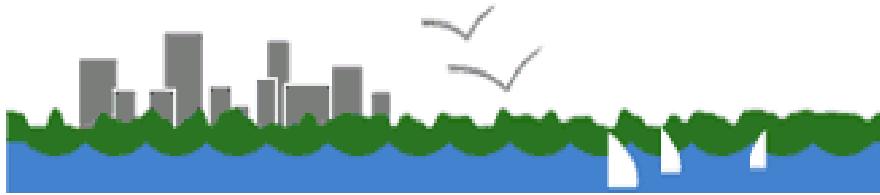


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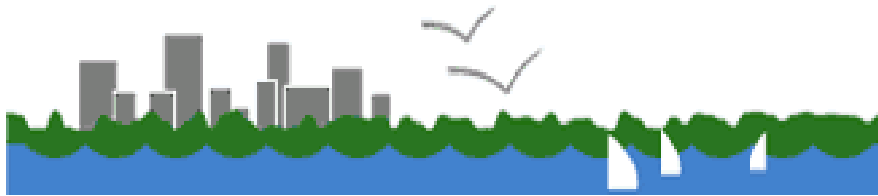
# CommonLine and Common Record

- Karen Fulford  
Wayne State University Law School
- Robert King  
Citibank, The Student Loan Corporation
- Holly Hyland  
Department of Education
- Charla Rasmussen  
NSLP



## What is XML?

- Extensible Markup Language
  - XML is a meta language
  - Allows trading partners to develop markup languages
- Standardized File Format
  - Open source
    - Free
    - Technology is Non-proprietary
    - Supported by world wide web consortium (W3C)

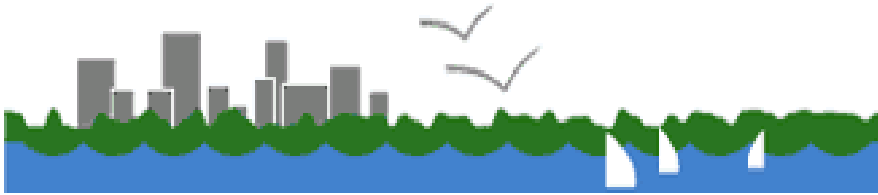


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## Flat File Example

0405298927382 03 1979Sally ASmith 0203INDL2222222 FP 417 Halper  
Road Fort Wayne IN46807Allen USA2197446947 [sally.smith@veryspeedy.net](mailto:sally.smith@veryspeedy.net)  
1221784902 FFELS00262500FFELU00400000FFELP 32937 372934873 1837438737373



## XML Example

```
<Student>
```

```
  <Index>
```

```
    <LastName>SMITH</LastName>
```

```
    <SSN>298927382</SSN>
```

```
    <BirthDate>1967-08-13</BirthDate>
```

```
  </Index>
```

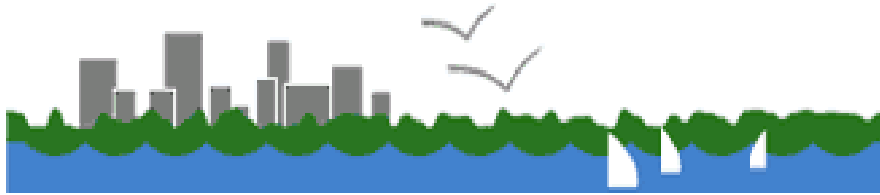
```
  <Name>
```

```
    <FirstName>SALLY</FirstName>
```

```
    <MiddleInitial>A</MiddleInitial>
```

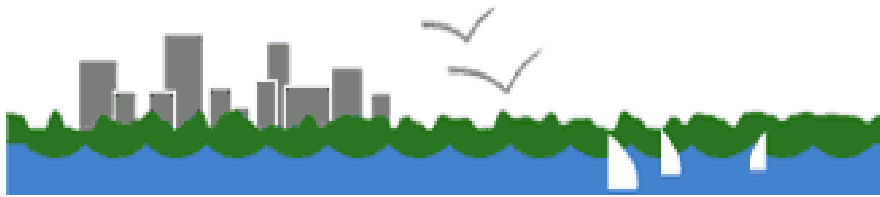
```
  </Name>
```

```
</Student>
```



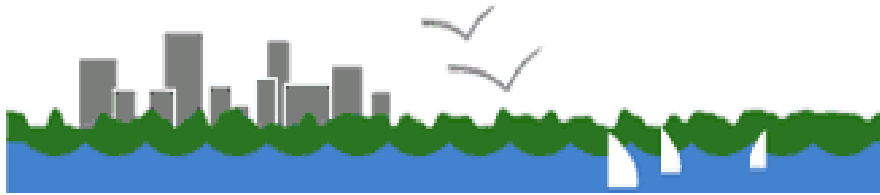
## XML Advantages?

- XML is hierarchical in nature – can represent more complex relationships.
- XML blocks can be repeated – making information sharing more flexible.
- XML schemas define advanced relationships that are not possible in standard flat files.\*



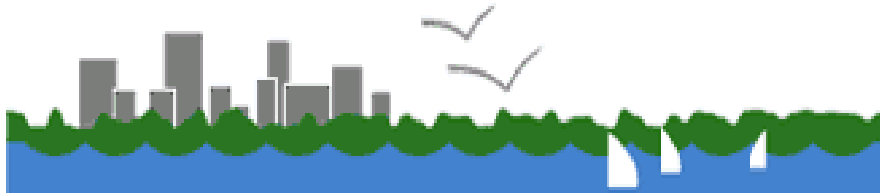
## XML Advantages?

