

Decrypting Your Cohort File

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This document is a supplement to the information shared in the above-noted webcast.

Cohort Data

When initially receiving cohort data, there are generally two options for determining what borrowers are in the cohort:

1. Review the hard copy report or
2. Try to decrypt the extract file.

Although easy to read, the first option does not allow for sorting the loans and/or borrowers for analysis purposes. The second option also has its limitations in that the extract file must be converted into a usable file format; however, once converted the data can be more easily sorted.

There might be other ways of converting the extract file, but this document discusses importing the file into Microsoft Excel or Access.

File Layout

The extract file is a flat file for which the file layout is described below. Data Type is the type of field for all fields when

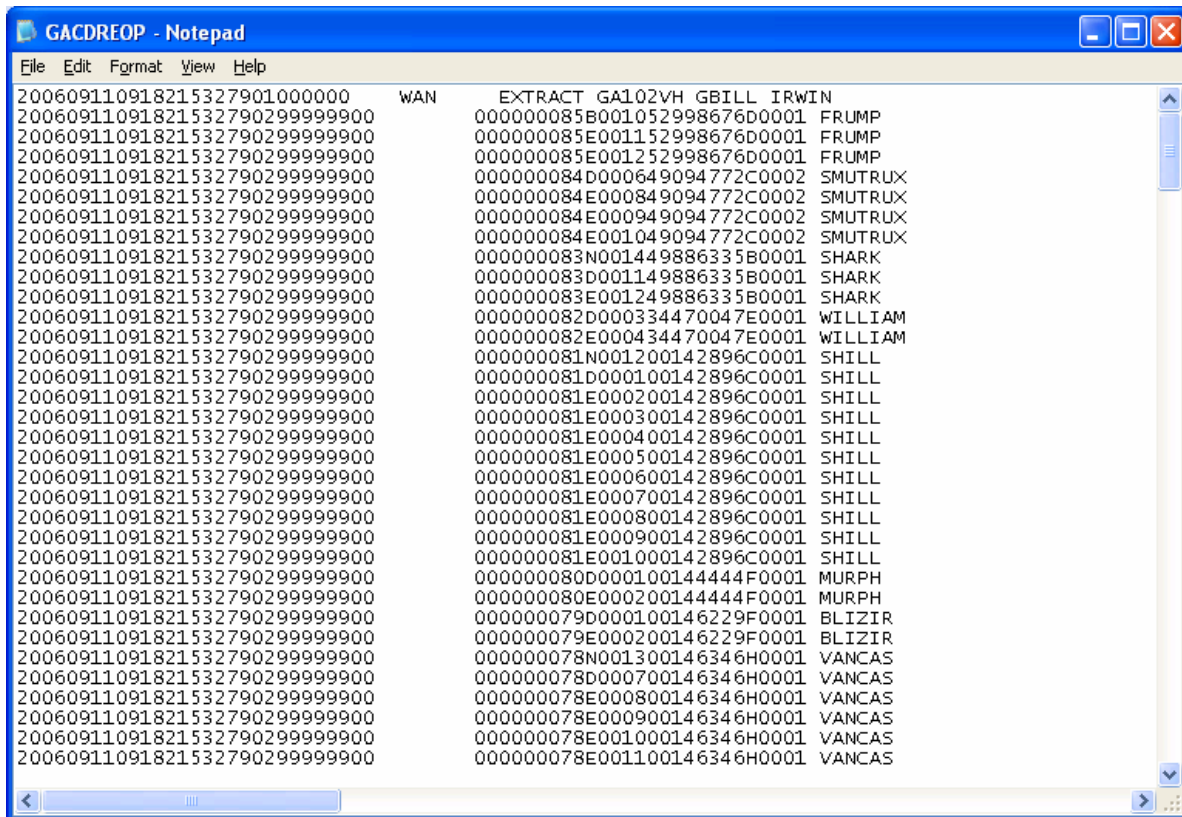
Field Name	Start	Width
FILL1	1	20
RecType	21	1
SchoolCode	22	8
fill2	30	8
SSN	38	9
UsageCode	47	1
fill3	48	18
CurrLastName	66	35
CurrFirstName	101	12
MidInit	113	1
DOB	114	8
OrigSchoolCD	122	8
BeginDate	130	8
EndDate	138	8
AcadLvl	146	1
OrigLendServCD	147	6
fill4	153	4
CurrLendServCD	157	6
CurrLendBranch	163	4
LoanType	167	2

