

***FSA Modernization Program***  
**United States Department of Education**  
**Federal Student Aid**



**Electronic Perkins Note**  
**Requirements Definition**

***Task Order #93***  
***Deliverable #93.1.2***

**April 12, 2002**

## Document Revision History

Version No.	Date	Author	Revisions Made
1.0	March 6, 2002	Anita Thekdi	Initial draft created
1.1	March 18, 2002	Anita Thekdi	Revised based on requirements from PSU
1.2	March 25, 2002	Anita Thekdi	Final Document
1.3	March 29, 2002	Anita Thekdi	Updated with survey answers

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## Executive Summary

This document identifies requirements for the FSA Modernization Partner to assist FSA with the development of an electronic Perkins Promissory Note. FSA will be offering this electronic Perkins Promissory Note to schools for use within their financial aid process. These requirements were compiled based on requirements from FSA and Pennsylvania State University, an electronic Perkins Promissory Note pilot school. The electronic Perkins Note will allow borrowers to complete and electronically sign their promissory notes using a web browser. FSA will assist schools that are willing to offer a web-based Perkins process to their borrowers. FSA's assistance includes the development of an electronic Perkins note and community liaison for the success of a pilot program. The COHEAO (Coalition of Higher Education Assistance Organization) spearheaded and supported the Perkins eNote effort with FSA and schools.

The **scope** of this document is to identify requirements for creating an Electronic Perkins Note that can be utilized by interested schools.

# 1 Introduction

## Background

The FSA CIO Office of Innovations is continuing efforts to provide customers with electronic options to traditionally paper-based transactions and business processes. The CIO Office of Innovations has been recognized for its efforts in advancing the use of electronic business processes and offering alternatives to paper-based transactions. Among the various successes, FSA has established an electronic signature capability available to its users and customers, and has implemented the E-Sign capability for both the Electronic Master Promissory Note (eMPN) as well as the Free Application for Federal Student Aid (FAFSA). FSA has also issued standards for the use of electronic signatures for its customers. The provision of an electronic means of conducting business, as an alternative to paper-based processes, can effectively reduce unit cost, increase customer satisfaction, and help achieve compliance with the legislative mandates of the E-SIGN Act and GPEA. A recent effort to examine other possible FSA business processes that can leverage the E-Sign capability has identified additional areas for investigation, including support to schools for developing an electronic process for the Federal Perkins Promissory Note.

There are four types of Perkins Notes. These are:

1. Open End Perkins Loan Promissory Note
2. Open End NDSL (National Direct Student Loan) Promissory Note
3. Closed End Perkins Loan Promissory Note
4. Closed End NDSL Promissory Note

## Purpose

The purpose of this task order is to support the CIO Office of Innovations' efforts related to the E-Sign initiatives. The goal of the final deliverable is to understand the requirements and develop an electronic version of the Perkins Note (both open and closed versions) in collaboration with the CIO Office of Innovations and pilot schools.

## Scope

This document defines the requirements for an electronic Perkins Note that can be used by schools. The requirements were gathered by the FSA Modernization Partner and FSA with assistance from Pennsylvania State University (pilot school for electronic Perkins Notes).

## Document References

The following documents were used in establishing the requirements for the Perkins eNote initiative:

- Innovations Support for E-Signature Task Order Technical Proposal
- E-Signature Support Task Order 93 Statement of Objectives
- E-Sign Standards
- Direct Loan Handout – Loan Signature Process

## Organization of this Document

The following information outlines the organization of this document:

- **Executive Summary**
- **Section 1<sup>3/4</sup>Introduction** provides an overview of the Perkins eNote task.
- **Section 2<sup>3/4</sup>Targeted Users** provides a list of the targeted users of the Perkins eNote.
- **Section 3<sup>3/4</sup>Assumptions** provides a list of assumptions
- **Section 4<sup>3/4</sup>Requirements** represents the business, functional and technology needs for a Perkins eNote in the form of a traceability matrix.
- **Appendix A<sup>3/4</sup>Existing Paper Perkins Notes**
- **Appendix B<sup>3/4</sup>Text Field Names and Descriptions**
- **Appendix C<sup>3/4</sup>Results of COHEAO Survey**

## 2 Targeted Users

The process for using an electronic Perkins Note is being developed by schools for borrowers to electronically view and sign Perkins Promissory Notes. FSA is assisting with the development of electronic notes.

