Session #5

Common Origination and Disbursement (COD) Update

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U.S. Department of Education
2019 FSA Training Conference for Financial Aid Professionals
COD Update - Agenda

• Overview
  • Prior Implementation Updates

• Upcoming COD Releases
  • Winter 2019
  • Spring 2020
  • Future Enhancements

• Program Reminders

• Resources & Questions
COD Update – Prior Implementations

• Sequestration Changes
• R2T4 on COD
• Claims Processing Changes
COD Update – Summer 2019 updates

- Sequestration-affected program updates

<table>
<thead>
<tr>
<th>Direct Loans</th>
<th>Earliest Disbursement Date</th>
<th>Sub/Unsub Orig Fee</th>
<th>PLUS Orig Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10/1/2018 – 9/30/2019</td>
<td>1.062%</td>
<td>4.248%</td>
</tr>
<tr>
<td></td>
<td>10/1/2019 – 9/30/2020</td>
<td>1.059%</td>
<td>4.236%</td>
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</table>

<table>
<thead>
<tr>
<th>Teacher Education Assistance for College and Higher Education (TEACH) Grant</th>
<th>First Disbursed</th>
<th>Percent Reduction</th>
<th>Maximum 2019-20 Award</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10/1/2018 – 9/30/2019</td>
<td>6.2%</td>
<td>$3,752.00</td>
</tr>
<tr>
<td></td>
<td>10/1/2019 – 9/30/2020</td>
<td>5.9%</td>
<td>$3,764.00</td>
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</table>

<table>
<thead>
<tr>
<th>Iraq and Afghanistan Service Grant (IASG)</th>
<th>First Disbursed</th>
<th>Percent Reduction</th>
<th>Maximum 2019-20 Award</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>10/1/2018 – 9/30/2019</td>
<td>6.2%</td>
<td>$5,810.91</td>
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<tr>
<td></td>
<td>10/1/2019 – 9/30/2020</td>
<td>5.9%</td>
<td>$5,829.50</td>
</tr>
</tbody>
</table>
COD Update – R2T4 on COD

- R2T4 Updates
  - Minor updates to R2T4 on COD to improve the reporting search functionality and fix issues
  - Training video now available for new users
    - FSA E-Training Website
  - Working on Q&A of commonly asked questions
  - R2T4 still accessible through FAA Access for a limited time
COD Update – Claims Processing

• Claims Processing Changes
  • Government-wide initiative to reduce paper processing
  • Online submission of documentation and payment request claims
    • Accessible to eligible HCM2 and Manual Review schools as of November 2019
COD Update – Winter 2019

- COD System Implementation - Winter 2019
- New Document Center on COD
- Next Gen Impacts to COD
COD Update – Electronic Document Center

• Centralized electronic repository of documents
  • Initial release is designed for documents supporting compliance related services (e.g. Eligibility & Certification, Program Reviews, etc.)
  • Initial release allows school users, affiliated Third-Party Servicers, and FSA designated users to:
    • Review FSA document requests
    • Securely upload documents
    • View previously uploaded documents
COD Update – Electronic Document Center

- New features within the Document Center:
  - Notification dashboards for schools and FSA users
    - School Dashboard will allow users to see documentation requests from FSA
    - FSA Dashboard to notify FSA users of recently uploaded documents
  - Document Search
    - Documents will be available for 10 years from go-live date
COD Update – Electronic Document Center

Available on:
• [https://cod.ed.gov](https://cod.ed.gov)
• Document Center Dashboard will be located under “Tools” drop-down
• School Users will be able to see notifications and view FSA documentation requests
COD Update – Electronic Document Center

• Document Center Features:
  • Upload Documents page
    • Users will upload according to business function (i.e. Program Review, Compliance Audit, Financial Analysis, etc.), sub-category, and document type
    • File size max of 20MB; three file limit per sub-category
Users can **Upload Documents** with pertinent details regarding items such as Fiscal Year, Case ID, or Audit Control Number to help identify the document for FSA review.
Documents uploaded by a school user will be visible to other users of the same school.

A school user may mark documents as **CONFIDENTIAL**.

Documents marked confidential will only be visible to FSA staff and the school user who uploaded the document.
After entering document details on the **Upload Documents** screen, users will select –

- **Business Category**
  - Program Review
  - Eligibility and Certification
  - Financial Analysis
  - Compliance Audit
  - Method of Payment
  - AAASG

- Then, sub-category and document type.
COD Update – Winter 2019

• Next Gen FSA – COD updates
  • COD School Options will be updated to reflect StudentAid.gov instead of StudentLoans.gov
  • StudentLoans.gov landing pages and demos will all move to StudentAid.gov*
    • Schools will continue to access COD

* See session #29 for more information on Next Gen FSA
COD Update – Spring 2020

• COD System implementation in April 2020
• New Award Year Set-up for 2020-21
• New Schema Version
• Informed Borrower Tool Confirmation Process
• Classification of Instructional Programs (CIP) Codes and Protocol
• Children of Fallen Heroes (CFH) Scholarship Act Changes
New Award Year Set-up
COD Update – New Award Year Set-up

