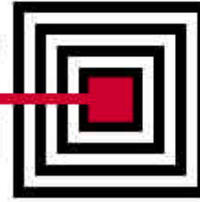


POSTSECONDARY
Electronic Standards Council



Implementation Guide for the Online Loan Counseling Data Exchange Schema

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Implementation Guide for the Online Loan Counseling Data Exchange Schema

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Business Process

Several entities provide online loan counseling products to schools and borrowers. Currently, these entities use proprietary file layouts.

Schools, guarantors, lenders, servicers, and others retrieve or receive loan counseling records from the counseling providers. If these entities are using multiple providers, they are challenged to identify data elements. In addition, their ability to upload files to their financial aid management system (FAMS) is complicated, as the layouts don't necessarily follow industry standards.

The higher education community will benefit from online loan counseling data exchange standards. Entities receiving counseling data will be able to identify elements, regardless of the loan counseling provider. These same entities will be able to more easily upload data into their systems.

There should be few constraints or issues that will affect the application of this standard. It will be important to ensure FAMS vendors adopt the standard. This can be achieved by effective communication with such vendors, both from loan counseling providers and school users. In addition, each counseling provider will need to provide communication to other entities and partners regarding the standards and the provider's own implementation date.

Trading Partners

Each online loan counseling product may differ from the others; however, the roles of the trading partners generally are similar or the same.

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Counseling provider: The loan counseling provider gathers data from the borrower completing the counseling session. The provider then makes these records available to the school (and possibly the guarantor and lender/servicer).

Each counseling provider will need to determine its implementation date for the standard, then communicate this date and provide documentation to schools, guarantors, and lenders/servicers so they can adopt the standard on or before this date.

School: In general, schools “own” the loan counseling records for their borrowers. Regulations require schools to document that borrowers fulfill their entrance and exit counseling obligations. Therefore, schools will need to be able to receive or retrieve records using the new schema on or after the counseling provider’s implementation date.

Guarantor: In most cases, guarantors receive or retrieve exit counseling records as a service to schools (which are required to provide Stafford exit data to the guarantor within 60 days of the borrower completing the exit interview). Some guarantors receive or retrieve entrance counseling data to provide this information to schools. They also may access or query the counseling provider’s loan counseling records when borrowers complete an online loan application process, verifying the borrower has fulfilled the entrance counseling obligation before allowing the borrower to submit the loan application.

Lender/servicer: Some lenders/servicers receive or retrieve counseling records from the counseling provider for the purpose of obtaining additional references (to be used for skip tracing delinquent borrowers) or provide this information to schools (in some cases, the lender/servicer won’t disburse loan funds until they confirm, on the schools behalf, that the borrower has fulfilled the entrance counseling obligation). Lenders/servicers also may access or query the counseling provider’s loan counseling records when borrowers complete an online loan application process.

XML Schema



CoreMain_v1.3.0.xsd



LoanCounselingRecord_v1.0.0.xsd

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Instance Document

The instance document content is copied below. The document also is online at <http://www1.mapping-your-future.org/sponsors/uploads/myfcc/LoanCounselingDataExchangeInstanceDocument.doc>. An example of the schema in use is online at <http://www1.mapping-your-future.org/sponsors/uploads/myfcc/LoanCounselingDataExchangeExample1.doc>.

```
<?xml version="1.0" encoding="UTF-8" ?>
- <!--
Sample XML file generated by XMLSPY v2004 rel. 3 U (http://www.xmlspy.com)
-->
- <LnCnslRec:LoanCounselingRecord xmlns:LnCnslRec="urn:org:pecs:sector:LoanCounselingRecord:v1.0.0"
  xmlns:core="urn:org:pecs:core:CoreMain:v1.3.0" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
  xsi:schemaLocation="urn:org:pecs:sector:LoanCounselingRecord:v1.0.0
  LoanCounselingCorrespondence\LoanCounselingRecord_v1.0.0.xsd" DocumentProcessCode="TEST">
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- <DocumentTypeCode>Request</DocumentTypeCode>
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- <OrganizationName>String</OrganizationName>
- </Lender>
- </Source>
- <Destination>
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- <NonEDBranchID>Stri</NonEDBranchID>
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- </Lender>
- </Destination>
- </TransmissionData>
```

