

Overpayment Adjustment Request Field Details (Lenders, Servicers, and Schools)



When borrowers associated with your institution consolidate their loans under Direct Loan Consolidation, Great Lakes Educational Loan Services, Inc. (Great Lakes) sends funds to pay off borrowers' original loans. If you determine that the funds sent exceed the outstanding loan balance, you must send a payoff manifest adjustment request to Great Lakes providing information about the overpayment.

This document provides details about the fields to be included in adjustment requests for overpayments, which can be sent in either plain text (.txt) or comma-separated values (.csv) format. You can use this document to ensure you provide the correct information in a valid format when submitting these adjustment requests to Great Lakes.

Plain Text Format

The following table provides details about the fields to be included in overpayment adjustment requests sent in plain text (.txt) format.

Note: Asterisks (*) denote required fields. When submitting overpayment adjustment requests, data must be provided in the order fields are listed in the table.

Field Name	Starting Position	Ending Position	Field Length	Format	Description
Header Record					
Record Type*	1	1	1	PIC X(1)	Type of record. Example: H = Header record
Loan Holder Name	2	41	40	PIC X(40)	Name of the loan holder/servicer who is sending the adjustment request. Example: Great Lakes Educational Loan Services
Loan Holder ID*	42	49	8	PIC 9(8)	ID of the loan holder/servicer who is sending the adjustment request. Example: 700057
Transaction Date	50	59	10	PIC X(10)	Date of the transaction, in CCYY-MM-DD format. Example: 10/24/2013 = 2013-10-24
Adjustment Type	60	60	1	PIC X(1)	Type of adjustment being sent. Example: O = Overpayment
Filler	61	350	290	PIC X(290)	Unused.
Detail Record					
Record Type*	1	1	1	PIC X(1)	Type of record. Example: D = Detail record
Manifest Number*	2	16	15	PIC X(15)	Manifest number from the original funding manifest, in [5-digit deal ID][2-character loan holder type code][8-character loan holder ID] format. Example: G5000SC12345678

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Field Name	Starting Position	Ending Position	Field Length	Format	Description
NSLDS ID Tx*	17	33	17	PIC X(17)	National Student Loan Data System (NSLDS) unique identifier. Note: Either this field or the <i>Originator Loan ID Nr</i> field must be populated.
Originator Loan ID Nr*	34	46	13	PIC X(13)	Loan ID of the originator from the original manifest, in S2[MMDDYY][5-digit numeric unique ID] format. Note: Either this field or the <i>NSLDS ID Tx</i> field must be populated. Example: S201019900001
Borrower SSN*	47	55	9	PIC 9(9)	Borrower SSN. Example: 999999999
Borrower Last Name	56	90	35	PIC X(35)	Borrower last name. Example: Doe
Borrower First Name	91	125	35	PIC X(35)	Borrower first name. Example: John
Borrower Account Number*	126	175	50	PIC X(50)	Account number assigned to each of the borrower's loan(s) for which you are the loan holder/servicer.
LVC Loan Type*	176	176	1	PIC X(1)	Loan type code. <ul style="list-style-type: none"> • 0 = Direct Subsidized Loan (Subsidy Loss Eligible) • 9 = Direct Subsidized Consolidation Loan (Subsidy Loss Eligible) • A = Federal Subsidized Stafford Loan • B = Guaranteed Student Loans (GSL) • C = Federal Insured Student Loans (FISL) • D = Direct Subsidized Loan • E = Direct Subsidized Consolidation Loan • F = Federal Perkins Loan • G = Federal Unsubsidized Stafford Loan • H = Federal Supplemental Loans for Students (SLS) • I = Direct Grad PLUS Loan • J = Federal Unsubsidized Consolidation Loan • K = Direct Unsubsidized Consolidation Loan • L = Direct Unsubsidized Loan • M = National Direct Student Loans (NDSL) • N = National Defense Student Loans (NDSL) • O = Federal Subsidized Consolidation Loan • P = Auxiliary Loans to Assist Students (ALAS) • Q = Health Professions Student Loans (HPSL) • R = Health Education Assistance Loans (HEAL) • S = Federal Grad PLUS Loan • T = Federal Parent PLUS Loan

