</li> <li>• Partially Disbursed</li> </ul>

4. Do you see the following section beneath the summary information?

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.

Borrower Section Student Section School Section Lender Section Endorser Section

Reasons Not Approved For Disbursement

**Note:** if you see the **Reason(s) Not Approved for Disbursement** section, you will also see an additional button in the navigation bar in the other sections of the screen.

**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 <ul style="list-style-type: none"> <li>This field is also a live link to the Loan Detail screen (see figure above and page 58).</li> </ul>
Loan Type	One of the following: <ul style="list-style-type: none"> <li>SF Stafford Subsidized</li> <li>SU Stafford Unsubsidized</li> <li>PL PLUS</li> <li>SL SLS</li> <li>CL Consolidation</li> <li>RF Refinanced</li> </ul>
Reason(s)	Reason for the delay (usually missing MPN information)

5. Do you see the following section beneath the summary information?

Reason(s) Not Approved		
Reasons for NON-Approval		
Loan ID	Type	Reason
LOA000000000	PL	Borrower Credit Denied

Borrower Section Student Section School Section Lender Section Endorser Section

Reasons Not Approved

**Note:** if you see the **Reason(s) for Non-Approval** section, you will also see an additional button in the navigation bar in the other sections of the screen.

**No:** Proceed to step 6.

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

Field	Description/Notes
Loan ID	In format LOA000XXXX
Loan Type	One of the following: <ul style="list-style-type: none"> <li>• SF Stafford Subsidized</li> <li>• SU Stafford Unsubsidized</li> <li>• PL PLUS</li> <li>• SL SLS</li> <li>• CL Consolidation</li> <li>• RF Refinanced</li> </ul>
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 Application List page (see page 62).

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

Borrower Information

SSN: 555-55-5555

Last Name:

First Name:  MI:

Date Of Birth:  /  /

Address Line 1:

Address Line 2:

City:  State:

Zip Code:  Country:

Telephone:

Email Address:

Driver's License #: A0000000000000000000 Lic. State:

Citizenship:  Alien ID #:

Amount Requested: \$3,500.00 Signature: N

E-Signed:  Validating Agency:

Validating Agency OE Code:  Validating Agency Branch Code:

Defer Payment: Y References: N

Capitalize Interest: Y Current Default: N

Prior Debt:  Valid Phone? Y

Is Address a Permanent Street Address (not a P.O. box)?

Borrower Section
Student Section
School Section
Lender Section
Endorser Section

### About Loan Phase Codes...

The Phase (or processing stage) of a loan may affect what fields are available for editing. The tables in this section make reference to these loan phase codes. For descriptions of these codes, see *Appendix A, Loan Phase Code Descriptions*.

Field Name	Read Only (R)/ Update (U)	Description/Notes
<b>SSN</b>	R	
<b>Last Name/First Name/MI</b>	R	To update name information, contact your MODEL Direct Client Representative.
<b>Date of Birth</b>	U	
<b>Address Line 1</b>	U	
<b>Address Line 2</b>	U	
<b>City/State/Zip/Country</b>	U	Select a State from the dropdown list.
<b>Telephone</b>	U	
<b>E-mail Address</b>	U	
<b>Driver's License #</b>	U (see note)	Can only be updated if: <ul style="list-style-type: none"> <li>• you are processing a PLUS Full or FastAp, and:</li> <li>• the Application has not been approved yet (i.e., has a loan phase code of 0).</li> </ul>
<b>Lic. State</b>	U (see note)	Select a state from the dropdown list. <ul style="list-style-type: none"> <li>• Can only be updated if: <ul style="list-style-type: none"> <li>- you are processing a PLUS Full or FastAp, and:</li> <li>- the Application has not been approved yet (i.e., has a loan phase code of 0).</li> </ul> </li> </ul>
<b>Citizenship</b>	U (see note)	Can only be updated if: <ul style="list-style-type: none"> <li>• you are processing a PLUS Full or FastAp, and:</li> <li>• the Application has not been approved yet (i.e., has a loan phase code of 0).</li> </ul>
<b>Alien ID #</b>	U (see note)	Can only be updated if: <ul style="list-style-type: none"> <li>• you are processing a PLUS Full or FastAp, and:</li> <li>• the Application has not been approved yet (i.e., has a loan phase code of 0).</li> </ul>
<b>Amount Requested</b>	U (see note)	Can only be updated if: <ul style="list-style-type: none"> <li>• you are processing a PLUS Full or FastAp, and:</li> <li>• the Application has not been approved yet (i.e., has a loan phase code of 0).</li> </ul>
<b>Signature</b>		A Y in this field indicates that the application has a valid signature
<b>E-Signed</b>	R	A Y in this field indicates that the application has been electronically signed.

Field Name	Read Only (R)/ Update (U)	Description/Notes
Validating Agency	R	If the application has a digital signature, this field contains the name of the Validating Agency
Validating Agency OE Code	R	If the application has a digital signature, this field contains the OE Code of the Validating Agency
Validating Agency Branch Code	R	If the application has a digital signature, this field contains the Branch Code of the Validating Agency (if applicable).
Defer Payment	R	Y indicates that the borrower elected to defer payments while in school (Stafford Unsub 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 Loan
Prior Debt	R	Y indicates that the borrower has existing Stafford or PLUS Loans
Valid Address / Valid Phone	R	Y indicates that the borrower has provided a valid address and phone
Is Address a Permanent Street Address (not a P.O. Box)?	U	Select <b>Yes</b> or <b>No</b> from the dropdown list.

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

Student Information

SSN: 555-55-5555

Last Name: SMITH

First Name: BORROWER MI:

Date Of Birth: 00/00/0000

Citizenship:  Alien ID #:

Borrower Section
Student Section
School Section
Lender Section
Endorser Section

Field Name	Read Only (R)/ Update (U)	Description/Notes
SSN	R	
Last Name/First Name/MI	R	To update name information, contact your MODEL Direct Client Representative.
Date of Birth	U	

Field Name	Read Only (R)/ Update (U)	Description/Notes
Citizenship	U (see note)	Can only be updated if: <ul style="list-style-type: none"> <li>• you are processing a PLUS Full or FastAp, and;</li> <li>• the Application has not been approved yet (i.e., has a loan phase code of 0).</li> </ul>
Alien ID #	U (see note)	Can only be updated if: <ul style="list-style-type: none"> <li>• you are processing a PLUS Full or FastAp, and;</li> <li>• the Application has not been approved yet (i.e., has a loan phase code of 0).</li> </ul>

8. In the **School** Section:

School Information		
School OE Code:	999999	
Branch:	00	
Name:	XYZ UNIVERSITY	
School Signature:	Yes	
Signature Date:	11/24/2003	
Loan Period		
Start Date:	09 / 06 / 2003	
End Date:	12 / 22 / 2003	
Grade Level:	Senior	
Enrollment Status:	Full Time	
Anticipated Graduation Date:	12 / 31 / 2003	
Cost of Attendance:	\$6,083.00	
Estimated Financial Aid:	\$0.00	
Expected Family Contribution:	\$1,256.00	
Adjusted Gross Income:	\$ 0.00	
Certified Loan Amount		
Stafford Subsidized:	\$1,833.00	
Stafford Unsubsidized:	\$1,667.00	
PLUS:	\$ 0.00	
Preferred Disbursement Dates , indicate Hold/Release Disbursement		
1st	12 / 08 / 2003	Hold/Release: Release
2nd	/ /	Hold/Release: None
3rd	/ /	Hold/Release: None
4th	/ /	Hold/Release: None
Terminate Application:	No	

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

Field Name	Read Only (R)/ Update (U)	Description/Notes
School OE Code	R	
Branch	U	<p><b>For all loans:</b> can be modified if:</p> <ul style="list-style-type: none"> <li>the loan has not been approved (all loan types).</li> </ul> <p><b>For Non Disbursement Services Loans:</b> can be modified after approval if:</p> <ul style="list-style-type: none"> <li>the current date is less than eight days after approval, or:</li> <li>the loan's earliest disbursement date is more than seven days in the future.</li> </ul>
Name	R	
School Signature	R	
Signature Date		
Start Date	U	<p><b>For all loans:</b> can be modified if:</p> <ul style="list-style-type: none"> <li>the loan has not been approved (all loan types)</li> </ul> <p><b>For Non Disbursement Services Loans:</b> can be updated through Phase 4</p>
End Date	U	
Grade Level	U	
Enrollment Status	U	
Anticipated Graduation Date	U	
Cost of Attendance	U (see note)	<p>Can be updated:</p> <ul style="list-style-type: none"> <li>on PLUS Full and FastAps that are disbursed by the lender.</li> </ul> <p>Cannot be updated:</p> <ul style="list-style-type: none"> <li>for PLUS MPN and Stafford MPN applications.</li> </ul>
Estimated Financial Aid		
Expected Family Contribution		
Adjusted Gross Income	R	
Stafford Subsidized	U (See note)	Cannot be updated after approval.
Stafford Unsubsidized		
PLUS		

**Important:**

The Preferred Disbursement Date can not be modified once the application has been approved, since actual disbursement dates are assigned at that point (i.e., changing the Preferred Disbursement Date after approval has no effect on the actual assigned disbursement date, and thus you can only view the Recommended Disbursement Date).

b. View the following

Preferred Disbursement Dates , indicate Hold/Release Disbursement

1st	<input type="text" value="12"/>	/	<input type="text" value="08"/>	/	<input type="text" value="2003"/>	Hold/Release:	<input type="text" value="Release"/>
2nd	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>	Hold/Release:	<input type="text" value="None"/>
3rd	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>	Hold/Release:	<input type="text" value="None"/>
4th	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>	Hold/Release:	<input type="text" value="None"/>

Terminate Application:

- Preferred Disbursement Dates
- Disbursement Status (**Hold, Release, None**)
- Termination Status (**Yes or No**)

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

Lender Information

Lender OE Code:	<input type="text" value="000000"/>
Branch:	<input type="text" value="50"/>
Name:	ABC BANK
Approved Amount	
Stafford Subsidized:	<input type="text" value="\$0.00"/>
Stafford Unsubsidized:	<input type="text" value="\$0.00"/>
PLUS:	<input type="text" value="\$0.00"/>
Signature:	
Current Holder:	ABC BANK OE: 000000 Branch: 50
Current Servicer:	ABC BANK NA OE: 000000 Branch:

Borrower Section Student Section School Section **Lender Section** Endorser Section

Field Name	Read Only (R)/ Update (U)	Description/Notes
Lender OE Code/Branch	U	<p><b>For Disbursement Services Loans:</b></p> <ul style="list-style-type: none"> <li>• field can be changed prior to approval (provided origination rights have not been sold)</li> </ul> <p><b>For Non Disbursement Services Loans:</b> can be modified after approval if:</p> <ul style="list-style-type: none"> <li>• the current date is less than eight days after approval, or:</li> <li>• the loan's earliest disbursement date is more than seven days in the future</li> </ul>
Name	D	
Stafford Subsidized/ Stafford Unsubsidized/ PLUS	U (see note)	Cannot be updated after approval.
Signature	D	
Current Holder Name/OE Code/Branch		
Current Servicer Name/ OE Code/ Branch		

10. In the **Endorser** section, view the following:

Endorser Information	
SSN:	555-55-5555
Last Name:	JONES
First Name:	BORROWER
Date of Birth:	00/00/0000
Address Line 1:	00 Fake Street
Address Line 2:	
City:	Anywhere
Zip Code:	12345
Telephone:	0000000000
Valid Address:	Y
MI:	A
State:	MA
Country:	
Valid Phone:	Y

**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).

- SSN
- Last Name/First Name/MI
- Date of Birth
- Address Line 1
- Address Line 2
- City/State/Zip/Country
- Telephone
- E-mail Address
- Valid Address
- Valid Phone

**Viewing Loan Detail**

You can access Loan Detail in three ways:

- From the Application Detail Screen (see page 49),
- From the Application List screen, or:
- From the MODEL Direct Home Page (see page 41).

**To VIEW LOAN DETAIL:**

1. Log into MODEL Direct, if you have not already done so (See page 2).
2. *What page are you currently on?*

**If you don't have a specific Loan ID number...**

You will have to access the loan via the borrower's Application screen (see page 41).

If you are on this page...	take the following steps...
<b>MODEL Direct Home Page (see page 41)</b>	a Click on the <b>Loan Inquiry/Update</b> link. You're prompted to enter the Loan ID (in format LOAXXX0000 - see following figure). b Go to step 3
<b>Application List Page (see page 42)</b>	a Do one of the following <ul style="list-style-type: none"> <li>- From the Main Menu, click on the <b>Loan Inquiry/Update</b> link (see page 41), or:</li> <li>- From the Person Search menu (at the left of the screen), click on the <b>Loan Detail</b> Link.</li> </ul> You're prompted to enter the Loan ID (in format LOA0000XXXXX - see following figure). b Go to step 3
<b>Application Detail Page (see page 42)</b>	a Click on the <b>Loan ID</b> link (see page 49) The Loan Detail screen appears (see figure on page 59). b Go to step 4

3. Do the following:

- Enter the Loan ID (in format LOA0000XXXXX), and:
- Click the **Search** button

To search for a loan, please enter the loan ID.

Loan ID:

The Loan Detail screen appears:

**MODEL**  
Missouri Direct for Educational Loans

Δ Password  
Logout

**Add Loan   Loan Inquiry/Update   PLUS/Credit Approval   Reports   Tools**

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

**Borrower:** BORROWER SMITH (555-55-5555)  
**Student:** BORROWER SMITH (555-55-5555)  
**Application ID:** APP000000000  
**Commonline ID:** 000000000000000000  
**MPN ID:** MPN000000000  
**Receive Date:** 12/01/2003  
**Reallocation Date:**  
**Lender:** ABC BANK (000000)  
**School:** XYZ UNIVERSITY (999999)

**Application Loans:**

Loan ID	Loan Type	Loan Status	Approved Amount	Approved Date
<a href="#">LOA0000000000</a>	SF	Approved	\$1,833.00	12/01/2003
<a href="#">LOA0000000000</a>	SU	Approved	\$1,667.00	12/01/2003

**Loan ID:** LOA0000000000  
**Loan Type:** SF  
**Commonline ID Seq #:** 1  
**Principal Balance:** \$1,833.00  
**Total Principal Reduction:** \$0.00  
**Accrued Interest:** \$0.00  
**Current Default Principal O/S:** \$0.00  
**Processing Status Date:** 12/18/2003  
**Separation Date:** 12/31/2003  
**Date Entered Repayment:** 07/01/2004  
**NSLDS Status:** Loan Originated  
**NSLDS Status Date:** 12/01/2003

Disb#	Disb Date	Gross Amount	Hold	Hold Reason	Disbursed	FastFund	Disbursement Agent Code
1	12/18/2003	\$4,250.00	N		Y	Y	725
2	01/01/2004	\$4,250.00	N		Y	Y	725
3		\$ 0.00					
4		\$ 0.00					

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

- If the row is highlighted in yellow, it indicates that you are currently viewing detail for that loan.
- Click on the **Loan ID** link to view the detail for another loan.

