
Office of Student Financial Assistance

SFA Modernization Partner

SFA Portal Requirements & Strategy



Task Order #48

Deliverable 48.1.1 – R1

March 6, 2001

Table of Contents

1.0	Executive Summary	1
2.0	Portal Strategy Background.....	3
3.0	Overview and Assessment.....	6
4.0	Requirements.....	11
5.0	Strategy.....	17
	Appendix A - Financial Partners Channel Requirements.....	28
	Appendix B - Schools Channel Requirements.....	39
	Appendix C - Students Channel Requirements	49
	Appendix D – Public/Employee View Requirements.....	74
	Appendix E – CIO/IT Management Requirements.....	84
	Appendix F – CIO/IT Services Requirements	87
	Appendix G – SFA Links Planned for the Department of Education’s Web Site	90

1.0 Executive Summary

The primary goal of the enterprise Portal Strategy is to provide one-stop web-based services at <http://www.sfa.ed.gov> for all customers and employees. The Student Financial Assistance (SFA) organization has been working with the Modernization Partner to define their vision for the SFA of 2004. The first version of the Target State Vision serves as a framework for the continuing evolution of SFA's vision of how to best modernize operations to create a high-performance workforce, improve customer satisfaction, develop integrated and efficient operations, deliver great products and services, ensure fiscal accountability, and reduce unit costs. To achieve these performance objectives, SFA must focus on improving how individual customers and employees interact with SFA.

The Portal Strategy Background section of this study provides an overview of the Enterprise Portal Strategy to include the drivers behind why the strategy is necessary as well as an overview of benefits to SFA and its customers. The Enterprise Portal Strategy outlines the following challenges within SFA:

- No single access point to a wide variety of heterogeneous data sources
- Lack of enterprise-wide standards for aggregating web-based services
- Lack of roles-based customization for data access
- Lack of personalization for organization and navigation of content
- Rapidly changing technology must be compatible with current and planned enterprise technical architecture

The Overview and Assessment section of this study provides a definition of Portals and their typical features. This section also includes an overview of industry best practices and market direction to highlight trends and insight for evaluating tools and technology. This overview presents a strong indication that the larger infrastructure vendors like IBM, Oracle, or Microsoft will emerge as the major players.

The Requirements section provides an analysis of the requirements collected during this study. All detailed requirements that were collected for this effort are included in Appendixes and will be the starting point for future SFA Portal development efforts.

The Strategy section of this document provides an implementation approach and guidelines that are recommended for use across SFA in portal development.

Strategic implications outlined include the importance of leveraging investments of existing tools, especially with the Enterprise Application Integration (EAI) infrastructure. Figure 1 provides an illustration of the highest-priority business requirements, the goals addressed by the portal strategy, and enterprise dependencies on other enterprise initiatives identified as part of the Portal Strategy.

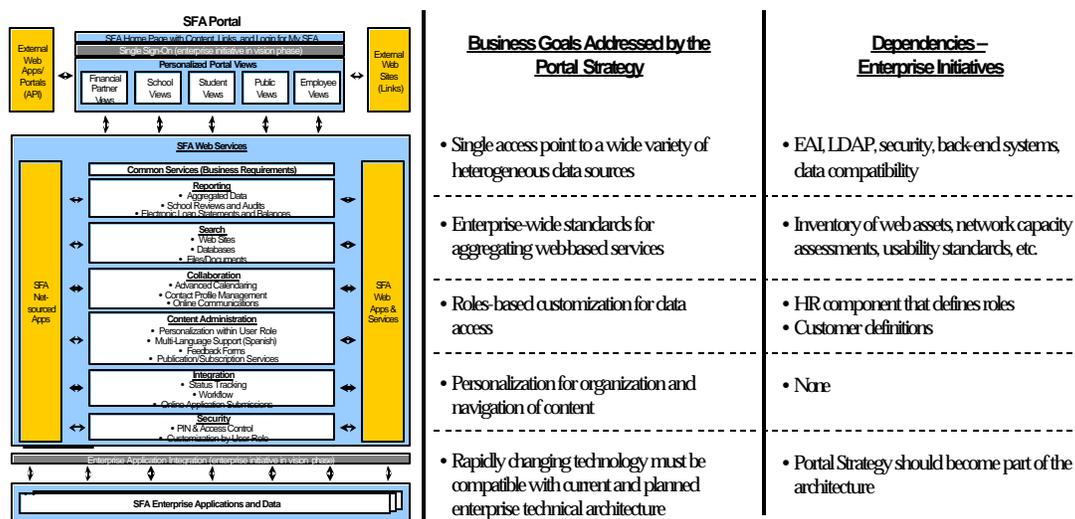


Figure 1: SFA Portal Strategy

Next Steps

The Portal Requirements & Strategy is intended to actively shape and guide SFA efforts in portal technology. Toward that end, the following next steps are planned:

- Conduct product evaluation
- Define Strategy/Implementation priorities
- Develop Integration/Test Plan
- Prepare VDC environment (Phase 2)
- Conduct integration/test (Phase 2)
- Select solution/develop recommendations (Phase 2)

2.0 Portal Strategy Background

The primary goal of the enterprise Portal Strategy is to provide one-stop web-based services at <http://www.sfa.ed.gov> for all customers and employees. The Student Financial Assistance (SFA) organization has been working with the Modernization Partner to define their vision for the SFA of 2004. The first version of the Target State Vision serves as a framework for the continuing evolution of SFA's vision of how to best modernize operations to create a high-performance workforce, improve customer satisfaction, develop integrated and efficient operations, deliver great products and services, ensure fiscal accountability, and reduce unit costs. To achieve these performance objectives, SFA must focus on improving how individual customers and employees interact with SFA.

SFA employees and their customers currently access information and each other in many different ways. This information is communicated and/or exchanged via more than 25 web sites connected to multiple back-end systems, other electronic processes, as well as written and verbal communications. It is important that all employees have access to consistent information and this information is communicated to the SFA customers in a similar manner. Customers also need access to SFA information from anywhere, at any time, and must be able to quickly navigate through content based on their intentions.

SFA initiated a portal development effort in May 2000 for the Schools Channel. The architecture chosen was based on a review of industry-leading portal products but did not fully encompass SFA requirements. While there are many lessons learned from this effort that need to be considered by future portal development, SFA and the Modernization Partner acknowledge that a more comprehensive strategy for all customers and employees needs to be done now to ensure that all business requirements and processes will be accommodated by standardized portal tools and development approach.

The purpose of this study is to provide SFA with an overarching portal strategy across the enterprise. The strategy will focus on how SFA can develop an enterprise repository that can include SFA business processes and be tailored to individual employee and customer needs. It will allow for a way to ensure effective knowledge management and standardization of content management. With the emergence and continued development and growth of portal technology, as well as SFA's diverse needs, it is necessary that a comprehensive strategy be adopted for portal and web development to avoid stovepipe web products that are unable to communicate with one another. With an enterprise strategy in an environment where technology is

rapidly advancing, any changes to enterprise standards would be available for future projects.

Specific SFA Enterprise Portal Strategy benefits for SFA Channels include the following:

- Provides a documented approach for collecting portal requirements.
- Provides high-level requirements, a process to follow, and references to SFA's applicable technology standards.
- Frees channels to focus on their core business requirements rather than implementation processes and tools/technologies.
- Provides recommended solution, products, and/or suite of packages help ensure a consistent level of implementation across SFA.
- Simplifies and reduces cost for future implementations by ensuring similar/compatible technologies are chosen. Additionally, an enterprise perspective on features, functionality, and technology will maximize the planning and development of reusable components across the various Channels or "views" of the SFA Portal. This will result in a simplified user interface, lower development costs, and decreased maintenance costs.
- Makes employees' workday easier since it can become their desktop for one stop access for their professional needs, ensuring consistent information across the enterprise and ultimately improving employee and customer satisfaction.

Specific SFA Enterprise Portal Strategy benefits for SFA customers include the following:

- Eliminates the need for customers to use multiple applications and ID's to locate and retrieve needed information once a single sign-on capability is established.
- Allows the portal to pull data from one repository of portal objects and thus avoid inconsistencies in information being viewed by our customers.
- Allows customers to use portals as their desktop and personalize it to meet their individual needs and preferences.
- Promotes and facilitates more efficient and effective collaboration/partnering between SFA customers and SFA employees.

Assumptions

The following assumptions for product features or evaluation criteria are examples of those to be considered during this phase:

1. The recommended tool/solution must have the capability to provide a repository of portal objects that can be reused in portal development efforts.
2. The recommended tool/solution must have the capability to provide device-independent access to the Portal.
3. The recommended tool/solution must have the capability to provide a collaboration space for employees (internal) or with customers.
4. The recommended tool/solution must have the capability to provide personalization for SFA site users, internal and external.
5. The recommended tool/solution must be compatible with existing search capability/tools (e.g., Autonomy).
6. The recommended tool/solution must be compatible with existing content management capability/tools (e.g., Interwoven).
7. The recommended tool/solution must be compatible with existing Internet/application architecture (e.g., Websphere).
8. The recommended tool/solution must be compatible with existing RDBMS (e.g., Oracle).
9. The recommended Vendor must provide an Evaluation Copy of their software.
10. The recommended Vendor must provide integration support to ensure that the selected product is compatible with the SFA environment.

Additional considerations include the following:

- Ability to integrate with MQ Series for EAI functionality.
- Ability to integrate with single sign-on functionality.
- Coordination with CIO's IT Management group (Integrated Technical Architecture) for standardized architecture for portals.
- Coordination with the Office of Communications for a standardized look and feel for all SFA portal and web activity.

3.0 Overview and Assessment

A portal is an aggregation point for content, functions, and features using web-based technology with a unifying theme. Portals need to be able to display both unstructured and structured data. Unstructured data consists of documents found in intranet sites, Internet sites, document management systems, groupware databases, and network file systems. Structured data consists of data found in data warehouses, Enterprise Resource Planning (ERP) systems, legacy business data systems, and other databases.

A portal is a thin architecture layer integrating many different types of applications and services as shown in Figure 2. As portal tools evolve, additional functions previously provided by separate applications can be added to its capabilities (e.g., search, personalization, collaboration, etc.). Additionally, existing tools or software packages are beginning to include more functionality usually associated with portal tools.

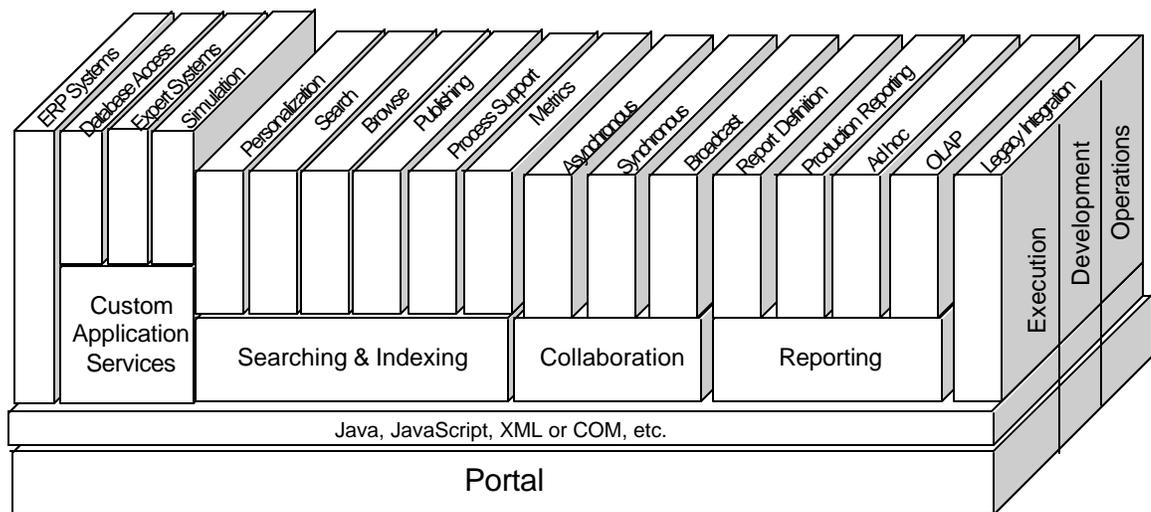


Figure 2: Generic Portal Architecture/Services

The features of a portal depend on the needs of the enterprise. Some enterprises focus more on unstructured data (e.g., documents) so features related to documents are more important, whereas, some enterprises are more data oriented, so features related to data and reporting are more important. Ideally, a portal should provide the following general types of features:

User-Friendly – It is very important to design a web site using Portal technology so all users can navigate easily and have a consistent, positive experience whenever accessing the web site.

Categorization – Unless information can be organized effectively, it will be difficult for end users to effectively use the information. A portal should provide the capability for content managers to set up pre-defined categories that can be used to organize information in a logical manner. And intentions-based approach designed around specific customers should drive the content management approach.

Search – The search capability of portals allows searches related to a particular topic to occur across all enterprise repositories of information. The search should be able to access the Internet, intranet, file servers, and existing back-end databases currently used by SFA employees and their customers. It is also important that portals allow searches against report repositories to view lists of pre-defined reports.

Integration – An effective portal needs to provide the end user with all of the tools and information needed to perform their job. Many tools that end users use on a daily basis already exist within an organization. The portal needs to be able to integrate SFA's existing systems and technologies. For example, a portal should provide the ability to link to back-end databases, e-mail, and other back-office tools.

Notification – A portal should be able to display urgent information that needs to be addressed by the end user. Some portals allow users to configure alerts that show up when predefined thresholds are exceeded or when very important newsflashes need to be broadcast to enterprise resources.

Collaboration – A portal needs to allow end users to easily share work among employees as well as with customers. One example is the ability for employees to post documents-in-process in a folder on the portal without having to involve technical support. Some portal offerings today don't allow end users to post documents to the portal, so this is an important feature to consider when evaluating portal tools.

Personalization – An important portal feature is the ability to personalize portals at the group and individual level. A user should be able to specify what features they want their personal portal to contain. A portal administrator should be able to define a template for all the portal features applicable to a particular job function, such as sales and marketing. This will allow a user to customize their view within the Portal.

Learning Loops – This feature captures user preferences and affinities by logging where they are on the web site, what they most commonly access through the Portal, and when they contribute content to the application. This will help provide an easy, useful, and consistent experience for employees and customers.

Reusability – An integrated approach with a standard architecture and tools will lead to maximizing reusability when designing and developing portal applications.

