

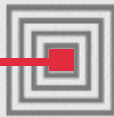
Standard

news and commentary on technology and standards in postsecondary education

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POSTSECONDARY
Electronic Standards Council



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The Standard is the electronic newsletter published monthly by The Postsecondary Electronic Standards Council (PESC). The Standard covers news and events that impact information technology and data exchange; and promotes PESC's goals of improving service, controlling costs, and attaining interoperability within higher education. For information about subscriptions, advertising, and article submissions, please visit www.PESC.org. © 2006 PESC

Volume 7 ~ Issue 5 ~ May 2006

NCHELP's ESC Wins

PESC Annual Best Practices Competition

PESC announced the National Council of Higher Education Loan Program's (NCHELP) Electronic Standards Committee (ESC) is winner of the 2005 PESC Best Practices Competition, for its submission, the Common Record: CommonLine ("CRC") Beta Test, at the 3rd Annual Conference on Technology and Standards held May 1-3, 2006 in Washington, D.C. The Best Practices Competition, now in its 7th year, is held by PESC to promote innovation and ingenuity in the application of standards for business needs.

In the spring of 2005, the ESC conducted a controlled Beta Test to exercise the version 1.0.6 of CRC documentation and version 1.0.2 of the XML schema to accelerate the discovery of issues in the standard as documented thereby allowing faster stabilization of the standard than would otherwise result from slow progressive testing by trading partners. Faster stabilization of the standard would promote its acceptance within the community and remove a barrier to its adoption. Seven industry partners volunteered, committing the time and resources to the projected 12-week testing and administration effort.

Test partner organizations included AES, ASA, Nelnet, Sallie Mae, Sigma Systems, USA Funds, and US Bank with additional support from AES, Citibank, Great Lakes, and NCHELP. The efforts of conducting the Beta Test resulted in significant improvements that will benefit the student loan industry in implementing CRC. CRC, a PESC approved national standard, is expected to support more than \$40 billion in annual student loan volume.



Co-Chairs of NCHELP's ESC Brian Allison of USA Funds (left) and Bob King of Citibank (center) are congratulated by Pete Nalli of Datatel (right) and Chair of PESC's Board of Directors with a 1st Place Award in PESC's Annual Best Practices Competition.

The winning submission from NCHELP ESC along with all past winners of Best Practices is available at <http://www.PESC.org/Events/Best-Practices.asp>.

Ed Hauser, Keith Riccitelli, and Tom Stewart Honored with Distinguished Service Awards

PESC named Ed Hauser of SunGard Higher Education, Keith Riccitelli of Sallie Mae, and Tom Stewart of AACRAO's SPEEDE Committee as recipients of this year's Distinguished Service Awards.

Mr. Hauser, an active member of the Steering Committee of the PESC Standards Forum for Education, served as its Chair from 2002 – 2005.

Mr. Riccitelli served as Chair of the PESC Board of Directors from 2000 – 2005.

Mr. Stewart has served in a number of roles, most recently as Co-Chair of the High School XML Transcript Workgroup.

All have been instrumental in helping PESC and the education community reach its goal of interoperability.

Past award recipients are available at www.PESC.org/About/Service-Awards.asp.

Awards were presented during the Opening Session of the 3rd Annual Conference on Technology and Standards, held May 1 – 3, 2006 in Washington DC.



Tom Stewart of AACRAO's SPEEDE Committee (left), Keith Riccitelli of Sallie Mae (center left), and Ed Hauser of SunGard Higher Education (center right) are congratulated by Pete Nalli of Datatel (right) and Chair of PESC's Board of Directors with Distinguished Service Awards.

Data Transport Specification Approved

The Board of Directors and Steering Committee of the Postsecondary Electronic Standards Council (PESC) are pleased to announce the release of the Data Transport Standard (DTS) specification as a PESC Member-Approved National Education Community Standard. Version 1.0 and all supporting documentation are available at www.PESC.org. This effort marks a significant milestone and achievement for the higher education community, the Electronic Standards Committee (ESC) of the National Council of Higher Education Loan Programs (NCHELP), and for PESC.

"The Clearinghouse has successfully used web services technologies for our online services for several years," states Doug Falk, CIO of the National Student Clearinghouse and Director on the PESC Board.

