

# FEDERAL STUDENT AID START HERE. GO FURTHER.®

## Quick Reference Guide for Direct Loan Schools

### Contacts for Schools

<b>COD School Relations Center</b> 800/474-7268 (Grants) 800/848-0978 (Direct Loans) <a href="mailto:CODSupport@acs-inc.com">CODSupport@acs-inc.com</a> <a href="http://www.cod.ed.gov">www.cod.ed.gov</a>	<b>Direct Loan Servicing Center</b> 888/877-7658 <a href="http://www.dl.ed.gov/schools">http://www.dl.ed.gov/schools</a>	<b>Address for Manifests</b> U.S. Dept. of Education P.O. Box 5692 Montgomery, AL 36103	<b>Overnight Address</b> U.S. Dept. of Education 201 TechnaCenter Dr. Montgomery, AL 36117
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### Contacts for Borrowers

General Federal Student Aid Information	<a href="http://www.studentaid.ed.gov">http://www.studentaid.ed.gov</a>	800/433-3243
Direct Loan Servicing Center	<a href="http://www.dl.ed.gov">http://www.dl.ed.gov</a>	800/848-0979
Direct Loan Consolidation Center	<a href="http://www.loanconsolidation.ed.gov">http://www.loanconsolidation.ed.gov</a>	800/557-7392
Federal Student Aid Ombudsman	<a href="http://www.ombudsman.ed.gov">http://www.ombudsman.ed.gov</a>	877/557-2575
Direct Loan Information	<a href="http://www.direct.ed.gov">http://www.direct.ed.gov</a>	
Online Direct Loan Master Promissory Note	<a href="http://studentloans.gov">http://studentloans.gov</a>	
Online Direct Loan Entrance Counseling	<a href="http://studentloans.gov">http://studentloans.gov</a>	
Online Direct Loan and FFEL Exit Counseling	<a href="http://www.nsls.ed.gov/nsls_SA/">http://www.nsls.ed.gov/nsls_SA/</a>	

**COD School Relations Center – Applicant Services** 800/557-7394  
**Overnight Address for Credit Decision Appeal Process Documentation**  
 U.S. Department of Education  
 Attn: Credit Appeals Team  
 2429 Military Rd., Suite 200  
 Niagara Falls, NY 14304

### Additional School Contacts and Information

<b>CPS/SAIG Technical Support</b>		
800/330-5947		
800/511-5806 (TDD/TTY)		
<a href="mailto:cpssaig@ed.gov">cpssaig@ed.gov</a>		
Software/Technical Documentation	<a href="http://www.fsadownload.ed.gov">www.fsadownload.ed.gov</a>	
Student Aid Internet Gateway (SAIG) Enrollment	<a href="http://www.fsaweberoll.ed.gov">www.fsaweberoll.ed.gov</a>	800/330-5947
SAIG Mailbox Portal	<a href="https://www.saigportal.ed.gov/saigprod/portal.jsp">https://www.saigportal.ed.gov/saigprod/portal.jsp</a>	
G5 Hotline	<a href="http://www.g5.gov">http://www.g5.gov</a>	888/336-8930
NSLDS Professional Access	<a href="https://www.nsls.ed.gov/nsls_FAP/secure/logon.jsp">https://www.nsls.ed.gov/nsls_FAP/secure/logon.jsp</a>	800/999-8219
FAA Access to CPS Online	<a href="https://faaaccess.ed.gov">https://faaaccess.ed.gov</a>	
CPS Web Applications Demo System	<a href="http://fafsademo.test.ed.gov/">http://fafsademo.test.ed.gov/</a> (Username: eddemo / Password: fafsatest)	
Direct Loan Publications	<a href="http://www.fsapubs.gov">www.fsapubs.gov</a>	800/394-7084
E-Campus Based	<a href="https://cbfisap.ed.gov/ecb/CBSWebApp/">https://cbfisap.ed.gov/ecb/CBSWebApp/</a>	
E-App	<a href="http://eligcert.ed.gov/">http://eligcert.ed.gov/</a>	
Default Prevention and Management	<a href="http://www.ifap.ed.gov/DefaultManagement/DefaultManagement.html">http://www.ifap.ed.gov/DefaultManagement/DefaultManagement.html</a>	

### Origination Fees and Up-Front Interest Rebate

Loan Type	First Disbursement Date	Origination Fee	Up-Front Interest Rebate
Direct Subsidized & Unsubsidized	on/after 07/01/2009 and before 07/01/2010	1.5%	1.0%
Direct Subsidized & Unsubsidized	on/after 07/01/2010	1.0%	0.5%
Direct PLUS	N/A	4.0%	1.5%

### Interest Rates

Loan Type	Fixed Interest Rate
Direct Subsidized for Undergraduate Students:	
First disbursement on/after 07/01/2009 and before 07/01/2010	5.6%
First disbursement on/after 07/01/2010 and before 07/01/2011	4.5%
First disbursement on/after 07/01/2011 and before 07/01/2012	3.4%
Direct Subsidized for Graduate/Professional Students Direct Unsubsidized (for all students)	6.8%
Direct PLUS	7.9%
Direct Consolidation	weighted average (maximum 8.25%)