Field Name	Starting Position	Ending Position	Field Length	Format	Description
LVC Loan Type* (continued)					<ul style="list-style-type: none"> • U = Direct Parent PLUS Loan • V = Direct PLUS Consolidation Loan • W = Education loans ineligible for consolidation • Y = Nursing Student Loans (NSL) • Z = Loans for Disadvantaged Students (LDS)
1st Disb Date*	177	186	10	PIC X(10)	First or only disbursement date for the loan (i.e., the disbursement date on the electronic Loan Verification Certificate (eLVC)), in <i>CCYY-MM-DD</i> format. Example: 10/24/2013 = 2013-10-24
Amount Returned*	187	197	11	PIC 9(9)v99	Amount of the overpayment returned, without decimal points. Example: \$100.00 = 00000010000
Filler	198	350	153	PIC X(153)	Unused.
Trailer Record					
Record Type*	1	1	1	PIC X(1)	Type of record. Example: T = Trailer record
Record Count*	2	9	8	PIC 9(8)	Number of records in the file. Example: 12345678
Total Due Amount*	10	20	11	PIC 9(9)v99	Sum of the <i>Amount Returned</i> field for all records in the file, without decimal points. Example: \$1500.00 = 00000150000
Filler	21	350	330	PIC X(330)	Unused.

Comma-Separated Values Format

The following table provides details about the fields to be included in overpayment adjustment requests sent in comma-separated values (.csv) format.

Note: Asterisks (*) denote required fields. When submitting overpayment adjustment requests, data must be provided in the order fields are listed in the table.

Field Name	Description
Manifest Number*	Manifest number from the original funding manifest, in <i>[5-digit deal ID][2-character loan holder type code][8-character loan holder ID]</i> format. Example: G5000SC12345678
Loan Holder Name	Name of the loan holder/servicer who is sending the adjustment request. Example: Great Lakes Educational Loan Services
Loan Holder ID*	ID of the loan holder/servicer who is sending the adjustment request. Example: 700057
NSLDS Identifier*	National Student Loan Data System (NSLDS) unique identifier. Note: Either this field or the <i>Originator Loan ID</i> field must be populated.

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Field Name	Description
Originator Loan ID*	<p>Loan ID of the originator from the original manifest, in S2[MMDDYY][5-digit numeric unique ID] format.</p> <p>Note: Either this field or the <i>NSLDS Identifier</i> field must be populated.</p> <p>Example: S201019900001</p>
SSN*	<p>Borrower SSN.</p> <p>Example: 999999999</p>
Last Name	<p>Borrower last name.</p> <p>Example: Doe</p>
First Name	<p>Borrower first name.</p> <p>Example: John</p>
Account Number*	<p>Account number assigned to each of the borrower's loan(s) for which you are the loan holder/servicer.</p>
LVC Loan Type*	<p>Loan type code.</p> <ul style="list-style-type: none"> • 0 = Direct Subsidized Loan (Subsidy Loss Eligible) • 9 = Direct Subsidized Consolidation Loan (Subsidy Loss Eligible) • A = Federal Subsidized Stafford Loan • B = Guaranteed Student Loans (GSL) • C = Federal Insured Student Loans (FISL) • D = Direct Subsidized Loan • E = Direct Subsidized Consolidation Loan • F = Federal Perkins Loan • G = Federal Unsubsidized Stafford Loan • H = Federal Supplemental Loans for Students (SLS) • I = Direct Grad PLUS Loan • J = Federal Unsubsidized Consolidation Loan • K = Direct Unsubsidized Consolidation Loan • L = Direct Unsubsidized Loan • M = National Direct Student Loans (NDSL) • N = National Defense Student Loans (NDSL) • O = Federal Subsidized Consolidation Loan • P = Auxiliary Loans to Assist Students (ALAS) • Q = Health Professions Student Loans (HPSL) • R = Health Education Assistance Loans (HEAL) • S = Federal Grad PLUS Loan • T = Federal Parent PLUS Loan • U = Direct Parent PLUS Loan • V = Direct PLUS Consolidation Loan • W = Education loans ineligible for consolidation • Y = Nursing Student Loans (NSL) • Z = Loans for Disadvantaged Students (LDS)

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Field Name	Description
First Disb Date*	First or only disbursement date for the loan (i.e., the disbursement date on the Loan Verification Certificate (LVC)), in MM/DD/CCYY format. Example: 10/24/2013 = 10/24/2013
Amount Returned*	Amount of the overpayment returned, in dollars and cents. Example: 1500.00