National Student Loan Data System (NSLDS)

Managed by: The Office of Federal Student Aid (FSA), U.S. Department of Education
FSA Homepage: https://studentaid.ed.gov/ • **FSA Data Center:** https://studentaid.ed.gov/data-center
Student Access Page: https://www.nslds.ed.gov/nslds_SA • **Aid Administrator Access Page:** https://nsldsfap.ed.gov

The National Student Loan Data System (NSLDS) is administered by the Office of Federal Student Aid (FSA) within the Department of Education (ED). The system was authorized as part of the 1986 Higher Education Act (HEA) Amendments and was developed to accomplish three primary goals:

1) Improve the quality and accessibility of student aid data,

2) Reduce the administrative burden of Title IV Aid, and

3) Minimize fraud and abuse of student aid programs.[1]

NSLDS is one of several student-focused data systems maintained by FSA, all of which exchange data to manage the student aid system, from application to origination, disbursement, and repayment. These systems are described in more detail in Table 1.

When NSLDS was first created, the system focused primarily on loan program compliance and therefore contained limited information on other aid received and borrower enrollment. Over time, the system has grown to include more detailed information in an effort to meet changing statutory and regulatory requirements. For example, the 1992 Higher Education Amendments required NSLDS to be integrated with the Pell Grant applicant and recipient databases, which

provided more detail on aid received by student borrowers, and in 2010, NSLDS was configured to accept and post files uploaded by institutions in compliance with Gainful Employment regulations.[2,3]

In its current form, HEA requires NSLDS to allow for the electronic exchange of data between program participants and the system, including the following elements:

» Borrower name and social security number,

» Originated, disbursed, and current balance, type, status (e.g. in repayment, deferred, canceled, defaulted) of each loan,[4]

» The lender, holder, servicer, and guarantor of each loan,

» The institution that originated the loan, as well as subsequent institutions in which the student enrolled,

» The date of cancellation, repayment, or default on each loan.[5]

NSLDS enrollment reporting has undergone significant change in recent years. When the system was launched, student enrollment was only reported at the campus level and completion statuses were only used for loan deferment and repayment date calculations. Although various loan status-

TABLE 1: PRIMARY FSA STUDENT DATA SYSTEMS			
System	**Acronym**	**Purpose**	**Students Included**
National Student Loan Data System	NSLDS	Manage repayment of student loans and serve as a record for aid received.	Includes all Perkins, Direct, and FFELP loan borrowers, and Pell, SMART, TEACH, and Academic Competitiveness Grant recipients.
Central Processing System	CPS	Stores and sends FAFSA information to schools and the student, calculates estimated family contribution (EFC), confirms student identity and eligibility with other federal agencies, selects applications for verification.	All FAFSA filers.
Common Origination and Disbursement	COD	Stores origination and disbursement records for Pell Grants, Federal Direct Loans, Iraq and Afghanistan Service Grants, and TEACH Grants.	Students for whom any Title IV award is originated.

[1] NSLDS Guide (March 1996). Retrieved from http://ifap.ed.gov/nsldsmaterials/attachments/ug_ch01.pdf.
[2] 20 U.S. Code § 1092b (h). Retrieved from http://www.law.cornell.edu/uscode/text/20/1092b.
[3] Department of Education (October 29, 2010). Federal Register: 34 CFR Parts 600, 603, et al. Program Integrity Issues; Final Rule. Retrieved from http://www.gpo.gov/fdsys/pkg/FR-2010-10-29/pdf/2010-26531.pdf.
[4] For a full list of loan types and statuses, see https://www.nslds.ed.gov/nslds_SA/public/SaGlossary.do.
[5] 20 U.S. Code § 1092b (a)(1-11).Retrieved from http://www.law.cornell.edu/uscode/text/20/1092b.

Timeline

1986
» NSLDS established as part of the 1986 HEA reauthorization.

1992
» HEA Amendments mandate Pell Grant applicant and recipient databases to be merged with NSLDS by July 1, 1994.