- XML is easy to understand and use.
- Already has a large base of users and support tools.
  - New browser versions understand XML
  - Wide industry interest and support



## XML Advantages?

- The entire document or portions of the record can be transmitted.
  - Data elements can be omitted or added easily.
  - Schemas can reference other schemas.
- Cost savings
  - “off the shelf” tools are coming to market
- Technology-neutral
  - Joins different databases or systems



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```
<STUDENTID type = "SSN">
123456789
</STUDENTID>
<DEMOGRAPHIC>
  <BIRTH DATE type="DATE">
19740823
</BIRTH DATE>
  <GENDER>
M
</GENDER>
</DEMOGRAPHIC>
<GRADE_REPORT>
  <SESSION Code="!199901">
    <LABEL>
      SPRING SESSION
    </LABEL>
    <YEAR type="CCYY">
      1999
    </YEAR>
    <COURSE index="1">
      <CREDIT type="hours">
        4
      </CREDIT>
      <GRADE>
        A
      </GRADE>
      <CODE>
        SPN 406
      </CODE>
      <COURSE_TITLE>

        SPANISH I
      </COURSE_TITLE>
    </COURSE>
    <COURSE index="2">
      <CREDIT type="hours">
        3
      </CREDIT>
      <GRADE>
        B
      </GRADE>
      <CODE>