"We're excited about DTS and the advantages it offers over existing file transfer standards, such as FTP. The Clearinghouse plans on offering DTS as a file transfer option to our clients and members with whom we exchange hundreds of files each day."

"Datatel is committed to PESC Standards," Pete Nalli, Director of Software Architecture for Datatel and Chair of the PESC Board of Directors, reaffirms. "We feel having the Data Transport Standard is essential to the adoption and implementation of data exchange standards and are excited to see the completion of this standard."

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APPROVED, FROM PAGE 2

"AES is pleased that DTS has been approved as a collaboratively-developed standard for the industry," adds Brian Lecher, Executive Vice President of IT at AES. "We look forward to using DTS to provide real-time loan transactions to our clients." Mr. Lecher joins the PESC Board of Directors for a two-year term this July 1.

The Data Transport Standard (DTS) is a specification designed to be a standard for creating web services that provide real-time transfer of data. It is built on the standard request/response scenario of web services and designed so any type of business can use it as a transport mechanism. The DTS specification is based on computer industry standards in the Web Services arena:

- WSDL – Describes what functionality a Web Service provides, how it communicates and where you can find it.
- SOAP – Specialized XML used as the basis for transporting data for Web Services.
- Digital Signatures – Used for authentication.
- HTTPS – Used for encryption and the communication layer.

The DTS specification is designed to provide functionality in the following areas:

- Core Services – Build SOAP based on the specification.
- Security (Encryption/Authentication) – Ensure that the information is encrypted and authenticated.
- Assured Delivery – Assures that the request gets to the designated endpoint.
- Application Integration – Provides business application integration to gain access to the low level SOAP elements for processing.

- Error Handling – Provides error handling for each area in the specification.

PESC Members that approved DTS as a National Education Community Standard include: AcademyOne, American Association of Collegiate Registrars and Admissions Officers (AACRAO), AES, Citibank, Coalition of Higher Education Assistance Organizations (COHEAO), The College Board, Community College of the Air Force, Consumer Bankers Association (CBA), Datatel, edfinancial Services, ELM Resources, Florida State University, Iowa State University, Law School Admission Council (LSAC), Miami University – DARS, National Association of Student Financial Aid Administrators (NASFAA), National Association of Student Loan Administrators (NASLA), National Career Assessment Services Inc. (NCASI), National Council of Higher Education Loan Programs (NCHELP), National Student Clearinghouse, Nelnet, Oracle Corporation, Pearson Government Solutions, Sallie Mae, Student Loan Servicing Alliance (SLSA), SunGard Higher Education, TG, University of Illinois at Chicago, University of Illinois Student Financial Services, University of Illinois at Urbana Champaign, University of Mississippi, University of Oklahoma, University of Texas at Austin, USA Funds, U.S. Department of Education, and XAP Corporation.

For any organization looking to communicate their specific use and adoption of DTS, please contact Michael Sessa or Jennifer Kim directly at Sessa@PESC.org 202-293-7383 or Jennifer.Kim@PESC.org 202-263-0296 respectively. For more information on PESC or DTS, please visit www.PESC.org.

ABOUT THE DATA TRANSPORT STANDARD (DTS)

Over time, the higher education community has

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APPROVED, FROM PAGE 3

developed multiple methods to exchange data and information with multiple trading partners and operating systems. Each partner has developed their own protocols, standards or utilized commercial products independently. The lack of a common standard to transport electronic data has caused each player in the higher education community to develop, maintain and support a wide variety of transport solutions and hindered its ability to use a common protocol across the higher education community. Differing transport methods make it difficult to support each trading partners proprietary needs. As technologies advance more organizations are looking for a real-time transport solution. Due to the lack of a standard transport, entities are forced to develop proprietary processes or purchase commercial products with licensing and royalties issues.

The primary means of transporting information today is the use of FTP and/or an electronic mail processes. Each of these has limitations and is not suitable for the exchange of information for real time processing or acknowledgement. Differing transport definitions and standards make it difficult to build interfaces that ensure simplicity and reliability as it relates to electronic exchange of data.

Since the higher education community share common points of interaction, the Data Transport Workgroup was formed to develop a common solution for data transport with representation from each of the major players in the community.

