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This document is intended to be used in as a supplement to NDUS Direct Lending Procedures.

Electronic PLUS Application

The DL PLUS electronic application is loaded as a Document Type of SP. If you are looking up a specific student, you need to find them by SSN, not EMPLID, as these files do not go through Search/Match.

Information from the electronic application is visible on the COD Award tab for a particular student. Also follow the Borrower Information link for additional information.
Additional information is available in the Address Information and Phone Number Information links.

NDU Applications > NDU Financial Aid > Report > DL PLUS School Cert Request

Run this report to obtain a .csv file you can import into Excel to assist you in identifying the borrower, creating a relationship if required, and identifying the student and award.

1. Here’s what is provided by COD:

**Student** SSN, Birthdate, Last Name, First Name, full Address

**Aid Year**

**Application ID** (the unique application identifier that is returned to schools on PLUS Application Acknowledgements)

**Borrower:**

SSN,
Birth date,
Last Name,
First Name,
Middle Initial,
full address, phone number, email address,
**CitizenshipStatus Code**

- 1 = US Citizen
- 2 = Eligible noncitizen
- 3 = Not eligible
CreditDecisionStatus
A=Accepted,
D=Denied,
P=Pending.

CreditActionChoice
A=Appeal Decision,
E= Pursue Endorser,
N=Pursue Additional Unsubsidized Loan,
U=No Action Will Be Taken

CreditDecisionDate,
Credit Decision Expiration Date,
Application Completion Date,
ApplicationLoanAmount (Total amount of loan requested by a borrower when completing a
PLUS application)
MaximumLoanIndicator (Indicates the maximum loan amount a borrower wishes to receive;
CreditBalanceOption (Indicates whether a credit balance should be directed to the student or the borrower:
B=Borrower,
S=Student

If you have a CreditOverrideCode, the values are
C = Credit overridden as a result of new credit information provided,
E= Credit overridden as a result of an endorser’s approval
D = Credit denied as a result of an endorser’s denial
N= Credit denied after pending

If you have a CreditAppealStatus, the values are
A = Appeal Accepted
D = Appeal Denied
P = Appeal Pending
R = Appeal Closed Without Final Decision

2. In addition, we’re doing a look up to attempt to find an EmplID for the borrower and the
student. If the student is found, a career is also indicated to help you determine which loans are
Grad PLUS. If the borrower SSAN matches a Mother or Father SSN on the student’s ISIR, we’re
also providing that information.

3. As of 23 Jul 2010, there is a known glitch in the COD programming on the Parent Plus
CreditBalanceOption. If the MaximumLoanIndicator is set to TRUE it defaults the
CreditBalanceOptions to "0" instead of "B" or "S". Schools will not be able to search in COD to see what option the parent picked. Schools will need to decide on how they want to handle this until DOE can get it fixed.
Credit Check

1. The following was provided to the FINAID-L listserv on 16 Apr 2010, by Andy.Carter@COLOSTATE.EDU:

(The parent) can sign a credit authorization form and you could do an online credit check for her now. To get to the COD online credit check page:

1) Logon to COD.  
2) Click on the Person link at the top of the page.  
3) Click on Credit Check.  
4) Click Request Credit Check  
5) Put in the borrower's information (Parent or Student depending on loan type) - Make sure you have a credit record authorization form on file first. COD has a form on this page you can use if you don't have your own.  
6) Click Next  
7) Check the data to be sure it's correct  
8) Click Submit

The website will return a credit decision within a few seconds of accepted or declined. The credit check will be valid for 90 days so the loan will just need to be originated within 90 days. Otherwise another credit check will need to be done.