View Disbursement and Hold information.

4. On the **Loan Detail** screen (see previous figure):
- a. View the following application information:

<b>Borrower:</b>	BORROWER SMITH (555-55-5555)
<b>Student:</b>	BORROWER SMITH (555-55-5555)
<b>Application ID:</b>	APP000000000
<b>Commonline ID:</b>	000000000000000000
<b>MPN ID:</b>	MPN000000000
<b>Receive Date:</b>	12/01/2003
<b>Reallocation Date:</b>	
<b>Lender:</b>	ABC BANK (000000)
<b>School:</b>	XYZ UNIVERSITY (999999)

Field Name	Description/Notes
<b>Borrower Name/SSN</b>	
<b>Student Name/SSN</b>	
<b>Application ID</b>	In format APP0000XXXXX • To view Application Detail, see page 47).
<b>MPN ID</b>	In format MPN0000XXXXX • To view a copy of an MPN, see page 44.
<b>Receive Date</b>	Date application was received by your organization.
<b>Reallocation Date</b>	If funds were reallocated on this loan (i.e., between Stafford Sub and Unsub amounts), the date the reallocation occurred.
<b>Lender Name/OE Code</b>	
<b>School Name/OE Code</b>	

- b. Verify that you are viewing the correct loan detail:

When a row in the grid is highlighted in yellow, you are viewing detail for that loan.

Application Loans:				
Loan ID	Loan Type	Loan Status	Approved Amount	Approved Date
LOA000000000	SF	Approved	\$1,833.00	12/01/2003
LOA000000000	SU	Approved	\$1,667.00	12/01/2003

<b>Loan ID:</b>	LOA000000000
<b>Loan Type:</b>	SF
<b>Commonline ID Seq #:</b>	1
<b>Principal Balance:</b>	\$1,833.00
<b>Total Principal Reduction:</b>	\$0.00
<b>Accrued Interest:</b>	\$0.00
<b>Current Default Principal O/S:</b>	\$0.00
<b>Processing Status Date:</b>	12/18/2003
<b>Separation Date:</b>	12/31/2003
<b>Date Entered Repayment:</b>	07/01/2004
<b>NSLDS Status:</b>	Loan Originated
<b>NSLDS Status Date:</b>	12/01/2003

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

- c. View the following loan specific detail (see previous figure):

Field Name	Description/Notes
<b>Loan ID</b>	In format LOA000XXXX
<b>Loan Type</b>	One of the following: <ul style="list-style-type: none"> <li>• SF Stafford Subsidized</li> <li>• SU Stafford Unsubsidized</li> <li>• PL PLUS</li> <li>• SL SLS</li> <li>• CL Consolidation</li> <li>• RF Refinanced</li> </ul>
<b>Loan Status</b>	One of the following: <ul style="list-style-type: none"> <li>• Approved</li> <li>• Approved For Disbursement</li> <li>• Incomplete</li> <li>• Rejected</li> </ul>
<b>Amount Approved</b>	
<b>Approval Date</b>	
<b>Commonline ID Sequence Number</b>	If a Stafford sub/unsub loan pair is submitted via a Commonline file, the sequence number is used to distinguish the two loans.
<b>Principal Balance</b>	Balance currently due on loan
<b>Total Principal Reduction</b>	If principal was reduced on this loan, the amount of the reduction
<b>Accrued Interest</b>	If interest has accrued on the loan, the amount accrued.
<b>Current Default Principal O/S</b>	If loan is in default, the principal amount in default <ul style="list-style-type: none"> <li>• To view Claims and Preclaims information, see pages 74 - 76).</li> </ul>
<b>Processing Status Date</b>	Date current Processing status (as listed in the Application Loan Grid) was established.
<b>Separation Date</b>	Date student graduated or left school (or is scheduled to leave).
<b>Date Entered Repayment</b>	Date student entered (or is expected to enter) into repayment.
<b>NSLDS Status/Status Date</b>	For a complete list of NSLDS Statuses, see Appendix B, <i>NSLDS Loan Status Codes</i> .

- d. View the following hold/release information:

Disb#	Disb Date	Gross Amount	Hold	Hold Reason	Disbursed	ATOM II	Disbursement Agent Code
1	10/14/1998	\$4,250.00	N		Y	Y	725
2	12/02/1998	\$4,250.00	N		Y	Y	725
3		\$ 0.00					
4		\$ 0.00					

Field Name	Description/Notes
<b>Disb #</b>	Disbursement sequence number
<b>Disbursement Date</b>	Date of actual (or scheduled) disbursement.
<b>Gross Amount</b>	Disbursement amount minus applicable fees
<b>Hold</b>	Value is <b>Y</b> or <b>N</b> .
<b>Hold Reason</b>	One of the following: <ul style="list-style-type: none"> <li>• A Copy Missing</li> <li>• Admin Hold</li> <li>• MPN Hold (Complete MPN Not Present)</li> <li>• Reallocation</li> <li>• School Hold</li> <li>• Other</li> </ul>
<b>Disbursement Flag</b>	A <b>Y</b> indicates the funds have been disbursed.
<b>ATOM II</b>	<ul style="list-style-type: none"> <li>• An <b>N</b> in this field indicates that the lender made (or is scheduled to make) the disbursement</li> <li>• A <b>Y</b> indicates that the Guarantor (or the Guarantor's agent) made the disbursement</li> </ul>
<b>Disbursement Agent Code</b>	<p><b>For non disbursement services loans</b></p> <ul style="list-style-type: none"> <li>• the disbursing lender's OE code appears in this field.</li> </ul> <p><b>For disbursement services loans</b></p> <p>One of the following appears in this field:</p> <ul style="list-style-type: none"> <li>- the OE Code of the guarantor, or:</li> <li>- the OE Code of the guarantor's agent (i.e., ELM)</li> </ul>

### Viewing and Modifying Demographic Information

#### Note...

You can also change borrower demographic information from the Application Detail screen (in the **Borrower** section - see page 52).

### To VIEW OR MODIFY DEMOGRAPHIC INFORMATION:

1. Navigate to the desired record:
  - a. Log into MODEL Direct, if you have not already done so (See page 2).
  - b. From the MODEL Direct Home Page, select the Loan Inquiry/Update link (see figure on page 40).
  - c. Locate the desired person (see page 41 - page 42).
2. From the **Application List** screen, select the **Demographic** link (See page 42).

The Demographics screen appears:



[Δ Password](#)  
[Logout](#)



[Add Loan](#)   [Loan Inquiry/Update](#)   [PLUS/Credit Approval](#)   [Reports](#)   [Tools](#)

- [Person Search](#)
  - [Application List](#)
  - [Loan Detail](#)
  - [Demographics](#)
  - [Master Borrower](#)
  - [Master Student](#)
  - [Claims and Preclaims](#)
  - [Hold and Release](#)

**SSN:** 555-55-5555  
**Last Name:** SMITH  
**First Name:** BORROWER   **MI:**   
**Date of Birth:** 12 / 16 / 1111  
**Address Line 1:** 00 FAKE STREET  
**Address Line 2:**   
**City:** ANYWHERE   **State:** MA - Massachusetts  
**Zip Code:** 12345   **Country:**   
**Telephone:** (000) 000-0000  
**Other Telephone:**   
**Email Address:**   
**Address Source:** DMOSRC\_BORROWER  
**Valid Address:** Y  
**Is Address a Permanent Street Address (not a P.O. box)?** Yes  
**Valid Phone:** Y

3. View or modify the following

Field Name	Read Only (R) /Update (U)	Description/Notes
SSN	R	
Last Name/First Name/MI	R	To update name information, contact your MODEL Direct Client Representative.
Date of Birth	U	
Address Line 1	U	
Address Line 2	U	
City/State/Zip/Country	U	Select a State from the dropdown list.
Telephone	U	
E-mail Address	U	

Field Name	Read Only (R) /Update (U)	Description/Notes
Address Source	U	Indicates how address was obtained. Valid values are: <ul style="list-style-type: none"> <li>DMGSRC_ASADIRBWR (Borrower via Web Client)</li> <li>DMGSRC_BORROWER (Borrower)</li> <li>DMGSRC_COBORR (CoBorrower)</li> <li>DMGSRC_COLLECT (Collections System)</li> <li>DMGSRC_CREDIT (Credit Agency)</li> <li>DMGSRC_ENDORSER (Endorser)</li> <li>DMGSRC_HOLDER (Holder)</li> <li>DMGSRC_IRS (Internal Revenue Service)</li> <li>DMGSRC_LENDER (Lender)</li> <li>DMGSRC_OTHER (Other)</li> <li>DMGSRC_REFERENCE (Reference)</li> <li>DMGSRC_SCHOOL (School)</li> <li>DMGSRC_SERVICER (Servicer)</li> <li>DMGSRC_STUDENT (Student)</li> </ul>
Valid Address	R	System will update this value if: <ul style="list-style-type: none"> <li>The original value of this field was N (i.e., the record did not contain a valid address), and:</li> <li>You update any of the address fields during this session.</li> </ul>
Is Address a Permanent Street Address (not a P.O. Box)?	U	Select <b>Yes</b> or <b>No</b> from the dropdown list. <ul style="list-style-type: none"> <li><b>Important:</b> set this field to Y before updating the record (your update will fail if the value of this field is <b>N</b>).</li> </ul>
Valid Phone	R	System will update this value if: <ul style="list-style-type: none"> <li>The original value of this field was N (i.e., the record did not contain a valid phone number), and:</li> <li>You update the phone number during this session.</li> </ul>

4. Click the **Update** button.

### Working with the Master Borrower Screen

**Note...**

You can only view loans associated with your institution. For example:

- The borrower has two loans with your bank, and three with other banks.

You will only see the two loans associated with your bank.

Use the Master Borrower Screen to

- access Application Detail (see page 47), and;
- view summary information concerning the borrower's indebtedness.

### To WORK WITH THE MASTER BORROWER SCREEN:

- Navigate to the desired record:
  - Log into MODEL Direct, if you have not already done so (See page 2).

- b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 40).
  - c. Locate the desired borrower (see page 41 - page 42).
2. From the Application List screen, select the **Master Borrower** link (see page 42).

The **Master Borrower** screen appears:

Header Section

Summary Section

Application Loan List



 Password  
 Logout



Add Loan
Loan Inquiry/Update
PLUS/Credit Approval
Reports
Tools

For more application details, simply click on the application ID.

**Borrower:** BORROWER SMITH    **SSN:** 555-55-5555  
**Date of Birth:** 00/00/0000  
**Address:** 00 FAKE STREET  
 ANYWHERE, MA 12345  
**Telephone:** (555) 555-5555  
**Email:**  
**Valid Address:** Y  
**Valid Phone:** Y

Summary

**Amount Outstanding**

<b>Stafford Subsidized:</b>	\$1,833.00
<b>Stafford Unsubsidized:</b>	\$1,667.00
<b>PLUS:</b>	\$0.00
<b>SLS:</b>	\$0.00
<b>Consolidation:</b>	\$0.00

**Indebtedness To Date**

<b>Undergraduate:</b>	\$3,500.00
<b>Graduate:</b>	\$0.00
<b>Total:</b>	\$3,500.00

Total Guaranteed Amount: \$3,500.00  
 Total Principal Reduction Amount: 0.00  
 Total Curr Default Principal O/S: 0.00  
 Total Amount Outstanding: \$3,500.00

By Grade Level

Grade Level	Amount	Loan Type
04	\$1,833.00	SF
04	\$1,667.00	SU

Application Loan List

Application ID	Loan ID	Loan Type	Student Name/SSN	Grade Level	Status/Status Date	Amount Approved	Disb. Status/Status Date	View Details
<a href="#">APP000000000</a>	LOA000000000	SF	SMITH BORROWER 555-55-5555	04	Approved 12/18/2003	\$1,833.00	Pending Disbursement 12/01/2003	Y
<a href="#">APP000000000</a>	LOA000000000	SU	SMITH BORROWER 555-55-5555	04	Approved 12/18/2003	\$1,667.00	Pending Disbursement 12/01/2003	Y

**View Details** column identifies loans/applications you may view in detail. For privacy reasons, you may view only the detail for loans and applications associated with your institution, i.e., your institution is the lender, holder, servicer or school on the application record.

