On August 19, 2005, NCHELP’s Electronic Standards Committee (ESC) submitted Common Record: CommonLine (CRC) to PESC with the objective that CRC become an approved and recognized education standard. The ESC, PESC’s Standards Forum for Education, and the entire education community have worked closely over the past few years to develop an objective, sound process for approving standards (see http://www.PESC.org/info/Policies-Procedures.asp.) With that in mind, as certain steps within PESC’s process of approving a candidate standard are already satisfied, CRC is immediately ready for public comment.

The public comment period will be thirty (30) calendar days and expires at the close of business on Friday September 30, 2005. All comments, from
The PESC Membership and the public, shall be made in the form of an e-mail to the PESC Executive Director at: Sessa@PESC.org. The comment e-mail should clearly identify the:

1) Responder’s name and appropriate contact information;
2) Source of the comments, i.e., whether the comments are individual or represent those of a group the responder represents;
3) Nature of the responder’s interest in the standard (what is the issue and why is it important?);
4) Element(s) of the proposed standard with which issue is taken;
5) Changes suggested to resolve the issue(s).

The Submission Letter, Business Case and History Letter, and PESC Response Letter can be found beginning on page 5 of this edition of The Standard.

Within 30 calendar days after the close of the public comment period, the Change Control Board (CCB) of the Standards Forum for Education will address and consider all public comments and make, in consultation with the ESC, any necessary revisions. All public comments will be posted to the PESC website during the review process. The CCB’s consideration/revision period expires on October 31, 2005 unless extenuating circumstances exist which require further deliberation.

Once any changes resulting from the public comment period have been incorporated, the CCB will recommend to the Standards Forum's Steering Committee and the PESC Board of Directors that the candidate be submitted to a vote by the PESC Members. The Board will have seven (7) calendar days to approve the submission or refer it back to the CCB with specific instructions for further work. The PESC office will issue electronic ballots to the official contacts of voting Member organizations.

Completed ballots, including the reason(s) for any rejection, shall be returned to the PESC office via e-mail attachment, fax, overnight delivery, or U.S. Postal Service within ten (10) business days. PESC staff is responsible for the tabulation of the ballots; acceptance of the candidate as a standard requires an affirmative vote of at least 80% of all votes cast. Once the Members accept the candidate, the Board of Directors will within seven (7) calendar days ratify the vote, publish/post all necessary documents and communications, and implement version control on all documents. Approved standards are freely accessible in the XML Registry and Repository for the Education Community (www.FSAXmlRegistry.ED.gov).

The complete submission can be accessed at http://www.PESC.org/Workgroups/CommonRecord/.
Register Now!
Fall 2005 Workgroup Summit

Registration for PESC's Fall 2005 Workgroup Summit is now available! While registration is free, space is limited, so visit www.PESC.org to register now. Hotel reservations can be made by contacting the Sheraton Atlanta directly at 404-659-6500. Our room rate is $145 plus tax. Please use the group name "PESC" when making your reservations. The cut-off date for hotel accommodations is Monday, September 19, 2005.

Note that the Fall 2005 Workgroup Summit starts at 1:00pm on Tuesday October 11 and concludes at 5pm Wednesday October 12. PESC will also hold a Membership Meeting on Tuesday morning from 10am - 11:30am.

PESC Fall 05 Membership Meeting

Please be advised that a meeting of the PESC Membership has been scheduled for Tuesday, October 11, 2005, 10:00 am to 11:30 a.m. This meeting will be held at the Sheraton Atlanta immediately before PESC's Workgroup Summit which kicks off on the same day at 1:00pm.

Tentatively scheduled for the agenda at this time:
- Board of Directors Update
- Elections for the Standards Forum for Education Steering Committee
- Standards Forum for Education Update

Also note that PESC is hosting a Membership Luncheon immediately following the Meeting. Please RSVP directly to Jennifer Kim, PESC's Membership Services Manager at Kim@PESC.org.

Steering Committee Nominations Now Open

Elections for the Steering Committee will be held during the Membership Meeting. Therefore, we are now accepting nominations for the Steering Committee, a five member body that leads and oversees the Standards Forum for Education. Those interested in nominating or in serving should complete the Nomination form on page 14 and send it, along with a brief bio, to Michael Sessa, PESC Executive Director, One Dupont Circle NW, Suite 520, Washington DC 20036. 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, 2006 - December 31, 2006. When nominating, please ensure that the nominee is aware that a nomination is being made.