The Data Transport Standard (DTS) is a specification for web service architecture that enables entities to send and respond to any type of request (transaction, inquiry, report) utilizing standard web service protocols. DTS is a culmination of different specifications and defines how to use them together. DTS is a result of a PESC initiative to create a stan-

dard method to exchange data within the higher education community, regardless of the business process. It is a recommended replacement for POP3/SMTP (e-mail) and an industry wide solution for real-time or immediate requests. DTS offers a solution for transport and may coexist or replace FTP.

Web services are based on request-response patterns. These request-response patterns occur in a synchronous (uninterrupted) mode. DTS defines the request-response pattern to be used in a SOAP format. SOAP (Simple Object Access Protocol) is widely accepted and an open industry standard for exchanging messages. Some of the benefits of the SOAP standard are: speed, extensibility, interoperability and tool integration.

Some of the advantages DTS offers to the higher education community as a transport standard include:

- Guaranteed delivery – real time communication that confirms delivery and receipt, regardless if payload is processed real-time or not.
- Supports immediate and deferred processing requests.
- Single transport method for all business applications (payload insensitive – XML, flat file, etc).
- No need to analyze payload to determine type and destination.
- Can accommodate a variation of technical platforms (among schools, servicers, lenders, FAMS, guarantors and FSA).
- Highly secure – transparent encryption via HTTPS and authentication via X.509 digital certificates.
- Supports larger payloads.
- No distribution royalties.
- Uses open standards.
- Can be used both for internal and external communications.

High School XML Transcript Completed and Submitted for PESC Member Vote

On *April 18, 2005*, the High School XML Transcript Workgroup submitted a Letter of Intent notifying PESC and the education community of its desire to develop a specification that would be approved and recognized as an education-wide community standard. The need and a significant foundation for the specification were born out of the American Association of Collegiate Registrars and Admissions Officer's (AACRAO) Standardization of Postsecondary Education Electronic Data Exchange (SPEEDE) Committee and the workgroup was officially formed under the Standards Forum for Education.

On *January 23, 2006*, the High School Transcript Workgroup, after having completed its development efforts, submitted its High School Transcript Schema and supporting documentation to PESC with the objective that it become an approved and recognized national education community standard.

On *February 23, 2006*, PESC posted the High School Transcript Schema and supporting documentation on its website, made all corresponding announcements and communications regarding this submission, and opened a 30-day public comment period so that the education community could review and publicly comment on the proposed High School Transcript standard.

During the public comment period, which expired on *March 27, 2006*, a number of public comments were received. Those public comments were routed to the High School Transcript Workgroup and the Standards Forum for Education's Change Control Board (CCB). Both groups reviewed the public comments, discussed each thoroughly and meticulously, and on *May 15, 2006* provide responses. All public comments and responses are provided on the PESC website.

As public comment period has been successfully addressed, the High School XML Transcript is being presented to the PESC Members for a Vote of Approval on *May 26, 2006*. The voting period for PESC Members is 10 business days and expires on June 9, 2006. Members can vote by accessing the BALLOT in the "Files" section of the Membership Area on the PESC website. As a reminder, the Membership Area is password protected. We ask all PESC Members to vote for this very important standard. Completed ballots can be emailed to Sessa@PESC.org, faxed to PESC at 202-872-8857 or mailed to PESC, One Dupont Circle NW Suite 520, Washington DC 20036.

3rd Annual Conference on Technology and Standards

The 3rd Annual Conference on Technology and Standards, held this past May 1-3, was a smashing success. With 200 attendees, overall evaluations rated the conference a "1.7" (on a scale of 1 to 5 with 1 being very favorable and 5 being very unfavorable) and when asked if they'd return to next year's conference, the rating was "1.6". CBA, EFC, NCHelp, and PESC thank Dr. Diana Oblinger for her excellent keynote presentation, the Program Committee for developing a very timely and informative program, the sponsors, and all attendees for helping make the conference a success.

Note that all presentations from the 3rd Annual Conference are now available and posted on the PESC website.

PESC Listserves Launched

PESC recently implemented the use of listserves for use in communicating. The domain name methodology we are using is “_____@lists.PESC.org.” We have created 7 lists as follows:

Members

Used by PESC staff to alert and notify PESC Members about important information such as elections, voting, meetings, new workgroups, and events. This list is not interactive, messages can only be sent and by PESC staff, and list members only receive messages from PESC staff.