3. View the following demographic information in the header section:

<b>Borrower:</b>	BORROWER SMITH	<b>SSN:</b> 555-55-55
<b>Date of Birth:</b>	00/00/0000	
<b>Address:</b>	00 FAKE STREET ANYWHERE, MA 12345	
<b>Telephone:</b>	(555) 555-5555	
<b>Email:</b>		
<b>Valid Address:</b>	Y	
<b>Valid Phone:</b>	Y	

- Borrower (First Name/Last Name/MI)
- SSN
- Address
- Telephone
- E-mail
- Valid Address/Valid Phone

**Note:** For a discussion of address/phone validation, see page 64.

4. In the **Summary** section, view the following information concerning the borrower's indebtedness:

a. **Amount**

**Outstanding:** lists borrower's indebtedness by Loan type (Stafford Sub/Unsub, PLUS, SLS, Consolidation)

Amount Outstanding	
<b>Stafford Subsidized:</b>	\$1,833.00
<b>Stafford Unsubsidized:</b>	\$1,667.00
<b>PLUS:</b>	\$0.00
<b>SLS:</b>	\$0.00
<b>Consolidation:</b>	\$0.00

b. **Indebtedness to Date:** lists borrower's indebtedness by:

Indebtedness To Date	
<b>Undergraduate:</b>	\$3,500.00
<b>Graduate:</b>	\$0.00
<b>Total:</b>	\$3,500.00
Total Guaranteed Amount:	\$3,500.00
Total Principal Reduction Amount:	0.00
Total Curr Default Principal O/S:	0.00
<b>Total Amount Outstanding:</b>	<b>\$3,500.00</b>

Field	Description/Notes
<b>Undergraduate Loans</b>	The sum of: <ul style="list-style-type: none"> <li>• the Principal Balance, plus:</li> <li>• Defaulted Principal Amounts Outstanding</li> </ul> for all loans with a grade level of: <ul style="list-style-type: none"> <li>• 0 through 5</li> </ul>

Field	Description/Notes
<b>Graduate Loans</b>	The sum of: <ul style="list-style-type: none"> <li>the Principal Balance, plus:</li> <li>Defaulted Principal Amounts Outstanding</li> </ul> for all loans with a grade level of: <ul style="list-style-type: none"> <li>6 through 20, or</li> <li>A through D.</li> </ul>
<b>Total (of both Graduate and Undergraduate Loans)</b>	Sum of two rows above.
<b>Total Guaranteed Amount</b>	Total approved amount for all borrower loans.
<b>Total Principal Reduction</b>	This amount is subtracted from the total amount outstanding (see final listing in this table).
<b>Current Default Principal O/S</b>	Outstanding principal in default <ul style="list-style-type: none"> <li>included in totals for Undergraduate and Graduate balances above.</li> </ul>
<b>Total Amount Outstanding</b>	Equals: (The Total Guaranteed Amount + the Current Default Principal Outstanding) - the Total Principal Reduction

c. **By Grade Level:** lists all loan balances by:

By Grade Level		
Grade Level	Amount	Loan Type
04	\$1,833.00	SF
04	\$1,667.00	SU

- Grade Level
- Amount, and:
- Loan Type

5. In the **Application Loan List**, view:

Application Loan List								
Application ID	Loan ID	Loan Type	Student Name/SSN	Grade Level	Status/Status Date	Amount Approved	Disb. Status/Status Date	View Details
<a href="#">APP000000000</a>	LOA000000000	SF	SMITH BORROWER 555-55-5555	04	Approved 12/18/2003	\$1,833.00	Pending Disbursement 12/01/2003	y
<a href="#">APP000000000</a>	LOA000000000	SU	SMITH BORROWER 555-55-5555	04	Approved 12/18/2003	\$1,667.00	Pending Disbursement 12/01/2003	y

Click on the Application ID link to view Application Detail (See page 47 and page 68).

Field Name	Description/Notes
<b>Application ID</b>	In format APP0000XXXXX <ul style="list-style-type: none"> <li>To view Application Detail, see page 47).</li> </ul>
<b>Loan ID</b>	In format LOA000XXXXX

Field Name	Description/Notes
<b>Loan Type</b>	One of the following: <ul style="list-style-type: none"> <li>• SF Stafford Subsidized</li> <li>• SU Stafford Unsubsidized</li> <li>• PL PLUS</li> <li>• SL SLS</li> <li>• CL Consolidation</li> <li>• RF Refinanced</li> </ul>
<b>Student Name/SSN</b>	
<b>Grade Level</b>	One of the following: <ul style="list-style-type: none"> <li>• 00 Correspondence</li> <li>• 01 Freshman/First Year</li> <li>• 02 Sophomore/Second Year</li> <li>• 03 Junior/Third Year</li> <li>• 04 Senior/Fourth Year</li> <li>• 05 Fifth Year/Other Undergraduate</li> <li>• 06 1st Year Graduate/Professional</li> <li>• 07 2nd Year Graduate/Professional</li> <li>• 08 3rd Year Graduate/Professional</li> <li>• 09 4th Year Graduate/Professional</li> <li>• 10 5th Year Graduate/Professional</li> <li>• 11 6th Year Graduate/Professional</li> <li>• 12 7th Year Graduate/Professional</li> <li>• 13 8th Year Graduate/Professional</li> <li>• 14 9th Year Graduate/Professional</li> <li>• 15 10th Year Graduate/Professional</li> <li>• 16 11th Year Graduate/Professional</li> <li>• 17 12th Year Graduate/Professional</li> <li>• 18 13th Year Graduate/Professional</li> <li>• 19 14th Year Graduate/Professional</li> <li>• 20 15th Year Graduate/Professional</li> </ul>
<b>Loan Status/Status Date</b>	The following are valid values for loan status: <ul style="list-style-type: none"> <li>• Approved</li> <li>• Approved For Disbursement</li> <li>• Incomplete</li> <li>• Rejected</li> </ul>
<b>Amount Approved</b>	
<b>Disbursement Status/Date</b>	Current Loan Status, and date current status was established. Disbursement Status can be one of the following: <ul style="list-style-type: none"> <li>• All Disbursements Fully Canceled</li> <li>• Fully Disbursed</li> <li>• Pending Disbursement</li> <li>• Partially Disbursed</li> </ul>
<b>View Details</b>	A <b>Y</b> in this field indicates that you can view Application and Loan Detail for this account.

6. *Do you want to view Application Detail?*

**No:** The procedure is complete.

**Yes:** Click on the **Application ID** link (See figure on page 67).

The **Application Detail** window appears (see page 47).

**Working with the Master Student Screen**

Use the **Master Student** Screen to:

- View Demographic information about the student,
- View or modify enrollment information, and:
- Access Application Detail (see page 47).

**TO WORK WITH THE MASTER STUDENT SCREEN:**

1. Navigate to the desired record:
  - a. Log into MODEL Direct, if you have not already done so (See page 2).
  - b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 40).
  - c. Locate the desired borrower (see page 41 - 42).
2. From the **Application List** screen, select the **Master Student** link (see page 42).

The **Master Student** screen appears:

The screenshot displays the MODEL Master Student screen. At the top left is the MODEL logo (Missouri Direct for Educational Loans). To its right are links for 'Password' and 'Logout'. Below these are three small images: a family, two graduates, and a speaker. A navigation bar contains links: 'Add Loan', 'Loan Inquiry/Update', 'PLUS/Credit Approval', 'Reports', and 'Tools'. On the left is a 'Person Search' menu with options like 'Application List', 'Loan Detail', 'Demographics', 'Master Borrower', 'Master Student', 'Claims and Preclaims', and 'Hold and Release'. The main area shows borrower details for 'BORROWER SMITH' with SSN 555-55-5555. Fields include Date of Birth (00/00/0000), Address (00 FAKE STREET ANYWHERE, MA 12345), Phone Number ((555) 555-5555), Email, Valid Address (Y), Valid Phone (Y), MDHE Notified Date (06/04/2003), Holder Notified Date, Last School Attended (XYZ UNIVERSITY), School OE Code (999999), School Branch (00), Current Enrollment Status (Withdrawn), Enrollment Status Date (01 / 16 / 9999), Anticipated Graduation Date (06 / 30 / 9999), and School Certified Date (07/05/1991). Below this is an 'Application Loan List' table with one entry.

Application ID	Loan ID	Loan Type	Borrower Name/SSN	Grade Level	Status/Status Date	Amount Approved	View Details
APP000000000	LOA000000000	SF	SMITH BORROWER 555-55-5555	05	Approved 07/29/2002	\$4,125.00	Y

**View Details** column identifies loans/applications you may view in detail. For privacy reasons, you may view only the detail for loans and applications associated with your institution, i.e., your institution is the lender, holder, servicer or school on the application record.

3. View the following Demographic Information:

Field Name	Description/Notes
Student	
SSN	
Date of Birth	
Address	
Phone/Email	
Valid Address/Valid Phone	<p>Y indicates that the borrower has provided a valid address/ phone</p> <ul style="list-style-type: none"> <li>For a discussion of address/phone validation, see page 64.</li> </ul>

4. View or modify the following Enrollment information:

Field Name	(R)ead Only/ (U)pdate	Description/Notes
MDHE Notified Date	R	Date guarantor was notified of student enrollment.
Holder Notified Date	R	Date holder was notified of student enrollment.
Last School Attended/ OE Code/Branch	U	School name appears based on OE/ Branch Code.
Current Enrollment Status/ Current Enrollment Status Date	U	<p>Valid values are:</p> <ul style="list-style-type: none"> <li>Approved Leave of Absence</li> <li>Deceased</li> <li>Enrolled Full Time</li> <li>Graduated</li> <li>Enrolled Half Time or More</li> <li>Enrolled Less Than Half Time</li> <li>Not Available</li> <li>Withdrawn</li> <li>Never Attended</li> </ul>
Anticipated Graduation Date	U	As reported by school.
School Certified Date	D	As reported to NSLDS by school.

5. In the **Application Loan List**, view:

Application ID	Loan ID	Loan Type	Student Name/ SSN	Grade Level	Status/ Status Date	Amount Approved	Disb. Status/ Status Date	View Details
<a href="#">APP000000000</a>	LOA000000000	SF	SMITH BORROWER 555-55-5555	04	Approved 12/18/2003	\$1,833.00	Pending Disbursement 12/01/2003	Y
<a href="#">APP000000000</a>	LSA000000000	SU	SMITH BORROWER 555-55-5555	04	Approved 12/18/2003	\$1,667.00	Pending Disbursement 12/01/2003	Y

Click on the Application ID link to view Application Detail (See page 47 and page 68).

Field Name	Description/Notes
<b>Application ID</b>	In format APP000XXXXX <ul style="list-style-type: none"> <li>To view Application Detail, see page 47).</li> </ul>
<b>Loan ID</b>	In format LOA000XXXXX
<b>Loan Type</b>	One of the following: <ul style="list-style-type: none"> <li>SF Stafford Subsidized</li> <li>SU Stafford Unsubsidized</li> <li>PL PLUS</li> <li>SL SLS</li> <li>CL Consolidation</li> <li>RF Refinanced</li> </ul>
<b>Student Name/SSN</b>	
<b>Grade Level</b>	One of the following: <ul style="list-style-type: none"> <li>00 Correspondence</li> <li>01 Freshman/First Year</li> <li>02 Sophomore/Second Year</li> <li>03 Junior/Third Year</li> <li>04 Senior/Fourth Year</li> <li>05 Fifth Year/Other Undergraduate</li> <li>06 1st Year Graduate/Professional</li> <li>07 2nd Year Graduate/Professional</li> <li>08 3rd Year Graduate/Professional</li> <li>09 4th Year Graduate/Professional</li> <li>10 5th Year Graduate/Professional</li> <li>11 6th Year Graduate/Professional</li> <li>12 7th Year Graduate/Professional</li> <li>13 8th Year Graduate/Professional</li> <li>14 9th Year Graduate/Professional</li> <li>15 10th Year Graduate/Professional</li> <li>16 11th Year Graduate/Professional</li> <li>17 12th Year Graduate/Professional</li> <li>18 13th Year Graduate/Professional</li> <li>19 14th Year Graduate/Professional</li> <li>20 15th Year Graduate/Professional</li> </ul>
<b>Loan Status/Status Date</b>	Following are valid values for loan status: <ul style="list-style-type: none"> <li>Approved</li> <li>Approved For Disbursement</li> <li>Incomplete</li> <li>Rejected</li> </ul>
<b>Amount Approved</b>	
<b>Disbursement Status/Date</b>	Current Loan Status, and date current status was established. Disbursement Status can be one of the following: <ul style="list-style-type: none"> <li>All Disbursements Fully Canceled</li> <li>Fully Disbursed</li> <li>Pending Disbursement</li> <li>Partially Disbursed</li> </ul>
<b>View Details</b>	A Y in this field indicates that you can view Application and Loan Detail for this account.

6. *Do you want to view Application Detail?*

**No:** The procedure is complete.

**Yes:** Click on the **Application ID** link (see figure on page 67)

The **Application Detail** window appears (see page 47).

## Working with Claims and Preclaims

MODEL Direct allows you to view a borrower's claim and/or preclaim records.

### To WORK WITH THE CLAIM AND PRECLAIM SCREEN:

1. Navigate to the desired record:
  - a. Log into MODEL Direct, if you have not already done so (See page 2).
  - b. From the MODEL Direct Home Page, select the Loan Inquiry/Update link (see figure on page 40).
  - c. Locate the desired borrower (see page 41 - page 42).
2. From the **Application List** screen, select the **Claims and PreClaims** link (see page 42).

The **Claim/Preclaim** screen appears:

MODEL Missouri Direct for Educational Loans

Password  
Logout

Add Loan Loan Inquiry/Update PLUS/Credit Approval Reports Tools

- Person Search
  - Application List
  - Loan Detail
  - Demographics
  - Master Borrower
  - Master Student
  - Claims and PreClaims
  - Hold and Release

SSN: 555-55-5555  
Name: BORROWER SMITH

To view a claim or preclaim detail, click on the ID.

ID	Date	Loan Group	Amount (US\$)	Type	Status
PRC000000000	01/21/2003	SF	\$18,387.18	DF	CL
PRC000000000	06/19/2001	SF	\$17,459.23	DF	RC
PRC000000000	03/30/1999	SF	\$16,055.10	DF	RC
PRC000000000	02/20/1999	SF	\$15,939.78	DF	SS
PRC000000000	02/20/1999	SF	\$15,939.78	DF	SS
PR000000000000000	10/18/1998	SF	\$15,412.16	DF	RC
PR000000000000000	09/20/1998	SF	\$15,412.16	DF	RC

ID	Date	Loan Group	Amount (US\$)	Type	Status
CLM000000000	0/15/2003	SF	\$18,129.21	DF	IP

Click on the **Claim ID** or **PreClaim ID** link to view detail data (see pages 74 and 76).

**Note:** the PreClaim type can be one of the following:

- **DF** (delinquent on monthly payments),
- **DQ** (delinquent on payments less frequent than monthly), and
- **SK** (skip trace assistance for account not otherwise eligible for pre-claim assistance).