Reporting - A portal should not only be a desktop where the user can access information, but a tool that the user can leverage to aggregate existing data in a way that is useful and productive. These tools are categorized as Reporting tools that are imbedded in some portals. Ideally, this tool would allow you to pick data elements that you have access to based on your role, and pull them together through graphics or text to create your own customized reports.

Marketspace

The Portals market is growing at a rapid rate. In the last two years, many products have entered the portal market. The broad range of product backgrounds has created significant confusion. To date, over 100 products & vendors exist in this market with different functions and features creating many different types of portals (e.g., vertical, horizontal, B2B, B2C, B2E, etc.). This is a sure sign of early market definition.

The Giga Information Group states that, “as more business processes are migrated to the Web and sites become increasingly personalized, enterprise portals will be the dominant model for corporate sites, whether they are intranets, extranets, or Internet sites.” This is directly applicable to SFA since there are requirements for employees (intranet), business partners and customers (extranet), and the public (Internet).

Because the market will continue to mature, Giga adds that, “organizations will increasingly look at framework or platform-based approaches to portal development, partnering with one or two strategic portal vendors within the enterprise. This approach will allow for greater stability, integration, and reuse across portal initiatives.” In an environment where developing “silo” web applications could occur with the many diverse and changing requirements, an enterprise portal strategy will help achieve these goals.

Recognizing the importance of leveraging existing infrastructure components, Giga states that, “standardizing the portal infrastructure components across sites will help enable separate portal sites to share user information, content, personalization, and security. This is why the infrastructure players are best positioned in this space.” Giga specifically identifies IBM, Oracle, iPlanet, Sybase, Microsoft, and TIBCO as being “the best-positioned to capitalize on their current market position or strengths and continue to compete in the larger portal market.”

The Gartner Group states that, “not only will it eventually be common to see multiple vertical enterprise portals in a single organization, but multiple horizontal enterprise portals will also not be uncommon.” A vertical portal is a niche portal with a small or narrow scope with targeted communities of interest such as the SFA Schools Portal. A horizontal portal provides more of an enterprise-wide solution. Multiple portal types are contributing to the number of vendors in this space. The graph in Figure 3 is a summary of the Gartner review of leading portal vendors.

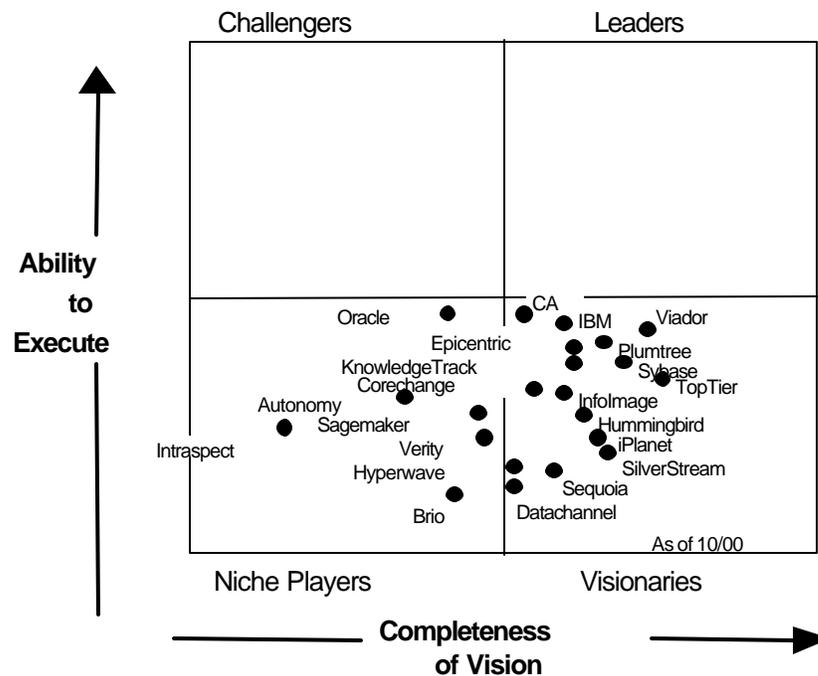


Figure 3: Gartner Group Portal Vendor Assessment

Gartner defines two generations of portal features that determine a vendor’s completeness of vision. Generation 1 portals are focused on content. Features include search & index, categorization, content management and aggregation, personalized delivery, lightweight development, integration, and architecture (web-

server based). Generation 2 builds on top of Generation 1 functionality. Features include robust architecture (application-server based), powerful application development and execution environments, powerful application development tools, robust integration framework, enterprise class capabilities, collaborative features, and mobile/wireless support. None of the vendors exhibit a strong ability to execute, which is another indication of early market definition.

Ovum states that, “larger infrastructure vendors (e.g., IBM, Microsoft, Oracle, etc.) will subsume their portal products into infrastructure, while smaller and more specialized vendors will target products into existing software markets rather than trying to invent the portal technology market.” Ovum identifies the following as principle players:

- Database Vendors - IBM, Oracle, Sybase.
- Knowledge Management Vendors - Microsoft, Verity, Autonomy, Open Text, FileNET.
- Specialist “Pure” Portal Vendors - Plumtree, Epicentric, TopTier.
- Business Intelligence & Data Warehousing - Sterling Software/Computer Associates, Viador, SeeCommerce, Hummingbird/PC DOCS.
- Business Application Providers - ERP Players (Too Little, Too Early).

Recognizing the need for an enterprise perspective, the Meta Group states that, “Portal initiatives are often driven by an evolutionary approach to technology as business requirements extend beyond the four walls of the organization. A long-term business strategy will include both developing internal expertise and the use of external best-of-breed applications/service providers. Organizations that can provide infrastructure for employees, partners, and clients to find the concise relevant information they require to make decisions will have a significant competitive advantage in terms of efficiencies, service, and satisfaction.”

The Meta Group also addresses the market place. “By 2002/2003, we expect no more than two viable frameworks – one from Microsoft based on COM+ (leveraging DNA 2000) and another in the Java/CORBA space (probably from IBM or Oracle).” This viewpoint supports the general consensus that the larger infrastructure vendors may soon break away from the smaller niche portal vendors for larger organizations such as SFA.

4.0 Requirements

Requirements were analyzed from across the organization to include the business areas listed below. Detailed requirements collected are included in Appendixes as noted.

- Financial Partners (Appendix A)
- Schools (Appendix B)
- Students (Appendix C)
- Public/Employee View (Appendix D)
 - Communications
 - SFA University
 - Analysis
 - Contracts & Acquisitions
 - Ombudsman
 - Human Resources
 - CFO
- CIO/IT Management (Appendix E)
- CIO/IT Services (Appendix F)

SFA Enterprise Requirements Summary

Over 150 requirements were defined as a part of this effort, which is indicative of the interest in an enterprise-wide solution for a portal framework. The business areas above prioritized these requirements and indicated which were critical, important, and useful to their business function and core client constituents. At a high level, requirements marked critical aligned with the following portal feature categories:

- Collaboration
- Content Administration
- Integration
- Personalization
- Reporting
- Search
- Single sign-on

Collaboration

SFA business channels and business units created requirements covering the breadth of functionality for this area. Among the requested features were:

- **Advanced Calendaring.** Functionality would include the ability for SFA business channels to push important dates to Student, School, and Financial Partner views as well as a personalized calendar pre-populated with important dates. Other non-critical functions included pulling calendar events from SFA site to personal calendar tool (palm pilot or other program), enabling reminders from calendar tool, and filtering calendar events by region.
- **Online FAQ.** This includes the ability for customers to submit a question as well as the collection of answers to all questions in one central, searchable repository.
- **Contact Profile Management.** Students should be able to update self-descriptive information such as address, enrollment status, and employment information in one central location. Similarly, Schools, GA's, and Lenders should be able to update self-descriptive profile information such as addresses and contacts within the organization in one central location for that organization. Employees would leverage this feature by providing contact information to specific clients such as schools and lenders, while not providing this information to students.
- **Online communications.** School professionals should have a mechanism for real-time discussions with SFA professionals. Additionally, SFA employees require the same capability for internal collaboration. Real-time communications include single "one call does it all" functionality including e-mail, chat, and telephone assistance in a secured environment. Interactive support currently exists in the Schools Portal and the Direct Loan Servicing System (DLSS).
- **Document Repository.** A centralized location for important documents facilitates information sharing between SFA and other organizations. It supports SFA's collaboration with schools on development and deployment of outreach campaigns and programs. A document repository could also be used as the vehicle for uploading and downloading shared reports between GA's, Lenders, and SFA Financial Partners.

Content Administration

This area typically covers a tool's ability to create, maintain, delete and provide version control for pages displayed on a site. SFA would use a Content Administration tool to display nearly all static content that would be changed on both a frequent and infrequent basis. In addition, the tool should provide support for the following items:

- **Languages.** This includes the ability to develop content in Spanish.
- **Link Management.** Several sites and systems were listed as potential links within the Portal. Because of the changing needs of SFA business units and the changing information at remote sites, links may be changed frequently. A Content Administration tool eases the management of these links. Application links would include those to systems such as NSLDS, DLSS, CPS, FMS, and GAPS. Other links would include those to school reviews and audits, and internal or external financial planning tools for students.
- **Feedback Form Development.** SFA internal organizations require the ability to solicit feedback from clients.
- **Publication/Subscription services.** While some content may be provided to SFA through the use of links, other content can be pulled from these sites and published as part of the SFA site. Publication/Subscription services allow SFA to subscribe to information maintained by another site and include it as SFA portal content. Examples of this would include legislative updates on Higher Education issues and lender-provided interest rates and schedules, both of which are gathered from 3rd party data sources.

Integration

Within the SFA organization, there are several systems that currently have functionality necessary for the day-to-day activities of students and SFA employees, and the business-specific needs of schools and financial partners. The Portal's capability may involve not only providing links to systems that are currently internet-based, but also integrating with those systems and business processes that are not. The following are feature sets that should be taken into consideration when considering solutions:

- **Status Tracking.** Includes the ability to track status of all incoming financial aid funding requests, all payment processing requests, pending and completed transactions, and of actions required during the loan process.

- **Online Application Submissions.** Includes the step-by-step process of submitting and approving of federal aid, forbearance, deferral, or loan consolidation forms. This should also include the ability of users to complete and submit a paperless promissory note.
- **Workflow.** Some channel-specific examples of workflow include: certify funds to transfer to and from GA's and Lenders; e-servicing of loans; disburse funds into student accounts individually or by program; issue authorizations and approvals for transactions; notify chosen school of funds disbursement and transfer funds; and exchange and consolidate financial data between SFA and school's systems based on school business process needs.
- **3rd Party Tools.** Tools include personal financial software and other e-commerce tools for e-payment of student debt.

Personalization

Personalization features allow users to plug-and-play with the content delivered to their view of the portal. In SFA's case, personalization would be used to deliver specific regulatory and legislative news features, deadlines, program-specific announcements, and new tools and initiatives to users. A calendar feature would also allow personalized and SFA-deadline dates to be stored.

Reporting

Reporting within the portal should include these features and data elements:

- Access to aggregate data on Servicers, Lenders, and GA's.
- Upload/download reports: SFA's systems seamlessly interact with FP systems.
- Access to all school reviews and audits.
- Electronic loan statements.
- View disbursement history for individual or school loans.
- View current loan balances.

Search

Search extends not only through the enterprise, but also to other internet-based resources. This search engine must not only extend to internal systems, but also extend beyond the firewall.

- Complete, searchable information on programs, legislation, etc. This information resides in web sites, databases, individual machines, and some information that is on IFAP.
- Provide the customers with the ability to search/cross reference schools with similar attributes such as size of school, software used, and Title IV programs in which you participate.
- Online FAQ. Included as part of the searchable database.

Single Sign-on

Single Sign-on encompasses two steps in user verification and authentication process. The first of these steps, user validation, occurs when the user first enters the Portal. This step determines the applications to which the user has access as well as authority levels within the Portal for content management. The second step in this process is user authentication and authorization. Within each application, each user has an identified username and password, as well as authority rights within the Portal. Single sign-on seeks to implement one distinct username and password combination to make sign-on to individual applications simpler.

- Enable the customer to enter his/her sets of ID's/passwords at the portal level, to enable access to other SFA sites.
- Standardize the password expiration times for all SFA web sites.
- For schools, single sign-on should occur for the following web sites: <http://www.pellgrantsonline.ed.gov>, <http://lo-online.ed.gov>, <http://www.nsldsfap.ed.gov>, and <http://www.gapsweb.ed.gov>.

Other Critical Functional Considerations

- **Electronic Learning.** Use of online Computer-based training tools to help educate students on the Financial Aid process and newly-hired employees on SFA internal processes and procedures. Always-current online FAQ's, computer-based training, and downloadable training material are also required. SFA would like to post more software tutorials, particularly for new staff.
- **Estimated Family Contribution Calculator.** Calculator providing EFC will help students make quicker financial decisions regarding financing of education.

Review of Existing SFA Web Sites

Refer to Appendix G for a listing of SFA web sites organized around potential user intentions as well as by topics. This list represents links that will be organized on the overall Department of Education web site as the best content for SFA. This list should be reviewed when the Portal development effort begins.

5.0 Strategy

The Application Architecture for SFA in 2002 is outlined in the Target State Vision document. It illustrates at a high-level how/where portals integrate with the SFA environment. Based on our analysis of enterprise requirements, a common architecture is required for providing portal services to all SFA employees and customers. Figure 4 highlights the concept of a single enterprise Portal with multiple Views for various user groups accessing various services and systems. Anyone accessing the SFA Portal would go to the same home page. It will be possible for users to navigate through content and links on the site without having to login. Once a user is authenticated, they could access their View within the Portal depending on their roles and access rights.