Field Name	Start	Width
LoanStatus	169	2
LoanStatusDate	171	8
RepayDate	179	8
AMT	187	6
GASERV	193	3
GALoanDate	196	8
DefaultNegDate	204	8
ClaimReasonCD	212	2
fill5	214	21
EnrollCD	235	1
EnrollCDDate	236	8
ProgType	244	1
fill6	245	5
ClaimAMT	250	6
OutPrinBal	256	6
UsageTwo	262	2
fill7	264	57
CohortYR	321	4
fill8	325	11

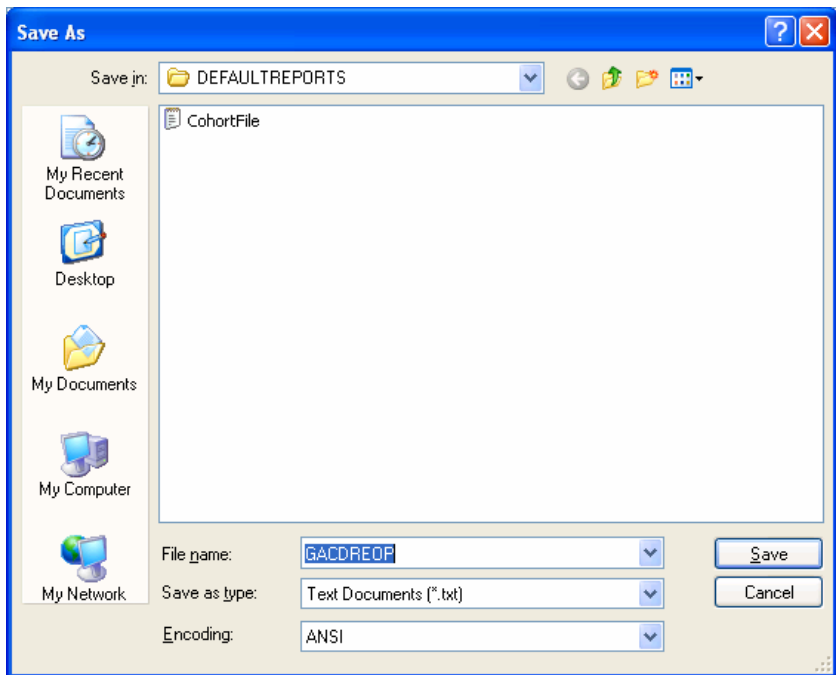
The extract file has a "dat" extension as part of the file name. In this format, it cannot be pulled directly into Excel or Access, so it must be converted into a text file.

Converting to Text.

Open the flat file in either Notepad or Word. Notepad might be preferable because it does not wrap the records on multiple lines, making it is easier to view. If one of these applications won't work for you, try the other. The following screen print shows the far left portion of the file in Notepad. *The data shown is a dummy file containing bogus SSNs, names and school codes.*



Once the extract file is open, do a “Save As” which results in the following window. The lone file shown is a text file already saved during a prior file conversion.



If the Save As Type is not already shown as Text, change the type to Text. Name the file CohortFile and save it. **For the automatic file import into the Access database (discussed later) to work, the file must be named “CohortFile” and located in C:\DefaultReports\.**