- COD website screens default to 2020-21 award year
  - “21” in 2020-21 award year message classes
  - “21” in 2020-21 Loan ID’s and MPN ID’s
- Report format selections carry forward
- StudentAid.gov website processing options carry forward
COD Update – New Schema Changes

• COD Common Record XML Schema Version 4.0d
  • All 2020–21 Common Record documents must be sent using the new schema
  • Common Record responses sent by the COD System
  • Unsolicited system-generated responses for all award years sent by the COD System
  • COD Web Activity responses for all award years sent by the COD System
COD Update – Informed Borrower Tool

Informed Borrower Tool Confirmation
What is the Informed Borrower Tool (IBT)?

- Designed as part of the Master Promissory Note (MPN) confirmation process to better assist borrowers in understanding the financial responsibility of funding their education.
- Borrowers will be presented with a user-friendly interface to view cumulative loan balance and repayment obligation.
COD Update – Informed Borrower Tool

• What is the IBT Confirmation Process?
  • **All Direct Loan (DL) borrowers** (students and parents) will be required to view and confirm their loan balance for each new award year starting 2020-21 forward before a new loan can disbursed
  • Confirmation will be needed in addition to other requirements before disbursing funds
  • IBT Confirmation Process requirement will be implemented in **April 2020**
COD Update – Informed Borrower Tool

BEFORE BORROWING: MAKING INFORMED CHOICES

WHILE BORROWING: ACKNOWLEDGING YOUR OBLIGATION

DURING REPAYMENT: UNDERSTANDING YOUR BALANCE

* Visit the Resource Center Next Gen table to preview an IBT demo
COD Update – IBT Schema Changes

• Implementation of IBT Confirmation Process will include the following operational changes:
  • New Schema version 4.0d
  • New Tags
  • New Edit
  • New System Generated Response/Message Class
  • New Search on COD
COD Update – IBT Schema Changes

- New Tags added to the Common Record Schema version 4.0d award level response block for DL awards
  - `<InformedBorrowingComplete>` “True” or “False”
  - `<InformedBorrowingCompletionDate>` Date value
  - `<InformedBorrowingID>` Numeric value
  - `<InformedBorrowingComplete>` = “False” the Common Response record will not include values for the other tags
COD Update – IBT Schema Changes

• COD Reject Edit Update
  • New Disbursement Level Reject Edit – 225
    • Will trigger when DRI = ‘True’ and borrower has not acknowledged loan balance for award year 2020-21 and forward
    • Message text – “Actual disbursement submitted with no Informed Borrowing Completion on file”
COD Update – IBT Schema Changes

• New System Generated Response/Message Class
  • CRIBYYOP
    • YY – trailing award year
  • Message will trigger when borrower acknowledges loan balance through IBT
    • Will be sent to any school that has a loan on file for the current award year when the student or parent completes IBT or if the school requests one to be sent to them on COD Web.
COD Update – IBT Schema Changes

- Schools will receive the tags in their DL Origination response if the loan is originated after the student or parent completes IBT.

- DL Rebuild Origination Detail Record will be updated to include IBT completion, date, and borrowing ID.
COD Update – IBT Schema Changes

- New IBT Transaction Search
  - School users and Third-Party Servicers will be able to search IBT completion status by SSN
  - School users will be able to export results in CSV format
COD Update – CIP Codes 2020

CIP Codes 2020
COD Update – CIP Codes 2020

• What is the CIP?
  • The CIP provides a format that supports the accurate tracking and reporting of fields of study and program completion activity
  • Have been in existence since 1980, with revisions occurring in 1985, 1990, and 2000, 2010 and now 2020
COD Update – CIP Codes 2020

• CIP Code table for 2020-21 award year and forward
  • 497 new codes
  • 12 CIP Codes were completely deleted from the CIP-2010 table
  • 149 consolidated with another CIP Code
  • 1,994 have no substantive change
COD Update – CIP Codes 2020

- New CIP Code table may be downloaded
- National Center of Education Statistics (NCES) Announcement of new CIP Codes:

- NCES site to search, filter and download
COD Update – CIP Codes 2020

• New protocol for reporting CIP Codes to COD for 2020-21 and forward
  • <CIPCodeYear> tag is required
    • <CIPCodeYear>2020<CIPCodeYear>
    • No schema change – tag previously “for future use”
  • No changes to CIP submissions for 2019-20 and prior
    • <CIPCodeYear> if submitted, will be ignored
COD Update – CIP Codes 2020

• Updating Disbursement Reject Edit 204 – “Incorrect Program CIP Code submitted”
  • 2019-20 and prior - will trigger based on the CIP-2010 table
  • 2020-21 and forward - will trigger based on the CIP-2020 table

• Reject Edit 994 – “Missing Value” triggered if \(<\text{CIPCodeYear}>\) not submitted for 2020-21 and forward
Children of Fallen Heroes
COD Update – Children of Fallen Heroes