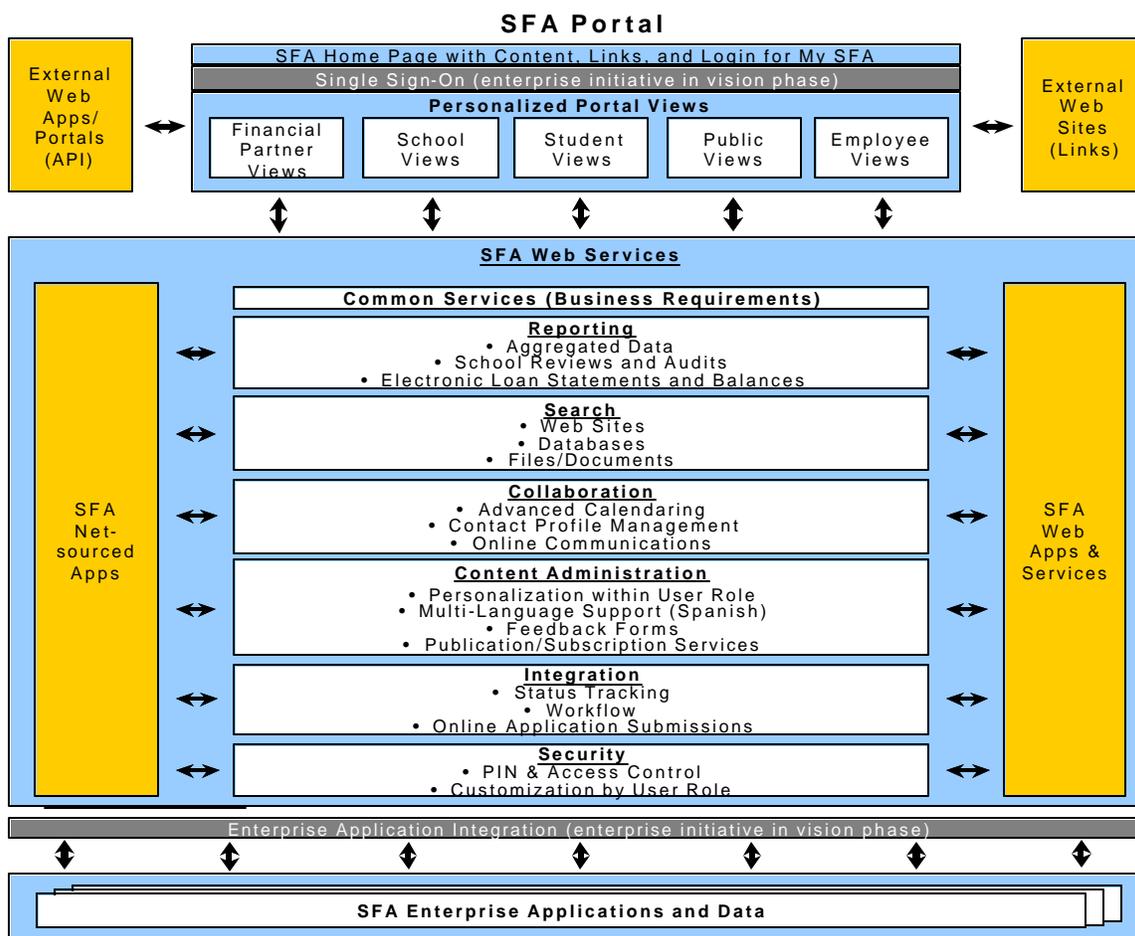


Figure 4: SFA Portal Business Requirements

Accessing a specific View within the Portal will require logging into the Portal. As shown in Figure 4, there is a separate enterprise initiative being planned to achieve a single sign-on capability. Until this capability is in place, users still require the ability to login to the Portal so that they can personalize their site as well as access other web services available to them. A summary of the business requirements collect during this study is included in the center of the illustration. The “SFA Net-sourced Apps” box represents web SFA-based services not hosted within the SFA environment whereas the box titled “SFA Web Apps & Services” represents those SFA web-based services that are hosted internally. The Enterprise Application Integration layer is also being addressed by a separate enterprise initiative.

Strategic Implications

The primary goal of the enterprise Portal Strategy is to provide one-stop web-based services at <http://www.sfa.ed.gov> for all customers and employees. Mapping the strategy services to the business challenges of the organization results in the identification of several dependencies for the success of the strategy (e.g., EAI, LDAP, etc.) as shown in Figure 5.

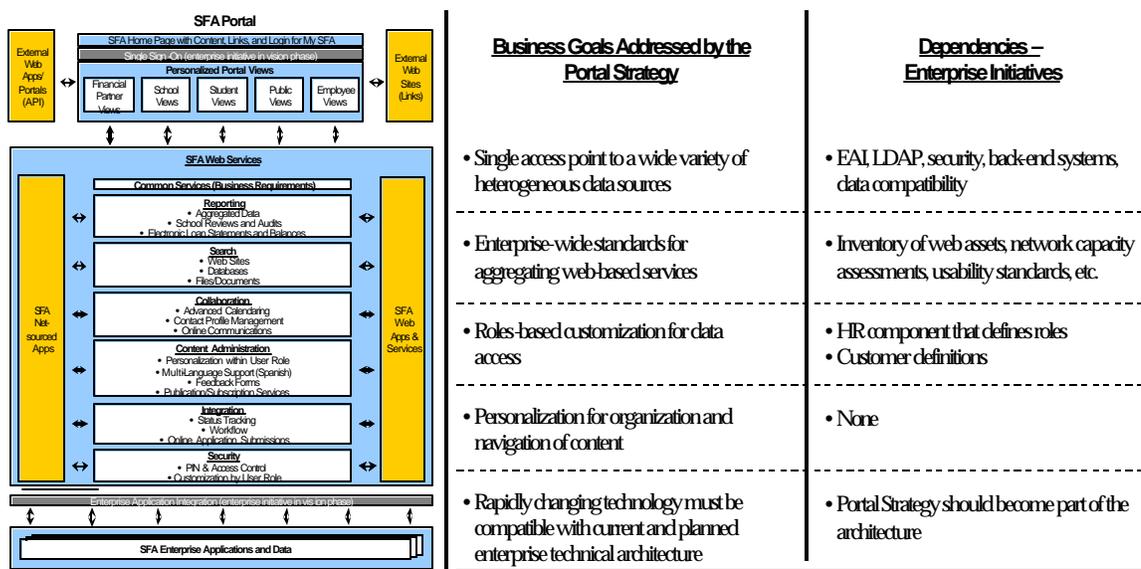


Figure 5: SFA Portal Strategy

As shown in Figure 5, there are many business challenges addressed by the Portal Strategy. The dependencies include defining roles, performing network capacity assessments, and integrating the Portal Strategy with other technical architecture

solutions. To address the technical architecture dependencies, the following should be considered once the evaluation and selection of the portal technical solution is determined:

- Leverage investments of existing tools, especially with the Enterprise Application Integration (EAI) infrastructure.
- Implement Portal Strategy priorities incrementally.
- Deliver infrastructure elements to achieve the Portal Strategy goals.

Portal Product Evaluation Criteria

Based on the requirements collected across the enterprise, the following evaluation criteria were derived by feature priorities and industry best practices. The list is broken into separate tables for functional requirements, technical requirements, and vendor profile information.

Functional Requirements

Functional Requirements	Description (Details included in Section 4)
Collaboration Capabilities	
	Ability to push important dates to Student, School, and Financial Partner views; personalized calendar pre-populated with important dates.
	Ability to collect and organize online FAQ's.
	Ability to perform contact profile management.
	Ability to perform online communications including email, chat, and discussion.
	Ability to contain a document repository.
Content Administration	
	Ability to develop/convert content to Spanish.
	Ability to provide internal and external link management.
	Ability to solicit feedback from customers.
	Ability to provide publication/subscription services.
Integration	
	Ability to perform status tracking.
	Ability to accept online application submissions.

Functional Requirements	Description (Details included in Section 4)
	Ability to design/model workflow.
	Ability to integrate with 3 rd party tools.
Personalization Functionality	
	Ability for users to customize the presentation of content within the portal (i.e., specify what is displayed on My Page).
	Ability for users to customize the physical layout of portal pages.
	Ability to capture user profile information for the purpose of implicit personalization of content, site access, news feeds, etc.
Reporting Capabilities	
	Ability to access aggregate data on Servicers, Lenders, and GA's.
	Ability to upload and download reports.
	Ability to access all school reviews and audits.
	Ability to access electronic loan statements.
	Ability to view disbursement history for individual or school loans.
	Ability to view current loan balances.
Search	
	Ability to search programs, legislation, web sites, databases, etc.
	Ability to search/cross-reference schools with similar attributes, etc.
	Ability to search online FAQ.
Single Sign-On	
	Ability to enter single ID via the portal to access other SFA web sites or source systems.
	Ability to standardize password expiration times.
	Ability to prioritize web sites for this feature.
Additional Considerations	
	Ability to integrate eLearning solutions.
	Ability to integrate or link to an Estimated Family Contribution (EFC) calculator.

Technical Requirements

Technical Requirements	Description
Enterprise Integration	
	Ability to run on UNIX platform, Sun Solaris 2.6.
	Ability for the tool to integrate with the existing SFA Content Web Server (IBM HTTP Web Server v1.3.12.2 for Sun Solaris).
	Ability for the tool to integrate with the existing SFA Application Server (IBM WebSphere Application Server – Enterprise Edition v3.5).
	Ability for the tool to integrate with the existing SFA Database Server (Oracle 8i).
	Ability for the tool to integrate with the existing SFA Content Management System (Interwoven TeamSite v4.5).
	Ability for the tool to integrate with the existing SFA Search Engine (Autonomy Server).
	Tool must be LDAP compliant.
Application Programmability	
	Controls of the interface must be fully customizable beyond what is provided out-of-the-box.
	The controls (i.e. window resizing) for the various components are customizable beyond what is provided out-of-the-box.
	The user interface that allows users to select components that are made available to them is customizable beyond what is provided out-of-the-box.
	The incorporation of banner advertisements either via a custom campaign or third-party advertisement serving.
	The physical layout of the portal application and all portal pages within must be fully customizable.
	Portal application is defined using XML and XSL style sheets for presentation.
	Where possible, application modifications are accomplished via changes to style rather than code.

Technical Requirements	Description
	XML is developed via a rendering tool rather than by text editor.
	Portal components are created in mainstream programming languages (e.g., COM, C++, CORBA, Java, etc.).
	Product has an API set or accessible object model to facilitate custom development/modifications.
	Repository of portal objects that can be reused in development efforts with specific development languages or development environments.
	Ability to process multiple concurrent on-line registration requests.
Application Availability	
	Application is available as close to 24 x 7 x 365 as possible.
	It is possible for the architecture to provide mechanisms for high availability (e.g., redundancy or replication of two devices).
Application Scalability	
	Does the product have the ability to extend across the enterprise via multiple servers and/or system implementations? Is it to handle increasing load on Web? Does the vendor have a reference who has a portal that supports over a million users.
	Load Balancing scalability for all tiers (e.g., presentation, business logic, data access, etc.).
Security Factors	
	What level of security is available? Considerations: User and Role based security (to grant access to different applications and views according to job functions or Partner relations), Internet access, and Encryption. The ability to authenticate one username/password combination across multiple applications. The ability to establish security groups in EIP to facilitate role-based access to applications, administration, non-SFA groups, etc. Employees in

Technical Requirements	Description
	different corporate functions have menu of applications to run based upon job function.
Wireless Access Capabilities	
	The portal solution is compatible with the rendering of its pages, functionality, and data access to the extent possible with the hosting services of third party providers.
	The rendering of the portal to wireless devices is compatible within a near comprehensive range of browsers, devices, carriers, and mark-up languages.
	Product's architecture does not inhibit the integration of future wireless solutions.
ASP Model Support	
	Ability to scale to large numbers of users, high levels of concurrent activity, and multiple servers.
	The solution is highly configurable in terms of presentation and application integration.
	Robust security to enable sharing of resources (i.e. two different portals are hosted securely on one application server).
	Securely transmits data to and from browsers (i.e. using SSL 3.0).
	Ability to interface with client/legacy systems (i.e. Active Directory).
	Ability to span enterprises (i.e. access information within corporate firewalls).
	Ability to facilitate two-way exchange of transactions.
	Ability to send messages to legacy applications.
	Ability to access client document repositories.
	Ability to access client intranet applications.
	Ability to access WWW and news feed content.
	Ability to access additional services from other ASP's.

Vendor Profile Criteria

Vendor Profile	Description
Market Presence	
	The vendor is viewed as a leader in its space in terms of number of successful implementations and revenues.
	Current or former SFA/Accenture clients are able to provide positive client testimonial on the behalf of the vendor.
	The vendor has been a profitable company for at least one year.
	The vendor's clients include Fortune 500 companies and successful dot-com companies.
	Industry analysts regard the product as a leader in its space.
Support Requirements	
	Responsiveness to questions with clear and concise answers as well as honesty about the product's limitations. Willingness to give the team an evaluation copy before purchase and to provide integration support to ensure that the selected product is compatible with the SFA environment.
	Support resources available 24 x 7 x 365.
Cost Factors	
	What is the cost of the license fees? Are there additional support fees involved?
	Cost of the product is relative to the market cost and that of competing products.
	Upgrades to the product are available at a nominal fee.

Items for Consideration in Portal View Development

The following section provides a list of items that should be considered during portal development and the SFA reference points for each item. Refer to the SDLC for the complete set of Internet/Portal guidelines.

ITEM	REFERENCE	OWNER
Integrated Product Team (IPT)	Appointed Liaisons from CIO for participation and consultation	<input type="checkbox"/> ECAD <input type="checkbox"/> IT Services <input type="checkbox"/> IT Management
Virtual Data Center	<input type="checkbox"/> Complete Request for Services * <input type="checkbox"/> Change Management Request * <input type="checkbox"/> Penetration Testing	IT Services
Technical Architecture Standards	Task Order 16 documentation (on SFANet)	IT Management
System Development Life Cycle (SDLC)	Currently under construction (to be completed and posted to SFANet in March 2001)	ECAD
Quality Assurance	Request participation at project inception	ECAD, Quality Assurance Manager
GUI Standards	Technology Handbook, Section 6 (on SFANet)	IT Management
Usability	<input type="checkbox"/> Recommended for all web projects <input type="checkbox"/> www.usability.gov	Unidentified *
Section 508	<input type="checkbox"/> Big ED guidelines? <input type="checkbox"/> Coordinate compliance testing with ED CIO's Section 508 Coordinator	Unidentified *
URL Naming and Registration	<input type="checkbox"/> For the name, see SFA Communications * <input type="checkbox"/> For the registration process, see IT Services/Webmaster *	SFA Communications IT Services/Webmaster
Branding	Technology Handbook, Section 6.2 (on SFANet)	SFA Communications
Links to sites external to ED	At management's discretion *	IPT Sponsor
Browser Standards	Latest published in Federal Register	<input type="checkbox"/> IT Management <input type="checkbox"/> Analysis/Policy Group
Online Help & Frequently Asked Questions (FAQ)	Necessary for all web sites *	IPT
Security	<input type="checkbox"/> OSFA's Guide to Information Security and	IT Management

ITEM	REFERENCE	OWNER
	Privacy, Technology Handbook, Section 6.3 (on SFANet) <input type="checkbox"/> Templates for required documents *, including Security Plan, Risk Assessment, Corrective Action Plan, Continuity of Operations Plan, Certification and Accreditation Plan, & Disaster Recovery Plan	
Privacy Act	*	IT Management
System of Records	*	IT Management
Freedom of Information Act (FOIA)	*	IT Management
Cookies	*	IT Management
Testing	SDLC	ECAD/Quality Assurance Manager
Production Readiness Review (PRR)	PRR processes and procedures *	ECAD/Quality Assurance Manager

Reference items with asterisks (*) should be posted in a central location, such as SFANet, or if not developed, these reference items should be developed. Owners that are unidentified within SFA should be identified as soon as possible.