Affiliates

Used by PESC staff to alert and notify PESC Affiliates about important information such as meetings, new workgroups, and events. This list is not interactive, messages can only be sent by PESC staff, and those on the list can only receive messages from PESC staff.

General Interest

Used by PESC staff to alert and notify all other interested parties about important information such as meetings, new workgroups, new standards approved, and voting. This list is not interactive, messages can only be sent by PESC staff, and those on the list can only receive messages from PESC staff.

Board

Used by PESC staff and Board Members for active discussion. This list is interactive, messages can be sent by PESC staff and those on the list, and when someone responds, only the original sender of the message receives that response.

Forum Leadership

Used by PESC staff, the Steering Committee, and Chairs of Workgroups and Board under the Standards Forum for Education for active discussion. This list is interactive, messages can be sent by PESC staff and those on the list, and when someone responds, only the original sender of the message receives that response.

SCMembers

Used by PESC staff and the Steering Committee of the

Standards Forum for Education for active discussion. This list is interactive, messages can be sent by PESC staff and those on the list, and when someone responds, only the original sender of the message receives that response.

SOADiscuss

Used by PESC staff and those interested in SOA for active discussion. This list is interactive, messages can be sent by PESC staff and those on the list, and when someone responds, only the original sender of the message receives that response.

We are also working to have listserves for all Workgroups as well. As PESC migrates toward use of these listserves, please ensure you have communicated with your network/security administrators to ensure emails are not being blocked or deleted by your company’s spam filters.

For questions or concerns about listserves, please contact Michael at 202-293-7383.

SAVE THE DATE

FOR THE 4TH ANNUAL CONFERENCE ON TECHNOLOGY AND STANDARDS: April 23-25, 2007 at the Wyndham Washington in downtown Washington DC. With Gartner already confirmed for our keynote presentation, you can’t afford to miss next year’s conference.

“I wanted to thank you and the entire sponsorship for the Spring Conference. This was the most interesting and useful conference I have ever attended. The combination of industries on the speaker panels provided the necessary diverse aspects to make the information valuable and applicable...I am learning what systems [our partners] have in place in addition to the procedures we have here then determining how we can make improvements or integrate programming to benefit the students and the schools. Again, the conference provided me with a lot of information to help answer those questions as well as which direction to go in to ask more questions.”

-Conference Attendee, 3rd Annual Conference

Fall 2006 Workgroup Summit Announced

PESC is pleased to announce that the Fall 2006 Workgroup Summit will be held Monday October 23 – Tuesday, October 24, 2006 at the Kona Kai Resort in San Diego CA. Online registration for the Fall 2006 Workgroup Summit is available online at www.PESC.org. Hotel reservations can be made by contacting the hotel directly at 800-566-2524. Please use the group name “PESC” to ensure you receive the discounted hotel rate of \$139. The hotel cut-off date is Thursday, September 21, 2006. Our tentative meeting schedule which includes the Fall 2006 Workgroup Summit, the SPEEDE Committee, the PESC Board of Directors and PESC Membership meeting is as follows:

Saturday 10/21/06

- SPEEDE meets from 8am – 5pm in the Del Mar Room.

Sunday 10/22/06

- SPEEDE meets from 8am – 5pm in the Del Mar Room.
- The PESC Board of Directors meets from noon – 5pm in the Bay View Room.

Monday 10/23/06

- Registration opens at 8:30am in the foyer.
- The PESC Membership Meeting runs from 9:30am – 11am in the Coronado Room.
- A general introduction to PESC, our workgroups and process will be provided from 11am – 11:30am in the Coronado Room.
- The PESC Membership Luncheon will be held from 11:30am – 1pm in the Point Loma 2 Room.
- The Fall 2006 Workgroup Summit kicks off from 1pm – 5pm with concurrent meetings held in Point Loma 1 and Point Loma 2. Tentative concurrent sessions include: Admission Application, National Test Score Reporting, Student Aid Inquiry, Submission Advisory Board, Technical Advisory Board, Change Control Board, Data Transport and the launch of 3 new workgroups including Course Catalogue, Taxonomy, and Certification.
- The PESC reception will be held 5:30pm – 6:30pm at the hotel bar.