3. In the Claim and/or PreClaim grid, view the following:

Field Name	Description/Notes
<b>ID</b>	<ul style="list-style-type: none"> <li>• PreClaim IDs have a CLM prefix</li> <li>• Claim IDs have a CLM prefix</li> </ul>
<b>Date</b>	Date Claim/Preclaim was received by guarantor
<b>Loan Group</b>	One of the following: <ul style="list-style-type: none"> <li>• SF Stafford Subsidized</li> <li>• SU Stafford Unsubsidized</li> <li>• SX Stafford -Sub/Unsub</li> <li>• CL Consolidation</li> <li>• PL PLUS</li> <li>• RF Refinanced</li> <li>• SL SLS</li> </ul>
<b>Amount (US\$)</b>	Amount (in U.S. Dollars) of Claim /PreClaim.
<b>Type</b>	<b>For PreClaims:</b> One of the following: <ul style="list-style-type: none"> <li>• DF Default</li> <li>• DQ Default Less Freq than 1 month</li> <li>• SK Skip</li> </ul> <b>For Claims:</b> One of the following: <ul style="list-style-type: none"> <li>• BC Bankruptcy, Chapter 12 or 13</li> <li>• BH Bankruptcy, Hardship Petition</li> <li>• BO Bankruptcy, Chapter 7 or 11</li> <li>• CS Closed School</li> <li>• DB Default prior to Bankruptcy Notification</li> <li>• DE Death</li> <li>• DF Default, Failure to Make Monthly Payments</li> <li>• DI Disability, Total and Permanent</li> <li>• DQ Default, Failure to Make Quarterly Payments</li> <li>• DU Abbreviated Cure</li> <li>• FC False Certification</li> <li>• IN Ineligible</li> <li>• UR Unpaid Refund</li> </ul>
<b>Status</b>	<b>For PreClaims:</b> One of the following: <ul style="list-style-type: none"> <li>• AC Active/Complete</li> <li>• AI Active/Incomplete</li> <li>• CL Claim Filed</li> <li>• RC Recalled</li> <li>• SS Superseded</li> <li>• TO Timed Out</li> <li>• UR Untimely/Rejected</li> </ul> <b>For Claims:</b> one of the following: <ul style="list-style-type: none"> <li>• AP Approved for Payment</li> <li>• IP In Process</li> <li>• PD Paid</li> <li>• RI Reinstated</li> <li>• RJ Rejected</li> <li>• RP Repurchased</li> <li>• RT Returned</li> <li>• SP Scheduled for Payment</li> <li>• UP Urgent Payment</li> </ul>

**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:

PreClaims					
ID	Date	Loan Group	Amount (US\$)	Type	Status
<a href="#">PRC000000000</a>	1/21/2003	SF	\$18,387.18	DF	CL

The **PreClaim Detail** screen appears:

Detail of the PreClaim

Detail of the individual loans covered by the PreClaim

a. View the following PreClaim information:

Field Name	Description
<b>PreClaim ID</b>	<ul style="list-style-type: none"> <li>• PreClaim IDs have a PRC prefix</li> <li>• Claim IDs have a CLM prefix</li> </ul>
<b>Receive Date</b>	Date Claim/Preclaim was received by guarantor
<b>Loan Group</b>	One of the following: <ul style="list-style-type: none"> <li>• SF Stafford Subsidized</li> <li>• SU Stafford Unsubsidized</li> <li>• SX Stafford -Sub/Unsub</li> <li>• CL Consolidation</li> <li>• PL PLUS</li> <li>• RF Refinanced</li> <li>• SL SLS</li> </ul>
<b>PreClaim Type</b>	<ul style="list-style-type: none"> <li>• DF Default</li> <li>• DQ Default Less Freq than 1 month</li> <li>• SK Skip</li> </ul>
<b>Status</b>	One of the following: <ul style="list-style-type: none"> <li>• AC Active/Complete</li> <li>• AI Active/Incomplete</li> <li>• CL Claim Filed</li> <li>• RC Recalled</li> <li>• SS Superseded</li> <li>• TO Timed Out</li> <li>• UR Untimely/Rejected</li> </ul>
<b>Servicer Name/OE Code</b>	
<b>Holder Name/OE Code</b>	
<b>Principal Balance</b>	
<b>Total Balance</b>	
<b>Payment Due Date</b>	
<b>Monthly Payment Amt</b>	
<b>Loans Matched</b>	A Y in this field indicates that loans were matched to the preclaim (see following sidebar)

b. View the following information for associated loan:

Field Name	Description
<b>Loan ID</b>	In format LOA0000XXXXX
<b>Loan Type</b>	One of the following: <ul style="list-style-type: none"> <li>• SF Stafford Subsidized</li> <li>• SU Stafford Unsubsidized</li> <li>• SX Stafford -Sub/Unsub</li> <li>• CL Consolidation</li> <li>• PL PLUS</li> <li>• RF Refinanced</li> <li>• SL SLS</li> </ul>
<b>1st Disbursement Date</b>	
<b>Original Guaranteed Amt</b>	
<b>Reported Principal Bal. Amt</b>	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:

PreClaims					
ID	Date	Loan Group	Amount (US\$)	Type	Status
PRC000000000	1/21/2003	SF	\$18,387.18	DF	CL

The **Claim Detail** screen appears:

**MODEL**  
Missouri Direct for Educational Loans

XYZ UNIVERSITY

[Add Loan](#)  
 [Loan Inquiry/Update](#)  
 [PLUS/Credit Approval](#)  
 [Reports](#)  
 [Tools](#)

[Person Search](#)  
 ◦ [Application List](#)  
 ◦ [Loan Detail](#)  
 ◦ [Demographics](#)  
 ◦ [Master Borrower](#)  
 ◦ [Master Student](#)  
 ◦ [Claims and Preclaims](#)  
 ◦ [Hold and Release](#)

Password  
 Logout

SSN: 555-55-5555  
 Name: BORROWER SMITH

Claim ID: CLM000000000  
 Receive Date: 10/15/2003  
 Associated PreClaim ID: PRC000000000  
 Loan Group: SF (Stafford Subsidized)  
 Claim Type: DF (Default, Failure to Make Monthly Payments)  
 Claim Status: IP (In Process)  
 Status Date: 10/22/2003  
 Principle Claimed: \$18,129.21  
 DCO Date: 10/28/2002  
 Reactivated Date:  
 Paid Date:  
 Paid Amount: \$0.00

Comments  
 PAY 12/02 STAF W/ORIG NOTE. IB

Claim Loans

MDHE Loan ID: LOAH0000000000000  
 Loan Type: SF (Stafford Subsidized)  
 1st Disbursement Date: 11/21/1995  
 Original Guaranteed Amt: \$2,650.00  
 Reported Principal Balance Amount: \$2,806.76

MDHE Loan ID: LOAH0000000000000  
 Loan Type: SF (Stafford Subsidized)  
 1st Disbursement Date: 09/23/1992  
 Original Guaranteed Amt: \$2,625.00  
 Reported Principal Balance Amount: \$2,779.89

MDHE Loan ID: LOAH0000000000000  
 Loan Type: SF (Stafford Subsidized)  
 1st Disbursement Date: 09/15/1993  
 Original Guaranteed Amt: \$3,500.00  
 Reported Principal Balance Amount: \$3,697.42

MDHE Loan ID: LOAH0000000000000  
 Loan Type: SF (Stafford Subsidized)  
 1st Disbursement Date: 08/24/1994  
 Original Guaranteed Amt: \$5,500.00  
 Reported Principal Balance Amount: \$5,826.82

MDHE Loan ID: LOAH0000000000000  
 Loan Type: SF (Stafford Subsidized)  
 1st Disbursement Date: 01/10/1996  
 Original Guaranteed Amt: \$2,850.00  
 Reported Principal Balance Amount: \$3,018.32

Detail of the Claim  
 Free form comments entered by claims processor  
 Detail of the individual loans covered by the Claim

a. View the following claim information:

**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.

Field Name	Description
<b>Claim ID</b>	In format CLM0000XXXXX.
<b>Receive Date</b>	Date Claim was received by guarantor.
<b>Associated PreClaim ID</b>	MODEL Direct matches the person code on the claim with the person code of an existing PreClaim record.
<b>Loan Group</b>	One of the following: <ul style="list-style-type: none"> <li>• SF Stafford Subsidized</li> <li>• SU Stafford Unsubsidized</li> <li>• SX Stafford -Sub/Unsub</li> <li>• CL Consolidation</li> <li>• PL PLUS</li> <li>• RF Refinanced</li> <li>• SL SLS</li> </ul>
<b>Type</b>	<ul style="list-style-type: none"> <li>• DF Default</li> <li>• DQ Default Less Freq than 1 month</li> <li>• SK Skip</li> </ul>
<b>Status/Status Date</b>	One of the following: <ul style="list-style-type: none"> <li>• AC Active/Complete</li> <li>• AI Active/Incomplete</li> <li>• CL Claim Filed</li> <li>• RC Recalled</li> <li>• SS Superseded</li> <li>• TO Timed Out</li> <li>• UR Untimely/Rejected</li> </ul>
<b>Principal Claimed</b>	Amount of principal claimed by holder.
<b>DCO Date</b>	Date condition occurred <ul style="list-style-type: none"> <li>• For certain claims (for example, a bankruptcy claim), the claim must be filed within a certain time period after the date the condition occurred.</li> </ul>
<b>Reactivated Date</b>	The date a previously returned or rejected claim is resubmitted to the guarantor. <ul style="list-style-type: none"> <li>• When a claim is resubmitted, its status is changed to IP (in process) and is considered to be reactivated.</li> </ul>
<b>Paid Date/Paid Amount</b>	Amount paid be guarantor to holder.

b. View comments (if entered), from the original claims processor:

Comments <hr/> PAY 12/02 STAF VWORIG NOTE. IB
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c. View the following information for associated loans:

Field Name	Description
Loan ID	In format LOA0000XXXXX.
Loan Type	One of the following: <ul style="list-style-type: none"> <li>• SF Stafford Subsidized</li> <li>• SU Stafford Unsubsidized</li> <li>• SX Stafford -Sub/Unsub</li> <li>• CL Consolidation</li> <li>• PL PLUS</li> <li>• RF Refinanced</li> <li>• SL SLS</li> </ul>
1st Disbursement Date	
Original Guaranteed Amt	
Reported Principal Bal. Amount	Balance as of time PreClaim was filed

### Viewing Hold Information

#### To VIEW HOLD INFORMATION:

1. Navigate to the desired record:
  - a. Log into MODEL Direct, if you have not already done so (See page 2).
  - b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 40).
  - c. Locate the desired borrower (see page 41 - page 42).
2. From the **Application List** screen, select the **Hold/Release** link (see page 42).

The **Loan List** appears:

**MODEL**  
Missouri Direct for Educational Loans

Δ Password  
Logout

Add Loan Loan Inquiry/Update PLUS/Credit Approval Reports Tools

• Person Search  
 ◦ Application List  
 ◦ Loan Detail  
 ◦ Demographics  
 ◦ Master Borrower  
 ◦ Master Student  
 ◦ Claims and Preclaims  
 ◦ Hold and Release

To view/update hold & release detail, select the Loan ID.

SSN: 555-55-5555  
Name: BORROWER SMITH

Loan ID	Loan Type	Approved/Certified Amount Date Approved	Application Receive Date	Disbursement Status	Disbursement Status Date	B	S
Application ID: APP000000000							
LOA000000000	SF	\$1,833.00 12/01/2003	12/01/2003	Pending Disbursement	12/01/2003	Y	Y
LOA000000000	SU	\$1,667.00 12/01/2003	12/01/2003	Pending Disbursement	12/01/2003	Y	Y

This page only displays those approved loans for which you have view permission

Click on a **Loan ID** link to access Hold/Release information for a given loan.

- If desired, view the following:

Field Name	Description
<b>Loan ID</b>	In format LOA0000XXXX
<b>Loan Type</b>	One of the following: <ul style="list-style-type: none"> <li>• SF Stafford Subsidized</li> <li>• SU Stafford Unsubsidized</li> <li>• SX Stafford -Sub/Unsub</li> <li>• CL Consolidation</li> <li>• PL PLUS</li> <li>• RF Refinanced</li> <li>• SL SLS</li> </ul>
<b>Approved/Certified Amount/ Date Approved</b>	
<b>Application Receive Date</b>	
<b>Disbursement Status/ Disbursement Status Date</b>	Current Disbursement Status, and date current status was established. Disbursement Status can be one of the following: <ul style="list-style-type: none"> <li>• All Disbursements Fully Canceled</li> <li>• Fully Disbursed</li> <li>• Pending Disbursement</li> <li>• Partially Disbursed</li> </ul>
<b>B</b>	Borrower Indicator (a Y in this field indicates that this individual is the borrower of record on the corresponding application).
<b>S</b>	Student Indicator (a Y in this field indicates that this individual is the student of record on the corresponding application).

- Click on the desired Loan ID (see above figure).  
The Loan Detail screen appears (see page 58).
- In the **Disbursement** area, view hold information (see page 60).



# WORKING WITH PLUS LOANS AND CREDIT CHECKS

MODEL Direct makes it easy for you to:

- Enter a Credit Approval,
- Initiate a PLUS Loan, and:
- Review an Applicant's pending SCRs (School Certification Requests).

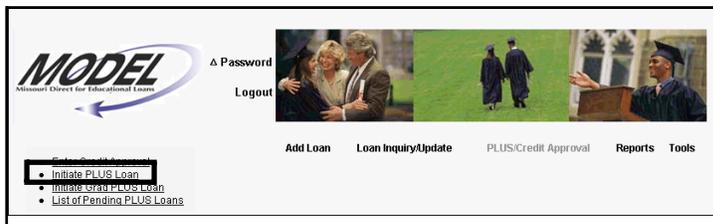
## Entering a Credit Approval

### TO ENTER A CREDIT APPROVAL:

1. Log into MODEL Direct, if you have not already done so (See page 2).
2. From the MODEL Direct Home Page, select the **PLUS/Credit Approval** Link:



You'll see the following:



3. Click the **Enter Credit Approval** link.

You'll see the following:

4. Enter one of the following:

- an SSN, or:
- a name and/or date of birth combination.

**Note:** you must enter a minimum of last name, and two characters of the first name.

5. Click the **Search** button.

6. *Do you see a window similar to the following?:*

**Yes:** no application exists for the borrower.

If you want to...	do this...
Re-enter your search criteria	Click the <b>Cancel</b> button.
Enter a credit approval for this borrower (and enter an application at a later time)	Click the <b>Continue</b> button.

**No:** You'll see the following:

Add Loan	Loan Inquiry/Update	PLUS/Credit Approval	Reports	Tools
SSN	Last Name	First Name	Middle Initial	Date of Birth
<a href="#">555-55-5555</a>	SMITH	BORROWER	M	03/24/0000
1 match were found.				

