

# U.S. DEPARTMENT OF EDUCATION Federal Family Education Loan Program

## LENDER'S INTEREST AND SPECIAL ALLOWANCE REQUEST AND REPORT (FORM 799)

Read instructions for each part before completing this form.

### PART I: IDENTIFICATION AND CERTIFICATION

(General and Part I Instructions on Back of Last Page)

1. Lender Identification Number (LID), Lender Name, and Address:
2. Servicer Name and Address, if applicable:
3. Employer Identification Number: \_\_\_\_\_
4. Routing Number: \_\_\_\_\_
5. Account Number for Deposit: \_\_\_\_\_
6. Year and Quarter Ending (Complete both fields):

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YEAR

- 1 [ ] March 31  
2 [ ] June 30  
3 [ ] September 30  
4 [ ] December 31

### CERTIFICATION

I certify that the information included in this report is correct to the best of my knowledge and belief and that it conforms to applicable laws, regulations, and policies relating to the Federal Family Education Loan Program. I acknowledge that all documents, files, and accounts relating to loans made under this program shall be subject to review and audit by the Department of Education or its agents, other agencies of the Federal Government, and by any guaranty agency in accordance with the Department's regulations and requirements.

7. Signature \_\_\_\_\_
8. Date \_\_\_\_\_
9. Typed Name and Title \_\_\_\_\_  
\_\_\_\_\_
10. Contact Name \_\_\_\_\_
11. Contact Telephone Number (\_\_\_\_\_) \_\_\_\_\_

**Mail completed form to:**

U.S. Department of Education  
Interest Payment Processing  
Post Office Box 4134  
Greenville, TX 75403-4134

**WARNING:** Any person who knowingly and willfully destroys or conceals any record relating to the provision of assistance under Title IV of the Higher Education Act of 1965, as amended, or attempts to so destroy or conceal with intent to defraud the United States or to prevent the United States from enforcing any right obtained by subrogation under Part B of Title IV, shall upon conviction thereof, be fined not more than \$20,000 or imprisoned not more than 5 years, or both, under the provisions of 20 U.S.C. 1097.

**REPORTING BURDEN:** According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1840-0034. The time required to complete this information collection is estimated to average 3.75 hours per response, including the time to review instructions, search existing data sources, gather the data needed, and complete and review the information collection. **If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write directly to:** U.S. Department of Education, Washington, DC 20202-5449. **If you have any comments or concerns regarding the status of your individual submission of this form, write directly to:** Loans Financial Management Division, 7th & D Sts., SW, Washington, D.C. 20202-5455.

## FORM 799 GENERAL INSTRUCTIONS

### What is the Lender's Interest & Special Allowance Request & Report (ED Form 799)?

The ED Form 799 is used by the U.S. Department of Education (ED) to calculate interest subsidies and special allowance payments due YOU, to calculate origination fees and lender loan fees owed ED, and to obtain information on your portfolio under the Federal Family Education Loan Program. (The word "you" refers to the lending institution completing this form.)

### Do you need to complete this form?

If you originate loans you must submit the form to report fees due to ED. You must also submit this form each quarter to receive interest and special allowance payments. ***The form must be submitted within 90 days of the quarter's end to be considered timely.***

### Who should you call for assistance?

For a detailed explanation and examples of how to complete the form, refer to the booklet, "799 Explanation." Help can also be obtained by calling your ED regional office or ED headquarters at (202) 708-9776 or by e-mail at [OSFA\\_LR@ed.gov](mailto:OSFA_LR@ed.gov).

### The ED Form 799 has 6 parts. Failure to submit any part will result in rejection of the entire form.

Your LID is preprinted at the top of each part. If incorrect, cross it out and insert the correct LID. If blank, complete it. Number the pages sequentially starting with Part I using the space provided.

Instructions for each part of the form begins on the back of the previous part, except for Part I which is included on this page. If additional space is needed for Parts II, III or IV, make additional copies, and check the block at the bottom of each page to indicate additional pages are being submitted.

Unless otherwise stated, calculate each monetary amount to the nearest cent, round to the nearest dollar, and enter the amount on the form.

Sign and date the form, and send it to the address shown in Part I.