SFA Enterprise Portal Strategy Update Process

Updates to the SFA Enterprise Portal Strategy deliverable should follow the standard document/deliverable update process as outlined in the SDLC. This strategy is intended to be continually revisited and updated to ensure that it follows the Target State Vision and is adaptable to changing requirements and technology.

Summary and Next Steps

This deliverable includes a set of portal solution evaluation criteria for the Evaluation and Recommendation phase of this study. SFA enterprise Portal requirements have been prioritized and categorized for the evaluation. Guidelines for Portal development have also been provided. The outline below represents the next steps to be performed to complete this study.

- Conduct product evaluation
- Define Strategy/Implementation priorities
- Develop Integration/Test Plan
- Prepare VDC environment (Phase 2)
- Conduct integration/test (Phase 2)
- Select solution/develop recommendations (Phase 2)

Appendix A - Financial Partners Channel Requirements

Vision

Through the efforts of the Modernization project, SFA has committed to providing a quality interaction for its channel partners, employees, and the general public. A part of this vision includes creating portal views that allow each of these users access to information that's relevant to them. The goal of the portal strategy is to unite the efforts of each channel to achieve success for SFA as a whole and to discover how to accommodate the requirements of each channel as an individual. The strategy provides high-level requirements that will make it easier for SFA to define the detailed requirements in the future.

This appendix is divided into four sections: User Scenarios, Features List, Web Site and Legacy System Inventory, and Organization Chart. The User Scenarios set the stage for the future of the Financial Partner's Portal view. They are designed to illustrate examples of why and how SFA customers will interact with the portal. Using specific examples helps to pinpoint exactly what functionality is needed and also to determine what back-end interactions it will take to provide it. The Features Questionnaire includes ranked features identified for the Financial Partner's Portal view. The Web Site Inventory is provided as a reference for existing information that is available for SFA and its customers.

Financial Partner's Portal User Scenarios

The User Scenarios set the stage for the future of the Financial Partner's Portal view. They are designed to illustrate examples of why and how SFA customers will interact with the portal. Using specific examples helps to pinpoint exactly what functionality is needed and also to determine what back-end interactions it will take to provide it.

Phillip works for a national bank, as part of a team responsible for the bank's educational loan portfolio. One of the first things Phillip does every morning is to log on to the SFA portal. The personalized calendar reminds him that his bank is up for review in 4 weeks. Using the risk assessment module available, Phillip evaluates how the bank is performing. The risk reduction strategies his team has implemented, on the advice of the SFA risk management folks, are clearly paying off. Phillip exits the assessment module, confident that the upcoming review will be positive.

Next up, the quarterly report to SFA. The report pretty much generates itself. The bank's internal system exports the required data into the SFA template, and the complete report is ready within minutes. Phillip reviews the final report online, approves it, and sends it over to SFA.

Jill, his contact at the Midwestern Guaranty Agency, calls. Jill oversees the repayment cycle for the FFEL loans Phillip's bank provides. Jill obtains information about the bank's FFEL loan portfolio from SFA's Portal that allows MGA to conduct its lender reviews. The information is thorough, accurate, easily assessable, and available through various delivery channels (e.g., paper Internet, etc.). Jill is able to reduce the time an effort to reconcile the information and ultimately able to conduct more complete and timely lender reviews. Phillip's bank is now pleased that the reviews provide good financial data about loan portfolio delinquencies in less time. The bank is now able to do a better job at managing its portfolio and control the number of delinquent loans. With the modernized SFA, our partners can focus more on their work rather than their paperwork.

GA and Lender

Denise works for the Financial Partners channel guaranty agency relations group within SFA. She has just been notified via an e-mail alert that a GA has submitted a Form2000 to SFA via CFO's FMS. Denise then accesses FMS via the FP Portal to review, analyze, accept, and process the request. Upon approving the form for payment, the GA will receive an e-mail alert indicating that a statement of account is available for review via FMS.

William Burroughs works for the Financial Partners channel lender relations group within SFA. He has just been notified via an e-mail alert that an ED Form 799 has been successfully processed through CFO's FMS. William then accesses FMS via the FP Portal to perform a number of on-line analyses.

Features List

Feature	Rank Top 5 Critical Features (1 = highest)	Critical	Important	Useful
Internal Information Sharing				
Access to aggregate data on Servicers, Lenders, and GA's	2	X		
Tools for information sharing between Regional Groups and Headquarters such as collaboration and document management with version control, and online meetings.	1	X		
Complete, searchable information on programs, legislation, etc. (this information resides in Web sites, databases, individual machines and some info that is on IFAP)	3	X		
Links to all school reviews & audits and links to the student system.	4	X		
External Information Sharing				
Calendar for training, conferences that would launch into registration	5		X	
Access to CBT that's specific to FP; as well as access to other training documents like PowerPoint slides and Word Documents.	3	X		

Feature	Rank Top 5			
	Critical Features (1 = highest)	Critical	Important	Useful
Registration for training and conferences including selecting locations and times.	6		X	
Conference Registration	7		X	
SFA-facilitated, secure communication between Guaranty Agencies and Lenders	4		X	
Ability to message schools and students, through the portal, about financial products, services, and options.	11			X
Real-time online and telephone assistance: single, "one call does it all" point of contact with SFA	1	X		
Rate Your SFA: Provide feedback on SFA professionals, services and tools.	8		X	
Message Center for threaded, secure communication between SFA and GA's and Lenders	2	X	X	
Always-current online FAQ's and downloadable training materials.	9		X	
Personalized News: regulatory and legislative, deadlines, program-specific new tools and initiatives.	10		X	

Feature	Rank Top 5			
	Critical Features (1 = highest)	Critical	Important	Useful

Access to FMS Application Features

Certify funds to transfer to and from GA's and Lenders. E-servicing of loans.

Track status of all pending and completed transactions.

Issue authorization and approvals.

Partner Data Management: Update address, contacts and other self-descriptive data. (GA's and Lender profiles).

Upload and download reports: SFA's systems seamlessly interact with FP's own systems.

Query financial information.

Track status of all payment processing requests.

1	X		
4	X		
2	X		
5	X		
6	X		
3	X		
7	X		

Risk Assessment Management

Access to performance benchmarks and criteria for comparative self-rating (ranked as useful because FP does not require GA's and Lender to do this now).

Self-evaluation tools that allows schools to minimize risk and review their status before

2			X
1		X	

Feature	Rank Top 5 Critical Features (1 = highest)	Critical	Important	Useful
SFA/FB reviews.				
Access to schedules for performance reviews through personalized online calendar.	3		X	

Inventory of Web Sites and Legacy Systems

Web Sites

The following is an inventory of all major SFA sites related to Financial Partners, including those reachable through URL's as well as those reachable through the Department's main Web page.

Title	Description	Type	URL
Ed Home Page	Ed main page	HTML	www.ed.gov
Student Financial Assistance	First relevant sub-page	HTML	www.ed.gov/finaid.html
Fin Aid For Professionals	Link to IFAP (See below)	HTML	ifap.ed.gov
IFAP	Information for Fin Professionals	HTML	ifap.ed.gov
SFA University	Training for financial professionals	Web app	www.ed.gov/offices/OPE/announce/trng/
Conference Registration	Register on-line for financial training	Web app	ifap.ed.gov/csb_html/confdate.htm
Bulk Pubs Ordering	Order publications on-line	Web app for ordering	webprod.aspensys.com/education/epos/newbpos/default.asp
SFA Coach	Download software	Static HTML	
Customer Service Branch	Explain functions of branch	Static HTML	www.ifap.ed.gov/dev_csb/new/home.nsf/aboutsfa/aboutsfa?OpenDocument
Direct Loan Servicing	Service direct loans	Web app	www.dlserver.ed.gov dlserver.ed.gov
NSLDS Fin Partners	National Student Loan Data System For Fin Partners	Web app	nsldsfap.ed.gov
NSLDS Training	National Student Loan Data System Training Site	Web app	nsldstraining.ed.gov

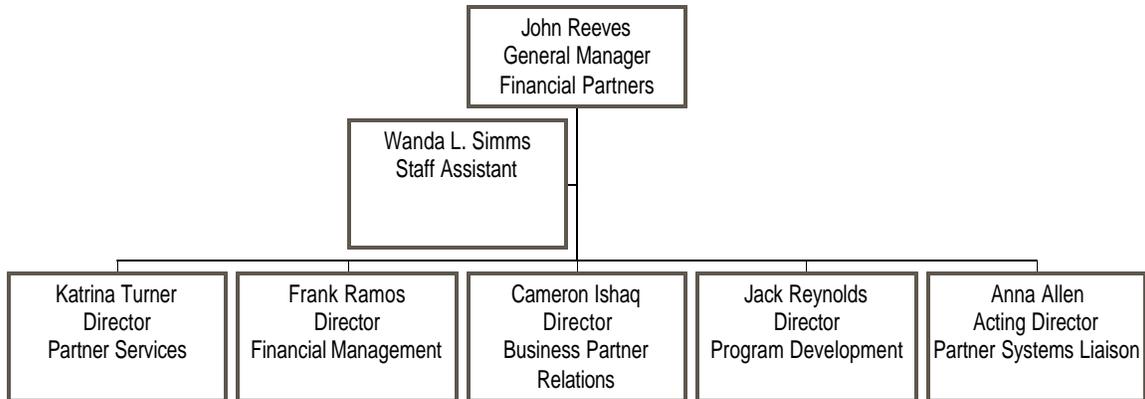
Title	Description	Type	URL
IGAL	Information for Guaranty Agencies and Lenders	HTML	http://www.ed.gov/offices/OSFAP/IGAL
Voluntary Flexible Agreements	Make draft “Voluntary Flexible Agreements” with six guaranty agencies available for review and comment	Web app	sfa-vfa.ed.gov

Systems

The following is an inventory of all major SFA systems relating to the Financial Partner's Channel. Determining which systems that the Financial Partner's portal must pass information from and provide information to is an important part of gathering the technology requirements.

System	Point of Contact	Features Needed from System
FMS		Forms and reporting features. Data mining tools.
PEPS		Contact Information for schools.
IFAP		To allow searches on programs and legislation.
NSLDS		
FFEL		'Readable' historical payment file retrieval.
DCS		Student level data.
Individual Machines within FP		Information about schools' audits and reviews.

Financial Partners Channel Org Chart



Appendix B - Schools Channel Requirements

Vision

Through the efforts of the Modernization project, SFA has committed to providing a quality interaction for its channel partners, employees, and the general public. A part of this vision includes creating portal views that allow each of these users access to information that's relevant to them. The goal of the portal strategy is to unite the efforts of each channel to achieve success for SFA as a whole and to discover how to accommodate the requirements of each channel as an individual. The strategy provides high-level requirements that will make it easier for SFA to define the detailed requirements in the future.

This appendix is divided into three sections: User Scenarios, Features List, and Web Site Inventory. The User Scenarios set the stage for the future of the Schools Portal view. They are designed to illustrate examples of why and how SFA customers will interact with the portal. Using specific examples helps to pinpoint exactly what functionality is needed and also to determine what back-end interactions it will take to provide it. The Features Questionnaire includes ranked features identified for the Schools Portal view. The Web Site Inventory is provided as a reference for existing information that is available for SFA and its customers.

School's Portal User Scenarios

The User Scenarios set the stage for the future of the Schools Portal view. They are designed to illustrate examples of why and how SFA customers will interact with the portal. Using specific examples helps to pinpoint exactly what functionality is needed and also to determine what back-end interactions it will take to provide it.

Angela arrives at work in the Financial Aid Office at Mountain Town Community College in Montana. Opening her SFA web portal, she sees two new messages. One is a reply to the message about a database crash that has caused a delay in FISAP reporting. The reply explains how SFA will help accommodate this delay and will grant an extension to the deadline. The other message is a reminder that Friday is the last day to submit student records for the Pell Grant payments. She will batch-submit them electronically on Thursday. Turnaround time on these electronic applications is speedy, so Angela will soon know that her students will get their funds.

Her customized "News and Announcements" for the day contains news of a new federal loan program for students who support families while attending college. Angela reads the program description and downloads the training material for her and the rest of the staff. John, a 2nd-year student who may need to leave college because his father has lost his job, stops by. Angela accesses John's personal profile and sees that John is eligible for an additional direct loan. Angela submits a record online for him and receives a real-time approval, enabling her to use school resources to quickly transfer funds into his account.

After lunch, Angela phones the SFA regional office representative with whom she will be co-presenting to discuss an outreach session for high-schools students in an electronically under-served area near Mountain Town. She is glad to be making a difference helping local students get the higher education they deserve.