Elections will be held during PESC’s Membership Meeting, Tuesday, October 11, 2005 in Atlanta. Membership meetings are open to all PESC Members and Affiliates, and with prior notification, other interested parties. Please complete the Registration Form on page 15 for PESC’s Membership Meeting and return it by fax, email, or regular mail.

The schedule for elections will be as follows:
- **Friday, September 1**  Nominations Open
- **Wednesday, September 16**  Nominations Closed, Proxy Ballots Issued
- **Wednesday, October 5**  If not attending the Membership Meeting in person, this is the date by which Proxy Ballots must be received in PESC’s offices
- **Tuesday, October 11**  Elections held ~ 10:00 am EST

NOTE: If attending the Membership Meeting in person, Proxy ballots can still be submitted and then can either be replaced with an official vote on Tuesday, October 11, or remain as the official vote. We encourage all of PESC members and affiliates to attend as Membership Meetings are your chance to influence the direction of your organization! We look forward to seeing you in October!
The team leading the development of a standard XML format for entrance and exit data has requested additions to the core components housed in the XML Registry and Repository for the Education Community. Several financial aid industry organizations are participating in this effort. Following the PESC Change Control Board’s review and approval of the changes to the core components, the team will develop an XML schema and then submit it to PESC for approval.

Recently, a question was raised on the FSATECH listserv about when ISIRs will be produced in XML format. FSATECH Customer Service has confirmed that XML ISIRs have been deferred to the 2007-2008 cycle. For the 2006-2007 cycle, ISIRs will continue to be produced in ASCII. To access the presentation on the subject visit, www.ed.gov/offices/OSFAP/conferences/index.html.

On August 1, 2005, the results of an inspection of the Security Plan for the Department of Education’s NSLDS System and its compliance with Departmental IT policies identified five areas where the NSLDS Security Plan does not comply with the requirements stated in the ED IT Security Policy. Visit www.ed.gov/about/offices/list/oig/aireports/i13f0004.pdf for more information.

According the Chronicle of Education, nearly half of all online identity theft reported this year has involved campus networks. Read more details, and other information-technology news reported elsewhere, in The Chronicle’s Wired Campus blog. See http://wiredcampus.chronicle.com/

According to the Washington Post, a branch of Abilene, Internet2’s high-speed research network, was damaged by hurricane Katrina. The storm severed the link that connects many of Abilene’s Southeastern members to the main network. The hurricane could also set back efforts to set up the National LambdaRail, an even more powerful network that for November in Louisiana.

UT Austin Internet Server ‘SPEEDEs’ Along

July 2005 volume included:

- 39,750 TS130 transcripts
  New Record
- 33,353 TS131 acknowledgements
- 6,131 TS997 Functional acknowledgements
- 11,925 TS189 Admission Applications
- 3,464 TS138 test score reports
- 107,549 total transactions

Technology Tidbits and Standards Snippets

- 39,750 TS130 transcripts
- 33,353 TS131 acknowledgements
- 6,131 TS997 Functional acknowledgements
- 11,925 TS189 Admission Applications
- 3,464 TS138 test score reports
- 107,549 total transactions
EMAIL MEMORANDUM

From: King, Robert L (ESC Co-Chair)
Sent: Friday, August 19, 2005 11:59 AM
To: Sessa, Michael
Cc: Brian Allison (ESC Co-Chair), Kim Shiflette, Kristi Blabaum, Kyle Smith, Michelle Jarzyniecki
Subject: Common Record: CommonLine (CRC) Submission for PESC Approval

Dear Michael,

The NCHELP Electronic Standards Committee (ESC) is pleased to submit the Common Record: CommonLine (CRC) data exchange standard to PESC with the objective that it become an approved and recognized education standard.

This submission is the culmination of a multi-year effort to create an XML-based data exchange standard for the origination processing of FFELP and alternative education loans. The development of CRC has followed best practices and PESC standards.