## PART I: IDENTIFICATION AND CERTIFICATION

- LID, Lender Name and Address:** This is preprinted by ED. The LID is a 6-digit code assigned by ED to identify you as a participant in the FFEL program. If any information is wrong, cross it out and print in the correction. Print in any missing information.
- Servicer Name and Address, if applicable:** If you have a servicing organization complete the form, ED has preprinted the name and address of the servicer here, and mailed the form to this address. If this information is wrong, cross it out and print in the correction. If you want the form sent directly to you, cross off the preprinted information. If this item is blank and the you wish ED to send future forms to a servicer, print the servicer's name and address.
- Employer Identification Number:** This preprinted item is the 9-digit employer identification number (EIN) assigned to you by the U.S. Internal Revenue Service. If the item is blank, complete it. If the EIN is wrong, cross it out and insert the correct EIN.
- Routing Number:** This preprinted item is the 9-digit routing number used by the U.S. Treasury to make electronic funds transfer (EFT) payments to you. If the number is wrong, contact ED headquarters at (202) 708-9776 before submitting the form. **Effective January 1, 1999, all payments must be made by EFT.** If you have not signed-up, contact us immediately.
- Account Number for Deposit:** This preprinted number is used by the institution receiving your payment to credit your bank account. If the number is wrong, contact ED headquarters at (202) 708-9776 before submitting the form.
- Year and Quarter Ending:** Indicate the **CALENDAR YEAR** and **QUARTER** covered by this form.
- Signature:** Read the certification statement and sign the form in ink. Forms signed with signature stamps and unsigned forms will be rejected and returned to you.
- Date:** Enter the date the ED Form 799 is signed.
- Typed Name and Title:** Type or print (do not write) the name and title of the official signing the form.
- Contact Name:** Print the name of the person who can answer questions from ED about the information provided on this form.
- Contact Telephone Number:** Enter the telephone number of the person named as the contact in item 10.

# LENDER'S INTEREST AND SPECIAL ALLOWANCE REQUEST AND REPORT

LID: \_\_\_\_\_ PAGE \_\_\_\_\_

PART II: LOAN ORIGATION AND LENDER LOAN FEES					
Loan Type (A)	Fee Percent (B)	Fee Code (C)	Loan Interest Rate (D)	Principal Amount of Loans (E)	Fee Due (F)

**PART II: CODES AND INSTRUCTIONS**

**(D) Loan Interest Rate:**

Enter the applicable interest rate (as a decimal) for each group of loans.

Use "**EVAR**" for Federal Stafford and Unsubsidized Stafford variable rate loans made to new borrowers on/after 10/1/92. Also use "**EVAR**" for Federal PLUS and Federal SLS variable rate loans made on/after 10/1/92. Use **FVAR7, FVAR8, FVAR9, FVAR10 and FVARX** respectively for converted fixed rate loans of **7, 8, 9 or 8/10 percent**.

**(E) Principal Amount of Loans:**

The principal amount of the loan is the amount disbursed plus the amount of the insurance premium and origination fee deducted prior to disbursement. (The lender loan fee is based on the same amount and is a **charge to you**. It cannot be charged to the borrower; that is, it cannot be deducted from the loan principal.)

Enter the total principal amount of loans (whole dollars only) made or bought which are covered by the transaction indicated by the Loan Type and Fee Code. Do not include amounts representing cancellations or adjustments which occur in the same quarter that the loan was made.

For a Fee Code of FI and LI, report the additional amount which was not previously reported to ED. For a Fee Code of FD and LD, report the amount which was previously reported but has now been cancelled, or which was overstated in previous quarters.

**(F) Fee Due:**

*This column is optional and is provided only to permit you to make your own fee calculations and to ensure the accuracy of the data reported. ED will make its own calculations for payment purposes based on the data in the other columns.*

For each line, multiply the amount in the Principal Amount of Loans (Column E) by the Fee Percent (Column B), round to the nearest dollar, and enter the amount.

Check here if submitting additional pages for Part II

## PART II: LOAN ORIGATION AND LENDER LOAN FEES - CODES AND INSTRUCTIONS

**Part II:** This part is divided into 6 columns. Make separate line entries for each unique combination of Loan Type, Fee Percent, Fee Code, and Loan Interest Rate. For each line, if any column is completed, all columns for that line must be completed. Always make two entries for loans for the current quarter, one for origination fees and one for lender loan fees, even if the Principal Amount of Loans and the Fees Due are zero (\$0). Report adjustments to previous quarters only if applicable. If additional space is needed, make a copy of the blank page and check the block at the bottom of each page.