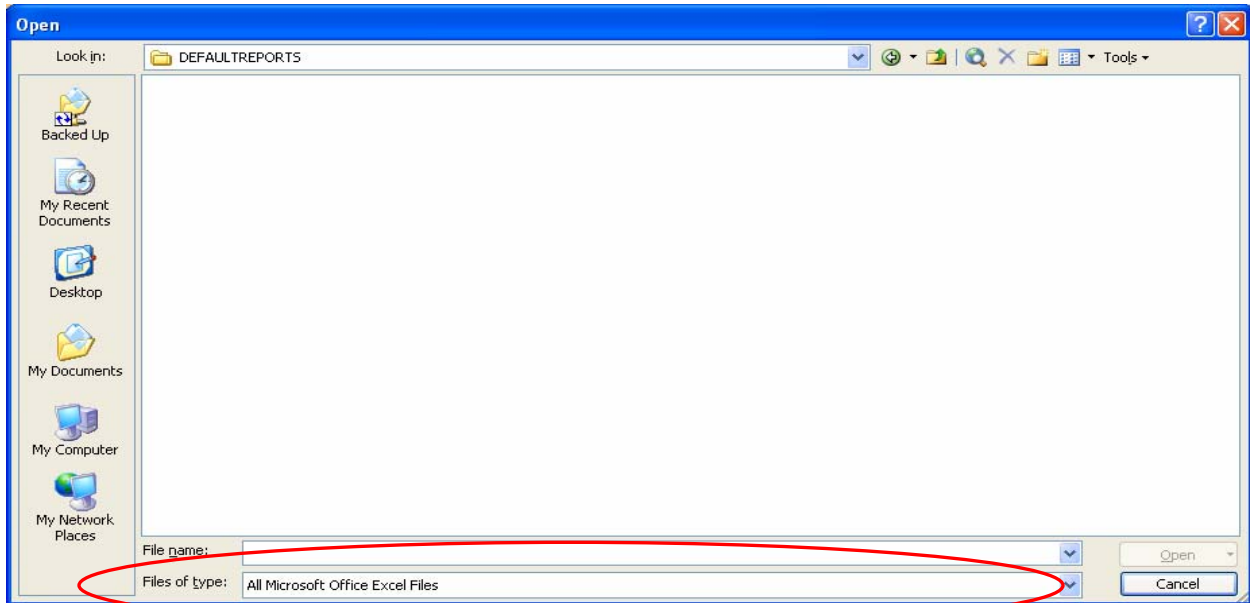
Importing to Excel

Importing a file into Excel is not as easy as pulling into Access, mostly because you must perform some tedious manual steps each time the file is imported into Excel. However, for those who are comfortable with Excel or who are not familiar with Access, importing into Excel is probably your best bet.

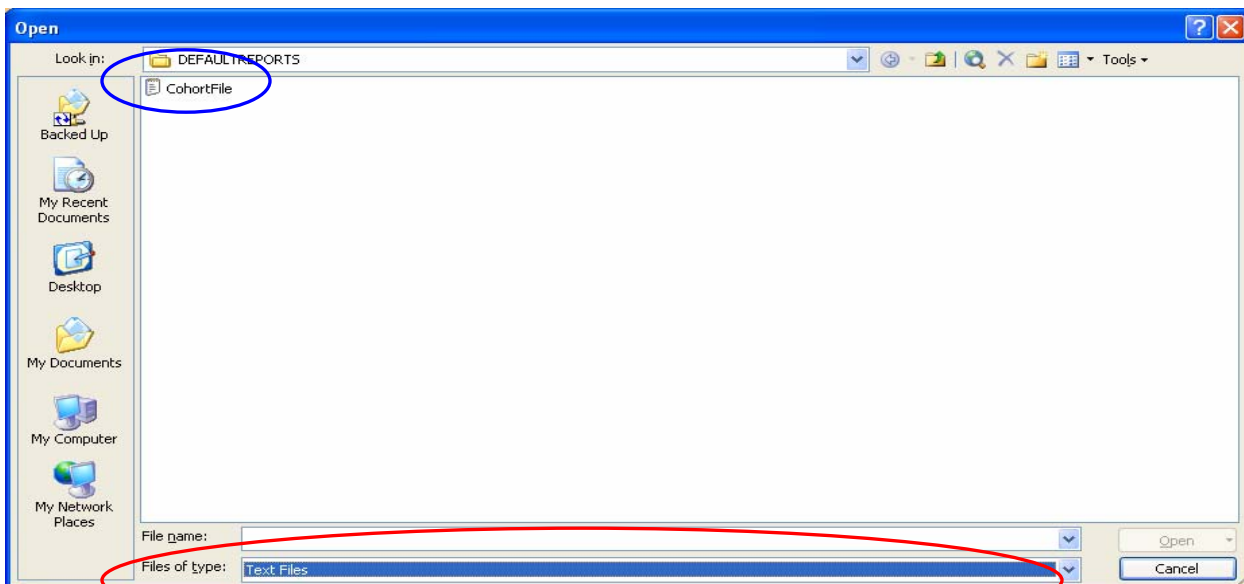
After opening Excel, you have at least a couple ways to import the text file you created.

1. File, Open (or hit the Open icon)
2. Data, Import External Data, Import Data

Either way, a window similar to the following appears. If needed, go to the C:/DefaultReports folder. The text file is not appearing in the window because the File Type is set to Excel (see the red circle below.) Change the File Type to Text Files.