1. CRC was developed as a collaborative effort of a broad cross-section of the student loan industry. The team consisted of guarantors, lenders, servicers, schools, software vendors, and secondary markets.
2. The team was very interactive with the keepers of the core components. All data needs were resolved with the existing core components before any new data elements or valid values were decided upon. Existing components were used whenever possible. All additions or changes were incorporated into the core components and are included in the Registry and Repository.
3. The team employed the published PESC Technical Standards in the development of the CRC standard.
4. Very detailed documentation of the standard has been created. Links to the documentation are included in this document.

The current coordinated version of the standard is 1.0.6a. The documentation suite includes:

1. Implementation Guide – This documents the standard with data elements, valid values, edits, business rules, and defined data content for specific business processing events.
2. Schema – The CRC schema differs from the Core schema but has retained as much of the original core components structure as possible.
3. Instance Documents – Detailed examples of data files to meet specific processing events have been established so that analysts and designers can use them as a guide or analytical tool to determine how best to conform to the standard.
4. CRC Test Tool – The ESC Testing and Certification Advisory Team has created a testing tool that organizations can use to run their XML documents through to determine if their output conforms to the expected intent of the standard. This will ensure that it passes the schema and also applies many cross-functional, and relational edits important to the origination processing of education loans.
In addition, the ESC is sponsoring and managing a formal Beta Test of the standard with seven participants from the industry. The intent of the Beta Test is to achieve early awareness of any issues in the documentation or the Test Tool so that as additional organizations work toward their implementations they will be able to rely on the clarity of the documentation and the accuracy of the Test Tool.

I am attaching the business case document that includes a history of the development of the standard. Additionally, here are the links to the standards.

http://www.nchelp.org/elibrary/index.cfm?parent=1679

CRC Implementation Guide – PDF

CRC Schema

CRC Instance Samples

http://www.nchelp.org/elibrary/index.cfm?parent=310

CommonRecord: CommonLine Testing Tool

If you have any questions concerning the standard do not hesitate to contact us.

Thank you. We look forward to the CRC standard proceeding through the PESC review and approval process.

Regards,

Bob King and Brian Allison

Robert L. King

Director, Industry Initiatives
PESC Candidate Business Case

Candidate Name: CR:C
Candidate Submitted by: NCHELP ESC Origination Standards Advisory Team
Date Submitted to PESC: 8/19/2005

Acronyms: The following acronyms are used in this document.

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Definition</th>
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<tr>
<td>CL</td>
<td>CommonLine</td>
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<tr>
<td>CL5</td>
<td>CommonLine Release 5</td>
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<tr>
<td>COD</td>
<td>FSA’s Common Origination and Disbursement System</td>
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<tr>
<td>CR:C</td>
<td>Common Record: CommonLine</td>
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<td>ED</td>
<td>U.S. Department of Education</td>
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<tr>
<td>ESC</td>
<td>Electronic Standards Committee</td>
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<tr>
<td>FAMS</td>
<td>Financial Aid Management System</td>
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<td>FFELP</td>
<td>Federal Family Education Loan Program</td>
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<td>FSA</td>
<td>Office of Federal Student Aid</td>
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<td>FFELP</td>
<td>Federal Family Education Loan Program</td>
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<td>NCHelp</td>
<td>National Council of Higher Education Loan Programs</td>
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<tr>
<td>PESC</td>
<td>Postsecondary Electronic Standards Council</td>
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<tr>
<td>XML</td>
<td>Extensible Markup Language</td>
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Historical Overview

The U.S. Department of Education's Office of Federal Student Aid (FSA) created a new system to process financial aid data for several of their legacy systems thereby increasing efficiencies, eliminating redundancy and creating a new standard. This new process uses a single structure to format and transport the data called the Common Record. A new dictionary, the Core Components Data Dictionary, was also created in order to record the data elements used in the Common Record and to standardize the data element names, acceptable values and definitions for use by other financial aid processes. Beginning with the 2005-2006 award years FSA requires all schools to send and receive origination and disbursement data for the Federal Pell Grant Program and the Federal Direct Loan Program to the Common Origination and Disbursement System (COD) using the XML Common Record: COD. Thus, whether a school participates in Direct Lending or FFELP, they will need to process financial aid data using the Common Record. Members of the National Council of Higher Education Loan Programs (NCHelp) and the Postsecondary Electronic Standards Council (PESC) assisted with the development of the Common Record and the Core Components Data Dictionary. This collaborative effort enables the Common Record and Core Components Data Dictionary to bring consistency and standardization to the transmission of student financial aid data.

