

Durham University US Education Loan “In-School Deferment” Classification Policy

Students attending Durham University, who are accessing either the US Student Federal Aid (Direct Loans Program), or recognised private Education Loan programs (currently Sallie Mae are the only School Loan Service provider that lend to US students attending a Foreign School) are automatically registered by Durham University every 60 days with the “National Student Loan Data System” (NSLDS).

Students attending Durham, not accessing US student loans, but who have borrowed within the loan programs during earlier study may also be registered by Durham University with the NSLDS. In order to be added to the list, such students need to forward their US Social Security Number and their University Student identifier (BannerID) and request inclusion to us.loans@durham.ac.uk.

The National Student Loan Data System has a series of categories, which can be used to indicate student status on their systems, the table below, shows how Durham student registration codes are mapped to the NSLDS codes. Durham student codes are held in the student record information, called Banner, and are not necessarily known to the student. Therefore a description is given in the table as well (The deferment information given is the general outcome, different lenders may have different rules, and different grace-periods, so please refer to your loan provider for specific details of how a NSLDS status will affect loan repayments).

Durham Student Information System (Banner) Registration Codes, and Date reported	NSLDS Code	Description of Banner Codes
RE – FULL – Expected Graduation Date	Full Time	REGISTERED (Full time student): Student is a registered full-time student, this will result in loan deferment
RE – PART – Expected Graduation Date	Half Time	REGISTERED (Part-time student) is a registered part-time student with at-least a 50% workload (depends on modules), under most US lenders rules this status will result in loan deferment.
RE – PART – Expected Graduation Date	Less Than Half Time	REGISTERED (Part-time student) is a registered part-time student with less than 50% workload (depends on modules), under most US lenders rules this status will result in loan payment commencing
CO – Expected Graduation Date + 12 months	Full Time	CONTINUATION (Full time or Part time student): Post graduate research student (specifically PhD), Federal rules permit funding for a single 12 month period (not pro-rata); hence loans can be deferred in this state. Will be updated when thesis is submitted (see UE banner code), and not persist necessarily for as-long as “Expected Graduation Date + 12 months”. This will result in loan deferment
CP – Reported to 31 December following the end of the academic year of Supervised study	Less Than Half Time	COMPLETING POSTGRADUATE: Applies to Taught Postgraduate only. This is the period “after supervised study”, but before completion (usually the period October-Jan in the academic year after your course has ended). Federal aid is not available for this

		period, and so consequently, loans cannot be deferred at half-time or above. Under most US lenders rules this status will result in loan payment commencing.
UE – Expected Graduation Date + max 24 months	Less Than Half-Time	UNDER EXAM: Post graduate research student (specifically PhD), after thesis submission, but prior to completion. This status will generally be permitted for up to 24 months after expected graduation date (incorporating the CO year). Under most US lenders rules this status will result in loan payment commencing. Students with UE status will be considered individually every 60 days to determine if deferment status is appropriate (until status converts to SC or WD), depending on individual circumstances. Status cannot be reported as “Less than Half-Time” indefinitely, and an alternative classification, usually Leave of Absence will need to be reported to the NSLDS.
SR or EX – End of period of supervised study + max 24 months	Less Than Half-Time	STUDENT RESIT/STUDENT EXAM ENTRY ONLY: Student not in supervised study, but not yet SC or WD. This status will generally be permitted for up to 24 months after expected graduation date (incorporating the CO year). Under most US lenders rules this status will result in loan payment commencing. Students with SR or EX status will be considered individually every 60 days to determine if deferment status is appropriate (until status converts to SC or WD), depending on individual circumstances. Status cannot be reported as “Less than Half-Time” indefinitely, and an alternative classification, usually Leave of Absence will need to be reported to the NSLDS.
WD – Student Left Date	Withdrawn	WITHDRAWN: Student has left course early. Under US lenders rules this status will result in loan payment commencing. Student left date is as-specified within Banner.
SC – Student Left Date	Graduated	SUCCESSFUL COMPLETION: Student has completed study, and received an exit award. Student left date is as-specified within Banner, and is not the same as “graduation ceremony date”. Under US lenders rules this status will result in loan payment commencing.
DM – Start date of Dormant period, Expected Graduation date also provided	Leave of Absence for 180 days, Withdrawn (for Federal Aid Purposes) after 180 days	DORMANT: is a dormant student record, usually due to a concession to be absent from Durham, or failure to re-register by the student. Under US lenders rules this status will usually result in loan payment commencing. Where extenuating circumstances exist, eg Medical grounds etc, advice should be sought from your loan provider about their repayment policy. Under Federal rules student can be on leave of absence for 180 days only, after this student status will be reported to

		NSLDS as "Withdrawn" for Federal Aid purposes.
Deceased	Deceased	Next of kin, please ask the student's loan provider for their repayment rules in this circumstance.
Other Banner Codes, eg AS, EN, ER, MR, RV, EV, VR	Not recorded with NSLDS	Usually indicate a student has not completed registration, therefore no- record can be submitted to NSLDS.

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