**Applicability:** Most FFEL Program loans are subject to a loan origination fee which is a percentage of the loan principal and is deducted proportionately from each loan disbursement. The fee depends on the period of enrollment covered by the loan.

### INSTRUCTIONS FOR COMPLETING PART II:

**(A) Loan Type:** Enter the 2-letter code for the loan type being reported:

TG - Federal Stafford (except Unsubsidized Stafford)  
TS - Federal Supplemental Loans for Students (SLS)  
TP - Federal PLUS Loans  
TC - Federal Consolidation Loans  
TU - Unsubsidized Stafford Loans

**(B) Fee Percent:** Enter the percentage (as a decimal) of the loan used to determine the fee.

- **Loans first disbursed on or after July 1, 1994 for periods of enrollment that either include that date or begin after that date:**
  - Federal Stafford and Unsubsidized Stafford fees are 3%
- **PLUS loans made on or after July 1, 1994, regardless of enrollment period fee is 3%.**
- **Loans first disbursed on or after July 1, 1994 for periods of enrollment that begin before that date and include that date:**
  - Federal SLS loans certified before July 1, 1994 fee is 3%.
- **Period of enrollment beginning before July 1, 1994 and disbursed prior to that date:**
  - Federal Stafford, Federal SLS and Federal PLUS fee is 5%
  - Unsubsidized Stafford combined origination fee/insurance premium is 6.5%

All FFEL Program loans made on or after October 1, 1993, are subject to a **lender loan fee** which is 0.5% of the loan principal and is charged proportionately against each loan disbursement.

**(C) Fee Code :** Enter the code for the period and type of loan activity being reported:

#### Origination fees for current quarter:

- FN** - New loans you have made (including those then sold) in the quarter covered by this form if you owe the origination fees
- FS** - Loans you made and sold in the quarter covered by this form if the purchaser owes the origination fees
- FB** - Loans you bought from another lender in the quarter covered by this form, if you owe the origination fees

#### Origination fee adjustments to previously reported quarters:

- FI** - Net increase in loans you made or bought as reported for a previous quarter, if you owe the origination fees
- FD** - Net decrease in loans you made or bought as reported for a previous quarter, if the fees are to be credited to you

#### Lender loan fees for current quarter:

- LN** - New loans you have made (including those then sold) in the quarter covered by this form, if you owe the lender loan fees
- LS** - Loans you made and sold in the quarter covered by this form, if the purchaser owes the lender loan fees
- LB** - Loans you bought from another lender in the quarter covered by this form, if you owe the lender loan fees

#### Lender fee adjustments to previously reported quarters:

- LI** - Net increase in loans you made or bought as reported for a previous quarter, if you owe the lender fees
- LD** - Net decrease in loans you made or bought as reported for a previous quarter, if the fees are to be credited to you

Separate entries must be made for origination fees and for lender fees. For lines containing the codes FN, FB, FI, LN, LB and LI, you will be charged the fee by ED. For lines containing the codes FD and LD, you will receive credit toward fees due. Use the current quarter codes only for loans made, bought or sold in the quarter covered by this form.

If a loan transaction occurred in the current quarter and an adjustment was made to it in the same quarter, only report the net result. Do not report the original action and the adjustment separately. Include all loans which can be classified under the same loan type, the same adjustment fee code, the same fee percent, and the same loan interest rate in one line item. When using an adjustment code, report the sum of all activity for loans made in all prior quarters. Do not make separate entries for each separate prior quarter.

# LENDER'S INTEREST AND SPECIAL ALLOWANCE REQUEST AND REPORT

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### PART III: INTEREST BENEFITS

Loan Type (A)	Interest Rate (B)	Billing Code (C)	Ending Principal Balance (D)	Average Daily Principal Balance (E)	Interest Amount (F)

Check here if submitting additional pages for Part III

## PART III: INTEREST BENEFITS - CODES AND INSTRUCTIONS

**Part III:** This part is divided into 6 columns. When billing for interest for the quarter covered by the form, (Billing Code BC), make separate line entries for each different loan type and allowable interest rate. Columns A-E must be completed. Column F, Interest Amount is optional. If column F is completed, we will pay this amount if it is reasonably consistent with the information in columns A - E. If it is left blank, we will use the information provided in columns A - E to calculate the interest benefits due.

