

National Student Loan Data System

Borrower Demographic Report Extract File Layout for Schools (SCHBR1) Comma Separated Values (CSV)

April 14, 2014

1. NSLDS Borrower Demographic for Schools (SCHBR1)

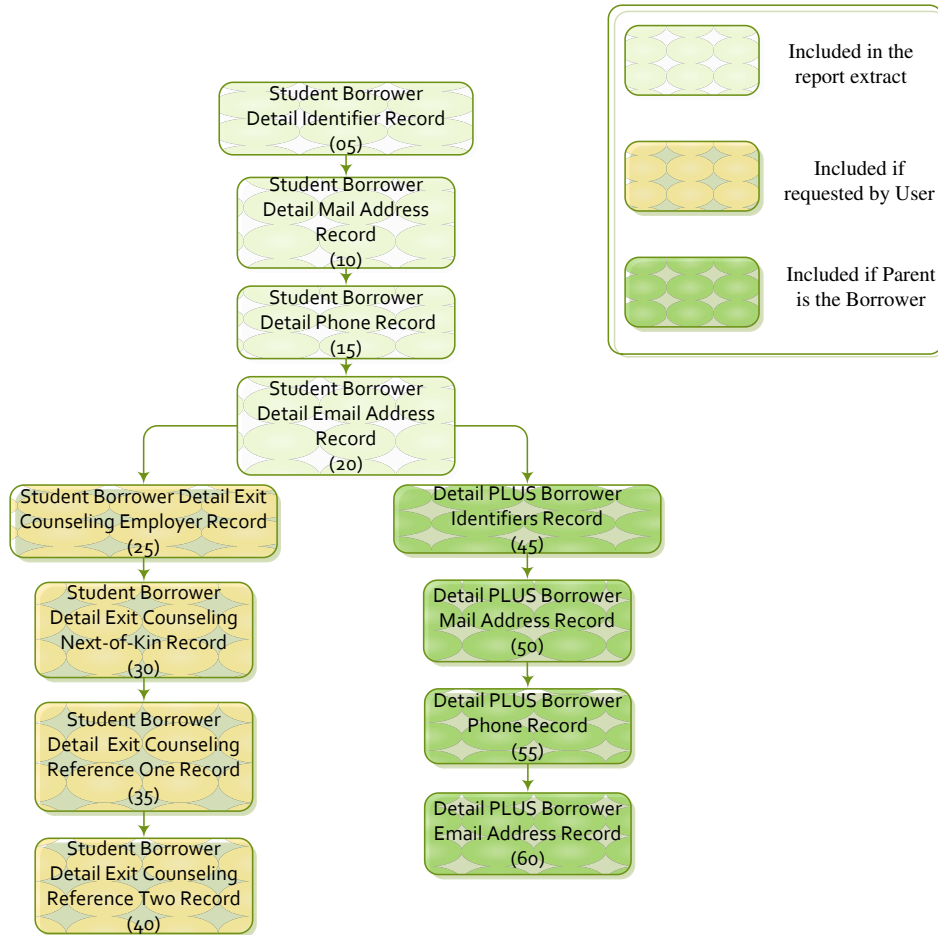
The *Borrower Demographic Report (SCHBR1)* provides school users with demographic information of borrowers for the school code associated with the user's ID. This report consists of mailing address, phone number, and e-mail address data reported to NSLDS with an option to also include information from students' exit counseling.

Parameters for the report that a user may select include a repayment begin and end date range of three years or less. The user may also limit the output based on the loan status categories of All, Open, Closed, Defaulted, Payment Suspended (deferment, forbearance), In-School, In-Repayment, Open Disability, and Unreinsured. Additionally, the user may limit the data returned based on the loan program (Direct Loan, FFEL, or Both). The user may select to include exit counseling records in the extract by changing the dropdown selection from "NO" to "YES". Finally, the user may choose to receive all the data associated with the school code displayed in the School ID field by leaving the asterisk (*) in the branch ID field or for a single location by entering the eight-digit School OPEID. If a school has merged into a new or existing OPEID, the borrowers associated with the previous OPEID will be included in the new or existing OPEID's report output. Available in Extract only, the output may be sorted by **SSN or Last/First Name**, with the Extract Type format options of Standard (Fixed-width) or Comma Delimited.

