



Financial Aid System

2018-19 FAM Loan Debt Information Notification

SBCTC-IT

support@sbctc.edu

Documentation Index URL

<http://www.sbctc.edu/colleges-staff/it-support/legacy-applications/fas/fas-document-index.aspx>

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1 Overview

In 2017, the Washington State Legislature passed SB5022. This bill requires colleges, starting July 1, 2018, to email a notification about the balance of their student educational loan balances. This notification is to be sent within 24 hours of when a new or revised loan is offered to the student.

The FAM Loan Debt Information Notification process will produce an email notification directing students to the FAM Student Portal where they can obtain their Loan Debt Information Sheet. Optionally, the Loan Debt Information Sheet can be emailed directly to the student.

The FAM Loan Debt Information Sheet produced in FAM was designed with assistance from the Financial Aid System Technology group (FAST) to conform to the state requirements. The information sheet is produced in a PDF format.

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2 Setting Up the Loan Debt Information Sheet

This section provides information on the following:

- Loan Debt Information Sheet sections
- Establishing the values for the Loan Debt Information Sheet sections

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2.1 Loan Debt Information Sheet Sections

The Loan Debt Information Sheet consists of 12 different sections. Some of the information in the sections is static (that is, it will be the same for all students); some information comes from the student's record in FAM.

Example of a Loan Debt Information Sheet:

Section 1



Section 2

JUGHEAD JONES

This is a personalized summary of your estimated student loan indebtedness. Please use the information below, along with the academic and financial planning resources on page two, to help minimize future borrowing while you complete your program of study.

Please consider these are estimates based on a snapshot in time from your most recent FAFSA. Your most up-to-date information is available at nslds.ed.gov.

Section 3

Your Total Estimated Education Loan Debt

Total of Current Loans and Outstanding Prior Loans * **\$11,100.00**

Current Year Loans (2018-19)	-----	\$6,000.00
Outstanding Prior Year Loans	-----	\$5,100.00

* Please see the "Important Information About These Loan Estimates" section on page 2 regarding these loan totals.

Section 4

Estimated Monthly Payment - All Loans

Total Outstanding Education Loans	-----	\$11,100.00
Standard Repayment Term **	-----	10.0 years
Assumed Interest Rate ***	-----	4.45 %
Monthly Payment	-----	\$114.77
Cumulative Payments	-----	\$13,772.55
Projected Interest Paid	-----	\$2,672.55

** For the purpose of this summary, the standard repayment plan term is being used. Please see page 2 for other repayment plan options.

*** Student loan interest rates vary based on the type of loan and when the loan was borrowed. For the purpose of this summary we are using an estimated interest rate of 4.45 %.

Section 5

Federal Direct Loan Borrowing Limit used for your Program of Study

Percentage of the Aggregate Loan Borrowing Limit (Independent students)	10.435 %
Percentage of the Aggregate Loan Borrowing Limit (Dependent students)	19.355 %

Your Aggregate Subsidized Loans	-----	\$3,000.00
Your Aggregate Unsubsidized Loans	-----	\$3,000.00

For Undergraduate Independent students, the Subsidized and Unsubsidized Aggregate Loan Limit used in this calculation is \$57,500.00.

For Undergraduate Dependent students, the Subsidized and Unsubsidized Aggregate Loan Limit used in this calculation is \$31,000.00. However, the \$57,500.00 limit would also apply to Dependent students whose parents are not able to borrow a parent PLUS loan.

In either case, no more than \$23,000.00 of this amount may be in subsidized loans.

Please refer to the academic and financial planning resources on the next page of this summary.

Section 6

Section 7

Section 8

Section 9

Section 10

Section 11

Section 12

Section 13

Information about the Types of Education Loans

Federal Stafford Direct Loans
The Federal Stafford Loan program is available to students who file a Free Application for Federal Student Aid (FAFSA). The amount offered is based on students' grade level and financial need.

Advantages of federal loans are:

- Repayment plans - many plans are available including income-based repayment plans.
- Loan forgiveness - certain circumstances might lead to your federal loans being forgiven, cancelled, or discharged.
- A cosigner is not required on most federal student loans.

Federal Direct Parent (PLUS) Loans for Undergraduate Dependent Students
PLUS loans are federal loans that parents of dependent undergraduate students can use to help pay for their student's college or career school.

Information about Parent (PLUS) Loans:

- Parent loans are loans taken out in the name of a parent for the benefit of an undergraduate dependent student. Like student loans, they must be used for educationally related expenses.
- If you are a parent of a dependent student, you may borrow money in their name to help meet the student's educational expenses. To be eligible for a Federal Plus Loan for Undergraduate Students, you must demonstrate that you have unmet financial need and that you do not have an adverse credit history.
- The maximum PLUS loan amount that can be borrowed is the cost of attendance minus any other financial assistance received, like scholarships or financial aid.
- For more information on PLUS loan eligibility and borrowing limits, visit the Department of Education's PLUS Loan page at <https://studentaid.gov/plus/loans/faq-plus>.

Private Education Loans
Private education loans are funded by banks, credit unions, or other types of lenders. They are not funded or subsidized by the federal government.

Information about Private Loans:

- The interest rate on private loans is almost always higher than on federal student loans. The interest rate on federal student loans is much lower than that on a credit card.
- Credit checks are required for private student loans.
- Many private lenders have a waiting period before releasing the funds. Federal loan funds may arrive sooner.
- A financial background check is not required on a federal student loan - even if you have or had bad credit.

Important Information About These Loan Estimates
***IMPORTANT:** Figures in this notice are estimates and should not be considered an official record of your student loan debt.

WHY?