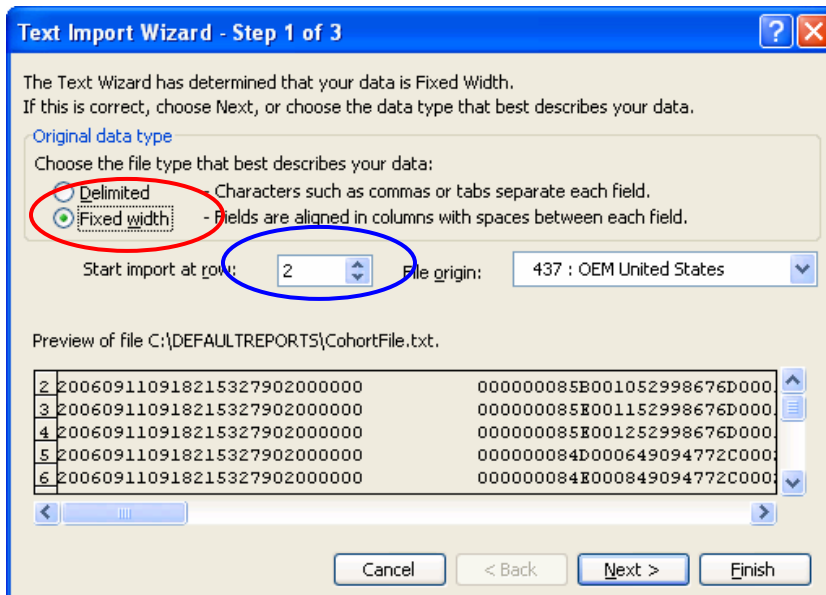


The text file should now appear as shown in the window below.

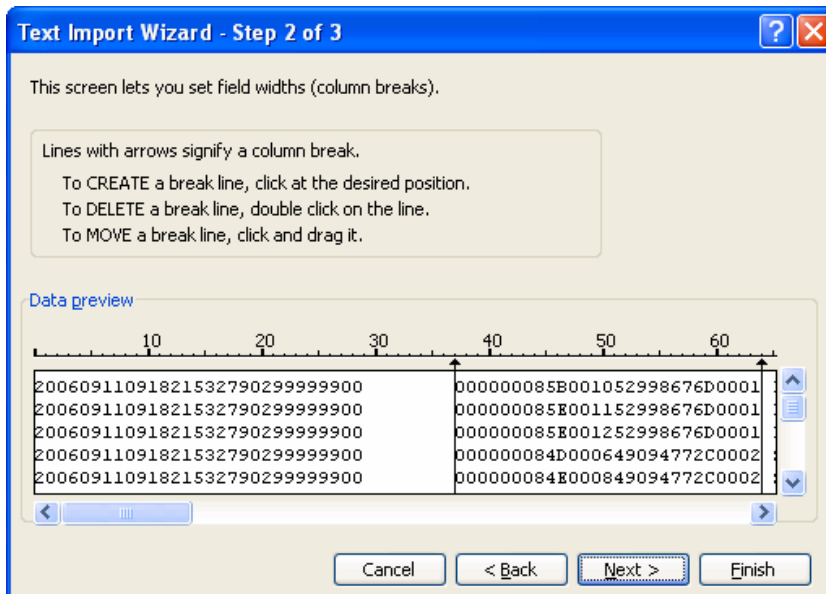


Double click the file name (blue circle above) to begin pulling in the text file.

The following window opens. Make sure to mark Fixed Width (red circle) and start the import at row 2 (blue circle) to not have the file's header record imported. (If you have it start importing at row 1, you simply have to delete the row once importation is complete.) Then hit Next.



The following window then opens. Excel guesses where to place a field line but is rarely correct in hitting the marks.

