The Meteor Project
The Meteor Network

The Meteor Network is used to retrieve aggregated student loan data from multiple organizations in real time. Until February 2006, the network was used exclusively by campus financial aid administrators. Beginning in February 2006, customer service staff and students were given access to the network through a series of software enhancements. School campuses can now allow their students access to the network from their campus Website using their local logon protocol. Other organizations in the financial aid community such as lenders, guarantors and servicers can also provide access to both their school and student customers in the same manner. American Education Services was the first organization to offer access to student borrowers. Additional providers have since implemented the new enhancements with several other organizations in the final phases of testing (visit www.nchelp.org/Meteor.htm and download the implementation matrix for a current listing of organizations).

Suggested by Bernie Gleason at the Federal Student Aid CIO Technology Update Conference on May 8, 2002, “transitive trust” enables a student to use local authentication to access student loan data from multiple agencies without the use of separate logon IDs. The Meteor Network is designed to provide both the software and the infrastructure needed for schools and other student aid organizations to offer this service to their customers and staff. The U.S. Department of Education’s Federal Student Aid (FSA) and lenders and servicers regulated by FSA rely on campus authentication and authorization, provided the college or university complies with certain security practices. In the case of the Meteor Network, the student would “log on” to a local Web application and authentication and authorization is automatically transmitted to their participating loan providers through the Meteor network.

The historical volume of queries is shown in Figure 1. This volume is expected to continue its sharp increase as new providers are added to the
Network and until student borrowers throughout the country have access. The distribution of use by role of the user is shown in Figure 2.

A query consists of a number of different “transactions” or messages. An index provider (currently the National Student Clearinghouse) identifies all of the sources of data—called data providers. Then each data provider is queried individually for data about the student user. This data is then aggregated and presented to the user. The Meteor software has integrated business rules that analyze the data to determine duplicate awards (in the case where multiple providers have information on the same aid award) and then to determine the best source of the data at the time of the inquiry. Financial Aid Professionals have the ability to “override” the best source logic and to view all data returned on each award in a neat, side-by-side format, quickly allowing the aid officer to determine the source of any potential data discrepancies.
Shibboleth provides message and site authentication and for “levels of trust” corresponding to those mandated for U.S. federal departments and agencies.

Meteor uses the industry-standard SOAP messaging protocol. All data messages are encrypted at the source and throughout the transmission to the final destination using industry standards. The Meteor software is written using the Java programming language.

Meteor began operation in 2002 and has been used continuously with no significant interruptions in service and no security breaches. The Meteor Advisory Team continues to work with schools, students, and industry organizations to provide additional functionality to the software. Additionally, the team has already implemented a customized use of the data on the network, again utilizing the transitive trust model of authentication for exit interviews. Currently, Mapping Your Future has leveraged use of the software and the network to allow students to receive real-time loan information during their exit counseling session. The Meteor team is working with several other organizations on similar exit counseling implementations. Additionally, the Meteor team has begun early discussions with multiple schools to utilize the real-time data for customized debt management and default aversion activities. It is expected that several pilot projects will be unveiled in the first half of 2007.

To view an audio presentation on the Meteor Project and to utilize an interactive demonstration version of the software, please visit www.MeteorNetwork.org or email Meteor Project Manager, Tim Cameron at Meteor@nchelp.org.