Features List

Schools Features	Total Score	# Scores	Average	Top 5 Ranking?
Score Legend: 1=Useful, 2=Important, 3=Critical				
Sharing Data				
Online submissions of aid applications, reports, and student data.	15	5	3.00	Y
Complete, searchable information on programs, legislation, non-federal aid sources, Institutional Student Information Record (ISRI), etc.	10	4	2.50	
Information on prospective students' aid awards released by SFA to schools at students' request.	9	4	2.25	
SFA-facilitated communication with other schools for sharing ideas, collaborating on outreach, etc.	7	4	1.75	
Enable subscription to SFA Headlines with email response.	4	4	1.00	
Post "survey" type questions on the portal, collect and post the results of the survey to the portal.	5	4	1.25	
Contact third party vendors for additional calendar items.	4	4	1.00	
Enable customers to add information to their personal SFA Calendar.	5	4	1.25	
Enable customers to filter the calendar items/categories.	5	4	1.25	
Provide the customers a means of downloading the calendar to their workstations so that they might incorporate the SFA Calendar info into their personal calendar.	5	4	1.25	
Provide customers with a "contacts page"/directory with hyperlinks to email for SFA/ED staff.	10	5	2.00	Y
Include the ability for customers to customize the contacts page by entering additional "address book" info to the "contacts page."	6	4	1.50	
Consider the use of an import wizard for the customizable calendar and contact pages mentioned above.	4	4	1.00	
Give the customer the option to eliminate the "headings" under SFA Links (to save space).	4	4	1.00	
Enable group (by school) customization of the Portal.	7	4	1.75	
Include legislative update(s) on Higher Education issues.	10	5	2.00	Y
Develop a mechanism for answering individual customer questions and opening those answers to a broader audience.	12	5	2.40	Y
Include info/links to Title VII information (working with HHS) and/or firstgov site.	7	4	1.75	

Schools Features	Total Score	# Scores	Average	Top 5 Ranking?
Add a link to the IFAP HomePage.	10	4	2.50	
Add a link to big ED HomePage.	6	4	1.50	
Provide direct access to student data.	14	5	2.80	Y
For search results: put regulation citations first, then all other publications.	6	4	1.50	
Link to state sites (GA or other loan programs).	6	4	1.50	
Enable downloading calendar data to a palm pilot.	4	4	1.00	
Incorporate a Notepad feature in the Calendar.	4	4	1.00	
Enable reminders from the personalized calendar.	4	4	1.00	
Create an ED form bank.	8	4	2.00	
Display Calendar "events" by region.	5	4	1.25	
Display FAQ's for the week, categorized by program/topic/etc.	9	4	2.25	
Integrate NACUBO info with the SFA Calendar.	4	4	1.00	
Create a real-time "chat room" with ED/SFA for X time daily (specific subjects on specific days, or subjects suggested by SFA community, or general questions day).	7	4	1.75	
Provide the customers with the ability to search/cross reference schools with similar attributes; such as - size of school, software used, Title IV programs in which you participate, etc.	8	4	2.00	Y
Create an "SFA Related Links" area on the portal for non-SFA websites (e.g. SSA, INS, Selective Service, etc.).	5	4	1.25	
Allow the customers the flexibility of formatting their own user name.	6	4	1.50	
Provide a "quick view" of new items (like cliff notes).	8	4	2.00	
<u>E-Commerce Service: Funds Administration Center.</u>				
Track status of all incoming financial aid funding requests.	11	4	2.75	Y
Disburse funds into student accounts individually or by program.	7	3	2.33	Y
Issue authorizations and approvals for transactions.	11	4	2.75	Y
School Data Management: Update address, contacts and other self-descriptive data.	10	4	2.50	Y
Exchange and consolidate financial data between SFA and school's systems based on school business process needs.	13	5	2.60	Y
Enable the customer to enter his/her sets of Ids/passwords at the portal level, to enable access to other SFA sites.	12	5	2.40	Y
Standardize the password expiration times for all SFA websites.	8	4	2.00	Y
Get rid of EDConnect32, in favor of a portal/internet solution.	10	4	2.50	Y

Schools Features	Total Score	# Scores	Average	Top 5 Ranking?
Don't collect customer's SSN as part of security check; especially not on-line.	9	4	2.25	Y
<u>Self-Monitoring and Partner Support</u>				
Guidelines for meeting Title IV eligibility criteria and tools for self-rating on past performance	9	4	2.25	
Message center for threaded, secure communication with SFA	13	5	2.60	Y
Personalized online calendar pre-populated with important deadlines	9	5	1.80	Y
Real-time online and telephone assistance: single "one call does it all" point of contact with SFA	14	5	2.80	Y
Rate your SFA: Provide feedback on SFA professionals, services and tools	7	4	1.75	
Create an area to post "best practices".	8	4	2.00	
<u>Training, Education, and Outreach</u>				
Collaborate with SFA on development and deployment of outreach campaigns and programs	11	5	2.20	Y
Always-current online FAQ's, computer-based training, and downloadable training material	14	5	2.80	Y
Library of downloadable aid-awareness information and instructions for distribution to students	9	4	2.00	
Personalized News: Regulatory and legislative; deadlines; program-specific announcements; new tools and initiatives	10	5	2.00	Y
Post more software tutorials; particularly for new staff.	11	5	2.20	Y
Develop a quick, on-line EFC calculator for prospective student counseling, using a limited number of data elements.	12	5	2.40	Y
<u>Pell - RFMS Requirements. Pell Web site needs to be able to talk directly to the following systems/web sites:</u>				
<p>GAPS (Grant Administrative Payment System) - currently, when Pell - RFMS receives and processes DISBURSEMENT records from the institutions, those records are pushed to our accounting system for verifications before they are being sent to GAPS for disbursement. GAPS is taking too much time to process records and send back the acknowledgement to RFMS, this causes inaccurate accounting information in RFMS for the institutions. Therefore, Pell - RFMS needs to be able to talk directly to GAPS instead of waiting for acknowledgement. http://gapsweb.ed.gov</p>				

Schools Features	Total Score	# Scores	Average	Top 5 Ranking?
EAPP (Electronic Application for Approval to Participate in SFA) - Push and pull institution/FAA participation status. http://www.eligcert.ed.gov				
Currently, working on a new Interface with Debt Collection Service and NSLDS to populate Pell-RFMS with funds data collected by Debt Collection Services due to the new Return of Title IV Funds process. Pell-RFMS will then send data to GAPS which will allow those funds to be re-used in the Pell program. (This initiative was started back in Fall 2000.)				
Long Distance Learning Initiative - (push/pull) capability for Pell-RFMS (COD ??) to send funds directly to student(s)'s bank accounts bypassing the institution. This option is being discussed with Higher Education Community by ED/OPE.				
SAIG (TIV WAN) is in transition of migrating to Internet. (push/pull) Real time communication between Pell-RFMS and SAIG.				
PEPS (Postsecondary Education Participants System) - (push/pull) schools eligibility data. http://www.ed.gov/offices/OSFAP/PEPS .				
CPS (Central Processing System) - (push/pull) Eligible Applicant data / FAFSA Data.				

Inventory of Web Sites

The following is an inventory of all major SFA sites relating to the School's channel, including those reachable through URLs as well as those reachable through the Department's main Web page.

Title	Description	Type	URL
Application To Participate in SFA	Apply online to participate in SFA programs	Web app	eligcert.ed.gov
PEPS	Post-secondary Education Participants System	Web app	www.ed.gov/offices/OSFAP/PEPS/
SFA Download Site	Download PC-based software	HTML	sfadownload.ed.gov www.sfadownload.ed.gov
Internet Gateway Enrollment	Obtain ID to exchange information electronically with DoED	Web app	edwebenroll.ed.gov sfawebenroll.ed.gov
RFMS	RFMS System	Web App	www.pellgrantsonline.ed.gov
NSLDS	NDSLs for FAAs	Web App	http://nslsfap.ed.gov/secure/logon.asp
Direct Loan Origination	Direct Loan Origination	Web App	http://lo-online.ed.gov/
Direct Loan Servicing	Direct Loan Servicing site	Web App	http://www.dlservicer.ed.gov/
FAFSA on the Web	FAFSA	Web App	http://www.fafsa.ed.gov/
Direct Loan Consolidation	Direct Loan Consolidation	Web App	http://loanconsolidation.ed.gov/
Bulk Publication Ordering system	Ordering publications	Web app	http://webprod.aspensys.com/education/epos/newbpos/default.asp
SFA Technical Support	Technical assistance with SFA provided/developed software;	Web App and	http://www.ed.gov/offices/OSFAP/sfatech/index.html

Title	Description	Type	URL
	also SFATECH listserv	listserv	
GAPS	Electronic payments	Web App	http://gapsweb.ed.gov/gapsweb/release/logon.asp
PEPS	Postsecondary Education Participation system	Web App	http://ed.gov/offices/OSFAP/PEPS/index.html
SFA University	SFA's training page	Web App	http://ed.gov/offices/OPE/announce/trng/
Closed School Search	Search database of closed schools	Web App	http://www.ed.gov/offices/OSFAP/Students/closedschool/search.html
Official Cohort Default Rates for Schools	Schools default rates	Web App	http://www.ed.gov/offices/OSFAP/defaultmanagement/cdr.html
Distance Education Demonstration Program	Distance learning	Web App	http://www.ed.gov/offices/OPE/PPI/DistEd/
Federal Perkins Loan Cancellation	Loan cancellation for teachers	Web App	http://www.ed.gov/offices/OSFAP/Students/repayment/teachers/perkins.html
SFA Home Page	Student Financial Assistance Home Page	Web App	http://www.ed.gov/offices/OSFAP/Students/
OIG Non-Federal Audits	OIG guidance on audits	Web App	http://www.ed.gov/offices/OIG/nonfed/index.html
Quality Assurance Program	QAP program	Web App	http://www.ed.gov/offices/OSFAP/QAP/
Student Aid Internet Gateway	SAIG (formerly TIV WAN)	Web App	https://sfawebenroll.ed.gov/T4Enroll/index.htm
Title IV School Codes search	School codes search page	Web App	http://www.ed.gov/offices/OSFAP/Students/apply/search.html

Title	Description	Type	URL
U.S. Department of Education Directories	Various directories	Web App	http://www.ed.gov/dirs.html

Appendix C - Students Channel Requirements

Vision

Through the efforts of the Modernization project, SFA has committed to providing a quality interaction for its channel partners, employees, and the general public. A part of this vision includes creating portal views that allow each of these users access to information that's relevant to them. The goal of the portal strategy is to unite the efforts of each channel to achieve success for SFA as a whole and to discover how to accommodate the requirements of each channel as an individual. The strategy provides high-level requirements that will make it easier for SFA to define the detailed requirements in the future.

This appendix is divided into five sections: User Scenarios, User Groups, Requirements Summary, Features List, and Web Site and Legacy System Inventory. The User Scenarios set the stage for the future of the Students Portal view. They are designed to illustrate examples of why and how SFA customers will interact with the portal. Using specific examples helps to pinpoint exactly what functionality is needed and also to determine what back-end interactions it will take to provide it. The Features Questionnaire includes ranked features identified for the Students Portal view. The Web Site Inventory is provided as a reference for existing information that is available for SFA and its customers.

Student's Portal User Scenarios

The User Scenarios set the stage for the future of the Students Portal view. They are designed to illustrate examples of why and how SFA customers will interact with the portal. Using specific examples helps to pinpoint exactly what functionality is needed and also to determine what back-end interactions it will take to provide it.

Stage 1: New Aid Applicant and Family

Julie is a high school senior who was recently accepted to Very Big University (VBU). Though excited, she knows that she cannot afford to attend VBU without some financial assistance. VBU has offered Julie a small amount of money in scholarships and work, but not enough to put her through 4 years of school. Having no previous debt management experience, Julie decides to visit VBU's financial aid office where she meets with a financial aid administrator. He pulls up the SFA homepage and shows her how to use SFA's links to online financial planning tools. Amazed at how easy this is, Julie returns home to run different financing options with her parents. After deciding on the option that best suits her, Julie completes and "signs" her FAFSA online. Upon receipt of the FAFSA information, Julie's schools posts her financial aid package on her private Web site and e-mails her that it's time to choose a lender. Julie visits the Web sites of several lenders "recommended by the school," clicks her promissory note and "signs" it electronically. As this is a routine transaction, the bank processes and approves the application and promptly sends an electronic confirmation. An elated Julie informs VBU that she will be attending in the fall and has arranged for the bank to transfer funds into her newly set up account when she arrives at school. She is going to fulfill a lifelong dream of being the first in their family to attend college.

Stage 2: Current Aid Recipient

Julie has just finished her finals as a freshman and needs to start thinking about financial aid options for the coming years. She logs onto her aid account on the Web. The site is "smart" about Julie's future aid choices. Based on her grades and eligibility for work, Julie has additional non-loan aid options available to her. The site links Julie to scholarship and grant applications specifically geared to her profile. She then clicks to her consolidated student account to review the current status of her aid--making sure the payments for the next quarter are processed. When she is finished and logs off, all her

new information is available for her school to see as well. With that done, Julie can focus on the important stuff--should she take Anatomy at 9:30 a.m. on Fridays or Advanced Biology Thursdays at 2:00 p.m.?

Stage 3: Graduate or Near Repayment

Julie has just started her first job out of VBU. She wants to fully understand her financial aid obligation from school. Julie starts by accessing her online student account, which contains repayment data on her SFA direct loans and links her to a number of lenders who hold her FFEL loans. With this information, Julie is guided to a Debt Management Counseling tool to build a picture of her entire debt profile--from Federal student aid to other debt--which she enters into the tool. Now Julie has a complete picture of her estimated monthly student payment as well as her total debt load. Julie's student account also recognizes that she will be entering repayment and explains a menu of options. Julie may select a direct payment option, which allows her to authorize an automatic deduction from her checking account each month to repay the load, or a customer-initiated payment option, which allows Julie to initiate loan payments from her checking account at her discretion through her home banking/electronic bill payment service. Since her loan payments will be electronic, Julie may elect to have her loan statement sent to her electronically, thereby eliminating the need for paper mail. After making decisions regarding her payments, Julie logs off the site with a much clearer picture of her investment in herself.

Student's Portal User Groups

1. Elementary School
2. Home School
3. Middle School
4. High School Freshman
5. High School Sophomore
6. High School Junior
7. High School Senior
8. College Student
9. Graduate Student
10. International Student
11. Non-traditional Student
12. Adult Learner
13. Parents
14. Financial Aid Administrators
15. Guest
16. SFA personnel

All of these types of students are looking for different content out of the portal. One example of a user group dictating a functional requirement is an International Student that would require a Spanish translation of the information on the portal. Help us define the user groups based on which groups require different functionality from the portal.