        HIS 302
      </CODE>
      <COURSE_TITLE>
```

web.xml



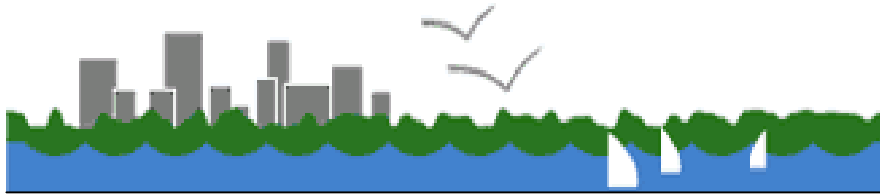
pda.xml



edi.xsd

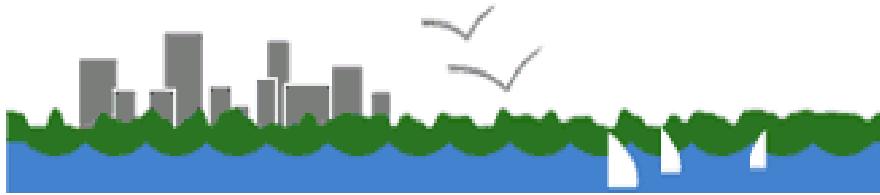






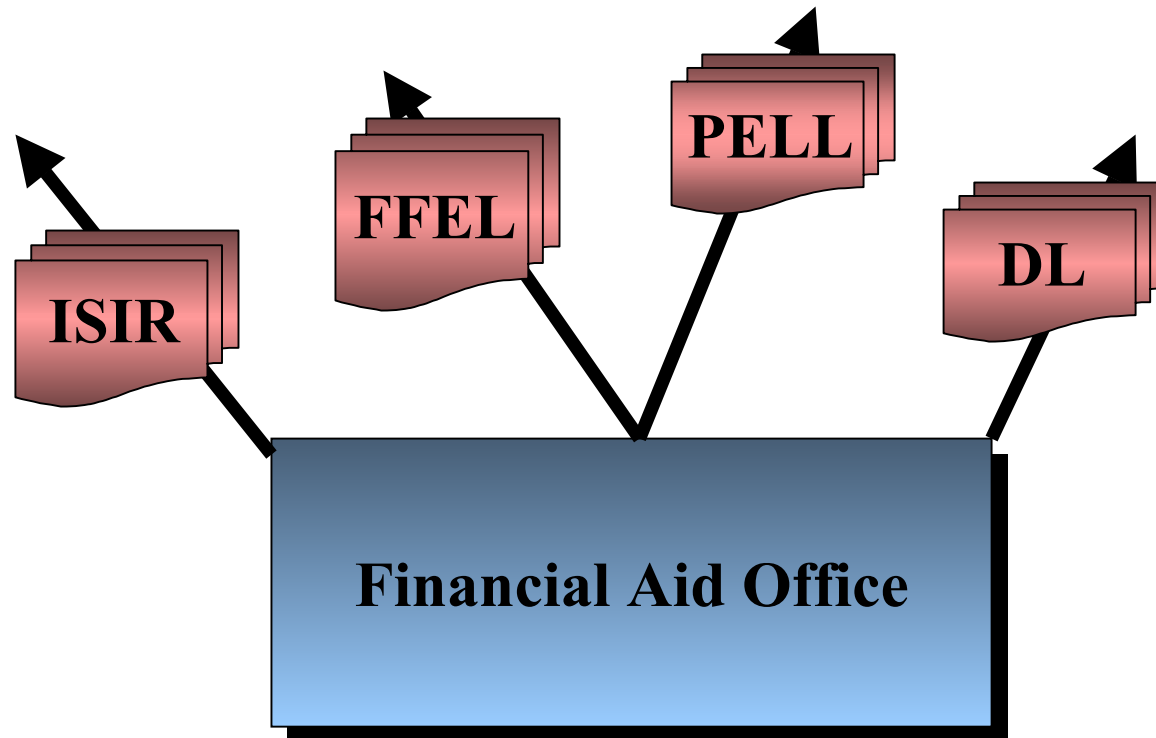
## Why XML at FSA?

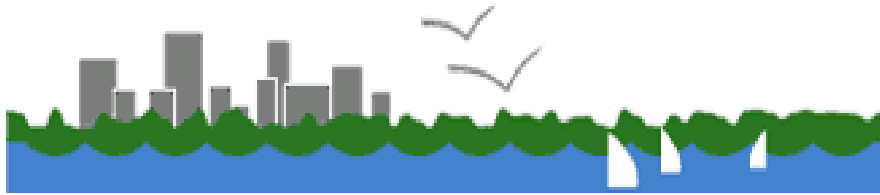
- Technological Advantages
  - Extensible – easily increased or decreased
  - Technology neutral
  - Easy to change
  - Foundation for shared services
- Non-Proprietary
- Increase Data Quality
- Standards - Community Participation



## Community Standard – Common Record

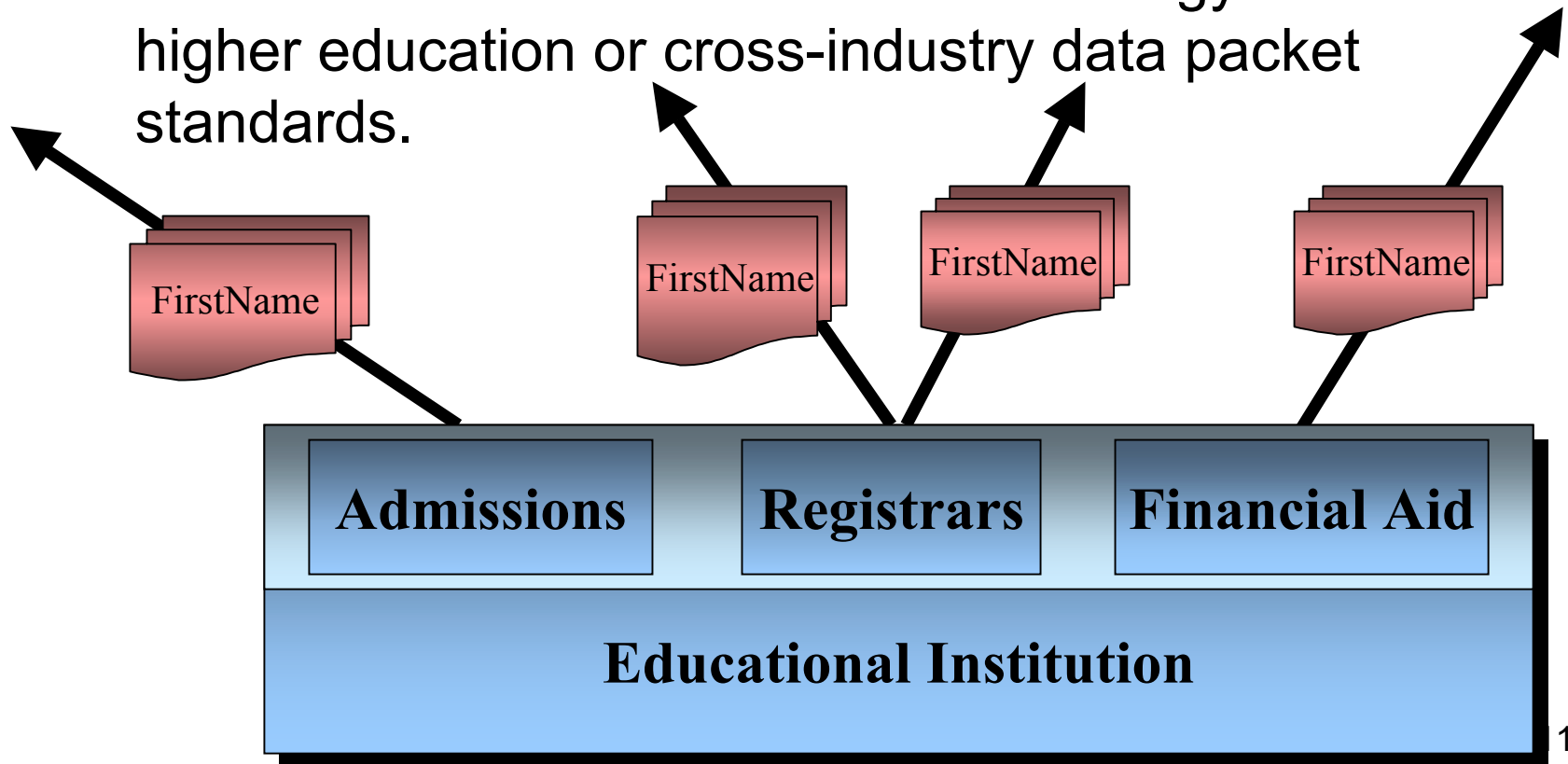
- ~~ORIGINAL VISION:~~ Use XML Technology to create financial aid data packet standards.

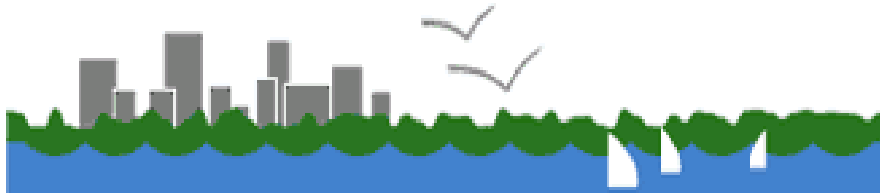




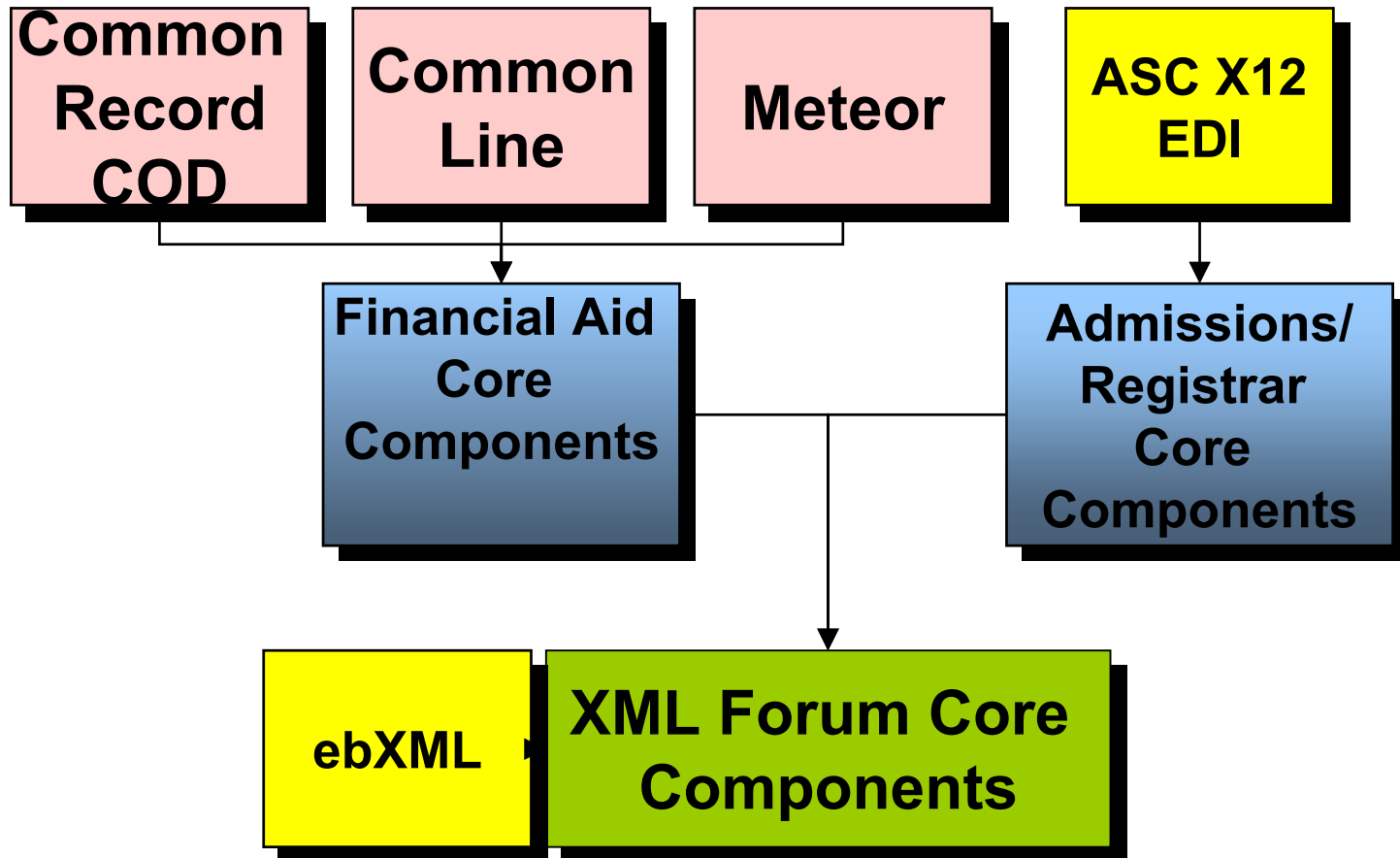
## Community Standard – Common Record

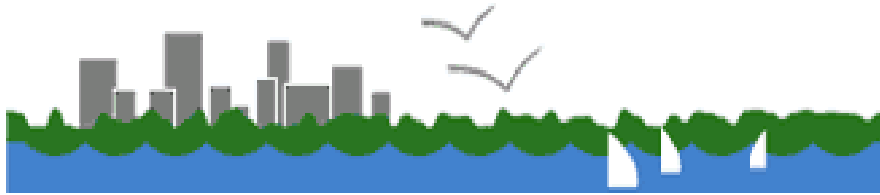
- **REVISED VISION:** Use XML Technology to create higher education or cross-industry data packet standards.





## Common Record Expansion Convergence of Standards





## Importance of Standards

- Standards facilitate faster, better, and cheaper (Every year it becomes more expensive to upgrade systems and every organization is expected to do more with less)