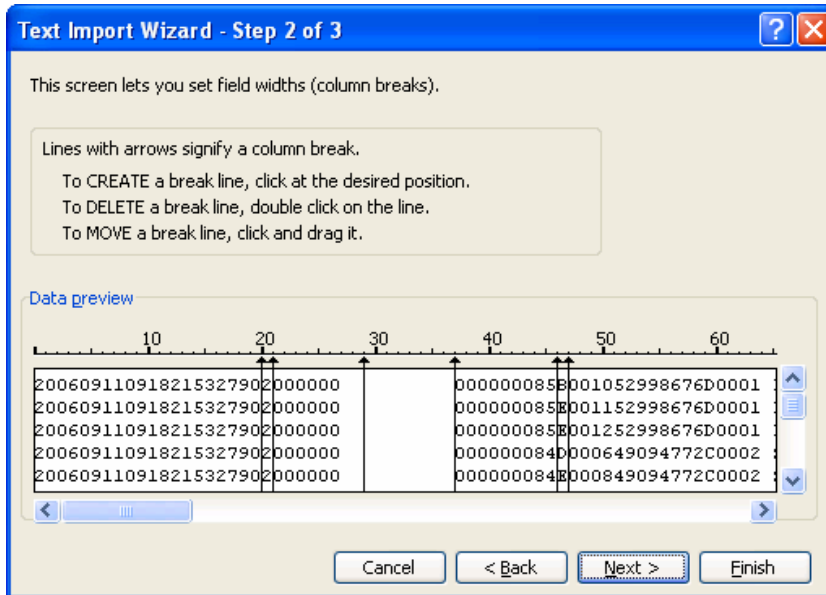


In this window you must set each column break according to the specifications covered in the File Layout earlier. This may require the deletion or moving of lines Excel pre-placed for you. Instructions on using the break lines are shown just above the middle of the window. One way to remember where exactly to place a break line is to follow these steps:

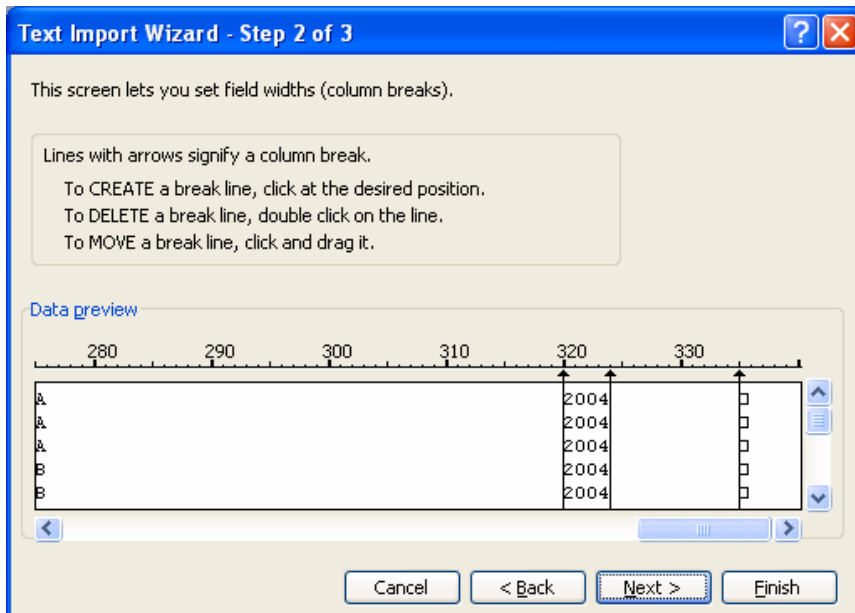
1. Ignore the first field (Fill1) in the layout

- For all of the remaining fields, place a line on the window's mark that corresponds with the layout's starting character minus 1. For example, for the first line, place a break line at 20 (i.e., RecType's starting mark of 21 minus 1).
- For the final field mark, place a line on the window's mark for 335.

The following screen shows the settings for the first few fields.