The following table identifies targeted users:

User	Description
<b>Schools</b>	
Financial Aid Staff	Will download Perkins eNotes from an FSA website for use within their process.
Systems Developers	Will integrate Perkins eNotes into new systems that will allow borrowers to electronically sign their Perkins eNotes.
<b>Students</b>	
Borrowers	Will electronically sign Perkins eNotes

### **3 Assumptions**

The following assumptions were made when gathering requirements for the electronic Perkins Note:

- There will be multiple Perkins eNotes based on the existing Perkins notes approved by OMB. There are currently four types of these notes. They are:
  1. Open End Perkins Loan Promissory Note
  2. Open End NDSL Promissory Note
  3. Closed End Perkins Loan Promissory Note
  4. Closed End NDSL Promissory Note
- Pennsylvania State University requires only two notes – the Closed End Perkins Loan and NDSL Promissory Notes.
- FSA will provide all four existing Perkins notes in both paper and electronic form.
- FSA will review and approve the format, layout and content of all Perkins eNotes during the design and development phases of this project.
- Pennsylvania State University will assist with the review for the Perkins eNotes during the design and development phases of the project in order to verify that the eNotes meet PSU's requirements.
- FSA will obtain approval from OMB to use an electronic form of the Perkins note.
- FSA will host the Perkins eNote on a publicly accessible website for school users.
- Integration and testing of the Perkins eNote within the electronic business process is the responsibility of the schools.
- Infrastructure requirements such as a development environment, testing/integration environment and production environment for providing an electronic Perkins aid application process are the responsibility of each individual school and not FSA.

## 4 Requirements

The requirements are divided into various sections, each focusing on an area representing a set of related requirements. All the requirements in this document are presented in a uniform and traceable format. The fields in the traceability matrix are defined in the example below:

<b>Identifier</b>	Unique identifier (i.e., number) for each requirement.	
<b>Title</b>	Short description of the requirement.	
<b>Description</b>	Description of the requirement.	
<b>Source</b>	The origination source of the requirement. Sources include: FSA, COHEAO and Pennsylvania State University.	
<b>Assumptions</b>	Any specific assumptions made for this requirement.	
<b>Sub-requirements</b>	Identifier Number + Number	ID and short description of sub-requirements of the present requirement. Sub-requirements represent detailed implications or further refinements of the broader requirement. The identifier is in the form <requirement id>.<number>, where number starts from 1.

## Requirements Traceability Matrix

The following presents the requirements for an electronic Federal Perkins Loan Promissory Note.

<b>Identifier</b>	1	
<b>Title</b>	Perkins eNote Templates	
<b>Description</b>	Create an HTML version of the Perkins Loan and NDSL Promissory Notes	
<b>Source</b>	Pennsylvania State University, FSA	
<b>Assumption</b>	Penn State will be adding ColdFusion tags to the notes in order to make them compatible with their existing web applications.	
<b>Sub-requirements</b>	1.1	Penn State requires two eNotes in HTML format: <ul style="list-style-type: none"> <li>• Closed End Perkins Promissory Note</li> <li>• Closed End NDSL Promissory Note</li> </ul>
	1.2	The HTML Promissory Notes should look like the paper version of the Promissory Notes. This means that they should be similar in terms of layout, content, font face and size, etc.
	1.3	The HTML Promissory Notes should contain appropriate commenting within the code so that the school will be able to understand how the page is laid out and what fields are located in specific areas.
	1.4	The HTML Promissory Note will contain text fields that are named and describe the information that the text field will contain.
	1.5	The school will be able to pre-populate any text fields on the page with information retrieved from their systems from any compliant data source. However, the school will NOT alter the layout of the promissory note.
	1.6	The school has the right to allow the student not to edit any information in Sections A and B of the Promissory Note. This can be done by either making the textboxes unable to be edited, or by removing the textboxes and displaying the information in a browser window.
	1.7	Supporting documentation describing the HTML promissory notes will be provided.

<b>Identifier</b>	2
<b>Title</b>	Viewable and Printable PDF Promissory Note
<b>Description</b>	Create a PDF version of the filled out Promissory Note that is viewable, savable, and printable by the borrower through their browser window.

<b>Source</b>	Pennsylvania State University	
<b>Assumption</b>	Penn State will have the technological infrastructure that is necessary to present a PDF version of the eNote to their borrower's within a browser window.	
<b>Sub-requirements</b>	2.1	Develop recommendations as to what pdf generation product schools should implement.
	2.2	Determine technological requirements necessary in order to create a PDF version of an HTML page or to populate the PDF version of the Perkins Promissory Note with information from the HTML form.
	2.3	Develop, in conjunction with Penn State, a PDF version of the HTML page – which will also look like the paper or existing PDF version of the Perkins promissory notes.
	2.4	Allow the borrower to save or print the PDF version of the Perkins note from their browser window.
	2.5	Develop PDF “Forms” for use in PDF generation process.

<b>Identifier</b>	3	
<b>Title</b>	Integration	
<b>Description</b>	Integrate Perkins eNote and Viewable PDF Function into Penn State's existing system	
<b>Source</b>	Penn State	
<b>Assumption</b>	This requirement will be fulfilled by the school and is not an FSA responsibility	
<b>Sub-requirements</b>	3.1	Work with Penn State to make sure that both HTML Promissory note and Viewable PDF function work as required.