Student's Portal Requirements Summary

- Single Sign-on
- Common Terminology
- Web to Host
- Links to other agencies, TBD
- Kid's page
- Pages designed for guidance counselors, financial aid professionals
- Know Users -- target audience, age, etc.
- The portal simple and intuitive
- Pre-populate FAFSA when it's time to submit.
- Need Standards
- Spanish Version
- Dashboard
- Data Mart

Features List

Key:
 AP=Application Processing
 DL=Direct Loan Servicing
 LC=Loan Consolidations
 AA=Aid Awareness

Feature	Rank	Critical	Important	Useful	User Groups	Detailed Description in form of an example
Counseling						
Bank / Lender Options			LC, AA	AP	2, 6-13, 15	External (probably static) link to provide bank/lender options, e.g., www.peterson.com .
Scholarship info			AA	AP, LC	All	External (probably static) link to provide scholarship info, An example is currently available at www.fastweb.com .
School Options		AP	LC		All	Internal or external link for comparing financial aid, cost or academic options between schools, e.g., www.students.gov .
Calculators & Tools						
Real-time estimated family contribution	1-AA	AP, AA	LC		2, 6-14, 16	Internal or external link to allow users to determine their estimated

Feature	Rank	Critical	Important	Useful	User Groups	Detailed Description in form of an example
						family contribution, e.g., www.finaid.org .
Interest Rates & Schedules – [exists in DL]		AP	LC, AA		2, 6-14, 16	Internal or external (probably static) link to provide interest rate and payment schedule info. This feature is currently available for Direct Loans at www.dlsvicer.ed.gov .
Integrated with personal financial software tools (if critical, please list applications)	2-AA	AA	LC	AP	8-13, 15	External link to provide personal financial software tools (i.e., Quicken, Microsoft Money, etc.) updates for financing post-secondary education.
Real time payment calculations – [exists in DL]					2, 6-14, 16	Internal link to allow users to determine their payments based on loan balances. This feature is currently available for Direct Loans at www.dlsvicer.ed.gov .
Secure Online Transactions	5-AP					
Electronic Application and approval – [exists in DL]	1-LC	AP, LC			2, 7-13	Internal link to allow users to apply, and be approved for financial aid. Examples of this feature are currently available at

Feature	Rank	Critical	Important	Useful	User Groups	Detailed Description in form of an example
Paperless promissory note	2-LC	AP, LC			2, 7-13	<p data-bbox="1524 302 1948 407"> www.fafsa.ed.gov, www.dlsvicer.ed.gov, www.loanconsolidation.ed.gov. </p> <p data-bbox="1503 418 1969 529">Internal and/or external links to allow users to complete and submit a Paperless promissory note.</p>
Notify chosen school and transfer funds – [exists in DL]		LC		AP	2, 7-14	Internal and external links to electronically notify, and transfer funds to a borrower-selected school.
Account Management						
View Current Funds – [exists in DL]		AP, LC, AA			8-13, 16	Internal and/or external links to allow users to view current funds (loan balances?) they are responsible for. This feature is currently available for Direct Loans at www.dlsvicer.ed.gov .
See disbursement history – [exists in DL]		AP, LC			8-14, 16	Internal and/or external links to allow users to track the disbursement of their loan funds. This feature is currently available for Direct Loans at www.dlsvicer.ed.gov .

Feature	Rank	Critical	Important	Useful	User Groups	Detailed Description in form of an example
Keep track of actions required – [exists in DL]		AP, LC			8-14, 16	Internal and/or external links to allow users to track each event of the loan process. This feature is currently available for Direct Loans at www.dlsvicer.ed.gov .
Consolidated borrower profile with lender links – [exists in DL]			AP, LC		8-13	Internal and/or external links to provide users with a comprehensive list of all student loans (from all sources). An example of this was demonstrated in the Access America Website utilizing information provided by ELM.
E-commerce tools for e-payment of debt – [exists in DL]		AP, LC			8-13	Internal link that allows users to use an electronic debit account (EDA) to make an electronic payment (transfer of funds) towards their loan balance. This feature is currently available for Direct Loans at www.dlsvicer.ed.gov .
Electronic Statements – [exists in DL]	5-LC	AP, LC			8-13	Internal link that allows users to receive their statements electronically. This would be helpful for Direct Loans, Loan

Feature	Rank	Critical	Important	Useful	User Groups	Detailed Description in form of an example
						Consolidations, Collections, and possibly Collection Agencies. This feature will be implemented for Direct Loans at www.dlsvicer.ed.gov by June 30, 2001.

Feature	Rank	Critical	Important	Useful	User Groups	Detailed Description in form of an example
Obligation Tracker						
Rules student must observe to keep aid – [exists in DL]		LC	AP		8-15, 16	Internal (probably static) link that lists the rules students must observe to keep aid. This feature is currently available for Direct Loans at www.dlsvicer.ed.gov
Impact of status changes on debt burden, obligations – [exists in DL]		LC	AP		8-14, 16	Internal link that would alert students of what effect changing their status (i.e., full-time, part-time, etc.) would have on their loan. This feature is currently available for Direct Loans at www.dlsvicer.ed.gov
Career Center	4-AP					
How choices about career and course of study affect debt burden – [exists in DL]			AP	LC	1-13, 15	External (probably static) link that would inform borrowers of the total potential education debt required for a specific profession. An example of this feature is located at the Department of Labor website: www.dol.gov .

Feature	Rank	Critical	Important	Useful	User Groups	Detailed Description in form of an example
Academic minimums			AP	AP	All	External (probably static) link that would provide information regarding the minimum academic requirements to be eligible for a particular institution. This could possibly be a link to a school web site. It could potentially be a shared feature with the Schools view.
Average wage per career			AP, AA		1-13, 15	External (probably static) link that would inform borrowers of what type of income to expect for a given career. An example of this feature is located at the Department of Labor website: www.dol.gov .
Personalized Info Based on Student Need						
News and program changes – [exists in DL]		AA	AP, LC		2, 7-13, 15, 16	Internal (probably static) link that would provide a bulletin of news and program changes. This feature is currently available for Direct Loans at www.dlservicer.ed.gov

Feature	Rank	Critical	Important	Useful	User Groups	Detailed Description in form of an example
Aid options		AP, AA	LC		All	Internal and/or external links to provide users with a list of potential aid that they may be eligible for.
School Choices, factors to consider in choosing a school, different types of schools and their costs – AP, AA	3-AP	AP	AA		1-13, 15, 16	External (probably static) link that would provide a comparison of different school choices and their costs.
Debt Management Tool						
Repayment Options – [exists in DL]		AP, LC, AA			8-13, 16	Internal link that provides a borrower with different repayment options, and provides the ability to implement a revised payment plan. This feature is currently available for Direct Loans at www.dlservicer.ed.gov
Consolidation – [will exist in DL]		AP, LC			11-15	Internal link that provides a borrower with loan consolidation options, and provides the ability to apply for, and process, it electronically. This feature will be implemented for Direct Loans at www.dlservicer.ed.gov by June 30,

Feature	Rank	Critical	Important	Useful	User Groups	Detailed Description in form of an example
Forbearance or deferral – (interactive and on-line submission) [exists in DL]		AP, LC			11-15	2001. Internal link that determines if a borrower is eligible for a particular deferment or forbearance and provides the ability apply for, and process, the request electronically. This feature is available for Direct Loans at www.dlsvicer.ed.gov .
Default Assistance and Counseling		AP, LC			8-13, 16	Internal link that will provide assistance to defaulted borrowers by providing information and counseling on how to get out of their defaulted situation.
Personal Information Management – [exists in DL]	2-AP					
Update my address, enrollment status, employment info, etc.	3-LC	AP, LC			8-13	Internal link that allows borrowers to update information about themselves. This feature is available for Direct Loans at www.dlsvicer.ed.gov .

Feature	Rank	Critical	Important	Useful	User Groups	Detailed Description in form of an example
Financial Planning Tools						
Help in making sound financial decisions – [exists in DL]		AA	LC		All	Internal and/or external links to allow users to utilize financial planning tools to make sound financial decisions. This feature is currently available for Direct Loans at www.dlservicer.ed.gov .
Message Center					8-13	
Reminders and announcements – [will exist in DL]			AP, LC		All	Internal link that would provide reminders and announcement that are user-specific. This feature will be implemented for Direct Loans at www.dlservicer.ed.gov by June 30, 2001.
Ask questions, get answers – [exists in DL]			AP, LC		All	Internal (probably static) link that would provide a bulletin of news and program changes. Examples of this feature are currently available at www.fafsa.ed.gov , www.dlservicer.ed.gov , www.loanconsoliation.ed.gov

Feature	Rank	Critical	Important	Useful	User Groups	Detailed Description in form of an example
Financial Aid Application Wizard						
Single step-by-step online application for federal financial aid – [exists in DL]	4-LC	AP, LC, AA			8-13	Internal link to allow users to apply, and be approved for financial aid. This feature is currently available at www.fafsa.ed.gov , www.dlservicer.ed.gov .
Interactive Support – [exists in DL]	1-AP	AP, LC			All	Internal link to allow users to interactively ask questions, and receive guidance This feature will be available at www.fafsa.ed.gov in a future release.
FAQ's and SFA info library – (glossary) [exists in DL]			AP, LC		All	Internal (probably static) link that would provide a list of Frequently Asked Questions as well as SFA reference materials. Examples of this feature are currently available at www.fafsa.ed.gov , www.dlservicer.ed.gov , www.loanconsolidation.ed.gov
Interactive Support						
Feedback form – [exists in DL]		AP, LC			All	Internal link that would act as a

Feature	Rank	Critical	Important	Useful	User Groups	Detailed Description in form of an example
						survey tool to gauge borrower satisfaction and a reporting mechanism for department analysis. This feature is currently available for Direct Loans at www.dlserver.ed.gov
24-hour call center #			AP, LC		All	Internal link, possibly under a help option, that would provide users with the telephone number of a 24-hour call center.
Support for Spanish – [will exist in DL]		AP	LC		All	Provide the option to have all information and forms available in Spanish. This feature is currently available at www.fafsa.ed.gov , and will be implemented for Direct Loans at www.dlserver.ed.gov by June 30, 2001.
Calendar of important dates			AP		All	Internal (probably static) link that would provide a bulletin of upcoming important dates. An example of this feature is found on www.fafsa.ed.gov .
Planning for College (walkthrough game for school age kids)			AP, AA		1-3	Internal link that would provide a game for school age kids that ultimately would provide

Feature	Rank	Critical	Important	Useful	User Groups	Detailed Description in form of an example
Online tools enabling student to manage his aid account and track the status of his aid package.			AP, LC		8-13, 16	<p>information on planning ahead for College.</p> <p>Internal link that would provide a variety of tools to enable a student to manage all facets of their aid account (i.e., track aid package status, update address status, or employment information, etc.). Examples of this feature are currently available at www.fafsa.ed.gov, www.dlsvicer.ed.gov, www.loanconsoliation.ed.gov</p>

Future Functionality planned for the Direct Loan Servicing System over the next 3-6 months:

- Borrower Counseling - once borrower logs on with PIN, we will have another avenue to counsel the borrower on new promotions, status of account (i.e. bad address or need to consolidate or apply for EDA etc)
- Online application and submission of Electronic Debit forms
- Tax information will be available to download (1098 E form)
- Entire site will be available in Spanish
- Online Consolidating
- Online bill presentment and payment (eServicing initiative)

Inventory of Web Sites and Legacy Systems

Web Sites

The following is an inventory of all major SFA sites relating to the Student Channel, including those reachable through URLs as well as those reachable through the Department’s main Web page. The sites are arranged by major audience.

Students, Parents, and Counselors

Title	Description	Type	URL
Ed Home Page	Ed main page	HTML	www.ed.gov
Student Financial Assistance	First relevant sub-level; contains links to many SFA web sites	HTML	www.ed.gov/finaid.html
Financial Aid For Students	But also captioned “Student Financial Assistance;” gateway Into SFA Web Sites	HTML	www.ed.gov/offices/OSFAP
<i>Aid For Students</i>	Info for students about loans	HTML	www.ed.gov/offices/OSFAP/Students/
<i>Finding out about aid</i>	List of ways to fund an education	HTML	www.ed.gov/offices/OSFAP/Students/student.html
<i>Applying for aid</i>	How to apply; duplicates links on main sub-page, “FAFSA”	HTML	www.ed.gov/offices/OSFAP/Students/apply.html
<i>Think College Early</i>	Links to online pubs	HTML	www.ed.gov/thinkcollege/early/tce_home.htm
Student Guide	Online pub for financing school	HTML	www.ed.gov/prog_info/SFA/StudentGuide/
<i>Loan Consolidation</i>	Links to online loan consolidation site (see below)		www.loanconsolidation.ed.gov
<i>Access America</i>	Link to students.gov (see below)	HTML	students.gov
<i>COOL</i>	Link to database to search for college	HTML	www.nces.ed.gov/ipeds/cool/
FAFSA Online	Lists various ways to submit a fafsa	HTML	www.ed.gov/offices/OPE/express.html
FAFSA Online	Link to fafsa site; see below	Web app	fafsa.ed.gov

Title	Description	Type	URL
PIN Site	Link to pin site; see below		pin.ed.gov
School Code Search	Look up school codes for paper fafsa	Web app	www.ed.gov/offices/OSFAP/Students/apply/search.html
Completing The Fafsa	How to complete the paper fafsa	HTML	www.ed.gov/prog_info/SFA/FAFSA/index.html
FAFSA Express	Download PC-based aid fafsa software	HTML	www.ed.gov/offices/OSFAP/Students/apply/fexpress.html
FAFSA PDF Form	Download PDF version of fafsa	HTML	www.ed.gov/PDFDocs/990fafsa.pdf
<i>Paying back loan</i>	Describes various ways to discharge an loan obligation	HTML	www.ed.gov/offices/OSFAP/Students/payback.html
NSLDS	Link to NSLDS; see below	HTML	nslds.ed.gov
<i>Guide Defaulted Loans</i>	Explains options for discharging defaulted loans	HTML	www.ed.gov/offices/OPE/DCS/
Closed Schools	What to do when school you attend closes; searchable database of closed schools	Web app	www.ed.gov/offices/OSFAP/Students/closedschool/index.html
<i>Teaching Service</i>	How to participate in a teaching program to reduce to discharge a student loan	HTML	www.ed.gov/offices/OSFAP/Students/repayment/teachers/
Access America	Collection of links; gateway into Ed/other sites	HTML	students.gov
FAFSA-on-the-web	Apply for aid, check status, re-apply	Web app	fafsa.ed.gov
PIN Identifier Site	Obtain a PIN	Web app	pin.ed.gov eac.ed.gov
NSLDS Student Access Site	Information on prior student loans	Web app	nslds.ed.gov
Direct Loan Servicing	Service direct loans	Web app	www.dlserver.ed.gov dlserver.ed.gov
Student Account Manager	Access America Student Account Manager Site	Web app	Studentaccount.ed.gov www.studentaccount.ed.gov
Loan Consolidation	Apply for consolidated loan online or	Web app	www.loanconsolidation.ed.gov

Title	Description	Type	URL
	on paper		loanconsolidation.ed.gov
Ombudsman	Resolve disputes and problems; on-line hypertext guides	HTML	sfahelp.ed.gov www.sfahelp.ed.gov ombudsman.ed.gov www.ombudsman.ed.gov osfaombudsman.ed.gov
Single Student Account	Single source for Pell, FFEL, ELM account information	HTML (Dynamic)	Studentreports.ed.gov
Call Centers	PIC; URL matches well-known 800 number	Under Constr	4FEDAID.ed.gov
Site for Customers	San Francisco office Web site for customers	HTML	http://www.school-consultants.f2s.com

Legacy Systems

The following is an inventory of all major SFA systems relating to the Student's Channel. Determining which systems that the student's portal must pass information from and provide information to is an important part of gathering the technology requirements.