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- <PersonIdentifiers>
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- <DriversLicense>
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Implementation Guide for the Online Loan Counseling Data Exchange Schema

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  </HomeEmail>  
- <BusinessEmail>  
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  </BusinessEmail>  
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- <PhoneNumberExtension>Strin</PhoneNumberExtension>
- </BusinessPhone>
- </Contacts>
- </Employer>
- </CurrentEmployment>
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- <AddressLine>String</AddressLine>
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- <PhoneNumberExtension>Strin</PhoneNumberExtension>
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- </Contacts>
- </Employer>
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  </BusinessEmail>
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  </Index>
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  <LastName>String</LastName>
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Implementation Guide for the Online Loan Counseling Data Exchange Schema

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Implementation Guide for the Online Loan Counseling Data Exchange Schema

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```

Implementation Guide for the Online Loan Counseling Data Exchange Schema

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- <TemporaryPhone>
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  <AreaCityCode>Strin</AreaCityCode>
  <PhoneNumber>String</PhoneNumber>
  <PhoneNumberExtension>Strin</PhoneNumberExtension>
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  <BeginDate>1967-08-13</BeginDate>
  </TemporaryPhone>
- <HomeEmail>
  <EmailAddress>String</EmailAddress>
  <BeginDate>1967-08-13</BeginDate>
  <EmailAddressValidIndicator>1</EmailAddressValidIndicator>
```

Implementation Guide for the Online Loan Counseling Data Exchange Schema

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- <BusinessEmail>
  <EmailAddress>String</EmailAddress>
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</BusinessEmail>
</Contacts>
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</NextOfKin>
- <Reference Number="0">
- <Index>
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</Index>
- <Name>
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  <MiddleInitial>S</MiddleInitial>
  <LastName>String</LastName>
</Name>
- <Contacts>
- <PermanentAddress>
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  <City>String</City>
  <StateProvinceCode>AA</StateProvinceCode>
  <PostalCode>String</PostalCode>
  <AddressBeginDate>1967-08-13</AddressBeginDate>
  <AddressEndDate>1967-08-13</AddressEndDate>
  <AddressUpdateDate>1967-08-13</AddressUpdateDate>
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- <CurrentAddress>
  <AddressLine>String</AddressLine>
  <City>String</City>
  <StateProvinceCode>AA</StateProvinceCode>
  <PostalCode>String</PostalCode>
```

Implementation Guide for the Online Loan Counseling Data Exchange Schema

```
<AddressBeginDate>1967-08-13</AddressBeginDate>
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  <City>String</City>
  <StateProvinceCode>AA</StateProvinceCode>
  <PostalCode>String</PostalCode>
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  <AddressUpdateDate>1967-08-13</AddressUpdateDate>
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- <TemporaryAddress>
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  <City>String</City>
  <StateProvinceCode>AA</StateProvinceCode>
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  <AddressEndDate>1967-08-13</AddressEndDate>
  <AddressUpdateDate>1967-08-13</AddressUpdateDate>
</TemporaryAddress>
- <PermanentHomePhone>
  <CountryPrefixCode>Str</CountryPrefixCode>
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Implementation Guide for the Online Loan Counseling Data Exchange Schema

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<AreaCityCode>Strin</AreaCityCode>  
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- <PermanentPhone>  
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  <PhoneNumber>String</PhoneNumber>  
  <PhoneNumberExtension>Strin</PhoneNumberExtension>  
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- <LocalHomePhone>  
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  <AreaCityCode>Strin</AreaCityCode>  
  <PhoneNumber>String</PhoneNumber>  
  <PhoneNumberExtension>Strin</PhoneNumberExtension>  
  <PhoneNumberUpdateDate>1967-08-13</PhoneNumberUpdateDate>  
  <BeginDate>1967-08-13</BeginDate>  
  </LocalHomePhone>  
- <MobilePhone>  
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  <AreaCityCode>Strin</AreaCityCode>  
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  <PhoneNumberExtension>Strin</PhoneNumberExtension>  
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  <AreaCityCode>Strin</AreaCityCode>
```