• Pell-eligible student whose parent or guardian died in the line of duty while performing as a public safety officer
• Allows for the maximum Pell Grant Scheduled Award based on Cost of Attendance
• Electronic Announcement, 11/19/18
COD Update – Children of Fallen Heroes

- Children of Fallen Heroes (CFH) Scholarship Act eligibility certification
  - 2018-19 and 2019-20 – Eligibility certified by the financial aid administrator (FAA) on COD Web each award year
  - 2020-21 and forward – Eligibility certified by the FAA through FAA Access once and it will carry forward
COD Update – Children of Fallen Heroes

• CFH 2018-19, 2019-20 certification recap
  • Eligibility certified on COD Web only
  • FAA sets CFH Indicator = “yes” on COD Web only for Pell-eligible students that qualify
  • Must be set each award year
  • CFH Indicator “tag” is not returned in responses, but Warning Edit 224 is
  • Electronic Announcement, 11/20/2018
The **Create Award** or **Update Award** screens are where you will continue to set the CFH indicator on the COD Web for 2018-19 and 2019-20.
COD Update – Children of Fallen Heroes 2020-21

• Eligibility certified by the FAA in FAA Access
  • Must “link” to CFH eligibility certification through CPS transaction number on Pell award submission to COD
  • FAA Access certification is visible on the Applicant Detail page of COD
• Pell awards for CFH-eligible students may be submitted to COD via batch or web
COD Update – Children of Fallen Heroes 2020-21

The Applicant Detail page displays the Children of Fallen Heroes Indicator carried from the FAA Access certification for 2020-21 and forward.
• Changes to COD Web
  • The CFH Indicator will only display on award pages if CPS Trans # used is CFH-eligible
  • The CFH Indicator will not be updateable
  • CFH eligibility changes must be done in FAA Access and an update to the new CPS transaction # must be made on the Pell record in COD
The **Create Award** or **Update Award** screens will display the CFH Indicator value, based on the CPS transaction, for 2020-21 and forward. If “blank”, field will not display.
The **Award Detail Information** page will continue to display the CFH Indicator value present on the Pell award for 2018-19 and forward.

*If “blank”, field will not display.*
COD Update – Children of Fallen Heroes

• No changes to . . .
  • CFH Indicator “tag” is not returned in responses, but Warning Edit 224 is
    • “Pell award submitted with CFH Indicator = true”
    • No schema change
  • CFH Indicator is sent to the National Student Loan Database System (NSLDS®) for the 2018-19 award year and forward
COD Update – Children of Fallen Heroes

- No changes to . . .
  - Record information page
  - View Award information page
  - Response Information page
  - Award Detail page
  - Record Errors page
  - Person Event Details page
COD Update – Children of Fallen Heroes

- Reports continue to carry CFH Indicator
  - Pell POP report
  - Pell Grant Multiple Reporting Record (MRR)
  - Pell Grant Reconciliation
  - Year-to-Date file
Program Reminders
Program Reminders: Direct Loan Funding

Did you know?

DL Records First processing:

• Is available to all schools
• Allows schools to process similarly to Pell and TEACH
• Applies additional controls to prevent access to excess funds (funding based on ACTUAL disbursement data)
• Can simplify reconciliation
• Begins automatically if initial authorization is exhausted (no request needed), or
• Can be requested at any time
Unique Entity Identifier (UEI)

- December 2020: DUNS will no longer be used
  - Transition Period: July 2019-December 2020
- UEI issued by the System for Award Management (https://sam.gov/SAM)
  - Must register!
  - 12 Character, alpha-numeric identifier
  - Future State: One-stop shop (register and receive UEI)

More Info: http://gsa.gov/entityid
COD Update – Posted Resources

• Children of Fallen Heroes Electronic Announcement (EA), 11/19/2018
• Children of Fallen Heroes EA, 11/20/2018
• FY 20 Sequester-Required Changes EA, 5/20/2019
• 18.1 Implementation EA, 7/19/2019
• Closeout Information EA, 09/09/2019
• COD Common Record Schema 4.0d, 10/30/2019
• Informed Borrowing Confirmation EA, 11/21/2019
• 2020-21 COD Technical Reference EA, 11/26/2019
Related Sessions of Interest

• **Session #3** – *Title IV Reconciliation: What’s in your Toolkit?*
• **Session #4** – *National Student Loan Data System (NSLDS®) Update*
• **Session #9** – *Year-Round Federal Pell Grant Exploration and Answers*
• **Session #15** – *Reporting for the Campus-Based Programs, Assigning Loans to the Department, and Reimbursing Service Cancellations for Perkins*
• **Session #29** – *Next Gen StudentAid.gov Walkthrough and Coming Attractions!*
• **Hands-on Session #2** – *Hands-On COD Basics*
• **Hands-on Session #3** – *Hands-On COD Advanced*
COD Update – Contact Information

COD School Relations Center
1-800-848-0978
CODSupport@ed.gov

Student Loan Support Center
(including DL Consolidation)
1-877-557-7394
Questions and Answers