- Recently repaid or disbursed portions of your student loans may not be included in the gross loan amount due to the timing and availability of reporting.
- If you have borrowed at multiple institutions, have consolidated your loans, or have repaid a portion of your debt, you may find that these estimates are inaccurate.
- Interest that accrues on Unsubsidized Stafford Loans while you are enrolled, which must be paid first or capitalized (added to your debt), is not included. Calculators are available on the Department of Education's website.
- Some loans such as Federal Health Profession Loans, state or institutional loans and private loans from other institutions may not be included in these estimates.
- State Nursing and Teaching scholarships and Federal TRACH grants, which may be converted to loans if scholarship terms and conditions are not met by the recipient, are not included in these estimates.
- Education loans other than federal PLUS Loans your parent took out on your behalf are not included in these estimates.

The most accurate information about your Federal student Loans is available at **NSLDS(National Student Loan Data System)** at [www.nslds.ed.gov](https://nslds.ed.gov). By logging in with your current FSA ID and password, you should be able to view up-to-date loan amounts, service information, and other information relevant to your past borrowing.

About Repayment Plans
Repayment information is based on the federal loan repayment plan that borrowers are automatically enrolled in if an alternative repayment plan is not selected. Also available are income-driven repayment plans which sets the monthly student loan payment at an amount that is intended to be affordable based on your income and family size.

Four income-driven repayment plans are available:

- Revised Pay As You Earn Repayment Plan (REPAYE Plan).
- Pay as You Earn Repayment Plan (PAYE Plan).
- Income-Based Repayment Plan (IBR Plan).
- Income Contingent Repayment Plan (ICR Plan).

More information is available on these plans at **Federal Student Aid** at <https://studentaid.ed.gov>.

Financial Planning Resources
We are here to help you make smart borrowing choices. Please stop by our office to meet with our loan specialist if you have any questions.

Resources are also available at:

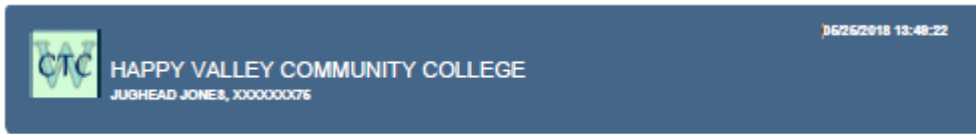
- **Student Loan Resources Federal** at <https://studentaid.gov>
- **Student Loan Resources Washington State** at <https://www.slns.org/washington/resources>
- **Student Loan Debt Hotline** at <https://studentaid.gov/need/track/repayment/repaymentcalculator.action>
- **Student Loan Repayment Calculator** at <https://studentaid.gov/need/track/repayment/repaymentcalculator.action>
- **College Financial Aid Office**

From HAPPY VALLEY COMMUNITY COLLEGE
200 channels of customized information from the college

For more information and next steps:

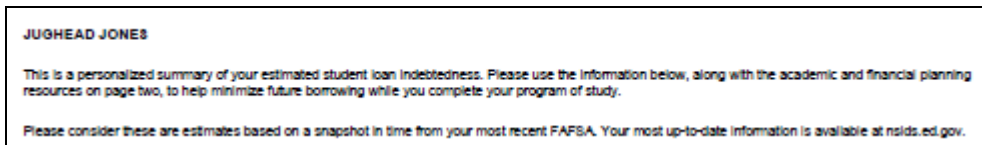
HAPPY VALLEY COMMUNITY COLLEGE
Financial Aid Office
South 16th Ave & Nob Hill Blvd P.O. BOX 22520
YAKOMA, WA 98907-0520
Telephone: 509-574-8855
E-mail:

1. College and Student Information Section



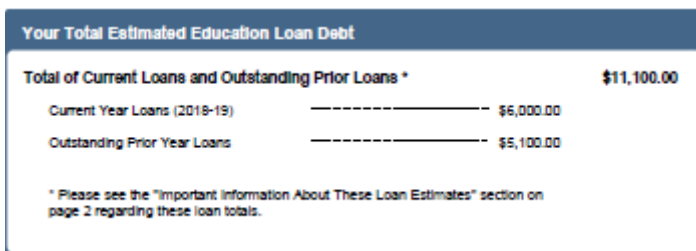
This section contains the WCTC logo, the college name, the date and time the Loan Debt Information Sheet was generated, the student's name and Student ID. The student's name can optionally list the first name only or the student's full name. The Student ID can display in full or be partially or fully masked.

2. Student Name and Introductory Section



This section contains the student's name (either first name only or full name) and static information about the purpose of this loan debt information sheet.

3. Total Loan Estimated Education Loan Debt Section



Your Total Estimated Education Loan Debt	
Total of Current Loans and Outstanding Prior Loans *	\$11,100.00
Current Year Loans (2018-19)	\$6,000.00
Outstanding Prior Year Loans	\$5,100.00

* Please see the "Important Information About These Loan Estimates" section on page 2 regarding these loan totals.

This section contains the student's loan total processed by the college for the current year (includes Subsidized, Unsubsidized, and optionally PLUS loan and private loans) and the balance of their outstanding prior loans (from the most recent ISIR loaded into FAM).

Note: The outstanding prior loan balance is what has been tracked by NSLDS for their Subsidized and Unsubsidized loans.

4. Estimated Monthly Payment – All Loans Section

Estimated Monthly Payment - All Loans	
Total Outstanding Education Loans	----- \$11,100.00
Standard Repayment Term **	----- 10.0 years
Assumed Interest Rate ***	----- 4.45 %
Monthly Payment	----- \$114.77
Cumulative Payments	----- \$13,772.55
Projected Interest Paid	----- \$2,672.55

** For the purpose of this summary, the standard repayment plan term is being used. Please see page 2 for other repayment plan options.

*** Student loan interest rates vary based on the type of loan and when the loan was borrowed. For the purpose of this summary we are using an estimated interest rate of 4.45 %.

This section contains information about the potential total payoff amount. Also displayed is projected interest paid and the monthly repayment amount based on the standard federal loan repayment plan.

5. Federal Direct Loan Borrowing Limited Used Section

Federal Direct Loan Borrowing Limit used for your Program of Study	
Percentage of the Aggregate Loan Borrowing Limit (Independent students)	10.435 %
Percentage of the Aggregate Loan Borrowing Limit (Dependent students)	19.355 %
Your Aggregate Subsidized Loans	----- \$3,000.00
Your Aggregate Unsubsidized Loans	----- \$3,000.00

For Undergraduate Independent students, the Subsidized and Unsubsidized Aggregate Loan Limit used in this calculation is \$57,500.00.