Tuesday 10/24/06

- Continental Breakfast opens at 7:30am in the Point Loma 1.
- Registration opens at 8:30am in the foyer.
- The Fall 2006 Workgroup Summit continues from 8:30am – noon with concurrent meetings held in the La Jolla and Coronado Rooms.
- Lunch is on your own from noon – 1:30pm.
- A general session with updates from all workgroups, committees, and boards takes place from 1:30pm – 5pm in the Point Loma 3 Room and concludes the Summit.

Steering Committee Elections

As you may know, elections for the Steering Committee of the Standards Forum for Education are conducted each year at the Fall Membership meeting held during the Fall Workgroup Summit. This year elections are scheduled for Monday October 23, 2006 at 9:30am PDST at the Kona Kai Hotel (1551 Shelter Island Drive, San Diego CA, 92106). Membership meetings are open to all PESC Members and Affiliates, and with prior notification, other interested parties. In preparation for the elections, PESC has established the following process:

Monday, September 11, 2006	Nominations Open
Friday, September 29, 2006	Nominations Close
Tuesday, October 3, 2006	Proxy Ballots Issued
Wednesday, October 18, 2006	If not attending the Membership Meeting in person, this is the date by which Proxy Ballots must be received in PESC's offices
Monday October 23, 2006	Elections held 9:30pm PDST

NOTE: If attending the Fall Membership Meeting in person, Proxy ballots can still be submitted and then can either be replaced with an official vote on Monday October 23, 2006 or remain as the official vote.

Representatives from MEMBER organizations (with dues paid current) are eligible to serve on the Steering Committee. The term of service is one year and runs January 1, 2007 – December 31, 2007. Nominations should be made via the Nomination Form available at www.PESC.org. When nominating, please ensure that the nominee is aware that a nomination is being made. Nominees will be expected to submit a short BIO and are provided with an opportunity to address the membership at the beginning of the Fall Membership Meeting on Monday October 23, 2006 at 9:30am PDST.

EAP Meeting Rescheduled for Thursday, July 13, 2006

In discussion of the upcoming EAP Membership Meeting with the EAP Board of Directors, we discovered the hotel rates and availability in the Washington, DC area for June 28, 2006 to be quite expensive and inconvenient. This discovery prompted us to consider an alternative date for the meeting but to still hold the meeting in DC.

The EAP Membership meeting will be held from 9am – 3pm on Thursday, July 13th, 2006 at the National Center for Higher Education Conference Center located at One Dupont Circle NW 20036 (conference RoomA).

Beginning on page 11, you will find a registration

form and a list of hotels in the Washington, DC area. We ask that you make your own hotel arrangements.

The attached meeting registration form can be returned via fax to the Jaime Hill at 703-787-0996. The agenda for the meeting will be distributed shortly.

If you have further questions, please contact me directly at 202-293-7383 or contact Jaime Hill at jhill@nacha.org

Please note that to access the One Dupont Circle building, you will need a government issued picture ID. Thank you.

Technology Tidbits

and Standards Snippets

■ **The Commission on the Future of Higher Education has finished its first step of collecting ideas, but now faces the difficult task of writing its final report, due to Education Secretary Margaret Spellings in mid-to-late September.**

Commission members feel the report should provide six recommendations, based on the 218 ideas it has collected, along with concrete examples of ways to achieve them. Lifelong learning, retention, and innovation in teaching methods seem to have all made the initial cut.

■ **PESC was featured in the May 2006 edition of Campus Technology.** The article, "Nobody Reads a Column About Standards," can be found on pages 20, 22.

■ **According to a recent survey by an online risk management company, Watchfire, and Bentley College, colleges aren't just keeping dangerous amounts of data about students and faculty online; they're also playing fast and loose with the tools they use to gather that information.** The survey collected details on the Web-privacy policies of 236 institutions. For more information, visit

<http://chronicle.com/wiredcampus/index.php?id=1211>.