- Standards make training and cross-training easier
- Reduce change for the sake of change






Federal Student Aid - XML Registry - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Media Print Mail News RSS Feeds

Address http://test.fsaxmlregistry.ed.gov:8532/XMLRegistry/CoreComponent.do Go Links

XML REGISTRY AND REPOSITORY  
FOR THE EDUCATION COMMUNITY

**CLASSIFICATIONS**

**CORE COMPONENTS**

SECTOR LIBRARIES

MESSAGE SPECIFICATIONS

SEARCH

HIGHER EDUCATION  
CORE COMPONENTS

**AID**

DISBURSEMENTS

CORE COMPONENTS

ENUMERATED LISTS

ELIGIBILITY

CORE COMPONENTS

ENUMERATED LISTS

HISTORY

CORE COMPONENTS

ENUMERATED LISTS

LOANS AND GRANTS

CORE COMPONENTS

ENUMERATED LISTS

**TYPES**

**Registry** Users Reports Info Log Out

**CORE COMPONENT: EMAIL ADDRESS**

SUMMARY | BASE PROPERTIES | **DETAILS** | ASSOCIATIONS |  
RELATED MESSAGE SPECIFICATIONS | NOTES |

**Facets**

Facet Type	Facet Value
There are no facets for this Core Component.	

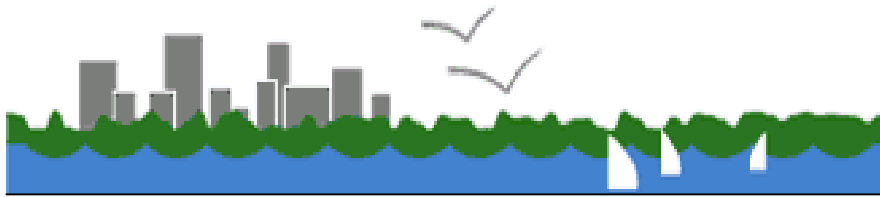
**Supplementary Fields**

Field Name	Field Value
There are no supplemental fields for this Core Component.	

**XML Schema Definition**