System	Point of Contact	Information Needed from System
NSLDS	Lynn Alexander, (202)205-7130	FFEL loan data
Central Processing (CPS)	Jeanne Saunders, (202)708-9874	Student Application data
Loan Consolidation (LCS)	Denise Leifeste, (202)205-4709	Loan consolidation data, student demographic data, research/loan scenarios
Loan Origination (LOS)	Steve Wingard, (202)260-0098	Loan origination data as it pertains to servicing

Direct Loan Servicing (DLSS)	Dan Hayward, (202)205-0038	Borrower-level Direct loan data
Multiple Data Entry (MDE)	Jeanne Saunders, (202)708-9874	Imaged applications (possibly)

Appendix D – Public/Employee View Requirements

Communications

SFANet will be redesigned to eliminate stovepipes and reorganize information into a usable, common-sense tool. The "core" of SFANet will be maintained by SFA Communications and will include:

- Transformation-related news
- Employee services (directory, training, HR, awards)
- Forms
- SFA-wide tools like knowledge management

Any channel-specific information or tool will be developed, maintained, and paid for by the channels. The access to this information will be seamless to the user (i.e., available through one site or portal).

SFA University

SFA University has primary responsibility for providing “best-in-business” learning services through creating and disseminating learning materials and programs and locating vendor/contractor programs that target SFA employees and partners. To accomplish this mission, SFA University performs the following functions:

- Communications Team
- Finance Team
- University Services
- SFA Development
- External Partner Services
- Internal SFA Services

SFAU serves both internal and external constituencies that they must interact with for training purposes. These individuals come from across the country and are made up of professionals in the field of financial aid (both in terms of aid admin and fiscal admin) and ED employees (HQ staff and regional staff).

To make the jobs within SFAU easier, portal features would need to include or incorporate:

- Registration and logistics database site (existing system accessed via the Internet). Internal and external interaction as people register for training that we are offering.
- SFA Coach (accessed via the Internet). This product is available for download. SFAU is presently working to move this to an Internet interface that is available 24/7 on the web.
- SFAU training page (accessed via the Internet from IFAP). This is a page where SFAU lists upcoming training and any training announcements that may be of interest to their constituencies.
- Financial Aid Front-to-Back web tool (to be accessed via the Inter/Intra net being developed by Mod Partner). This tool is listed as 'in development' and we are not 100% certain of its functionality.

The portal features specified for use are integration and access to systems via single sign-on, personalization, schedule management, links to other sites, searching, collaboration (internal and external), news feeds, and publishing and distributing.

Additional desired web-based functionality includes the following:

1. Create and Maintain a Web Site for SFA University's Library of Training and Technical Resource Information
 - Electronic class cataloging
 - Search engine for training requests
 - Section 508 compliance
 - Usage tracking for vendor training
 - Electronic storage of materials
 - Computer-Based Training (CBT)
 - Electronic calendaring
 - "Announcement Section" for training news and information
 - Maintain and process electronic Training Request Form
 - Maintain and process Customer Evaluations
 - Forward Customer Suggestions and requests to SFAU Knowledge Management Administrative Console
 - Usage tracking—counter for page usage
 - Maintain Help Line
 - Create Administrative Console to upgrade and update features, and to generate reports on the Web site.
2. Maintain the SFA University Intranet Registration site for SFA Employees

- Electronic confirmations must provide training location, room assignment, directions, time, and date
 - Offer Cancellation and Registration
 - Assign rooms randomly, track cancellations, and send email reminder of training
 - Generate reports
 - Compute number of total registrants, percentage of registrants by Channel, and number of registrants by region
 - Identify core curriculum registrants
 - Identify special accommodations
 - Generate verifications and name tags
 - Generate a query by date
 - Have electronic sign-in available at each course
3. Maintain Data Collection and Reports Generation
- Using electronic evaluations, generate graphs of data using total number of persons trained (e.g., regional staff, headquarters, etc.)
 - Compile data of number of workshops—by course title, course number, location, and date
 - Generate amount of Training offered—SFA U, video conferences, Coach, CBT
 - Compile data of attendees
 - Interface with TDC TRAINS SERVER and Human Resources
 - Interface with HR Skills Assessment Software
 - Provide cost analysis

Analysis

Analysis has three main divisions: SFA Performance, Program Development, and Program Analysis. Analysis serves customers from other parts of the SFA Enterprise and other ED offices, as well as external customers such as Congress, OMB, state agencies, associations, schools, lenders, and guaranty agencies.

Analysis has expressed an interest in having portal features that can be used by their staff and customers. The staff uses SFA systems like NSLDS, PEPS, and their own internal PITS (?). They would also like to do administrative functions via a portal, such as time and attendance, GPAS, travel, and training.

The portal features specified for use are integration and access to systems via single sign on, personalization, links to other sites, searching, collaboration (internal and external), news feeds, and publishing, and distributing.

Contracts & Acquisitions

Contracts & Acquisitions has six primary functions:

1. Acquisition and Contract Performance - primary responsibility for efficiently and effectively acquiring products and services and aligning acquisition goals to meet SFA's strategic needs as a Performance-Based Organization (PBO).
2. Industry Liaison - responsible for ensuring acquisition processes and practices incorporate industry best practices.
3. Acquisition Planning - responsible for partnering with the Channels to ensure that SFA acquisitions support core operation and support functions and are aligned to the business strategy of SFA.
4. Contract Development and Performance Acquisition Development - responsible for providing contract development support to the Channels.
5. Contract Performance - responsible for providing contract management support to the Channels.
6. Contract Evaluation - responsible for evaluating contractor performance to ensure that SFA meets its contract management and strategic goals and objectives.

Contracts & Acquisitions works with customers within SFA throughout the procurement process, as well as with SFA's partnering contractors. The Contracts & Acquisitions office has expressed an interest in having portal features for use by their staff and with contractors as well.

To make the jobs of the Contracts & Acquisitions office easier, their portal "features" would need to incorporate the following:

- Links to regulations, laws, court, and board decisions, etc. (via existing web sites such as GAO, OMB, etc.)
- Link to National Institute of Health contractor performance rating system (via existing NIH web site)
- Link to the Electronic Posting System that is replacing the Commerce Business Daily (via existing GSA site)

- Link to market research data, as well as company financial information and pricing information (via existing subscription based web sites, such as Dun & Bradstreet)
- Access to the back-end system (currently EDCAP's, but would prefer an SFA operated system) for Federal Procurement Data Reporting. This system must house information on all awards and track details such as type of contract, type of award, location, etc. This information is aggregated for reports to Congress and the public.
- Access to proposed/future back-end system for Contract & Solicitation (probably a COTS package). Funding for this SFA system is being requested and Contracts & Acquisitions has started to gather requirements. This system would help in the writing of contracts by questioning the author and formatting the document, allow for posting and receipt of bids via the Internet, receipt and storage of contract deliverables, commitment of funds and payment of invoices (via one system that may interface with FMS, EDCAP's and Treasury), manage the receipt of government property, and more.

Contracts & Acquisitions indicated that the USDA procurement site (<http://www.usda.gov/procurement/toolkit/index.html>) has the type of information that they will need.

Ombudsman & CRM

The Ombudsman office serves as a final resource for borrowers who have exhausted all other avenues of complaint and problem resolution. The Ombudsman manages borrower complaints by receiving, reviewing, and attempting informal resolution of the complaints. Ombudsman customers include parents, students, schools, guaranty agencies, and lenders, as well as other offices within OSFA.

The Ombudsman office uses the following systems in their interaction with customers and they would like views of this system via a web portal:

- Siebel Ombudsman Case Tracking System 2.0 (Siebel Service v.996)
- NSLDS via nslsdfap.ed.gov
- Debt Collection System
- Direct Loan Servicing via dlservicer.ed.gov
- Pell Grants via pellgrantsonline.ed.gov

The Ombudsman office has expressed an interest in using portal features to interact within their office and with their customers. The features specified are integration and access to systems via single sign on, personalization, schedule management (calendar), links to other sites, searching, collaboration, news feeds, and publishing and distributing.

Human Resources

The Human Resources (HR) organization is making the effort to create a strategic HR capability that will help to manage the careers of SFA employees and provide them with the skills and tools they need. They will use a phased approach to implementing a new HR organization. They're utilizing existing and new technologies to provide integrated HR capabilities. Capabilities such as Career Development tracking and training will enable employees to better manage their careers. Performance Management Systems will permit employees to receive performance feedback on an ongoing basis.

The HR organization will also implement a web-based software distribution tool that will allow easy access anytime and anywhere. An online Recruiting and Placement System will allow SFA to have access to top-quality employees. Modernizing HR processes will provide a more functional, efficient, and cost-effective Performance-Based Organization (PBO). HR will be in line with overall PBO goals. Streamlining and automating many of the HR transactional processes will free up employees' time to offer their functional expertise to the customers. As a result, SFA customers will receive the feedback they need in a more-timely manner.

Through the use of these new systems and processes, a more creative and challenging workplace will be possible. The HR team will streamline the hiring process and move closer to full staffing levels. The HR team will also explore the option of monetary incentives for employee referral rewards and consider a relocation program to enable SFA's staff to pursue career opportunities within all the regions.

SFA employees will be more motivated and committed to the future of SFA. SFA customers will be better served and will receive quality advice. Unit costs will be significantly reduced due to a "paper-less" focus. Overall, SFA will be on its way to

creating a forward-looking organization with dedicated employees and satisfied customers. The following outline represents the planned timeline:

- April, 2001 -- Perform.com performance development process facilitated by web-based tools accessible anytime and anywhere.
- June, 2001 -- Streamlined business processes for HR and deployment planning released.
- August, 2001 -- Capability for web-based career planning enabled.

There are 3 units within HR:

1. Operations – responsible for recruiting and personnel issues
2. Program Development – responsible for implementing best practices from the industry
3. HR Partners – located in the Channels and responsible for addressing HR issues in program discussions

HR and employees interact with the following systems and/or web sites:

- Federal Payroll Personnel System (DOI) – if not modernized by DOI, would like to move to a more robust system
- FPPS includes Time & Attendance – would like to automate so information can go directly from employee to manager for approval and payroll processing, eliminating the need for timekeepers
- Access db includes personnel, grade, etc. – would like a more robust system
- Quick Hire (coming up in March; an ASP) automates the hiring process and allows applicants to apply online. May also allow HR have managers initiate and follow the recruiting process more closely.
- Performance System (either GPAS or the new SFA Performance Development Plan application)
- Employeeexpress.gov – web site that employees need access to make personnel changes
- Personnel Manual Instructions (PMI) from ED library – currently linked from SFANet
- Links to OPM site

Through a web portal, HR has needs in four main areas:

1. Status – allowing employees or managers to check the status of their own personnel items or of schedules for hiring and recruiting actions, etc.
2. Data – allowing SFA (controlled access) to obtain statistics on the numbers and types (grade, series, etc.) of personnel within SFA
3. Policy for personnel items – Links to ED information and OPM.
4. Form data – allowing employees to access personnel related forms (including award nominations), that are interactive, as well as sample letter formats for personnel issues (such as disciplinary samples, maternity leave, etc.).

Scenarios/Ideas:

Employee launches portal and it gives schedule for week including information for all of SFA (like timesheets are due, GPAS is due, etc.) as well as individual information (meeting today at 10am, etc.). This calendar can link into further information about the item listed.

Portal includes a “gage” for the 3 goals of SFA (increase employee satisfaction, increase customer satisfaction and reduce unit costs). The “gage” will change as SFA employees and teams complete tasks. The “gauge” could be viewed by employee, Channels, and all of SFA. This “gauge” could tie back to the employees’ individual performance measures.

CFO

Internal Customers: CFO-accounting, financial reporting, portfolio management, budget, internal review, administration, Student Channel, School Channel, and Financial Partners Channel.

External Customers: Schools, lenders, GA’s, and State Educational Administrators.

Systems that require access via the Portal:

System Name	How Accessed (e.g., Internet)	Key Features/Functionality
GAPS	Internet	Looks like one big system, only one password and sign on for access.
FMS – web interface	Internet	Same as above.
Direct Loan Servicing System	Web based forms and reports	View direct loan information.

The portal features specified for use are integration and access to systems via single sign on, links to other sites, and searching.

Single Sign On is crucial to the future functionality planned for SFA-FMS. SFA plans to deploy the system to thousands of our customers via the Internet, through the Schools and Financial Partners Portal. Without the Single Sign on capability, the portals team and the FMS team will each be required to maintain several thousand sets on unique login information, specific to their respective systems.

Specifically, FMS Phase III, part 2 plans are to receive draw down information from schools through the SFA portal. SFA would like the portal to link schools who also want to draw down non-SFA or prior year SFA funds directly into GAPS, so that they will not have to exit one web site to go into another Education site. SFA also wants the schools to be able to read or retrieve all of their Statement of Account information for all SFA programs, as well as all draw down information – all in one place.

Appendix E – CIO/IT Management Requirements

Requirements Summary for CIO/IT Management

The IPT coordinated VDC requirements with the CIO/IT Management team. We received feedback at the first Portal Day that we would share development hardware (SUN E3500 servers) with the FAFSA team at the VDC. To mitigate potential risk, we met with the VDC/CSC team to define the server requirements and testing environment needed at the VDC to ensure that the recommended Portal tool will successfully integrate with the existing SFA environment. Additionally, requirements have been provided to the Mod Partner Technical Architecture team by completing their ITA Form.