2. If you originate a loan without a credit check, COD will do one and return the results on the acknowledgement file. However, there are repercussions from this approach. If you receive a declined credit decision and you cancel the award and originate the cancelation to COD, and the borrower subsequently obtains a co-signer, you cannot reinstate the unique loan identifier that matches the credit check. To preclude this, you should either:

   a. have a school policy to only award PLUS loans after receipt of an approved credit check,  
   b. or, after receipt of a rejected credit check, cancel the award and put the origination on HOLD before the cancelation is sent to COD. If an approved credit check is then received, you can re-instate the award, which will outbound an origination change bearing the same unique ID as the original, so as to match the unique ID on the credit check.  
   c. See the suggestions below.

3. If a PLUS borrower is denied and decides that they want to seek an endorser the school does not get an additional notification when that loan has approved. Schools will either need to monitor that loan on COD or request the borrower to notify the school when the endorser has been approved. This is true for both Grad Plus and Parent PLUS.
How do I handle PLUS credit checks?

Answer (adkuzmack@notes.cc.sunysb.edu) When we receive back the acknowledgement that a PLUS credit check is denied, we cancel the award on award entry, run loan origination to create the change transaction, but then place the loan record in a 'hold' status so that it does NOT outbound. In so doing, we do not receive back a rejected record from COD. If we subsequently receive a credit decision override record, we then remove the hold from the loan record and put back the loan amount on award entry using the original item type. The next time loan origination runs, it then creates the appropriate change transaction and successfully gets acknowledged.

Answer (cmongell@boisestate.edu) We were running into the a problem with our PLUS loans so we had to change our processing rules:

What we have done at Boise State is to perform a credit check online at COD before we try to originate the loan. If the credit check comes back "denied", we don't even offer the PLUS loan. We contact the parent/student to see if they are going to seek a co-signer or if the student will be getting the UNSUB replacement. Only if the credit check is accepted will we even try to originate the PLUS loan.

Answer: (nystrom@uthscsa.edu) Just to weigh in on this situation – the way I found that works best for us is to simply cancel the award when the denial comes in and place a hold on the loan over-ride screen ("DL Management – Override Processing") BEFORE origination is run. We then notify the borrower that the loan is presently in denied status (even though I believe COD/DL does this as well) and let them know they can try and obtain a cosigner.

If they should obtain a cosigner we will receive a CRCO file at some point. Every time I receive one I simply view the file and see who it is for, go to that students award screen and re-award the loan, go to the over-ride screen and remove the hold, and then run the CRCO file in through normal processing. The loan will then disburse assuming other conditions (e.g. entrance, enrollment, etc) are still being met.

If they do not obtain a cosigner, at the end of the award year (after ALL processing is done) I run the loans on hold report, remove the holds, process the loans, and manually accept the cancellations (in lieu of transmitting a “known rejecting” file) on the override screen.

This has been the easiest for us since trying to get the unique ID’s to match up was difficult and reinstating a loan was impossible! We are a 9.0 school but this worked with 8.9 too.
**Procedure:**

**Search/Match**

**Campus Community > Personal Information > Search/Match**

Search for the parent using available information. Be sure to tab out of the fields before hitting the “Search” button.

If you get an apparent match, click on the “Detail” link. Make sure your match has the correct social security number, date of birth and address.

Following the Citizenship link at the bottom of the page, make sure that the borrower has an appropriate Citizenship Status. If not, add one. Native is a valid entry for DL loans.

If you have an apparent match, skip the next section; proceed to the steps for creating a relationship.
If you DO NOT get an apparent match, create an EmplID for the parent as shown below.

You will need the N DUS CC BIO DEMO (AU) security role to create a new Bio/Demo record.