```
<!-- ===== CORE COMPONENT: EmailType ===== -->
<xs:complexType name="EmailType">
  <xs:annotation>
    <xs:documentation>This complex component provides a logical grouping of
```

Internet



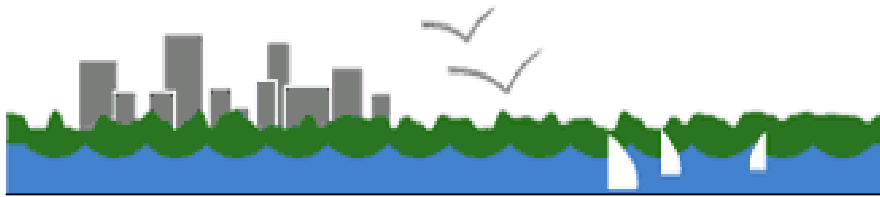
# NASFAA 2004

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## History

- CommonLine



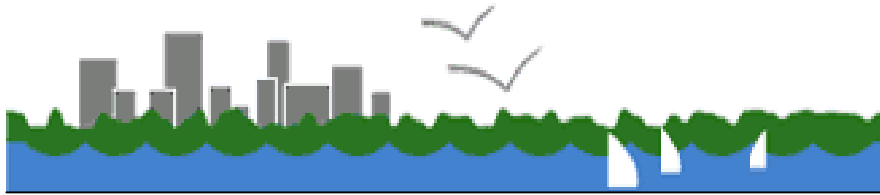


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## Differences

- CommonLine vs Common Record

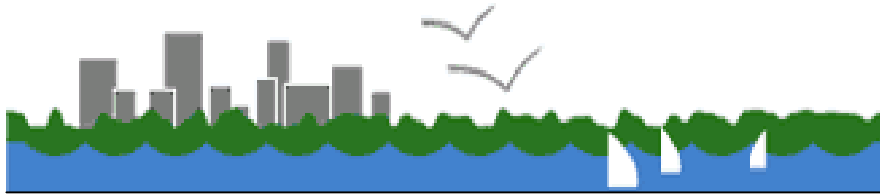


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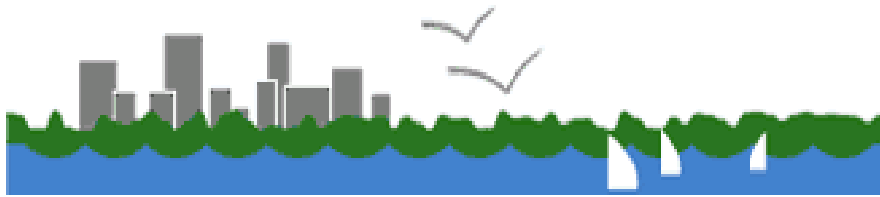
## Functions

- how relates to versions 4 and 5
- industry adoption



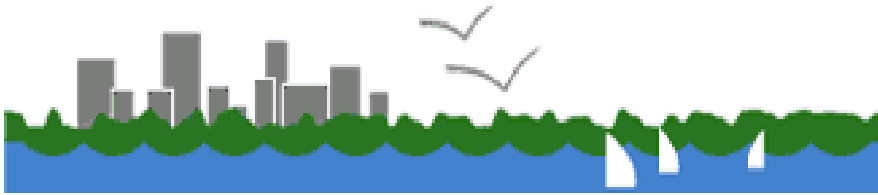
## What Does Common Record Mean to Schools?

- new XML-based standard format for exchanging data within Higher Education makes communication easier
  - same format already used in COD
  - EdExpress is incorporating XML support
  - XML will be used for CPS ISIR in 05-06
  - Meteor uses XML
  - Clearinghouse and Mapping-Your-Future will use XML
  - admissions and registrar will use XML for post-secondary academic transcript



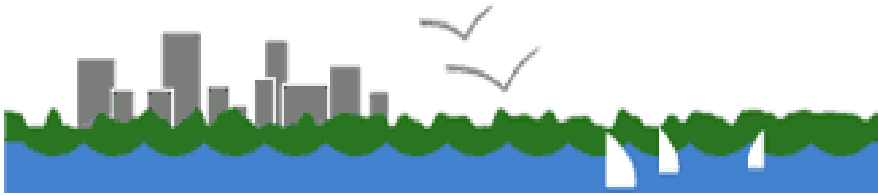
## Common Record: CommonLine (CRC)

- Common Record puts CommonLine in a new standard file format – XML
- brings increased automation options for FFELP and Alternative loans
  - request
  - certification request
  - response
  - disbursement



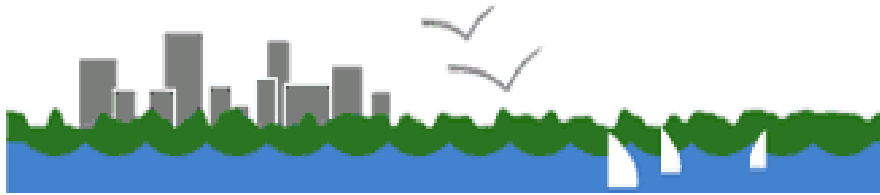
## New Common Names

- name changes to coincide with other common records
  - CommonLine Unique ID → Financial Award ID
  - Loan Sequence Number → Financial Award Number
  - Loan Period Begin Date → Financial Award Begin Date
  - Loan Period End Date → Financial Award End Date
  - Certified Loan Amount → Financial Award Amount
  - School Certification Date → Financial Award Create Date



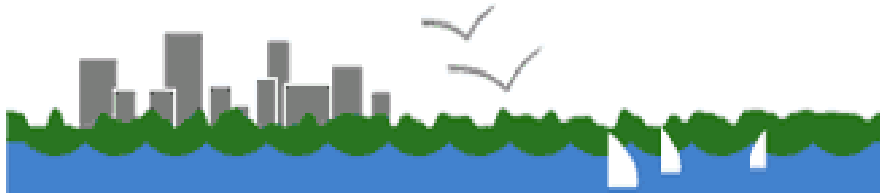
## CRC Loan Request

- can request up to 20 disbursements
- can accommodate credit only (CO) or credit and print (CP) requests for PLUS and alternative loans
- can request an application or certification request reprint
- can designate disbursement amounts



## CRC Loan Request: New Fields

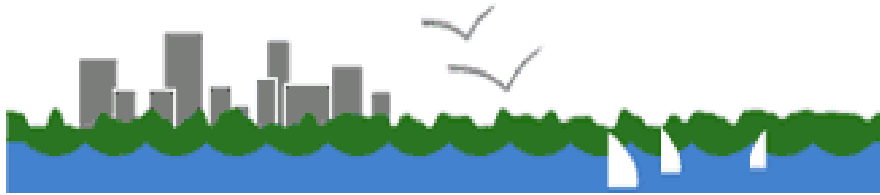