Additional considerations for the Portal Strategy are listed below. Channel-specific analysis of this list is included in the appropriate Channel appendix.

- Reporting and On-Line Transaction Processing (OLTP)
- Data Mart and Data Warehouse
- Security
- Single Sign-On (SSO) and Lightweight Directory Access Protocol (LDAP)

Currently, there is no enterprise security for portals. Viador is being used to provide application specific security within portals. A security gateway will provide enterprise-wide authentication and authorization. There can't be single sign-on without a security architecture. There is no enterprise LDAP server yet. There are 8-11 back-end systems where users have different ID's. There is no CIO SSO effort, only channel-specific. Single sign-on identifies, authenticates, and then authorizes. Security built in the EAI bus protects the messages that are transported on the bus. EAI does not provide security to the portal access.

Single Sign-On Investigation Summary

Single sign-on for Schools personnel is the most critical need. Schools personnel regularly access 4 SFA web sites with separate logins. Most of the immediate SSO benefit can be achieved with single sign-on access via the web to these 4 systems:

Web Address	Purpose
www.pellgrantsonline.ed.gov	View only access to RFMS data
http://lo-online.ed.gov	Direct loan origination (Direct loan schools only)
www.nsldfsap.ed.gov	NSLDS for Financial Aid Professionals

www.gapsweb.ed.gov	Access to GAPS for drawing down payments
--	--

Non-web access to systems via SAIG (TIVWAN) for batch uploads and downloads already has single sign-on once EDEExpress is set up with the multiple logins. Other web sites used by Schools personnel are accessed infrequently. Benefit from a single sign-on capability for these sites is small and could be deferred to a later release. User ID and Password for a SSO for schools personnel should match the TIVWAN user ID and password or its replacement.

Students do not have a critical need for single sign-on at this time. Student login requirements have already been standardized across SFA sites (Direct Loan & FAFSA). Student login is infrequent and only rarely requires access to multiple SFA systems in a single sign-on session.

Financial partners access fewer systems and also have less of an urgent current need for single sign-on.

Employee single sign-on needs were not evaluated by this review.

Appendix F – CIO/IT Services Requirements

Requirements Summary for CIO/IT Services

The National Student Loan Data System (NSLDS) has the following two application-specific web sites:

- Principal web site. This site is for Financial Aid Principals (Schools, Guarantee Agencies, Dept of Ed staff, and Lender services). It is used to determine eligibility versus Ineligibility.
- Direct access to NSLDS data pertaining to the individuals. Students access this site to find out who owns their loans. It is only a data repository, not a loan accounting system. Students are granted access only if they already have a PIN from CPS.

NSLDS provides data to the Direct Loan Servicing System (DLSS) to help with Exit Counseling screens (server-to-server via XML). This is monthly now, but will become weekly in Feb 01. There are thousands of data providers. Large Guarantee Agencies (GA's) provide data on magnetic tape. Small GA's provide data via TIV/WAN. Lender Servicers provide data via FTP.

The process includes pre-screening and post screening. The Free Application for Student Financial Assistance (FAFSA) goes to the Central Processing System (CPS) and is screened (i.e., if male is registered with Selective Services, if social security number matches Social Security Administration, if applicant is US citizen or not, etc.). NSLDS tracks historical for loan programs not current, enrollment status, and is a national student loan clearinghouse.

Another section is for Contact information. This section includes information about all parties who have anything to do with the student. There are a set of screens that show the contact person for each party.

NSLDS calculates default rates (how likely will the loan be paid back) for schools. It can also get school's current default rate. Hundreds of schools have been thrown out. Schools do not want this to happen. There are FAQ's on the site but no detailed explanations or steps for those whose rates exceed a certain level.

There is another section of web site projected to be active on July 1st of 2002. This will include information for mid-year transfer students. Currently, schools can get NSLDS financial history by paper or electronically except for mid-year transfer students. A paper financial history is required for mid-year transfers. This will help make schools aware of students who show the possibility of transferring so that they can better monitor students.

The professional web site is the one thing from NSLDS users don't want to see changed. There is a new requirement to have the application reflect that the process for Title 7 loans is the same as Title 4 loans. Students find out about NSLDS via ed.gov, school's financial aid professionals, or electronic FAFSA.

Title IV WAN (TIV/WAN) is a van (private network) where all legacy systems communicate data. It is slated to be tombstoned at the end of August or September. The different groups of TIV/WAN include participation management, product distribution, and billing mechanism.

There needs to be a clear distinction between single sign-on vs. single identification. There has to be a "vanilla (public) folder" (student's view without login).

Appendix G – SFA Links Planned for the Department of Education’s Web Site

SFA URL Links by Intentions

Intention	Products/Services	Websites
A. Plan to Pay for College		
	1) Think College Early	http://www.ed.gov/thinkcollege/early/students/afford.htm
	2) EASI - Easy Access for Students and Institutions	http://easi.ed.gov/studentcenter/html/plan/plan_main.html
	3) Funding Your Education	http://www.ed.gov/prog_info/SFA/FYE/
	4) Interactive Calculators	http://www.ed.gov/DirectLoan/calc.html
	5) Think College Early-Calculator	http://www.ed.gov/thinkcollege/early/calculators.htm
	6) State Education Statistics	http://www.ed.gov/offices/AC/ACSFA/faqedustats.html
	7) Looking for Student Aid	http://www.ed.gov/prog_info/SFA/LSA/
	8) The Smart Student Guide to Financial Aid	http://www.finaid.org/
	9) The Smart Student Guide to Financial Aid - Scholarship Scams	http://www.finaid.org/scholarships/scams.phtml
B. Apply for Scholarships/Loans		
	1) EASI	http://easi.ed.gov/studentcenter/html/apply/apply_main.html
	2) Student Financial Aid Information	http://www.ed.gov/studentaid/
	3) Financial Aid Loans - The Student Guide	http://www.ed.gov/prog_info/SFA/StudentGuide/2000-1/index.html
	4) Finding Out About Financial Aid	http://www.ed.gov/prog_info/SFA/StudentGuide/2000-1/finding.html
	5) Applying for Federal Student Aid	http://www.ed.gov/offices/OSFAP/Students/apply.html
	5) Direct Loans	http://www.ed.gov/DirectLoan/students.html

Intention	Products/Services	Websites
	6) Interactive Loan Calculators	http://www.ed.gov/DirectLoan/calc.html
	7) Work Study - The Student Guide	http://www.ed.gov/prog_info/SFA/StudentGuide/2000-1/index.html
	8) Scholarship Programs: EASI - Easy Access for Students and Institutions	http://easi.ed.gov/studentcenter/html/apply/scholar.html
OPE Scholarship page?	9) Scholarship Search	
	10) National Service Website	http://www.americorps.org/
	11) Military	
C. Receive Financial Aid		
	1) Introduction to Receiving Financial Aid	http://easi.ed.gov/studentcenter/html/receive/receive_main.html
	2) View your current account	
Hope Scholarship OPE page	3) Tax Cuts for Education	http://www.ed.gov/updates/97918tax.html
D. Repay Student Loans		
	1) Pay Back Student Loans	http://www.ed.gov/studentaid/payback.html
	2) Repaying Student Loans	http://easi.ed.gov/studentcenter/html/repay/repay_main.html
Higher level?	3) Teaching Service Repayment Options	http://www.ed.gov/studentaid/repayment/teachers/index.html
	4) Loan Consolidation	http://www.ed.gov/DirectLoan/pubs/allabout/lc.html
	5) Closed School Information	http://www.ed.gov/offices/OSFAP/Students/closedschool/
	6) Guide to Defaulted Student Loans	http://www.ed.gov/offices/OSFAP/DCS/
	7) SFA Ombudsman -	http://sfahelp.ed.gov/

Intention	Products/Services	Websites
	Resolve Loan Disputes and Problems	

SFA URL Links by Topics

Topic	Sub-Topic	Products/Services	Websites
1. Looking for Financial Aid (Students/Parents)			
	A. Looking		
		1) Finding Out About Financial Aid	http://www.ed.gov/studentaid/student.html
		2) Plan for Your Education	http://www.students.gov/link_search/listsubs.cfm?Topic=0100
		3) Funding Your Education	http://www.ed.gov/prog_info/SFA/FYE/FYE00/
		4) Think College Early	http://www.ed.gov/thinkcollege/early/tce_home.htm
		5) Student Guide	http://www.ed.gov/prog_info/SFA/StudentGuide/2000-1/intro.html
		6) Frequently Asked Questions About Direct Loans	http://www.ed.gov/offices/OSFAP/DirectLoan/faq.html
		7) Tax Benefits for Higher Education	http://www.ed.gov/offices/OSFAP/Students/taxcuts/index.html
		8) State Information: Grant & Guarantee Agencies	http://www.ed.gov/offices/OPE/Students/other.html
		9) Nationally Recognized Accrediting Agencies 2001	www.ed.gov/offices/OPE/accreditation/natlagencies.html
		10) IPED College Opportunities On-Line	http://nces.ed.gov/IPEDS/cool/Search.asp
		11) Other Federal Sources of Student Aid	http://www.ed.gov/offices/OSFAP/Students/fedaid.html

Topic	Sub-Topic	Products/Services	Websites
		12) Students.gov	http://students.gov/index2.html
	B. Applying		
		1) Free Application for Federal Student Aid (FAFSA)	http://www.ed.gov/offices/OPE/express.html
		2) Completing the FAFSA	http://www.ed.gov/prog_info/SFA/FAFSA/instr00-1/index.html
		3) Federal School Code Search Page	http://www.ed.gov/offices/OSFAP/Students/apply/search.html
2. Already Have Financial Aid (Students/Parents)			
	A. Repaying		
		1) Repaying Loans Held by a Guaranty Agency	http://www.ed.gov/offices/OSFAP/DCS/repay/repayga.html
		2) Repaying Loans Held by the U.S. Department of Education	http://www.ed.gov/offices/OSFAP/DCS/repay/repayed.html
		3) Federal Perkins Loan Cancellation	http://www.ed.gov/offices/OSFAP/Students/repayment/teachers/perkins.html
		4) Search for Low-Income School Eligibility for Perkins Loan Cancellation	http://www.ed.gov/offices/OSFAP/Students/repayment/teachers/search_t99.html
		5) Teacher Service Deferrals for FFEL and Direct Loans	http://www.ed.gov/offices/OSFAP/Students/repayment/teachers/dlffel.html
		6) Douglas Scholarship for Reduced Services	http://www.ed.gov/offices/OSFAP/Students/repayment/teachers/douglas.html
		7) List of Designated	http://www.ed.gov/offices/OSFAP/Students/repayment/teachers/designated.html

Topic	Sub-Topic	Products/Services	Websites
		Teacher Shortage Areas	/OSFAP/Students/repayment/teachers/tsa.html
		8) Facts About Discharging Your Student Loan	http://www.ed.gov/offices/OSFAP/Students/closedschool/index.html
		9) Guide to Defaulted Student Loans	http://www.ed.gov/offices/OSFAP/DCS/
		10) Loan Cancellation/Discharge Forms	http://www.ed.gov/offices/OSFAP/DCS/forms/index.html
		11) FFEL Consolidation Loans	http://www.ed.gov/offices/OSFAP/DCS/consolidation/ffelconsol.html
		12) Direct Consolidation Loans	http://www.ed.gov/DirectLoan/consolid.html
		13) Loan Rehabilitation	http://www.ed.gov/offices/OSFAP/DCS/consolidation/rehab.html
		14) SFA Ombudsman	http://sfahelp.ed.gov/
		15) Deferment and Forbearance	http://www.ed.gov/DirectLoan/avoid.html
	B. Current Accounts		
		1) National Student Loan Data System (NSLDS)	http://www.nsls.ed.gov/
		2) Direct Loan Servicing On-Line	https://www.dlservicer.ed.gov/
		3) Directory of Guaranty Agencies	http://www.ed.gov/offices/OPE/guaranty.html
3. Resources for Financial Aid Professionals (Schools)			
	A. IFAP		
		1) Action Letters	http://ifap.ed.gov/csb_html/actionnew.htm

Topic	Sub-Topic	Products/Services	Websites
		2) Dear Partner/Colleague Letters	http://ifap.ed.gov/csb_html/drcollg2new.htm
		3) Counselor's Handbook	http://ifap.ed.gov/csb_html/conselbknew.htm
		4) Audit Guides	http://ifap.ed.gov/csb_html/auditnew.htm
		5) Official Cohort Default Rates for Schools - 2000	http://www.ed.gov/offices/OSFAP/defaultmanagement/cdr.html
		6) Electronic Announcements from Senior SFA Staff	http://ifap.ed.gov/csb_html/ancmnts.htm
		7) Federal Work Study Resource Guide	http://ifap.ed.gov/csb_html/fwsguid.htm
		8) SFA Handbooks	http://ifap.ed.gov/csb_html/fsfabknew.htm
		9) Downloadable Recent SFA University Workshop Materials	http://ed.gov/offices/OPE/announce/trng/tdocs.html
		10) SFA University Updates	http://ed.gov/offices/OPE/announce/trng/work.html
		11) SFA Coach	http://ifap.ed.gov/sfacoach/index.html
		12) SFA Conference Registration	http://edeworkshop.walcoff.com/secure/main.htm
		12) Bulk Publication Ordering System	http://epos.edpubs.org/newbpos/
		13) Student Aid Publication Inventory	http://www.ed.gov/offices/OSFAP/ifap/publications/index.html
		14) SFA Mailing Lists & Contacts	http://www.ed.gov/offices/OSFAP/ifap/publications/mailcontacts.html
		15) Member Services	http://ifap.ed.gov/dev_csb/new/userreg.nsf/7564042D55C258EC8525655A0069

Topic	Sub-Topic	Products/Services	Websites
			38F8?OpenForm&MENU
4. Community			
		1) SFATECH ListServ	http://www.ed.gov/offices/OSFAP/sfatech/listserv.html
		2) SFA Online Problem Assistance	http://sfahelp.ed.gov/resolution1.cfm
		3) Bulk Publication Ordering System	http://epos.edpubs.org/newbpos/
		4) SFA Mailing Lists & Contacts	http://www.ed.gov/offices/OSFAP/ifap/publications/mailcontacts.html
		5) Financial Aid Professionals (IFAP) Member Services	http://ifap.ed.gov/dev_csb/new/userreg.nsf/7564042D55C258EC8525655A006938F8?OpenForm&MENU