The NSLDS Record Layouts for the extract file are available in the NSLDS Reference Materials section of the Information for Financial Aid Professionals (IFAP) Web site. The report is delivered to the SAIG mailbox (TG number) associated with the User ID that requested the report. The report will be delivered in message class DEMOFWOP for the Fixed-width extract format or DEMOCDOP for Comma Delimited extract format.

This document contains the layout for the detail records for the Comma Delimited extract version of the *Borrower Demographic Report*. Each report requested online will generate detail records. The record layout table contains the position, the data element name, description, field format, and length as they will appear on the extract.

Borrower Demographic Report File Layout Flow



2. Student Borrower Demographic Report Extract File Layout for Schools

Student Borrower Demographic – Detail Identifier Record (05)

Length = 300

| Data Element | Description | Field Format |
|-------------------------|---|---------------------|
| Borrower SSN | Student Borrower’s Social Security Number | Char. |
| Comma | Comma | Char. |
| Sub Record Type | Identifier of the type of detail record. Value for a Student Borrower Identifiers detail record: ‘05’ | Char. |
| Comma | Comma | Char. |
| Source | Source Code for Borrower Name Valid values are: An institution’s unique 8-digit Office of Postsecondary Education ID (OPEID); GA/ED servicer code | Char. |
| Comma | Comma | Char. |
| Effective Date | Effective Date for Borrower Name | Date |
| Comma | Comma | Char. |
| Borrower First Name | First name of student borrower | Char. |
| Comma | Comma | Char. |
| Borrower Middle Name | Middle name or middle initial of student borrower | Char. |
| Comma | Comma | Char. |
| Borrower Last Name | Last name of student borrower | Char. |
| Comma | Comma | Char. |
| Current for Source Flag | Indicates that the name for the student borrower is considered current by the data provider Valid values are ‘Y’ for yes and ‘N’ for no | Char. |
| Comma | Comma | Char. |
| Current for NSLDS Flag | Indicates which of the names for the student borrower is the active or current name for that borrower on NSLDS Valid values are ‘Y’ for yes and ‘N’ for no | Char. |
| Comma | Comma | Char. |
| Borrower DOB | Borrower’s year, month and day of birth. Format CCYYMMDD | Date |
| Comma | Comma | Char. |

Student Borrower Demographic – Detail Mail Address Record (10)

Length = 300

| Data Element | Description | Field Format |
|---------------------|---|---------------------|
| Borrower SSN | Student Borrower’s Social Security Number | Char. |
| Comma | Comma | Char. |
| Sub Record Type | Identifier of the type of detail record. Value for a Student Borrower’s Mail Address detail record: ‘10’ | Char. |
| Comma | Comma | Char. |
| Source | Source Code for Borrower’s Mail Address Valid values are: An institution’s unique 8-digit Office of Postsecondary Education ID (OPEID); GA/ED Servicer Code; ‘EXITCNSL’ from student completed Exit Counseling session | Char. |
| Comma | Comma | Char. |
| Effective Date | Applied Date for Borrower Mail Address | Date |
| Comma | Comma | Char. |
| Street Address 1 | Line 1 of Borrower’s address | Char. |
| Comma | Comma | Char. |
| Street Address 2 | Line 2 of Borrower’s address | Char. |
| Comma | Comma | Char. |
| City | City of Borrower’s address | Char. |
| Comma | Comma | Char. |
| State/Province | State / Province Code of Borrower’s address | Char. |
| Comma | Comma | Char. |
| Country Code | Country Code of Borrower’s address | Char. |
| Comma | Comma | Char. |
| Postal Code | Postal Code of Borrower’s address | Char. |
| Comma | Comma | Char. |
| Good Flag | Good Flag indicates that the source believes the address to be valid Values are ‘Y’ for yes and ‘N’ for no, ‘E’ when data is from Exit Counseling | Char. |
| Comma | Comma | Char. |

Student Borrower Demographic – Detail Phone Record (15)