■ **The OpenDocument OASIS Standard has been approved for release as an ISO and IEC International Standard.** OpenDocument defines a genuinely open XML file format for office applications. Suitable for text, spreadsheets, charts, graphs, presentations, and databases, the standard frees documents from their applications-of-origin, enabling them to be exchanged, retrieved, and edited with any OpenDocument-compliant software or tool. As ISO/IEC 26300, the standard will continue to be maintained and advanced by the OASIS OpenDocument Technical Committee and the recently formed OASIS ODF Adoption Committee, both of which remain open to participation from users, suppliers, government agencies, and individuals.

■ **All possible Internet addresses available using the current Internet system will be used up by 2012,** according to analysts at Frost & Sullivan, a consulting firm. The current Internet system, called Internet Protocol version 4 (or IPv4) allows for about 4.3 billion addresses, and about one third of

those are already in use. Many colleges and other businesses are beginning a switch to a newer system, IPv6, which will make way for billions more addresses. <http://chronicle.com/wiredcampus/index.php?id=1236>.

■ **On May 5, 2006, FSA provided an updated version of the 2006-2007 Specifications for Software Developers package to accommodate certain provisions of the Higher Education Reconciliation Act of 2005** (the HERA), Pub. L. 109-171, at the Central Processing System (CPS). The specifications are available on the FSAdownload Web site, located at <http://fsadownload.ed.gov>. Updated CPS test files (including application records and matching ISIRs) were posted to the FSAdownload Web site on May 19, 2006. Additionally, in order to provide you with these test files as soon as possible so you can begin to test your system, they have been posted to IFAP. If you need assistance with the CPS test files, contact CPS/SAIG Technical Support at 800/330-5947 or by e-mail at CPSSAIG@ed.gov.

■ **The House Committee on the Judiciary voted in favor of a network-neutrality bill that would make it an antitrust violation for telecommunications companies to favor certain types of network traffic with fast-lane delivery to people's computers and put other traffic in the slow lane.** The Internet Freedom and Nondiscrimination Act, HR 5417, cleared the committee on a vote of 20 to 13. The bill is supported by Educause and Internet2.

■ **A federal appeals court has sent back to a lower court a case challenging the government's ability to issue secret orders to businesses and other organizations demanding that they hand over their clients' electronic records.** At least one academic library group has received such an order. To access more information, Chronicle subscribers may visit, <http://chronicle.com/wiredcampus/index.php?id=1287>.

■ **Over three dozen businesses, universities, and other organizations have formed a consortium, called the OpenDocument Format Alliance, to persuade government agencies to adopt an open-standards format for storing digital documents.** The consortium is afraid that, years from now, proprietary software such as MS Word won't be supported by anyone, and that people will have difficulty gaining access to old government records. The consortium believes that using the OpenDocument Format would better ensure that documents, spreadsheets, and other digital material would remain easily accessible, because the software based on the format is not dependent on one company's support.

■ **The growth of Internet use in the U.S. appears to be stalling, but not because of practical roadblocks: Either the cost of a computer is prohibitive, the home is too remote for an affordable connection, or the homeowners are outside the age range of most Web users, according to the results of a survey conducted by Parks Associates. But the survey results suggest that a surprising number of people are staying off the Internet by choice:** Of the 1,000 nonusers who responded, 24 percent said they make more than \$50,000 a year, and 29 percent are under 44 years old. For some people, the lure of the Internet just isn't strong enough to overcome the hassle of choosing the technology it takes to go online.

■ **The Hidden Challenges of Federated Identity are explored in a recent InfoWorld article. The article explores governing the processes and business relationships to ensure that the federation is reliable, secure, and affords appropriate privacy protections.** The ultimate goal of federation is to enable decentralized and distributed identity systems to interoperate in a way that provides all the necessary features for supporting modern business practices, according to the article. To read the article, visit http://www.infoworld.com/article/06/03/24/76298_13FEfedidchal_1.html.



**REGISTRATION FORM
JULY 13, 2006
NATIONAL CENTER FOR HIGHER EDUCATION
ONE DUPONT CIRCLE NW
WASHINGTON, DC**

Please check one of the boxes below. If more than one person from your organization plans to attend, please have each person complete and forward the form. Thank you.

No one from my organization will be able to attend.

I plan to attend.