For Undergraduate Dependent students, the Subsidized and Unsubsidized Aggregate Loan Limit used in this calculation is \$31,000.00. However, the \$57,500.00 limit would also apply to Dependent students whose parents are not able to borrow a parent PLUS loan.

In either case, no more than \$23,000.00 of this amount may be in subsidized loans.

This section lists the total amount of Subsidized and Unsubsidized loans awarded to the student. These amounts include both the current year and all prior years (as tracked by NSLDS). The percentage(s) shown is the total of the Subsidized plus Unsubsidized amounts divided by the Aggregate Loan Limit based on the dependency status of the student.

If the student is independent only the independent percentage and information is shown. If the student marked as dependent, both the independent and dependent percentages and information is shown (the information boxed in red is only shown for dependent students).

These sections are on the second page of the sheet and contains information on the types of education loans, information about the loan estimates, resources and college information.

6. Federal Stafford Loans

Federal Stafford Direct Loans

The Federal Stafford Loan program is available to students who file a Free Application for Federal Student Aid (FAFSA). The amount offered is based on students grade level and financial need.

Advantages of federal loans are:

- Repayment plans - many plans are available including income-based repayment plans.
- Loan forgiveness - certain circumstances might lead to your federal loans being forgiven, cancelled, or discharged.
- A cosigner is not required on most federal student loans.

This section contains required consumer information on Federal Stafford Loans and is not modifiable.

7. Federal Direct Parent (PLUS) Loans for Undergraduate Dependent Students

Federal Direct Parent (PLUS) Loans for Undergraduate Dependent Students

PLUS loans are federal loans that parents of dependent undergraduate students can use to help pay for their student's college or career school.

Information about Parent (PLUS) Loans:

- Parent loans are loans taken out in the name of a parent for the benefit of an undergraduate dependent student. Like student loans, they must be used for educationally related expenses.
- If you are a parent of a dependent student, you may borrow money in their name to help meet the student's educational expenses. To be eligible for a Federal Plus Loan for Undergraduate Students, you must demonstrate that you have unmet financial need and that you do not have an adverse credit history.
- The maximum PLUS loan amount that can be borrowed is the cost of attendance minus any other financial assistance received, like scholarships or financial aid.
- For more information on PLUS loan eligibility and borrowing limits, visit the Department of Education's PLUS Loan page at <https://studentaid.ed.gov/sa/types/loans/plus>

This section contains consumer information on Federal Direct Parent (PLUS) Loans for Undergraduate Dependent Students and is not modifiable. This section will only display if the student is marked as dependent.

8. Private Education Loans

Private Education Loans

Private education loans are funded by banks, credit unions, or other types of lenders. They are not funded or subsidized by the federal government.

Information about Private Loans:

- The interest rate on private loans is almost always higher than on federal student loans. The interest rate on federal student loans is much lower than that on a credit card.
- Credits checks are required for private student loans.
- Many private lenders have a waiting period before releasing the funds. Federal loan funds may arrive sooner.
- A financial background check is not required on a federal student loans - even if you have or had bad credit.

This section contains required consumer information on Private Education Loans and is not modifiable.

9. Disclaimer about the Loan Estimates

Important Information About These Loan Estimates

***IMPORTANT:** Figures in this notice are estimates and should not be considered an official record of your student loan debt.

WHY?

- Recently repaid or disbursed portions of your student loans may not be included in the gross loan amount due to the timing and availability of reporting.
- If you have borrowed at multiple institutions, have consolidated your loans, or have repaid a portion of your debt, you may find that these estimates are inaccurate.
- Interest that accrues on Unsubsidized Stafford Loans while you are enrolled, which must be paid first or capitalized (added to your debt), is not included. Calculators are available on the Department of Education's Website.
- Some loans such as Federal Health Profession Loans, state or institutional loans and private loans from other institutions may not be included in these estimates.
- State Nursing and Teaching scholarships and Federal TEACH grants, which may be converted to loans if scholarship terms and conditions are not met by the recipient, are not included in these estimates.
- Education loans other than federal PLUS Loans your parent took out on your behalf are not included in these estimates.

The most accurate information about your Federal Student Loans is available at **NSLDS(National Student Loan Data System)** at www.nsls.ed.gov. By logging in with your current FSA ID and password, you should be able to view up-to-date loan amounts, servicer-information, and other information relevant to your past borrowing.

This section contains required information about the loan estimates contained in the notification sheet and is not modifiable.

10. Repayment Plans Information

This section contains information about repayment plans including income-based repayments plans and is not modifiable. This information is required by SB 5022 which establishes a student loan bill of rights.

11. Financial Planning Resources

Financial Planning Resources
We are here to help you make smart borrowing choices. Please stop by our office to meet with our loan specialist if you have any questions.

Resources are also available at:

- Student Loan Resources Federal at <https://studentaid.ed.gov>
- Student Loan Resources Washington State at <http://www.atg.wa.gov/studentloanresources>
- Student Loan Debt Hotline at <https://studentloans.gov/myDirectLoan/contactUs.action>
- Student Loan Repayment Calculator at <https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>
- College Financial Aid Office

This section contains up to 10 institution definable links for financial planning resources available to students.

12. Customizable Text

From HAPPY VALLEY COMMUNITY COLLEGE
200 characters of customized information from the college

Up to 200 characters of institution specific information can be displayed in this section.

13. College contact information

[For more information and next steps:](#)

HAPPY VALLEY COMMUNITY COLLEGE
Financial Aid Office

South 16th Ave & Nob Hill Blvd P.O. BOX 22520
YAKIMA, WA 98907-2520
Telephone: 5095746855
E-mail:


This section contains contact information on the college. This information comes from the FAM Institution Code page located under Application Setup; New Year; Institution Import.