When billing for all other codes (BI and BD), make separate line entries for each type of adjustment. Complete columns A, C and F. Leave the other columns blank. If additional space is needed, make a copy of the blank page and check the block at the bottom of each page.

**Applicability:** In general, we will pay the interest due on:

- Subsidized Federal Stafford and FISL loans while the borrower is in school at least half time, in grace, and during a period of authorized deferment.
- Federal Consolidation loans for which the lender received the application on/after 1/1/93 and prior to 8/10/93 during periods of authorized deferment.
- Federal Consolidation loans comprised solely of subsidized Federal Stafford loans for which the lender received the application on/after 8/10/94 and prior to 11/13/97, during periods of authorized deferment.
- Federal Consolidation loans whose application was received on or after 11/13/97, interest benefits are paid on the portion of the loan that repaid subsidized Federal Stafford, subsidized Federal Direct Stafford, FISL, subsidized Federal Consolidation, and subsidized Federal Direct Consolidation loans, during periods of authorized deferment.

### INSTRUCTIONS FOR COMPLETING PART III:

- (A) Loan Type:** Enter the 2-letter code for the loan type being reported.  
TG - Federal Stafford (except Unsubsidized Stafford) and FISL  
TC - Federal Consolidation
- (B) Interest Rate:** Enter the interest rate (as a decimal) for loans or portions of loans on which you are billing interest for the quarter covered by this form, as explained above. For loans made at rates other than those shown, make separate line entries for each actual rate used (up to 5 decimal places, then round). For lines showing an adjustment, leave this column blank.
- for 6% enter .06
  - for 7% enter .07
  - for 8% enter .08
  - for 9% enter .09
  - for 10% enter .10
  - for other than the above rates, and for variable rates, enter the actual rate (up to 5 decimal places, then round)

**(C) Billing Code:** Enter the code for the period and type of loan activity being reported:

- BC** - Interest due to you for the current quarter
- BI** - Adjustment, resulting in a net increase in the interest due to you from previous quarters' billings
- BD** - Adjustment, resulting in a net decrease in the interest due to you from previous quarters' billings

For lines containing the codes BC or BI, you will receive an interest payment from ED. For lines containing the code BD, you will be charged for the amount owed to ED.

If an interest transaction occurred in the current quarter and an adjustment was made to it in the same quarter, report only the net result. Do not report the original action and the adjustment separately.

Use codes BI and BD to report adjustments to interest activity for all prior quarters combined, regardless of the loans' individual interest rates.

**(D) Ending Principal Balance:** Enter the total unpaid principal balance outstanding on all loans or portions of loans eligible for interest benefits (whole dollars only) for the stated Loan Type, Interest Rate and Billing Code combination, as of the last day of the quarter covered by this form. Complete this column only for lines with Billing Code BC.

**(E) Average Daily Principal Balance:** For each combination of Loan Type, Interest Rate and Billing Code, enter the average (whole dollars only) of the daily principal balances of all eligible loans or portions of loans for the quarter covered by this form. This is accomplished by adding the outstanding principal balance of all eligible loans or portions of loans for each day in the quarter and dividing by the number of days in the quarter. This column must be completed for any line with Billing Code BC, whether or not column F is completed.

**(F) Interest Amount:** For each combination of Loan Type, Interest Rate and Billing Code, enter to the nearest penny the amount of interest due you or owed to ED.

Column F is *o*ptional for interest due for the current quarter (Billing Code is BC). If it is completed, we will pay the amount if it is reasonably consistent the amount in the Average Daily Principal Balance column.

This column is *r*equired for adjustments (Billing Code is BI or BD). Enter a positive number only. We will use the Billing Code to determine whether you are due interest or owe money to ED.

# LENDER'S INTEREST AND SPECIAL ALLOWANCE REQUEST AND REPORT

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## PART IV: SPECIAL ALLOWANCE

Calendar Year (A)	Quarter Code (B)	Special Allowance Category (C)	Loan Type (D)	Interest Rate (E)	Billing Code (F)	Ending Principal Balance (G)	Average Daily Principal Balance (H)	Adjustments for Difference in Average Daily Principal Balance (I)

Check here if submitting additional pages for Part IV

## PART IV: SPECIAL ALLOWANCE

## - CODES AND INSTRUCTIONS

**Part IV:** This part is divided into 9 columns. Make separate line entries for each different combination of Calendar Year, Quarter Code, Special Allowance Category, Loan Type, Interest Rate and Billing Code. These first 6 columns *must* always be completed. If additional space is needed, make a copy of the blank page and check the block at the bottom of each page.