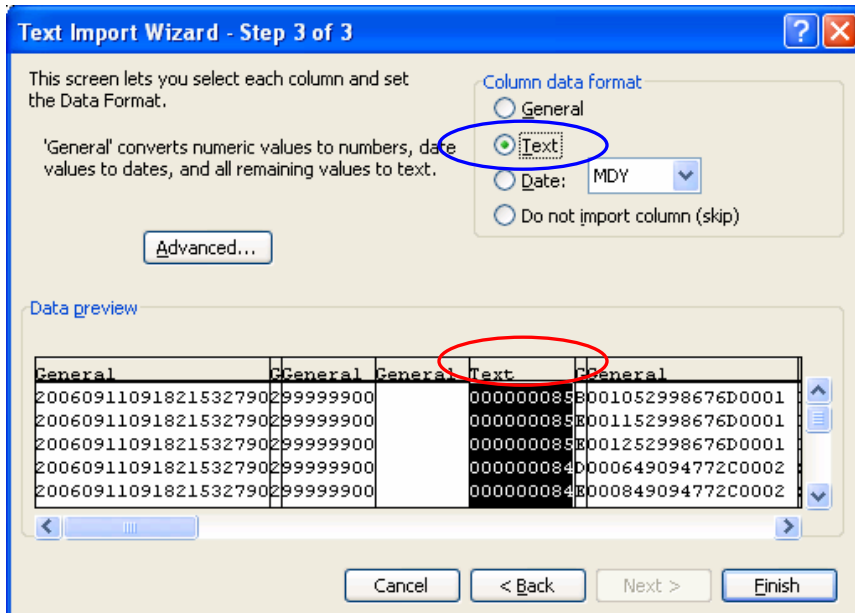


Continue setting break lines until all fields are marked. Your last setting should look like the following screen.

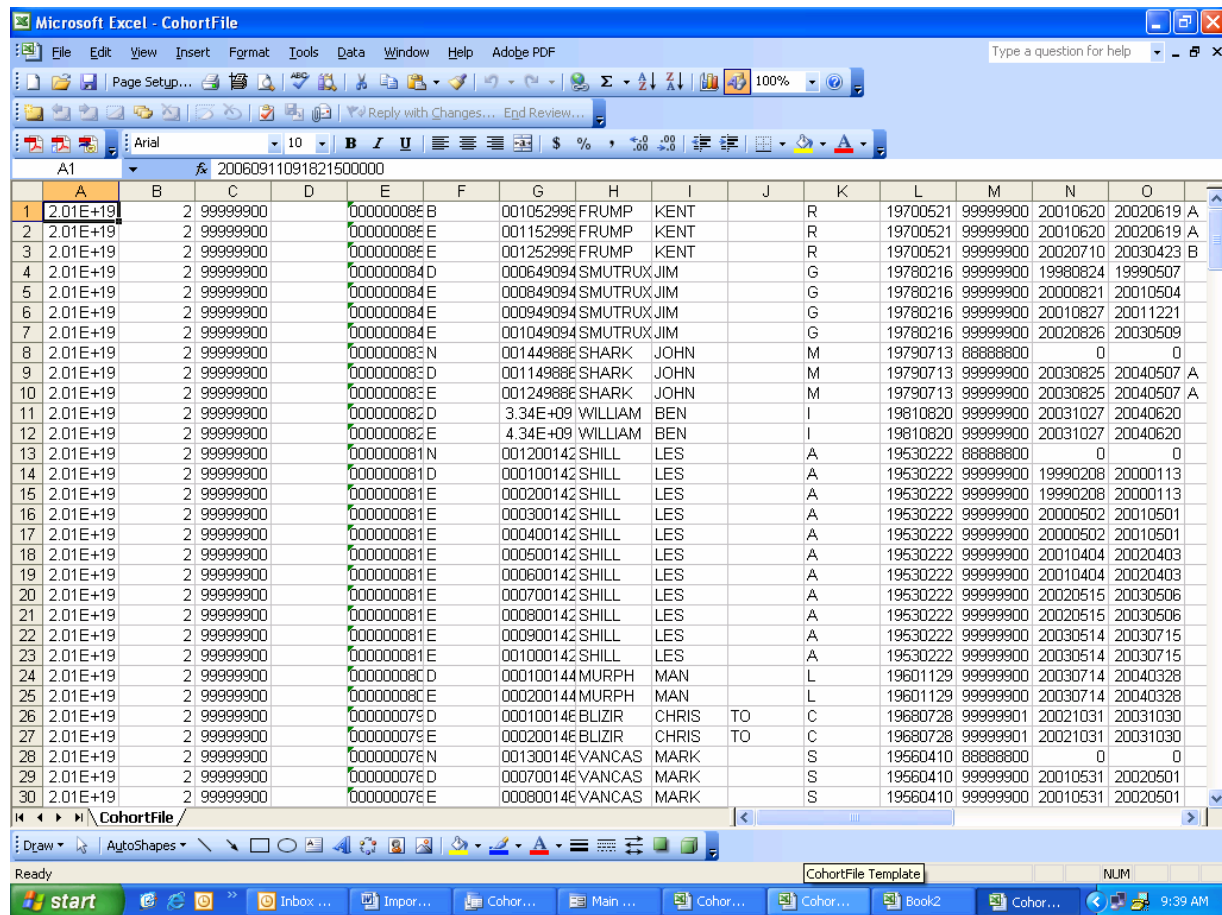


Hit Next and the window on the top of the next page appears.