Implementation Guide for the Online Loan Counseling Data Exchange Schema

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<PhoneNumber>String</PhoneNumber>  
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  <BeginDate>1967-08-13</BeginDate>  
</TemporaryPhone>  
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  <EmailAddress>String</EmailAddress>  
  <BeginDate>1967-08-13</BeginDate>  
  <EmailAddressValidIndicator>1</EmailAddressValidIndicator>  
</HomeEmail>  
- <BusinessEmail>  
  <EmailAddress>String</EmailAddress>  
  <BeginDate>1967-08-13</BeginDate>  
  <EmailAddressValidIndicator>1</EmailAddressValidIndicator>  
</BusinessEmail>  
</Contacts>  
<RelationshipToBorrower>Employer</RelationshipToBorrower>  
</Reference>  
- <StaffordEntranceCounseling>  
- <Language>  
  <LanguageCode>Str</LanguageCode>  
  <LanguageProficiency>Excellent</LanguageProficiency>  
  <LanguageUsage>SpokenAtHome</LanguageUsage>  
  <NoteMessage>String</NoteMessage>  
</Language>
```


Implementation Guide for the Online Loan Counseling Data Exchange Schema

```
- <Repayment>
  <PaymentPlan>String</PaymentPlan>
  <PaymentDueDay>31</PaymentDueDay>
</Repayment>
- <LoanCounseling>
  <ConfirmationID>String</ConfirmationID>
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  <CompletionTime>14:20:00-05:00</CompletionTime>
</LoanCounseling>
- <TestResults>
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  <Result>Stri</Result>
</TestResults>
  <ExtractDate>1967-08-13</ExtractDate>
  <ReportNumber>99999</ReportNumber>
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  <CounselingMode>String</CounselingMode>
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</StaffordEntranceCounseling>
- <StaffordExitCounseling>
- <Language>
  <LanguageCode>Str</LanguageCode>
  <LanguageProficiency>Excellent</LanguageProficiency>
  <LanguageUsage>SpokenAtHome</LanguageUsage>
  <NoteMessage>String</NoteMessage>
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Implementation Guide for the Online Loan Counseling Data Exchange Schema

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</StaffordExitCounseling>
= <PerkinsEntranceCounseling>
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  <LanguageProficiency>Excellent</LanguageProficiency>
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</Language>
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  <PaymentDueDay>31</PaymentDueDay>
</Repayment>
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Implementation Guide for the Online Loan Counseling Data Exchange Schema

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</PerkinsEntranceCounseling>
- <PerkinsExitCounseling>
- <Language>
  <LanguageCode>Str</LanguageCode>
  <LanguageProficiency>Excellent</LanguageProficiency>
  <LanguageUsage>SpokenAtHome</LanguageUsage>
  <NoteMessage>String</NoteMessage>
  </Language>
- <Repayment>
  <PaymentPlan>String</PaymentPlan>
  <PaymentDueDay>31</PaymentDueDay>
  </Repayment>
- <LoanCounseling>
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  <CompletionTime>14:20:00-05:00</CompletionTime>
  </LoanCounseling>
- <TestResults>
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  <Result>Stri</Result>
  </TestResults>
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  <ReportNumber>99999</ReportNumber>
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  <CounselingQuestion>String</CounselingQuestion>
  <CounselingMode>String</CounselingMode>
```

Implementation Guide for the Online Loan Counseling Data Exchange Schema

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<RightsResponsibilityAcceptance>1</RightsResponsibilityAcceptance>
</PerkinsExitCounseling>
- <StaffordPerkinsEntranceCounseling>
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- <LanguageCode>Str</LanguageCode>
  <LanguageProficiency>Excellent</LanguageProficiency>
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  <NoteMessage>String</NoteMessage>
</Language>
- <Repayment>
  <PaymentPlan>String</PaymentPlan>
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</Repayment>
- <LoanCounseling>
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  <Result>Stri</Result>
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  <ReportNumber>99999</ReportNumber>
  <ReportTitle>String</ReportTitle>
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- <StaffordPerkinsExitCounseling>
- <Language>
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  <LanguageProficiency>Excellent</LanguageProficiency>
```