**Applicability:** In general, special allowance may be paid on all loans, except certain Federal Stafford and FISL loans and any 'HEAL' portion of a Consolidation loan. For specific instructions, consult the "799 Explanation" booklet and other applicable materials.

### INSTRUCTIONS FOR COMPLETING PART IV:

**(A) Calendar Year:** Enter the last 2 digits of the year being reported (e.g. 2001 will be reported as 01).

**(B) Quarter Code:** Enter the digit for the quarter being reported:

1 - March 31    2 - June 30    3 - September 30    4 - December 31

**(C) Special Allowance Category:** Enter the code for the loans being reported:  
(Tax-exempt lenders see "799 Explanation" booklet for codes)

- SA** - for loans made before 10/1/81
- SB** - for loans made on/after 10/1/81 & before 10/17/86  
- for loans made on/after 10/17/86 & before 11/16/86, for enrollment beginning before 11/16/86
- SC** - used for sequester periods only
- SD** - for loans made on/after 10/17/86 & before 11/16/86, for enrollment beginning on/after 11/16/86  
- for loans made on/after 11/16/86 & before 10/1/92
- SE** - for loans made on/after 10/1/92 & before 7/1/94 (regardless of enrollment period), or loans made after 7/1/94  
- for SLS loans *certified before 7/1/94* and *disbursed after 7/1/94*, for period of enrollment that began before that date and includes that date
- SG** - Stafford loans made on/after 7/1/94 for period of enrollment that begin on/after 7/1/94 or that includes that date  
- for PLUS loans made on or after 7/1/94  
- Stafford loans made after 7/1/95 that are in repayment or forbearance
- SH** - Stafford loans made on/after 7/1/95 that are in school, grace or deferment  
- PLUS loans made on/or after 7/1/98.
- SJ** - Stafford loans made on/or after 7/1/98 that are in school, grace or deferment.
- SK** - Stafford loans made on/or after 7/1/98 that are in repayment or forbearance.
- SL** - Consolidation loans made on/or after 10/1/98.

**(D) Loan Type:** Enter the 2-letter code for the loans being reported:

- TG** - Federal Stafford (except Unsubsidized Stafford) and FISL
- TS** - Federal SLS
- TP** - Federal PPLUS
- TC** - Federal Consolidation
- TU** - Federal Unsubsidized Stafford

**(E) Interest Rate:** Enter the applicable interest rate (as a decimal) for each group of loans. Allowable rates are from 3% (enter as .03) - 25%. For Consolidation loans made on or after October 1, 1998, the allowable rates are from 3% - 8.25%.

- **EVAR** - for variable Federal Stafford and Unsubsidized Stafford, PLUS, and SLS loans made on or after October 1, 1992, and Consolidation loans made during the "Emergency Consolidation Loan Act".
- **CVAR** - for Federal PLUS and SLS loans made in 1986-7 where the interest rate changes each January 1.
- **FVAR7, FVAR8, FVAR9, FVAR10, and FVARX** - respectively for converted fixed rate loans of 7%, 8%, 9%, 10% and 8/10%.
- **VAR** - for all others.

**(F) Billing Code:** Enter the code for the period and type of loan activity being reported:

- BC** - For special allowance due to you for current quarter
- BI** - Adjustment resulting in a net increase in the special allowance previously paid to you for a given quarter
- BD** - Adjustment resulting in a net decrease in the special allowance previously paid to you for a given quarter

For lines containing the codes BC and BI, **YOU** will receive a payment from ED. For a line containing the code BD, **YOU** will be charged for the amount owed ED. If a transaction occurred in the current quarter and an adjustment was made in the same quarter, only report the net result.

**(G) Ending Principal Balance:** Enter the total unpaid principal balance outstanding on all loans eligible for special allowance (whole dollars only) for the stated combination of entries in columns A - F, as of the last day of the quarter covered by this form. Complete this column for Billing Code BC only.

**(H) Average Daily Principal Balance:** For each combination of columns A through F, enter the average daily principal balance (whole dollars only) of all eligible loans for the quarter. Complete this column for Billing Code BC only.