<b>Identifier</b>	4	
<b>Title</b>	Meet Federal Guidelines for Section 508 Compliance	
<b>Description</b>	Meet Federal Guidelines for Section 508 Compliance	
<b>Source</b>	FSA	
<b>Assumption</b>	Compliance with Section 508 guidelines is the responsibility of the schools	

<b>Sub-requirements</b>	4.1	Comply with FSA guidelines for implementing Section 508 needs: Solution(s) must meet the general requirements of Public Law 99-506 Reauthorization of the Rehabilitation Act of 1973, Section 508-Electronic Equipment Accessibility, October 1986; and Public Law 100-542 Telecommunication Accessibility Enhancement Act, October 1988
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<b>Identifier</b>	5	
<b>Title</b>	Supporting Documentation	
<b>Description</b>	FSA Modernization Partner will provide supporting documentation about the Perkins eNote.	
<b>Source</b>	Penn State	
<b>Assumption</b>	Sub-request 5.2 will contain only high level and not school specific recommendations.	
<b>Sub-requirements</b>	5.1	There will be a section of the document describing what areas of the Promissory Note can be edited by the school.
	5.2	If applicable to the school, there will be a recommendation on how to implement the PDF version of the Perkins eNote dynamically.
	5.3	This section will list all text fields, radio buttons, etc., on the page and their corresponding names and descriptions of the type of data they should contain.

## Appendix A: Existing Perkins Promissory Notes

The following four Perkins Promissory Notes follow in paper format:

1. Open End Perkins Promissory Note
2. Open End National Direct Student Loan (NDSL) Promissory Note
3. Closed End Perkins Promissory Note
4. Closed End National Direct Student Loan (NDSL) Promissory Note



cb0115bPerkinsOpen  
End.doc



cb0115dNDSLOpenE  
nd.doc



cb0115aPerkinsClose  
dEnd.doc



cb0115cNDSL  
Closed  
End.doc

## Appendix B: Text field Names and Descriptions

The following table represents the text fields and radio buttons that are required in Sections A and B of the electronic Perkins notes:

Section A:				
lastname	firstname	initial	ssnum	
street1			dob	
street2			telephone	
city	state	zip	driverslicense	
Section B:				
schoolname			borrowerstatus	5%
schoolstreet1				
schoolstreet2			loanamount	loanperiod
schoolcity	schoolstate	schoolzip		

The fields are defined as follows:

Field Name	Field Description	Field Type
lastname	Borrower's last name	Textbox
firstname	Borrower's first name	Textbox
initial	Borrower's middle initial	Textbox
street1	Borrower's street address (line 1)	Textbox
street2	Borrower's street address (line 2)	Textbox
city	Borrower's city of residence	Textbox
state	Borrower's state of residence	Textbox
zip	Borrower's zip code	Textbox
ssnum	Borrower's social security number	Textbox
dob	Borrower's date of birth	Textbox
telephone	Borrower's area code and telephone number	Textbox
driverslicense	Borrower's driver's license state and number	Textbox
schoolname	School's Name	Textbox
schoolstreet1	School's street address (line 1)	Textbox
schoolstreet2	School's street address (line 2)	Textbox
schoolcity	School's city	Textbox
schoolstate	School's state	Textbox
schoolzip	School's zip code	Textbox
borrowerstatus	Borrower status (full or part time)	Radio Button
5%	Annual interest rate	Constant
loanamount	Loan amount	Textbox
loanperiod	Loan Period	Textbox

## Appendix C: Survey Results and Summary

The following are results received from a survey passed out by COHEAO

<b>Questions</b>	1. What are the web development standards for electronic forms (languages / databases / servers / etc.) used in your target environment?	2. If you intend to pre-populate the e-note, what is the standard used for the data source (ODBC, other)?	3. In what industry standard form would you like SFA to provide the electronic Perkins note (html, ColdFusion, pdf, etc.)?	4. What type of database will you use to store Perkins information?	5. Please provide contact information if your School is interested in the Perkins e-note.
<b>Penn State University</b>	ColdFusion 5.0, running on Windows NT 4.0 and IIS 1.1		Html and pdf		Scott Bittner, Ralph Hostemeyer, Rick Ramsey
<b>University of Minnesota</b>	Java 1.1.8 or higher, with an Oracle backend. We run Apache webserver on top of IBM WebSphere on various types of UNIX.	We will retrieve the information from Oracle using standard JDBC calls.	.pdf or html	Oracle (within the context of the PeopleSoft ERP system)	Technical: Bruce Stone stone063@umn.edu 612-625-6402. Jim Kennedy is the functional/ business contact.
<b>University Accounting Service (OSI Outsourcing Services)</b>	Oracle, SQL Server, ASP, COM, Java	ODBC, ADO	.pdf or html	Oracle, SQL Server	Atiya@scienta.com