Click on the SSN link. You'll see the following:

7. If desired, view and/or enter the following:

Field Name	Description/Notes
SSN	
Last Name/First Name/MI	<p><b>If the borrower was not already in the database:</b> Enter borrower information (Last Name and First Name are required)</p> <p><b>If the borrower already was in the database (i.e., the borrower information was populated by the system):</b></p> <p>You can not modify the name fields (Contact your MODEL Direct client representative for information on modifying the borrower's name).</p>
Date of Birth	
Address Line 1	
Address Line 2	
City/State/Zip/Country	Select a State from the dropdown list.
Phone Number	
Lender Code	
Email	

8. *Do you have a credit approval date?*

**Yes:** Do the following:

- In the **Credit Bureau** field, select the credit bureau from the dropdown list (Equifax, TransUnion, Experian).
- Enter the **Credit Approval Date** (in MM/DD/YYYY format).

**No:**

- o In the **Credit Bureau** field, select **Unknown** from the dropdown list.

9. Click the **Submit** button.

## Initiating a PLUS Undergraduate Loan

### Before you Begin...

If you already have a school certification in hand, **do not perform this procedure**. Use the **Add PLUS Loan** procedure described on page 16.

- For more information on the differences between adding and initiating a PLUS loan, see the sidebar on page 16.

## To INITIATE A PLUS UNDERGRADUATE LOAN:

- Log into MODEL Direct, if you have not already done so (See page 2).
- From the MODEL Direct Home Page, select the **PLUS/Credit Approval Link**.



You'll see the following:



- Click the **Initiate PLUS Loan** link.

You'll see the following:

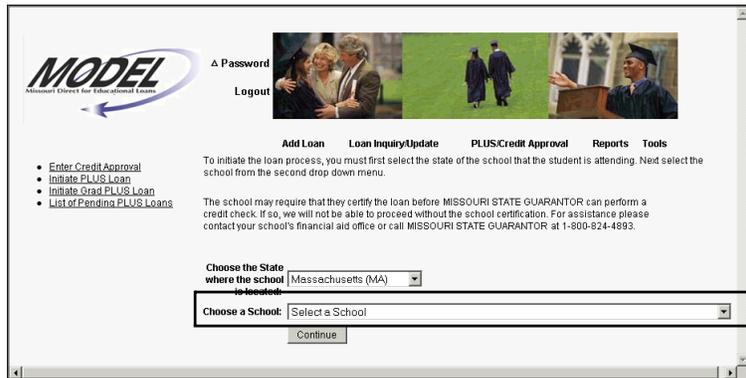
- Do the following:
  - Enter the borrower and student's SSN, and:
  - Click the **Search** button.

You'll see the following:



5. Select a State from the dropdown menu.

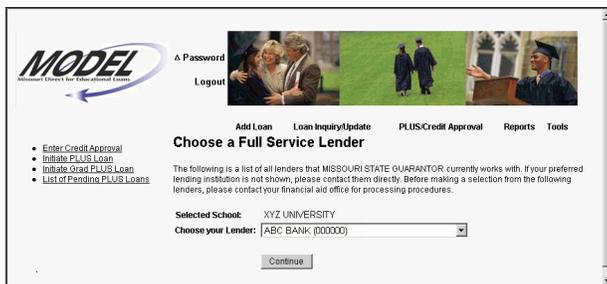
The screen refreshes, and you see the following:



6. Do the following:

- o Select a school from the dropdown menu (see previous figure), and:
- o Click the **Continue** button.

You'll see the following:



### Important - Not all schools...

allow lenders or borrowers to initiate PLUS loans.

If this is the case for the school you select, you'll see the following message:

**The School you have selected <name of school> does not participate in this service, or you may be choosing an incorrect school code. You may select another school code by clicking OK, or return to the Lender Welcome Page by clicking Cancel"**

- If you continue to get this message - or believe to be getting it in error - contact your Client Services Representative.

7. Do the following:

- If necessary, select a different branch code from the dropdown list, and:
- Click the **Continue** button.

The Borrower screen appears:

**Note:** fields with an asterisk next to them are required.

8. Enter or view the following:

Field	Required?	Notes
Borrower SSN	N/A	Read Only

Field	Required?	Notes
<b>Borrower Last Name/First Name/MI</b>	see note	<b>If the borrower was not already in the database:</b> Enter borrower information (Last Name and First Name are required) <b>If the borrower already was in the database (i.e., the borrower information was populated by the system):</b> You can not modify the name fields (Contact your MODEL Direct client representative for information on modifying the borrower's name).
<b>Borrower Perm Address</b>	Y	
<b>Borrower Address Line 2</b>	N	
<b>Borrower City/State/Zip Code/Country</b>	see note	City, State and Zip Code are required
<b>Phone Number</b>	N	
<b>EMail</b>	N	
<b>Driver's License Number</b>	N	
<b>Driver's License State</b>	N	Select the state/territory from the dropdown list.
<b>Birth Date</b>	Y	Enter in format MM/DD/YYYY
<b>Loan Period From/to Date</b>		Enter in format MM/YYYY
<b>School Name/Code/State</b>	N/A	Read Only (based on items you previously selected).
<b>Lender Name/Code</b>		
<b>Requested Loan Amount</b>	Y	
<b>Citizenship Status</b>	N	Select either <b>US Citizen</b> or <b>Qualified non-citizen</b> from the dropdown list.
<b>Alien Registration Number</b>	See note	Non-Citizens only: Enter your Alien registration number (in form Axx-xxx-xxx)
<b>Employer Name/City/Phone/State</b>	N	

- Click the **Continue** button.

The Student screen appears:

---

---

**MODEL**  
Mortgage Overlap for Educational Loans

A Password  
Logout

[Add Loan](#) [Loan Inquiry/Update](#) [PLUS/Credit Approval](#) [Reports](#) [Tools](#)

- [Enter Credit Approval](#)
- [Initiate PLUS Loan](#)
- [Initiate Grad PLUS Loan](#)
- [List of Pending PLUS Loans](#)

**Student**

Last Name:

First Name:  MI:

SSN: 555-55-5555

Birth Date:  /  /

10. Do the following:

- Enter the student's Last Name/First Name/MI/Date of Birth, and:
- Click the **Continue** button.

You'll see the following:

Information you have submitted

Select an option for MPN Processing (See step b)

Click the **Edit** button to reactivate the wizard, and change what you've entered (see step 11a)

Please verify the information below. You may either edit the information, save it or cancel this update.

Please note that any blank field(s) may prevent your loan from being approved and disbursed to the school.

Lender Information

Lender Code	000000
Lender Name	ABC BANK

School Information

School Name	XYZ UNIVERSITY
School Code	999999
School State	MA

Borrower Information

Last Name	Smith
First Name	Borrower
Middle Initial	
SSN	555-55-5555
Address Line 1	00 Fake Street
Address Line 2	
City	Anywhere
State	MA
Zip Code	12345
Country	
Phone Number	(816)000-0000
E-mail Address	
Date of Birth	00/00/0000
Driver's License State	MA
Driver's License Number	M00000
Citizenship Status	US Citizen
Alien ID Number (if non-citizen)	
Employer Name	XYZ Inc
Employer City	Anywhere
Employer State	MA
Employer Phone	(816) 555-4444
Loan Period Start Date(MM/CCYY)	09/2003
Loan Period End Date(MM/CCYY)	05/2004
Requested Loan Amount	\$15,000.00

Student Information

Last Name	Smith
First Name	Student
Middle Initial	
SSN	555-55-5550
Date of Birth	00/00/0000
Citizenship Status	
Alien ID	
Are you currently in default on a federal education loan or do you owe a refund on a federal student grant?	

ⓘ Please select one of the following:

ⓘ Do you want to download the application and print it yourself?

ⓘ Do you want MDHE to print the application and mail it to the borrower?

Do you already have a completed application?

Save Edit Cancel

11. Complete your submission as follows:

a. Review the information you've entered:

If you...	do this...
have enter all information correctly	Go to step b
need to edit information	<ol style="list-style-type: none"> <li>1. Click the <b>Edit</b> button</li> <li>2. Repeat steps 5 through 10</li> <li>3. go to step b</li> </ol>

b. Determine how you want to process your MPN by selecting one of the following:

Option	Comments
<b>Do you want to download the application and print it yourself?</b>	Selecting this option, pending credit approval, will allow you to download the PLUS MPN with pre-filled information. <ul style="list-style-type: none"> <li>• The borrower is then required b to sign, date and mail the application to the address provided.</li> </ul>
<b>Do you want &lt;the guarantor&gt; to print the application and mail it to the borrower?</b>	If the borrower has approved credit, select this option to have the guarantor print and mail a PLUS MPN to the borrower. <ul style="list-style-type: none"> <li>• The borrower is then required b to sign, date and mail the application to the address provided.</li> </ul>
<b>Do you already have a completed application?</b>	Use if the borrower has already completed a paper application, and no MPN printing is necessary.

c. Click the **Save** button.

You'll see the following:

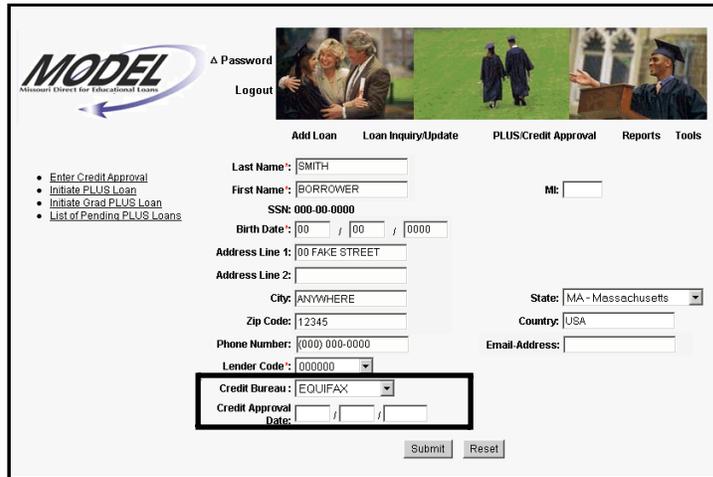
**If you are a non preapproval lender...**

Select the No button, as credit checks are only necessary for pre-approval lenders.

**12. Do you want to enter a credit approval?**

**No:** click the No button. You will be returned to the main menu.

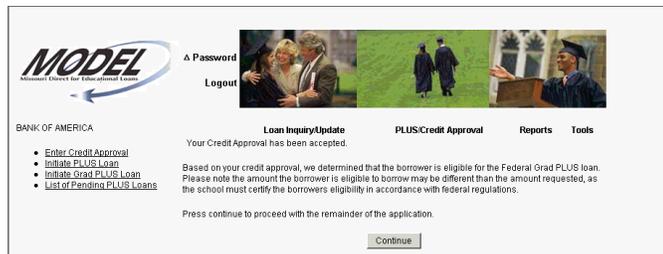
**Yes:** Click the **Yes** button. You'll see the following window:



Enter the credit approval as follows:

- In the **Credit Bureau** field, select the credit bureau from the dropdown list (Equifax, TransUnion, Experian, or Unknown)
- If available, enter the **Credit Approval Date** (in MM/DD/YYYY format).
- Click the **Submit** button.

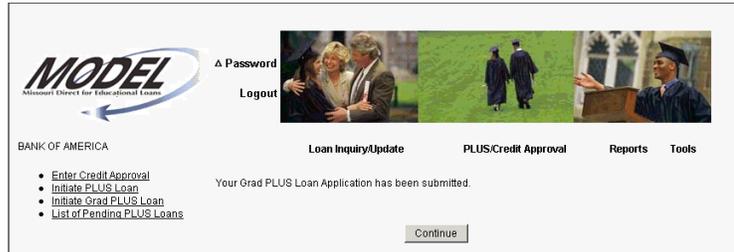
You'll see the following:



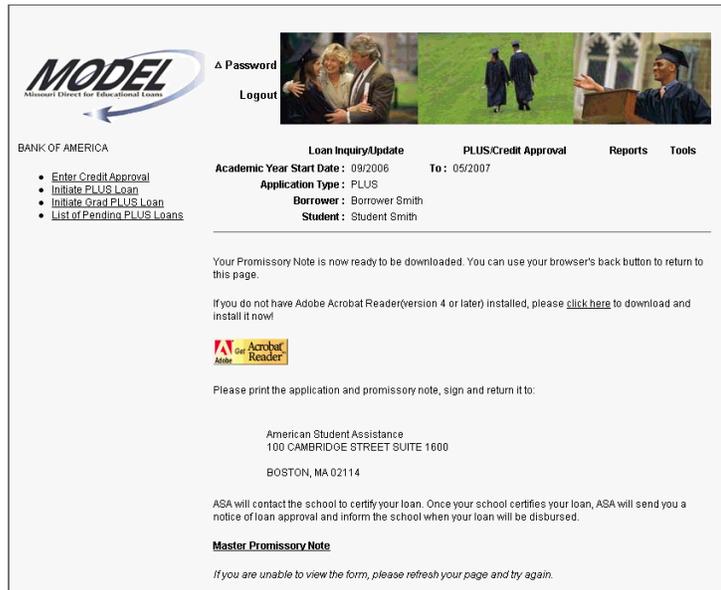
- Click the **Continue** button.

13. Did you elect to download/print an MPN in step 11b? (see page 99)

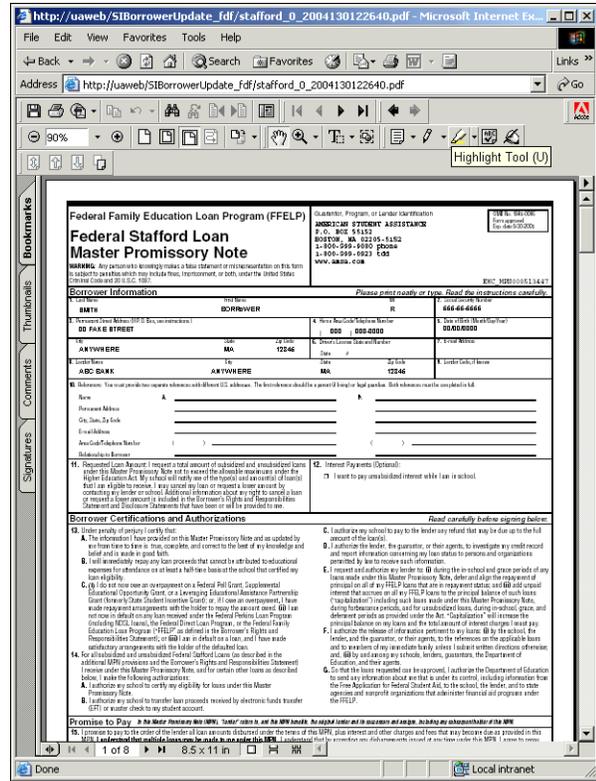
**No:** You'll see the following, and the procedure is complete:



**Yes:** You'll see the following screen, with instructions on downloading and mailing the MPN:



Click the **Master Promissory Note** link (see previous figure) to open Adobe Acrobat and print the MPN:



The MPN is pre-filled with:

- information you supplied on the application, and:
- the guarantor's return address/contact information.