2.2 Establishing Loan Debt Information Sheet Values

Many of the values and some of the text that appears on the Loan Debt Information Sheet are established in the Processing Table. Email information is also established in the Processing Table. For the 2018-19 award year, the values are entered in the **N19/LOANDEBT** Processing Table. Initial Processing Table entries required for the 2018-19 Loan Debt Information Sheet have been automatically established on the N19/LOANDEBT table for you. You may want to update the default values with your college specific information in the “Description” or “Note” fields.

The following displays sample values.

System: N19
Table ID: LOANDEBT

Processing Table Edit 

System N19
 Table ID LOANDEBT

Short Description















































Long Description

Code 1

Code 2

Code 3

Value

Value	Description	Edit	Delete
AGGREGATE-LOAN-LIMIT	57500		
AGGREGATE-LOAN-LIMIT-DEP	31000		
AGGREGATE-SUB-LIMIT	23000		
AWD-STATS	2		
CUSTOMIZED-INFO	Use Note field to customize info		
EMAIL-FROM-ADDRESS	hvcfaid@hvcc.edu		
EMAIL-FROM-NAME	HVCC Financial Aid Office		
EMAIL-SUBJECT	Email Subject Line		
EMAIL-TEXT	Text in body of email		
EMAIL-TEXT-ATTACHED	Text in body of email with attachment		
INCLUDE-LASTNAME	Y		
INTEREST-RATE	4.45		
REPAYMENT-TERMS	10		
REPAYMENT-TERMS-UNIT	years		
RESOURCE-1	Student Loan Resources Federal		
RESOURCE-2	Student Loan Resources Washington State		
RESOURCE-3	Student Loan Debt Hotline		
RESOURCE-4	Student Loan Repayment Calculator		
RESOURCE-9	College Financial Aid Office		
RESOURCE-NSLDS	NSLDS(National Student Loan Data System)		
RESOURCE-PARENTPLUS	Dept of Education PLUS Loan		
RESOURCE-STUDENTAID	Federal Student Aid		
SUPPRESS-ID	XXXXXXXX99		


N19/LOANDEBT Processing Table entries information.

Note: Unless otherwise noted, the values used for each of these Processing Table entries should be entered in the Description field of the table entry.

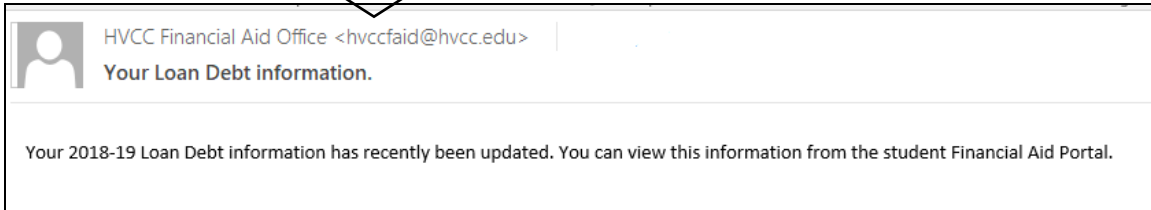
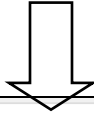
1. **AGGREGATE-LOAN-LIMIT** – The term aggregate student loan limits refers to the total amount of federal loans an **Independent** student may borrow for undergraduate and graduate study. When a student reaches their aggregate loan limit, they are no longer eligible to receive additional loans. As this writing the Aggregate Loan Limit for independent students is \$57,500.
2. **AGGREGATE-LOAN-LIMIT-DEP** – The term aggregate student loan limits refers to the total amount of federal loans a **Dependent** student may borrow for undergraduate and graduate study. When a dependent student reaches their dependent aggregate loan limit, they are no longer eligible to receive additional loans. As this writing the Aggregate Loan Limit for dependent students is \$31,000.
3. **AGGREGATE-SUB-LIMIT** - This is the maximum subsidized loan amount a student may borrow. As this writing the Aggregate Subsidized Loan Limit for both independent and dependent students is \$23,000.
4. **AWD-STATS** – Awards in the listed statuses will be included on the Loan Debt Information Sheet. Award Status 2 is the default value. Up to 20 Award Statuses can be entered. Leave a space between Award Statuses.
5. **CUSTOMIZED-INFO** – The information entered in the **Note field** of this processing table entry displays in Section 12 of the Loan Debt Information Sheet. Up to 200 characters of information can be entered.

Processing Table Edit ?

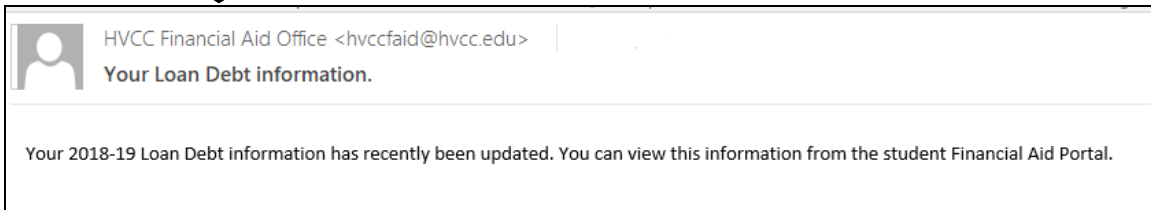
Value	<input type="text" value="CUSTOMIZED-INFO"/>
Description	<input type="text"/>
Note	<input type="text" value="Customized information from the college"/>



- 6. EMAIL-FROM-ADDRESS** – Enter the sender’s email address in the Description field of this processing table entry. Usually this will be your contact email address at your Financial Aid office.