Date: _____

Name: _____

Title: _____

Organization: _____

Address: _____

City/ST/ZIP: _____

Phone: _____

Fax: _____

E-mail: _____

**Return As Soon As Possible,
But No Later Than Monday, July 3, 2006 to:**

Jaime Hill
Assistant Director, Public/Private Partnerships
NACHA, The Electronic Payments Association
13665 Dulles Technology Drive, Suite 300, Herndon, VA 20171
Phone: (703) 561-3945 Fax: (703) 787-0996
E-mail: jhill@nacha.org

LOCAL HOTELS NEAR ONE DUPONT CIRCLE NW

- ? Jury's Hotel
1500 New Hampshire Ave NW (at Dupont Circle)
202-483-6000

- ? Beacon Hotel
1615 Rhode Island Ave NW
202-296-2100
800-821-4367

- ? The Jefferson Hotel
1200 16th St NW
202-347-2200
866-270-8118

- ? Westin Grand Washington DC
2350 M St NW
202-429-0100

- ? Watergate Hotel
2650 Virginia Ave NW
202-965-2300
800-289-1555

- ? The Madison Hotel
1177 15th St NW
202-862-1600
800-424-8577

Meeting Location:
National Center for Higher Education
One Dupont Circle NW
Washington, DC

STUDENT LOAN BUYING GUIDE

Watch for Meteor. It's coming your way

BY RICHARD TOMBAUGH

Meteor may become a popular tool on campus for loan counseling and other uses.

In 2002 the Meteor Project was to become an alternative to the creation and maintenance of huge databases of individual student financial aid data, such as the National Student Loan Data System (NSLDS). Not long after its introduction, Meteor demonstrated the viability of assembling student aid data upon request from a variety of real-time sources.

NSLDS is batch-built, and it requires reporting from numerous external sources. The data it receives must often be chased and filtered. It must be stored and then updated over and over again. No matter how many updates and how frequent, NSLDS data can never be up-to-the-minute. Batch-built NSLDS data can even be three times removed from its source by the time it arrives, involving lenders, servicers and guarantors.

Meanwhile, in its native state, U.S. student financial aid data resides in a number of places ...

- Up-to-the-minute FFEL student loan data resides with the loanholder or the loanholder's servicing organization.
- Federal direct loan data resides with an ED contractor.
- Pell grant data resides with another ED contractor in another place.
- State scholarship and grant data resides in 50 states.
- Campus-based aid data, federal and institutional, resides on thousands of campuses.

Participating data providers in the Meteor Network now represent more than 81 percent of the FFEL student

loan guarantee data; 60 percent of FFEL loan servicing data; and 64 percent of alternative or private loan data. To reach that critical mass, Meteor has inspired system modifications all over the landscape. Though some technology hurdles remain, many have been overcome.

Competing agendas aside

Political hurdles were surmounted as well. Much creative energy was spent in a turf-war of sorts between Meteor and the ELM Network, as each jostled for bragging rights as the most effective way to access the FFEL data. The jousting between the two organizations gave way to more than one collaborative effort to address data provider overlap. Meteor and ELM, along with the National Student Clearinghouse and Mapping Your Future, are identifying overlap and are working with the Postsecondary Education Standards Council to develop standards for student aid inquiry. ED is now showing some interest in this effort.

The Department of Education has been a hurdle of a different sort. Generally speaking, ED prefers to control the systems it relies upon for data. A case in point is the NSLDS itself. During the design and construction of NSLDS, comparable, perhaps even better, alternatives were overlooked in the private sector at the National Student (Loan) Clearinghouse and subsequently ELM and Meteor. As a result, NSLDS is a product of yesterday, consuming man-hours all over the nation to maintain data that is growing steadily less timely.

ED has even conceded that schools may rely on information received via Meteor and ELM when it is obviously more current or accurate than NSLDS.

As a result, a school can make timely aid awards to a student who would otherwise be ineligible for federal assistance until the NSLDS data is brought current.

