

## **New data warehousing system "Nsite" enhances customer independence and satisfaction**

Recently, Nelnet's (National Education Loan Network) client community asked to have enhanced access to their student loan data. In response to those requests, a development team has been formed and challenged with the task of meeting those needs.

The mission statement and goal of the development team is to provide transactional and static Nservice, Ngenius, consolidation, and Guarantec information to full-service customers by implementing a user-friendly reporting tool. These enhancements will improve decision making, increase customer independence, and improve customer satisfaction.

In addition to the mission statement, the development team's product must include the following requirements:

- ♦ Tools must be Web-enabled
- ♦ Download capabilities need to support multiple formats
- ♦ Student Loan information must be current (few minutes or up to an hour)
- ♦ Data must be secure and in compliance with Gramm-Leach-Bliley Act
- ♦ Loan information must be available 24/7 (minus scheduled maintenance times)
- ♦ Data must be retrievable in real-time manner and response time must be five seconds or less for direct account look-up and reasonable for all other queries
- ♦ Current production batch processing run time can experience no or minimal adverse impact
- ♦ Current production online processing standards must be maintained

To ensure timely implementation, the "Nsite" project will be tackled in multiple phases. The first phase is to provide client's access to information from Nservice. This will include static data that will support basic portfolio reporting as well as monetary transaction compilations. Subsequent phases will enhance Nservice data access and incorporate information from Ngenius, consolidation, and Guarantec information.

The development team is currently working on the design of the data warehouse, including the selection of a product to support the data warehouse, and installation of a business intelligence tool.

Projections for the first phase of this project will be completed and available to our clients by the fall of 2003.



a newsletter for our clients

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## Nelnet College Loan Referral program

As one of the nation's premier educational finance companies, Nelnet has developed the loan referral program as an easy way for lenders to offer student loan products to their customers. The Nelnet College Loan Referral program allows banks and credit unions to market FFELP loans without having to commit the financial and administrative resources required to process and maintain the financing.

"With origination, liquidity, and servicing provided directly by Nelnet, lenders and borrowers will have a single point of contact - just one phone number to call - and smooth life-of-loan servicing if questions ever arise with their student loans," commented Dawn Wineman, Vice President of Nelnet's Lender Partner Solutions.

Lenders simply promote FFELP loans however they choose, and Nelnet provides borrower kits with free pre-printed Master Promissory Notes to give to customers interested in a student loan. Once the borrower fills out the MPN and returns it to the school they are planning to attend, Nelnet originates and disburses the student's loan. With this program, lenders receive a fully automated, turn-key operation with no liability.

The Nelnet College Loan Referral program offers lenders an opportunity to add student loans to their list of products. The program requires no start-up costs and is essentially maintenance free. And with a referral fee paid for every loan, lenders might want to consider using the loan program.

For more information about Nelnet's College Loan Referral program, contact a Nelnet Marketing Representative toll-free at 1.800.828.3823.

## Nelnet signs ELM Servicer agreement

Nelnet recently signed an ELM Servicer Umbrella agreement, which will allow Nelnet to exchange and update ELM data for schools. By choosing to participate under the ELM Servicer Umbrella agreement, clients could increase their loan volume with ELM schools by informing them that Nelnet will now update their borrower loan statuses on the student loan interface.

To meet the requirements of the agreement, clients cannot be a member or an affiliate of ELM. In addition, annual disbursements must be less than \$10 million. If clients meet the requirements and want to participate under this agreement, they will need to sign a "letter of understanding" that becomes part of the current Nelnet servicing and/or origination contracts. The fees charged by ELM will be included on a Nelnet monthly servicing invoice.

Clients interested in signing up or who have questions regarding this opportunity to increase their schools loan volume should contact a Lender Product Support Officer.

  
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## College Affordability and the Higher Education Act of 2003

In early March, Congressman Howard P. "Buck" McKeon (R-CA) unveiled his plans for the "College Affordability in Higher Education Act of 2003." Mr. McKeon is Chairman of the House Education and the Workforce Subcommittee on 21st Century Competitiveness for the 108th Congress, which has jurisdiction over reauthorization of the Higher Education Act. In response to rising college tuition rates, McKeon has expressed his commitment to higher education and his belief that it is the responsibility of everyone involved – parents, students, administrators, and legislators – to solve the problem of rising tuition rates and expand college affordability.

Mr. McKeon's bill will create a "College Affordability Index" that will serve as a standard measurement for institutions of higher education whose tuitions and fees increase beyond reasonable rates. If an institution increases its cost of attendance by twice the rate of inflation, that institution must provide the Department of Education with an explanatory statement and a strategic plan to hold down future tuition increases and improve the affordability of their college or university. If the rate of increase is not reduced (to less than two times the rate of inflation) within one year, sanctions are triggered, including withdrawal of its eligibility for federal financial assistance.