While schools continue to exchange much of the same Direct Loan and Pell Grant data; the Common Record takes advantage of commonality across programs to maximize the use of common data elements and edits so schools can eliminate the submission of redundant student identifier information. Student and parent recipient data, such as name, social security number, date of birth, and other non-program specific
data will be stored once so that a student/recipient will have one identifier record in COD for all programs. Edits that relate to general school and student eligibility will also be the same across programs. Program specific data, such as Direct Loan disbursement amounts, will continue to have unique program data elements and edits.

Business Objectives

FFELP service and software providers were looking to converge with FSA’s XML-based Common Record and data dictionary to capitalize on commonalities across programs and minimize the use of multiple electronic standards. As a result members of NCHELP’s Electronic Standards Committee, in collaboration with the PESC and the Office of Federal Student Aid, developed a new XML-based version of CL named CR:C.

CR:C continues the CL tradition, offering the FFEL community a full-service network which includes standard XML file formats, valid values, business rules, and edits for the exchange of FFELP and alternative loan application, response, disbursement, and loan change data transmission and processing. FFELP trading partners now have the ability to communicate electronically with each other via the most recent standardized electronic format using the same platform as the FSA. The design of a single standard XML-based Common Record to support all financial aid programs, including FFELP, alternative loans, and Direct Lending, provides a consistent and well coordinated alternative to flat files, and provides a simplified process for the submission of financial aid data by schools and their service and software providers.

One of the objectives behind the conceptual design of the XML-based CR:C process is to provide NCHELP participants and partnering schools greater flexibility in record processing. The CR:C process may also serve as a technological foundation for additional NCHELP initiatives, such as an XML version of CAM. XML facilitates the FFEL industry's movement to real-time processing; however, participants may continue to exchange information in batch files. XML offers the flexibility to design records, known as XML documents for the specific needs of a select audience or community while conforming to an industry standard. It supports validation edits by checking structural integrity and identifying errors. With these objectives in mind, XML was the logical choice for the Common Record format and structure.

Industry partners were permitted to trade using CR:C on or after April 1, 2004. Within the industry a majority of ESC participants are currently in the design or coding phases of CR:C and some organizations plan to begin CR:C processing before the end of 2005.

Justification/Recommendation

FFELP and alternative loan service and software providers are committed to expanding the benefits of the Common Record. Through NCHELP’s ESC, which brings together various FFELP and alternative loan service providers along with software developers, convergence has been one of the major goals. The ESC and FSA agreed that convergence as it relates to CL and the Common Record is taking the best of all programs and creating a new standard, not adoption of one standard over another.

FFEL and alternative loan providers should view the Common Record as an opportunity to provide streamlined efficient processes to their school customers and to the school software developers. However, providing this opportunity does not come without a cost. While schools and software developers will realize short and long term efficiencies, many service providers, as in any systems change, will incur significant up front costs. However, these will hopefully be recouped through long term efficiencies. The benefits of CR:C to the FFEL industry participants are ease of programming one format across multiple financial aid programs and receipt of standardized financial aid data.
programs to better utilize resources for the continuation of standardization efforts, and to be able to provide further opportunities for automation of processing functions that were often left unautomated in flat file processing.

Industry Collaboration

In late Fall 2001, the NCHELP ESC formed an XML Workgroup to review the potential of developing a version of CL in an XML format. In January 2002 the XML workgroup presented the results of their discussions and a transition strategy to the full ESC. After much deliberation and discussion, the group concurred on a strategy for migration to XML.

The ESC in collaboration with the PESC began by creating a common schema for CL and developing the FFELP portion of the Core Components Data Dictionary utilizing existing Common Record data names whenever possible. No reengineering of business processes was anticipated as part of this development.

Concurrently, some FFEL participants formed a group called the CL Common Record Convergence Group (CCCG) formerly Project Genesis, to look at development of an alternate proposal for convergence. This proposal's key concepts included a change transaction process that mirrored the Direct Lending model and also accelerated the implementation of CR:C for FFEL and alternative loans. In April of 2002, a meeting of CCCG representatives and ESC members was held to discuss how the ESC could move more quickly on the convergence efforts.