## Initiating a PLUS Graduate Loan

### Before you Begin...

If you already have a school certification in hand, **do not perform this procedure**. Use the **Add Graduate PLUS Loan** procedure described on page 25.

- For more information on the differences between adding and initiating a PLUS loan, see the sidebar on page 16.

## To INITIATE A PLUS GRADUATE LOAN:

1. Log into MODEL Direct, if you have not already done so (See page 2).
2. From the MODEL Direct Home Page, select the **PLUS/Credit Approval** Link.

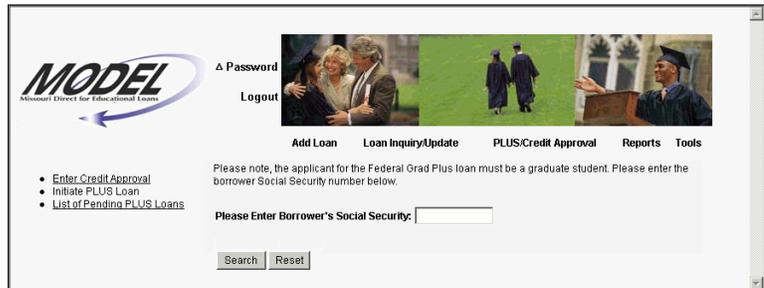


You'll see the following:



3. Click the **Initiate PLUS Loan** link.

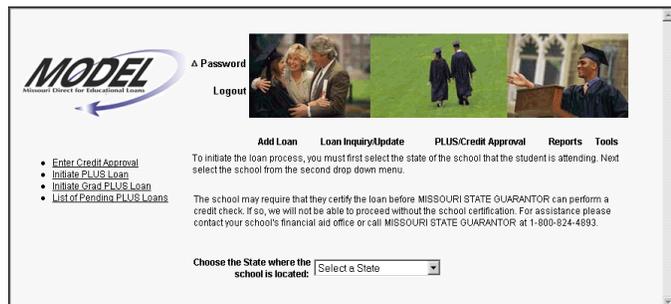
You'll see the following:



4. Do the following:

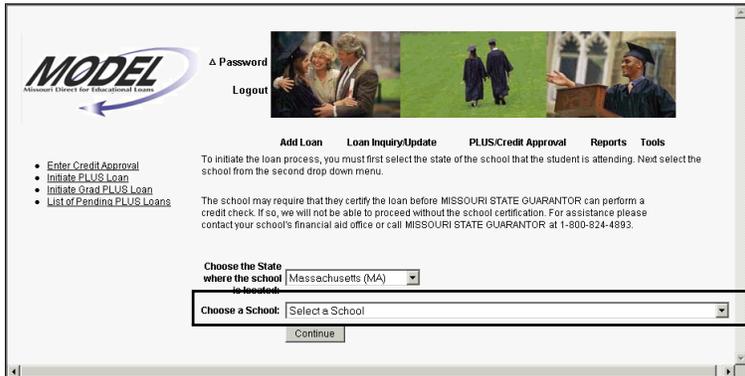
- Enter the borrower's SSN, and:
- Click the **Search** button.

You'll see the following:



5. Select a State from the dropdown menu.

The screen refreshes, and you see the following:



### Important - Not all schools...

allow lenders or borrowers to initiate PLUS loans. If this is the case for the school you select, you'll see the following message:

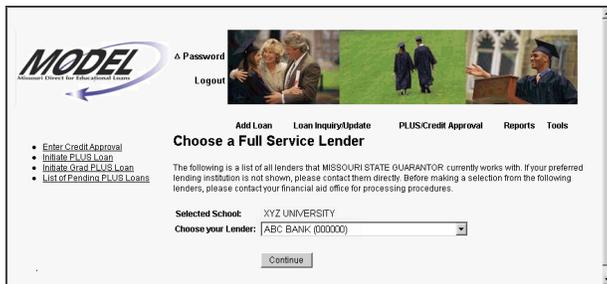
**The School you have selected <name of school> does not participate in this service, or you may be choosing an incorrect school code. You may select another school code by clicking OK, or return to the Lender Welcome Page by clicking Cancel"**

- If you continue to get this message - or believe to be getting it in error - contact your Client Services Representative.

### 6. Do the following:

- Select a school from the dropdown menu (see previous figure), and:
- Click the **Continue** button.

You'll see the following:



### 7. Do the following:

- If necessary, select a different branch code from the dropdown list, and:
- Click the **Continue** button.

The Borrower screen appears:

Note: fields with an asterisk next to them are required.

**MODEL**  
Model Direct for Educational Loans

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Logout

Add Loan   Loan Inquiry/Update   PLUS/Credit Approval   Reports   Tools

**Borrower**

Remember, the Grad PLUS loan Borrower is the graduate student.

SSN: 555-55-5555

Last Name\*: SMITH

First Name\*: BORROWER

MI:

Perm. Address\*: 00 FAKE STREET

Address Line 2:

City\*: ANYWHERE

State: MA - Massachusetts

Country:

Zip Code: 12345

Phone Number: (000) 000-0000

Email:

Driver License Number: M00000

Driver License State: MA - Massachusetts

Birth Date: 00 / 00 / 0000

Loan Period Start Date (MM/CCYY): 09 / 2003

Loan Period End Date (MM/CCYY): 05 / 2004

School Name: XYZ UNIVERSITY

School Code: 999999

School State: MA

Lender Name: ABC BANK

Lender Code: 000000

Requested Loan Amount: 15000

Citizenship Status: US Citizen

Alien ID for Non-Citizens:

Employer Name: XYZ Inc.

Employer City: ANYWHERE

Employer State: MA - Massachusetts

Employer Phone Number: (000) 000-0000

Continue

8. Enter or view the following:

Field	Required?	Notes
Borrower SSN	N/A	Read Only
Borrower Last Name/First Name/MI	see note	<b>If the borrower was not already in the database:</b> Enter borrower information (Last Name and First Name are required) <b>If the borrower already was in the database (i.e., the borrower information was populated by the system):</b> You can not modify the name fields (Contact your MODEL Direct client representative for information on modifying the borrower's name).
Borrower Perm Address	Y	
Borrower Address Line 2	N	
Borrower City/State/Zip Code/Country	see note	City, State and Zip Code are required
Phone Number	N	

Field	Required?	Notes
E-Mail	N	
Driver's License Number	N	
Driver's License State	N	Select the state/territory from the dropdown list.
Birth Date	Y	Enter in format MM/DD/YYYY
Loan Period From/to Date		Enter in format MM/YYYY
School Name/Code/State	N/A	Read Only (based on items you previously selected).
Lender Name/Code		
Requested Loan Amount	Y	
Citizenship Status	N	Select either <b>US Citizen</b> or <b>Qualified non-citizen</b> from the dropdown list.
Alien Registration Number	See note	Non-Citizens only: Enter your Alien registration number (in form Axx-xxx-xxx)
Employer Name/City/Phone/State	N	

9. Click the **Continue** button.

You'll see the following:

Please verify the information below. You may either edit the information, save it or cancel this update.

Please note that any blank field(s) may prevent your loan from being approved and disbursed to the school.

Lender Information

Lender Code	000000
Lender Name	ABC BANK

School Information

School Name	XYZ UNIVERSITY
School Code	999999
School State	MA

Borrower Information

Last Name	Smith
First Name	Borrower
Middle Initial	
SSN	555-55-5555
Address Line 1	00 Fake Street
Address Line 2	
City	Anywhere
State	MA
Zip Code	12345
Country	
Phone Number	(816)000-0000
E-mail Address	
Date of Birth	00/00/0000
Driver's License State	MA
Driver's License Number	M00000
Citizenship Status	US Citizen
Alien ID Number (if non-citizen)	
Employer Name	XYZ Inc
Employer City	Anywhere
Employer State	MA
Employer Phone	(816)000-0000
Loan Period Start Date(MM/CCYY)	09/2003
Loan Period End Date(MM/CCYY)	05/2004
Requested Loan Amount	\$15,000.00

Please select one of the following:  
 Do you want to download the application and print it yourself?  
 Do you want MDHE to print the application and mail it to the borrower?  
 Do you already have a completed application?

Information you have submitted

**Note:** for a PLUS Graduate borrower, the borrower and student information will be the same.

Select an option for MPN Processing (See step b)

Click the **Edit** button to reactivate the wizard, and change what you've entered (see step 11a)

10. Complete your submission as follows:

a. Review the information you've entered:

If you...	do this...
have enter all information correctly	Go to step b
need to edit information	<ol style="list-style-type: none"> <li>1. Click the <b>Edit</b> button</li> <li>2. Repeat steps 5 through 10</li> <li>3. go to step b</li> </ol>

b. Determine how you want to process your MPN by selecting one of the following:

Option	Comments
Do you want to download the application and print it yourself?	Selecting this option, pending credit approval, will allow you to download the PLUS MPN with pre-filled information. <ul style="list-style-type: none"> <li>The borrower is then required b to sign, date and mail the application to the address provided.</li> </ul>
Do you want <the guarantor> to print the application and mail it to the borrower?	If the borrower has approved credit, select this option to have the guarantor print and mail a PLUS MPN to the borrower. <ul style="list-style-type: none"> <li>The borrower is then required b to sign, date and mail the application to the address provided.</li> </ul>
Do you already have a completed application?	Use if the borrower has already completed a paper application, and no MPN printing is necessary.

c. Click the **Save** button.

You'll see the following:

**If you are a non preapproval lender...**

Select the No button, as credit checks are only necessary for pre-approval lenders.

11. Do you want to enter a credit approval?

**No:** click the No button. You will be returned to the main menu.

**Yes:** Click the **Yes** button. You'll see the following window:

**MODEL**  
Account Direct for Educational Loans

Δ Password  
Logout

Add Loan   Loan Inquiry/Update   **PLUS/Credit Approval**   Reports   Tools

- [Enter Credit Approval](#)
- [Initiate PLUS Loan](#)
- [Initiate Grad PLUS Loan](#)
- [List of Pending PLUS Loans](#)

Last Name: SMITH  
First Name: BORROWER      Mt:   
SSN: 000-00-0000  
Birth Date: 00 / 00 / 0000  
Address Line 1: 00 FAKE STREET  
Address Line 2:   
City: ANYWHERE      State: MA - Massachusetts  
Zip Code: 12345      Country: USA  
Phone Number: (000) 000-0000      Email Address:   
Lender Code: 000000  
Credit Bureau: EQUIFAX  
Credit Approval Date:  /  /   
Submit   Reset

Enter the credit approval as follows:

- In the **Credit Bureau** field, select the credit bureau from the dropdown list (Equifax, TransUnion, Experian, or Unknown)
- If available, enter the **Credit Approval Date** (in MM/DD/YYYY format).
- Click the **Submit** button.

You'll see the following:

**MODEL**  
Account Direct for Educational Loans

Δ Password  
Logout

BANK OF AMERICA      Loan Inquiry/Update      **PLUS/Credit Approval**      Reports      Tools

Your Credit Approval has been accepted.

Based on your credit approval, we determined that the borrower is eligible for the Federal Grad PLUS loan. Please note the amount the borrower is eligible to borrow may be different than the amount requested, as the school must certify the borrowers eligibility in accordance with federal regulations.

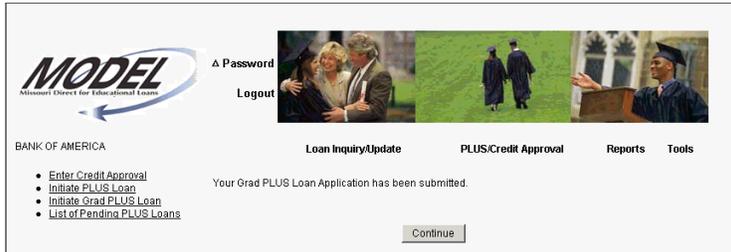
Press continue to proceed with the remainder of the application.

Continue

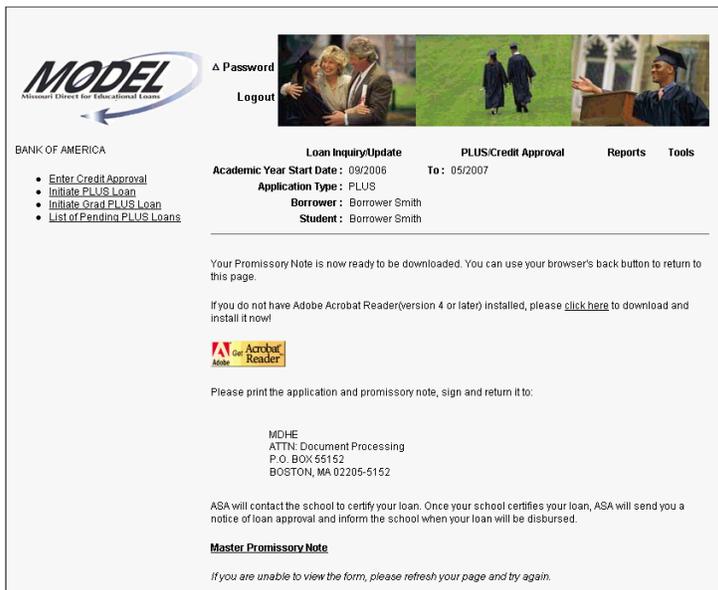
- Click the **Continue** button.