Additionally, as Chairman McKeon has noted, the face of the traditional student has greatly changed over the last 20 years. Students are going to college after they have started families and careers; the demands on their time are far different from demands of a traditional aged student even five years ago. With this in mind, the bill will include new regulatory relief by allowing the Department of Education to create a new

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**- Congressman Howard P. McKeon (R-CA)**

College Affordability Experimentation Site designation. The designation would be reserved for institutions that want to try innovative approaches to delivering higher education while increasing college affordability. By qualifying for this designation, institutions would be permitted to dramatically expand their distance education programs without violating federal law. Such a designation would also allow institutions of higher education to experiment with other innovative plans to increase affordability. For example, unique ways of administering financial aid, such as offering year-round Pell grants, would be encouraged under this plan.

The bill will also build on McKeon's "FEDUP" initiative (short for Upping the Effectiveness of Our Federal Student Aid Programs), which aims to reduce regulatory burdens in the federal student aid program that hinder access to higher education. It will also prohibit the denial of transfers of credit based solely on the accreditation of the institution.

While Mr. McKeon has not to date introduced this bill in the House, we are advised that his staff is hard at work on legislative language. As one would expect, his proposal is also creating quite a buzz with the various school groups and associations here in Washington. We will continue to keep an eye on these very intriguing issues as the HEA reauthorization moves forward over the next 18 months.

Gary Schleuger

Government and Industry Relations, Washington, DC

### Upcoming conferences

The following is a tentative schedule of upcoming state, regional, and national conferences:

NASFAA (National)	July 9-12	Salt Lake City, UT	Salt Palace Convention Center
EFC (mid-year meeting)	July 17-18	Arlington, VA	N/A
COHEAO (mid-year meeting)	July 27-29	Seattle, WA	N/A
FAPSC (FL)	July 29 - August 1	Ft. Lauderdale, FL	Marriott Marina
EFC/NCHELP	August 4-5	New York City, NY	N/A
NCHELP (National)	September 11-12	Washington, D.C.	Wyndham Washington D.C.
PASFAA (PA)	September	S.E. of Pittsburgh, PA	Seven Springs Mountain Resort
NACAC	September 2-4	Long Beach, CA	Long Beach Convention Center
RMASFAA (Rocky Mtn.)	September 5-8	Big Sky, MT	Big Sky Resort
TASFAA (TX)	September 6-10	Wichita Fall, TX	N/A
LASFAA (LA)	September 8-10	Shreveport, LA	N/A
MASFAA (Midwest)	September 12-15	Milwaukee, WI	Milwaukee Hilton
NYSFAAA (NY)	September 14-17	Saratoga, NY	Saratoga Springs Hotel
GASFAA (GA)	September 16-17	Lake Lanier Isle, GA	Renaissance Pine Isle
TASFAA (TN)	September 19-21	Franklin, TN	Cool Springs Marriott
SCASFAA (SC)	September 20-21	Columbia, SC	Embassy Suites
AASFAA (AR)	September 22-24	Springdale, AR	Holiday Inn Hotel & Convention Center
KASFAA (KS)	September 22-24	Hutchinson, KS	Ramada Inn
NCHELP	September 24-25	Washington, DC	N/A
FASFAA (FL)	September 27-29	Naples, FL	Naples Beach Hotel & Golf Club

### Nelnet contact information

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 school hotline 800.375.7013  
 borrower inquiries 888.486.4722  
 fax 877.290.4584

hawaii  
 school hotline 877.557.1423  
 fax 808.525.7591

indianapolis  
 school hotline 800.634.2533  
 fax 800.469.2262

iowa  
 school hotline 800.755.7858  
 fax 515.957.8821

jacksonville  
 school hotline 800.524.2502  
 borrower inquiries 800.228.5931  
 fax 904.281.7004

lincoln  
 school hotline 800.755.7858  
 fax 888.274.9876

tulsa  
 school hotline 800.788.1881

private loan inquiries  
 school hotline 866.551.8070  
 private loan fax 866.551.8059  
 customer service 888.964.2890

payment mailing address  
 Nelnet  
 P.O. Box 2970  
 Omaha, NE 68103-2970

#### FFELP loan inquiries address

Nelnet  
 Attn: Loan Origination  
 P.O. Box 82596  
 Lincoln, NE 68501-2596

#### Private loan inquiries

Nelnet  
 Attn: Private Loan department  
 P.O. Box 82523  
 Lincoln, NE 68501-2523

#### borrower inquiries on the Web

[www.nelnet.net](http://www.nelnet.net)

@theU

[www.attheu.com](http://www.attheu.com)