- can be populated by the school
  - school assigned person ID field
  - disbursement day override Indicator
  - borrower credit authorization code
    - required for credit check (can use signed PLUS MPN)
- can be populated by loan servicer
  - borrower electronic signature indicator code
  - PLUS/alternative student electronic signature indicator code



## CRC Certification Request

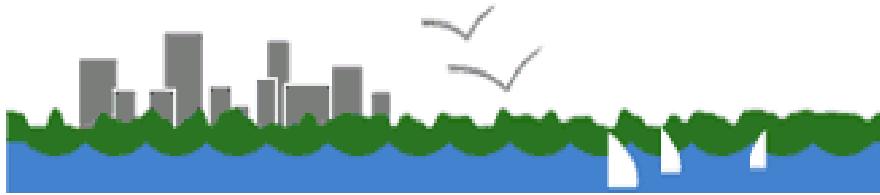
- no longer in response file
- now a separate file from the servicer
- certification request only contains certification requests
- borrower-initiated process
- financial award ID assigned





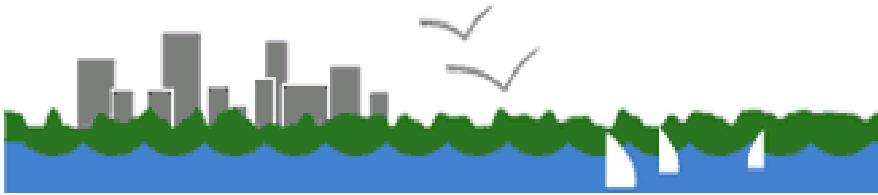
## CRC Response

- can get snapshot, full, or standard format
- more detailed loan status with multiple status codes
  - guarantor status
  - lender/servicer status
  - promissory note status
  - credit status



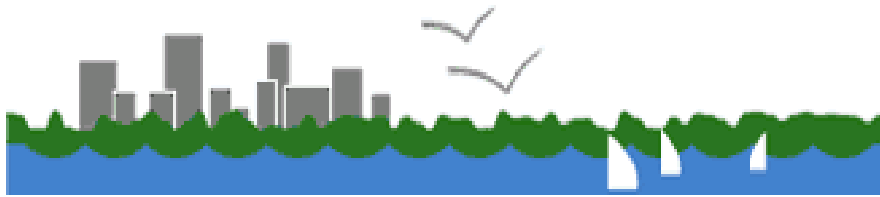
## CRC Request for Change

- pre-disbursement changes
  - disbursement date, full or partial cancellation, increase, reinstatement, reallocation, hold/release
  - add a disbursement
- post-disbursement changes
  - full or partial cancellation, reissue, increase, reinstatement, and reallocation
  - post-withdrawal return of funds



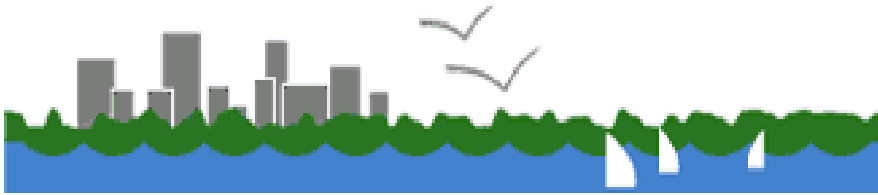
## CRC Request for Change Responses

- can get snapshot, full, or standard format
- change confirmations more detailed
  - processed
  - duplicate change request
  - forwarded to another provider for processing
  - pending
  - rejected (some new error codes)
    - if service is not supported, a reject code is returned to the school in the response



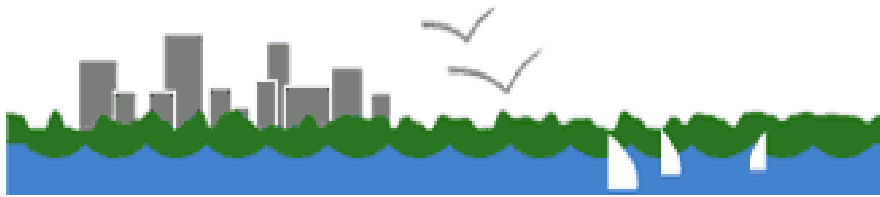
## CRC Disbursement

- can receive more than 4 disbursements
  - up to 20 (required of software providers only)
- can accommodate Netting
  - funds reallocated to another disbursement instead of being returned
- can receive disbursement forecast
  - an itemized listing of funds to be disbursed to assist schools with 3-day rule



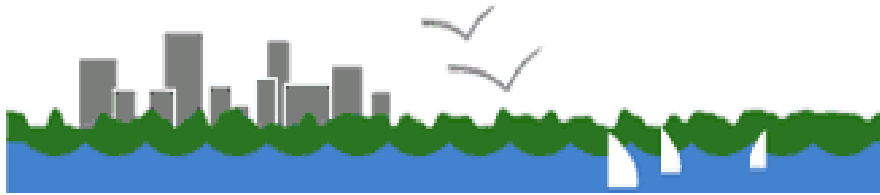
## Implementation Issues for Schools

- FAMS vendors
  - In various stages of implementation, Fall 04? Summer 05?
- guarantors, lenders, and servicers
  - Not all processes are required to be supported for CRC compliance. Some required of FAMS, not required of servicers.