Implementation Guide for the Online Loan Counseling Data Exchange Schema

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<LanguageUsage>SpokenAtHome</LanguageUsage>
<NoteMessage>String</NoteMessage>
</Language>
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  <ReportTitle>String</ReportTitle>
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  <CounselingMode>String</CounselingMode>
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</StaffordPerkinsExitCounseling>
- <AlternativeEntranceCounseling>
- <Language>
  <LanguageCode>Str</LanguageCode>
  <LanguageProficiency>Excellent</LanguageProficiency>
  <LanguageUsage>SpokenAtHome</LanguageUsage>
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</Language>
- <Repayment>
  <PaymentPlan>String</PaymentPlan>
  <PaymentDueDay>31</PaymentDueDay>
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Implementation Guide for the Online Loan Counseling Data Exchange Schema

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</Repayment>
- <LoanCounseling>
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  <CompletionTime>14:20:00-05:00</CompletionTime>
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  <Result>Stri</Result>
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  <ReportNumber>99999</ReportNumber>
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- <AlternativeExitCounseling>
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</Language>
- <Repayment>
  <PaymentPlan>String</PaymentPlan>
  <PaymentDueDay>31</PaymentDueDay>
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  <CompletionDate>1967-08-13</CompletionDate>
  <CompletionTime>14:20:00-05:00</CompletionTime>
</LoanCounseling>
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Implementation Guide for the Online Loan Counseling Data Exchange Schema

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- <TestResults>
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- <NursingEntranceCounseling>
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</Language>
- <Repayment>
- <PaymentPlan>String</PaymentPlan>
  <PaymentDueDay>31</PaymentDueDay>
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- <LoanCounseling>
- <ConfirmationID>String</ConfirmationID>
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</LoanCounseling>
- <TestResults>
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  <Result>Stri</Result>
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  <ReportNumber>99999</ReportNumber>
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Implementation Guide for the Online Loan Counseling Data Exchange Schema

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- <NursingExitCounseling>
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</Language>
- <Repayment>
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  <CompletionTime>14:20:00-05:00</CompletionTime>
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  <Result>Stri</Result>
</TestResults>
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  <ReportNumber>99999</ReportNumber>
  <ReportTitle>String</ReportTitle>
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  <CounselingMode>String</CounselingMode>
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</NursingExitCounseling>
- <HealthProfessionsEntranceCounseling>
```


Implementation Guide for the Online Loan Counseling Data Exchange Schema

```
- <Language>
- <LanguageCode>Str</LanguageCode>
  <LanguageProficiency>Excellent</LanguageProficiency>
  <LanguageUsage>SpokenAtHome</LanguageUsage>
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- <ConfirmationID>String</ConfirmationID>
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  <CompletionTime>14:20:00-05:00</CompletionTime>
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  <ReportNumber>99999</ReportNumber>
  <ReportTitle>String</ReportTitle>
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- <HealthProfessionsExitCounseling>
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Implementation Guide for the Online Loan Counseling Data Exchange Schema

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- <Repayment>
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  <Result>Stri</Result>
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  <ReportNumber>99999</ReportNumber>
  <ReportTitle>String</ReportTitle>
  <CounselingQuestion>String</CounselingQuestion>
  <CounselingMode>String</CounselingMode>
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</HealthProfessionsExitCounseling>
- <GraduatePLUSEntranceCounseling>
- <Language>
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- <Repayment>
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- <LoanCounseling>
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```

Implementation Guide for the Online Loan Counseling Data Exchange Schema

```
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</Language>
= <Repayment>
  <PaymentPlan>String</PaymentPlan>
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  <CompletionDate>1967-08-13</CompletionDate>
  <CompletionTime>14:20:00-05:00</CompletionTime>
</LoanCounseling>
= <TestResults>
  <Score>9999</Score>
  <Result>Stri</Result>
```

Implementation Guide for the Online Loan Counseling Data Exchange Schema

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</TestResults>  
<ExtractDate>1967-08-13</ExtractDate>  
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</GraduatePLUExitCounseling>  
</Student>  
</LnCnslRec:LoanCounselingRecord>
```

Terms

For information about terms you don't understand, refer to the XML registry and repository.

Standards Submission Document

Implementation Guide for the Online Loan Counseling Data Exchange Schema (LoanCounselingImplementationGuide.doc)

Version 1.0, October 20, 2006

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