Length = 300

| Data Element | Description | Field Format |
|---------------------|--|---------------------|
| Borrower SSN | Student Borrower’s Social Security Number | Char. |
| Comma | Comma | Char. |
| Sub Record Type | Identifier of the type of detail record. Value for a Student Borrower Phone detail record: ‘15’ | Char. |
| Comma | Comma | Char. |
| Source Code | Source Code for Borrower’s Phone Number. Valid values are: An institution’s unique 8-digit Office of Postsecondary Education ID (OPEID); GA/ED Servicer Code; ‘EXITCNSL’ from student completed Exit Counseling session | Char. |
| Comma | Comma | Char. |
| Effective Date | Effective Date for Borrower’s Phone Number | Date |
| Comma | Comma | Char. |
| Phone Number | Phone Number of Borrower | Char. |
| Comma | Comma | Char. |
| Country Code | Country Code of Borrower’s Phone Number – when the data is from Exit Counseling the field is filled with spaces | Char. |
| Comma | Comma | Char. |
| Phone Type | The borrower's phone numbers by type. Valid values are: ‘H’ - Home, ‘C’ - Cell, ‘W’ - Work, ‘F’ - Fax, ‘O’ - Other When the data is from Exit Counseling the value is ‘N’ | Char. |
| Comma | Comma | Char. |
| Preferred Flag | Preferred Flag indicates the preferred number reported by the source Values are ‘Y’ for yes and ‘N’ for no, ‘-’ when data is from Exit Counseling | Char. |
| Comma | Comma | Char. |

Student Borrower Demographic – Detail Email Address Record (20)

Length. = 300

| Data Element | Description | Field Format |
|---------------------|--|---------------------|
| Borrower SSN | Student Borrower’s Social Security Number | Char. |
| Comma | Comma | Char. |
| Sub Record Type | Identifier of the type of detail record. Value for a Student Borrower Email Address detail record: ‘20’ | Char. |
| Comma | Comma | Char. |
| Source Code | Source Code for Borrower’s Email Address Valid values are: An institution’s unique 8-digit Office of Postsecondary Education ID (OPEID); GA/ED Servicer Code; ‘EXITCNSL’ from student completed Exit Counseling session | Char. |
| Comma | Comma | Char. |
| Effective Date | Effective Date for Borrower’s Email Address | Date |
| Comma | Comma | Char. |
| Good Flag | Good Flag – indicates that the source believes the address to be valid Values are ‘Y’ for yes and ‘N’ for no, ‘E’ when data is from Exit Counseling | Char. |
| Comma | Comma | Char. |
| Email Address | Email Address for Borrower | Char. |
| Comma | Comma | Char. |

Student Borrower Demographic – Detail Exit Counseling Record (25)

Length = 300

| Data Element | Description | Field Format |
|-----------------------|---|---------------------|
| Borrower SSN | Student Borrower’s Social Security Number | Char. |
| Comma | Comma | Char. |
| Sub Record Type | Identifier of the type of detail record. Value for a Student Borrower Exit Counseling reported Employer detail record: ‘25’ | Char. |
| Comma | Comma | Char. |
| Source Code | Source Code for Borrower’s Employer Information reported in Exit Counseling – value ‘EXITCNSL’ | Char. |
| Comma | Comma | Char. |
| Effective Date | Effective Date for Borrower’s Employer Information | Date |
| Comma | Comma | Char. |
| Employer Name | Employer Name of Borrower | Char. |
| Comma | Comma | Char. |
| Street Address 1 | Line 1 of Borrower’s employer address | Char. |
| Comma | Comma | Char. |
| Street Address 2 | Line 2 of Borrower’s employer address | Char. |
| Comma | Comma | Char. |
| City | City of Borrower’s employer address | Char. |
| Comma | Comma | Char. |
| State / Province Code | State / Province Code of Borrower’s employer address | Char. |
| Comma | Comma | Char. |
| Country Code | Country Code of Borrower’s employer address | Char. |
| Comma | Comma | Char. |
| Postal Code | Postal Code of Borrower’s employer address | Char. |
| Comma | Comma | Char. |
| Phone Number | Phone Number of Borrower’s employer address | Char. |
| Comma | Comma | Char. |

Student Borrower Demographic – Detail Exit Counseling Next-of-Kin Record (30) Length = 300

| Data Element | Description | Field Format |
|-----------------------|--|---------------------|
| Borrower SSN | Student Borrower’s Social Security Number | Char. |
| Comma | Comma | Char. |
| Sub Record Type | Identifier of the type of detail record. Value for Student Borrower Exit Counseling reported Next of Kin detail record: ‘30’ | Char. |
| Comma | Comma | Char. |
| Source Code | Source Code for Borrower’s Next of Kin Information reported in Exit Counseling – value ‘EXITCNLS’ | Char. |
| Comma | Comma | Char. |
| Effective Date | Effective Date for Borrower’s Next of Kin Information | Date |
| Comma | Comma | Char. |
| First Name | First Name of Next of Kin | Char. |
| Comma | Comma | Char. |
| Last Name | Last Name of Next of Kin | Char. |
| Comma | Comma | Char. |
| Street Address 1 | Line 1 of Next of Kin’s address | Char. |
| Comma | Comma | Char. |
| Street Address 2 | Line 2 of Next of Kin’s address | Char. |
| Comma | Comma | Char. |
| City | City of Next of Kin’s address | Char. |
| Comma | Comma | Char. |
| State / Province Code | State / Province Code of Next of Kin’s address | Char. |
| Comma | Comma | Char. |
| Country Code | Country Code of Next of Kin’s address | Char. |
| Comma | Comma | Char. |
| Postal Code | Postal Code of Next of Kin’s address | Char. |
| Comma | Comma | Char. |
| Phone Number | Phone Number of Next of Kin | Char. |
| Comma | Comma | Char. |