» HEA Amendments also mandate enrollment reporting to NSLDS.

2001
» Transfer student monitoring function added to help aid administrators track mid-year transfers.[6]

2002
» NSLDS adds several ad hoc reports related to cohort default rates, repayment information, exit counseling, loan cancelation, and transfer monitoring.[7]

2006
» NSLDS adds Graduate PLUS loans, Academic Competitiveness Grants (ACG), and SMART Grants, which were created by the Higher Education Reconciliation Act of 2005.[8]

2010
» The Gainful Employment reporting module is created, which was the first module in NSLDS to require program-level reporting.

2012
» Institutions are required to report enrollment for students who only receive a Pell Grant. Previously, enrollment was only reported for student loan borrowers.

2013
» Repayment plan information is added to NSLDS.[9]

2014
» Enrollment reporting is updated to include program-level CIP codes.

» Congress directs the Department of Education to submit a report on the enrollment and graduation rates of Pell Grant recipients using data from NSLDS.[10]

es, such as "Graduated" and "Withdrawn" had existed in the system for some time,[11] the Department issued additional guidance to institutions in 2012, reiterating the importance of reporting accurate enrollment and completion statuses and requiring institutions to report enrollment status for Pell-only recipients and to report credential level for all students in the system.[12] Additional detail was added in 2014, when a new regulation limiting student subsidized loan eligibility required institutions to report NSLDS student enrollment by a Classification of Instructional Programs (CIP) code and program length.[13] These changes have prompted the Department to further increase the accuracy and level of detail on student enrollment, with updates provided by institutions every 60 days.[14]

Per HEA, access to NSLDS is restricted to guarantors, lenders, and aid administrators, who may only use data for "legitimate program operations".[15] Financial aid administrators use the system to determine federal student aid eligibility, to monitor student enrollment, to provide accurate counseling to students, and to conduct default management activities, while guarantors and servicers use the system to monitor enrollment and appropriately administer their portfolios. Students can access only their own information on the NSLDS student access site, which includes information about their Title IV loans and grants, as well as servicer information.

Because NSLDS is used to manage and report on financial aid programs, most of its data are not widely available to policymakers, researchers, or the public, although additional uses are not prohibited. For example, FSA uses data from NSLDS to generate reports on aid volume, repayment behavior, and cohort default rates, which it publishes on the FSA Data Center website. While the statutory language bans nongovernmental researchers from accessing personally identifiable information from NSLDS, it does not prohibit sharing of aggregate or de-identified data for research and policy analysis. For example, NSLDS is used for budget and audit analyses, and recent Department of Education efforts have suggested using NSLDS data in a college ratings system to inform institutional improvement, consumer choice, accountability, and policymaking.[16]

OVERVIEW	
Collection Frequency	Continuous
Years Included	» Loans active from 1989 to present » Pell Grant recipients as of 1994
Governance	» Statute » Regulation » Agency policy
Uses	» Conduct financial aid business operations » Borrower tools » Inform institutional practice » Monitor Federal Student Aid programs » Research and policy analysis
Participation	Mandatory for all institutions, guarantors, and lenders participating in Title IV aid programs
Coverage[17]	» All Direct Loan (DL), Federal Family Education Loan (FFEL), Federal Insured Student Loan (FISL), and the Perkins Loan borrowers » All Pell Grant, Academic Competitiveness Grant (ACG), National Science and Mathematics Access to Retain Talent (National SMART) Grant, Teacher Education Assistance for College and Higher Education (TEACH) Grant, and Iraq and Afghanistan Service Grant recipients

[6] NSLDS Newsletter Number 1 (January 2002). Retrieved from http://www.ifap.ed.gov/nsldsmaterials/attachments/Newsletter1.pdf.

[7] NSLDS Newsletter Number 4 (June 2002). Retrieved from http://www.ifap.ed.gov/nsldsmaterials/02NewsLtr4Feb.html.