## Implementation Issues for Schools

- will implementation be
  - full or phase-in? batch or real-time?
- schools should ask vendors and lenders about implementation plans and options
- schools should ask for the processes they need

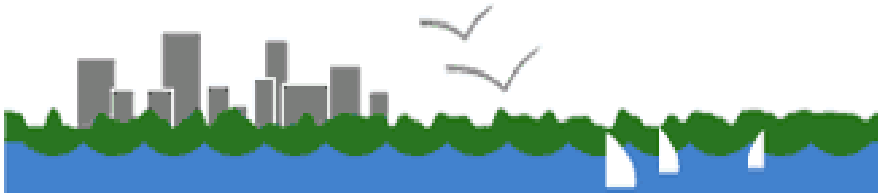


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## Lender CRC Services

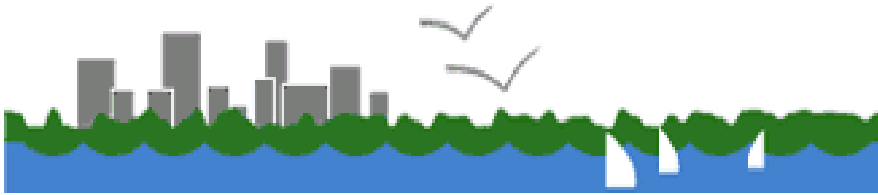
- lender's level of implementation and field/process support is key to school's operation and student service
  - Is lender's technology at the level you need?



## Lender CRC Services

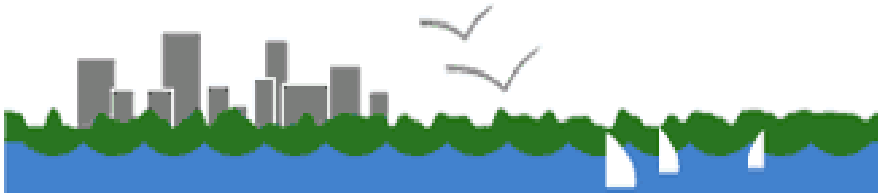
- Who will be doing the manual work for unsupported processes?
  - How will the lender be able to accommodate you in processing? (i.e., If they can't process all electronic changes in their system, will they be able to receive your file, print it, and process manually on their end?)
- FAMS has new fields, but will lender support them?





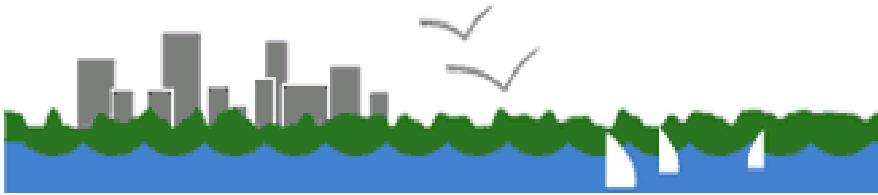
## CRC Communication Choices

- data transport
  - How will you send data to all your lenders and servicers?
  - Will your loan delivery/data transport choice be able to accommodate all of your lenders and servicers?
- services
  - What loan types will be automated?
  - Which fields, transactions, and disbursement options will be supported by each lender and how?



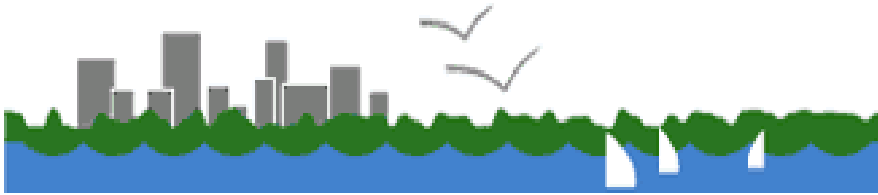
## Communication: How

- How will you send data to your lenders and servicers?
  - FTP: batch files sent directly from school to servicer
    - need tech support to implement and maintain
  - web-based loan delivery product:
    - files uploaded/downloaded or individual entry of loan or change information, batch or real-time processing
      - various levels of lender participation with each product
  - proprietary software:
    - used to send/receive files or loan data entry



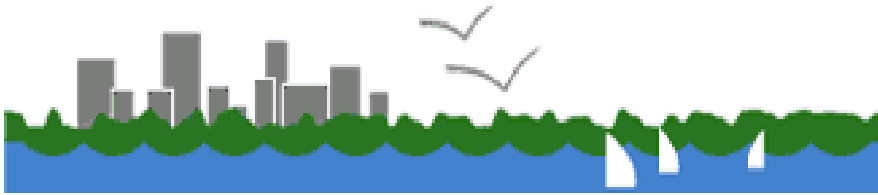
## Communication: Who

- Will your loan delivery/data transport choice accommodate all of your lenders and servicers?
  - Are all your lenders able and willing to participate in the loan delivery system you are using? At what level?
  - EFT rosters? Change requests? Route-only? Reports?