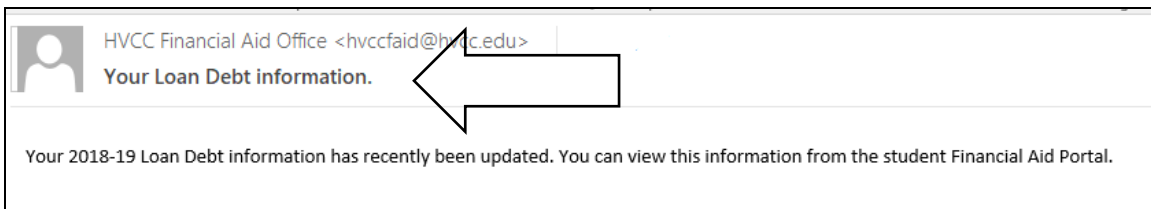
- 7. EMAIL-FROM-NAME** – Enter the name of the sender you wish to display on the email received in the Description field of this processing table entry.



- 8. EMAIL-SUBJECT** - The information entered in the **Note field** of this processing table entry displays as the Subject line in the email sent. Up to 200 characters of information can be entered.

Processing Table Edit ?

Value	EMAIL-SUBJECT
Description	Email Subject Line
Note	Your Loan Debt information.



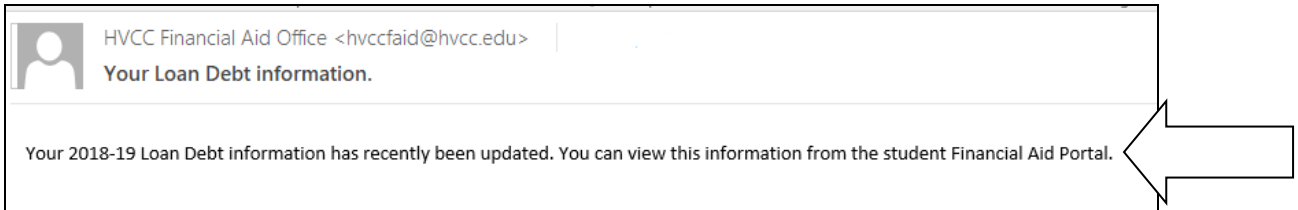
9. **EMAIL-TEXT** - The information entered in the **Note field** of this processing table entry displays as the message in the body of the email sent when the “Include (Attach) Loan Debt Information Sheet with Notification Email” is not checked. Up to 200 characters of information can be entered.

Processing Table Edit ?

Value: EMAIL-TEXT

Description: Text in body of email

Note: Your 2018-19 Loan Debt information has recently been updated. You can view



10. **EMAIL-TEXT-ATTACHED** - The information entered in the **Note field** of this processing table entry displays as the message in the body of the email sent when the “Include (Attach) Loan Debt Information Sheet with Notification Email” is checked. Up to 200 characters of information can be entered.

Processing Table Edit ?

Value: EMAIL-TEXT-ATTACHED

Description: Text in body of email with attachment

Note: Attached is your 2018-19 Loan Debt information that has recently been updated.



11. **INCLUDE-LASTNAME** – If the description in this entry is Y or Yes, the student’s Full Name will be displayed on the Loan Debt Information sheet. Otherwise, only the student’s First Name will display.

INCLUDE-LASTNAME	Y
------------------	---

12. **INTEREST-RATE** –The Interest Rate is used for the loan amortization calculation. The default value is 4.5 (percent).

13. REPAYMENT-TERMS – The Repayment Terms entry is used in conjunction with the Repayment Terms Unit below when amortizing the total loan amount. The default value is 10 (when the Repayment Terms Unit is years). The loan amortization calculation would amortize of 10 years. In this example, the loan amortization calculation would amortize for 10 years.

14. REPAYMENT-TERMS-UNIT – The valid values for this entry is **years** or **months**. The Repayment Terms Unit entry is used in conjunction with the Repayment Terms above when amortizing the total loan amount. The default value is **years** (and the Repayment Terms is 10). In this example, the loan amortization calculation would amortize for 10 years.

15. RESOURCE-1 through RESOURCE-9 – These nine entries are customized by the college to list in order resources (and the urls) the college finds useful for their students. It is suggested you used one resource for your own college link. Please note: you will need to reserve one of these for WSAC’s Loan Debt link once it has been established.

The example shown in the sample Loan Debt Information Sheet can be seen with the following default entries provided:

RESOURCE-1	Student Loan Resources Federal
RESOURCE-2	Student Loan Resources Washington State
RESOURCE-3	Student Loan Debt Hotline
RESOURCE-4	Student Loan Repayment Calculator
RESOURCE-9	College Financial Aid Office

And how they are presented on the Loan Debt Information Sheet. The url had not been established for RESOURCE-9 so no url displays. You will want to update this entry to include your college’s Financial Aid Office url.

Financial Planning Resources
 We are here to help you make smart borrowing choices. Please stop by our office to meet with our loan specialist if you have any questions.

Resources are also available at:

- o Student Loan Resources Federal at <https://studentaid.ed.gov>
- o Student Loan Resources Washington State at <http://www.atg.wa.gov/studentloanresources>
- o Student Loan Debt Hotline at <https://studentloans.gov/myDirectLoan/contactUs.action>
- o Student Loan Repayment Calculator at <https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>
- o College Financial Aid Office

16. RESOURCE-NSLDS – This processing table entry is used to define the text (entered in the Description field) and the url (entered in the Note field) for NSLDS (National Student Loan Data System) as referenced in section 9: Information About These Loan Estimates.

Processing Table Edit ?

Value	RESOURCE-NSLDS
Description	NSLDS(National Student Loan Data System)
Note	www.nsls.ed.gov

From Section 9: Information About These Loan Estimates

The most accurate information about your Federal Student Loans is available at [NSLDS\(National Student Loan Data System\)](http://www.nsls.ed.gov) at www.nsls.ed.gov. By logging in with your current FSA ID and password, you should be able to view up-to-date loan amounts, servicer-information, and other information relevant to your past borrowing.

- 17. RESOURCE-PARENTPLUS** – This processing table entry is used to define the text (entered in the Description field) and the url (entered in the Note field) for NSLDS (National Student Loan Data System) as referenced in section 7: Federal Direct Parent (PLUS) Loans for Undergraduate Dependent Students.

Processing Table Edit ?