In May 2002, the full ESC voted and agreed that by July 1, 2002, details would be provided to ED as to specific data elements that would need to be added to the Common Record layout to accommodate FFELP. At this point in time, the ESC recognized that the industry could not completely reengineer the process in time to meet an April 2003 deadline. Therefore, it was agreed to develop a process that could be mapped to CL flat file formats. ESC planned to build a process that all parties could adopt but also allowed for a long-term strategy.

In June 2002, FSA, FFELP and alternative loan service providers collaborated to refine the data definitions, tags, and block structure of the Common Record version 2.0 for the 2003-2004 award years forwarded to FSA for inclusion in version 2. A one-for-one straight translation (the original goal of the ESC in January 2002) did not take place as it was determined that many of the data elements needed in CL5 could be derived from other elements in the Common Record.

During the July 2002 ESC meeting it was reported that the Project Genesis group had dissolved yet there was a small group, the CL/Common Record Convergence Group (CCC Group), working to develop documentation to serve as a Proof of Concept plus additional details in support of their alternate proposal. The documentation detailed the convergence of business processes between CL and the Common Record. The documentation was delivered to the ESC Reengineering Subcommittee to provide a head start and assist in the reengineering efforts. The CCC Group also agreed to support the ESC XML Re-engineering Subcommittee's decisions if the Subcommittee determined that the adoption of the CCC Group concepts were not feasible and in the best interest of the schools.

The ESC Reengineering Subcommittee met in August 2002 to review the CCC Group document and in turn created a proposal presented to the full ESC at the September 2002 meeting. A conference call was also held during the meeting with the ESC School Advisory Team to gain further information on designing the reengineered process to meet the needs of the schools. At the conclusion of this meeting, it was decided
to continue to move forward with the development of a re-engineered process for convergence with the Common Record. All agreed on a goal of finalizing completed documentation by December 2002.

At the committee’s next meeting in November, a meeting was held with the committee, FAMS/SIS vendors, and school representatives. This meeting focused on the work of the XML re-engineering Subcommittee and was designed to present and receive validation that the direction for CR:C development from the schools and software vendors.

The ESC Reengineering Subcommittee submitted the map able versions of the Application Send, Response and Disbursement Information files to the PESC XML Forum for assistance in the development of the schemas. Eventually ESC created a reengineered “end result” post-guarantee change process. The development of the CR:C Implementation Guide was fully underway in January 2003 as the ESC Reengineering Subcommittee was eventually folded back into the ESC Origination and Disbursement and Change Transaction Advisory Teams. PESC provided ESC with a draft CR:C schema in March 2003. The O and D and Change subcommittees continued to work with PESC on the few remaining schema issues.

Collaborative work continued with FSA on the timelines for their support of the CR:C process for FFELP and alternative loans. NCHELP’s Version 1.0 of the Common Record: CommonLine Implementation Guide was officially issued on July 1, 2003 with some sections in draft form. By September 2004 the ESC Origination and Disbursement and Change Advisory Teams (now referred to as the ESC Origination Standards Advisory Team) successfully finalized all sections of the Implementation Guide. Additionally, the team completed the last scheduled CR:C industry training session in July 2004. This was the fourth training session presented by this team. The Origination Standards Advisory Team continued to focus on version management between the CR:C documentation, schemas and testing tool over the next year.

**Expected Benefits**

**Students**

CR:C will allow the industry to provide data in the most current electronic standard available. This new standard will allow the industry the ability to give students and their family’s accurate and consistent information and the XML technology better lends itself to real-time processing and faster delivery of funds.

**Schools**

The CR:C process and the Common Record XML formats were created by industry organizations to provide a simplified approach and a common format for the electronic exchange of student loan data, allowing schools to use one software provider (FAMS) to communicate with all CR:C participants, and enabling schools to initiate electronic communication with service providers with whom they currently communicate non-electronically or via an earlier version of CL. The standardized format will provide a consistent approach and allow each participating organization to ensure data exchanged following these standards will be accepted. In addition, FAMS systems are moving towards communicating all financial award information with the FSA in XML format. With the implementation of CR:C to manage FFELP and alternative loan volume, schools will be able to exchange data in one format across the board for all processes.