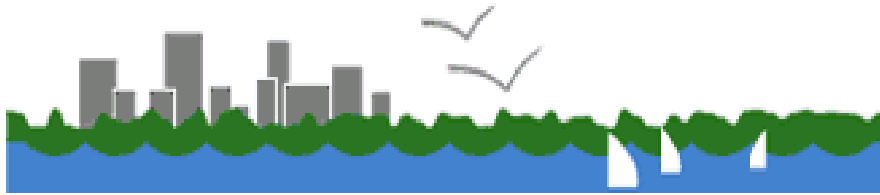
## Communication: What

- What loan types will be automated?
  - Federal Stafford, PLUS, and Alternative loans?
  - To what extent can you automate each loan type?
  - Will you be manually processing alternative loans because your lender is not ready with technology?
  - Do low-volume loans need to be automated?



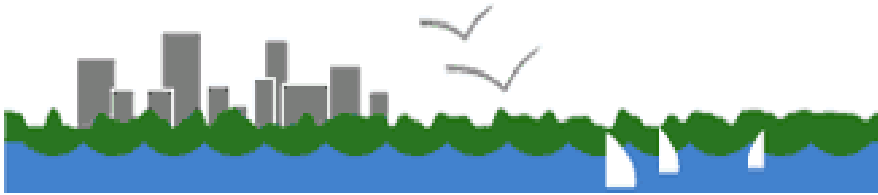
## Communication: Which

- Which optional fields and processes will be supported by each lender?
- Which change transactions will be supported by each lender and how?
  - Loan period changes? Grade level changes? Anticipated completion date changes? Hold/Release? Loan reinstatement?
- Which disbursement options are offered?



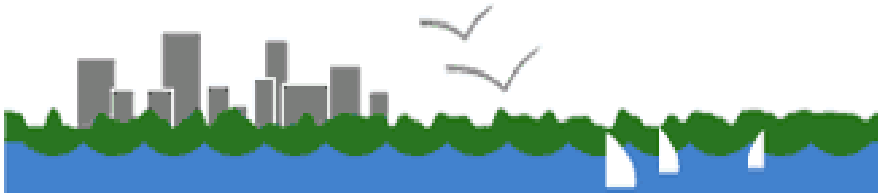
## CRC Office Procedural Changes

- Will you implement credit request?
  - school policy for credit denial – PLUS: Offer additional Stafford? Alternative Loan: Offer other options?
- How will you handle school certification requests (SCR)?
  - print from file or request paper



## CRC Office Procedural Changes

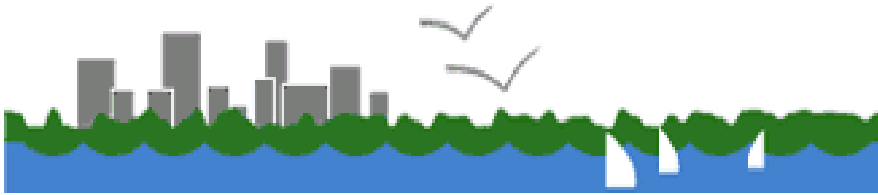
- How will loan changes be done?
  - Which changes will be automated?
  - Which will be done manually?
  - How close to disbursement will you be able to electronically change a disbursement amount, date, or put a loan on hold?
  - How will you monitor and resolve rejected changes?



## CRC Reference

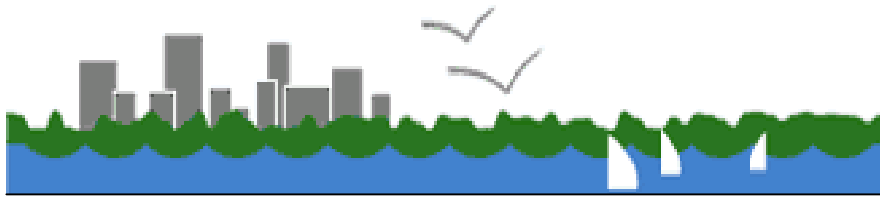
- Implementation Guide
  - [http://www.nchelp.org/committees/e\\_standards/CommonRecordCommonLine.htm](http://www.nchelp.org/committees/e_standards/CommonRecordCommonLine.htm)
  - latest Issued 02/24/2004
  - 1077 pages of information on key differences of CL/CRC, required and optional fields, record layouts, glossary, error codes, foreign country codes





## To Come...

- data transport standards for post-secondary education
  - for consistency among programs and offices
- registry and repository
  - important for technical staff writing school based Ssoftware
  - will store the standards for free downloading
  - will assure everyone is using same data element definitions for data exchange



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# Questions