Student Borrower Demographic – Detail Exit Counseling Reference One (35)

Length = 300

| Data Element | Description | Field Format |
|-----------------------|--|---------------------|
| Borrower SSN | Student Borrower’s Social Security Number | Char. |
| Comma | Comma | Char. |
| Sub Record Type | Identifier of the type of detail record. Value for a Student Borrower reported Exit Counseling Reference 1 detail record: ‘35’ | Char. |
| Comma | Comma | Char. |
| Source Code | Source Code for Borrower’s Reference Information reported in Exit Counseling – value ‘EXITCNLS’ | Char. |
| Comma | Comma | Char. |
| Effective Date | Effective Date for Borrower’s Reference Information | Date |
| Comma | Comma | Char. |
| First Name | Reference 1 First Name | Char. |
| Comma | Comma | Char. |
| Last Name | Reference 1 Last Name | Char. |
| Comma | Comma | Char. |
| Street Address 1 | Line 1 of Reference 1 address | Char. |
| Comma | Comma | Char. |
| Street Address 2 | Line 2 of Reference 1 address | Char. |
| Comma | Comma | Char. |
| City | City of Reference 1 address | Char. |
| Comma | Comma | Char. |
| State / Province Code | State / Province Code of Reference 1 address | Char. |
| Comma | Comma | Char. |
| Country Code | Country Code of Reference 1 address | Char. |
| Comma | Comma | Char. |
| Postal Code | Postal Code of Reference 1 address | Char. |
| Comma | Comma | Char. |
| Phone Number | Phone Number of Reference 1 address | Char. |
| Comma | Comma | Char. |

Student Borrower Demographic – Detail Exit Counseling Reference Two Record (40)

Length = 300

| Data Element | Description | Field Format |
|-----------------------|--|---------------------|
| Borrower SSN | Student Borrower’s Social Security Number | Char. |
| Comma | Comma | Char. |
| Sub Record Type | Identifier of the type of detail record. Value for a Student Borrower reported Exit Counseling Reference 2 detail record: ‘40’ | Char. |
| Comma | Comma | Char. |
| Source Code | Source Code for Reference 2 Information reported in Exit Counseling – value ‘EXITCNSL’ | Char. |
| Comma | Comma | Char. |
| Effective Date | Effective Date for Reference 2 Information | Date |
| Comma | Comma | Char. |
| First Name | Reference 2 First Name | Char. |
| Comma | Comma | Char. |
| Last Name | Reference 2 Last Name | Char. |
| Comma | Comma | Char. |
| Street Address 1 | Line 1 of Reference 2 address | Char. |
| Comma | Comma | Char. |
| Street Address 2 | Line 2 of Reference 2 address | Char. |
| Comma | Comma | Char. |
| City | City of Reference 2 address | Char. |
| Comma | Comma | Char. |
| State / Province Code | State / Province Code of Reference 2 address | Char. |
| Comma | Comma | Char. |
| Country Code | Country Code of Reference 2 address | Char. |
| Comma | Comma | Char. |
| Postal Code | Postal Code of reference 2 address | Char. |
| Comma | Comma | Char. |
| Phone Number | Phone Number of Reference 2 | Char. |
| Comma | Comma | Char. |

Student Borrower Demographic – Detail PLUS Identifiers Record (45)