[8] NSLDS Newsletter Number 14 (January 2007). Retrieved from http://www.ifap.ed.gov/nsldsmaterials/attachments/Newsletter14.pdf.

[9] NSLDS Newsletter Number 42 (February 2013). Retrieved from http://ifap.ed.gov/nsldsmaterials/attachments/NSLDSNewsletter42.pdf

[10] Explanatory statement submitted by Mr. Rogers of Kentucky, Chairman of the House Committee on Appropriations regarding the House Amendment to Senate Amendment on H.R. 3547, Consolidated Appropriations Act, 2014. Retrieved from http://docs.house.gov/billsthisweek/20140113/113-HR3547-JSOM-FM-B.pdf.

[11] Enrollment information, including statuses, were added in the 1992 HEA Amendments (Pub. L. 102–325, § 487(a)).

[12] NSLDS Enrollment Reporting Process (March 30, 2012). Retrieved from http://www.ifap.ed.gov/dpcletters/GEN1206.html.

[13] Changes to NSLDS Enrollment Reporting: Program-Level Reporting and More Frequent Reporting (April 14, 2014). Retrieved from http://ifap.ed.gov/dpcletters/GEN1407.html.

[14] NSLDS Enrollment Reporting Guide (July 2014). Retrieved from http://ifap.ed.gov/nsldsmaterials/attachments/NewNSLDSEnrollmentReportingGuide.pdf.

[15] 20 U.S. Code § 1092b (d)(1).Retrieved from http://www.law.cornell.edu/uscode/text/20/1092b.

[16] For Public Feedback: A College Ratings Framework. U.S. Department of Education. December 19, 2014. Retrieved from: https://www.insidehighered.com/sites/default/server_files/files/ratings%20framework%20draft.pdf

[17] This information is primarily drawn from the System of Records Notice for the National Student Loan Data System. Retrieved from http://www.gpo.gov/fdsys/pkg/FR-2014-04-02/pdf/2014-07294.pdf.

Data Measures in NSLDS

This is a summary of the measures included in the NSLDS data collection (indicated by a check mark). Text after a measure gives more specific information about the level of detail collected.

ACCESS
- ☑ Enrollment

PRICE
- ◯ Tuition/Price
- ☑ Grant aid: Pell, TEACH, SMART, ACG
- ☑ Debt: Federal

PROGRESS
- ☑ Persistence*
- ◯ Remedial course completion
- ◯ Gateway course completion
- ◯ Course completion
- ◯ Credit accumulation
- ☑ Transfer-out*
- ☑ Still enrolled beyond graduation timeframe*

COMPLETION
- ☑ Graduation rates*
- ☑ Time to degree*
- ◯ Credits to degree
- ☑ Credentials conferred*

OUTCOMES
- ◯ Employment rate
- ◯ Earnings/wages
- ☑ Repayment measures*
- ◯ Learning outcomes
- ☑ Continuing education outcomes: Graduate school enrollment*

OTHER
- ◯ Contextual information about state and/or service area
- ◯ Institution and/or program details
- ◯ Course information
- ◯ Academic and student support services
- ◯ Student experience, engagement, satisfaction, and/or behavior
- ◯ Faculty demographics, courseloads, and/or student ratios

Student Characteristics

This list denotes which student characteristics this data collection uses to disaggregate data measures. Note that not all measures are disaggregated by all characteristics listed here.

- ☑ Enrollment status: Transfer status*
- ☑ Attendance pattern: Full-time, three-quarter time, half-time, less than half-time, leave of absence, graduated, withdrawn, deceased
- ☑ Degree/certificate-seeking status: Credential level
- ☑ Income: Pell receipt, income*, EFC*
- ◯ Race/ethnicity
- ☑ Gender*
- ☑ Age*
- ☑ Program of study
- ◯ Military status
- ◯ Level of academic preparation

* While NSLDS does not collect these measures directly, they could be constructed (with limitations in some cases) for federal loan and Pell Grant recipients using NSLDS and/or CPS data.