12. Did you elect to download/print an MPN in step 11b? (see page 99)

**No:** You'll see the following, and the procedure is complete:



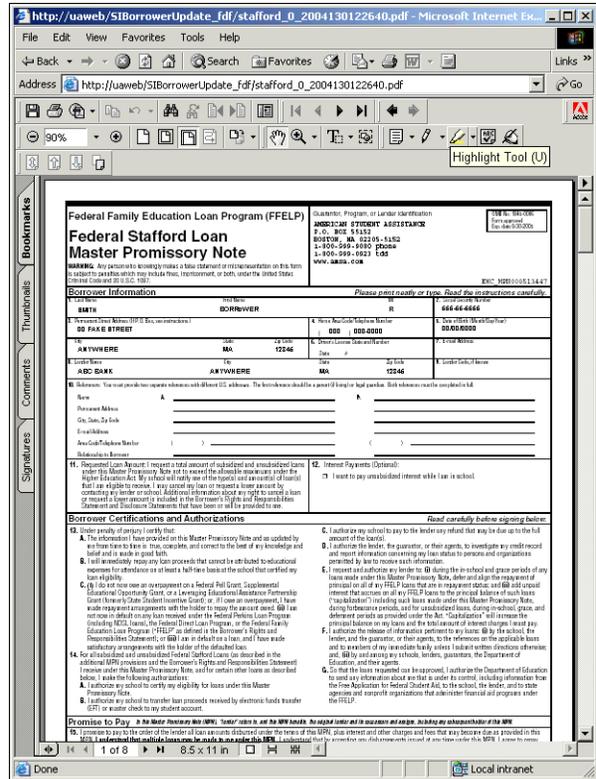
**Yes:** You'll see the following screen, with instructions on downloading and mailing the MPN:



Click the **Master Promissory Note** link (see previous figure) to open Adobe Acrobat and print the MPN:

The MPN is pre-filled with:

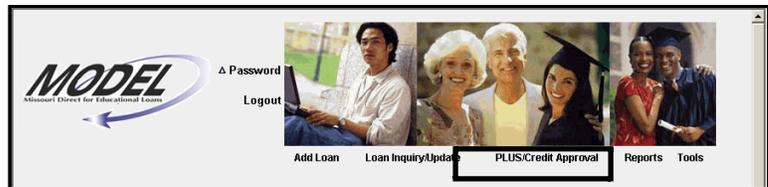
- information you supplied on the application, and:
- the guarantor's return address/contact information.



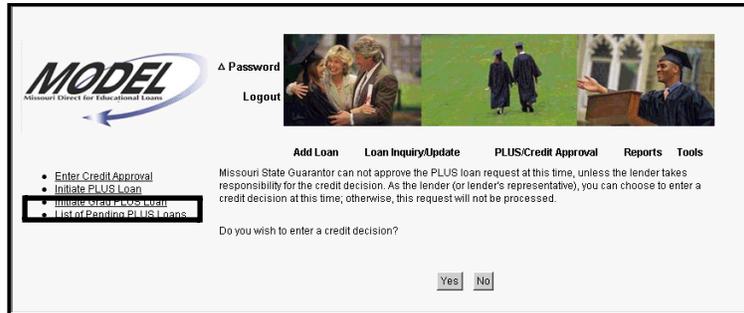
### Viewing Pending PLUS Loans

### TO VIEW A BORROWER'S PENDING PLUS LOANS:

1. Log into MODEL Direct, if you have not already done so (See page 2).
2. From the MODEL Direct Home Page, select the **PLUS/Credit Approval** Link.

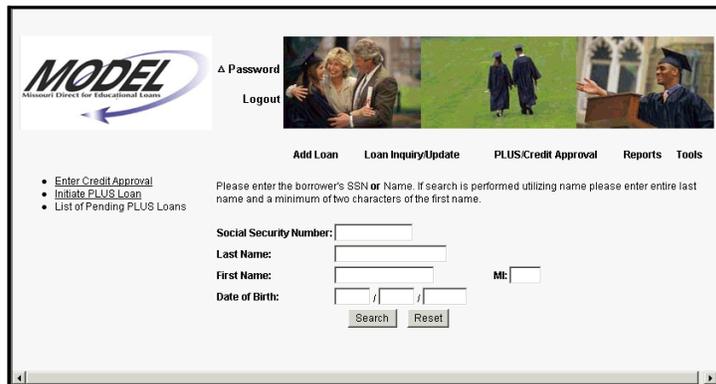


You'll see the following:



3. Click the **List of Pending PLUS Loans** link.

You'll see the following:



4. Do the following:
  - a. Enter either:
    - an SSN, or:
    - a name/date of birth combination.

- b. Click the **Search** button.

**If the individual has pending PLUS Loans:** you'll see the following:



5. Select the **SSN** link.

You'll see a list of pending School Certification Requests for the individual:

**MODEL**  
Model Direct for Educational Loans

Δ Password  
Logout

[Add Loan](#)   [Loan Inquiry/Update](#)   [PLUS/Credit Approval](#)   [Reports](#)   [Tools](#)

This is a list of your loans awaiting certification from the schools.

SCR code	Student Name Student SSN Student DOB	Borrower Name Borrower SSN Borrower DOB	School	Loan Period*	Credit Status
SCQ000000000	STUDENT A SMITH 555-55-5555 00000000	BORROWER A SMITH 555-55-5550 00000000	XYZ UNIVERSITY 999999	09/2003 - 05/2004	Approved
SCQ000000000	STUDENT B SMITH 555-55-5555 00000000	BORROWER B SMITH 555-55-5550 00000000	XYZ UNIVERSITY 999999	09/2003 - 05/2004	Approved
SCQ000000000	STUDENT D SMITH 555-55-5555 00000000	BORROWER D SMITH 555-55-5550 00000000	XYZ UNIVERSITY 999999	01/2004 - 05/2004	Approved

\*Loan Period as entered by the borrower. The school can amend this.

6. View the following:

- Student Name/SSN/DOB
- Borrower Name/SSN/DOB
- School/OE Code
- Loan Period
- Credit Status

# WORKING WITH REPORTS

MODEL Direct provides you with extensive reporting capabilities. You can:

- subscribe to any or all of the following reports:
  - Fee Billing Invoice
  - Lender Disbursement Invoice
  - Lender Invoice Summary Report
  - Processing Summary Report
  - Disbursement Service Totals by School within Lender Report
  - Notice of Guarantee and Disclosure
  - Missing Promissory Note Report (Lender Version)
  - Promissory Note Verify Error Report
- manage your subscriptions (i.e., elect which reports you want to receive).
- view and/or download the following custom reports on demand:
  - CommonLine M-Record Suppression Report
  - Consolidation Loan Amount Change
  - Guarantee Monthly Summary
  - Loan Processing Detail (Without Borrower Detail)
  - Loan Processing Detail (With Borrower Detail)
  - Disbursement Monthly Summary
  - Disbursement Loan Detail (Without Borrower Detail)
  - Disbursement Loan Detail (With Borrower Detail)
  - Loans Pending School Certification
  - Loans by Signature Date/Method
  - Orphan MPN Report
  - MPN Incomplete or Not Returned 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 2).
2. From the MODEL Direct Home Page, select the **Reports** link:



The screen refreshes, and the Report options appear at the left:



3. Click on the **Subscription** link (see figure above).

The following screen appears:

OE Codes of institutions you are associated with.

Click the **All Branches** checkbox if you want all branches to receive the same set of options.

Branch Codes (if applicable) of the parent OE Code.

4. 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 d.

**Yes:** go to step c.

c. Do you want view or modify options for a *specific Branch Code*, or for *all branch codes*?

**To modify options for a specific branch code:** In the **Branch Codes** box, select the desired branch code.

**To modify options for all branch codes:** click the **All Branches** checkbox (see previous figure).

d. Click the **Next** button.

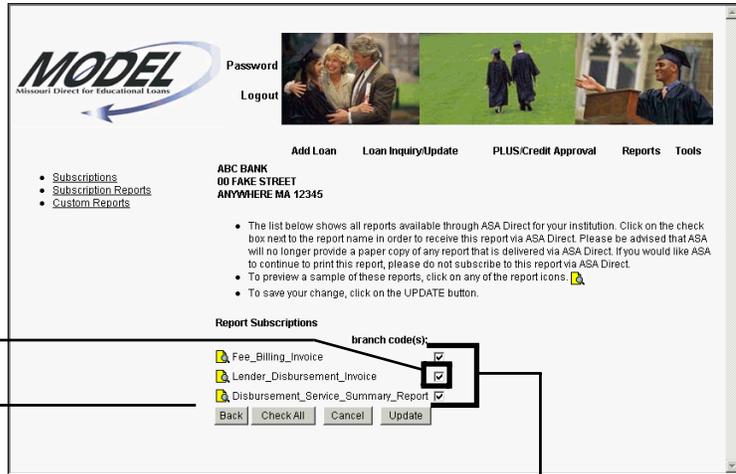
You'll see one of the following:

If your institution has no branches (or you selected a single branch code), you'll see the screen at right:

Click on the check box to select/deselect a specific report.

Click on the Document Icon to view a Report Layout Sample (in Word Format).

- For an actual report sample (i.e., with data), consult the MODEL Direct Reports Guide.



**Important:** Not all reports are available to all schools - therefore, you may not see all of these reports.

- If you want one of these reports - but do not currently see it in your subscriptions window - contact your Client Service Representative to have your school profile modified.

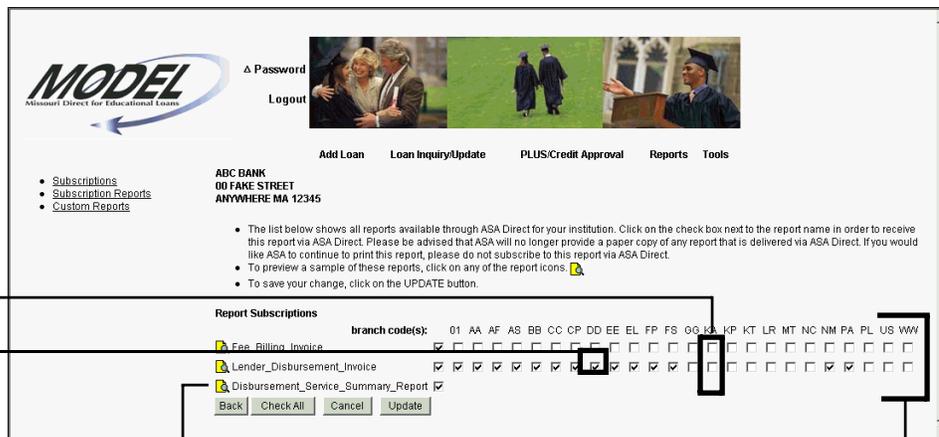
If you selected the All Branches option, you'll see the screen at right:

Each column represent the options available to the given Branch Code

Click on the check box to select/deselect a specific report.

Click on the Document Icon to view a Report Layout Sample (in Word Format).

For an actual report sample (i.e., with data), consult the MODEL Direct Reports Guide



**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.

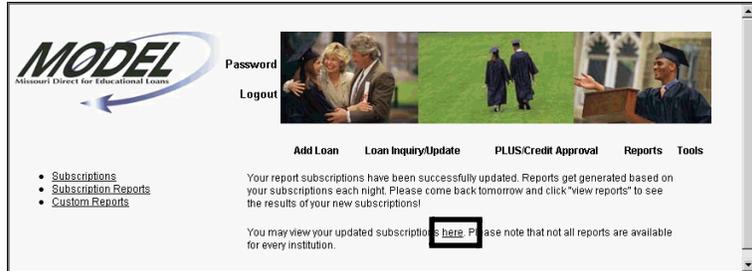
5. Do the following to change report settings:

**To change a specific report setting:** click on the report checkbox to select/deselect the item.

**To select all reports:** click the **Select All** button.

6. Click the **Update** button.

You'll see the following window:



7. *Do you want to review your changes?*

**No:** You're done updating your subscriptions.

**Yes:** Click on the link in the second paragraph of the confirmation window (see previous figure).

## Viewing and Downloading Subscription Reports

### Before you begin...

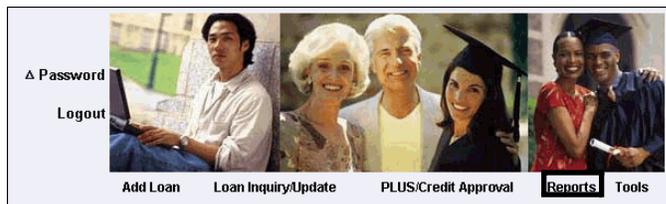
MODEL Direct groups your reports into three categories:

- 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 the guarantor to obtain a printed copy of the report.

### To VIEW OR DOWNLOAD A SUBSCRIPTION REPORT:

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Reports** link:

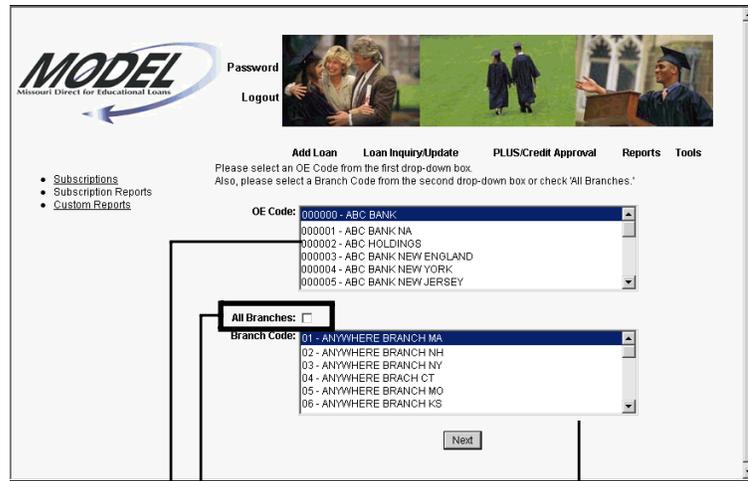


The screen refreshes, and the Report options appear at the left:



3. Click on the **Subscription Reports** link (see figure above).

The following screen appears:



OE Codes of institutions you are associated with.

Click the **All Branches** checkbox if you want all branches to receive the same set of options

Branch Codes (if applicable) of the parent OE Code

4. If necessary, select the OE code/Branch code(s) you want to work with (or select the **All Branches** button - see previous figure).

5. Click the **Next** button.

You'll see the following window, listing all reports that are 1 - 5 days old:

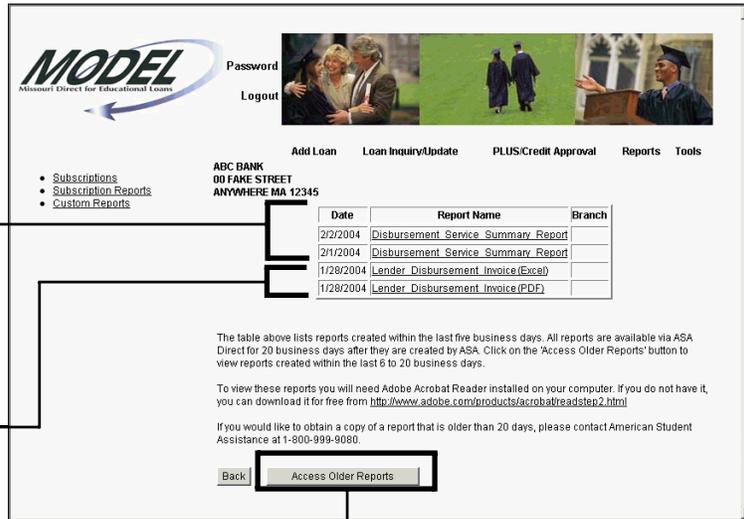
For each report, the grid lists:

- the Report Run Date
- Report Name (and format - see below)
- Branch Code (if applicable)

Click on the Report Name link to launch a copy of the report (see page 112).