Length = 300

| Data Element | Description | Field Format |
|---|--|---------------------|
| Student SSN | Social Security Number of student recipient of PLUS funds | Char. |
| Comma | Comma | Char. |
| Sub Record Type | Identifier of the type of detail record. Value for a Plus Borrower Identifiers detail record: '45' | Char. |
| Comma | Comma | Char. |
| Source Code | Source Code for PLUS Borrower Information Valid Values are: An institution's unique 8-digit Office of Postsecondary Education ID (OPEID); GA/ED Servicer Code | Char. |
| Comma | Comma | Char. |
| Effective Date | Effective Date for PLUS Borrower name | Date |
| Comma | Comma | Char. |
| PLUS Borrower First Name | First name of PLUS borrower | Char. |
| Comma | Comma | Char. |
| PLUS Borrower Middle name or middle initial | Middle name or middle initial of PLUS borrower | Char. |
| Comma | Comma | Char. |
| PLUS Borrower Last name | Last name of PLUS borrower | Char. |
| Comma | Comma | Char. |
| Current for Source Flag | Indicates that the name for the parent borrower is considered current by the data provider | Char. |
| Comma | Comma | Char. |
| Current for NSLDS Flag | Indicates which of the names for a PLUS borrower is the active or current name for that borrower on NSLDS | Char. |
| Comma | Comma | Char. |

Student Borrower Demographic – Detail PLUS Mail Address Record (50)

Length = 300

| Data Element | Description | Field Format |
|---------------------|---|---------------------|
| Student SSN | Student Social Security Number of student recipient of PLUS funds | Char. |
| Comma | Comma | Char. |
| Sub Record Type | Identifier of the type of detail record. Value for a Plus Borrower Mail Address detail record: '50' | Char. |
| Comma | Comma | Char. |
| Source Code | Source Code for PLUS Borrower Mail Address Information Valid Values are: An institution's unique 8-digit Office of Postsecondary Education ID (OPEID); GA/ED Servicer Code | Char. |
| Comma | Comma | Char. |
| Effective Date | Effective Date for PLUS Borrower Mail Address | Date |
| Comma | Comma | Char. |
| Street Address 1 | Line 1 of PLUS Borrower's address | Char. |
| Comma | Comma | Char. |
| Street Address 2 | Line 2 of PLUS Borrower's address | Char. |
| Comma | Comma | Char. |
| City | City of PLUS Borrower's address | Char. |
| Comma | Comma | Char. |
| State/Province | State / Province Code of PLUS Borrower's address | Char. |
| Comma | Comma | Char. |
| Country Code | Country Code of PLUS Borrower's address | Char. |
| Comma | Comma | Char. |
| Postal Code | Postal Code of Borrower's address | Char. |
| Comma | Comma | Char. |
| Good Flag | Good Flag indicates that the source believes the address to be valid Valid values are 'Y' for yes, or 'N' for no | Char. |
| Comma | Comma | Char. |

Student Borrower Demographic – Detail PLUS Phone Record (55)

Length. = 300

| Data Element | Description | Field Format |
|---------------------|---|---------------------|
| Student SSN | Social Security Number of student recipient of PLUS funds | Char. |
| Comma | Comma | Char. |
| Sub Record Type | Identifier of the type of detail record. Value for a Plus Borrower Phone Number detail record: '55' | Char. |
| Comma | Comma | Char. |
| Source Code | Source Code for PLUS borrower phone number Valid Values are: An institution's unique 8-digit Office of Postsecondary Education ID (OPEID); GA/ED Servicer Code | Char. |
| Comma | Comma | Char. |
| Effective Date | Effective Date for PLUS Borrower's phone number Valid value '00000000' Note: NSLDS does not store the date the borrower's phone number was reported. | Date |
| Comma | Comma | Char. |
| Phone Number | Phone Number of PLUS Borrower | Char. |
| Comma | Comma | Char. |
| Country Code | Country Code of PLUS Borrower's Phone Number | Char. |
| Comma | Comma | Char. |
| Phone Type | The PLUS Borrower's phone numbers type Valid values are 'H' - Home, 'C' - Cell, 'W' - Work, 'F' - Fax, 'O' - Other | Char. |
| Comma | Comma | Char. |
| Preferred Flag | Preferred Flag indicates the preferred number reported by the source Valid values are 'Y' for yes and 'N' for no | Char. |
| Comma | Comma | Char. |