Value	RESOURCE-PARENTPLUS
Description	Dept of Education PLUS Loan
Note	https://studentaid.ed.gov/sa/types/loans/plus

From Section 7: Federal Direct Parent (PLUS) Loans for Undergraduate Dependent Students

- For more information on PLUS loan eligibility and borrowing limits, visit the Department of Education's PLUS Loan page at <https://studentaid.ed.gov/sa/types/loans/plus>

- 18. RESOURCE-STUDENTAID** – This processing table entry is used to define the text (entered in the Description field) and the url (entered in the Note field) for NSLDS (National Student Loan Data System) as referenced in section 10: Repayment Plans Information.

Processing Table Edit ?

Value	RESOURCE-STUDENTAID
Description	Federal Student Aid
Note	https://studentaid.ed.gov

From Section 10: Repayment Plans Information

More information is available on these plans at [Federal Student Aid at https://studentaid.ed.gov](https://studentaid.ed.gov).

19. SUPPRESS-ID - This table entry can be used to mask the students ID (which is often their Social Security Number). Use **Xs** to suppress the desired digits. **Any value other than an X will not suppress the digits.** In the sample below the first 5 digits are suppressed.

Processing Table Edit ?

Value: SUPPRESS-ID

Description: XXXXX9999



ADDITIONAL PROCESSING ENTRIES

Designating which students will receive the Loan Debt Letter notification is determined by processing table entries defined on the SAF/AGENCY Table and the SAF/DIR Table. Please refer to Section 3: Tracking for Loan Debt Information Sheet.

Examples from the SAF/AGENCY table are shown below.

Value	Description
SB5022-AWD-STATUS	2
SB5022-AWD-UPDATE	
SB5022-INCLUDE-PLUS	
SB5022-LOAN-UPDATE	
SB5022-PKG-UPDATE	
SB5022-TRACK	LD

3 Tracking for Loan Debt Information Sheet

This section provides information on the following:

- Setting up Loan Debt Information Sheet Tracking

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3.1 SETTING UP LOAN DEBT INFORMATION SHEET TRACKING

The ability to automatically post a designated track code for the Loan Debt Information Notification process has been added to FAM. When in affect, the designated track code will be posted when a Loan Award code is added, modified or deleted in FAM or has been packaged. Optionally, the track code can be posted when a loan is created, modified or deleted in the FAM Direct Loan Function.

You can generate a Loan Debt Information Notification for students with the Loan Debt Information Notification track code.

Follow these steps to post a designated track code into FAM.

1. Create a designated Loan Debt Information Notification track code. It's not a good idea to repurpose an existing track code.
 - a. Go to Application Setup; Validation Config.
 - b. Type in SAF_TRACK_CODE in the Table Name field and press Search. Click the Edit icon and existing track code display. Click the Insert Icon.


Validation Table Update 

Table Name SAF_TRACK_CODE

Field Required

Description

Default Value

Field Label

Default Number

Validation Table


Default Date 



Table Type


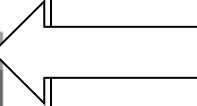
Database Table Type

Maximum Value Length

COCO Only Flag N

Note

Value	Short Description	Long Description	Edit	Delete
				

- c. Type in new Track Code, Short Description and Long Description. When finish click Save & Go Back button.

Validation Table Update ?

Table Name SAF_TRACK_CODE

Value

Short Description

Long Description

2. Add the following entries to the **SAF/AGENCY** Processing Table .

Value	Description/Format	Notes
SB5022-TRACK	XX-YY	<i>Required for Loan Debt Processing.</i> XX denotes the Track Code you created and YY denotes the Notation Code. If YY is blank, NR will be posted as Notation code
SB5022-AWD-STATUS	X X	<i>Required for Loan Debt Processing.</i> Only Loan Awards with the Status designated are affected. The format for the entry is a 1 digit status; multiple statuses can be entered; format is status space status Example: An entry of 1 2 will update the Track code if the Loan Award is in status 1 or 2. An entry of 2 will update the Track code ONLY if the status is 2.
SB5022-AWD-UPDATE	No description	<i>Optional for Loan Debt Processing</i> If this Processing Table entry exists, the Track code is updated when a Loan Award code is added (with designated status), Updated (amount or status) or Deleted (with designated status) on the Award tab. The Award status entered above determines whether an Award is tracked.
SB5022-INCLUDE-PLUS	No description	<i>Optional for Loan Debt Processing.</i> If this Processing Table entry exists, PLUS loans will be included in the Loan Debt Notification process and on the Information Sheet.
SB5022-PKG-UPDATE	No description	<i>Optional for Loan Debt Processing</i> If this Processing Table entry exists, update Track code during Auto

		Packaging if a Loan Award code is added with the designated Award status.
SB5022-LOAN-UPDATE	No description	<i>Optional for Loan Debt Processing</i> If this Processing Table entry exists, update when the Loan is created/modified/deleted in FAM DL process and the Loan is 'Ready to Transmit'.

Note: Loan award codes are defined on the **SAF/DIR** Processing Table. These entries are:

Value	Description	Notes
ALT-LOANS	XXXX	<i>Optional for Loan Debt Processing</i> Enter your Alternate or Private Loan award codes into the description; do not enter a space or comma between the award codes.
STAF-PLUS	XXXX	Enter your PLUS loan award codes into the description; do not enter a space or comma between award codes.
STAF-SUB	XXXX	Enter your Subsidized loan award codes into the description; do not enter a space or comma between award codes.
STAF-UNS	XXXX	Enter your Unsubsidized loan award codes into the description; do not enter a space or comma between award codes.