**Service Providers (e.g. lenders, servicers, and guarantors)**
The goal of CR:C is to simplify the student loan process by establishing standard file formats, definitions and processing rules providing a simplified approach for the electronic exchange of student loan data, allowing lenders and servicers the ability to communicate with all CR:C participants and enabling electronic communication between service providers with whom they currently communicate non-electronically or via an earlier version of CL.

**Software Providers**

CR:C allows the software vendors to create products that utilize similar technology in the same format with standard data elements from a Core Components Data Dictionary for FSA financial aid processing and FFELP and alternative loan processing.

**Other**

CR:C consolidates multiple flat files into one general structure - Common Record. CR:C simplifies the application, guarantee, disbursement, and change processes because although CR:C has the same structure for all formats, not all data elements are required for each transmission. CR:C facilitates communication between schools and service providers (guarantors, lenders, and servicers) and FSA through the use of common files and simplified processes. CR:C continues to enable participants to send key loan information electronically using industry standard transmission and encryption methods. CR:C offers flexibility by allowing schools and service providers to select the CL processes they will implement. For example, the financial aid office of a college may choose to use CL for the loan origination process while the bursar’s office at the same college maintains its manual disbursement system.

**Impacts**

**Business Processes**

All student loan industry participants must be trained on CR:C from a business and technology perspective as applicable.

**Regulatory/Compliance**

The industry will adhere to the accepted method of external testing with trading partners as defined by NCHELP’s Testing and Certification Advisory Team to certify CR:C compliance. As with CL5 implementation NCHELP requires all participants to test CR:C externally with at least five trading partners to include schools and lenders/servicers. In addition, NCHELP requires all participants to utilize the latest CR:C Testing and Certification Tool for internal testing of hardware and software products prior to declaring compliance and readiness on each document in the new Common Record XML format.

**Technological Impact/Outcome**

The higher education community will move together to the latest XML technology.

The primary technology infrastructure concerns relate to the potential increased bandwidth and storage requirements that come as a result of the CR:C/XML payload. It is possible that organizations can absorb
added demand without any additional cost; however, it will be necessary to conduct a detailed analysis by organization.

**Risk of Non-Action/Alternative Business Options**

Service and software providers in the interest of reducing costs relative to proposed decreased earnings relative to the Reauthorization of the Higher Education Act may decide or be required to create proprietary XML formats for FFEL and alternative loan processing to gain consistencies with FSA financial aid processing.

**Signatures**

Candidate Submitter Signature  
PESC Advisory Board Review Signatures  
PESC Approval Signatures
August 30, 2005

Mr. Robert King and Mr. Brian Allison
Co-Chairs, Electronic Standards Committee
National Council of Higher Education Loan Programs
1100 Connecticut Avenue, NW
12th Floor
Washington, D.C.  20036-4110

Dear Mr. King and Mr. Allison,

Thank you for your submission (dated August 19, 2005) to the Postsecondary Electronic Standards Council (PESC) of the Common Record: CommonLine (CRC) data exchange format developed through the Electronic Standards Committee (ESC) of the National Council of Higher Education Loan Programs (NCHELP). As stated, your objective is that CRC become an approved and recognized education standard.

As you know, ESC, the Standards Forum for Education, and the entire education community have worked closely over the past few years to develop an objective, sound process for approving standards. With that in mind, as certain steps within PESC’s process of approving a candidate are already satisfied, CRC is immediately ready for public comment. PESC will post all CRC documentation (and/or links) on its website on Thursday September 1, 2005 and hold a 30-day public comment period. Comments will be submitted to the PESC office and routed to your attention to address and resolve within the ESC and in cooperation with the Standards Forum’s Change Control Board (CCB). Once the public comment period is over and all issues are resolved, we will then present CRC for vote by PESC Members and for ratification by the PESC Board of Directors.

The need and development of standards and their implementation must originate in the sector that exchanges those standards as this is where the business process expertise lies. ESC represents a strong segment of expertise, and we encourage you to continue your leadership role in actively identifying areas where cost containment and improved customer service can be achieved through standards.

Congratulations to you and the entire ESC for the years of work you have conducted to improve the delivery of student aid data. You continue to reach significant milestones and the education community owes you thanks.

As always, I look forward to working with you, ESC, and the education community. If you have further questions or concerns, please contact me directly at 202-293-7383 or at Sessa@PESC.org.