### Add/Update a Person

<table>
<thead>
<tr>
<th>Campus Community &gt; Personal Information &gt; Add/Update a Person</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Add/Update a Person</strong></td>
</tr>
<tr>
<td>Enter any information you have and click Search. Leave fields blank for a list of all values.</td>
</tr>
<tr>
<td><strong>Find an Existing Value</strong></td>
</tr>
<tr>
<td>ID: begins with</td>
</tr>
<tr>
<td>Campus ID: begins with</td>
</tr>
<tr>
<td>National ID: begins with</td>
</tr>
<tr>
<td>Last Name: begins with</td>
</tr>
<tr>
<td>First Name: begins with</td>
</tr>
<tr>
<td>□ Include History  □ Correct History □ Case Sensitive</td>
</tr>
<tr>
<td><strong>Search</strong></td>
</tr>
</tbody>
</table>

![](image1.png)

1 September 2010
At minimum, enter:

1. **Person Information**
   - name (First, Middle, Last) and Date of Birth.
2. **Biographic History** – enter Gender.
3. **National ID** - enter parent social security number.
4. Phone - Enter appropriate phone numbers
5. At bottom of the page, click on the Citizenship link.

Add an appropriate Citizenship Status. Native is a valid entry for DL loans. Save.

1. Address Type will default to **Home**
2. Enter the Address, City, State and Postal Code
   Save
After you save the Biographical Details page, an EmplID should replace the word NEW at the top of the page.

**Add Relationship**

**Campus Community > Personal Information > Biographical > Relationships > Relationships**

Click on Add a New Value  

Enter the student’s EmplID and click Add. This will create the relationship page.
Enter the parent’s EmplID in Related ID and either Mother or Father in Relationship.

Enter Parent in Guardian.

On the Relationship Address, the Address Type will default to Home.

On the Relationship Detail tab, enter a value in the State field and Save.
Assign Award

Validate and Post an appropriate award on the Award Entry page.

<table>
<thead>
<tr>
<th>Award</th>
<th>Name</th>
<th>Description</th>
<th>Offered</th>
<th>Accepted</th>
<th>Disb Plan</th>
<th>Split Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>UGRD</td>
<td>910000003100 MN SELF Loan</td>
<td>0.00</td>
<td>0.00</td>
<td>01</td>
<td>Disbursement</td>
</tr>
<tr>
<td>20</td>
<td>UGRD</td>
<td>910000002000 CMHLendLoan</td>
<td>5,500.00</td>
<td>5,000.00</td>
<td>01</td>
<td>Disbursement</td>
</tr>
<tr>
<td>30</td>
<td>UGRD</td>
<td>910000003110 MN SELF Loan</td>
<td>2,550.00</td>
<td>2,500.00</td>
<td>01</td>
<td>Disbursement</td>
</tr>
<tr>
<td>40</td>
<td>UGRD</td>
<td>911000002500 Federal Parent Loan</td>
<td>5,020.00</td>
<td>5,000.00</td>
<td>01</td>
<td>Disbursement</td>
</tr>
</tbody>
</table>

Process Loan

Originate the loan. In this case, we’re using the Student Override so only this student’s loans originate.

Be sure to review the log file to identify loans that did not originate or that originated incompletely.

Financial Aid > Loans > Direct Lending Management > Manage Direct Loan Application

Enter the EmpID of the Borrower in the Borrower ID field.
The Application Misc Data tab is where you will see MPN and Credit information when it is received.

If you use the Loan Credit Override field to override a credit value, you must then update the DL Disbursement Status on the Override Processing Status screen (below).

Credit Override

After you have used the Loan Credit Override field (above), select the Update DL Disb Status field here and also hit the Update Origination button. Save
You can see the results of COD credit decision activity by running this report or by running query FA855. If you run the query, you can sort it by Loan Action Status Date or by Credit Decision Date so you are working with the latest information.

The “raw” information can also be seen on the View COD Data screen. Like the Prom Note and Entrance Counseling message classes, the Credit Override message class files do not go through search match, so you need to look for them by student SSAN.

North Dakota University System
Campus Solutions – Financial Aid
Direct Lending PLUS Procedures
No ISIR – Invalid Dependency Status

If a Parent PLUS loan is being awarded to a student who has not submitted an ISIR, the loan will fail validation because of an Invalid Dependency Status. Correct the dependency status here.

Validate and run outbound processes as you would for other loans.