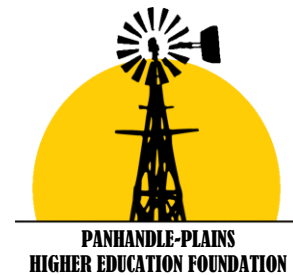


## PANHANDLE-PLAINS HIGHER EDUCATION FOUNDATION (PPHEF)

### STUDENT LOAN DEBT DISCLOSURE SERVICES Panhandle-Plains Student Loan Debt Disclosure System®



Senate Bill 887 (SB887) enacted by the Texas Legislature in the 85<sup>th</sup> Regular Session (2017), requires schools which have enrolled one or more students receiving state financial aid administered by the Texas Higher Education Coordinating Board (THECB) to provide students with certain disclosures on their student loan debt. Panhandle-Plains Higher Education Foundation (PPHEF), at the request of numerous schools, developed data requirements and created a comprehensive state-of-the-art Student Loan Debt Disclosure System to assist schools in performing the activities to comply with the requirements of SB 887.

#### **Student Loan Debt Disclosure Process:**

PPHEF will work with the schools to obtain a listing of all students currently enrolled in the Spring Semester utilizing the parameters provided by PPHEF. This file will be submitted to PPHEF using a secure FTP and will be used to create a financial aid history batch file that will be sent back to the school for submission via EDconnect to request the financial aid history file. At this time, the financial aid history file is part of the NSLDS transfer student monitoring and financial aid history process and the school must be set up to participate in this process to successfully send and receive the files. Typically, the following day after the school has submitted the financial aid history batch file the school may retrieve via EDconnect the financial aid history data file (fahex) and error data file (trninfo), which will need to be sent to PPHEF utilizing the secure FTP. PPHEF will load the financial aid history file into the student loan debt disclosure system so email notifications may be sent to the student borrowers along with a link to view their disclosure.

#### **Student Access to Disclosures:**

At the designated date prescribed in the THECB rules PPHEF will provide students with a co-branded email notification containing a security code and link to the secure website that will allow the student to view their Student Loan Debt Disclosure. If a student clicks on the link, a login will appear with the student's email address and security code listed. To complete the login, the student would enter their date of birth and the last four digits of their social security number. At this point, the student will be presented with their Student Loan Debt Disclosure letter providing the appropriate information as required by SB 887.

#### **School Access to Disclosures and Summary Statistics:**

PPHEF has established an ADA compliant secure website from which school officials may access the disclosures available to students at the school. The school may provide PPHEF with one or more email addresses for the school access to the secure website. School officials will log in with their email address, school code and password. School officials will be able to view a report of students who received a Student Loan Debt Disclosure letter and may view the disclosure for a student by selecting the disclosure link within the report. The system tracks statistics, such as number of students emailed, number of students who read their email and the number of students who logged in to view their disclosure. The statistics within the report will be updated as students read their email or view the disclosure. A school official may export the report as needed for the school's records.

For more information concerning the Panhandle-Plains Student Loan Debt Disclosure Services please contact:

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