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4 Generating Loan Debt Information Sheets

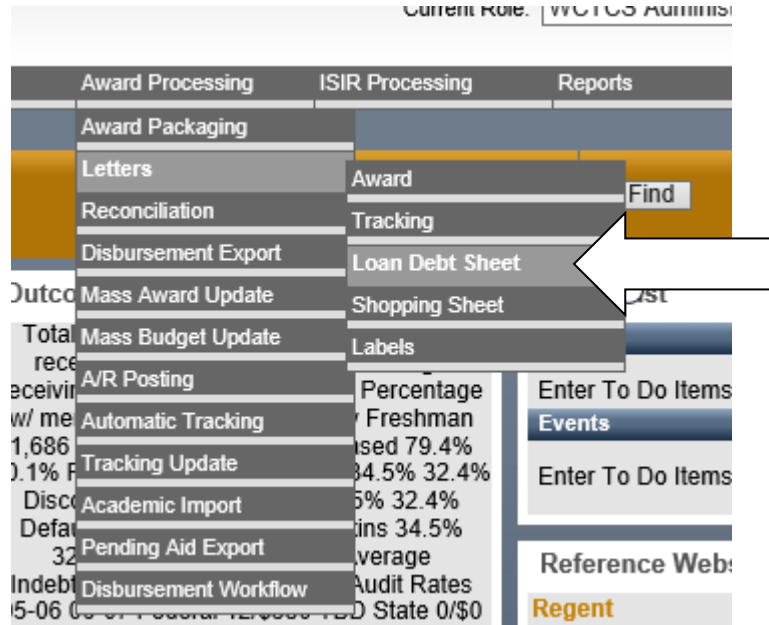
This section provides information on the following:

- The Loan Debt Information Sheet page
- Generating Loan Debt Information Sheet notifications and optionally sheets for a group of existing students
- Generating a Loan Debt Information Sheet for an individual student
- Generating a Loan Debt Information Sheet through the FAM Student Portal

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4.1 Loan Debt Sheet Page

The Loan Debt Sheet page is located under Award Processing / Letters.



The Loan Debt Information Sheet process can be used to generate loan Debt Information Sheets for a group of students or for an individual student.

Loan Debt Information Sheet
[FAM Loan Debt Information Sheet Documentation](#)

[Get Loan Debt Information Sheet](#) [Schedule As Task](#)

Academic Year

Loan Debt Track Code **LD**

Update Mode (Post Notification Date to Loan Debt Track Code)
 Trial Mode (no update to Loan Debt Track Code)

Include (Attach) Loan Debt Information Sheet with Notification Email

SELECTION OPTIONS

Select by the Loan Debt Track Code **LD**
 Or Select the following Students (up to 20) separated by commas.

[Get Loan Debt Information Sheet](#) [Schedule As Task](#)

The Loan Debt Information Sheet page is divided into two sections.

- Use the top section to select the Academic Year, whether you want to update the Loan Debt track code (Update Mode) or not (Trial Mode), and whether you want to include the Loan Debt Information Sheet with the notification email.
- Use the Student Selection Options section to select a group of students designated by the Loan Debt track code, or for individual students (specifying student Ids).

4.2 Generating Loan Debt Information Sheets based on Loan Debt Track Code

The Loan Debt Information Sheet can be generated for a group of students. The students are identified by a college-designated track code.

1. Assign the designated Loan Debt track code to the students (see section 3.1 for information on the automated processes).
2. Go to the Loan Debt Sheet page.

Navigation: Award Processing → Letters → Loan Debt Sheet

3. The year 2018-19 automatically appears as the first item in the Academic Year drop down list. No other years are available at this time.
4. To update the designated Loan Debt track code, select Update Mode (Post Notification Date to Loan Debt Track Code). To run in trial mode which does not update the Loan Debt track code select Trail Mode (no update to Loan Debt Track Code).
5. To send both the Loan Debt Information Notification and the Loan Debt Sheet to the students via email, click the Include (Attach) Loan Debt Information Sheet with Notification Email box. If not selected, the Loan Debt Information Notification only will be emailed to the student. The default is not to send the Loan Debt Sheet with the email notification.
6. In the Selection Options section, click the button by Select by the Loan Debt Track Code. The designated Loan Debt track code displays to the right of this option. .
7. Click the Get Loan Debt Information Sheet button or the Schedule as Task button. It is recommended that you click the Schedule as Task button.

In the example shown on the next page, students who have a LD Track Code assigned to them in the B891 year/session and do not have a date in the Date Notified field will be selected (see the **Select by Loan Debt Track Code** line). However, if they have an existing Track Code of LD in the B891 year/session with a Notified Date filled in, they will be omitted because they have already had a Loan Debt Information Notification sent to them. **Note:** When a student's loan information has changed, the Notified Date will be blanked out on their Track entry so that student can have an updated notification sent to them.

Example:

[Get Loan Debt Information Sheet](#) [Schedule As Task](#)

Academic Year 2018-19 ▼

Loan Debt Track Code **LD**

Update Mode (Post Notification Date to Loan Debt Track Code)
 Trial Mode (no update to Loan Debt Track Code)

Include (Attach) Loan Debt Information Sheet with Notification Email



SELECTION OPTIONS

Select by the Loan Debt Track Code **LD**
 Or Select the following Students (up to 20) separated by commas.

[Get Loan Debt Information Sheet](#) [Schedule As Task](#)

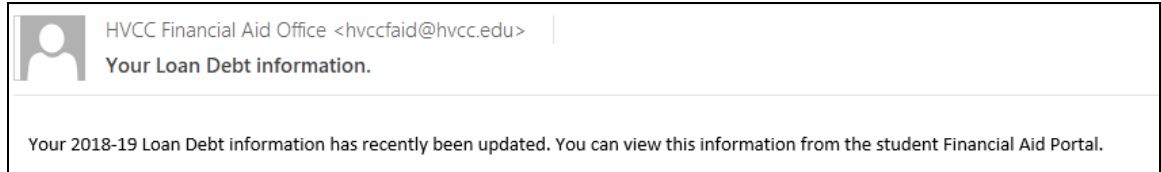
8. When complete, the results screen is displayed. The number of Loan Debt Information Notifications emailed is displayed and the number of Loan Debt Information Notifications not sent via email is displayed. A Loan Debt Information Notification is not emailed to a student if the email address is missing from the Student tab or is in an invalid format.

In this example, 24 students were emailed the Loan Debt Information Notification and one student was not.