**(I) Adjustments for Difference in Average Daily Principal Balance:** Enter the difference in the Average Daily Principal Balance (whole dollars only, positive number) between what should have been reported and what was originally reported. Complete this column for a Billing Code of BI or BD only.



# LENDER'S INTEREST AND SPECIAL ALLOWANCE REQUEST AND REPORT

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PART V: CHANGES IN GUARANTEED LOAN PRINCIPAL FOR THE QUARTER					
	STAFFORD & FISL (Except Unsubsidized) (A)	FEDERAL PLUS (B)	FEDERAL SLS (C)	FEDERAL CONSOLIDATION (D)	UNSUBSIDIZED STAFFORD (E)
1. Check if adjustment to prior quarter	[     ]	[     ]	[     ]	[     ]	[     ]
2. Beginning Principal Balance					
3. Loan Principal Disbursed					
4. Interest Capitalized or Other Principal Increases					
5. Principal of Loans Purchased					
6. Principal of Loans Cured					
7. Principal of Loans Sold					
8. Principal Paid by Insurance Claims					
9. Principal of Loans on Which the Guarantee Was Voided					
10. Principal Paid by Borrowers and Other Principal Reductions					
11. Ending Principal Balance					

## PART V: CHANGES IN GUARANTEED LOAN PRINCIPAL FOR THE QUARTER

**Applicability:** Part V shows the changes which have occurred to the guaranteed loan principal in your portfolio for each type of loan for the quarter covered by this form. Loan principal includes capitalized interest as defined in line 4. This part must be completed and submitted each time you submit an ED Form 799. This part has 5 columns and 11 lines. Report all amounts in whole dollars.

### INSTRUCTIONS FOR COMPLETING PART V:

**Enter all loan information in the appropriate column:**

- (A) Stafford (except Unsubsidized Stafford) and FISL
- (B) Federal PLUS
- (C) Federal SLS
- (D) Federal Consolidation
- (E) Unsubsidized Stafford

1. **Check if adjustment to prior quarter:** Check each box where the Beginning Principal Balance (line 2) for the quarter covered by this form is different from the Ending Principal Balance (line 11) from the prior quarter's form. Do not enter the dollar amount difference, just place a check mark indicating a difference. You **must** be able to justify the adjustment on request. If the two amounts differ and this item is not checked, ED will reject the entire form.
2. **Beginning Principal Balance:** Enter the outstanding principal balance (including the sum of capitalized interest outstanding) of loans at the start of business on the first day of the quarter. Unless an adjustment has been made, this amount must be the same as the Ending Principal Balance (line 11) from the previous quarter's form.
3. **Loan Principal Disbursed:** Enter the principal amount of loans disbursed during the quarter. This may be new loans or additional disbursements for loans initially disbursed in a prior quarter. Report the gross amount; that is, the amount prior to any deductions for insurance premiums or origination fees. Include amounts actually disbursed for Consolidation loans and for refinanced PLUS and SLS loans. Do not report amounts disbursed and then cancelled (e.g., checks returned uncashed) in the same quarter.
4. **Interest Capitalized or Other Principal Increases:** Enter the amount of interest and unpaid insurance premiums which were added to principal during the quarter in accordance with program regulations, principal transferred from other LID's assigned to your institution, and any other increases in your portfolio not shown elsewhere.
5. **Principal of Loans Purchased:** Enter the principal amount of loans purchased (including interest capitalized prior to purchase) from other lenders. Do not include amounts disbursed to consolidate a loan.
6. **Principal of Loans Cured:** Enter the principal amount of loans (including the sum of interest capitalized prior to the reinstatement of the loan's insurance) on which insurance coverage was reinstated (cured) in accordance with program regulations.
7. **Principal of Loans Sold:** Enter the principal amount of loans sold (including interest capitalized prior to sale) to other lenders. Do not include loans paid in full through consolidation. Also, do not include Federal PLUS and SLS loans paid in full as part of a refinancing of those loans.
8. **Principal Paid by Insurance Claims:** Enter the amount received from the guarantor for principal (including interest capitalized prior to claim filing) for default, death, disability, bankruptcy and other claims authorized by statute, regulations, and policy.
9. **Principal of Loans on Which the Guarantee Was Voided:** Enter the principal amount of loans (including interest capitalized prior to the loss of guarantee) on which the insurance guarantee was voided due to a due diligence, timely filing, or other violation.
10. **Principal Paid by Borrowers and Other Principal Reductions:** Enter the amount of payments received to reduce outstanding principal and capitalized interest, including payments from borrowers, refunds received from schools, checks returned uncashed for loans reported disbursed in prior quarters, and amounts received to pay off loans included in Federal Consolidation and refinanced Federal PLUS and SLS loans. Do not include claim payments from guarantors.
11. **Ending Principal Balance:** Enter the principal balance of outstanding loans (including the sum of capitalized interest outstanding) at the end of business on the last day of the quarter. Allowing for rounding, this must equal the sum of lines 2, 3, 4, 5 and 6, minus lines 7, 8, 9 and 10. In other words:  
$$(11) = (2) + (3) + (4) + (5) + (6) - (7) - (8) - (9) - (10)$$