**Note:** The following reports are available in both MS Excel and Adobe PDF formats:

- Lender Disbursement Invoice Report
- Disbursement Service Summary Report
- Processing Summary Report
- Lender Missing Promissory Note Report



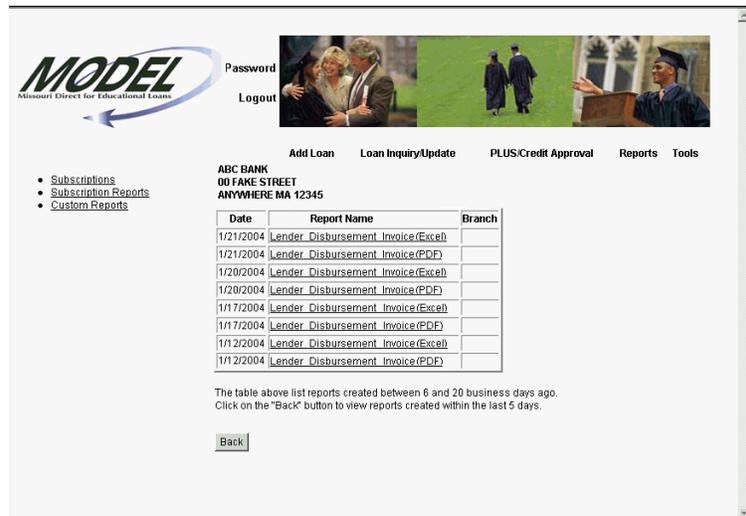
Click the **Access Older Reports** button to view reports between 6 and 20 days old.

6. *Do you see the desired report in the grid?*

**Yes:** Go to step 7

**No:** Click on the **Access Older Reports** button.

You'll see the following window, listing all reports between 6 - 20 days old:





The screen refreshes, and the Report options appear at the left:



3. Click on the **Custom Reports** link (see figure above).

The following screen appears:

**Important:** all reports except the **CommonLine M-Record Suppression Report** use real time data.

The **CommonLine M-Record Suppression Report** uses data from the previous business day.

The screenshot shows the 'Reports' page in the MODEL Direct interface. The 'Reports' button is highlighted with a black box. Below the navigation bar, there is a section titled 'The reports you are about to request will only contain records for the loan period beginning on or after 7/1/2002 through the process day of 6/11/2006.' This section lists various report formats and their descriptions. The 'CommonLine M-Record Suppression Report' is highlighted with a black box. A note below the list states: 'The following report contains information through "yesterday's" processing day of 6/11/2006.'

Click on a report title to generate the report

- For a list of available custom reports, see page 105.
- To view custom report samples, see the MODEL Direct *Web Reports Guide*.

4. Click on the title of the report you want to generate.
- You will be prompted to enter report parameters.
- You will see one of the following windows (depending on the report you are generating):

**Note:** some reports do not require you to select the output order (see following table).

**000000**

Select Branch Code(s): ALL

Select a Loan Type: All Loan Types

From Disbursement Date: 12/23/2003

To Disbursement Date: 1/31/2004

Select Media Output: Excel(xls)

Select Output Order: Borrower

SUBMIT CANCEL

Please note: Pending Data is included if the Disbursement is on hold or if the Disbursement Date is in the future.

You have the choice to select ALL or one specific branch when applicable. To select ALL Entries, click on the choice "ALL". To select one branch, click on the specific branch code.

To download your report results, click on the SUBMIT button. At anytime you wish to cancel your request, click on the CANCEL button. If you click on the CANCEL button, you will be prompted back to the Navigation Menu

5. Enter the following as necessary:

Field	Description/Notes
Select OE/Branch Code	By default, all related OE/Branch codes are selected. <ul style="list-style-type: none"> <li>Optionally, you can select a specific branch code from the dropdown list.</li> </ul>
Select a Loan Type	By default, all loan types are selected <ul style="list-style-type: none"> <li>Optionally, you can select one of the following loan types from the dropdown list: SF (Stafford Subsidized), SU (Stafford Unsubsidized), PL (PLUS Loan)</li> <li>You have the following additional options for the Guarantee Monthly Summary Report and Loan Processing Detail reports: <ul style="list-style-type: none"> <li>CL (Consolidated)</li> <li>SF+SU+PL (All types except Consolidation)</li> </ul> </li> </ul>
Select a Participation Type	One of the following: <ul style="list-style-type: none"> <li>ATOM II Only</li> <li>Non ATOM II only</li> <li>ATOM II and non ATOM II</li> </ul>
From/to Date	Enter a date range for the given report. <ul style="list-style-type: none"> <li>Field labels may differ based on report type (i.e., "Enter Disbursement Date", "Enter SCR Date", etc.)</li> </ul>
Select Report Type	Applies only to the <b>MPN Incomplete or Not Returned Report</b> . Select one of the following from the dropdown list: <ul style="list-style-type: none"> <li>MPNs Not Returned</li> <li>SCRs Not Returned or Completed</li> </ul>
Select Media Output	The following output formats are available: Comma Delimited (.CSV), Plain Text (.TXT), Microsoft Excel (.XLS)
Select Output Order	From the dropdown menu, select <b>Borrower</b> , <b>Lender</b> , or <b>School</b> order. <ul style="list-style-type: none"> <li>This option is not available for the following reports: <ul style="list-style-type: none"> <li>Approved Loans with Disbursement Information (Summary)</li> <li>Pending Disbursements with Hold/Release Status (Summary)</li> <li>MPN Receipt by SSN</li> <li>CommonLine M-Record Suppression Report</li> </ul> </li> </ul>

6. Click the **Submit** button.

You'll see the following:

**During processing, you'll see the window at right...**



**Important:** do not close your browser window, click browser buttons, or engage in any other internet activity while this window is on screen.

---

**When the report is processed, you'll see this window...**

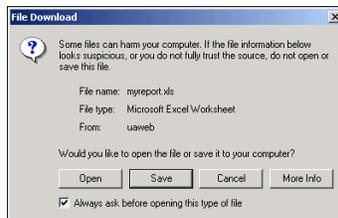
Click this button to download your report.

Click this link to select a different custom report (see step 3).



7. Click the **Download** button.

You'll see the following:



8. Do one of the following:

- Click the **Open** button to view the report in your browser (or helper application - i.e., Excel).
- Click the Save button (to view the file at a later time).

9. *Do you want to generate another report?*

**No:** the procedure is complete.

**Yes:** do the following:

- Click the **Choose Another Report** link (see figure in step 6).
- Repeat steps 3 through 9.

---

---

# WORKING WITH THE TOOLS MENU

From the Tools menu, you can:

- validate an SSN,
- view contact information (for any institution in the database), and:
- update addresses/contact information (for your institution and/or branches).

## Validating a Social Security Number (SSN)

### ❑ TO VALIDATE AN SSN:

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Tools** link:



The screen refreshes, and the Tools options appear at the left:



3. Click on the **Check SSN** link (see figure above).

The following screen appears:



4. Do the following:

- o Enter a 9 digit SSN, and:
- o Click the **Check** button.

The screen refreshes, and one of the following messages appears:



Valid SSN

Invalid SSN



5. Repeat steps 4 and 5 for each SSN you want to validate.

---

# 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 2).
2. From the MODEL Direct Home Page, select the **Tools** link:

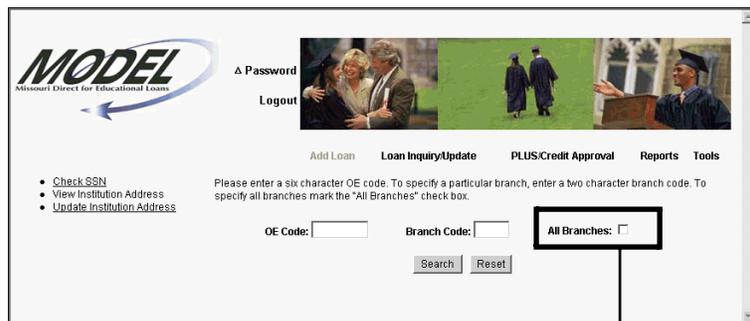


The screen refreshes, and the Tool options appear at the left:



3. Click on the **View Institution Address** link (see figure above).

The following screen appears:



Check to view all contact information across all branches (see next step).

4. Enter the following as applicable:

- The institution's OE Code, or:
- The Institution's Branch Code

**Note:** Check the **All Branches** checkbox to view all contacts across all branch codes (see previous figure).

5. Click the **Search** button.

You'll see a window similar to the following:

Contact information is grouped by OE Code/Branch Code (where applicable)

The screenshot shows the MODEL Missouri Direct for Educational Loans interface. At the top left is the MODEL logo with the tagline "Missouri Direct for Educational Loans". To the right of the logo are "Password" and "Logout" links. Below the logo are three small images: a family, a person walking, and a graduate. To the right of these images are navigation links: "Loan Inquiry/Update", "PLUS/Credit Approval", "Reports", and "Tools". Below the navigation links are three bullet points: "Check SSN", "View Institution Address", and "Update Institution Address". The main content area displays contact information for three different bank branches, each in a table format. The first table is for "000000 00 ABC BANK", the second for "000001 ABC BANK NA", and the third for "000002 ABC HOLDINGS". At the bottom of the interface is an "Institution Search" button.

000000 00 ABC BANK	
Contact	Contact A Smith
Title	STUDENT LOAN DEPARTMENT
Address	00 Fake Street, MS A1 Anywhere MA 12345
Phone	1-800-000-0000
Fax	
Email	

000001 ABC BANK NA	
Contact	Contact C Smith
Title	Student Loan Ops Manager
Address	Education Loan Division 00 Fake Street, MS A1 Anywhere MA 12345
Phone	(315) 000-0000
Fax	
Email	

000002 ABC HOLDINGS	
Contact	Contact S Smith
Title	
Address	PER HOWARD M SMITH NO SUFFIX CODES WILL BE USED FOR THIS LENDER CODE
Phone	(817) 000-0000
Fax	
Email	

6. Review the desired contact information (Name, Title, Address, Phone/Fax/EMail).

7. Do you want to view another organization's contact information?

**No:** the procedure is complete.

**Yes:** do the following:

- Click the **Institution Search** button, and:
- Repeat steps 3 through 6.

---

# Updating 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 2).
2. From the MODEL Direct Home Page, select the **Tools** link:



The screen refreshes, and the Tool options appear at the left:



3. Click on the **Update Institution Address** link (see figure above).

The following screen appears:

**MODEL**  
Missouri Direct for Educational Loans

Password  
Logout

Add Loan    Loan Inquiry/Update    PLUS/Credit Approval    Reports    Tools

• Check SGN  
• View Institution Address  
• Update Institution Address

Please select an OE code from the dropdown list. Specify a branch code if there is one or more by entering two characters.

OE Code: 000000 - ABC BANK  
000001 - ABC BANK NA  
000002 - ABC HOLDINGS  
000003 - ABC BANK NEW ENGLAND  
000004 - ABC BANK NEW YORK  
000005 - ABC BANK NEW JERSEY

Branch Code: 01 - ANYWHERE BRANCH MA  
02 - ANYWHERE BRANCH NH  
03 - ANYWHERE BRANCH NY  
04 - ANYWHERE BRANCH CT  
05 - ANYWHERE BRANCH MO  
06 - ANYWHERE BRANCH KS

Search

4. 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 **Next** button.  
You'll see the following screen:

5. Edit any of the following fields as necessary:

- First Name
- Last Name
- Title
- Address Line 1
- Address Line 2
- City
- State
- Postal Code
- Country
- Phone
- Phone Ext
- Fax
- EMail

6. Click the **Update** button.

You'll see the following:

7. *Do you want to update another contact?*

**No:** the procedure is complete.

**Yes:** do the following:

- Click on the **Institution Search** button (see figure above), and:
- Repeat steps 3 through 7.



# LOAN PHASE CODE DESCRIPTIONS

In most applications, a field is either Read Only (you can view it, but not modify it) or editable (you can update the data at any time).

MODEL Direct contains a third category of data - fields that can only be modified under certain conditions (due to regulation and/or business rules). In many cases, the ability to modify a given data field depends on what *phase*, or processing state, the loan is in.

The following chart lists all loan Phase codes, along with a description. Please note the following abbreviations:

- **DS** - Disbursement Services (commonly referred to as an ATOM Loan)
- **NDS** - Non Disbursement Services Loan (i.e., guarantee only)
- **PA** - Lender of record has a preapproval agreement with the Operating Organization (i.e., loan is immediately guaranteed)
- **NPA** - non-preapproval Lender (loan must be reviewed before guarantee).

Loan Phase	Description
0	Prior to Approval
5	Active Preclaim
6	Active Claim
7	Claim Paid
8	Resolved Defaults
2 NPA DS	DS, Non-PA: Post Approval - Prior to Disbursement Invoicing
2 PA DS	DS, PA: Post Approval - Prior to Disbursement Invoicing
3 NPA DS	DS, Non-PA: Loan on a Paid Disbursement invoice, but not on a Roster
3 NPA NDS	Non-DS, Non-PA: Current date is not more than 7 days after approval date OR loan's earliest disbursement date is at least 8 days in future
3 PA DS	DS, PA: Loan on a Paid Disbursement invoice, but not on a Roster
3 PA NDS	Non-DS, PA: Current date is not more than 7 days after approval date OR loan's earliest disbursement date is at least 8 days in future
4 NPA DS	DS, Non-PA: Loan has appeared on a Roster
4 NPA NDS	Non-DS, Non-PA: Current date is more than 7 days after approval AND earliest disb date is past or less than 8 days in future
4 PA DS	DS, PA: Loan has appeared on a Roster
4 PA NDS	Non-DS, PA: Current date is more than 7 days after approval AND earliest disb date is past or less than 8 days in future



# 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	>= 12/31/06	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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