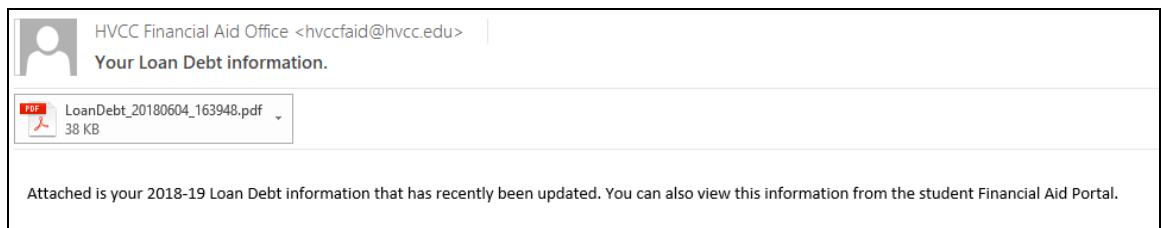
Loan Debt Information Sheet ?		
Students notified via Email	24	
Students not notified via Email	1	

9. Click on the downward error to open a Loan Debt Information Sheet file. You can then print or save the Loan Debt Information Sheets.
10. When emailed, the student receives the Loan Debt Information Notification. If the Loan Debt Information Sheet was included, it is an attachment.

Email without Loan Debt Information Sheet attached:



Email with Loan Debt Information Sheet attached:



11. The designated Loan Debt Information Sheet track code will be updated with the current date posted as the Notified Date. The student will not be selected again if a date exists in the Notified Date.

Also posted is the number of Loan Debt Information Notifications that have been sent to the student along with the date. This information displays in the Comment field.

In this example, the student had been sent the first Loan Debt Information Notification on 5/25/2018 and a second notification on 6/6/2018.

LD	Loan Debt Letter	05/25/2018	06/06/2018		NR	02-180606 01-180525
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4.3 Generating Loan Debt Information Sheet for Individual Students

To generate Loan Debt Information Notifications individual student, follow these steps.

1. Go to the Loan Debt Sheet page.

Navigation: Award Processing → Letters → Loan Debt Sheet

2. The year 2018-19 automatically appears as the first item in the Academic Year drop down list.
3. To update the designated Loan Debt track code, select Update Mode (Post Notification Date to Loan Debt Track Code). To run in trial mode which does not update the Loan Debt track code select Trail Mode (no update to Loan Debt Track Code).

Note: if the student entered does not already have the Loan Debt track code, the process will post one if update is selected.

4. To send both the Loan Debt Information Notification and the Loan Debt Sheet to the students via email, click the Include (Attach) Loan Debt Information Sheet with Notification Email box. If not selected, the Loan Debt Information Notification only will be emailed to the student. The default is not to send the Loan Debt Sheet with the email notification.
5. In the Selection Options section, click the button by 'or Select the following Students (up to 20) separated by commas'. Enter the student's FAM Student ID number in the box. You can enter up to 20 Student ID numbers separated by commas.
6. Click the Get Loan Debt Information Sheet button or the Schedule as Task button. It is recommended that you click the Schedule as Task button.

Example:

Loan Debt Information Sheet FAM Loan Debt Information Sheet Documentation

[Get Loan Debt Information Sheet](#) [Schedule As Task](#)

Academic Year

Loan Debt Track Code **LD**

Update Mode (Post Notification Date to Loan Debt Track Code)
 Trial Mode (no update to Loan Debt Track Code)

Include (Attach) Loan Debt Information Sheet with Notification Email

SELECTION OPTIONS



Select by the Loan Debt Track Code **LD**
 or Select the following Students (up to 20) separated by commas.

999757575, 999128548, 999746440

[Get Loan Debt Information Sheet](#) [Schedule As Task](#)

- When complete, the results screen is displayed. The number of Loan Debt Information Notifications emailed is displayed and the number of Loan Debt Information Notifications not sent via email is displayed. A Loan Debt Information Notification Shopping Sheet is not emailed to a student if the email address is missing or is in an invalid format.

In this example, one of the students was not emailed the Loan Debt Information Notification. This indicates that the student does not have an email address entered on the Student Tab or it is in an invalid format.

Loan Debt Information Sheet ?		
Students notified via Email	2	
Students not notified via Email	1	

4.4 Viewing the Loan Debt Information Sheet through the FAM Student Portal

The ability for an existing student to generate their Loan Debt Information Sheet for themselves has been added to the FAM Student Portal.

Note: this section will only appear on the FAM Student Portal if the student currently has been award loans in FAM or has historical loan information on their ISIR.

The Loan Debt Information Sheet section will appear below the Shopping Sheet section and above the My Award/Opportunity Pathways section on the information page the student sees after logging into the portal.

The location and text in the Loan Debt Information Sheet section was approved by FAST.

Financial Aid Shopping Sheet

(Only available for the 2013-14 Award Year or later.)

The Financial Aid Shopping Sheet is a consumer tool to provide you information about your financial cost to attend. It is a standardized form that is designed to simplify the information that students receive about costs and financial aid.

Besides your current financial aid awards, the Shopping Sheet displays costs that are estimates only and all tuition rates and fees are subject to change without notice.

[Click here to generate your Financial Aid Shopping Sheet.](#)

Loan Debt Information Sheet

(Only available for the 2018-19 Award Year or later.)

The Loan Debt Information Sheet is a consumer tool to provide you information about your financial cost to attend. It is a standardized form that is designed to simplify the information that students receive about their loans.

The Loan Debt Information Sheet displays student loans and repayment terms that are estimates only and rates and loan amounts are subject to change without notice.

[Click here to generate your Loan Debt Information Sheet.](#)

My Awards/Opportunity Pathways

To view the Loan Debt Information Sheet, the student clicks the 'Click here to generate your Loan Debt Information Sheet' link. A separate browser window will open displaying the Loan Debt Information Sheet.

Note: If the student switches their Award Year to a year earlier than 2018-19, the Loan Debt Information Sheet section will not display.