*Student Borrower Demographic – Detail PLUS Email Address Record (60)**Length = 300*

| Data Element | Description | Field Format |
|---------------------|--|---------------------|
| Student SSN | Social Security Number of student recipient of PLUS funds | Char. |
| Comma | Comma | Char. |
| Sub Record Type | Identifier of the type of detail record. Value for PLUS Borrower Email Address detail record: '60' | Char. |
| Comma | Comma | Char. |
| Source Code | Source Code for PLUS Borrower's Email Address Valid values: An institution's unique 8-digit Office of Postsecondary Education ID (OPEID), GA/ED servicer code | Char. |
| Comma | Comma | Char. |
| Effective Date | Effective Date for PLUS Borrower's Email Address | Date |
| Comma | Comma | Char. |
| Good Flag | Good Flag – indicates that the source believes the address to be valid | Char. |
| Comma | Comma | Char. |
| Email Address | Email Address for PLUS Borrower | Char. |
| Comma | Comma | Char. |

Note:

* The OPEID is the combination of the 6 digit school code and the 2 digit school location code. If a school has more than 99 locations, the first digit of the OPEID is then incremented to 1. If the school has more than 199 locations, the first digit is then incremented to 2, and so forth. For example, location 00 = 06789900, location 101 = 16789901, location 202 = 26789902.

3 Loan Status Categories

All (Open/Closed)

| Code | Loan Status (Open) | Code | Loan Status (Closed) |
|-------------|---|-------------|---|
| AL | Abandoned loan | BC | Bankruptcy, Discharged |
| BK | Bankruptcy, Active | CA | Cancelled |
| DA | Deferred | CS | Closed School Discharge |
| DB | Defaulted, Then Bankrupt, Active, Chapter 13 | DC | Defaulted, Compromise |
| DF | Defaulted, Unresolved | DD | Defaulted, Then Died |
| DI | Disability | DE | Death |
| DL | Defaulted, In Litigation | DK | Defaulted, Then Bankrupt, Discharged, Chapter 13 |
| DO | Defaulted, Then Bankrupt, Active, Other | DN | Defaulted, then paid in full by consolidation |
| DT | Defaulted, Collection Terminated | DP | Defaulted, Paid in Full |
| DU | Defaulted, Unresolved | DR | Defaulted loan included in a rolled-up loan |
| DX | Defaulted, Six Consecutive Payments | DS | Defaulted, Then Disabled |
| DZ | Defaulted, six consecutive payments, then missed payment(s) | DW | Defaulted, Write-Off |
| FB | Forbearance | FC | False Certification Discharge |
| FR | Fraud | FX | Fraud, Satisfied |
| IA | Loan Originated | PC | Paid in Full Through Consolidation Loan |
| ID | In School or Grace Period | PD | Permanent Disability |
| IG | In Grace Period | PF | Paid in Full |
| IM | In Military Grace | PM | Presumed paid-in-full |
| RP | In Repayment | PN | Non-defaulted, Paid in Full Through Consolidation Loan |
| UA | Temporarily uninsured- loan not in default | PZ | PLUS Child Death |
| UB | Temporarily uninsured-loan in default | RF | Refinanced |
| XD | Defaulted, Six Consecutive Payments | UC | Permanently Uninsured / Unreinsured-loan not in default |
| VA | Disabled Veteran Discharged | UD | Permanently Uninsured / Unreinsured- loan in default |
| | | UI | Uninsured / Unreinsured |

Defaulted

| Code | Loan Status |
|-------------|---|
| DB | Defaulted, Then Bankrupt, Active, Chapter 13 |
| DF | Defaulted, Unresolved |
| DL | Defaulted, In Litigation |
| DO | Defaulted, Then Bankrupt, Active, Other |
| DU | Defaulted, Unresolved |
| DX | Defaulted, Six Consecutive Payments |
| DT | Defaulted, Collection Terminated |
| DZ | Defaulted, Six Consecutive Payments, Then Missed Payment(s) |
| FR | Fraud |
| XD | Defaulted, Six Consecutive Payments |

Payment Suspended

| Code | Loan Status |
|-------------|--------------------|
| AL | Abandoned loan |
| BK | Bankruptcy, Active |
| DA | Deferred |
| FB | Forbearance |

In-School

| Code | Loan Status |
|-------------|---------------------------|
| IA | Loan Originated |
| ID | In School or Grace Period |
| IG | In Grace Period |
| IM | In Military Grace |

Repayment

| Code | Loan Status |
|-------------|---|
| RP | In Repayment |
| UA | Temporarily uninsured-loan not in default |
| UB | Temporarily uninsured-loan in default |

Disability Open

| Code | Loan Status |
|-------------|-----------------------------|
| DI | Disability |
| VA | Disabled Veteran Discharged |

Un-reinsured

| Code | Loan Status |
|-------------|---|
| UC | Permanently Uninsured / Unreinsured-loan not in default |