The fifth field is the SSN. To make sure all lead zeros of the SSN are retained, click on the column heading (red circle) and click on the Text format (blue circle.)



You don't need to do anything else with this screen so hit Finish. The file has now been imported into Excel and should look like the screen print below.



First thing to do is save the file as an Excel file because it is still in a text format. Do a Save As, change the file type to Excel, name the file whatever you want, and save it in a location of your choosing.

Note that there are no field names and some of the fields are squeezed. Also note that column E is the SSN with the lead zeros included – which is what you wanted. To include the column headings, insert a row at Row 1. You can then type in each field name as listed in the layout. As an alternative, type in the field names in a separate Excel file and save this file; you can then copy and paste the headings from the template file into your new file and not have to keep typing them each time you import a file.

Now you can clean up your file and eliminate unnecessary fields. First delete the final record which is the file footer. (You can identify the footer because the RecType is 3.) Fields you might want to delete because there is no value are:

Field Name
FILL1
RecType
fill2
fill3
fill4
fill5

Field Name
fill6
fill7
fill8

You'll also notice that the fields containing dates are formatted as YYYYMMDD instead of MM/DD/YYYY. Excel has a way to convert these fields to date format but this presentation will not cover that procedure. (To find out more about this function, use Help to search for Left, Right and Mid functions.)

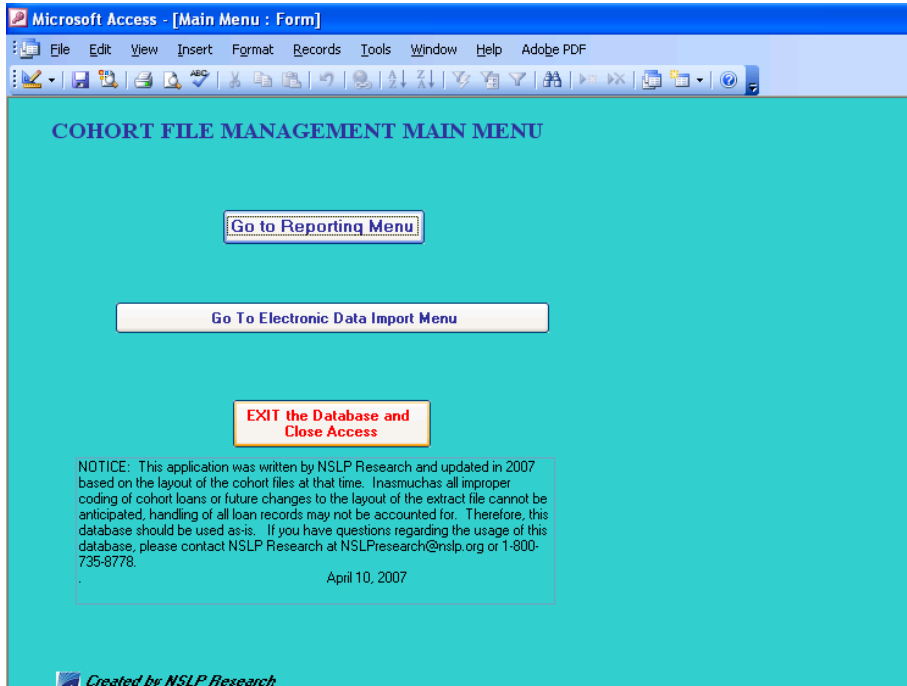
Your file is now set in a format that you can use to sort however you want.

Importing Into Microsoft Access

It not only can be easier to import your data using Access, you can also more easily sort and analyze your data than Excel. However, to use Access, you need to first create an Access database. Fortunately NSLP Research has written a basic database to import the extract file. The database also includes some examples of what Access can do to make your analysis easy.

