



Technical Update LLS-2013-01

January 4, 2013

Cohort Default Rate Updates for Lenders and Lender Servicers

This information is intended for the person in your organization who is responsible for working with the National Student Loan Data System (NSLDS). Please ensure the appropriate person receives this update.

Introduction

In January 2013, we implemented modifications to the National Student Loan Data System (NSLDS) Cohort Default Rate (CDR) report. The Loan Record Detail Report (LRDR) layout has changed to aid institutions in researching their rates by adding data and removing fields.

Lender Cohort Default Rate History Report Layout (DRC045) Updates

Modifications have been made to the LRDR header, detail, and trailer records for extract requests. The modifications are: 1) the addition of the Current Guaranty Agency (GA)/Federal Servicer Code to assist in identifying the GA or Federal Loan Servicer that held the loan at the time of the CDR calculation, and 2) removal of program-specific fields. The modified extract file layout will be effective beginning with the January 2013 calculation. All previous calculations will utilize the layout which was relevant at the time that calculation occurred.

The following changes have been made to the LRDR layout:

- The Title IV Program field has been removed from the header record.
- The Current Guaranty Agency (GA)/Federal Servicer Code field has been added to the detail record.
- The Program Type and Usage Two fields have been removed from the detail record.
- The following fields have been removed from the trailer record:
 - FFEL Program Count (Numerator)
 - FFEL Program Count (Denominator)
 - Direct Program Count (Numerator)
 - Direct Program Count (Denominator)
 - FFEL Total Outstanding Principal Balance at Default

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- FFEL Total Outstanding Interest Balance at Default
 - FFEL Total Outstanding Principal Balance at Repayment
 - FFEL Total Outstanding Interest Balance at Repayment
 - Direct Total Outstanding Principal Balance at Default
 - Direct Total Outstanding Interest Balance at Default
 - Direct Total Outstanding Principal Balance at Repayment
 - Direct Total Outstanding Interest Balance at Repayment
- The trailer record updates also include the removal of the word ‘Dual’ from the title for the following fields:
 - Dual Outstanding Principal Balance at Default
 - Dual Outstanding Interest Balance at Default
 - Dual Total Outstanding Principal Balance at Repayment
 - Dual Total Outstanding Interest Balance at Repayment

NOTE: The modifications to the LRDR layout have not affected the record length of the extract file.

To request the LRDR, access the Lender Cohort Default Rate History Report (DRC045) from the Report Tab on the [NSLDS Professional Access Web site](#).

The updated extract file layout for the LRDR (referred to as the Lender Cohort Default Rate History Report Layout [DRC045]) is available on the [NSLDS Record Layouts page of the Information for Financial Aid Professionals \(IFAP\) Web site](#).

If you have any questions, please contact the NSLDS Customer Support Center at 800/999-8219 or by e-mail at NSLDS@ed.gov.