This must equal line 4, Ending Principal Balance, from Part VI, Guaranteed Loan Portfolio Analysis for End of Quarter. The form will be rejected if these figures do not match. Unless an adjustment is made, this will also be the amount reported for the Beginning Principal Balance (line 2) of your Form 799 for the next quarter .

# LENDER'S INTEREST AND SPECIAL ALLOWANCE REQUEST AND REPORT

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PART VI: GUARANTEED LOAN PORTFOLIO ANALYSIS FOR END OF QUARTER					
	STAFFORD & FISL (Except Unsubsidized) (A)	FEDERAL PLUS (B)	FEDERAL SLS (C)	FEDERAL CONSOLIDATION (D)	UNSUBSIDIZED STAFFORD (E)
1. Loans in School and In Grace		██████████	██████████	██████████	
2. Loans in Authorized Deferment					
3. <u>Loans in Repayment or Forbearance:</u>					
a. current or less than 31 days past due					
b. 31-60 days past due					
c. 61-90 days past due					
d. 91-120 days past due					
e. 121-180 days past due					
f. 181-270 days past due					
g. 271 days or more past due					
h. claims filed, but not yet paid, and not listed above					
4. Ending Principal Balance (sum column)					

## **PART VI: GUARANTEED LOAN PORTFOLIO ANALYSIS FOR END OF QUARTER - INSTRUCTIONS**

**Applicability:** Part VI shows the status of the outstanding guaranteed loan principal in your portfolio for each type of loan as of the end of the quarter covered by this form. Principal includes capitalized interest. Include all guaranteed loans in this part except for ones which the guarantee was voided. Also, include loans which were previously voided and then cured.

This part must be completed and submitted each time you submit an ED Form 799. This part has 5 columns, each covering a specific type of loan, and 4 lines (with line 3 containing 8 sub-lines). Report all amounts in whole dollars.

### **INSTRUCTIONS FOR COMPLETING PART VI:**

**Enter all loan information in the appropriate column:**

- (A) Stafford (except Unsubsidized Stafford) and FISL
- (B) Federal PLUS
- (C) Federal SLS
- (D) Federal Consolidation
- (E) Unsubsidized Stafford

1. **Loans In School and In Grace:** Enter the principal amount of all Stafford, FISL and Unsubsidized Stafford loans in an "in school or grace period" status. Do not include loans for which the borrower has a deferment due to returning to school after expiration of the grace period. These loans are to be included in line 2. Also, note that this status does not apply to Federal PLUS, Federal SLS or Federal Consolidation loans.
2. **Loans In Authorized Deferment:** Enter the principal amount of all loans in a period of authorized deferment.
3. **Loans In Repayment or In Forbearance:** Enter in the appropriate category the principal amount of all loans in a repayment or forbearance status. Include loans on which the grace period has ended and no deferment has been authorized, whether or not the borrower has made repayment arrangements or has made a payment. Do not include loans on which a claim has been filed with a guarantor in lines 3a through 3g. These loans are reported in line 3h.
4. **Ending Principal Balance:** Enter the principal balance of outstanding loans at the end of business on the last day of the quarter. Allowing for rounding, this must equal the sum of lines 1, 2, and 3a through 3h.

$$(4) = (1) + (2) + (3a) + (3b) + (3c) + (3d) + (3e) + (3f) + (3g) + (3h)$$

It must also equal line 11, Ending Principal Balance, from Part V, Changes in Guaranteed Loan Principal for the Quarter, of this form. If these figures do not match the form will be rejected .