Open the database and the window appears as follows. There are three options:

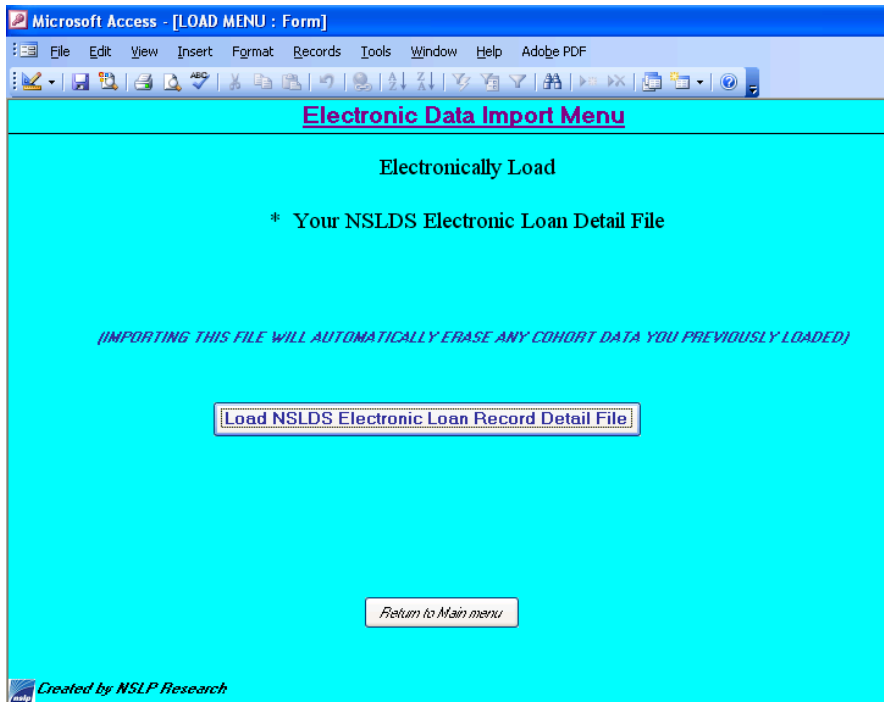
1. A Reporting Menu
2. Import the file
3. Close the database and exit Access.



Importing

CAUTION: By importing the file, you will overwrite any data from the cohort file that was already in the database. But don't worry. As long as you retain the text file from the prior year's cohort, you can always import it again if needed. Another option is to copy the database before importing the new file and keep the prior cohort file's data in its own database.

Unlike in Excel, importing using this database is easy. Simply click the second button in the main menu and the following window appears.



Click the button in the middle of the page. Depending on the extract file's size, the file will be imported within a minute or two – or maybe faster. You will get a message when the file importation is complete.

The database now already done the following that would take you several steps in Excel.

- The prior data was deleted.
- The new data was imported.
- The Fill fields were not pulled in.
- SSNs retained a Text format.
- The header and footer records were deleted.
- All date fields (which were originally in a YYYYMMDD format) are now in a standard date format (MM/DD/YYYY.)
- The defaulter/repayer status of each borrower was determined.
- Defaulter status because of a defaulted Consolidation rather than a defaulted Stafford or SLS loan was determined.

This document will not detail each report that is currently written in the database. However, a listing of these follows.

- Selected NSLDS Codes – These are for quick reference of codes only.
 - Academic Level
 - Claim Reason
 - Enrollment Status
- General Reports – Covers all cohort loans
 - All borrowers by Default/Repay Status
 - All Canceled Loans
 - Enrollment Status
- Defaulter Reports – For Defaulters only
 - SSN, Name and indication of whether the default status was due to a Consolidation
 - Loan detail: Sorted by SSN
 - Loan detail: Sorted by Original Lender code

- Loan detail: Sorted by Current Lender code
- Loan detail: Sorted by Guarantor
- Defaulter Profile Reports – Each shows # of defaulters, # entering repayment and default rate for each code.
 - By highest grade level of cohort loans
 - By total amount borrowed in non-canceled, non-N usage code cohort loans.

Many other reports and queries can be written in Access to pull out data that is in the cohort file.

Consideration of School Data

Access also allows the ability to take a school's data and match it against the cohort borrowers. Further analysis on defaulter profiling can be done to include elements such as:

- SAT/ACT score
- GPA
- Dependency
- Student/family income
- EFC
- Pell recipient
- Work study participant
- Transfer in/out status
- Major/minor
- Institutional aid recipient
- On/off campus residence

How NSLP Might Help

In addition to this webcast, NSLP is willing to assist you in converting your extract file into a usable format.

- We can “talk you through” the process of importing the file.
- You can provide NSLP your file and we'll put it in Excel or an Access table and return it to you. (Confidentiality is assured and transfer of the data would be via password-protected means.)
- We can provide the demonstrated database in its current status for you to do the importation yourself.

If we can assist you further, feel free to contact NSLP Research or your NSLP Business Development Director. The Research contact info is:

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