Students can use it too

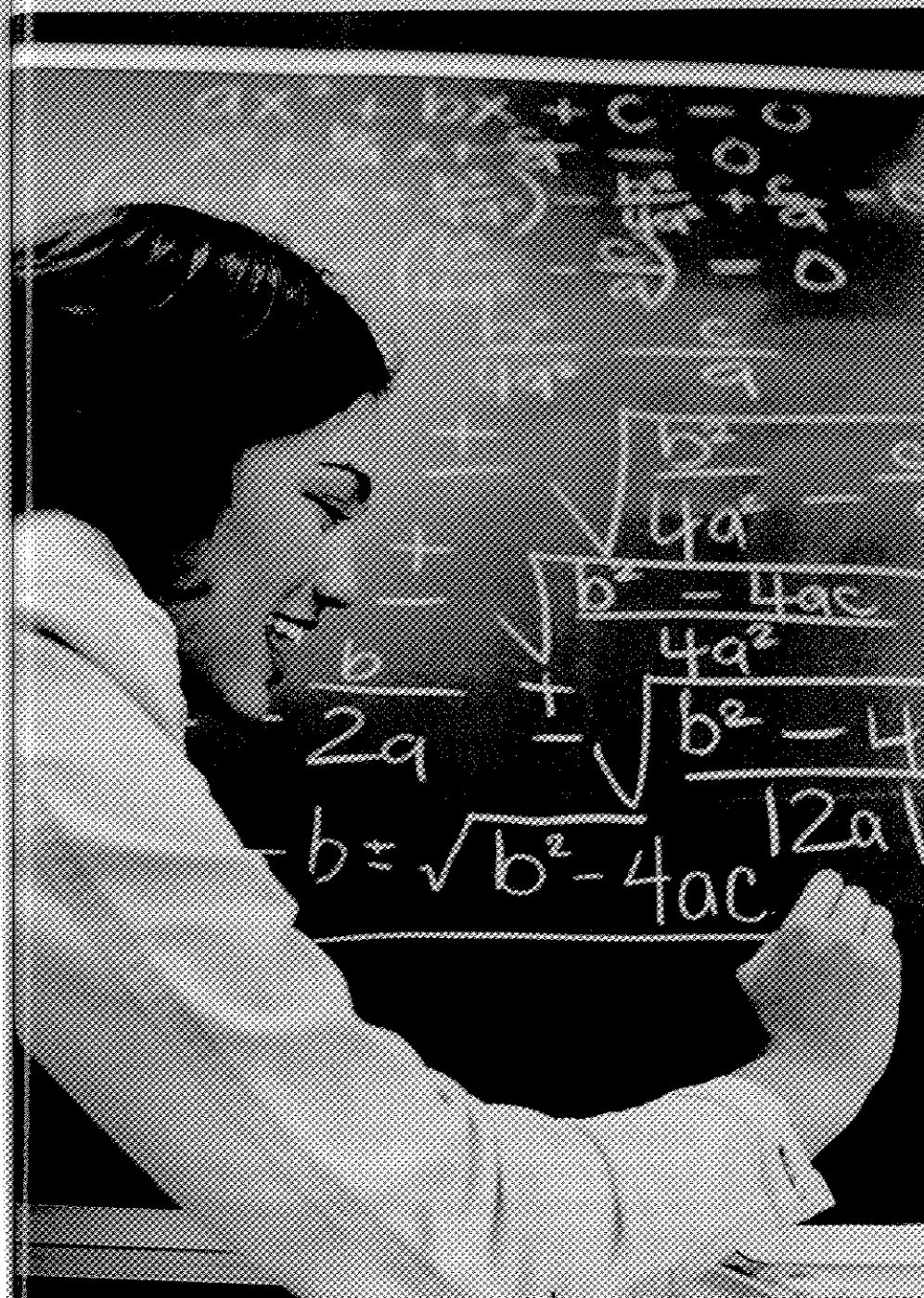
Borrowers can query their own aid history through an access provider. They can see their loan status(es) and borrowing limits. They can identify loanholders and servicers they may have lost track of over time. Meteor is implementing relationships with Mapping Your Future (MYF) and the Clearinghouse to provide access points.

The MYF connection, now in a pilot stage, will facilitate 'exit' loan counseling which involved more than a million borrowers in 2005. Additionally, MYF will provide Meteor access for nearly 2,500 schools without the need for the schools to be access providers themselves. Similarly, access through the Clearinghouse will provide a Meteor link to borrowers at some 3,000 schools.

Customer service display formats will show things like the underlying loans that were included in a consolidation loan. Work is underway to display state scholarship and loan data with New York HESC on board to develop the interface software for donation to Meteor and use by other state agencies. Another effort is underway to tap into Perkins loan data residing with schools and their servicers. ■



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