Sincerely,

Michael Sessa

Michael Sessa
Executive Director
PESC
NOMINATION FORM

STANDARDS FORUM FOR EDUCATION
Steering Committee

Elections to be held:
October 11, 2005
10:00 am – 11:30 am EDST
Sheraton Atlanta
165 Courtland Street
Atlanta, Georgia

Nominees Full Name

Title and Organization

Street Address

City, State and Zip

Phone     Fax    E-mail Address

Please complete this form and return it to PESC:

Postsecondary Electronic Standards Council
One Dupont Circle NW
Suite 520
Washington DC  20036
Fax:  202-872-8857
Email:  Sessa@PESC.org

www.PESC.ORG
REGISTRATION FORM

FALL 2005 MEMBERSHIP MEETING

Sheraton Atlanta
165 Courtland Street
Atlanta, Georgia

October 11, 2005
10:00 am – 11:30 am EDST

Attendee Full Name

Title and Organization

Street Address

City, State and Zip

Phone     Fax    E-mail Address

Please complete this form and return it to PESC:

Postsecondary Electronic Standards Council
One Dupont Circle NW
Suite 520
Washington DC  20036
Fax: 202-872-8857
Email: Kim@PESC.org

WWW.PESC.ORG
ELM Resources to Co-Chair XML Student Aid Inquiry Workgroup

Oakland, CA – ELM Resources is pleased to announce that it will Co-Chair the XML Student Aid Inquiry Workgroup recently established by the Postsecondary Electronic Standards Council (PESC). Doug Jabbour, Director of Strategic Relations for ELM Resources, will represent ELM as Co-Chair. He will serve with Tim Cameron, Meteor Project Manager.

The workgroup will work collaboratively with all interested parties in the education community to develop a national standard format that will give organizations the ability to respond to any type of student aid inquiry from any source. The group will submit the standard format for final approval by PESC.

“We are very pleased to be part of this effort,” said Diane Stemper, President and CEO of ELM Resources. “Real-time inquiry access to student aid data has been a reality for some time. An XML standard for student aid data inquiry will make it possible for all organizations to use a common standard to deliver information to schools and students. This benefits all parties involved, and enables participants to easily respond to all requests for student aid information.”

Tim Cameron, Co-Chair of the workgroup, agrees. "I am happy to be working with ELM on this important initiative. Participation in the workgroup includes schools, software vendors, FFELP providers and the U.S. Department of Education. This effort builds upon well developed services offered by these organizations and through technology, provides a way for schools and their providers to improve efficiency through the implementation of industry standards."

With a mission to achieve an open market, ELM Resources was established in 1994 as the student loan industry's only mutual benefit corporation. Through its members—lenders, guarantors, and loan servicers—ELM administers a common, open, and universal data exchange network that seamlessly links diverse computing platforms. ELM offers students and schools a single data channel, for both alternative and government guaranteed loans, regardless of which loan provider is serving the customer.

ELM Members are:

Access Group, Inc. • ACS Education Services, Inc. • AES/PHEAA • American Student Assistance • AmSouth Bank • BAC International Credit Corp. • BancorpSouth • Bank of America, N.A. • Brazos Higher Education Service • Chela Education Financing • Citibank, The Student Loan Corp. • Citizens Bank • College Foundation • College Loan Corp. • Collegiate Funding Services •
Colorado Student Obligation Bond Authority • Connecticut Student Loan Foundation • EdFinancial Services • EDFUND • Education Assistance Service Company Inc. • Education Services Foundation • Georgia Higher Education Assistance Corp. • HSBC Bank USA, N.A. • Illinois Student Assistance Commission • Iowa Student Loan Liquidity Corp • JPMorgan Chase & Co. • Key Corp. • LoanStar • MOHELA • National Student Loan Program • Nelnet • North Carolina State Education Assistance Authority • Oklahoma Student Loan Authority • PNC Bank • Sallie Mae • South Carolina Student Loan Corp. • Student Loan Finance Corp • Student Loan Xpress, Inc. • SunTrust Bank • Texas Guaranteed Student Loan Corp. • Trustmark National Bank • U.S. Bank • University of Chicago • USA Funds • Utah Higher Education Assistance Authority • Vermont Student Assistance Corp. • Wachovia Education Finance • Washington Student Loan Finance Association • Wells Fargo Education Financial Services • Zions First National Bank

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